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 IV – Detailed Analysis Exhibits
Public Employers – State Agencies

August 24, 2012

Deloitte Consulting LLP

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Detailed Analysis Exhibit Descriptions

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

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

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

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

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

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

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

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

Section, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 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 (DWRF) Exhibits

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

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

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

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

Section 4, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 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

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

MEDICAL ONLY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	489	489	0	100.0%	0	0.033
1978	1,553,484	494	494	0	100.0%	0	0.032
1979	1,646,693	474	474	0	100.0%	0	0.029
1980	1,745,494	716	716	0	100.0%	0	0.041
1981	1,826,711	788	788	0	100.0%	0	0.043
1982	2,061,263	940	940	0	100.0%	0	0.046
1983	2,173,213	899	899	0	100.0%	0	0.041
1984	2,314,385	1,101	1,101	0	100.0%	0	0.048
1985	2,444,242	1,219	1,219	0	100.0%	0	0.050
1986	2,644,132	1,219	1,219	0	100.0%	0	0.046
1987	2,911,888	1,400	1,400	0	100.0%	0	0.048
1988	3,191,151	1,736	1,736	0	100.0%	0	0.054
1989	3,341,117	2,243	2,243	0	100.0%	0	0.067
1990	3,644,538	2,104	2,104	0	100.0%	0	0.058
1991	3,852,022	2,713	2,713	0	100.0%	0	0.070
1992	3,944,342	2,980	2,980	0	100.0%	0	0.076
1993	4,020,534	2,576	2,576	0	100.0%	0	0.064
1994	4,272,082	2,336	2,336	0	100.0%	0	0.055
1995	4,432,599	2,100	2,100	0	98.1%	0	0.047
1996	4,487,291	2,084	2,084	0	98.1%	0	0.046
1997	4,623,816	1,941	1,942	0	97.5%	0	0.042
1998	4,816,176	2,326	2,327	0	95.7%	0	0.048
1999	5,047,597	2,753	2,753	0	94.3%	0	0.055
2000	5,318,217	2,703	2,705	2	96.1%	2	0.051
2001	5,597,545	3,287	3,293	6	95.9%	5	0.059
2002	5,822,846	3,554	3,566	11	95.0%	11	0.061
2003	6,004,956	3,871	3,890	19	93.7%	18	0.065
2004	6,183,507	4,017	4,045	28	92.4%	26	0.065
2005	6,388,250	4,438	4,478	41	91.0%	37	0.070
2006	6,653,696	4,018	4,068	50	90.2%	45	0.061
2007	6,915,410	4,314	4,389	75	90.0%	68	0.063
2008	7,073,199	3,888	3,983	95	89.5%	85	0.056
2009	7,109,910	4,323	4,472	149	90.0%	135	0.063
2010	7,245,414	4,160	4,408	248	91.2%	226	0.061
2011	7,353,256	3,522	4,139	617	93.8%	579	0.056
2012	3,750,161	823	2,186	1,363	96.6%	1,317	0.058
2013		0	0				
TOTAL		84,549	87,254	2,705	94.4%	2,554	
EXLD PRIOR		84,549	87,254	2,705	94.4%	2,554	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 1, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 1, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 1, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

MEDICAL ONLY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	6	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	11	5	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	19	7	6	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	28	8	7	6	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	41	9	9	8	7	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	50	13	9	8	7	6	4	2	0	0	0	0	0	0	0	0	0	0	0	0
2007	75	22	14	9	9	8	7	5	2	0	0	0	0	0	0	0	0	0	0	0
2008	95	24	20	13	9	8	7	6	4	2	0	0	0	0	0	0	0	0	0	0
2009	149	50	25	21	14	9	9	8	7	4	2	0	0	0	0	0	0	0	0	0
2010	248	99	50	25	21	14	9	9	8	7	4	2	0	0	0	0	0	0	0	0
2011	617	364	101	51	26	22	14	9	9	8	7	5	2	0	0	0	0	0	0	0
2012	1,363	2,897	384	107	54	27	23	15	10	9	8	7	5	2	0	0	0	0	0	0
TOTAL	2,705	3,503	631	255	153	101	75	54	40	31	22	14	8	3	1	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	489	489	489	489	489	489					489	0.033
1978	1,553,484	494	494	494	494	494	494					494	0.032
1979	1,646,693	474	474	474	474	474	474					474	0.029
1980	1,745,494	716	716	716	716	716	716					716	0.041
1981	1,826,711	788	788	788	788	788	788					788	0.043
1982	2,061,263	940	940	940	940	940	940					940	0.046
1983	2,173,213	899	899	899	899	899	899					899	0.041
1984	2,314,385	1,101	1,101	1,101	1,101	1,101	1,101					1,101	0.048
1985	2,444,242	1,219	1,219	1,219	1,219	1,219	1,219					1,219	0.050
1986	2,644,132	1,219	1,219	1,219	1,219	1,219	1,219					1,219	0.046
1987	2,911,888	1,400	1,400	1,400	1,400	1,400	1,400					1,400	0.048
1988	3,191,151	1,736	1,736	1,736	1,736	1,736	1,736					1,736	0.054
1989	3,341,117	2,243	2,243	2,243	2,243	2,243	2,243					2,243	0.067
1990	3,644,538	2,104	2,104	2,104	2,104	2,104	2,104					2,104	0.058
1991	3,852,022	2,713	2,713	2,713	2,713	2,713	2,713					2,713	0.070
1992	3,944,342	2,980	2,980	2,980	2,980	2,980	2,980					2,980	0.076
1993	4,020,534	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	0.064
1994	4,272,082	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	0.055
1995	4,432,599	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	0.047
1996	4,487,291	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	0.046
1997	4,623,816	1,941	1,941	1,942	1,941	1,942	1,941	1,942	1,941	1,941	1,942	1,942	0.042
1998	4,816,176	2,326	2,326	2,327	2,327	2,327	2,327	2,327	2,326	2,326	2,327	2,327	0.048
1999	5,047,597	2,753	2,760	2,753	2,758	2,753	2,758	2,753	2,767	2,754	2,753	2,753	0.055
2000	5,318,217	2,703	2,711	2,705	2,709	2,705	2,709	2,706	2,705	2,705	2,705	2,705	0.051
2001	5,597,545	3,287	3,292	3,293	3,289	3,293	3,289	3,293	3,293	3,304	3,292	3,293	0.059
2002	5,822,846	3,554	3,566	3,566	3,564	3,566	3,564	3,566	3,558	3,579	3,564	3,566	0.061
2003	6,004,956	3,871	3,879	3,890	3,881	3,891	3,881	3,890	3,890	4,043	3,886	3,890	0.065
2004	6,183,507	4,017	4,017	4,045	4,019	4,046	4,019	4,045	4,019	4,069	4,041	4,045	0.065
2005	6,388,250	4,438	4,444	4,478	4,452	4,476	4,452	4,478	4,462	4,870	4,472	4,478	0.070
2006	6,653,696	4,018	4,018	4,068	4,033	4,072	4,035	4,067	4,034	4,299	4,063	4,068	0.061
2007	6,915,410	4,314	4,322	4,389	4,349	4,388	4,349	4,386	4,349	4,866	4,383	4,389	0.063
2008	7,073,199	3,888	3,908	3,980	3,939	3,986	3,942	3,973	3,934	4,446	3,975	3,983	0.056
2009	7,109,910	4,323	4,362	4,478	4,418	4,467	4,415	4,461	4,400	4,961	4,451	4,472	0.063
2010	7,245,414	4,160	4,227	4,414	4,326	4,401	4,323	4,383	4,334	5,019	4,375	4,408	0.061
2011	7,353,256	3,522	3,857	4,096	3,970	4,139	3,983	4,064	4,027	4,736	4,126	4,139	0.056
2012	7,500,322	823	1,771	3,473	3,394	4,371	3,995	3,388	3,347	4,243	4,254	4,371	0.058
2013	7,590,325					4,706	4,706					4,706	0.062
TOTAL		84,549	86,013	88,507	87,982	94,142	93,298	66,817	66,483	71,259	67,706	94,146	
EXLD PRIOR		84,549	86,013	88,507	87,982	94,142	93,298	66,817	66,483	71,259	67,706	94,146	
EXLD PRIOR & 2013		84,549	86,013	88,507	87,982	89,436	88,592	66,817	66,483	71,259	67,706	89,440	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	489	1.000	489	0.033
1978	414	494	1.000	494	0.032
1979	402	474	1.000	474	0.029
1980	390	716	1.000	716	0.041
1981	378	788	1.000	788	0.043
1982	366	940	1.000	940	0.046
1983	354	899	1.000	899	0.041
1984	342	1,101	1.000	1,101	0.048
1985	330	1,219	1.000	1,219	0.050
1986	318	1,219	1.000	1,219	0.046
1987	306	1,400	1.000	1,400	0.048
1988	294	1,736	1.000	1,736	0.054
1989	282	2,243	1.000	2,243	0.067
1990	270	2,104	1.000	2,104	0.058
1991	258	2,713	1.000	2,713	0.070
1992	246	2,980	1.000	2,980	0.076
1993	234	2,576	1.000	2,576	0.064
1994	222	2,336	1.000	2,336	0.055
1995	210	2,100	1.000	2,100	0.047
1996	198	2,084	1.000	2,084	0.046
1997	186	1,941	1.000	1,942	0.042
1998	174	2,326	1.000	2,327	0.048
1999	162	2,753	1.000	2,753	0.055
2000	150	2,703	1.001	2,705	0.051
2001	138	3,287	1.002	3,293	0.059
2002	126	3,554	1.003	3,566	0.061
2003	114	3,871	1.005	3,890	0.065
2004	102	4,017	1.007	4,045	0.065
2005	90	4,438	1.009	4,478	0.070
2006	78	4,018	1.012	4,068	0.061
2007	66	4,314	1.017	4,389	0.063
2008	54	3,888	1.024	3,980	0.056
2009	42	4,323	1.036	4,478	0.063
2010	30	4,160	1.061	4,414	0.061
2011	18	3,522	1.163	4,096	0.056
2012	6	823	4.222	3,473	0.046
2013	0				
TOTAL		84,549		88,507	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	489	1.000	489	0.033
1978	414	494	1.000	494	0.032
1979	402	474	1.000	474	0.029
1980	390	716	1.000	716	0.041
1981	378	788	1.000	788	0.043
1982	366	940	1.000	940	0.046
1983	354	899	1.000	899	0.041
1984	342	1,101	1.000	1,101	0.048
1985	330	1,219	1.000	1,219	0.050
1986	318	1,219	1.000	1,219	0.046
1987	306	1,400	1.000	1,400	0.048
1988	294	1,736	1.000	1,736	0.054
1989	282	2,243	1.000	2,243	0.067
1990	270	2,104	1.000	2,104	0.058
1991	258	2,713	1.000	2,713	0.070
1992	246	2,980	1.000	2,980	0.076
1993	234	2,576	1.000	2,576	0.064
1994	222	2,336	1.000	2,336	0.055
1995	210	2,100	1.000	2,100	0.047
1996	198	2,084	1.000	2,084	0.046
1997	186	1,941	1.000	1,941	0.042
1998	174	2,326	1.000	2,327	0.048
1999	162	2,760	1.000	2,758	0.055
2000	150	2,711	0.999	2,709	0.051
2001	138	3,292	0.999	3,289	0.059
2002	126	3,566	0.999	3,564	0.061
2003	114	3,879	1.001	3,881	0.065
2004	102	4,017	1.001	4,019	0.065
2005	90	4,444	1.002	4,452	0.070
2006	78	4,018	1.004	4,033	0.061
2007	66	4,322	1.006	4,349	0.063
2008	54	3,908	1.008	3,939	0.056
2009	42	4,362	1.013	4,418	0.062
2010	30	4,227	1.024	4,326	0.060
2011	18	3,857	1.029	3,970	0.054
2012	6	1,771	1.916	3,394	0.045
2013	0				
TOTAL		86,013		87,982	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	489	100.0%	489	489	0	489	0.033
1978	1,553,484	0.032	494	100.0%	494	494	0	494	0.032
1979	1,646,693	0.029	474	100.0%	474	474	0	474	0.029
1980	1,745,494	0.041	716	100.0%	716	716	0	716	0.041
1981	1,826,711	0.043	788	100.0%	788	788	0	788	0.043
1982	2,061,263	0.046	940	100.0%	940	940	0	940	0.046
1983	2,173,213	0.041	899	100.0%	899	899	0	899	0.041
1984	2,314,385	0.048	1,101	100.0%	1,101	1,101	0	1,101	0.048
1985	2,444,242	0.050	1,219	100.0%	1,219	1,219	0	1,219	0.050
1986	2,644,132	0.046	1,219	100.0%	1,219	1,219	0	1,219	0.046
1987	2,911,888	0.048	1,400	100.0%	1,400	1,400	0	1,400	0.048
1988	3,191,151	0.054	1,736	100.0%	1,736	1,736	0	1,736	0.054
1989	3,341,117	0.067	2,243	100.0%	2,243	2,243	0	2,243	0.067
1990	3,644,538	0.058	2,104	100.0%	2,104	2,104	0	2,104	0.058
1991	3,852,022	0.070	2,713	100.0%	2,713	2,713	0	2,713	0.070
1992	3,944,342	0.076	2,980	100.0%	2,980	2,980	0	2,980	0.076
1993	4,020,534	0.064	2,576	100.0%	2,576	2,576	0	2,576	0.064
1994	4,272,082	0.055	2,336	100.0%	2,336	2,336	0	2,336	0.055
1995	4,432,599	0.047	2,100	100.0%	2,100	2,100	0	2,100	0.047
1996	4,487,291	0.046	2,084	100.0%	2,084	2,084	0	2,084	0.046
1997	4,623,816	0.042	1,942	100.0%	1,941	1,941	0	1,942	0.042
1998	4,816,176	0.048	2,327	100.0%	2,326	2,326	0	2,327	0.048
1999	5,047,597	0.055	2,753	100.0%	2,752	2,753	0	2,753	0.055
2000	5,318,217	0.058	3,072	99.9%	3,070	2,703	2	2,705	0.051
2001	5,597,545	0.062	3,470	99.8%	3,464	3,287	6	3,293	0.059
2002	5,822,846	0.063	3,686	99.7%	3,674	3,554	12	3,566	0.061
2003	6,004,956	0.068	4,072	99.5%	4,051	3,871	20	3,891	0.065
2004	6,183,507	0.069	4,245	99.3%	4,215	4,017	30	4,046	0.065
2005	6,388,250	0.066	4,232	99.1%	4,194	4,438	38	4,476	0.070
2006	6,653,696	0.066	4,369	98.8%	4,315	4,018	54	4,072	0.061
2007	6,915,410	0.063	4,349	98.3%	4,275	4,314	75	4,388	0.063
2008	7,073,199	0.060	4,264	97.7%	4,166	3,888	98	3,986	0.056
2009	7,109,910	0.058	4,154	96.5%	4,010	4,323	144	4,467	0.063
2010	7,245,414	0.058	4,194	94.2%	3,953	4,160	241	4,401	0.061
2011	7,353,256	0.060	4,406	86.0%	3,789	3,522	617	4,139	0.056
2012	7,500,322	0.062	4,650	23.7%	1,102	823	3,549	4,371	0.058
2013	7,590,325	0.062	4,706	0.0%			4,706	4,706	0.062
TOTAL			95,502		85,909	84,549	9,593	94,142	

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

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INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	489	100.0%	489	489	0	489	0.033
1978	1,553,484	0.032	494	100.0%	494	494	0	494	0.032
1979	1,646,693	0.029	474	100.0%	474	474	0	474	0.029
1980	1,745,494	0.041	716	100.0%	716	716	0	716	0.041
1981	1,826,711	0.043	788	100.0%	788	788	0	788	0.043
1982	2,061,263	0.046	940	100.0%	940	940	0	940	0.046
1983	2,173,213	0.041	899	100.0%	899	899	0	899	0.041
1984	2,314,385	0.048	1,101	100.0%	1,101	1,101	0	1,101	0.048
1985	2,444,242	0.050	1,219	100.0%	1,219	1,219	0	1,219	0.050
1986	2,644,132	0.046	1,219	100.0%	1,219	1,219	0	1,219	0.046
1987	2,911,888	0.048	1,400	100.0%	1,400	1,400	0	1,400	0.048
1988	3,191,151	0.054	1,736	100.0%	1,736	1,736	0	1,736	0.054
1989	3,341,117	0.067	2,243	100.0%	2,243	2,243	0	2,243	0.067
1990	3,644,538	0.058	2,104	100.0%	2,104	2,104	0	2,104	0.058
1991	3,852,022	0.070	2,713	100.0%	2,713	2,713	0	2,713	0.070
1992	3,944,342	0.076	2,980	100.0%	2,980	2,980	0	2,980	0.076
1993	4,020,534	0.064	2,576	100.0%	2,576	2,576	0	2,576	0.064
1994	4,272,082	0.055	2,336	100.0%	2,336	2,336	0	2,336	0.055
1995	4,432,599	0.047	2,100	100.0%	2,100	2,100	0	2,100	0.047
1996	4,487,291	0.046	2,084	100.0%	2,084	2,084	(0)	2,084	0.046
1997	4,623,816	0.042	1,942	100.0%	1,941	1,941	0	1,941	0.042
1998	4,816,176	0.048	2,327	100.0%	2,327	2,326	0	2,327	0.048
1999	5,047,597	0.055	2,753	100.0%	2,754	2,760	(1)	2,758	0.055
2000	5,318,217	0.058	3,072	100.1%	3,075	2,711	(3)	2,709	0.051
2001	5,597,545	0.062	3,470	100.1%	3,474	3,292	(4)	3,289	0.059
2002	5,822,846	0.063	3,686	100.1%	3,688	3,566	(2)	3,564	0.061
2003	6,004,956	0.068	4,072	99.9%	4,069	3,879	3	3,881	0.065
2004	6,183,507	0.069	4,245	99.9%	4,242	4,017	2	4,019	0.065
2005	6,388,250	0.066	4,232	99.8%	4,225	4,444	7	4,452	0.070
2006	6,653,696	0.066	4,369	99.6%	4,352	4,018	16	4,035	0.061
2007	6,915,410	0.063	4,349	99.4%	4,323	4,322	27	4,349	0.063
2008	7,073,199	0.060	4,264	99.2%	4,231	3,908	34	3,942	0.056
2009	7,109,910	0.058	4,154	98.7%	4,101	4,362	53	4,415	0.062
2010	7,245,414	0.058	4,194	97.7%	4,098	4,227	96	4,323	0.060
2011	7,353,256	0.060	4,406	97.1%	4,280	3,857	126	3,983	0.054
2012	7,500,322	0.062	4,650	52.2%	2,427	1,771	2,223	3,995	0.053
2013	7,590,325	0.062	4,706	0.0%			4,706	4,706	0.062
TOTAL			95,502		88,217	86,013	7,284	93,298	

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

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

MEDICAL ONLY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.000			
1978	1,553,484		1.000			1.000			
1979	1,646,693		1.000			1.000			
1980	1,745,494		1.000			1.000			
1981	1,826,711		1.000			1.000			
1982	2,061,263		1.000			1.000			
1983	2,173,213		1.000			1.000			
1984	2,314,385		1.000			1.000			
1985	2,444,242		1.000			1.000			
1986	2,644,132		1.000			1.000			
1987	2,911,888		1.000			1.000			
1988	3,191,151		1.000			1.000			
1989	3,341,117		1.000			1.000			
1990	3,644,538		1.000			1.000			
1991	3,852,022		1.000			1.000			
1992	3,944,342		1.000			1.000			
1993	4,020,534	4,104	1.000	4,104	628	1.000	628	2,576	0.064
1994	4,272,082	3,657	1.000	3,657	639	1.000	639	2,336	0.055
1995	4,432,599	3,400	1.000	3,400	618	1.000	618	2,100	0.047
1996	4,487,291	3,141	1.000	3,141	663	1.000	663	2,084	0.046
1997	4,623,816	3,484	1.000	3,484	557	1.000	557	1,942	0.042
1998	4,816,176	3,638	1.000	3,638	639	1.000	640	2,327	0.048
1999	5,047,597	3,337	1.000	3,337	825	1.000	825	2,753	0.055
2000	5,318,217	3,512	1.000	3,512	770	1.001	770	2,706	0.051
2001	5,597,545	3,533	1.000	3,533	930	1.002	932	3,293	0.059
2002	5,822,846	3,387	1.000	3,387	1,049	1.003	1,053	3,566	0.061
2003	6,004,956	3,284	1.000	3,284	1,179	1.005	1,184	3,890	0.065
2004	6,183,507	3,302	1.000	3,302	1,216	1.007	1,225	4,045	0.065
2005	6,388,250	3,363	1.000	3,363	1,320	1.009	1,331	4,478	0.070
2006	6,653,696	3,032	1.000	3,033	1,325	1.012	1,341	4,067	0.061
2007	6,915,410	3,140	1.000	3,141	1,374	1.016	1,396	4,386	0.063
2008	7,073,199	2,892	1.000	2,893	1,344	1.021	1,373	3,973	0.056
2009	7,109,910	2,758	1.001	2,760	1,567	1.031	1,616	4,461	0.063
2010	7,245,414	2,689	1.002	2,696	1,547	1.051	1,626	4,383	0.060
2011	7,353,256	2,735	1.012	2,767	1,288	1.141	1,469	4,064	0.055
2012	7,500,322	971	2.692	2,614	847	1.529	1,296	3,388	0.045
2013	7,590,325								
Total		63,359		65,048				66,817	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 1, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 1, SHEET 30
(6) SECTION 3, EXHIBIT 1, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982																																					-	-
1983																																					-	-
1984																																					-	-
1985																																					-	-
1986																																					-	-
1987																																					-	-
1988																																					-	-
1989																																					-	-
1990																																					-	-
1991																																					-	-
1992																																					-	-
1993	252	1,269	563	217	115	76	57	24	2	1	1	1	0	0	0	0	0	0	0	0	0																-	2,576
1994	173	1,263	460	190	81	67	36	26	16	11	5	4	3	0	0	0	0	0	0	0	0																-	2,336
1995	177	1,176	461	103	63	45	28	17	11	10	4	2	0	0	0	0	1	0	0	0	0																-	2,100
1996	194	1,219	307	166	70	52	17	20	16	10	5	6	3	0	0	0	0	0	0	0	0																-	2,084
1997	143	1,108	411	95	58	52	26	17	18	8	4	1	1	0	0	0	0	0	0	0	0																-	1,941
1998	279	1,420	315	142	82	33	27	15	7	2	2	0	0	0	0	0	0	0	0	0	0																-	2,326
1999	403	1,508	445	152	72	46	45	20	12	10	14	12	7	5	5	4	5	1	0	0	0																-	2,767
2000	406	1,632	397	124	61	35	24	9	9	3	2	3	1	0	0	0	0	0	0	0	0																-	2,705
2001	469	2,109	410	145	73	28	21	10	8	6	5	3	2	1	1	1	1	0	0	0	0																-	3,293
2002	682	2,215	384	86	79	46	37	11	5	7	2	1	1	0	0	0	0	0	0	0	0																-	3,558
2003	946	2,346	354	106	47	20	21	14	10	8	7	5	3	1	1	1	1	0	0	0	0																-	3,890
2004	935	2,476	423	91	42	22	16	10	1	1	1	0	0	0	0	0	0	0	0	0	0																-	4,019
2005	1,033	2,775	396	141	42	27	13	11	6	5	4	3	2	1	1	1	1	0	0	0	0																-	4,462
2006	920	2,502	442	74	57	14	9	5	3	2	2	1	1	0	0	0	0	0	0	0	0																-	4,034
2007	1,085	2,728	362	91	29	18	13	7	4	3	3	2	1	1	1	0	0	0	0	0	0																-	4,349
2008	962	2,533	304	56	34	15	11	6	4	3	2	2	1	1	0	0	0	0	0	0	0																-	3,934
2009	1,160	2,785	307	71	33	15	11	6	3	3	2	2	1	0	0	0	0	0	0	0	0																-	4,400
2010	1,049	2,755	356	84	38	18	13	7	4	3	3	2	1	1	1	0	0	0	0	0	0																-	4,334
2011	962	2,560	339	80	37	17	12	6	4	3	3	2	1	1	0	0	0	0	0	0	0																-	4,027
2012	823	2,108	279	66	30	14	10	5	3	3	2	2	1	0	0	0	0	0	0	0	0																-	3,347
Factors	2.562	0.133	0.235	0.457	0.459	0.741	0.522	0.592	0.794	0.862	0.721	0.550	0.533	0.884	0.824	1.126	0.191	-	-	-																	Tail 1.000	

Example: AY 2007 Age 78 of 13 = 18 x 0.741 and AY 2007 Age 90 of 7 = 13 x 0.522

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

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

INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982																																					-	-
1983																																					-	-
1984																																					-	-
1985																																					-	-
1986																																					-	-
1987																																					-	-
1988																																					-	-
1989																																					-	-
1990																																					-	-
1991																																					-	-
1992																																					-	-
1993	252	1,269	563	217	115	76	57	24	2	1	1	1	0	0	0	0	0	0	0	0																	-	2,576
1994	173	1,263	460	190	81	67	36	26	16	11	5	4	3	0	0	0	0	0	0	0																	-	2,336
1995	177	1,176	461	103	63	45	28	17	11	10	4	2	0	0	0	0	1	0	0	0																	-	2,100
1996	194	1,219	307	166	70	52	17	20	16	10	5	6	3	0	0	0	0	0	0	0																	-	2,084
1997	143	1,108	411	95	58	52	26	17	18	8	4	1	1	0	0	0	0	0	0	0																	-	1,942
1998	279	1,420	315	142	82	33	27	15	7	2	2	0	0	0	0	0	0	0	0	0																	-	2,327
1999	403	1,508	445	152	72	46	45	20	12	10	14	12	7	5	0	0	0	0	0	0																	-	2,753
2000	406	1,632	397	124	61	35	24	9	9	3	2	3	1	1	0	0	0	0	0	0																	-	2,705
2001	469	2,109	410	145	73	28	21	10	8	6	5	3	3	1	0	0	0	0	0	0																	-	3,292
2002	682	2,215	384	86	79	46	37	11	5	7	2	4	3	2	0	0	0	0	0	0																	-	3,564
2003	946	2,346	354	106	47	20	21	14	10	8	6	5	3	2	0	0	0	0	0	0																	-	3,886
2004	935	2,476	423	91	42	22	16	10	1	8	6	5	3	2	0	0	0	0	0	0																	-	4,041
2005	1,033	2,775	396	141	42	27	13	11	8	9	7	5	4	2	0	0	0	0	0	0																	-	4,472
2006	920	2,502	442	74	57	14	9	12	7	8	6	5	3	2	0	0	0	0	0	0																	-	4,063
2007	1,085	2,728	362	91	29	18	20	13	8	9	7	6	4	2	0	0	0	0	0	0																	-	4,383
2008	962	2,533	304	56	34	20	20	13	8	9	7	5	4	2	0	0	0	0	0	0																	-	3,975
2009	1,160	2,785	307	71	39	20	20	13	8	9	7	5	4	2	0	0	0	0	0	0																	-	4,451
2010	1,049	2,755	356	83	41	21	21	14	8	9	7	6	4	2	0	0	0	0	0	0																	-	4,375
2011	962	2,560	370	91	44	22	23	15	9	10	8	6	4	2	0	0	0	0	0	0																	-	4,126
2012	823	2,800	386	95	46	23	24	15	9	10	8	6	4	2	0	0	0	0	0	0																	-	4,254

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 3, EXHIBIT 1, SHEET 36

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982																																					-	-
1983																																					-	-
1984																																					-	-
1985																																					-	-
1986																																					-	-
1987																																					-	-
1988																																					-	-
1989																																					-	-
1990																																					-	-
1991																																					-	-
1992																																					-	-
1993	252	1,269	563	217	115	76	57	24	2	1	1	1	0	0	0	0	0	0	0	0																	-	2,576
1994	173	1,263	460	190	81	67	36	26	16	11	5	4	3	0	0	0	0	0	0	0																	-	2,336
1995	177	1,176	461	103	63	45	28	17	11	10	4	2	0	0	0	0	1	0	0	0																	-	2,100
1996	194	1,219	307	166	70	52	17	20	16	10	5	6	3	0	0	0	0	0	0	0																	-	2,084
1997	143	1,108	411	95	58	52	26	17	18	8	4	1	1	0	0	0	0	0	0	0																	-	1,941
1998	279	1,420	315	142	82	33	27	15	7	2	2	0	0	0	0	0	0	0	0	0																	-	2,326
1999	403	1,508	445	152	72	46	45	20	12	10	14	12	7	5	1	0	0	0	0	0																	-	2,754
2000	406	1,632	397	124	61	35	24	9	9	3	2	3	1	1	0	0	0	0	0	0																	-	2,705
2001	469	2,109	410	145	73	28	21	10	8	6	5	3	7	9	1	0	0	0	0	0																	-	3,304
2002	682	2,215	384	86	79	46	37	11	5	7	2	4	8	11	2	0	0	0	0	0																	-	3,579
2003	946	2,346	354	106	47	20	21	14	10	8	12	27	53	71	10	1	0	0	0	0																	-	4,043
2004	935	2,476	423	91	42	22	16	10	1	2	3	8	15	21	3	0	0	0	0	0																	-	4,069
2005	1,033	2,775	396	141	42	27	13	11	7	19	28	63	124	167	24	1	0	0	0	0																	-	4,870
2006	920	2,502	442	74	57	14	9	7	4	12	18	40	78	106	15	1	0	0	0	0																	-	4,299
2007	1,085	2,728	362	91	29	18	18	13	8	22	34	76	149	202	28	2	0	0	0	0																	-	4,866
2008	962	2,533	304	56	34	17	17	13	8	22	33	74	146	198	28	2	0	0	0	0																	-	4,446
2009	1,160	2,785	307	71	36	19	19	14	9	24	36	80	158	213	30	2	0	0	0	0																	-	4,961
2010	1,049	2,755	356	86	44	22	22	17	11	29	43	97	191	258	36	2	0	0	0	0																	-	5,019
2011	962	2,560	356	86	44	22	22	17	11	29	43	97	191	258	36	2	0	0	0	0																	-	4,736
2012	823	2,320	322	78	40	20	20	15	10	26	39	88	173	234	33	2	0	0	0	0																	-	4,243

Projected Annual Inflation Rates

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

																					Tail
Factors	2.660	0.131	0.228	0.480	0.484	0.942	0.703	0.594	2.565	1.427	2.119	1.855	1.273	0.133	0.051	0.044	0.000	0.000	0.000		1.000

Example: AY 2006 Age 78 of 9 = 14 x 0.942 x (1.0 + 6.0%) and AY 2006 Age 90 of 7 = 9 x 0.703 x (1.0 + 6.0%)

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

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

MEDICAL ONLY
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.726					
1978	1,553,484	3.382	5,254,386		1.000					0.726					
1979	1,646,693	3.136	5,164,474		1.000					0.726					
1980	1,745,494	2.917	5,091,177		1.000					0.726					
1981	1,826,711	2.687	4,908,624		1.000					0.726					
1982	2,061,263	2.555	5,266,185		1.000					0.726					
1983	2,173,213	2.446	5,316,747		1.000					0.726					
1984	2,314,385	2.331	5,395,574		1.000					0.726					
1985	2,444,242	2.253	5,506,356		1.000					0.726					
1986	2,644,132	2.198	5,812,249		1.000					0.726					
1987	2,911,888	2.127	6,193,181		1.000					0.726					
1988	3,191,151	2.032	6,484,397		1.000					0.726					
1989	3,341,117	1.987	6,640,304		1.000					0.726					
1990	3,644,538	1.913	6,973,268		1.000					0.726					
1991	3,852,022	1.853	7,138,884		1.000					0.726					
1992	3,944,342	1.762	6,951,801		1.000					0.726					
1993	4,020,534	1.730	6,954,996	4,104	1.000	4,104	10.208%	5.901%		0.726	4.285%	10.208%	4,104	4,104	10.208%
1994	4,272,082	1.690	7,221,716	3,657	1.000	3,657	8.560%	5.064%		0.730	3.696%	8.560%	3,657	3,657	8.560%
1995	4,432,599	1.642	7,279,180	3,400	1.000	3,400	7.670%	4.671%		0.734	3.426%	7.670%	3,400	3,400	7.670%
1996	4,487,291	1.587	7,119,619	3,141	1.000	3,141	7.000%	4.412%		0.737	3.253%	7.000%	3,141	3,141	7.000%
1997	4,623,816	1.516	7,011,137	3,484	1.000	3,484	7.535%	4.969%	-4.7%	0.741	3.682%	7.535%	3,484	3,484	7.535%
1998	4,816,176	1.448	6,974,036	3,638	1.000	3,638	7.554%	5.216%	1.2%	0.745	3.885%	7.554%	3,638	3,638	7.554%
1999	5,047,597	1.402	7,074,826	3,337	1.000	3,337	6.611%	4.717%	1.9%	0.748	3.530%	6.611%	3,337	3,337	6.611%
2000	5,318,217	1.352	7,189,648	3,512	1.000	3,512	6.604%	4.885%	1.5%	0.752	3.674%	6.604%	3,512	3,512	6.604%
2001	5,597,545	1.324	7,410,279	3,533	1.000	3,533	6.312%	4.768%	-1.5%	0.775	3.697%	6.312%	3,533	3,533	6.312%
2002	5,822,846	1.233	7,180,173	3,387	1.000	3,387	5.817%	4.717%	-1.9%	0.799	3.771%	5.817%	3,387	3,387	5.817%
2003	6,004,956	1.205	7,236,443	3,284	1.000	3,284	5.469%	4.538%	-1.1%	0.824	3.740%	5.469%	3,284	3,284	5.469%
2004	6,183,507	1.221	7,550,966	3,302	1.000	3,302	5.341%	4.373%	-2.7%	0.850	3.716%	5.341%	3,302	3,302	5.340%
2005	6,388,250	1.180	7,536,083	3,363	1.000	3,363	5.265%	4.463%	-2.1%	0.876	3.909%	5.265%	3,363	3,363	5.264%
2006	6,653,696	1.170	7,785,410	3,032	1.000	3,033	4.558%	3.895%	-3.9%	0.903	3.517%	4.558%	3,033	3,033	4.558%
2007	6,915,410	1.122	7,758,240	3,140	1.000	3,141	4.542%	4.049%	-3.4%	0.931	3.769%	4.542%	3,141	3,141	4.542%
2008	7,073,199	1.076	7,613,102	2,892	1.000	2,893	4.091%	3.801%	-3.7%	0.960	3.647%	4.091%	2,893	2,893	4.090%
2009	7,109,910	1.044	7,422,640	2,758	1.001	2,760	3.882%	3.719%	-3.8%	0.989	3.679%	3.882%	2,760	2,760	3.882%
2010	7,245,414	1.035	7,501,912	2,689	1.002	2,696	3.720%	3.593%	-2.4%	1.020	3.665%	3.720%	2,696	2,696	3.721%
2011	7,353,256	1.020	7,501,057	2,735	1.012	2,767	3.763%	3.689%	-2.4%	1.000	3.689%	3.764%	2,768	2,767	3.763%
2012	7,500,322	1.010	7,575,325	971	2.692	2,614	3.486%	3.451%	-2.0%	1.000	3.451%	3.727%	2,795	2,728	3.637%
2013	7,590,325	1.000	7,590,325							1.000		3.690%	2,801	2,801	3.690%
TOTAL				63,359		65,048							68,031	67,961	

5 Year Average excluding 2012	3.690%
10 Year Average excluding 2012	3.710%
5 Year Average excluding 2010-2012	3.705%
10 Year Average excluding 2010-2012	3.712%
2006-2011 Average excluding 2009	3.658%
(16) 2013 Selected Frequency	3.690%

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

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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			489		0.033
1978	1,553,484			494		0.032
1979	1,646,693			474		0.029
1980	1,745,494			716		0.041
1981	1,826,711			788		0.043
1982	2,061,263			940		0.046
1983	2,173,213			899		0.041
1984	2,314,385			1,101		0.048
1985	2,444,242			1,219		0.050
1986	2,644,132			1,219		0.046
1987	2,911,888			1,400		0.048
1988	3,191,151			1,736		0.054
1989	3,341,117			2,243		0.067
1990	3,644,538			2,104		0.058
1991	3,852,022			2,713		0.070
1992	3,944,342			2,980		0.076
1993	4,020,534	4,104	10.21%	2,576	628	0.064
1994	4,272,082	3,657	8.56%	2,336	639	0.055
1995	4,432,599	3,400	7.67%	2,100	618	0.047
1996	4,487,291	3,141	7.00%	2,084	663	0.046
1997	4,623,816	3,484	7.53%	1,942	557	0.042
1998	4,816,176	3,638	7.55%	2,327	640	0.048
1999	5,047,597	3,337	6.61%	2,753	825	0.055
2000	5,318,217	3,512	6.60%	2,705	770	0.051
2001	5,597,545	3,533	6.31%	3,293	932	0.059
2002	5,822,846	3,387	5.82%	3,566	1,053	0.061
2003	6,004,956	3,284	5.47%	3,890	1,185	0.065
2004	6,183,507	3,302	5.34%	4,045	1,225	0.065
2005	6,388,250	3,363	5.26%	4,478	1,332	0.070
2006	6,653,696	3,033	4.56%	4,068	1,341	0.061
2007	6,915,410	3,141	4.54%	4,389	1,397	0.063
2008	7,073,199	2,893	4.09%	3,983	1,377	0.056
2009	7,109,910	2,760	3.88%	4,472	1,620	0.063
2010	7,245,414	2,696	3.72%	4,408	1,635	0.061
2011	7,353,256	2,767	3.76%	4,139	1,496	0.056
2012	7,500,322	2,728	3.64%	4,371	1,602	0.058
2013	7,590,325	2,801	3.69%	4,706	1,680	0.062
TOTAL		67,961		94,146		

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

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR		0								0	0	0			
1977	489	489	489	0	426	414	1.000	1.000	100.0%	0	0	0	489	489	0
1978	494	494	494	0	414	402	1.000	1.000	100.0%	0	0	0	494	494	0
1979	474	474	474	0	402	390	1.000	1.000	100.0%	0	0	0	474	474	0
1980	716	716	716	0	390	378	1.000	1.000	100.0%	0	0	0	716	716	0
1981	788	788	788	0	378	366	1.000	1.000	100.0%	0	0	0	788	788	0
1982	940	940	940	0	366	354	1.000	1.000	100.0%	0	0	0	940	940	0
1983	899	899	899	0	354	342	1.000	1.000	100.0%	0	0	0	899	899	0
1984	1,101	1,101	1,101	0	342	330	1.000	1.000	100.0%	0	0	0	1,101	1,101	0
1985	1,219	1,219	1,219	0	330	318	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1986	1,219	1,219	1,219	0	318	306	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1987	1,400	1,400	1,400	0	306	294	1.000	1.000	100.0%	0	0	0	1,400	1,400	0
1988	1,736	1,736	1,736	0	294	282	1.000	1.000	100.0%	0	0	0	1,736	1,736	0
1989	2,243	2,243	2,243	0	282	270	1.000	1.000	100.0%	0	0	0	2,243	2,243	0
1990	2,104	2,104	2,104	0	270	258	1.000	1.000	100.0%	0	0	0	2,104	2,104	0
1991	2,713	2,713	2,713	0	258	246	1.000	1.000	100.0%	0	0	0	2,713	2,713	0
1992	2,980	2,980	2,980	0	246	234	1.000	1.000	100.0%	0	0	0	2,980	2,980	0
1993	2,576	2,576	2,576	0	234	222	1.000	1.000	100.0%	0	0	0	2,576	2,576	0
1994	2,336	2,336	2,336	0	222	210	1.000	1.000	100.0%	0	0	(0)	2,336	2,336	(0)
1995	2,100	2,100	2,100	0	210	198	1.000	1.000	0.0%	0	0	0	2,100	2,100	0
1996	2,084	2,084	2,084	0	198	186	1.000	1.000	99.3%	0	0	(0)	2,084	2,084	(0)
1997	1,941	1,941	1,941	0	186	174	1.000	1.000	17.1%	0	0	(0)	1,942	1,941	0
1998	2,326	2,326	2,327	0	174	162	1.000	1.000	53.9%	0	0	(0)	2,327	2,327	0
1999	2,753	2,747	2,748	0	162	150	1.000	1.000	30.2%	0	5	5	2,753	2,748	6
2000	2,703	2,703	2,705	3	150	138	1.000	1.001	88.4%	2	1	(1)	2,705	2,705	0
2001	3,287	3,284	3,293	9	138	126	1.001	1.003	65.7%	6	3	(2)	3,293	3,293	(0)
2002	3,554	3,553	3,570	17	126	114	1.003	1.005	43.5%	8	2	(6)	3,566	3,570	(4)
2003	3,871	3,863	3,889	27	114	102	1.005	1.007	29.1%	8	8	0	3,890	3,889	1
2004	4,017	4,016	4,057	41	102	90	1.007	1.010	33.0%	14	1	(13)	4,045	4,057	(12)
2005	4,438	4,427	4,491	64	90	78	1.010	1.015	28.6%	18	11	(8)	4,478	4,491	(13)
2006	4,018	4,009	4,101	92	78	66	1.015	1.022	34.4%	32	9	(23)	4,068	4,101	(33)
2007	4,314	4,296	4,427	131	66	54	1.022	1.030	25.8%	34	18	(16)	4,389	4,427	(38)
2008	3,888	3,854	4,038	184	54	42	1.030	1.045	31.2%	57	34	(24)	3,983	4,038	(56)
2009	4,323	4,252	4,556	304	42	30	1.045	1.070	34.7%	105	71	(34)	4,472	4,556	(84)
2010	4,160	3,804	4,552	748	30	18	1.070	1.180	57.2%	427	356	(72)	4,408	4,552	(144)
2011	3,522	962	4,987	4,025	18	6	1.180	4.308	80.1%	3,225	2,560	(665)	4,139	4,987	(848)
2012	823		5,611	5,611	6		4.308		23.2%	1,303	823	(480)	4,371	5,611	(1,240)
2013									0.0%		0	0			
TOTAL	84,549	80,647	91,905	11,257						5,239	3,902	(1,338)	89,440	91,905	(2,465)
EXLD PRIOR		80,647								5,239	3,902	(1,338)			

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

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702			0.0%	0	0	0
1954	0	0	0	702	690			0.0%	0	0	0
1955	0	0	0	690	678			0.0%	0	0	0
1956	0	0	0	678	666			0.0%	0	0	0
1957	0	0	0	666	654			0.0%	0	0	0
1958	0	0	0	654	642			0.0%	0	0	0
1959	0	0	0	642	630			0.0%	0	0	0
1960	0	0	0	630	618			0.0%	0	0	0
1961	0	0	0	618	606			0.0%	0	0	0
1962	0	0	0	606	594			0.0%	0	0	0
1963	0	0	0	594	582			0.0%	0	0	0
1964	0	0	0	582	570			0.0%	0	0	0
1965	0	0	0	570	558			0.0%	0	0	0
1966	0	0	0	558	546			0.0%	0	0	0
1967	0	0	0	546	534			0.0%	0	0	0
1968	0	0	0	534	522			0.0%	0	0	0
1969	0	0	0	522	510			0.0%	0	0	0
1970	0	0	0	510	498			0.0%	0	0	0
1971	0	0	0	498	486			0.0%	0	0	0
1972	0	0	0	486	474			0.0%	0	0	0
1973	0	0	0	474	462			0.0%	0	0	0
1974	0	0	0	462	450			0.0%	0	0	0
1975	0	0	0	450	438			0.0%	0	0	0
1976	0	0	0	438	426			0.0%	0	0	0
TOTAL									0	0	0

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

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	489	489	489	0	426	414	1.000	1.000	100.0%	0	0	0	489	489	0
1978	494	494	494	0	414	402	1.000	1.000	100.0%	0	0	0	494	494	0
1979	474	474	474	0	402	390	1.000	1.000	100.0%	0	0	0	474	474	0
1980	716	716	716	0	390	378	1.000	1.000	100.0%	0	0	0	716	716	0
1981	788	788	788	0	378	366	1.000	1.000	100.0%	0	0	0	788	788	0
1982	940	940	940	0	366	354	1.000	1.000	100.0%	0	0	0	940	940	0
1983	899	899	899	0	354	342	1.000	1.000	100.0%	0	0	0	899	899	0
1984	1,101	1,101	1,101	0	342	330	1.000	1.000	100.0%	0	0	0	1,101	1,101	0
1985	1,219	1,219	1,219	0	330	318	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1986	1,219	1,219	1,219	0	318	306	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1987	1,400	1,400	1,400	0	306	294	1.000	1.000	100.0%	0	0	0	1,400	1,400	0
1988	1,736	1,736	1,736	0	294	282	1.000	1.000	100.0%	0	0	0	1,736	1,736	0
1989	2,243	2,243	2,243	0	282	270	1.000	1.000	100.0%	0	0	0	2,243	2,243	0
1990	2,104	2,104	2,104	0	270	258	1.000	1.000	100.0%	0	0	0	2,104	2,104	0
1991	2,713	2,713	2,713	0	258	246	1.000	1.000	100.0%	0	0	0	2,713	2,713	0
1992	2,980	2,980	2,980	0	246	234	1.000	1.000	100.0%	0	0	0	2,980	2,980	0
1993	2,576	2,576	2,576	0	234	222	1.000	1.000	100.0%	0	0	0	2,576	2,576	0
1994	2,336	2,336	2,336	0	222	210	1.000	1.000	100.0%	0	0	(0)	2,336	2,336	(0)
1995	2,100	2,102	2,100	(2)	210	198	1.000	1.000	0.0%	0	(2)	(2)	2,100	2,100	0
1996	2,084	2,084	2,084	0	198	186	1.000	1.000	99.4%	0	0	(0)	2,084	2,084	(0)
1997	1,941	1,941	1,941	0	186	174	1.000	1.000	46.2%	0	0	(0)	1,942	1,941	0
1998	2,326	2,326	2,327	0	174	162	1.000	1.000	120.7%	0	0	(0)	2,327	2,327	0
1999	2,760	2,762	2,748	(15)	162	150	1.000	0.999	60.2%	(9)	(3)	6	2,753	2,748	6
2000	2,711	2,716	2,705	(11)	150	138	0.999	1.000	-123.5%	14	(5)	(19)	2,705	2,705	0
2001	3,292	3,290	3,293	3	138	126	1.000	1.001	180.6%	5	2	(2)	3,293	3,293	(0)
2002	3,566	3,568	3,570	2	126	114	1.001	1.002	77.8%	2	(2)	(4)	3,566	3,570	(4)
2003	3,879	3,872	3,889	17	114	102	1.002	1.002	-55.0%	(10)	7	16	3,890	3,889	1
2004	4,017	4,018	4,057	39	102	90	1.002	1.003	54.9%	21	(2)	(23)	4,045	4,057	(12)
2005	4,444	4,442	4,491	49	90	78	1.003	1.005	35.2%	17	2	(15)	4,478	4,491	(13)
2006	4,018	4,027	4,101	74	78	66	1.005	1.009	42.3%	31	(9)	(40)	4,068	4,101	(33)
2007	4,322	4,326	4,427	102	66	54	1.009	1.012	26.6%	27	(4)	(31)	4,389	4,427	(38)
2008	3,908	3,887	4,038	151	54	42	1.012	1.016	24.3%	37	21	(16)	3,983	4,038	(56)
2009	4,362	4,316	4,556	240	42	30	1.016	1.028	40.4%	97	45	(51)	4,472	4,556	(84)
2010	4,227	4,131	4,552	421	30	18	1.028	1.043	34.7%	146	96	(50)	4,408	4,552	(144)
2011	3,857	2,005	4,987	2,982	18	6	1.043	2.066	92.0%	2,742	1,852	(890)	4,139	4,987	(848)
2012	1,771		5,611	5,611	6		2.066		48.4%	2,716	1,771	(945)	4,371	5,611	(1,240)
2013									0.0%		0	0			
TOTAL	86,013	82,242	91,905	9,663						5,837	3,771	(2,066)	89,440	91,905	(2,465)
EXLD PRIOR	86,013	82,242	91,905	9,663						5,837	3,771	(2,066)	89,440	91,905	(2,465)

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

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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982					366	354									
1983					354	342									
1984					342	330									
1985					330	318									
1986					318	306									
1987					306	294									
1988					294	282									
1989					282	270									
1990					270	258									
1991					258	246									
1992					246	234									
1993	4,104	4,104	4,104	0	234	222	1.000	1.000	100.0%	0	0	0	4,104	4,104	0
1994	3,657	3,657	3,657	0	222	210	1.000	1.000	100.0%	0	0	0	3,657	3,657	0
1995	3,400	3,400	3,400	0	210	198	1.000	1.000	100.0%	0	0	0	3,400	3,400	0
1996	3,141	3,141	3,141	0	198	186	1.000	1.000	100.0%	0	0	0	3,141	3,141	0
1997	3,484	3,484	3,484	0	186	174	1.000	1.000	100.0%	0	0	0	3,484	3,484	0
1998	3,638	3,638	3,638	0	174	162	1.000	1.000	100.0%	0	0	0	3,638	3,638	0
1999	3,337	3,337	3,337	0	162	150	1.000	1.000	100.0%	0	0	0	3,337	3,337	0
2000	3,512	3,512	3,512	0	150	138	1.000	1.000	100.0%	0	0	0	3,512	3,512	0
2001	3,533	3,533	3,533	0	138	126	1.000	1.000	100.0%	0	0	0	3,533	3,533	0
2002	3,387	3,387	3,387	0	126	114	1.000	1.000	100.0%	0	0	0	3,387	3,387	0
2003	3,284	3,284	3,284	0	114	102	1.000	1.000	100.0%	0	0	0	3,284	3,284	0
2004	3,302	3,302	3,302	0	102	90	1.000	1.000	100.0%	0	0	0	3,302	3,302	0
2005	3,363	3,363	3,363	0	90	78	1.000	1.000	100.0%	0	0	0	3,363	3,363	0
2006	3,032	3,032	3,033	1	78	66	1.000	1.000	80.5%	1	0	(1)	3,033	3,033	0
2007	3,140	3,139	3,140	1	66	54	1.000	1.000	17.0%	0	1	1	3,141	3,140	1
2008	2,892	2,891	2,893	2	54	42	1.000	1.001	51.1%	1	1	0	2,893	2,893	0
2009	2,758	2,754	2,760	6	42	30	1.001	1.002	67.9%	4	4	0	2,760	2,760	0
2010	2,689	2,660	2,691	31	30	18	1.002	1.011	79.5%	25	29	4	2,696	2,691	5
2011	2,735	1,003	2,730	1,727	18	6	1.011	2.687	98.2%	1,696	1,732	36	2,767	2,730	37
2012	971	0	2,750	2,750	6		2.687		37.2%	1,023	971	(52)	2,728	2,750	(22)
2013		0	0	0					0.0%	0			2,801	0	2,801
									0.0%						
TOTAL	63,359	60,621	65,139	4,518						2,750	2,738	(12)	67,961	65,139	2,822
EXLD PRIOR	63,359	60,621	65,139	4,518						2,750	2,738	(12)	67,961	65,139	2,822

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 1, SHEET 13, COL. (12) x SECT 3, EXH 1, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 1, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 1, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 1, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			23.7%	23.2%	95.5%
6	4.222	23.7%	62.3%	59.9%	96.6%
18	1.163	86.0%	8.3%	7.6%	93.8%
30	1.061	94.2%	2.3%	2.0%	91.2%
42	1.036	96.5%	1.2%	1.0%	90.0%
54	1.024	97.7%	0.6%	0.5%	89.5%
66	1.017	98.3%	0.5%	0.4%	90.0%
78	1.012	98.8%	0.3%	0.2%	90.2%
90	1.009	99.1%	0.2%	0.2%	91.0%
102	1.007	99.3%	0.2%	0.1%	92.4%
114	1.005	99.5%	0.2%	0.1%	93.7%
126	1.003	99.7%	0.2%	0.1%	95.0%
138	1.002	99.8%	0.1%	0.1%	95.9%
150	1.001	99.9%	0.0%	0.0%	96.1%
162	1.000	100.0%	0.0%	0.0%	94.3%
174	1.000	100.0%	0.0%	0.0%	95.7%
186	1.000	100.0%	0.0%	0.0%	97.5%
198	1.000	100.0%	0.0%	0.0%	98.1%
210	1.000	100.0%	0.0%	0.0%	98.1%
222	1.000	100.0%	0.0%	0.0%	100.0%
234	1.000	100.0%	0.0%	0.0%	100.0%
246	1.000	100.0%	0.0%	0.0%	100.0%
258	1.000	100.0%	0.0%	0.0%	100.0%
270	1.000	100.0%	0.0%	0.0%	100.0%
282	1.000	100.0%	0.0%	0.0%	100.0%
294	1.000	100.0%	0.0%	0.0%	100.0%
306	1.000	100.0%	0.0%	0.0%	100.0%
318	1.000	100.0%	0.0%	0.0%	100.0%
330	1.000	100.0%	0.0%	0.0%	100.0%
342	1.000	100.0%	0.0%	0.0%	100.0%
354	1.000	100.0%	0.0%	0.0%	100.0%
366	1.000	100.0%	0.0%	0.0%	100.0%
378	1.000	100.0%	0.0%	0.0%	100.0%
390	1.000	100.0%	0.0%	0.0%	100.0%
402	1.000	100.0%	0.0%	0.0%	100.0%
414	1.000	100.0%	0.0%	0.0%	100.0%
426	1.000	100.0%	0.0%	0.0%	100.0%
438	1.000	100.0%	0.0%	0.0%	100.0%
450	1.000	100.0%	0.0%	0.0%	100.0%
462	1.000	100.0%	0.0%	0.0%	100.0%
474	1.000	100.0%	0.0%	0.0%	100.0%
486	1.000	100.0%	0.0%	0.0%	100.0%
498	1.000	100.0%	0.0%	0.0%	100.0%
510	1.000	100.0%	0.0%	0.0%	100.0%
522	1.000	100.0%	0.0%	0.0%	100.0%
534	1.000	100.0%	0.0%	0.0%	100.0%
546	1.000	100.0%	0.0%	0.0%	100.0%
558	1.000	100.0%	0.0%	0.0%	100.0%
570	1.000	100.0%	0.0%	0.0%	100.0%
582	1.000	100.0%	0.0%	0.0%	100.0%
594	1.000	100.0%	0.0%	0.0%	100.0%
606	1.000	100.0%	0.0%	0.0%	100.0%
618	1.000	100.0%	0.0%	0.0%	100.0%
630	1.000	100.0%	0.0%	0.0%	100.0%
642	1.000	100.0%	0.0%	0.0%	100.0%
654	1.000	100.0%	0.0%	0.0%	100.0%
666	1.000	100.0%	0.0%	0.0%	100.0%
678	1.000	100.0%	0.0%	0.0%	100.0%
690	1.000	100.0%	0.0%	0.0%	100.0%
702	1.000	100.0%	0.0%	0.0%	100.0%
714	1.000	100.0%	0.0%	0.0%	100.0%
726	1.000	100.0%	0.0%	0.0%	100.0%
738	1.000	100.0%	0.0%	0.0%	100.0%
750	1.000	100.0%	0.0%	0.0%	100.0%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 1, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	5,318,217	1.352	7,189,648	2,705	2,709	0.752	1.977	4,023	4,028	100%	4,023	0.056	0.051	0.058
2001	5,597,545	1.324	7,410,279	3,293	3,289	0.775	1.750	4,467	4,462	100%	4,467	0.060	0.059	0.062
2002	5,822,846	1.233	7,180,173	3,566	3,564	0.799	1.548	4,413	4,411	100%	4,413	0.061	0.061	0.063
2003	6,004,956	1.205	7,236,443	3,890	3,881	0.824	1.370	4,393	4,383	100%	4,393	0.061	0.065	0.068
2004	6,183,507	1.221	7,550,966	4,045	4,019	0.850	1.330	4,572	4,542	100%	4,572	0.061	0.065	0.069
2005	6,388,250	1.180	7,536,083	4,478	4,452	0.876	1.291	5,066	5,036	100%	5,066	0.067	0.070	0.066
2006	6,653,696	1.170	7,785,410	4,068	4,033	0.903	1.254	4,606	4,567	100%	4,606	0.059	0.061	0.066
2007	6,915,410	1.122	7,758,240	4,389	4,349	0.931	1.217	4,974	4,928	100%	4,974	0.064	0.063	0.063
2008	7,073,199	1.076	7,613,102	3,980	3,939	0.960	1.182	4,514	4,468	100%	4,514	0.059	0.056	0.060
2009	7,109,910	1.044	7,422,640	4,478	4,418	0.989	1.147	5,084	5,016	100%	5,084	0.068	0.063	0.058
2010	7,245,414	1.035	7,501,912	4,414	4,326	1.020	1.114	5,016	4,916	100%	5,016	0.067	0.061	0.058
2011	7,353,256	1.020	7,501,057	4,096	3,970	1.000	1.082	4,430	4,294	100%	4,430	0.059	0.056	0.060
2012	7,500,322	1.010	7,575,325	3,473	3,394	1.000	1.040	3,612	3,530	100%	3,612	0.048	0.046	0.062
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.062

	5 Year Average excluding 2011-2012	0.064	0.061
	7 Year Average excluding 2011-2012	0.064	0.063
	10 Year Weighted Average excluding 2010-2012	0.062	
	10 Year Weighted Average excluding 2009-2012	0.061	
	5 Year Average excluding 2010-2012	0.064	0.063
	5 Year Average excluding 2012	0.064	0.060
	7 Year Average excluding 2012	0.063	0.062
(14)	2013 Selected Loss Rate:	0.062	

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

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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.000	1.000	1.000									
1976	438	438	450	1.000	1.000	1.000									
1977	426	426	438	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1978	414	414	426	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1979	402	402	414	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980	390	390	402	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981	378	378	390	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982	366	366	378	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	354	354	366	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	342	342	354	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	330	330	342	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	318	318	330	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	306	306	318	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	294	294	306	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	282	282	294	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	270	270	282	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	258	258	270	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	246	246	258	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	234	234	246	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	222	222	234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	210	210	222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	198	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	186	186	198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	174	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	162	162	174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	150	150	162	1.001	1.000	1.001	0.999	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.001
2001	138	138	150	1.002	1.001	1.002	0.999	0.999	0.999	1.000	1.000	1.000	1.002	1.001	1.002
2002	126	126	138	1.003	1.002	1.003	0.999	0.999	0.999	1.000	1.000	1.000	1.003	1.002	1.003
2003	114	114	126	1.005	1.003	1.005	1.001	0.999	1.001	1.000	1.000	1.000	1.005	1.003	1.005
2004	102	102	114	1.007	1.005	1.007	1.001	1.001	1.001	1.000	1.000	1.000	1.007	1.005	1.007
2005	90	90	102	1.009	1.007	1.009	1.002	1.001	1.002	1.000	1.000	1.000	1.009	1.007	1.009
2006	78	78	90	1.012	1.009	1.012	1.004	1.002	1.004	1.000	1.000	1.000	1.012	1.009	1.012
2007	66	66	78	1.017	1.012	1.017	1.006	1.004	1.006	1.000	1.000	1.000	1.016	1.012	1.016
2008	54	54	66	1.024	1.017	1.024	1.008	1.006	1.008	1.000	1.000	1.000	1.021	1.016	1.021
2009	42	42	54	1.036	1.024	1.036	1.013	1.008	1.013	1.001	1.000	1.001	1.031	1.021	1.031
2010	30	30	42	1.061	1.036	1.061	1.024	1.013	1.024	1.002	1.001	1.002	1.051	1.031	1.051
2011	18	18	30	1.163	1.061	1.163	1.029	1.024	1.029	1.012	1.002	1.012	1.141	1.051	1.141
2012	6	6	18	4.222	1.163	4.222	1.916	1.029	1.916	2.692	1.012	2.692	1.529	1.141	1.529

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	41	266	411	449	466	475	483	486	486	486	487	487	487	488	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489
1978	41	266	411	449	469	478	487	493	493	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494		494
1979	38	250	386	419	438	453	463	468	470	472	473	473	473	473	473	473	473	473	473	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474			474
1980	59	389	598	646	670	689	704	709	713	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716				716
1981	72	449	656	710	736	752	767	777	782	785	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788					788
1982	89	543	767	820	862	897	925	937	943	946	946	946	946	946	946	946	946	946	946	946	946	946	940	940	940	940	940	940	940	940	940						940
1983	88	528	742	807	843	863	880	894	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899							899
1984	92	563	823	926	991	1,037	1,073	1,095	1,099	1,100	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101								1,101
1985	84	574	931	1,024	1,077	1,124	1,177	1,217	1,218	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219									1,219
1986	83	583	959	1,055	1,115	1,158	1,201	1,217	1,218	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219										1,219
1987	101	660	1,030	1,156	1,250	1,335	1,387	1,397	1,398	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400											1,400
1988	105	714	1,206	1,421	1,563	1,656	1,717	1,733	1,734	1,735	1,735	1,735	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736												1,736
1989	101	765	1,473	1,804	2,009	2,137	2,223	2,240	2,241	2,242	2,242	2,242	2,242	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243													2,243
1990	94	804	1,506	1,752	1,910	2,001	2,075	2,102	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104														2,104
1991	179	1,507	2,118	2,360	2,496	2,604	2,684	2,699	2,706	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713															2,713
1992	209	1,761	2,485	2,706	2,835	2,916	2,951	2,973	2,979	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980																2,980
1993	252	1,521	2,085	2,301	2,416	2,492	2,548	2,572	2,574	2,575	2,575	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576																	2,576
1994	173	1,436	1,896	2,086	2,167	2,234	2,270	2,296	2,312	2,323	2,328	2,332	2,335	2,335	2,336	2,336	2,336	2,336	2,336																		2,336
1995	177	1,353	1,814	1,917	1,980	2,024	2,053	2,070	2,081	2,092	2,096	2,098	2,098	2,099	2,099	2,100	2,100	2,100																			2,100
1996	194	1,413	1,720	1,886	1,956	2,008	2,025	2,045	2,061	2,070	2,075	2,081	2,084	2,084	2,084	2,084	2,084																				2,084
1997	143	1,251	1,662	1,758	1,815	1,867	1,893	1,911	1,928	1,936	1,940	1,941	1,941	1,941	1,941	1,941																					1,941
1998	279	1,699	2,014	2,156	2,239	2,272	2,299	2,314	2,321	2,323	2,325	2,326	2,326	2,326	2,326																						2,326
1999	403	1,911	2,356	2,508	2,580	2,626	2,672	2,692	2,704	2,714	2,728	2,740	2,747	2,753																							2,753
2000	406	2,038	2,435	2,558	2,619	2,654	2,678	2,686	2,695	2,698	2,700	2,703	2,703																								2,703
2001	469	2,578	2,988	3,133	3,206	3,234	3,255	3,265	3,273	3,279	3,284	3,287																									3,287
2002	682	2,897	3,281	3,367	3,446	3,492	3,529	3,540	3,545	3,553	3,554																										3,554
2003	946	3,292	3,646	3,752	3,798	3,818	3,839	3,853	3,863	3,871																											3,871
2004	935	3,411	3,835	3,926	3,968	3,990	4,006	4,016	4,017																												4,017
2005	1,033	3,809	4,204	4,345	4,387	4,414	4,427	4,438																													4,438
2006	920	3,422	3,864	3,938	3,995	4,009	4,018																														4,018
2007	1,085	3,813	4,176	4,267	4,296	4,314																															4,314
2008	962	3,495	3,799	3,854	3,888																																3,888
2009	1,160	3,945	4,252	4,323																																	4,323
2010	1,049	3,804	4,160																																		4,160
2011	962	3,522																																			3,522
2012	823																																				823
																																					84,549

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	6.547	1.545	1.093	1.037	1.019	1.018	1.006	1.000	1.000	1.001	1.001	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	6.547	1.545	1.093	1.044	1.020	1.018	1.012	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	6.547	1.545	1.087	1.045	1.033	1.022	1.012	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980	6.547	1.539	1.080	1.037	1.029	1.021	1.008	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	6.225	1.464	1.082	1.036	1.022	1.019	1.014	1.006	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	6.131	1.413	1.069	1.051	1.041	1.031	1.013	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	5.996	1.406	1.086	1.045	1.024	1.020	1.016	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	6.101	1.462	1.124	1.071	1.046	1.035	1.020	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	6.834	1.620	1.100	1.052	1.043	1.048	1.034	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	6.993	1.644	1.100	1.058	1.038	1.038	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	6.518	1.561	1.122	1.082	1.068	1.039	1.007	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	6.829	1.690	1.178	1.100	1.060	1.037	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	7.560	1.926	1.225	1.114	1.064	1.040	1.008	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	8.531	1.872	1.163	1.090	1.048	1.037	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	8.438	1.406	1.114	1.058	1.043	1.031	1.006	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	8.416	1.411	1.089	1.047	1.029	1.012	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	6.041	1.370	1.104	1.050	1.031	1.023	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	8.293	1.320	1.100	1.039	1.031	1.016	1.012	1.007	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	7.656	1.341	1.057	1.033	1.022	1.014	1.009	1.005	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	7.278	1.217	1.096	1.037	1.027	1.008	1.010	1.008	1.005	1.002	1.003	1.001	1.000	1.000	1.000	1.000																					
1997	8.743	1.329	1.057	1.033	1.029	1.014	1.009	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000																						
1998	6.089	1.186	1.070	1.038	1.015	1.012	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000																							
1999	4.741	1.233	1.065	1.029	1.018	1.017	1.008	1.004	1.004	1.005	1.004	1.003	1.002																								
2000	5.018	1.195	1.051	1.024	1.013	1.009	1.003	1.003	1.001	1.001	1.001	1.000																									
2001	5.496	1.159	1.049	1.023	1.009	1.007	1.003	1.002	1.002	1.001	1.001																										
2002	4.247	1.132	1.026	1.024	1.013	1.011	1.003	1.001	1.002	1.001																											
2003	3.479	1.107	1.029	1.012	1.005	1.005	1.004	1.003	1.002																												
2004	3.647	1.124	1.024	1.011	1.005	1.004	1.003	1.000																													
2005	3.686	1.104	1.033	1.010	1.006	1.003	1.002																														
2006	3.721	1.129	1.019	1.014	1.004	1.002																															
2007	3.514	1.095	1.022	1.007	1.004																																
2008	3.634	1.087	1.015	1.009																																	
2009	3.402	1.078	1.017																																		
2010	3.627	1.094																																			
2011	3.662																																				
4 Yr Avg	3.581	1.088	1.018	1.010	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	3.568	1.097	1.021	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	3.607	1.102	1.023	1.012	1.007	1.006	1.004	1.002	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	3.555	1.086	1.018	1.010	1.005	1.003	1.003	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	3.561	1.096	1.021	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	3.638	1.108	1.027	1.015	1.008	1.007	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	3.650	1.103	1.024	1.014	1.008	1.008	1.004	1.003	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
PA Sel.	3.725	1.090	1.024	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	3.630	1.096	1.024	1.012	1.006	1.005	1.003	1.002	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.222	1.163	1.061	1.036	1.024	1.017	1.012	1.009	1.007	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										489	489	489	489	489	489	489	489	489	489	489	489
1978																									494	494	494	494	494	494	494	494	494	494	494		494
1979																								474	474	474	474	474	474	474	474	474	474	474			474
1980																							716	716	716	716	716	716	716	716	716	716	716				716
1981																						788	788	788	788	788	788	788	788	788	788	788					788
1982																					946	946	940	940	940	940	940	940	940	940	940						940
1983																				899	899	899	899	899	899	899	899	899	899	899							899
1984																			1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101								1,101
1985																		1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219									1,219
1986																	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219										1,219
1987																1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400											1,400
1988															1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736												1,736
1989														2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243													2,243
1990													2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104														2,104
1991												2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713															2,713
1992											2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980																2,980
1993										2,576	2,578	2,577	2,581	2,576	2,576	2,576	2,576	2,576	2,576	2,576																	2,576
1994									2,331	2,332	2,341	2,341	2,343	2,340	2,336	2,336	2,336	2,336	2,336																		2,336
1995								2,089	2,101	2,097	2,106	2,101	2,104	2,102	2,101	2,102	2,102	2,100																			2,100
1996							2,050	2,056	2,072	2,078	2,079	2,085	2,084	2,084	2,084	2,084	2,084																				2,084
1997						1,920	1,950	1,957	1,958	1,947	1,943	1,942	1,943	1,941	1,941	1,941																					1,941
1998					2,304	2,310	2,332	2,332	2,329	2,326	2,329	2,326	2,326	2,326	2,326																						2,326
1999				2,603	2,645	2,671	2,716	2,727	2,729	2,727	2,747	2,758	2,762	2,760																							2,760
2000			2,548	2,641	2,669	2,695	2,718	2,712	2,722	2,720	2,719	2,716	2,711																								2,711
2001		2,953	3,107	3,233	3,268	3,267	3,278	3,283	3,288	3,294	3,290	3,292																									3,292
2002	1,404	3,223	3,374	3,424	3,497	3,520	3,564	3,575	3,578	3,568	3,566																										3,566
2003	1,756	3,658	3,764	3,829	3,830	3,846	3,859	3,866	3,872	3,879																											3,879
2004	1,741	3,775	3,947	3,989	4,002	4,004	4,007	4,018	4,017																												4,017
2005	1,844	4,175	4,312	4,418	4,414	4,444	4,442	4,444																													4,444
2006	1,571	3,716	3,956	3,995	4,035	4,027	4,018																														4,018
2007	2,151	4,295	4,286	4,294	4,326	4,322																															4,322
2008	2,040	3,982	3,870	3,887	3,908																																3,908
2009	2,561	4,414	4,316	4,362																																	4,362
2010	2,351	4,131	4,227																																		4,227
2011	2,005	3,857																																			3,857
2012	1,771																																				1,771
																																					86,013

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979																								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980																							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981																						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982																					1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983																				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984																			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986																	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987																1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993										1.001	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000																		
1994									1.000	1.004	1.000	1.001	0.999	0.998	1.000	1.000	1.000	1.000																			
1995								1.006	0.998	1.005	0.998	1.001	0.999	1.000	1.000	1.000	0.999																				
1996							1.003	1.008	1.002	1.000	1.003	0.999	1.000	1.000	1.000	1.000																					
1997						1.016	1.004	1.001	0.994	0.998	0.999	1.000	0.999	1.000	1.000																						
1998					1.003	1.010	1.000	0.999	0.999	1.001	0.999	1.000	1.000	1.000																							
1999				1.016	1.010	1.017	1.004	1.001	0.999	1.008	1.004	1.001	0.999																								
2000			1.036	1.011	1.010	1.009	0.998	1.003	0.999	1.000	0.999	0.998																									
2001		1.052	1.041	1.011	1.000	1.003	1.002	1.002	1.002	0.999	1.001																										
2002	2.296	1.047	1.015	1.021	1.006	1.012	1.003	1.001	0.997	0.999																											
2003	2.083	1.029	1.017	1.000	1.004	1.003	1.002	1.001	1.002																												
2004	2.169	1.046	1.011	1.003	1.000	1.001	1.003	1.000																													
2005	2.264	1.033	1.025	0.999	1.007	0.999	1.001																														
2006	2.366	1.064	1.010	1.010	0.998	0.998																															
2007	1.997	0.998	1.002	1.007	0.999																																
2008	1.952	0.972	1.004	1.005																																	
2009	1.723	0.978	1.011																																		
2010	1.757	1.023																																			
2011	1.924																																				
3 Yr Avg	1.801	0.991	1.006	1.008	1.001	0.999	1.002	1.001	1.000	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	1.871	1.007	1.010	1.005	1.002	1.003	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	1.997	1.016	1.011	1.007	1.002	1.004	1.002	1.001	0.999	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	1.793	0.991	1.006	1.008	1.001	0.999	1.002	1.001	1.000	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	1.862	1.006	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	1.967	1.015	1.011	1.006	1.002	1.003	1.002	1.001	0.999	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	1.980	1.015	1.011	1.004	1.003	1.004	1.002	1.002	0.999	1.002	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.000
PA Sel.	1.875	1.020	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Selected	1.862	1.006	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	1.916	1.029	1.024	1.013	1.008	1.006	1.004	1.002	1.001	1.001	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										1	2	1	4	0	0	0	0	0	0	0																	-
1994									19	9	13	8	8	4	0	0	0	0	0																		-
1995								19	20	5	11	3	6	3	2	2	2	0																			-
1996							24	11	12	7	3	4	0	0	0	0	0																				-
1997						53	56	46	30	11	3	2	1	0	0	0																					-
1998					65	38	33	18	8	2	4	0	0	0	0																						-
1999				95	64	45	44	35	25	13	19	19	15	7																							7
2000			114	83	50	41	41	26	26	22	19	14	8																								8
2001		375	119	100	62	33	23	18	15	15	6	5																									5
2002	722	326	94	57	51	27	35	34	33	15	12																										12
2003	810	366	118	78	31	28	20	13	9	8																											8
2004	805	364	112	63	34	14	1	3	0																												-
2005	811	366	107	73	28	30	15	7																													7
2006	651	294	91	57	40	18	0																														-
2007	1,066	482	110	27	29	8																															8
2008	1,078	487	71	33	20																																20
2009	1,401	469	65	39																																	39
2010	1,302	327	67																																		67
2011	1,044	335																																			335
2012	948																																				948
																																					1,464

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	99.9%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									99.2%	99.6%	99.4%	99.6%	99.7%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								99.1%	99.1%	99.8%	99.5%	99.8%	99.7%	99.8%	99.9%	99.9%	99.9%	100.0%																			100.0%
1996							98.8%	99.5%	99.4%	99.7%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						97.3%	97.1%	97.6%	98.5%	99.5%	99.8%	99.9%	99.9%	100.0%	100.0%	100.0%																					100.0%
1998					97.2%	98.4%	98.6%	99.2%	99.7%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				96.3%	97.6%	98.3%	98.4%	98.7%	99.1%	99.5%	99.3%	99.3%	99.5%	99.8%																							99.8%
2000			95.5%	96.9%	98.1%	98.5%	98.5%	99.0%	99.0%	99.2%	99.3%	99.5%	99.7%																								99.7%
2001		87.3%	96.2%	96.9%	98.1%	99.0%	99.3%	99.5%	99.5%	99.5%	99.8%	99.8%																									99.8%
2002	48.6%	89.9%	97.2%	98.3%	98.5%	99.2%	99.0%	99.0%	99.1%	99.6%	99.7%																										99.7%
2003	53.9%	90.0%	96.9%	98.0%	99.2%	99.3%	99.5%	99.7%	99.8%	99.8%																											99.8%
2004	53.7%	90.4%	97.2%	98.4%	99.2%	99.7%	100.0%	99.9%	100.0%																												100.0%
2005	56.0%	91.2%	97.5%	98.3%	99.4%	99.3%	99.7%	99.9%																													99.9%
2006	58.6%	92.1%	97.7%	98.6%	99.0%	99.6%	100.0%																														100.0%
2007	50.4%	88.8%	97.4%	99.4%	99.3%	99.8%																															99.8%
2008	47.2%	87.8%	98.2%	99.2%	99.5%																																99.5%
2009	45.3%	89.4%	98.5%	99.1%																																	99.1%
2010	44.6%	92.1%	98.4%																																		98.4%
2011	48.0%	91.3%																																			91.3%
2012	46.5%																																				46.5%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.08%	0.50%	0.78%	0.85%	0.88%	0.90%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.01%	0.01%	0.01%	0.01%	0.01%	5,276,573
1978	0.08%	0.51%	0.78%	0.85%	0.89%	0.91%	0.93%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.01%	0.01%	0.01%	0.01%		5,254,386
1979	0.07%	0.48%	0.75%	0.81%	0.85%	0.88%	0.90%	0.91%	0.91%	0.91%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.01%	0.01%	0.01%			5,164,474
1980	0.12%	0.76%	1.17%	1.27%	1.32%	1.35%	1.38%	1.39%	1.40%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	0.01%	0.01%				5,091,177
1981	0.15%	0.91%	1.34%	1.45%	1.50%	1.53%	1.56%	1.58%	1.59%	1.60%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	0.02%					4,908,624
1982	0.17%	1.03%	1.46%	1.56%	1.64%	1.70%	1.76%	1.78%	1.79%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%						5,266,185
1983	0.17%	0.99%	1.40%	1.52%	1.59%	1.62%	1.66%	1.68%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%							5,316,747
1984	0.17%	1.04%	1.53%	1.72%	1.84%	1.92%	1.99%	2.03%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%								5,395,574
1985	0.15%	1.04%	1.69%	1.86%	1.96%	2.04%	2.14%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%									5,506,356
1986	0.14%	1.00%	1.65%	1.81%	1.92%	1.99%	2.07%	2.09%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%										5,812,249
1987	0.16%	1.06%	1.66%	1.87%	2.02%	2.16%	2.24%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%											6,193,181
1988	0.16%	1.10%	1.86%	2.19%	2.41%	2.55%	2.65%	2.67%	2.67%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%												6,484,397
1989	0.15%	1.15%	2.22%	2.72%	3.03%	3.22%	3.35%	3.37%	3.37%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%													6,640,304
1990	0.14%	1.15%	2.16%	2.51%	2.74%	2.87%	2.98%	3.01%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%														6,973,268
1991	0.25%	2.11%	2.97%	3.31%	3.50%	3.65%	3.76%	3.78%	3.79%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%															7,138,884
1992	0.30%	2.53%	3.57%	3.89%	4.08%	4.20%	4.24%	4.28%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%																6,951,801
1993	0.36%	2.19%	3.00%	3.31%	3.47%	3.58%	3.66%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%																	6,954,996
1994	0.24%	1.99%	2.63%	2.89%	3.00%	3.09%	3.14%	3.18%	3.20%	3.22%	3.22%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%																		7,221,716
1995	0.24%	1.86%	2.49%	2.63%	2.72%	2.78%	2.82%	2.84%	2.86%	2.87%	2.88%	2.88%	2.88%	2.88%	2.88%	2.88%	2.89%	2.89%																			7,279,180
1996	0.27%	1.98%	2.42%	2.65%	2.75%	2.82%	2.84%	2.87%	2.89%	2.91%	2.91%	2.92%	2.93%	2.93%	2.93%	2.93%	2.93%																				7,119,619
1997	0.20%	1.78%	2.37%	2.51%	2.59%	2.66%	2.70%	2.73%	2.75%	2.76%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%																					7,011,137
1998	0.40%	2.44%	2.89%	3.09%	3.21%	3.26%	3.30%	3.32%	3.33%	3.33%	3.33%	3.33%	3.34%	3.34%	3.34%																						6,974,036
1999	0.57%	2.70%	3.33%	3.55%	3.65%	3.71%	3.78%	3.81%	3.82%	3.84%	3.86%	3.87%	3.88%	3.89%																							7,074,826
2000	0.56%	2.83%	3.39%	3.56%	3.64%	3.69%	3.72%	3.74%	3.75%	3.75%	3.75%	3.76%	3.76%																								7,189,648
2001	0.63%	3.48%	4.03%	4.23%	4.33%	4.36%	4.39%	4.41%	4.42%	4.42%	4.43%	4.44%																									7,410,279
2002	0.95%	4.03%	4.57%	4.69%	4.80%	4.86%	4.91%	4.93%	4.94%	4.95%	4.95%																										7,180,173
2003	1.31%	4.55%	5.04%	5.18%	5.25%	5.28%	5.31%	5.32%	5.34%	5.35%																											7,236,443
2004	1.24%	4.52%	5.08%	5.20%	5.26%	5.28%	5.30%	5.32%	5.32%																												7,550,966
2005	1.37%	5.05%	5.58%	5.77%	5.82%	5.86%	5.87%	5.89%																													7,536,083
2006	1.18%	4.40%	4.96%	5.06%	5.13%	5.15%	5.16%																														7,785,410
2007	1.40%	4.92%	5.38%	5.50%	5.54%	5.56%																															7,758,240
2008	1.26%	4.59%	4.99%	5.06%	5.11%																																7,613,102
2009	1.56%	5.31%	5.73%	5.82%																																	7,422,640
2010	1.40%	5.07%	5.54%																																		7,501,912
2011	1.28%	4.69%																																			7,501,057
2012	1.09%																																				7,575,325

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.01%	0.01%	0.01%	0.01%	0.01%	5,276,573
1978																									0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.01%	0.01%	0.01%	0.01%		5,254,386
1979																								0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.01%	0.01%	0.01%			5,164,474
1980																							1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	0.01%	0.01%				5,091,177
1981															1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	0.02%					4,908,624
1982														1.80%	1.80%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%						5,266,185
1983													1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%							5,316,747
1984													2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%								5,395,574
1985												2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%									5,506,356
1986																	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%										5,812,249
1987																2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%											6,193,181
1988															2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%												6,484,397
1989														3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%													6,640,304
1990													3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%														6,973,268
1991												3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%															7,138,884
1992											4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%																6,951,801
1993										3.70%	3.71%	3.71%	3.71%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%																	6,954,996
1994									3.23%	3.23%	3.24%	3.24%	3.24%	3.24%	3.23%	3.23%	3.23%	3.23%	3.23%																		7,221,716
1995								2.87%	2.89%	2.88%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%																			7,279,180
1996							2.88%	2.89%	2.91%	2.92%	2.92%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%																				7,119,619
1997						2.74%	2.78%	2.79%	2.79%	2.78%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%																					7,011,137
1998					3.30%	3.31%	3.34%	3.34%	3.34%	3.34%	3.34%	3.33%	3.34%	3.34%	3.34%																						6,974,036
1999				3.68%	3.74%	3.78%	3.84%	3.85%	3.86%	3.85%	3.88%	3.90%	3.90%	3.90%																							7,074,826
2000			3.54%	3.67%	3.71%	3.75%	3.78%	3.77%	3.79%	3.78%	3.78%	3.78%	3.77%																								7,189,648
2001		3.99%	4.19%	4.36%	4.41%	4.41%	4.42%	4.43%	4.44%	4.45%	4.44%	4.44%																									7,410,279
2002	1.95%	4.49%	4.70%	4.77%	4.87%	4.90%	4.96%	4.98%	4.98%	4.97%	4.97%																										7,180,173
2003	2.43%	5.06%	5.20%	5.29%	5.29%	5.31%	5.33%	5.34%	5.35%	5.36%																											7,236,443
2004	2.31%	5.00%	5.23%	5.28%	5.30%	5.30%	5.31%	5.32%	5.32%																												7,550,966
2005	2.45%	5.54%	5.72%	5.86%	5.86%	5.90%	5.89%	5.90%																													7,536,083
2006	2.02%	4.77%	5.08%	5.13%	5.18%	5.17%	5.16%																														7,785,410
2007	2.77%	5.54%	5.52%	5.53%	5.58%	5.57%																															7,758,240
2008	2.68%	5.23%	5.08%	5.11%	5.13%																																7,613,102
2009	3.45%	5.95%	5.82%	5.88%																																	7,422,640
2010	3.13%	5.51%	5.63%																																		7,501,912
2011	2.67%	5.14%																																			7,501,057
2012	2.34%																																				7,575,325

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

REPORTED MEDICAL ONLY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
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1993	823	3,754	4,073	4,095	4,098	4,101	4,103	4,103	4,103	4,103	4,103	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104																	4,104
1994	672	3,397	3,632	3,652	3,655	3,655	3,655	3,656	3,656	3,656	3,656	3,656	3,656	3,657	3,657	3,657	3,657	3,657	3,657																		3,657
1995	652	3,190	3,376	3,392	3,397	3,398	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400																			3,400
1996	672	2,969	3,123	3,136	3,138	3,140	3,140	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141																				3,141
1997	455	3,223	3,463	3,477	3,478	3,480	3,482	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484																					3,484
1998	939	3,519	3,621	3,628	3,634	3,635	3,636	3,637	3,637	3,637	3,637	3,637	3,637	3,638	3,638																						3,638
1999	1,000	3,233	3,327	3,331	3,333	3,334	3,335	3,336	3,336	3,337	3,337	3,337	3,337	3,337																							3,337
2000	1,061	3,438	3,505	3,508	3,509	3,510	3,511	3,512	3,512	3,512	3,512	3,512	3,512																								3,512
2001	1,086	3,446	3,517	3,530	3,530	3,531	3,533	3,533	3,533	3,533	3,533	3,533																									3,533
2002	1,087	3,331	3,380	3,385	3,386	3,386	3,387	3,387	3,387	3,387	3,387																										3,387
2003	1,288	3,245	3,277	3,282	3,282	3,282	3,284	3,284	3,284	3,284																											3,284
2004	1,194	3,246	3,293	3,300	3,300	3,301	3,301	3,302	3,302																												3,302
2005	1,207	3,310	3,356	3,362	3,363	3,363	3,363	3,363																													3,363
2006	1,115	2,993	3,027	3,030	3,032	3,032	3,032																														3,032
2007	1,139	3,110	3,132	3,137	3,139	3,140																															3,140
2008	1,085	2,860	2,885	2,891	2,892																																2,892
2009	1,067	2,730	2,754	2,758																																	2,758
2010	1,003	2,660	2,689																																		2,689
2011	1,003	2,735																																			2,735
2012	971																																				971
																																					63,359

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-Ult	246-Ult	258-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
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1992																																					
1993	4.561	1.085	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	5.055	1.069	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	4.893	1.058	1.005	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	4.418	1.052	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	7.084	1.074	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	3.748	1.029	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999	3.233	1.029	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000	3.240	1.019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001	3.173	1.021	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000																										
2002	3.064	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003	2.519	1.010	1.002	1.000	1.000	1.001	1.000	1.000	1.000																												
2004	2.719	1.014	1.002	1.000	1.000	1.000	1.000	1.000																													
2005	2.742	1.014	1.002	1.000	1.000	1.000	1.000																														
2006	2.684	1.011	1.001	1.001	1.000	1.000																															
2007	2.730	1.007	1.002	1.001	1.000																																
2008	2.636	1.009	1.002	1.000																																	
2009	2.559	1.009	1.001																																		
2010	2.652	1.011																																			
2011	2.727																																				
3 Yr Avg	2.646	1.009	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Avg	2.661	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
7 Yr Avg	2.676	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
3 Yr Wtd	2.644	1.009	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Wtd	2.661	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
7 Yr Wtd	2.677	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		TAIL
Prior	2.656	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		1.000
PA Sel.	2.760	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Selected	2.661	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Cumulative	2.692	1.012	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-Ult	246-Ult	258-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
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1993	1.324	1.263	1.098	1.049	1.031	1.022	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	1.641	1.235	1.094	1.038	1.031	1.016	1.011	1.007	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	1.565	1.267	1.052	1.031	1.022	1.013	1.009	1.005	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	1.647	1.157	1.092	1.037	1.026	1.008	1.010	1.008	1.005	1.002	1.003	1.001	1.000	1.000	1.000	1.000																					
1997	1.234	1.237	1.053	1.032	1.028	1.013	1.009	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000																						
1998	1.625	1.152	1.068	1.037	1.015	1.012	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000																							
1999	1.466	1.198	1.063	1.028	1.018	1.017	1.007	1.004	1.003	1.005	1.004	1.003	1.002																								
2000	1.549	1.172	1.050	1.023	1.013	1.009	1.003	1.003	1.001	1.001	1.001	1.000																									
2001	1.732	1.136	1.045	1.023	1.008	1.006	1.003	1.002	1.002	1.001	1.001																										
2002	1.386	1.116	1.025	1.023	1.013	1.010	1.003	1.001	1.002	1.001																											
2003	1.381	1.097	1.027	1.012	1.005	1.005	1.004	1.003	1.002																												
2004	1.341	1.108	1.022	1.011	1.005	1.004	1.002	1.000																													
2005	1.344	1.089	1.032	1.009	1.006	1.003	1.002																														
2006	1.386	1.117	1.018	1.014	1.004	1.002																															
2007	1.287	1.087	1.020	1.006	1.004																																
2008	1.378	1.078	1.013	1.008																																	
2009	1.330	1.068	1.015																																		
2010	1.368	1.082																																			
2011	1.343																																				
3 Yr Avg	1.347	1.076	1.016	1.009	1.005	1.003	1.003	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Avg	1.341	1.086	1.020	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
7 Yr Avg	1.348	1.090	1.021	1.012	1.007	1.006	1.004	1.002	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
3 Yr Wtd	1.347	1.076	1.016	1.009	1.004	1.003	1.003	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Wtd	1.341	1.085	1.019	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
10 Yr Wtd	1.352	1.094	1.024	1.014	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		TAIL
Prior	1.000	0.817	0.933	0.962	0.972	0.978	0.976	0.996	0.998	0.998	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	1.341	1.074	1.021	1.009	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																		
Selected	1.341	1.085	1.019	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
Cumulative	1.529	1.141	1.051	1.031	1.021	1.016	1.012	1.009	1.007	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

MEDICAL

MEDICAL ONLY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
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1992																																					
1993	61	371	508	561	589	607	621	627	627	627	628	628	628	628	628	628	628	628	628	628																	628
1994	47	393	519	570	592	611	621	628	632	635	637	638	639	639	639	639	639	639	639																		639
1995	52	398	534	564	582	595	604	609	612	615	616	617	617	617	617	618	618	618																			618
1996	62	450	548	600	623	639	645	651	656	659	661	663	663	663	663	663	663																				663
1997	41	359	477	505	521	536	543	548	553	556	557	557	557	557	557	557																					557
1998	77	467	554	593	615	625	632	636	638	639	639	639	639	639	639																						639
1999	121	573	706	752	773	787	801	807	810	813	817	821	823	825																							825
2000	116	580	693	728	746	756	762	765	767	768	769	770	770																								770
2001	133	730	846	887	907	915	921	924	926	928	929	930																									930
2002	201	855	969	994	1,017	1,031	1,042	1,045	1,047	1,049	1,049																										1,049
2003	288	1,003	1,110	1,142	1,157	1,163	1,169	1,173	1,176	1,179																											1,179
2004	283	1,033	1,161	1,189	1,202	1,208	1,213	1,216	1,216																												1,216
2005	307	1,133	1,250	1,292	1,304	1,312	1,316	1,320																													1,320
2006	303	1,128	1,274	1,298	1,317	1,322	1,325																														1,325
2007	345	1,214	1,329	1,358	1,368	1,373																															1,373
2008	332	1,208	1,313	1,332	1,344																																1,344
2009	420	1,429	1,540	1,566																																	1,566
2010	389	1,411	1,543																																		1,543
2011	348	1,273																																			1,273
2012	302																																				302

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

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
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1992																																					
1993										628	628	628	629	628	628	628	628	628	628	628																	628
1994									638	638	640	640	641	640	639	639	639	639	639																		639
1995								614	618	617	620	618	619	618	618	618	618	618																			618
1996							653	655	660	661	662	664	663	663	663	663	663																				663
1997						552	560	562	562	559	558	558	558	557	557	557																					557
1998					634	635	641	641	640	640	640	639	640	639	639																						639
1999				782	793	801	814	817	818	817	823	827	828	827																							827
2000			727	753	761	768	774	772	775	774	774	773	772																								772
2001		857	883	916	926	925	928	929	931	932	931	932																									932
2002	1,291	968	998	1,011	1,033	1,039	1,052	1,055	1,056	1,053	1,053																										1,053
2003	1,364	1,127	1,149	1,167	1,167	1,172	1,175	1,177	1,179	1,181																											1,181
2004	1,458	1,163	1,199	1,209	1,213	1,213	1,214	1,217	1,216																												1,216
2005	1,528	1,261	1,285	1,314	1,313	1,321	1,321	1,321																													1,321
2006	1,409	1,242	1,307	1,318	1,331	1,328	1,325																														1,325
2007	1,889	1,381	1,368	1,369	1,378	1,376																															1,376
2008	1,880	1,392	1,341	1,345	1,351																																1,351
2009	2,400	1,617	1,567	1,582																																	1,582
2010	2,344	1,553	1,572																																		1,572
2011	1,999	1,410																																			1,410
2012	1,824																																				1,824

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
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1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993										0	1	0	1	0	0	0	0	0	0	0																-
1994									5	2	4	2	2	1	0	0	0	0	0																	-
1995								5	6	1	3	1	2	1	1	1	1	0																		-
1996							8	3	4	2	1	1	0	0	0	0	0																			-
1997						15	16	13	9	3	1	0	0	0	0	0																				-
1998					18	10	9	5	2	1	1	0	0	0	0																					-
1999				29	19	13	13	10	8	4	6	6	4	2																						2
2000			32	24	14	12	12	7	7	6	6	4	2																							2
2001		109	34	28	18	9	6	5	4	4	2	1																								1
2002	664	98	28	17	15	8	10	10	10	4	3																									3
2003	629	113	36	24	10	8	6	4	3	2																										2
2004	674	112	34	19	10	4	0	1	0																											-
2005	672	111	32	22	8	9	4	2																												2
2006	584	98	30	19	13	6	0																													-
2007	936	155	35	9	9	3																														3
2008	993	170	25	11	7																															7
2009	1,313	172	23	14																																14
2010	1,299	123	25																																	25
2011	1,040	123																																		123
2012	977																																			977

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

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982																																					5,266,185
1983																																					5,316,747
1984																																					5,395,574
1985																																					5,506,356
1986																																					5,812,249
1987																																					6,193,181
1988																																					6,484,397
1989																																					6,640,304
1990																																					6,973,268
1991																																					7,138,884
1992																																					6,951,801
1993	1.18%	5.40%	5.86%	5.89%	5.89%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%																	6,954,996
1994	0.93%	4.70%	5.03%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%																		7,221,716
1995	0.90%	4.38%	4.64%	4.66%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%	4.67%																			7,279,180
1996	0.94%	4.17%	4.39%	4.40%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%																				7,119,619
1997	0.65%	4.60%	4.94%	4.96%	4.96%	4.96%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%																					7,011,137
1998	1.35%	5.05%	5.19%	5.20%	5.21%	5.21%	5.21%	5.22%	5.22%	5.22%	5.22%	5.22%	5.22%	5.22%	5.22%																						6,974,036
1999	1.41%	4.57%	4.70%	4.71%	4.71%	4.71%	4.71%	4.72%	4.72%	4.72%	4.72%	4.72%	4.72%	4.72%																							7,074,826
2000	1.48%	4.78%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%																								7,189,648
2001	1.47%	4.65%	4.75%	4.76%	4.76%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%																									7,410,279
2002	1.51%	4.64%	4.71%	4.71%	4.72%	4.72%	4.72%	4.72%	4.72%	4.72%	4.72%																										7,180,173
2003	1.78%	4.48%	4.53%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%																											7,236,443
2004	1.58%	4.30%	4.36%	4.37%	4.37%	4.37%	4.37%	4.37%	4.37%																												7,550,966
2005	1.60%	4.39%	4.45%	4.46%	4.46%	4.46%	4.46%	4.46%																													7,536,083
2006	1.43%	3.84%	3.89%	3.89%	3.89%	3.89%	3.89%																														7,785,410
2007	1.47%	4.01%	4.04%	4.04%	4.05%	4.05%																															7,758,240
2008	1.43%	3.76%	3.79%	3.80%	3.80%																																7,613,102
2009	1.44%	3.68%	3.71%	3.72%																																	7,422,640
2010	1.34%	3.55%	3.58%																																		7,501,912
2011	1.34%	3.65%																																			7,501,057
2012	1.28%																																				7,575,325

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
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1990																																					
1991																																					
1992																																					
1993	61	309	137	53	28	18	14	6	1	0	0	0	0	0	0	0	0	0	0	0																	4,104
1994	47	345	126	52	22	18	10	7	4	3	1	1	1	0	0	0	0	0	0																		3,657
1995	52	346	136	30	18	13	8	5	3	3	1	1	0	0	0	0	0	0																			3,400
1996	62	388	98	53	22	17	5	6	5	3	2	2	1	0	0	0	0																				3,141
1997	41	318	118	27	17	15	7	5	5	2	1	0	0	0	0	0																					3,484
1998	77	390	87	39	23	9	7	4	2	1	1	0	0	0	0																						3,638
1999	121	452	133	46	22	14	14	6	3	3	4	4	2	2																							3,337
2000	116	465	113	35	17	10	7	2	3	1	0	1	0																								3,512
2001	133	597	116	41	21	8	6	3	2	2	1	1																									3,533
2002	201	654	113	25	23	14	11	3	1	2	1																										3,387
2003	288	714	108	32	14	6	6	4	3	2																											3,284
2004	283	750	128	28	13	7	5	3	0																												3,302
2005	307	825	118	42	12	8	4	3																													3,363
2006	303	825	146	24	19	5	3																														3,033
2007	345	869	115	29	9	6																															3,141
2008	332	875	105	19	12																																2,893
2009	420	1,009	111	26																																	2,760
2010	389	1,022	132																																		2,696
2011	348	925																																			2,767
2012	302																																				2,728
																																					67,961

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult
1977																																				
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1992																																				
1993	5.041	0.444	0.384	0.530	0.661	0.748	0.418	0.087	0.318	0.966	0.817	0.537	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1994	7.293	0.364	0.412	0.425	0.837	0.530	0.734	0.603	0.683	0.456	0.908	0.674	0.029	2.468	0.555	0.659	0.000	0.000	0.000																	
1995	6.656	0.392	0.223	0.613	0.708	0.637	0.617	0.647	0.899	0.387	0.607	0.201	0.638	1.441	0.947	1.252	0.218																			
1996	6.278	0.252	0.540	0.423	0.741	0.328	1.184	0.769	0.612	0.508	1.208	0.456	0.000	0.000	0.000	0.000	0.000																			
1997	7.743	0.371	0.232	0.603	0.901	0.501	0.673	1.013	0.430	0.561	0.153	0.779	0.000	0.000	0.000	0.000																				
1998	5.089	0.222	0.449	0.582	0.405	0.803	0.573	0.458	0.313	0.880	0.149	1.111	1.204	0.053																						
1999	3.741	0.295	0.342	0.474	0.637	0.983	0.452	0.570	0.870	1.387	0.840	0.631	0.737																							
2000	4.018	0.243	0.312	0.491	0.581	0.667	0.371	1.026	0.283	0.631	1.857	0.313																								
2001	4.496	0.194	0.354	0.502	0.384	0.755	0.461	0.786	0.811	0.782	0.711																									
2002	3.247	0.173	0.224	0.922	0.583	0.800	0.308	0.441	1.437	0.249																										
2003	2.479	0.151	0.299	0.442	0.429	1.033	0.673	0.699	0.808																											
2004	2.647	0.171	0.215	0.466	0.508	0.741	0.631	0.083																												
2005	2.686	0.143	0.355	0.297	0.649	0.480	0.836																													
2006	2.721	0.177	0.167	0.770	0.253	0.640																														
2007	2.514	0.133	0.251	0.322	0.599																															
2008	2.634	0.120	0.183	0.602																																
2009	2.402	0.110	0.232																																	
2010	2.627	0.129																																		
2011	2.662																																			
3 Yr Avg	2.564	0.120	0.222	0.565	0.500	0.620	0.713	0.408	1.019	0.554	1.136	0.685	0.647	0.018	0.316	0.417	0.073	0.000	0.000	0.000																
5 Yr Avg	2.568	0.134	0.238	0.491	0.488	0.739	0.582	0.607	0.842	0.786	0.742	0.658	0.516	0.792	0.300	0.382	0.054	0.000	0.000	0.000																
10 Yr Avg	2.662	0.150	0.259	0.529	0.503	0.740	0.616	0.649	0.715	0.681	0.806	0.588	0.373	0.660	0.300	0.382	0.054	0.000	0.000	0.000																
3 Yr Wtd	2.556	0.120	0.223	0.546	0.454	0.608	0.701	0.441	0.950	0.512	0.887	0.579	0.710	0.053	0.947	1.126	0.191																			
5 Yr Wtd	2.562	0.133	0.235	0.457	0.459	0.741	0.522	0.592	0.794	0.862	0.721	0.550	0.533	0.884	0.824	1.126	0.191																			
10 Yr Wtd	2.632	0.146	0.257	0.504	0.494	0.738	0.565	0.658	0.676	0.640	0.795	0.539	0.430	0.884	0.824	1.126	0.191																			
Prior	2.580	0.148	0.251	0.545	0.508	0.786	0.433	0.604	0.537	0.828	0.708	0.514	0.500	0.800	0.800	0.600	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
																																				TAIL
Selected	2.562	0.133	0.235	0.457	0.459	0.741	0.522	0.592	0.794	0.862	0.721	0.550	0.533	0.884	0.824	1.126	0.191	0.000	0.000	0.000																1.000

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
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1991																																					
1992																																					
1993	110.8	542.4	233.7	87.2	44.8	28.8	20.9	12.3	1.0	0.3	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0																	4,104
1994	83.0	588.0	207.9	83.2	34.4	27.9	14.4	14.4	8.2	5.3	2.3	1.9	1.2	0.0	0.1	0.0	0.0	0.0	0.0																		3,657
1995	88.5	571.9	217.5	47.1	28.0	19.2	11.9	9.8	6.0	5.1	1.8	1.1	0.2	0.1	0.2	0.1	0.2	0.0																			3,400
1996	102.1	622.6	152.4	79.9	32.8	23.6	7.5	11.5	8.4	4.8	2.3	2.6	1.1	0.0	0.0	0.0	0.0																				3,141
1997	65.9	495.5	178.5	40.2	23.5	20.6	10.0	8.5	8.1	3.3	1.7	0.3	0.2	0.0	0.0	0.0																					3,484
1998	119.5	590.4	127.3	55.5	31.4	12.3	9.6	6.7	2.9	0.9	0.7	0.1	0.1	0.1	0.0																						3,638
1999	182.7	663.5	190.2	63.2	29.1	18.0	17.2	9.2	5.0	4.1	5.3	4.2	2.5	1.7																							3,337
2000	169.8	662.4	156.3	47.3	22.6	12.7	8.2	3.5	3.4	0.9	0.5	1.0	0.3																								3,512
2001	189.3	826.2	155.9	53.7	26.2	9.7	7.1	3.7	2.7	2.1	1.5	1.0																									3,533
2002	278.8	878.8	147.8	32.2	28.8	16.3	12.6	4.2	1.8	2.4	0.6																										3,387
2003	387.3	932.1	136.4	39.6	17.0	7.1	7.1	5.1	3.3	2.5																											3,284
2004	369.6	949.9	157.7	32.9	14.9	7.4	5.3	3.4	0.3																												3,302
2005	389.2	1,015.0	140.5	48.4	14.0	8.8	4.1	3.4																													3,363
2006	372.9	985.1	169.1	27.4	20.5	5.0	3.1																														3,033
2007	412.5	1,007.0	129.8	31.7	9.9	5.8																															3,141
2008	385.4	985.4	114.9	20.4	11.9																																2,893
2009	472.9	1,102.8	117.9	26.5																																	2,760
2010	425.1	1,084.2	136.0																																		2,696
2011	368.7	953.0																																			2,767
2012	310.6																																				2,728
																																					67,961
3 Yr Avg	368.1	1,046.6	122.9	26.2	14.1	6.5	4.2	4.0	1.8	2.3	0.9	2.1	1.0	0.6	0.0	0.0	0.1	0.0	0.0	0.0																	
5 Yr Avg	392.5	1,026.5	133.5	30.9	14.2	6.8	6.5	4.0	2.3	2.4	1.7	1.3	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0																	
10 Yr Avg	389.4	989.3	140.6	36.0	19.5	10.3	8.4	5.9	4.2	3.1	1.7	1.4	0.7	0.3	0.0	0.0	0.0	0.0	0.0	0.0																	
																																					TAIL
Selected	392.5	1,026.5	133.5	30.9	14.2	6.8	6.5	4.0	2.3	2.4	1.7	1.3	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0																	1.000
5 Yr Trend	1.7%	4.7%	-4.3%	-10.3%	-4.6%	-16.8%	-15.5%	8.8%	-8.4%	21.7%	0.7%	14.6%	38.5%																								
15 Yr Trend	14.9%	8.5%	0.3%	-4.0%	-4.6%																																
Selected Trends																																					
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Future	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1977																																				
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1992																																				
1993	61.4	309.3	137.3	52.8	27.9	18.5	13.8	5.8	0.5	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0																
1994	47.4	345.4	125.8	51.9	22.1	18.5	9.8	7.2	4.3	3.0	1.3	1.2	0.8	0.0	0.1	0.0	0.0	0.0	0.0	0.0																
1995	52.0	346.0	135.6	30.2	18.5	13.1	8.3	5.1	3.3	3.0	1.2	0.7	0.1	0.1	0.1	0.1	0.2	0.0	0.0	0.0																
1996	61.8	388.0	97.8	52.8	22.4	16.6	5.4	6.4	4.9	3.0	1.5	1.9	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0																
1997	41.1	318.1	118.0	27.4	16.5	14.9	7.5	5.0	5.1	2.2	1.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0																
1998	76.7	390.3	86.7	38.9	22.7	9.2	7.4	4.2	1.9	0.6	0.5	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0																
1999	120.8	451.8	133.4	45.7	21.7	13.8	13.6	6.1	3.5	3.0	4.2	3.5	2.2	1.6	0.1	0.0	0.1	0.0	0.0	0.0																
2000	115.6	464.6	112.9	35.2	17.3	10.0	6.7	2.5	2.6	0.7	0.5	0.8	0.3	0.4	0.1	0.0	0.1	0.0	0.0	0.0																
2001	132.8	596.9	116.0	41.1	20.6	7.9	6.0	2.8	2.2	1.8	1.4	1.0	0.8	0.4	0.1	0.0	0.1	0.0	0.0	0.0																
2002	201.4	653.9	113.3	25.4	23.4	13.6	10.9	3.4	1.5	2.1	0.5	1.3	0.9	0.4	0.1	0.0	0.1	0.0	0.0	0.0																
2003	288.2	714.3	107.7	32.2	14.2	6.1	6.3	4.2	3.0	2.4	1.7	1.4	0.9	0.5	0.1	0.1	0.1	0.0	0.0	0.0																
2004	283.3	749.8	128.2	27.6	12.9	6.5	4.8	3.1	0.3	2.4	1.8	1.5	1.0	0.5	0.1	0.1	0.1	0.0	0.0	0.0																
2005	307.3	825.3	117.6	41.8	12.4	8.0	3.9	3.2	2.3	2.5	2.0	1.6	1.1	0.5	0.1	0.1	0.1	0.0	0.0	0.0																
2006	303.2	825.0	145.9	24.3	18.7	4.7	3.0	4.0	2.4	2.7	2.1	1.7	1.1	0.6	0.1	0.1	0.1	0.0	0.0	0.0																
2007	345.5	868.6	115.4	29.0	9.3	5.6	6.5	4.2	2.6	2.9	2.2	1.8	1.2	0.6	0.1	0.1	0.1	0.0	0.0	0.0																
2008	332.4	875.5	105.1	19.2	11.6	6.8	6.8	4.5	2.7	3.0	2.3	1.9	1.3	0.6	0.1	0.1	0.1	0.0	0.0	0.0																
2009	420.1	1,009.2	111.2	25.7	14.2	7.2	7.2	4.7	2.9	3.2	2.5	2.0	1.3	0.7	0.1	0.1	0.1	0.0	0.0	0.0																
2010	389.0	1,021.9	132.0	30.9	15.1	7.6	7.7	5.0	3.1	3.4	2.6	2.1	1.4	0.7	0.1	0.1	0.1	0.0	0.0	0.0																
2011	347.5	925.2	133.5	32.7	16.0	8.1	8.1	5.3	3.3	3.6	2.8	2.2	1.5	0.8	0.1	0.1	0.1	0.0	0.0	0.0																
2012	301.6	1,026.5	141.6	34.7	17.0	8.6	8.6	5.6	3.5	3.8	2.9	2.3	1.6	0.8	0.1	0.1	0.1	0.0	0.0	0.0																

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
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1993	61	309	137	53	28	18	14	6	1	0	0	0	0	0	0	0	0	0	0	0																	4,104
1994	47	345	126	52	22	18	10	7	4	3	1	1	1	0	0	0	0	0	0																		3,657
1995	52	346	136	30	18	13	8	5	3	3	1	1	0	0	0	0	0	0																			3,400
1996	62	388	98	53	22	17	5	6	5	3	2	2	1	0	0	0	0																				3,141
1997	41	318	118	27	17	15	7	5	5	2	1	0	0	0	0	0																					3,484
1998	77	390	87	39	23	9	7	4	2	1	1	0	0	0	0																						3,638
1999	121	452	133	46	22	14	14	6	3	3	4	4	2	2																							3,337
2000	116	465	113	35	17	10	7	2	3	1	0	1	0																								3,512
2001	133	597	116	41	21	8	6	3	2	2	1	1																									3,533
2002	201	654	113	25	23	14	11	3	1	2	1																										3,387
2003	288	714	108	32	14	6	6	4	3	2																											3,284
2004	283	750	128	28	13	7	5	3	0																												3,302
2005	307	825	118	42	12	8	4	3																													3,363
2006	303	825	146	24	19	5	3																														3,033
2007	345	869	115	29	9	6																															3,141
2008	332	875	105	19	12																																2,893
2009	420	1,009	111	26																																	2,760
2010	389	1,022	132																																		2,696
2011	348	925																																			2,767
2012	302																																				2,728
																																					67,961

CALENDAR YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult
1977																																				
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1994	6.531	0.398	0.419	0.539	0.837	0.749	0.590	0.070	0.037	0.053	0.094	0.056	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1995	6.644	0.364	0.383	0.730	0.998	0.747	0.861	0.842	0.888	0.450	1.054	1.169	0.171	0.660	0.255	0.177	0.000	0.000																		
1996	5.599	0.349	0.309	0.350	0.586	0.504	0.948	0.518	0.606	0.383	0.458	0.076	0.107	0.000	0.000	0.000	0.000																			
1997	9.446	0.308	0.447	0.817	1.003	0.365	0.861	0.985	0.595	0.704	1.516	4.507	0.000	0.000	0.000	0.000																				
1998	4.146	0.302	0.316	0.424	0.656	0.812	0.680	1.202	1.127	2.020	0.352	1.834	0.000	0.000	0.000																					
1999	3.232	0.192	0.292	0.497	0.424	0.534	0.312	0.316	0.174	0.176	0.019	0.025	0.048	0.003																						
2000	3.907	0.287	0.404	0.616	0.798	1.350	0.915	1.403	1.190	5.831	7.766	2.638	6.211																							
2001	3.500	0.189	0.303	0.421	0.487	0.846	0.416	0.927	0.334	0.259	0.616	0.271																								
2002	2.964	0.177	0.363	0.813	0.338	0.438	0.252	0.645	1.186	0.646	1.842																									
2003	2.269	0.159	0.236	0.727	0.959	1.787	0.532	0.349	0.718	0.221																										
2004	2.522	0.144	0.251	0.516	0.475	0.964	0.875	0.968	9.399																											
2005	2.440	0.155	0.234	0.308	0.527	0.603	0.793	0.079																												
2006	2.722	0.143	0.286	0.510	0.430	0.814	1.064																													
2007	2.388	0.168	0.211	0.646	0.508	0.542																														
2008	2.613	0.132	0.276	0.485	0.483																															
2009	2.084	0.104	0.173	0.450																																
2010	2.594	0.109	0.195																																	
2011	2.941	0.143																																		
2012	3.068																																			
3 Yr Avg	2.868	0.119	0.215	0.527	0.473	0.653	0.911	0.465	3.768	0.376	3.408	0.978	2.086	0.001	0.000	0.059	0.000	0.000	0.000																	
5 Yr Avg	2.660	0.131	0.228	0.480	0.484	0.942	0.703	0.594	2.565	1.427	2.119	1.855	1.273	0.133	0.051	0.044	0.000	0.000	0.000																	
10 Yr Avg	2.564	0.143	0.253	0.549	0.543	0.869	0.670	0.739	1.622	1.074	1.524	1.322	0.934	0.111	0.051	0.044	0.000	0.000	0.000																	
Prior	2.462	0.139	0.247	0.550	0.552	0.934	0.593	0.728	0.781	1.747	1.970	1.346	0.059	0.140	0.054	0.038	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Selected	2.660	0.131	0.228	0.480	0.484	0.942	0.703	0.594	2.565	1.427	2.119	1.855	1.273	0.133	0.051	0.044	0.000	0.000	0.000																	

	TAIL
Selected	1.000

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

LOST TIME - TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		391	1,991	1,600	73.5%	1,175	
1977	1,465,551	7,318	8,108	789	71.4%	563	0.553
1978	1,553,484	9,944	11,111	1,168	70.8%	827	0.715
1979	1,646,693	9,350	10,544	1,194	70.2%	839	0.640
1980	1,745,494	9,128	10,396	1,267	69.7%	883	0.596
1981	1,826,711	9,212	10,602	1,390	69.2%	962	0.580
1982	2,061,263	12,634	14,700	2,066	68.7%	1,419	0.713
1983	2,173,213	10,831	12,753	1,923	68.2%	1,311	0.587
1984	2,314,385	12,085	14,407	2,322	67.7%	1,571	0.623
1985	2,444,242	10,994	13,282	2,288	67.2%	1,537	0.543
1986	2,644,132	12,513	15,340	2,827	66.8%	1,888	0.580
1987	2,911,888	15,468	19,259	3,790	66.4%	2,516	0.661
1988	3,191,151	19,282	24,390	5,109	65.9%	3,366	0.764
1989	3,341,117	18,153	23,330	5,177	65.3%	3,380	0.698
1990	3,644,538	21,843	28,522	6,679	64.6%	4,316	0.783
1991	3,852,022	15,209	20,197	4,988	64.0%	3,193	0.524
1992	3,944,342	15,847	21,402	5,555	63.3%	3,517	0.543
1993	4,020,534	16,849	23,170	6,321	62.7%	3,962	0.576
1994	4,272,082	16,866	23,657	6,791	62.2%	4,220	0.554
1995	4,432,599	17,667	25,305	7,638	61.6%	4,708	0.571
1996	4,487,291	15,634	22,930	7,297	61.3%	4,470	0.511
1997	4,623,816	17,599	26,485	8,885	60.9%	5,413	0.573
1998	4,816,176	17,290	26,726	9,436	60.5%	5,713	0.555
1999	5,047,597	17,947	28,573	10,626	60.2%	6,401	0.566
2000	5,318,217	21,036	34,597	13,561	60.0%	8,133	0.651
2001	5,597,545	24,052	40,902	16,850	59.6%	10,047	0.731
2002	5,822,846	21,483	37,957	16,474	59.3%	9,770	0.652
2003	6,004,956	22,022	40,498	18,477	59.1%	10,925	0.674
2004	6,183,507	20,440	39,193	18,752	59.0%	11,069	0.634
2005	6,388,250	17,870	36,693	18,823	58.9%	11,082	0.574
2006	6,653,696	16,621	36,934	20,313	58.8%	11,937	0.555
2007	6,915,410	15,017	37,108	22,091	59.1%	13,055	0.537
2008	7,073,199	13,950	38,188	24,238	59.4%	14,395	0.540
2009	7,109,910	14,884	42,347	27,462	59.9%	16,456	0.596
2010	7,245,414	12,041	42,901	30,859	61.0%	18,810	0.592
2011	7,353,256	7,265	43,140	35,874	63.0%	22,598	0.587
2012	3,750,161	1,028	22,540	21,512	66.9%	14,395	0.601
2013		0	0				
TOTAL		537,766	930,175	392,410	61.4%	240,819	
EXLD PRIOR		537,375	928,184	390,810	61.3%	239,644	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,600	140	131	123	115	107	99	91	83	75	67	60	54	53	55	49	31	49	24	117
1977	789	60	57	54	52	50	47	45	43	40	36	33	30	26	23	20	18	16	15	124
1978	1,168	86	82	78	74	71	68	65	62	59	55	50	45	40	35	31	28	25	22	190
1979	1,194	86	82	78	74	70	68	65	61	58	56	52	47	43	38	34	30	27	24	202
1980	1,267	90	85	81	77	73	69	67	64	60	58	55	51	47	43	38	33	29	26	222
1981	1,390	98	92	87	82	78	75	71	68	65	62	59	56	52	48	43	39	34	30	254
1982	2,066	139	135	127	120	114	109	103	98	94	90	86	82	78	72	66	60	54	47	393
1983	1,923	130	121	117	110	104	99	94	90	85	82	78	74	71	68	63	57	52	46	381
1984	2,322	150	147	136	133	125	118	112	106	101	96	92	88	84	80	76	71	65	59	483
1985	2,288	147	138	135	126	122	115	108	103	98	93	89	85	81	77	74	70	65	60	500
1986	2,827	184	170	160	156	145	141	133	125	119	113	108	102	98	94	89	85	81	76	646
1987	3,790	242	231	214	200	196	182	177	166	157	149	142	135	129	123	118	112	107	102	906
1988	5,109	309	306	293	271	254	249	231	225	211	199	189	180	172	163	156	149	142	135	1,277
1989	5,177	290	295	293	280	259	243	238	221	215	202	190	181	172	164	156	149	143	136	1,351
1990	6,679	349	355	361	358	343	317	297	291	270	263	246	233	221	211	201	191	183	175	1,817
1991	4,988	259	247	251	255	253	243	224	210	206	191	186	175	165	156	149	142	135	129	1,411
1992	5,555	269	274	262	266	271	269	257	238	223	218	202	197	185	175	166	158	150	143	1,632
1993	6,321	307	292	297	284	288	293	291	278	257	241	236	219	213	200	189	179	171	163	1,921
1994	6,791	337	313	298	303	290	295	299	297	284	263	246	241	224	218	204	193	183	175	2,128
1995	7,638	374	361	335	319	324	310	315	320	317	304	281	263	258	239	233	219	206	196	2,463
1996	7,297	375	339	327	304	289	294	281	285	290	288	275	255	239	234	217	211	198	187	2,410
1997	8,885	458	433	392	378	351	333	339	325	330	335	332	318	294	275	270	250	244	229	2,999
1998	9,436	470	462	437	395	381	354	336	342	327	333	338	335	321	297	278	272	253	246	3,258
1999	10,626	538	502	494	468	423	407	378	360	366	350	356	361	358	343	317	297	291	270	3,746
2000	13,561	694	652	608	598	566	512	493	458	435	443	424	431	438	434	416	384	360	353	4,863
2001	16,850	818	821	771	719	707	669	605	583	542	515	524	501	509	517	513	491	454	425	6,166
2002	16,474	799	761	763	717	669	657	623	563	543	504	479	487	466	474	481	477	457	422	6,132
2003	18,477	947	850	810	812	763	712	700	663	599	577	536	510	518	496	504	512	508	486	6,974
2004	18,752	989	910	817	778	781	734	684	673	637	576	555	516	490	498	477	485	492	488	7,173
2005	18,823	967	941	867	778	741	744	698	651	640	607	548	529	491	467	475	454	461	469	7,295
2006	20,313	1,056	989	963	887	796	758	761	715	666	655	620	561	541	502	477	485	465	472	7,943
2007	22,091	1,376	1,077	1,009	982	904	812	773	776	729	680	668	633	572	551	512	487	495	474	8,582
2008	24,238	1,508	1,416	1,109	1,038	1,010	930	835	796	798	750	699	687	651	589	567	527	501	509	9,317
2009	27,462	1,888	1,592	1,494	1,170	1,095	1,066	981	881	839	842	791	738	725	687	621	599	556	528	10,368
2010	30,859	2,547	1,946	1,641	1,540	1,206	1,129	1,099	1,012	908	865	868	816	761	748	708	640	617	573	11,234
2011	35,874	3,984	2,632	2,011	1,696	1,592	1,246	1,167	1,136	1,046	939	894	897	843	786	773	732	662	638	12,202
2012	21,512	7,461	4,064	2,685	2,051	1,730	1,624	1,271	1,190	1,159	1,067	958	912	915	860	802	788	747	675	13,096
TOTAL	392,410	30,921	24,302	20,975	18,965	17,540	16,386	15,307	14,555	13,849	13,162	12,547	12,025	11,544	11,040	10,564	10,108	9,678	9,227	142,177

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

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

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	5	0	0	0	0	0	0	0	0	0	0	0	1	-	-	-	-	-	-	-
1962	22	2	2	2	2	1	1	1	1	1	1	1	1	6	-	-	-	-	-	-
1963	58	6	5	5	4	4	3	3	2	2	2	2	2	2	15	-	-	-	-	-
1964	64	7	6	5	5	4	4	3	3	2	2	2	2	2	2	15	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	131	14	12	11	10	9	8	7	6	6	5	4	3	4	3	3	3	24	-	-
1967	9	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	2	-
1968	57	6	6	5	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	8
1969	25	3	2	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	4
1970	26	3	2	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	4
1971	43	4	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	6
1972	129	12	11	11	10	9	8	7	6	6	5	5	4	4	3	3	2	2	2	19
1973	81	7	7	6	6	6	5	5	4	4	3	3	3	2	2	2	2	1	1	12
1974	61	5	5	5	4	4	4	4	3	3	3	2	2	2	2	1	1	1	1	4
1975	207	17	16	15	14	14	13	12	11	10	9	8	7	6	6	5	5	4	4	14
1976	681	53	51	48	46	44	42	40	37	34	31	28	24	21	19	17	15	14	12	47
TOTAL	1,600	140	131	123	115	107	99	91	83	75	67	60	54	53	55	49	31	49	24	117

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

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

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		391										1,991	
1977	1,465,551	7,318	7,553	8,108	7,928	8,109	7,937					8,108	0.553
1978	1,553,484	9,944	10,065	11,111	10,564	11,119	10,593					11,111	0.715
1979	1,646,693	9,350	9,740	10,544	10,219	10,535	10,230					10,544	0.640
1980	1,745,494	9,128	9,524	10,396	10,004	10,400	10,024					10,396	0.596
1981	1,826,711	9,212	9,704	10,602	10,250	10,608	10,271					10,602	0.580
1982	2,061,263	12,634	13,324	14,700	14,104	14,696	14,136	14,700	14,700	14,700	14,700	14,700	0.713
1983	2,173,213	10,831	11,161	12,753	11,910	12,784	11,976	12,698	12,620	12,626	12,720	12,753	0.587
1984	2,314,385	12,085	12,652	14,407	13,476	14,423	13,539	14,263	14,189	14,272	14,297	14,407	0.623
1985	2,444,242	10,994	11,258	13,282	11,970	13,330	12,065	13,080	12,853	12,906	13,203	13,282	0.543
1986	2,644,132	12,513	13,870	15,340	15,069	15,296	15,072	15,021	15,189	15,553	15,181	15,340	0.580
1987	2,911,888	15,468	16,747	19,259	18,077	19,279	18,172	18,749	18,682	18,977	18,853	19,259	0.661
1988	3,191,151	19,282	23,787	24,390	25,946	24,244	25,758	23,583	27,121	28,217	23,617	24,390	0.764
1989	3,341,117	18,153	20,157	23,330	22,037	23,319	22,143	22,540	24,013	23,998	22,677	23,330	0.698
1990	3,644,538	21,843	25,001	28,522	26,877	26,613	26,423	27,462	29,041	30,644	27,291	28,522	0.783
1991	3,852,022	15,209	16,940	20,197	19,150	20,307	19,322	19,499	19,669	20,116	20,042	20,197	0.524
1992	3,944,342	15,847	17,672	21,402	19,451	21,012	19,492	20,639	20,242	20,986	21,526	21,402	0.543
1993	4,020,534	16,849	20,015	23,170	22,188	23,225	22,304	22,341	23,346	25,509	23,233	23,170	0.576
1994	4,272,082	16,866	19,800	23,657	22,256	23,798	22,465	22,784	23,107	25,616	23,799	23,657	0.554
1995	4,432,599	17,667	23,062	25,305	27,470	24,977	26,948	24,315	26,227	32,902	25,435	25,305	0.571
1996	4,487,291	15,634	19,061	22,930	22,184	23,132	22,378	21,986	23,003	29,157	23,987	22,930	0.511
1997	4,623,816	17,599	22,051	26,485	26,058	26,034	25,917	25,350	25,614	32,975	26,361	26,485	0.573
1998	4,816,176	17,290	21,245	26,726	24,958	26,857	25,276	25,578	26,826	38,157	26,793	26,726	0.555
1999	5,047,597	17,947	23,080	28,573	27,310	29,024	27,693	27,431	26,728	36,153	29,465	28,573	0.566
2000	5,318,217	21,036	26,151	34,597	31,755	35,154	32,507	33,160	31,851	46,330	34,716	34,597	0.651
2001	5,597,545	24,052	31,054	40,902	38,165	40,622	38,548	39,130	37,778	56,616	39,669	40,902	0.731
2002	5,822,846	21,483	28,232	37,885	35,347	38,602	36,191	36,170	34,117	50,977	37,467	37,957	0.652
2003	6,004,956	22,022	29,703	40,505	37,495	40,472	38,105	38,517	36,524	56,348	40,768	40,498	0.674
2004	6,183,507	20,440	29,406	39,439	37,881	38,618	37,848	37,437	36,630	58,176	40,532	39,193	0.634
2005	6,388,250	17,870	26,880	36,307	35,446	37,272	36,113	34,390	31,199	48,969	39,004	36,693	0.574
2006	6,653,696	16,621	25,809	35,795	35,267	38,072	36,549	33,807	32,432	54,219	37,309	36,934	0.555
2007	6,915,410	15,017	23,009	35,024	32,529	38,497	35,038	33,007	32,155	56,158	40,097	37,108	0.537
2008	7,073,199	13,950	21,651	35,693	31,699	39,257	34,820	33,592	36,920	67,007	40,329	38,188	0.540
2009	7,109,910	14,884	23,810	43,034	38,573	42,175	39,777	40,350	39,366	71,241	45,501	42,347	0.596
2010	7,245,414	12,041	21,714	41,951	37,502	43,006	39,998	39,078	36,300	68,111	47,719	42,901	0.592
2011	7,353,256	7,265	18,877	36,703	35,861	43,140	40,061	34,041	33,397	66,712	45,345	43,140	0.587
2012	7,500,322	1,028	5,826	29,857	33,206	45,080	43,444	26,882	26,287	57,335	49,286	45,080	0.601
2013	7,590,325					46,171	46,171					46,171	0.608
TOTAL		537,766	689,590	922,879	880,179	999,259	955,305	831,578	828,127	1,191,663	920,922	998,886	
EXLD PRIOR		537,375	689,590	922,879	880,179	999,259	955,305	831,578	828,127	1,191,663	920,922	996,895	
EXLD PRIOR & 2013		537,375	689,590	922,879	880,179	953,088	909,134	831,578	828,127	1,191,663	920,922	950,725	

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

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

LOST TIME - TOTAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	7,318	1.108	8,108	0.553
1978	414	9,944	1.117	11,111	0.715
1979	402	9,350	1.128	10,544	0.640
1980	390	9,128	1.139	10,396	0.596
1981	378	9,212	1.151	10,602	0.580
1982	366	12,634	1.164	14,700	0.713
1983	354	10,831	1.178	12,753	0.587
1984	342	12,085	1.192	14,407	0.623
1985	330	10,994	1.208	13,282	0.543
1986	318	12,513	1.226	15,340	0.580
1987	306	15,468	1.245	19,259	0.661
1988	294	19,282	1.265	24,390	0.764
1989	282	18,153	1.285	23,330	0.698
1990	270	21,843	1.306	28,522	0.783
1991	258	15,209	1.328	20,197	0.524
1992	246	15,847	1.351	21,402	0.543
1993	234	16,849	1.375	23,170	0.576
1994	222	16,866	1.403	23,657	0.554
1995	210	17,667	1.432	25,305	0.571
1996	198	15,634	1.467	22,930	0.511
1997	186	17,599	1.505	26,485	0.573
1998	174	17,290	1.546	26,726	0.555
1999	162	17,947	1.592	28,573	0.566
2000	150	21,036	1.645	34,597	0.651
2001	138	24,052	1.701	40,902	0.731
2002	126	21,483	1.763	37,885	0.651
2003	114	22,022	1.839	40,505	0.675
2004	102	20,440	1.929	39,439	0.638
2005	90	17,870	2.032	36,307	0.568
2006	78	16,621	2.154	35,795	0.538
2007	66	15,017	2.332	35,024	0.506
2008	54	13,950	2.559	35,693	0.505
2009	42	14,884	2.891	43,034	0.605
2010	30	12,041	3.484	41,951	0.579
2011	18	7,265	5.052	36,703	0.499
2012	6	1,028	29.047	29,857	0.398
2013	0				
TOTAL		537,375		922,879	

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

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

LOST TIME - TOTAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	7,553	1.050	7,928	0.541
1978	414	10,065	1.050	10,564	0.680
1979	402	9,740	1.049	10,219	0.621
1980	390	9,524	1.050	10,004	0.573
1981	378	9,704	1.056	10,250	0.561
1982	366	13,324	1.059	14,104	0.684
1983	354	11,161	1.067	11,910	0.548
1984	342	12,652	1.065	13,476	0.582
1985	330	11,258	1.063	11,970	0.490
1986	318	13,870	1.086	15,069	0.570
1987	306	16,747	1.079	18,077	0.621
1988	294	23,787	1.091	25,946	0.813
1989	282	20,157	1.093	22,037	0.660
1990	270	25,001	1.075	26,877	0.737
1991	258	16,940	1.130	19,150	0.497
1992	246	17,672	1.101	19,451	0.493
1993	234	20,015	1.109	22,188	0.552
1994	222	19,800	1.124	22,256	0.521
1995	210	23,062	1.191	27,470	0.620
1996	198	19,061	1.164	22,184	0.494
1997	186	22,051	1.182	26,058	0.564
1998	174	21,245	1.175	24,958	0.518
1999	162	23,080	1.183	27,310	0.541
2000	150	26,151	1.214	31,755	0.597
2001	138	31,054	1.229	38,165	0.682
2002	126	28,232	1.252	35,347	0.607
2003	114	29,703	1.262	37,495	0.624
2004	102	29,406	1.288	37,881	0.613
2005	90	26,880	1.319	35,446	0.555
2006	78	25,809	1.366	35,267	0.530
2007	66	23,009	1.414	32,529	0.470
2008	54	21,651	1.464	31,699	0.448
2009	42	23,810	1.620	38,573	0.543
2010	30	21,714	1.727	37,502	0.518
2011	18	18,877	1.900	35,861	0.488
2012	6	5,826	5.699	33,206	0.443
2013	0				
TOTAL		689,590		880,179	

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

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

LOST TIME - TOTAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.554	8,120	90.3%	7,329	7,318	790	8,109	0.553
1978	1,553,484	0.720	11,183	89.5%	10,007	9,944	1,175	11,119	0.716
1979	1,646,693	0.635	10,464	88.7%	9,279	9,350	1,185	10,535	0.640
1980	1,745,494	0.597	10,428	87.8%	9,157	9,128	1,271	10,400	0.596
1981	1,826,711	0.583	10,647	86.9%	9,251	9,212	1,396	10,608	0.581
1982	2,061,263	0.712	14,672	85.9%	12,610	12,634	2,062	14,696	0.713
1983	2,173,213	0.596	12,957	84.9%	11,004	10,831	1,953	12,784	0.588
1984	2,314,385	0.627	14,505	83.9%	12,168	12,085	2,338	14,423	0.623
1985	2,444,242	0.555	13,561	82.8%	11,225	10,994	2,336	13,330	0.545
1986	2,644,132	0.571	15,102	81.6%	12,320	12,513	2,783	15,296	0.578
1987	2,911,888	0.665	19,362	80.3%	15,551	15,468	3,811	19,279	0.662
1988	3,191,151	0.742	23,689	79.1%	18,728	19,282	4,962	24,244	0.760
1989	3,341,117	0.697	23,280	77.8%	18,114	18,153	5,166	23,319	0.698
1990	3,644,538	0.559	20,372	76.6%	15,601	21,843	4,770	26,613	0.730
1991	3,852,022	0.536	20,643	75.3%	15,545	15,209	5,098	20,307	0.527
1992	3,944,342	0.504	19,897	74.0%	14,733	15,847	5,164	21,012	0.533
1993	4,020,534	0.581	23,373	72.7%	16,997	16,849	6,376	23,225	0.578
1994	4,272,082	0.565	24,150	71.3%	17,218	16,866	6,932	23,798	0.557
1995	4,432,599	0.546	24,217	69.8%	16,907	17,667	7,310	24,977	0.563
1996	4,487,291	0.525	23,564	68.2%	16,066	15,634	7,498	23,132	0.516
1997	4,623,816	0.544	25,143	66.5%	16,708	17,599	8,435	26,034	0.563
1998	4,816,176	0.563	27,098	64.7%	17,531	17,290	9,567	26,857	0.558
1999	5,047,597	0.590	29,785	62.8%	18,708	17,947	11,077	29,024	0.575
2000	5,318,217	0.677	36,019	60.8%	21,901	21,036	14,118	35,154	0.661
2001	5,597,545	0.719	40,224	58.8%	23,653	24,052	16,570	40,622	0.726
2002	5,822,846	0.679	39,542	56.7%	22,422	21,483	17,119	38,602	0.663
2003	6,004,956	0.673	40,432	54.4%	21,982	22,022	18,450	40,472	0.674
2004	6,183,507	0.610	37,734	51.8%	19,557	20,440	18,177	38,618	0.625
2005	6,388,250	0.598	38,208	49.2%	18,806	17,870	19,402	37,272	0.583
2006	6,653,696	0.602	40,046	46.4%	18,595	16,621	21,451	38,072	0.572
2007	6,915,410	0.594	41,103	42.9%	17,623	15,017	23,480	38,497	0.557
2008	7,073,199	0.587	41,544	39.1%	16,237	13,950	25,307	39,257	0.555
2009	7,109,910	0.587	41,720	34.6%	14,430	14,884	27,290	42,175	0.593
2010	7,245,414	0.599	43,431	28.7%	12,466	12,041	30,965	43,006	0.594
2011	7,353,256	0.608	44,729	19.8%	8,854	7,265	35,874	43,140	0.587
2012	7,500,322	0.608	45,623	3.4%	1,571	1,028	44,053	45,080	0.601
2013	7,590,325	0.608	46,171	0.0%			46,171	46,171	0.608
TOTAL			1,002,737		540,852	537,375	461,884	999,259	

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

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

LOST TIME - TOTAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.554	8,120	95.3%	7,736	7,553	384	7,937	0.542
1978	1,553,484	0.720	11,183	95.3%	10,654	10,065	528	10,593	0.682
1979	1,646,693	0.635	10,464	95.3%	9,974	9,740	490	10,230	0.621
1980	1,745,494	0.597	10,428	95.2%	9,928	9,524	500	10,024	0.574
1981	1,826,711	0.583	10,647	94.7%	10,080	9,704	567	10,271	0.562
1982	2,061,263	0.712	14,672	94.5%	13,860	13,324	812	14,136	0.686
1983	2,173,213	0.596	12,957	93.7%	12,143	11,161	815	11,976	0.551
1984	2,314,385	0.627	14,505	93.9%	13,619	12,652	887	13,539	0.585
1985	2,444,242	0.555	13,561	94.0%	12,754	11,258	807	12,065	0.494
1986	2,644,132	0.571	15,102	92.0%	13,900	13,870	1,202	15,072	0.570
1987	2,911,888	0.665	19,362	92.6%	17,936	16,747	1,425	18,172	0.624
1988	3,191,151	0.742	23,689	91.7%	21,718	23,787	1,971	25,758	0.807
1989	3,341,117	0.697	23,280	91.5%	21,295	20,157	1,985	22,143	0.663
1990	3,644,538	0.559	20,372	93.0%	18,950	25,001	1,422	26,423	0.725
1991	3,852,022	0.536	20,643	88.5%	18,261	16,940	2,382	19,322	0.502
1992	3,944,342	0.504	19,897	90.9%	18,077	17,672	1,820	19,492	0.494
1993	4,020,534	0.581	23,373	90.2%	21,083	20,015	2,289	22,304	0.555
1994	4,272,082	0.565	24,150	89.0%	21,485	19,800	2,665	22,465	0.526
1995	4,432,599	0.546	24,217	84.0%	20,331	23,062	3,886	26,948	0.608
1996	4,487,291	0.525	23,564	85.9%	20,248	19,061	3,317	22,378	0.499
1997	4,623,816	0.544	25,143	84.6%	21,276	22,051	3,867	25,917	0.561
1998	4,816,176	0.563	27,098	85.1%	23,067	21,245	4,031	25,276	0.525
1999	5,047,597	0.590	29,785	84.5%	25,171	23,080	4,614	27,693	0.549
2000	5,318,217	0.677	36,019	82.4%	29,662	26,151	6,357	32,507	0.611
2001	5,597,545	0.719	40,224	81.4%	32,730	31,054	7,494	38,548	0.689
2002	5,822,846	0.679	39,542	79.9%	31,583	28,232	7,959	36,191	0.622
2003	6,004,956	0.673	40,432	79.2%	32,029	29,703	8,402	38,105	0.635
2004	6,183,507	0.610	37,734	77.6%	29,292	29,406	8,442	37,848	0.612
2005	6,388,250	0.598	38,208	75.8%	28,974	26,880	9,234	36,113	0.565
2006	6,653,696	0.602	40,046	73.2%	29,306	25,809	10,740	36,549	0.549
2007	6,915,410	0.594	41,103	70.7%	29,074	23,009	12,029	35,038	0.507
2008	7,073,199	0.587	41,544	68.3%	28,376	21,651	13,168	34,820	0.492
2009	7,109,910	0.587	41,720	61.7%	25,753	23,810	15,968	39,777	0.559
2010	7,245,414	0.599	43,431	57.9%	25,147	21,714	18,284	39,998	0.552
2011	7,353,256	0.608	44,729	52.6%	23,544	18,877	21,185	40,061	0.545
2012	7,500,322	0.608	45,623	17.5%	8,005	5,826	37,618	43,444	0.579
2013	7,590,325	0.608	46,171	0.0%			46,171	46,171	0.608
TOTAL			1,002,737		737,022	689,590	265,714	955,305	

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

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

LOST TIME - TOTAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.164			
1978	1,553,484		1.000			1.164			
1979	1,646,693		1.000			1.164			
1980	1,745,494		1.000			1.164			
1981	1,826,711		1.000			1.164			
1982	2,061,263	1,272	1.000	1,272	9,932	1.164	11,557	14,700	0.713
1983	2,173,213	1,342	1.000	1,342	8,071	1.172	9,462	12,698	0.584
1984	2,314,385	1,433	1.000	1,433	8,434	1.180	9,953	14,263	0.616
1985	2,444,242	1,564	1.000	1,564	7,029	1.190	8,363	13,080	0.535
1986	2,644,132	1,653	1.000	1,653	7,570	1.200	9,087	15,021	0.568
1987	2,911,888	1,704	1.000	1,704	9,078	1.212	11,003	18,749	0.644
1988	3,191,151	1,901	1.000	1,901	10,143	1.223	12,406	23,583	0.739
1989	3,341,117	1,905	1.000	1,905	9,529	1.242	11,832	22,540	0.675
1990	3,644,538	1,872	1.000	1,872	11,668	1.257	14,670	27,462	0.754
1991	3,852,022	1,802	1.000	1,802	8,440	1.282	10,821	19,499	0.506
1992	3,944,342	1,957	1.000	1,957	8,098	1.302	10,546	20,639	0.523
1993	4,020,534	1,909	1.000	1,909	8,826	1.326	11,703	22,341	0.556
1994	4,272,082	1,861	1.000	1,861	9,063	1.351	12,241	22,784	0.533
1995	4,432,599	1,874	1.000	1,874	9,427	1.376	12,972	24,315	0.549
1996	4,487,291	1,930	1.000	1,931	8,100	1.406	11,388	21,986	0.490
1997	4,623,816	1,705	1.000	1,706	10,322	1.440	14,861	25,350	0.548
1998	4,816,176	1,681	1.001	1,682	10,286	1.479	15,208	25,578	0.531
1999	5,047,597	1,864	1.001	1,866	9,628	1.527	14,702	27,431	0.543
2000	5,318,217	1,946	1.002	1,949	10,810	1.574	17,014	33,160	0.624
2001	5,597,545	1,955	1.002	1,959	12,303	1.623	19,972	39,130	0.699
2002	5,822,846	1,831	1.004	1,837	11,733	1.678	19,685	36,170	0.621
2003	6,004,956	1,952	1.005	1,962	11,282	1.740	19,627	38,517	0.641
2004	6,183,507	1,885	1.007	1,898	10,844	1.819	19,720	37,437	0.605
2005	6,388,250	1,792	1.011	1,812	9,972	1.903	18,979	34,390	0.538
2006	6,653,696	1,526	1.032	1,574	10,892	1.972	21,474	33,807	0.508
2007	6,915,410	1,647	1.054	1,737	9,118	2.085	19,006	33,007	0.477
2008	7,073,199	1,496	1.082	1,619	9,325	2.225	20,750	33,592	0.475
2009	7,109,910	1,493	1.118	1,669	9,969	2.425	24,181	40,350	0.568
2010	7,245,414	1,466	1.182	1,732	8,214	2.746	22,558	39,078	0.539
2011	7,353,256	1,113	1.383	1,540	6,528	3.387	22,108	34,041	0.463
2012	7,500,322	358	3.822	1,368	2,871	6.843	19,648	26,882	0.358
2013	7,590,325								
Total		51,689		53,891				831,578	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 2, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 2, SHEET 30
(6) SECTION 3, EXHIBIT 2, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96						2,066	14,700
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	15						1,774	12,620
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	63	47						1,994	14,189
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	22	17	13						1,807	12,853
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	193	150	114	84						2,135	15,189
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	149	157	121	92	68						2,626	18,682
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	778	825	866	670	510	378						3,812	27,121
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	355	411	436	458	355	270	200						3,375	24,013
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	313	401	464	492	517	400	304	225						4,082	29,041
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	205	150	192	222	235	247	191	146	108						2,765	19,669
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	142	170	124	159	184	195	205	159	121	89						2,845	20,242
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	295	267	321	234	300	347	368	387	299	228	169						3,281	23,346
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	271	250	226	271	199	254	294	312	327	253	193	143						3,248	23,107
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	428	402	371	336	403	295	377	437	463	486	376	287	212						3,686	26,227
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	406	327	308	284	257	309	226	289	334	354	372	288	219	162						3,233	23,003
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	410	393	317	298	275	249	299	219	280	324	343	360	279	212	157						3,600	25,614
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	518	487	467	377	354	327	296	355	260	332	385	408	428	332	252	187						3,771	26,826
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	452	410	386	370	299	281	260	235	282	206	264	305	324	340	263	200	148						3,757	26,728
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	509	524	476	448	430	347	326	301	272	327	239	306	354	375	394	305	232	172						4,477	31,851
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	698	620	638	580	546	523	422	397	367	332	398	291	372	431	457	480	371	283	209						5,310	37,778
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	652	596	529	545	495	466	447	361	339	313	283	340	249	318	368	390	410	317	242	179						4,795	34,117
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	790	714	652	579	596	542	510	489	395	371	343	310	372	272	348	403	427	449	347	264	196						5,134	36,524
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	961	850	768	702	623	642	583	549	526	424	399	369	333	400	293	374	433	460	483	374	284	210						5,149	36,630
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	729	715	633	572	522	464	477	434	408	391	316	297	274	248	298	218	279	322	342	359	278	212	157						4,385	31,199
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	902	844	827	732	661	604	537	553	502	472	453	365	344	317	287	345	252	322	373	396	416	322	245	181						4,559	32,432
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,187	917	857	841	744	672	614	545	561	510	480	460	371	349	322	292	350	256	328	379	402	422	327	249	184						4,520	32,155
2008	1,183	5,577	3,232	2,110	1,847	1,644	1,518	1,172	1,096	1,075	951	859	785	697	718	652	614	588	475	446	412	373	448	327	419	485	514	540	418	318	235						5,189	36,920
2009	1,661	7,017	3,840	2,367	1,783	1,588	1,465	1,132	1,058	1,038	918	829	758	673	693	630	592	568	458	431	398	360	432	316	404	468	496	521	403	307	227						5,533	39,366
2010	1,651	7,033	3,357	2,127	1,602	1,427	1,317	1,017	951	933	825	745	681	605	623	566	532	511	412	387	358	324	388	284	363	421	446	468	362	276	204						5,102	36,300
2011	1,320	5,945	3,197	2,026	1,526	1,359	1,254	968	905	888	786	710	649	576	593	539	507	486	392	369	341	308	370	270	346	401	425	446	345	263	194						4,694	33,397
2012	1,028	4,682	2,517	1,595	1,202	1,070	988	763	713	699	619	559	511	454	467	424	399	383	309	290	268	243	291	213	272	315	334	351	272	207	153						3,695	26,287
																																					Tail	
Factors	4.555	0.538	0.634	0.753	0.890	0.923	0.772	0.935	0.981	0.885	0.903	0.914	0.888	1.030	0.908	0.941	0.959	0.807	0.940	0.924	0.905	1.200	0.731	1.279	1.157	1.060	1.050	0.774	0.761	0.740							1.164	

Example: AY 2007 Age 78 of 1,187 = 1,286 x 0.923 and AY 2007 Age 90 of 917 = 1,187 x 0.772

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

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

INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96						2,066	14,700
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	101						1,788	12,720
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	94	108						2,010	14,297
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	127	108	118						1,856	13,203
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	145	142	121	125						2,134	15,181
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	160	159	155	133	129						2,650	18,853
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	156	189	188	184	157	143						3,320	23,617
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	266	165	201	199	195	167	144						3,187	22,677
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	228	277	172	209	208	203	174	141						3,836	27,291
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	380	232	283	176	213	212	207	177	136						2,817	20,042
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	341	437	268	326	202	246	244	239	204	148						3,026	21,526
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	383	352	452	277	337	209	254	252	247	211	144						3,266	23,233
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	374	396	364	467	286	348	216	262	261	255	218	140						3,345	23,799
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	372	400	423	389	499	305	371	231	280	278	272	233	141						3,575	25,435
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	410	406	436	462	425	545	333	406	252	306	304	297	254	146						3,372	23,987
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	399	384	380	409	432	398	510	312	380	236	286	284	278	238	129						3,705	26,361
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	460	417	402	397	427	452	416	533	326	397	246	299	297	291	249	127						3,766	26,793
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	639	540	491	472	467	502	531	489	627	384	467	290	352	350	342	293	141						4,142	29,465
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	642	708	598	543	523	517	556	588	541	694	425	517	321	390	387	379	324	147						4,880	34,716
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	673	684	754	638	579	557	551	592	627	577	739	453	551	342	415	412	403	345	148						5,576	39,669
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	746	669	680	750	634	575	554	548	589	623	573	735	450	548	340	413	410	401	343	139						5,266	37,467
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	891	845	758	770	849	717	651	627	620	667	705	649	832	509	620	385	467	464	454	388	148						5,730	40,768
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	1,056	913	866	777	789	870	736	668	643	636	684	723	665	853	522	636	395	479	476	466	398	143						5,697	40,532
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	1,093	1,068	924	876	786	799	881	744	676	651	644	692	732	673	863	528	643	399	485	482	471	403	137						5,482	39,004
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	1,040	1,007	984	851	807	724	736	811	685	622	599	593	637	674	620	795	487	592	368	446	443	434	371	119						5,244	37,309
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,386	1,216	1,178	1,151	996	944	847	860	949	802	728	701	693	745	788	725	930	569	693	430	522	519	507	434	131						5,636	40,097
2008	1,183	5,577	3,232	2,110	1,847	1,400	1,377	1,208	1,170	1,143	989	938	841	855	943	797	723	696	689	740	783	720	924	565	688	427	519	515	504	431	123						5,669	40,329
2009	1,661	7,017	3,840	2,367	1,695	1,523	1,498	1,315	1,273	1,244	1,076	1,020	916	930	1,025	867	787	758	750	805	852	784	1,005	615	749	465	565	561	548	469	126						6,395	45,501
2010	1,651	7,033	3,357	2,413	1,859	1,671	1,643	1,442	1,396	1,364	1,180	1,119	1,004	1,020	1,125	951	863	831	822	883	934	860	1,103	675	821	510	619	615	602	515	130						6,707	47,719
2011	1,320	5,945	3,527	2,348	1,809	1,626	1,599	1,403	1,359	1,327	1,148	1,089	977	992	1,094	925	840	808	800	860	909	836	1,073	656	799	496	602	598	585	501	120						6,374	45,345
2012	1,028	6,755	3,847	2,561	1,973	1,773	1,744	1,530	1,482	1,448	1,253	1,188	1,066	1,082	1,194	1,009	916	882	872	938	992	912	1,170	716	872	541	657	653	638	546	123						6,928	49,286

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 3, EXHIBIT 2, SHEET 36

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96						2,066	14,700
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	21						1,775	12,626
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	88	93						2,006	14,272
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	31	32	34						1,814	12,906
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	195	207	219	232						2,186	15,553
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	149	158	168	178	188						2,667	18,977
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	712	755	800	849	899	953						3,966	28,217
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	294	312	331	351	372	394	418						3,373	23,998
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	454	481	510	541	573	608	644	683						4,307	30,644
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	181	192	203	216	228	242	257	272	288						2,827	20,116
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	166	176	187	198	210	222	236	250	265	281						2,950	20,986
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	339	359	381	404	428	454	481	510	540	573	607						3,586	25,509
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	305	324	343	364	385	408	433	459	486	516	547	579						3,600	25,616
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	562	596	631	669	709	752	797	845	896	949	1,006	1,067	1,131						4,625	32,902
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	448	475	504	534	566	600	636	674	715	758	803	851	902	957						4,098	29,157
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	461	489	519	550	583	618	655	694	736	780	826	876	929	984	1,043						4,635	32,975
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	604	640	679	719	762	808	857	908	962	1,020	1,081	1,146	1,215	1,288	1,365	1,447						5,363	38,157
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	465	493	523	554	587	623	660	699	741	786	833	883	936	992	1,052	1,115	1,182						5,082	36,153
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	608	644	683	724	767	813	862	914	969	1,027	1,088	1,154	1,223	1,296	1,374	1,456	1,544	1,636						6,512	46,330
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	729	773	819	868	920	975	1,034	1,096	1,162	1,231	1,305	1,384	1,467	1,555	1,648	1,747	1,852	1,963	2,080						7,958	56,616
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	672	641	680	721	764	810	858	910	965	1,022	1,084	1,149	1,218	1,291	1,368	1,450	1,537	1,630	1,727	1,831						7,165	50,977
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	827	770	735	779	826	875	928	983	1,042	1,105	1,171	1,242	1,316	1,395	1,479	1,567	1,661	1,761	1,867	1,979	2,097						7,920	56,348
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	967	896	834	796	843	894	948	1,005	1,065	1,129	1,196	1,268	1,344	1,425	1,510	1,601	1,697	1,799	1,907	2,021	2,143	2,271						8,177	58,176
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	777	767	710	661	631	669	709	751	797	844	895	949	1,006	1,066	1,130	1,198	1,270	1,346	1,426	1,512	1,603	1,699	1,801						6,883	48,969
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	935	932	920	852	793	757	802	850	901	955	1,013	1,073	1,138	1,206	1,278	1,355	1,436	1,523	1,614	1,711	1,813	1,922	2,038	2,160						7,621	54,219
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,247	998	995	982	909	847	808	856	908	962	1,020	1,081	1,146	1,215	1,287	1,365	1,447	1,533	1,625	1,723	1,826	1,936	2,052	2,175	2,306						7,894	56,158
2008	1,183	5,577	3,232	2,110	1,847	1,625	1,576	1,261	1,257	1,241	1,149	1,070	1,021	1,082	1,147	1,216	1,289	1,366	1,448	1,535	1,627	1,724	1,828	1,938	2,054	2,177	2,308	2,446	2,593	2,749	2,913						9,418	67,007
2009	1,661	7,017	3,840	2,367	1,882	1,656	1,606	1,285	1,281	1,264	1,171	1,090	1,040	1,102	1,169	1,239	1,313	1,392	1,475	1,564	1,658	1,757	1,862	1,974	2,093	2,218	2,351	2,492	2,642	2,800	2,968						10,014	71,241
2010	1,651	7,033	3,357	2,260	1,796	1,580	1,533	1,227	1,222	1,207	1,118	1,041	993	1,052	1,115	1,182	1,253	1,328	1,408	1,493	1,582	1,677	1,778	1,884	1,997	2,117	2,244	2,379	2,522	2,673	2,833						9,574	68,111
2011	1,320	5,945	3,371	2,269	1,804	1,587	1,539	1,232	1,228	1,212	1,123	1,045	997	1,057	1,120	1,187	1,259	1,334	1,414	1,499	1,589	1,684	1,785	1,893	2,006	2,127	2,254	2,389	2,533	2,685	2,846						9,377	66,712
2012	1,028	5,121	2,904	1,955	1,554	1,367	1,326	1,061	1,057	1,044	967	900	859	910	965	1,023	1,084	1,149	1,218	1,291	1,369	1,451	1,538	1,630	1,728	1,832	1,942	2,058	2,182	2,312	2,451						8,059	57,335

Projected Annual Inflation Rates

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

Factors	4.700	0.535	0.635	0.750	0.830	0.915	0.755	0.940	0.931	0.874	0.878	0.900	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						Tail 1.164

Example: AY 2006 Age 78 of 1,168 = 1,366 x 0.915 x (1.0 + 6.0%) and AY 2006 Age 90 of 935 = 1,168 x 0.755 x (1.0 + 6.0%)

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

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

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.864					
1978	1,553,484	3.382	5,254,386		1.000					0.864					
1979	1,646,693	3.136	5,164,474		1.000					0.864					
1980	1,745,494	2.917	5,091,177		1.000					0.864					
1981	1,826,711	2.687	4,908,624		1.000					0.864					
1982	2,061,263	2.555	5,266,185	1,272	1.000	1,272	6.171%	2.415%		0.864	2.087%	6.171%	1,272	1,272	6.171%
1983	2,173,213	2.446	5,316,747	1,342	1.000	1,342	6.175%	2.524%		0.839	2.117%	6.175%	1,342	1,342	6.175%
1984	2,314,385	2.331	5,395,574	1,433	1.000	1,433	6.192%	2.656%		0.814	2.163%	6.192%	1,433	1,433	6.192%
1985	2,444,242	2.253	5,506,356	1,564	1.000	1,564	6.399%	2.840%		0.791	2.246%	6.399%	1,564	1,564	6.399%
1986	2,644,132	2.198	5,812,249	1,653	1.000	1,653	6.252%	2.844%	4.5%	0.768	2.183%	6.252%	1,653	1,653	6.252%
1987	2,911,888	2.127	6,193,181	1,704	1.000	1,704	5.852%	2.751%	2.4%	0.745	2.051%	5.852%	1,704	1,704	5.852%
1988	3,191,151	2.032	6,484,397	1,901	1.000	1,901	5.957%	2.932%	1.7%	0.724	2.121%	5.957%	1,901	1,901	5.957%
1989	3,341,117	1.987	6,640,304	1,905	1.000	1,905	5.702%	2.869%	0.5%	0.754	2.163%	5.702%	1,905	1,905	5.702%
1990	3,644,538	1.913	6,973,268	1,872	1.000	1,872	5.136%	2.685%	-0.7%	0.785	2.108%	5.136%	1,872	1,872	5.136%
1991	3,852,022	1.853	7,138,884	1,802	1.000	1,802	4.678%	2.524%	-2.6%	0.797	2.012%	4.678%	1,802	1,802	4.678%
1992	3,944,342	1.762	6,951,801	1,957	1.000	1,957	4.962%	2.815%	-2.1%	0.809	2.278%	4.962%	1,957	1,957	4.962%
1993	4,020,534	1.730	6,954,996	1,909	1.000	1,909	4.748%	2.745%	-0.4%	0.822	2.255%	4.748%	1,909	1,909	4.748%
1994	4,272,082	1.690	7,221,716	1,861	1.000	1,861	4.357%	2.577%	0.0%	0.834	2.150%	4.357%	1,861	1,861	4.356%
1995	4,432,599	1.642	7,279,180	1,874	1.000	1,874	4.229%	2.575%	-0.5%	0.847	2.181%	4.229%	1,874	1,874	4.228%
1996	4,487,291	1.587	7,119,619	1,930	1.000	1,931	4.302%	2.712%	-1.4%	0.860	2.331%	4.302%	1,931	1,931	4.303%
1997	4,623,816	1.516	7,011,137	1,705	1.000	1,706	3.689%	2.433%	-1.9%	0.873	2.123%	3.689%	1,706	1,706	3.690%
1998	4,816,176	1.448	6,974,036	1,681	1.001	1,682	3.492%	2.412%	-1.9%	0.886	2.137%	3.492%	1,682	1,682	3.492%
1999	5,047,597	1.402	7,074,826	1,864	1.001	1,866	3.696%	2.637%	-0.7%	0.900	2.373%	3.696%	1,866	1,866	3.697%
2000	5,318,217	1.352	7,189,648	1,946	1.002	1,949	3.665%	2.711%	0.8%	0.913	2.476%	3.665%	1,949	1,949	3.665%
2001	5,597,545	1.324	7,410,279	1,955	1.002	1,959	3.500%	2.644%	2.9%	0.927	2.452%	3.500%	1,959	1,959	3.500%
2002	5,822,846	1.233	7,180,173	1,831	1.004	1,837	3.156%	2.559%	1.2%	0.941	2.409%	3.156%	1,837	1,837	3.155%
2003	6,004,956	1.205	7,236,443	1,952	1.005	1,962	3.268%	2.712%	0.0%	0.956	2.592%	3.268%	1,962	1,962	3.267%
2004	6,183,507	1.221	7,550,966	1,885	1.007	1,898	3.070%	2.514%	-1.2%	0.970	2.439%	3.070%	1,898	1,898	3.069%
2005	6,388,250	1.180	7,536,083	1,792	1.011	1,812	2.836%	2.404%	-2.1%	0.985	2.368%	2.836%	1,812	1,812	2.836%
2006	6,653,696	1.170	7,785,410	1,526	1.032	1,574	2.366%	2.022%	-5.7%	1.000	2.022%	2.366%	1,574	1,574	2.366%
2007	6,915,410	1.122	7,758,240	1,647	1.054	1,737	2.511%	2.238%	-5.8%	1.000	2.238%	2.511%	1,737	1,737	2.512%
2008	7,073,199	1.076	7,613,102	1,496	1.082	1,619	2.289%	2.126%	-4.0%	1.000	2.126%	2.454%	1,736	1,628	2.302%
2009	7,109,910	1.044	7,422,640	1,493	1.118	1,669	2.347%	2.248%	-0.8%	1.000	2.248%	2.380%	1,692	1,671	2.350%
2010	7,245,414	1.035	7,501,912	1,466	1.182	1,732	2.391%	2.309%	2.7%	1.000	2.309%	2.361%	1,710	1,729	2.386%
2011	7,353,256	1.020	7,501,057	1,113	1.383	1,540	2.094%	2.053%	-0.9%	1.000	2.053%	2.326%	1,710	1,587	2.158%
2012	7,500,322	1.010	7,575,325	358	3.822	1,368	1.824%	1.806%	-4.1%	1.000	1.806%	2.303%	1,727	1,633	2.177%
2013	7,590,325	1.000	7,590,325							1.000		2.280%	1,731	1,731	2.281%
TOTAL				51,689		53,891							56,270	55,941	

5 Year Average excluding 2012	2.195%
10 Year Average excluding 2012	2.281%
5 Year Average excluding 2010-2012	2.201%
10 Year Average excluding 2010-2012	2.337%
2006-2011 Average excluding 2009	2.150%
(16) 2013 Selected Frequency	2.280%

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

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

LOST TIME - TOTAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			8,108		0.553
1978	1,553,484			11,111		0.715
1979	1,646,693			10,544		0.640
1980	1,745,494			10,396		0.596
1981	1,826,711			10,602		0.580
1982	2,061,263	1,272	6.17%	14,700	11,557	0.713
1983	2,173,213	1,342	6.18%	12,753	9,503	0.587
1984	2,314,385	1,433	6.19%	14,407	10,054	0.623
1985	2,444,242	1,564	6.40%	13,282	8,492	0.543
1986	2,644,132	1,653	6.25%	15,340	9,280	0.580
1987	2,911,888	1,704	5.85%	19,259	11,302	0.661
1988	3,191,151	1,901	5.96%	24,390	12,830	0.764
1989	3,341,117	1,905	5.70%	23,330	12,247	0.698
1990	3,644,538	1,872	5.14%	28,522	15,236	0.783
1991	3,852,022	1,802	4.68%	20,197	11,208	0.524
1992	3,944,342	1,957	4.96%	21,402	10,936	0.543
1993	4,020,534	1,909	4.75%	23,170	12,137	0.576
1994	4,272,082	1,861	4.36%	23,657	12,712	0.554
1995	4,432,599	1,874	4.23%	25,305	13,503	0.571
1996	4,487,291	1,931	4.30%	22,930	11,875	0.511
1997	4,623,816	1,706	3.69%	26,485	15,524	0.573
1998	4,816,176	1,682	3.49%	26,726	15,889	0.555
1999	5,047,597	1,866	3.70%	28,573	15,312	0.566
2000	5,318,217	1,949	3.66%	34,597	17,751	0.651
2001	5,597,545	1,959	3.50%	40,902	20,879	0.731
2002	5,822,846	1,837	3.15%	37,957	20,662	0.652
2003	6,004,956	1,962	3.27%	40,498	20,641	0.674
2004	6,183,507	1,898	3.07%	39,193	20,649	0.634
2005	6,388,250	1,812	2.84%	36,693	20,250	0.574
2006	6,653,696	1,574	2.37%	36,934	23,465	0.555
2007	6,915,410	1,737	2.51%	37,108	21,363	0.537
2008	7,073,199	1,628	2.30%	38,188	23,457	0.540
2009	7,109,910	1,671	2.35%	42,347	25,342	0.596
2010	7,245,414	1,729	2.39%	42,901	24,812	0.592
2011	7,353,256	1,587	2.16%	43,140	27,183	0.587
2012	7,500,322	1,633	2.18%	45,080	27,606	0.601
2013	7,590,325	1,731	2.28%	46,171	26,673	0.608
TOTAL		55,941		996,895		

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

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

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	391	262	1,862	1,600						128	129	2	1,991	1,862	129
1977	7,318	7,289	8,110	821	426	414	1.103	1.113	7.8%	64	29	(35)	8,108	8,110	(2)
1978	9,944	9,923	11,142	1,220	414	402	1.113	1.123	7.5%	92	21	(71)	11,111	11,142	(31)
1979	9,350	9,270	10,512	1,242	402	390	1.123	1.134	7.3%	91	80	(11)	10,544	10,512	33
1980	9,128	9,084	10,411	1,326	390	378	1.134	1.146	7.3%	96	44	(52)	10,396	10,411	(15)
1981	9,212	9,173	10,627	1,455	378	366	1.146	1.159	6.9%	101	40	(61)	10,602	10,627	(25)
1982	12,634	12,538	14,701	2,163	366	354	1.159	1.172	7.0%	150	96	(54)	14,700	14,701	(0)
1983	10,831	10,810	12,839	2,029	354	342	1.172	1.188	6.9%	141	21	(120)	12,753	12,839	(86)
1984	12,085	12,003	14,455	2,453	342	330	1.188	1.204	6.9%	168	83	(85)	14,407	14,455	(48)
1985	10,994	10,965	13,391	2,426	330	318	1.204	1.221	6.3%	154	29	(125)	13,282	13,391	(109)
1986	12,513	12,329	15,282	2,953	318	306	1.221	1.240	6.3%	185	184	(1)	15,340	15,282	57
1987	15,468	15,328	19,303	3,975	306	294	1.240	1.259	6.2%	245	141	(104)	19,259	19,303	(44)
1988	19,282	18,610	23,811	5,202	294	282	1.259	1.280	5.7%	298	672	374	24,390	23,811	579
1989	18,153	17,875	23,237	5,362	282	270	1.280	1.300	5.3%	286	278	(8)	23,330	23,237	93
1990	21,843	21,415	28,312	6,897	270	258	1.300	1.322	5.3%	364	428	64	28,522	28,312	210
1991	15,209	15,038	20,240	5,201	258	246	1.322	1.346	5.2%	271	171	(100)	20,197	20,240	(43)
1992	15,847	15,691	21,521	5,830	246	234	1.346	1.372	5.1%	299	157	(143)	21,402	21,521	(118)
1993	16,849	16,530	23,135	6,605	234	222	1.372	1.400	5.1%	338	320	(18)	23,170	23,135	35
1994	16,866	16,578	23,713	7,135	222	210	1.400	1.430	5.1%	365	288	(77)	23,657	23,713	(56)
1995	17,667	17,137	25,100	7,964	210	198	1.430	1.465	5.2%	411	530	119	25,305	25,100	205
1996	15,634	15,211	22,859	7,648	198	186	1.465	1.503	5.2%	395	423	28	22,930	22,859	72
1997	17,599	17,164	26,495	9,331	186	174	1.503	1.544	5.0%	466	435	(31)	26,485	26,495	(10)
1998	17,290	16,721	26,559	9,838	174	162	1.544	1.588	4.9%	485	570	85	26,726	26,559	167
1999	17,947	17,508	28,727	11,219	162	150	1.588	1.641	5.1%	578	439	(139)	28,573	28,727	(154)
2000	21,036	20,463	34,802	14,339	150	138	1.641	1.701	5.2%	748	573	(174)	34,597	34,802	(205)
2001	24,052	23,288	40,985	17,698	138	126	1.701	1.765	4.9%	875	764	(111)	40,902	40,985	(84)
2002	21,483	20,760	38,413	17,653	126	114	1.765	1.843	5.2%	926	722	(204)	37,957	38,413	(457)
2003	22,022	21,129	40,892	19,764	114	102	1.843	1.933	5.2%	1,037	893	(144)	40,498	40,892	(394)
2004	20,440	19,461	39,461	20,000	102	90	1.933	2.036	5.1%	1,023	980	(44)	39,193	39,461	(268)
2005	17,870	17,090	37,842	20,751	90	78	2.036	2.162	5.3%	1,107	780	(327)	36,693	37,842	(1,149)
2006	16,621	15,452	38,598	23,146	78	66	2.162	2.342	6.2%	1,432	1,168	(264)	36,934	38,598	(1,665)
2007	15,017	13,731	39,313	25,582	66	54	2.342	2.569	6.2%	1,582	1,286	(296)	37,108	39,313	(2,205)
2008	13,950	12,103	40,565	28,462	54	42	2.569	2.895	6.7%	1,907	1,847	(60)	38,188	40,565	(2,377)
2009	14,884	12,517	45,345	32,828	42	30	2.895	3.503	8.4%	2,754	2,367	(387)	42,347	45,345	(2,999)
2010	12,041	8,684	47,814	39,129	30	18	3.503	5.114	11.2%	4,375	3,357	(1,018)	42,901	47,814	(4,913)
2011	7,265	1,320	51,613	50,293	18	6	5.114	29.407	16.7%	8,410	5,945	(2,464)	43,140	51,613	(8,473)
2012	1,028		55,728	55,728	6		29.407		3.4%	1,895	1,028	(867)	45,080	55,728	(10,648)
2013									0.0%		0	0			
TOTAL	537,766	510,448	987,715	477,266						34,242	27,317	(6,925)	952,716	987,715	(34,999)
EXLD PRIOR	537,375	510,187	985,853	475,666						34,115	27,188	(6,927)	950,725	985,853	(35,128)

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

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

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.008	1.009	10.0%	0	0	0
1954	0	0	0	702	690	1.009	1.010	10.0%	0	0	0
1955	0	0	0	690	678	1.010	1.011	9.6%	0	0	0
1956	10	10	135	678	666	1.011	1.012	9.0%	12	0	(12)
1957	0	0	0	666	654	1.012	1.013	9.0%	0	0	0
1958	0	0	0	654	642	1.013	1.015	9.1%	0	0	0
1959	0	0	0	642	630	1.015	1.016	9.2%	0	0	0
1960	0	0	0	630	618	1.016	1.018	9.3%	0	0	0
1961	1	1	3	618	606	1.018	1.020	9.6%	0	0	0
1962	5	4	24	606	594	1.020	1.022	9.9%	2	2	(1)
1963	14	9	44	594	582	1.022	1.025	10.2%	4	5	1
1964	18	12	57	582	570	1.025	1.028	10.5%	6	6	(0)
1965	0	0	0	570	558	1.028	1.031	10.8%	0	0	0
1966	38	25	117	558	546	1.031	1.035	10.8%	13	13	0
1967	6	5	18	546	534	1.035	1.040	10.8%	2	1	(1)
1968	21	16	79	534	522	1.040	1.044	10.7%	8	5	(3)
1969	5	3	13	522	510	1.044	1.050	10.5%	1	2	1
1970	13	11	39	510	498	1.050	1.056	10.1%	4	2	(2)
1971	11	7	33	498	486	1.056	1.062	9.8%	3	4	0
1972	41	30	76	486	474	1.062	1.069	9.5%	7	11	4
1973	14	8	30	474	462	1.069	1.077	9.2%	3	7	4
1974	19	15	84	462	450	1.077	1.085	8.8%	7	5	(3)
1975	40	24	121	450	438	1.085	1.094	8.5%	10	16	5
1976	135	84	528	438	426	1.094	1.103	8.1%	43	51	8
TOTAL	391	262	1,400						128	129	2

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

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

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	7,553	7,580	8,110	530	426	414	1.040	1.040	0.0%	0	(26)	(26)	8,108	8,110	(2)
1978	10,065	10,087	11,142	1,055	414	402	1.040	1.042	4.8%	50	(23)	(73)	11,111	11,142	(31)
1979	9,740	9,696	10,512	815	402	390	1.042	1.042	0.0%	0	44	44	10,544	10,512	33
1980	9,524	9,462	10,411	949	390	378	1.042	1.048	11.1%	106	62	(43)	10,396	10,411	(15)
1981	9,704	9,756	10,627	872	378	366	1.048	1.052	8.1%	70	(52)	(122)	10,602	10,627	(25)
1982	13,324	13,308	14,701	1,393	366	354	1.052	1.063	16.0%	223	16	(207)	14,700	14,701	(0)
1983	11,161	11,217	12,839	1,622	354	342	1.063	1.063	0.0%	0	(56)	(56)	12,753	12,839	(86)
1984	12,652	12,812	14,455	1,643	342	330	1.063	1.064	2.3%	38	(160)	(198)	14,407	14,455	(48)
1985	11,258	11,285	13,391	2,106	330	318	1.064	1.089	26.1%	550	(27)	(577)	13,282	13,391	(109)
1986	13,870	13,710	15,282	1,572	318	306	1.089	1.076	-15.4%	(242)	159	401	15,340	15,282	57
1987	16,747	17,055	19,303	2,248	306	294	1.076	1.101	22.7%	511	(308)	(819)	19,259	19,303	(44)
1988	23,787	24,133	23,811	(322)	294	282	1.101	1.107	5.8%	(19)	(346)	(328)	24,390	23,811	579
1989	20,157	19,980	23,237	3,257	282	270	1.107	1.082	-28.0%	(913)	177	1,090	23,330	23,237	93
1990	25,001	25,003	28,312	3,309	270	258	1.082	1.150	41.9%	1,386	(2)	(1,388)	28,522	28,312	210
1991	16,940	17,014	20,240	3,226	258	246	1.150	1.115	-26.3%	(849)	(74)	775	20,197	20,240	(43)
1992	17,672	17,444	21,521	4,076	246	234	1.115	1.123	5.7%	232	227	(4)	21,402	21,521	(118)
1993	20,015	19,244	23,135	3,891	234	222	1.123	1.138	9.6%	375	771	396	23,170	23,135	35
1994	19,800	19,704	23,713	4,008	222	210	1.138	1.219	32.5%	1,303	96	(1,208)	23,657	23,713	(56)
1995	23,062	22,811	25,100	2,290	210	198	1.219	1.177	-19.5%	(446)	251	697	25,305	25,100	205
1996	19,061	19,276	22,859	3,583	198	186	1.177	1.198	9.0%	324	(215)	(539)	22,930	22,859	72
1997	22,051	21,609	26,495	4,885	186	174	1.198	1.185	-5.7%	(280)	442	721	26,485	26,495	(10)
1998	21,245	21,238	26,559	5,321	174	162	1.185	1.193	3.3%	176	7	(168)	26,726	26,559	167
1999	23,080	23,679	28,727	5,048	162	150	1.193	1.235	15.0%	756	(600)	(1,356)	28,573	28,727	(154)
2000	26,151	26,102	34,802	8,700	150	138	1.235	1.250	5.1%	443	48	(395)	34,597	34,802	(205)
2001	31,054	31,406	40,985	9,580	138	126	1.250	1.280	8.6%	821	(352)	(1,173)	40,902	40,985	(84)
2002	28,232	28,386	38,413	10,027	126	114	1.280	1.299	4.8%	478	(154)	(632)	37,957	38,413	(457)
2003	29,703	29,680	40,892	11,212	114	102	1.299	1.330	7.4%	825	23	(802)	40,498	40,892	(394)
2004	29,406	29,175	39,461	10,285	102	90	1.330	1.370	8.2%	841	231	(610)	39,193	39,461	(268)
2005	26,880	27,150	37,842	10,691	90	78	1.370	1.430	10.1%	1,078	(271)	(1,348)	36,693	37,842	(1,149)
2006	25,809	25,006	38,598	13,592	78	66	1.430	1.474	6.5%	880	803	(77)	36,934	38,598	(1,665)
2007	23,009	21,390	39,313	17,923	66	54	1.474	1.507	4.5%	801	1,619	818	37,108	39,313	(2,205)
2008	21,651	20,025	40,565	20,540	54	42	1.507	1.671	16.2%	3,324	1,626	(1,698)	38,188	40,565	(2,377)
2009	23,810	22,529	45,345	22,816	42	30	1.671	1.758	6.9%	1,567	1,281	(286)	42,347	45,345	(2,999)
2010	21,714	21,318	47,814	26,496	30	18	1.758	1.988	13.3%	3,522	396	(3,125)	42,901	47,814	(4,913)
2011	18,877	6,136	51,613	45,477	18	6	1.988	5.988	40.3%	18,338	12,740	(5,598)	43,140	51,613	(8,473)
2012	5,826		55,728	55,728	6		5.988		16.7%	9,307	5,826	(3,481)	45,080	55,728	(10,648)
2013									0.0%		0	0			
TOTAL	689,590	665,410	985,853	320,443						45,575	24,181	(21,395)	950,725	985,853	(35,128)
EXLD PRIOR	689,590	665,410	985,853	320,443						45,575	24,181	(21,395)	950,725	985,853	(35,128)

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

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	1,272	1,272	1,272	0	366	354	1.000	1.000	100.0%	0	0	0	1,272	1,272	0
1983	1,342	1,342	1,342	0	354	342	1.000	1.000	100.0%	0	0	0	1,342	1,342	0
1984	1,433	1,433	1,433	0	342	330	1.000	1.000	100.0%	0	0	0	1,433	1,433	0
1985	1,564	1,564	1,564	0	330	318	1.000	1.000	100.0%	0	0	0	1,564	1,564	0
1986	1,653	1,653	1,653	0	318	306	1.000	1.000	100.0%	0	0	0	1,653	1,653	0
1987	1,704	1,704	1,704	0	306	294	1.000	1.000	100.0%	0	0	0	1,704	1,704	0
1988	1,901	1,901	1,901	0	294	282	1.000	1.000	100.0%	0	0	0	1,901	1,901	0
1989	1,905	1,905	1,905	0	282	270	1.000	1.000	100.0%	0	0	0	1,905	1,905	0
1990	1,872	1,872	1,872	0	270	258	1.000	1.000	100.0%	0	0	0	1,872	1,872	0
1991	1,802	1,802	1,802	0	258	246	1.000	1.000	100.0%	0	0	0	1,802	1,802	0
1992	1,957	1,957	1,957	0	246	234	1.000	1.000	100.0%	0	0	0	1,957	1,957	0
1993	1,909	1,909	1,909	0	234	222	1.000	1.000	100.0%	0	0	0	1,909	1,909	0
1994	1,861	1,860	1,860	0	222	210	1.000	1.000	50.1%	0	1	1	1,861	1,860	1
1995	1,874	1,874	1,875	1	210	198	1.000	1.000	33.4%	0	0	0	1,874	1,875	(1)
1996	1,930	1,930	1,931	1	198	186	1.000	1.000	24.8%	0	0	0	1,931	1,931	0
1997	1,705	1,705	1,706	1	186	174	1.000	1.001	20.3%	0	0	0	1,706	1,706	0
1998	1,681	1,681	1,683	2	174	162	1.001	1.001	45.4%	1	0	(1)	1,682	1,683	(1)
1999	1,864	1,862	1,865	3	162	150	1.001	1.001	31.2%	1	2	1	1,866	1,865	1
2000	1,946	1,945	1,949	4	150	138	1.001	1.002	35.1%	1	1	0	1,949	1,949	0
2001	1,955	1,955	1,962	7	138	126	1.002	1.004	37.5%	3	0	(3)	1,959	1,962	(3)
2002	1,831	1,829	1,839	10	126	114	1.004	1.005	35.7%	4	2	(2)	1,837	1,839	(2)
2003	1,952	1,951	1,965	14	114	102	1.005	1.007	25.7%	4	1	(3)	1,962	1,965	(3)
2004	1,885	1,877	1,899	22	102	90	1.007	1.011	35.7%	8	8	0	1,898	1,899	(1)
2005	1,792	1,763	1,818	55	90	78	1.011	1.032	62.8%	35	29	(6)	1,812	1,818	(6)
2006	1,526	1,496	1,577	81	78	66	1.032	1.054	40.8%	33	30	(3)	1,574	1,577	(3)
2007	1,647	1,596	1,725	129	66	54	1.054	1.081	31.0%	40	51	11	1,737	1,725	12
2008	1,496	1,451	1,631	180	54	42	1.081	1.116	27.8%	50	45	(5)	1,628	1,631	(3)
2009	1,493	1,408	1,665	257	42	30	1.116	1.179	31.8%	82	85	3	1,671	1,665	6
2010	1,466	1,267	1,739	472	30	18	1.179	1.381	45.0%	212	199	(13)	1,729	1,739	(10)
2011	1,113	412	1,674	1,262	18	6	1.381	3.813	62.6%	790	701	(89)	1,587	1,674	(87)
2012	358	0	1,727	1,727	6		3.813		26.2%	453	358	(95)	1,633	1,727	(94)
2013		0	0	0					0.0%	0			1,731	0	1,731
									0.0%						
TOTAL	51,689	50,176	54,404	4,228						1,717	1,513	(204)	55,941	54,404	1,537
EXLD PRIOR	51,689	50,176	54,404	4,228						1,717	1,513	(204)	55,941	54,404	1,537

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 2, SHEET 13, COL. (12) x SECT 3, EXH 2, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 2, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 2, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.4%	3.4%	66.7%
6	29.047	3.4%	16.4%	15.7%	66.9%
18	5.052	19.8%	8.9%	8.2%	63.0%
30	3.484	28.7%	5.9%	5.2%	61.0%
42	2.891	34.6%	4.5%	3.8%	59.9%
54	2.559	39.1%	3.8%	3.1%	59.4%
66	2.332	42.9%	3.6%	2.8%	59.1%
78	2.154	46.4%	2.8%	2.1%	58.8%
90	2.032	49.2%	2.6%	1.9%	58.9%
102	1.929	51.8%	2.5%	1.8%	59.0%
114	1.839	54.4%	2.3%	1.6%	59.1%
126	1.763	56.7%	2.1%	1.4%	59.3%
138	1.701	58.8%	2.0%	1.2%	59.6%
150	1.645	60.8%	2.0%	1.2%	60.0%
162	1.592	62.8%	1.9%	1.1%	60.2%
174	1.546	64.7%	1.8%	1.0%	60.5%
186	1.505	66.5%	1.7%	0.9%	60.9%
198	1.467	68.2%	1.6%	0.8%	61.3%
210	1.432	69.8%	1.5%	0.7%	61.6%
222	1.403	71.3%	1.4%	0.7%	62.2%
234	1.375	72.7%	1.3%	0.6%	62.7%
246	1.351	74.0%	1.3%	0.6%	63.3%
258	1.328	75.3%	1.3%	0.5%	64.0%
270	1.306	76.6%	1.2%	0.5%	64.6%
282	1.285	77.8%	1.2%	0.5%	65.3%
294	1.265	79.1%	1.3%	0.5%	65.9%
306	1.245	80.3%	1.3%	0.5%	66.4%
318	1.226	81.6%	1.2%	0.4%	66.8%
330	1.208	82.8%	1.1%	0.4%	67.2%
342	1.192	83.9%	1.0%	0.3%	67.7%
354	1.178	84.9%	1.0%	0.3%	68.2%
366	1.164	85.9%	0.9%	0.3%	68.7%
378	1.151	86.9%	0.9%	0.3%	69.2%
390	1.139	87.8%	0.9%	0.2%	69.7%
402	1.128	88.7%	0.8%	0.2%	70.2%
414	1.117	89.5%	0.8%	0.2%	70.8%
426	1.108	90.3%	0.7%	0.2%	71.4%
438	1.099	91.0%	0.7%	0.2%	71.9%
450	1.090	91.7%	0.7%	0.2%	72.5%
462	1.083	92.4%	0.6%	0.1%	73.1%
474	1.075	93.0%	0.6%	0.1%	73.6%
486	1.068	93.6%	0.6%	0.1%	74.1%
498	1.061	94.2%	0.6%	0.1%	74.6%
510	1.055	94.8%	0.5%	0.1%	75.0%
522	1.049	95.3%	0.5%	0.1%	75.3%
534	1.044	95.8%	0.5%	0.1%	75.6%
546	1.039	96.2%	0.4%	0.1%	75.8%
558	1.035	96.6%	0.4%	0.1%	76.0%
570	1.031	97.0%	0.3%	0.0%	76.3%
582	1.027	97.3%	0.3%	0.0%	76.6%
594	1.025	97.6%	0.3%	0.0%	77.0%
606	1.022	97.9%	0.2%	0.0%	77.6%
618	1.020	98.1%	0.2%	0.0%	78.2%
630	1.017	98.3%	0.2%	0.0%	78.9%
642	1.016	98.5%	0.2%	0.0%	79.6%
654	1.014	98.6%	0.1%	0.0%	80.5%
666	1.012	98.8%	0.1%	0.0%	81.6%
678	1.011	98.9%	0.1%	0.0%	83.0%
690	1.010	99.0%	0.1%	0.0%	84.8%
702	1.009	99.1%	0.1%	0.0%	87.0%
714	1.008	99.2%	0.1%	0.0%	89.2%
726	1.008	99.3%	0.1%	0.0%	91.7%
738	1.007	99.3%	0.1%	0.0%	94.7%
750	1.006	99.4%	0.6%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	28,522	26,877	0.785	2.485	55,653	52,444	100%	55,653	0.798	0.783	0.559
1991	3,852,022	1.853	7,138,884	20,197	19,150	0.797	2.460	39,613	37,559	100%	39,613	0.555	0.524	0.536
1992	3,944,342	1.762	6,951,801	21,402	19,451	0.809	2.436	42,195	38,348	100%	42,195	0.607	0.543	0.504
1993	4,020,534	1.730	6,954,996	23,170	22,188	0.822	2.412	45,916	43,970	100%	45,916	0.660	0.576	0.581
1994	4,272,082	1.690	7,221,716	23,657	22,256	0.834	2.388	47,123	44,333	100%	47,123	0.653	0.554	0.565
1995	4,432,599	1.642	7,279,180	25,305	27,470	0.847	2.364	50,667	55,002	100%	50,667	0.696	0.571	0.546
1996	4,487,291	1.587	7,119,619	22,930	22,184	0.860	2.341	46,151	44,647	100%	46,151	0.648	0.511	0.525
1997	4,623,816	1.516	7,011,137	26,485	26,058	0.873	2.128	49,196	48,403	100%	49,196	0.702	0.573	0.544
1998	4,816,176	1.448	6,974,036	26,726	24,958	0.886	1.935	45,819	42,788	100%	45,819	0.657	0.555	0.563
1999	5,047,597	1.402	7,074,826	28,573	27,310	0.900	1.759	45,210	43,211	100%	45,210	0.639	0.566	0.590
2000	5,318,217	1.352	7,189,648	34,597	31,755	0.913	1.599	50,523	46,372	100%	50,523	0.703	0.651	0.677
2001	5,597,545	1.324	7,410,279	40,902	38,165	0.927	1.454	55,127	51,438	100%	55,127	0.744	0.731	0.719
2002	5,822,846	1.233	7,180,173	37,885	35,347	0.941	1.411	50,328	46,956	100%	50,328	0.701	0.651	0.679
2003	6,004,956	1.205	7,236,443	40,505	37,495	0.956	1.370	53,038	49,096	100%	53,038	0.733	0.675	0.673
2004	6,183,507	1.221	7,550,966	39,439	37,881	0.970	1.330	50,901	48,890	100%	50,901	0.674	0.638	0.610
2005	6,388,250	1.180	7,536,083	36,307	35,446	0.985	1.291	46,187	45,091	100%	46,187	0.613	0.568	0.598
2006	6,653,696	1.170	7,785,410	35,795	35,267	1.000	1.254	44,882	44,220	100%	44,882	0.576	0.538	0.602
2007	6,915,410	1.122	7,758,240	35,024	32,529	1.000	1.217	42,637	39,599	100%	42,637	0.550	0.506	0.594
2008	7,073,199	1.076	7,613,102	35,693	31,699	1.000	1.182	42,185	37,465	100%	42,185	0.554	0.505	0.587
2009	7,109,910	1.044	7,422,640	43,034	38,573	1.000	1.147	49,380	44,261	100%	49,380	0.665	0.605	0.587
2010	7,245,414	1.035	7,501,912	41,951	37,502	1.000	1.114	46,736	41,780	100%	46,736	0.623	0.579	0.599
2011	7,353,256	1.020	7,501,057	36,703	35,861	1.000	1.082	39,698	38,788	100%	39,698	0.529	0.499	0.608
2012	7,500,322	1.010	7,575,325	29,857	33,206	1.000	1.040	31,051	34,534	100%	31,051	0.410	0.398	0.608
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.608

	5 Year Average excluding 2011-2012	0.594	0.547
	7 Year Average excluding 2011-2012	0.608	0.563
	10 Year Weighted Average excluding 2010-2012	0.650	
	10 Year Weighted Average excluding 2009-2012	0.647	
	5 Year Average excluding 2010-2012	0.592	0.545
	5 Year Average excluding 2012	0.584	0.539
	7 Year Average excluding 2012	0.587	0.543
(14)	2013 Selected Loss Rate:	0.608	

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

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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.008	1.008	1.008									
1954	702	702	714	1.009	1.008	1.009									
1955	690	690	702	1.010	1.009	1.010									
1956	678	678	690	1.011	1.010	1.011									
1957	666	666	678	1.012	1.011	1.012									
1958	654	654	666	1.014	1.012	1.014									
1959	642	642	654	1.016	1.014	1.016									
1960	630	630	642	1.017	1.016	1.017									
1961	618	618	630	1.020	1.017	1.020									
1962	606	606	618	1.022	1.020	1.022									
1963	594	594	606	1.025	1.022	1.025									
1964	582	582	594	1.027	1.025	1.027									
1965	570	570	582	1.031	1.027	1.031									
1966	558	558	570	1.035	1.031	1.035									
1967	546	546	558	1.039	1.035	1.039									
1968	534	534	546	1.044	1.039	1.044									
1969	522	522	534	1.049	1.044	1.049									
1970	510	510	522	1.055	1.049	1.055									
1971	498	498	510	1.061	1.055	1.061									
1972	486	486	498	1.068	1.061	1.068									
1973	474	474	486	1.075	1.068	1.075									
1974	462	462	474	1.083	1.075	1.083									
1975	450	450	462	1.090	1.083	1.090									
1976	438	438	450	1.099	1.090	1.099									
1977	426	426	438	1.108	1.099	1.108	1.050	1.050	1.050	1.000	1.000	1.000	1.164	1.164	1.164
1978	414	414	426	1.117	1.108	1.117	1.050	1.050	1.050	1.000	1.000	1.000	1.164	1.164	1.164
1979	402	402	414	1.128	1.117	1.128	1.049	1.050	1.049	1.000	1.000	1.000	1.164	1.164	1.164
1980	390	390	402	1.139	1.128	1.139	1.050	1.049	1.050	1.000	1.000	1.000	1.164	1.164	1.164
1981	378	378	390	1.151	1.139	1.151	1.056	1.050	1.056	1.000	1.000	1.000	1.164	1.164	1.164
1982	366	366	378	1.164	1.151	1.164	1.059	1.056	1.059	1.000	1.000	1.000	1.164	1.164	1.164
1983	354	354	366	1.178	1.164	1.178	1.067	1.059	1.067	1.000	1.000	1.000	1.172	1.164	1.172
1984	342	342	354	1.192	1.178	1.192	1.065	1.067	1.065	1.000	1.000	1.000	1.180	1.172	1.180
1985	330	330	342	1.208	1.192	1.208	1.063	1.065	1.063	1.000	1.000	1.000	1.190	1.180	1.190
1986	318	318	330	1.226	1.208	1.226	1.086	1.063	1.086	1.000	1.000	1.000	1.200	1.190	1.200
1987	306	306	318	1.245	1.226	1.245	1.079	1.086	1.079	1.000	1.000	1.000	1.212	1.200	1.212
1988	294	294	306	1.265	1.245	1.265	1.091	1.079	1.091	1.000	1.000	1.000	1.223	1.212	1.223
1989	282	282	294	1.285	1.265	1.285	1.093	1.091	1.093	1.000	1.000	1.000	1.242	1.223	1.242
1990	270	270	282	1.306	1.285	1.306	1.075	1.093	1.075	1.000	1.000	1.000	1.257	1.242	1.257
1991	258	258	270	1.328	1.306	1.328	1.130	1.075	1.130	1.000	1.000	1.000	1.282	1.257	1.282
1992	246	246	258	1.351	1.328	1.351	1.101	1.130	1.101	1.000	1.000	1.000	1.302	1.282	1.302
1993	234	234	246	1.375	1.351	1.375	1.109	1.101	1.109	1.000	1.000	1.000	1.326	1.302	1.326
1994	222	222	234	1.403	1.375	1.403	1.124	1.109	1.124	1.000	1.000	1.000	1.351	1.326	1.351
1995	210	210	222	1.432	1.403	1.432	1.191	1.124	1.191	1.000	1.000	1.000	1.376	1.351	1.376
1996	198	198	210	1.467	1.432	1.467	1.164	1.191	1.164	1.000	1.000	1.000	1.406	1.376	1.406
1997	186	186	198	1.505	1.467	1.505	1.182	1.164	1.182	1.000	1.000	1.000	1.440	1.406	1.440
1998	174	174	186	1.546	1.505	1.546	1.175	1.182	1.175	1.001	1.000	1.001	1.479	1.440	1.479
1999	162	162	174	1.592	1.546	1.592	1.183	1.175	1.183	1.001	1.001	1.001	1.527	1.479	1.527
2000	150	150	162	1.645	1.592	1.645	1.214	1.183	1.214	1.002	1.001	1.002	1.574	1.527	1.574
2001	138	138	150	1.701	1.645	1.701	1.229	1.214	1.229	1.002	1.002	1.002	1.623	1.574	1.623
2002	126	126	138	1.763	1.701	1.763	1.252	1.229	1.252	1.004	1.002	1.004	1.678	1.623	1.678
2003	114	114	126	1.839	1.763	1.839	1.262	1.252	1.262	1.005	1.004	1.005	1.740	1.678	1.740
2004	102	102	114	1.929	1.839	1.929	1.288	1.262	1.288	1.007	1.005	1.007	1.819	1.740	1.819
2005	90	90	102	2.032	1.929	2.032	1.319	1.288	1.319	1.011	1.007	1.011	1.903	1.819	1.903
2006	78	78	90	2.154	2.032	2.154	1.366	1.319	1.366	1.032	1.011	1.032	1.972	1.903	1.972
2007	66	66	78	2.332	2.154	2.332	1.414	1.366	1.414	1.054	1.032	1.054	2.085	1.972	2.085
2008	54	54	66	2.559	2.332	2.559	1.464	1.414	1.464	1.082	1.054	1.082	2.225	2.085	2.225
2009	42	42	54	2.891	2.559	2.891	1.620	1.464	1.620	1.118	1.082	1.118	2.425	2.225	2.425
2010	30	30	42	3.484	2.891	3.484	1.727	1.620	1.727	1.182	1.118	1.182	2.746	2.425	2.746
2011	18	18	30	5.052	3.484	5.052	1.900	1.727	1.900	1.383	1.182	1.383	3.387	2.746	3.387
2012	6	6	18	29.047	5.052	29.047	5.699	1.900	5.699	3.822	1.383	3.822	6.843	3.387	6.843

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	41	388	829	1,116	1,411	1,739	2,075	2,362	2,652	2,938	3,261	3,586	3,905	4,285	4,664	4,968	5,279	5,576	5,765	5,953	6,053	6,157	6,246	6,313	6,488	6,579	6,663	6,787	6,911	7,040	7,116	7,154	7,237	7,261	7,289	7,318	7,318
1978	58	550	1,174	1,580	2,002	2,391	2,780	3,235	3,803	4,558	5,325	5,987	6,599	7,087	7,453	7,784	8,015	8,237	8,391	8,567	8,689	8,809	9,019	9,152	9,290	9,479	9,573	9,629	9,672	9,717	9,820	9,873	9,897	9,923	9,944		9,944
1979	72	677	1,445	1,892	2,302	2,727	3,153	3,555	3,941	4,327	4,704	5,082	5,535	6,068	6,401	6,690	6,907	7,125	7,385	7,613	7,906	8,057	8,279	8,410	8,520	8,591	8,727	8,859	8,964	9,039	9,121	9,166	9,270	9,350			9,350
1980	72	685	1,480	1,948	2,352	2,777	3,246	3,703	4,095	4,466	4,830	5,248	5,602	6,052	6,354	6,630	6,878	7,116	7,272	7,435	7,614	7,756	7,920	8,196	8,371	8,547	8,664	8,815	9,020	8,959	9,040	9,084	9,128				9,128
1981	87	786	1,626	2,176	2,672	3,186	3,698	4,163	4,572	4,956	5,396	5,853	6,206	6,529	6,752	6,998	7,201	7,402	7,595	7,772	7,934	8,086	8,293	8,395	8,505	8,633	8,878	8,961	9,055	9,106	9,173	9,212					9,212
1982	180	1,475	2,680	3,438	4,125	4,805	5,432	5,957	6,474	7,057	7,702	8,359	8,911	9,350	9,757	10,052	10,288	10,566	10,733	10,900	11,085	11,272	11,443	11,612	11,802	11,921	12,050	12,241	12,408	12,538	12,634						12,634
1983	135	1,197	2,414	3,203	3,890	4,521	5,091	5,621	6,193	6,776	7,334	7,886	8,257	8,585	8,944	9,244	9,566	9,678	9,832	10,025	10,219	10,370	10,457	10,522	10,574	10,604	10,711	10,780	10,810	10,831							10,831
1984	210	1,694	3,053	3,897	4,627	5,303	5,891	6,540	7,345	7,910	8,376	8,704	9,012	9,310	9,526	9,743	10,000	10,366	10,676	10,899	11,144	11,336	11,462	11,617	11,699	11,785	11,899	12,003	12,085								12,085
1985	187	1,577	3,036	4,024	4,785	5,454	6,160	6,870	7,592	8,110	8,518	8,880	9,203	9,500	9,723	9,991	10,204	10,352	10,457	10,549	10,720	10,786	10,855	10,895	10,921	10,938	10,965	10,994									10,994
1986	164	1,534	3,218	4,148	4,949	5,823	6,691	7,329	7,905	8,283	8,706	9,015	9,309	9,581	9,832	10,057	10,242	10,445	10,767	11,048	11,334	11,519	11,658	11,865	12,032	12,329	12,513										12,513
1987	181	1,801	4,103	5,525	6,814	7,978	8,954	9,800	10,423	11,073	11,582	11,999	12,422	12,747	13,089	13,434	13,727	14,063	14,292	14,568	14,698	14,894	15,029	15,166	15,328	15,468											15,468
1988	234	2,137	4,544	6,312	7,927	9,268	10,269	11,190	11,811	12,403	12,821	13,320	13,665	14,013	14,414	14,937	15,475	15,965	16,429	16,845	17,327	17,588	18,329	18,610	19,282												19,282
1989	217	2,160	5,110	7,009	8,278	9,230	10,159	10,944	11,666	12,284	12,880	13,396	13,914	14,355	14,816	15,396	15,946	16,304	16,717	17,069	17,414	17,647	17,875	18,153													18,153
1990	210	2,510	6,548	8,622	10,018	11,039	11,922	12,705	13,414	14,115	14,774	15,564	16,299	17,069	17,675	18,265	18,920	19,659	20,093	20,556	20,920	21,415	21,843														21,843
1991	309	3,705	6,210	7,581	8,717	9,662	10,342	10,833	11,386	11,771	12,141	12,473	12,774	13,211	13,503	13,816	14,127	14,386	14,628	14,846	15,038	15,209															15,209
1992	311	3,823	6,395	8,065	9,209	10,107	10,760	11,353	11,810	12,433	12,872	13,258	13,715	14,063	14,288	14,596	14,933	15,202	15,474	15,691	15,847																15,847
1993	539	4,380	7,173	8,901	9,989	10,771	11,488	12,147	12,742	13,205	13,632	14,127	14,560	14,981	15,298	15,611	15,894	16,220	16,530	16,849																	16,849
1994	326	3,866	6,522	7,954	9,053	9,945	10,816	11,452	12,159	12,899	13,516	14,012	14,545	15,039	15,564	15,951	16,257	16,578	16,866																		16,866
1995	347	3,869	6,229	7,496	8,695	9,718	10,576	11,277	12,040	12,806	13,553	14,191	14,927	15,501	15,958	16,597	17,137	17,667																			17,667
1996	445	4,148	6,504	7,868	8,664	9,484	10,120	10,677	11,446	12,012	12,671	13,195	13,705	14,251	14,853	15,211	15,634																				15,634
1997	409	4,297	7,167	8,640	9,816	10,897	11,850	12,927	13,686	14,554	15,149	15,833	16,269	16,712	17,164	17,599																					17,599
1998	461	4,385	6,918	8,719	10,211	11,560	12,707	13,489	14,195	14,667	15,181	15,668	16,240	16,721	17,290																						17,290
1999	519	4,814	7,864	9,765	11,320	12,407	13,491	14,512	15,225	15,906	16,409	16,966	17,508	17,947																							17,947
2000	682	5,715	9,148	11,652	13,714	15,093	16,477	17,244	18,140	18,988	19,838	20,463	21,036																								21,036
2001	1,143	7,952	11,680	14,383	16,361	18,003	19,284	20,410	21,374	22,269	23,288	24,052																									24,052
2002	1,091	7,263	10,616	12,739	14,536	15,918	17,334	18,485	19,589	20,760	21,483																										21,483
2003	1,545	8,328	12,113	14,491	16,255	17,720	19,130	20,225	21,129	22,022																											22,022
2004	1,281	7,649	11,125	13,399	15,031	16,677	18,411	19,461	20,440																												20,440
2005	1,327	7,882	11,262	13,378	14,908	16,194	17,090	17,870																													17,870
2006	1,145	6,976	10,321	12,457	14,086	15,452	16,621																														16,621
2007	1,132	7,222	10,373	12,379	13,731	15,017																															15,017
2008	1,183	6,760	9,993	12,103	13,950																																13,950
2009	1,661	8,678	12,517	14,884																																	14,884
2010	1,651	8,684	12,041																																		12,041
2011	1,320	7,265																																			7,265
2012	1,028																																				1,028
																																					537,375

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	9.459	2.134	1.346	1.265	1.233	1.193	1.139	1.123	1.108	1.110	1.100	1.089	1.097	1.088	1.065	1.063	1.056	1.034	1.033	1.017	1.017	1.015	1.011	1.028	1.014	1.013	1.019	1.018	1.019	1.011	1.005	1.012	1.003	1.004	1.004		
1978	9.459	2.134	1.346	1.267	1.194	1.163	1.164	1.175	1.198	1.168	1.124	1.102	1.074	1.052	1.044	1.030	1.028	1.019	1.021	1.014	1.014	1.024	1.015	1.015	1.020	1.010	1.006	1.004	1.005	1.011	1.005	1.002	1.003	1.002			
1979	9.459	2.134	1.310	1.217	1.185	1.156	1.127	1.108	1.098	1.087	1.080	1.089	1.096	1.055	1.045	1.032	1.032	1.036	1.031	1.038	1.019	1.028	1.016	1.013	1.008	1.016	1.015	1.012	1.008	1.009	1.005	1.011	1.009				
1980	9.459	2.161	1.316	1.208	1.181	1.169	1.141	1.106	1.091	1.081	1.087	1.068	1.080	1.050	1.043	1.037	1.035	1.022	1.022	1.024	1.019	1.021	1.035	1.021	1.021	1.014	1.017	1.023	0.993	1.009	1.005	1.005					
1981	9.022	2.068	1.338	1.228	1.192	1.161	1.126	1.098	1.084	1.089	1.085	1.060	1.052	1.034	1.036	1.029	1.028	1.026	1.023	1.021	1.019	1.026	1.012	1.013	1.015	1.028	1.009	1.011	1.006	1.007	1.004						
1982	8.181	1.817	1.283	1.200	1.165	1.131	1.097	1.087	1.090	1.091	1.085	1.066	1.049	1.043	1.030	1.023	1.027	1.016	1.016	1.017	1.017	1.015	1.015	1.016	1.010	1.011	1.016	1.014	1.010	1.008							
1983	8.874	2.018	1.327	1.214	1.162	1.126	1.104	1.102	1.094	1.082	1.075	1.047	1.040	1.042	1.033	1.035	1.012	1.016	1.020	1.019	1.015	1.008	1.006	1.005	1.003	1.010	1.006	1.003	1.002								
1984	8.082	1.802	1.277	1.187	1.146	1.111	1.110	1.123	1.077	1.059	1.039	1.035	1.033	1.023	1.023	1.026	1.037	1.030	1.021	1.022	1.017	1.011	1.014	1.007	1.007	1.010	1.009	1.007									
1985	8.424	1.926	1.325	1.189	1.140	1.129	1.115	1.105	1.068	1.050	1.042	1.036	1.032	1.023	1.028	1.021	1.014	1.010	1.009	1.016	1.006	1.006	1.004	1.002	1.002	1.002	1.003										
1986	9.355	2.098	1.289	1.193	1.177	1.149	1.095	1.079	1.048	1.051	1.036	1.033	1.029	1.026	1.023	1.018	1.020	1.031	1.026	1.026	1.016	1.012	1.018	1.014	1.025	1.015											
1987	9.972	2.278	1.347	1.233	1.171	1.122	1.095	1.064	1.062	1.046	1.036	1.035	1.026	1.027	1.026	1.022	1.024	1.016	1.019	1.009	1.013	1.009	1.009	1.011	1.009												
1988	9.128	2.127	1.389	1.256	1.169	1.108	1.090	1.055	1.050	1.034	1.039	1.026	1.025	1.029	1.036	1.036	1.032	1.029	1.025	1.029	1.015	1.042	1.015	1.036													
1989	9.946	2.365	1.372	1.181	1.115	1.101	1.077	1.066	1.053	1.049	1.040	1.039	1.032	1.032	1.039	1.036	1.022	1.025	1.021	1.020	1.013	1.013	1.016														
1990	11.947	2.608	1.317	1.162	1.102	1.080	1.066	1.056	1.052	1.047	1.053	1.047	1.047	1.035	1.033	1.036	1.039	1.022	1.023	1.018	1.024	1.020															
1991	11.998	1.676	1.221	1.150	1.108	1.070	1.047	1.051	1.034	1.031	1.027	1.024	1.034	1.022	1.023	1.022	1.018	1.017	1.015	1.013	1.011																
1992	12.288	1.673	1.261	1.142	1.097	1.065	1.055	1.040	1.053	1.035	1.030	1.034	1.025	1.016	1.022	1.023	1.018	1.018	1.014	1.010																	
1993	8.130	1.638	1.241	1.122	1.078	1.067	1.057	1.049	1.036	1.032	1.036	1.031	1.029	1.021	1.020	1.018	1.021	1.019	1.019																		
1994	11.849	1.687	1.220	1.138	1.099	1.088	1.059	1.062	1.061	1.048	1.037	1.038	1.034	1.035	1.025	1.019	1.020	1.017																			
1995	11.138	1.610	1.203	1.160	1.118	1.088	1.066	1.068	1.064	1.058	1.047	1.052	1.038	1.029	1.040	1.033	1.031																				
1996	9.320	1.568	1.210	1.101	1.095	1.067	1.055	1.072	1.049	1.055	1.041	1.039	1.040	1.042	1.024	1.028																					
1997	10.505	1.668	1.206	1.136	1.110	1.087	1.091	1.059	1.063	1.041	1.045	1.027	1.027	1.027	1.025																						
1998	9.517	1.578	1.260	1.171	1.132	1.099	1.062	1.052	1.033	1.035	1.032	1.037	1.030	1.034																							
1999	9.268	1.634	1.242	1.159	1.096	1.087	1.076	1.049	1.045	1.032	1.034	1.032	1.025																								
2000	8.381	1.601	1.274	1.177	1.101	1.092	1.047	1.052	1.047	1.045	1.031	1.028																									
2001	6.954	1.469	1.231	1.138	1.100	1.071	1.058	1.047	1.042	1.046	1.033																										
2002	6.659	1.462	1.200	1.141	1.095	1.089	1.066	1.060	1.060	1.035																											
2003	5.390	1.454	1.196	1.122	1.090	1.080	1.057	1.045	1.042																												
2004	5.973	1.454	1.204	1.122	1.110	1.104	1.057	1.050																													
2005	5.940	1.429	1.188	1.114	1.086	1.055	1.046																														
2006	6.092	1.480	1.207	1.131	1.097	1.076																															
2007	6.378	1.436	1.193	1.109	1.094																																
2008	5.715	1.478	1.211	1.153																																	
2009	5.225	1.442	1.189																																		
2010	5.260	1.387																																			
2011	5.503																																				
4 Yr Avg	5.426	1.436	1.200	1.127	1.097	1.079	1.057	1.051	1.048	1.039	1.033	1.031	1.030	1.033	1.029	1.024	1.022	1.018	1.018	1.015	1.016	1.021	1.014	1.016	1.011	1.009	1.008	1.008	1.003	1.008	1.005	1.008	1.005	1.003	1.004		
5 Yr Avg	5.616	1.445	1.198	1.126	1.095	1.081	1.057	1.051	1.047	1.038	1.035	1.033	1.032	1.034	1.027	1.024	1.022	1.019	1.018	1.018	1.015	1.019	1.012	1.014	1.009	1.010	1.009	1.011	1.004	1.009	1.005	1.008	1.005	1.003	1.004		
7 Yr Avg	5.730	1.444	1.198	1.127	1.096	1.081	1.058	1.051	1.047	1.041	1.038	1.036	1.032	1.029	1.026	1.026	1.024	1.021	1.020	1.018	1.014	1.016	1.012	1.013	1.010	1.013	1.011	1.010	1.006	1.009	1.005	1.008	1.005	1.003	1.004		
3 Yr Wtd	5.317	1.432	1.197	1.131	1.092	1.079	1.054	1.051	1.048	1.042	1.033	1.032	1.027	1.034	1.030	1.027	1.024	1.018	1.016	1.014	1.017	1.025	1.014	1.022	1.012	1.009	1.006	1.008	1.006	1.008	1.005	1.006	1.005	1.003	1.004		
5 Yr Wtd	5.557	1.442	1.197	1.125	1.095	1.081	1.057	1.051	1.047	1.039	1.035	1.032	1.032	1.033	1.027	1.024	1.022	1.019	1.019	1.018	1.016	1.020	1.013	1.016	1.009	1.010	1.009	1.011	1.004	1.009	1.005	1.007	1.005	1.003	1.004		
10 Yr Wtd	5.752	1.448	1.208	1.135	1.099	1.083	1.060	1.054	1.050	1.042	1.036	1.034	1.033	1.030	1.029	1.028	1.025	1.021	1.020	1.018	1.015	1.017	1.014	1.015	1.012	1.012	1.011	1.011	1.006	1.009	1.005	1.007	1.005	1.003	1.004		TAIL
Prior	5.750	1.460	1.210	1.127	1.097	1.083	1.062	1.053	1.049	1.044	1.038	1.037	1.033	1.029	1.027	1.026	1.024	1.022	1.020	1.019	1.018	1.017	1.016	1.016	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.094
PA Sel.	5.930	1.460	1.209	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.037	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	
Selected	5.750	1.450	1.205	1.130	1.097	1.083	1.060	1.053	1.049	1.043	1.037	1.034	1.033	1.030	1.027	1.026	1.024	1.021	1.020	1.018	1.017	1.017	1.016	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	
Cumulative	29.047	5.052	3.484	2.891	2.559	2.332	2.154	2.032	1.929	1.839	1.763	1.701	1.645	1.592	1.546	1.505	1.467	1.432	1.403	1.375	1.351	1.328	1.306	1.285	1.265	1.245	1.226	1.208	1.192	1.178	1.164	1.151	1.139	1.128	1.117	1.108	1.099

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										6,955	6,935	7,100	7,173	7,196	7,367	7,486	7,574	7,565	7,580	7,553	7,553
1978																									9,645	9,913	9,813	9,856	9,869	9,883	10,008	10,125	10,089	10,087	10,065		10,065
1979																								9,219	9,262	9,502	9,286	9,659	9,652	9,672	9,609	9,605	9,696	9,740			9,740
1980																							9,037	8,756	9,203	9,792	9,320	9,575	9,520	9,438	9,540	9,462	9,524				9,524
1981																						8,838	9,405	9,021	8,982	9,272	9,366	9,711	9,678	9,631	9,756	9,704					9,704
1982																					12,231	12,164	12,681	12,321	12,661	13,090	12,701	13,145	13,311	13,308	13,324						13,324
1983																				11,418	11,393	11,067	11,527	11,062	11,061	11,082	11,044	11,271	11,217	11,161							11,161
1984																			12,723	12,988	13,370	12,906	13,163	12,464	12,293	12,611	12,778	12,812	12,652								12,652
1985																		11,191	11,704	11,543	11,703	11,584	11,814	11,369	11,284	11,328	11,285	11,258									11,258
1986																	11,726	11,322	12,581	13,173	13,376	13,022	13,479	13,359	13,594	13,710	13,870										13,870
1987																16,335	16,444	15,550	16,846	16,831	16,691	16,361	16,892	16,797	17,055	16,747											16,747
1988															18,544	18,996	19,896	18,661	21,266	21,469	21,935	19,532	24,336	24,133	23,787												23,787
1989														18,705	18,954	19,083	19,204	18,028	19,875	19,949	19,849	20,149	19,980	20,157													20,157
1990													22,159	23,849	23,426	23,208	23,427	22,367	24,490	25,173	25,337	25,003	25,001														25,001
1991												16,211	15,683	17,050	16,907	16,640	17,078	15,826	16,773	16,894	17,014	16,940															16,940
1992											16,997	17,576	17,519	17,962	17,257	17,305	17,507	17,378	17,387	17,444	17,672																17,672
1993										17,928	17,719	18,136	18,179	18,867	18,663	18,519	18,839	19,050	19,244	20,015																	20,015
1994									17,472	18,486	18,752	18,927	18,596	19,802	20,218	19,412	19,731	19,704	19,800																		19,800
1995								15,906	17,144	18,161	18,843	19,155	19,784	21,337	22,083	21,993	22,811	23,062																			23,062
1996							14,849	14,989	16,264	16,622	16,682	17,432	17,691	18,387	19,259	19,276	19,061																				19,061
1997						17,814	17,476	18,606	19,698	20,355	20,925	21,623	21,546	21,731	21,609	22,051																					22,051
1998					19,139	18,631	19,016	19,672	20,487	20,206	20,350	20,519	21,278	21,238	21,245																						21,245
1999				17,649	20,690	19,266	19,184	20,603	20,878	21,816	22,125	23,191	23,679	23,080																							23,080
2000			19,626	20,653	24,634	24,085	23,345	23,657	24,798	25,748	25,820	26,102	26,151																								26,151
2001		18,171	23,831	25,371	27,878	26,903	27,278	29,075	30,558	31,052	31,406	31,054																									31,054
2002	4,555	17,485	22,232	21,481	24,401	24,369	25,361	27,092	27,609	28,386	28,232																										28,232
2003	5,869	19,869	22,891	23,630	26,548	25,977	28,834	29,899	29,680	29,703																											29,703
2004	5,482	17,575	20,932	21,987	25,428	27,967	28,712	29,175	29,406																												29,406
2005	5,274	17,586	21,117	21,309	24,827	25,947	27,150	26,880																													26,880
2006	4,832	16,086	18,615	21,029	22,547	25,006	25,809																														25,809
2007	5,277	16,777	19,095	21,272	21,390	23,009																															23,009
2008	5,105	17,175	18,397	20,025	21,651																																21,651
2009	8,310	21,834	22,529	23,810																																	23,810
2010	8,344	21,318	21,714																																		21,714
2011	6,136	18,877																																			18,877
2012	5,826																																				5,826
																																					689,590

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										0.997	1.024	1.010	1.003	1.024	1.016	1.012	0.999	1.002	0.997		
1978																									1.028	0.990	1.004	1.001	1.001	1.013	1.012	0.996	1.000	0.998			
1979																								1.005	1.026	0.977	1.040	0.999	1.002	0.994	1.000	1.010	1.005				
1980																							0.969	1.051	1.064	0.952	1.027	0.994	0.991	1.011	0.992	1.007					
1981																						1.064	0.959	0.996	1.032	1.010	1.037	0.997	0.995	1.013	0.995						
1982																					0.994	1.042	0.972	1.028	1.034	0.970	1.035	1.013	1.000	1.001							
1983																				0.998	0.971	1.042	0.960	1.000	1.002	0.997	1.021	0.995	0.995								
1984																			1.021	1.029	0.965	1.020	0.947	0.986	1.026	1.013	1.003	0.987									
1985																		1.046	0.986	1.014	0.990	1.020	0.962	0.992	1.004	0.996	0.998										
1986																	0.966	1.111	1.047	1.015	0.974	1.035	0.991	1.018	1.009	1.012											
1987																1.007	0.946	1.083	0.999	0.992	0.980	1.032	0.994	1.015	0.982												
1988															1.024	1.047	0.938	1.140	1.010	1.022	0.890	1.246	0.992	0.986													
1989														1.013	1.007	1.006	0.939	1.102	1.004	0.995	1.015	0.992	1.009														
1990													1.076	0.982	0.991	1.009	0.955	1.095	1.028	1.007	0.987	1.000															
1991												0.967	1.087	0.992	0.984	1.026	0.927	1.060	1.007	1.007	0.996																
1992											1.034	0.997	1.025	0.961	1.003	1.012	0.993	1.000	1.003	1.013																	
1993										0.988	1.024	1.002	1.038	0.989	0.992	1.017	1.011	1.010	1.040																		
1994									1.058	1.014	1.009	0.983	1.065	1.021	0.960	1.016	0.999	1.005																			
1995								1.078	1.059	1.038	1.017	1.033	1.079	1.035	0.996	1.037	1.011																				
1996							1.009	1.085	1.022	1.004	1.045	1.015	1.039	1.047	1.001	0.989																					
1997						0.981	1.065	1.059	1.033	1.028	1.033	0.996	1.009	0.994	1.020																						
1998					0.973	1.021	1.034	1.041	0.986	1.007	1.008	1.037	0.998	1.000																							
1999				1.172	0.931	0.996	1.074	1.013	1.045	1.014	1.048	1.021	0.975																								
2000			1.052	1.193	0.978	0.969	1.013	1.048	1.038	1.003	1.011	1.002																									
2001		1.311	1.065	1.099	0.965	1.014	1.066	1.051	1.016	1.011	0.989																										
2002	3.839	1.271	0.966	1.136	0.999	1.041	1.068	1.019	1.028	0.995																											
2003	3.386	1.152	1.032	1.123	0.979	1.110	1.037	0.993	1.001																												
2004	3.206	1.191	1.050	1.156	1.100	1.027	1.016	1.008																													
2005	3.334	1.201	1.009	1.165	1.045	1.046	0.990																														
2006	3.329	1.157	1.130	1.072	1.109	1.032																															
2007	3.180	1.138	1.114	1.006	1.076																																
2008	3.365	1.071	1.088	1.081																																	
2009	2.627	1.032	1.057																																		
2010	2.555	1.019																																			
2011	3.076																																				
3 Yr Avg	2.753	1.041	1.086	1.053	1.077	1.035	1.014	1.007	1.015	1.003	1.016	1.020	0.994	1.014	1.006	1.014	1.007	1.005	1.017	1.009	0.999	1.079	0.998	1.006	0.998	1.007	1.007	0.998	0.997	1.008	0.995	1.012	1.001	1.000	0.997		
5 Yr Avg	2.961	1.083	1.080	1.096	1.062	1.051	1.035	1.024	1.026	1.006	1.018	1.014	1.020	1.020	0.994	1.014	0.988	1.034	1.016	1.009	0.974	1.061	0.990	0.999	1.004	0.998	1.019	0.997	0.997	1.006	1.003	1.006	1.001	1.000	0.997		
7 Yr Avg	3.067	1.116	1.069	1.106	1.039	1.034	1.038	1.025	1.021	1.009	1.022	1.012	1.029	1.007	0.994	1.015	0.976	1.059	1.013	1.007	0.976	1.049	0.979	1.004	1.013	0.993	1.023	0.998	0.998	1.009	1.003	1.006	1.001	1.000	0.997		
3 Yr Wtd	2.722	1.038	1.085	1.052	1.076	1.035	1.015	1.006	1.015	1.003	1.013	1.019	0.993	1.012	1.006	1.015	1.007	1.005	1.018	1.009	0.998	1.072	0.998	1.003	0.996	1.008	1.007	0.999	0.997	1.007	0.995	1.004	1.001	1.000	0.997		
5 Yr Wtd	2.893	1.077	1.077	1.097	1.059	1.051	1.035	1.023	1.024	1.006	1.015	1.014	1.017	1.019	0.994	1.015	0.990	1.036	1.017	1.009	0.972	1.060	0.992	0.999	1.003	0.998	1.018	0.998	0.997	1.006	1.002	1.006	1.001	1.000	0.997		
7 Yr Wtd	2.996	1.109	1.066	1.107	1.036	1.035	1.036	1.024	1.020	1.008	1.019	1.012	1.026	1.007	0.994	1.015	0.977	1.060	1.014	1.007	0.974	1.052	0.983	1.002	1.010	0.994	1.022	0.998	0.998	1.008	1.002	1.006	1.001	1.000	0.997		TAIL
Prior	3.011	1.131	1.052	1.109	1.023	1.031	1.043	1.030	1.024	1.014	1.024	1.013	1.035	1.006	0.989	1.018	0.966	1.071	1.013	1.007	0.970	1.063	0.977	1.006	1.023	0.988	1.023	1.001	1.000	1.010	1.004	1.005	1.000	1.002			1.040
PA Sel.	3.500	1.150	1.095	1.081	1.063	1.018	1.025	1.042	1.005	1.021	1.013	0.999	1.023	1.007	0.997	1.007	1.019	1.009	1.013	1.011	1.007	1.008	1.015	1.005	1.013	1.009	1.004	1.005	1.007	1.006	1.007	1.006	1.005	1.005	1.007		
Selected	3.000	1.100	1.066	1.107	1.036	1.035	1.036	1.024	1.020	1.008	1.019	1.012	1.026	1.007	0.994	1.015	0.977	1.060	1.014	1.007	0.974	1.052	0.983	1.002	1.010	0.994	1.022	0.998	0.998	1.008	1.002	1.006	1.001	1.000	1.000		
Cumulative	5.699	1.900	1.727	1.620	1.464	1.414	1.366	1.319	1.288	1.262	1.252	1.229	1.214	1.183	1.175	1.182	1.164	1.191	1.124	1.109	1.101	1.130	1.075	1.093	1.091	1.079	1.086	1.063	1.065	1.067	1.059	1.056	1.050	1.049	1.050	1.050	1.050

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										376	272	313	262	156	251	332	337	303	291	235	235
1978																									355	433	240	227	197	166	188	252	192	165	121		121
1979																								809	742	910	559	800	688	633	488	438	426	390			390
1980																							1,118	560	833	1,245	655	760	500	480	499	377	395				395
1981																						752	1,112	626	477	638	488	750	623	525	583	491					491
1982																					1,146	893	1,238	708	859	1,168	651	904	903	770	690						690
1983																				1,393	1,175	697	1,070	540	487	478	333	491	407	331							331
1984																			2,046	2,089	2,227	1,570	1,701	847	594	827	879	810	567								567
1985																		840	1,247	993	983	798	958	474	363	390	320	264									264
1986																	1,484	877	1,814	2,125	2,042	1,504	1,820	1,494	1,562	1,381	1,356										1,356
1987																2,901	2,717	1,487	2,555	2,263	1,993	1,466	1,863	1,631	1,727	1,278											1,278
1988															4,130	4,059	4,421	2,696	4,837	4,624	4,608	1,944	6,007	5,523	4,505													4,505
1989														4,350	4,138	3,687	3,259	1,723	3,158	2,879	2,435	2,502	2,105	2,004														2,004
1990													5,860	6,780	5,752	4,943	4,507	2,708	4,397	4,618	4,418	3,589	3,158															3,158
1991												3,738	2,909	3,840	3,405	2,825	2,951	1,440	2,145	2,048	1,976	1,731																1,731
1992											4,125	4,318	3,805	3,899	2,969	2,709	2,573	2,177	1,913	1,754	1,825																	1,825
1993										4,723	4,087	4,009	3,618	3,887	3,365	2,908	2,945	2,830	2,714	3,166																		3,166
1994									5,312	5,587	5,236	4,914	4,051	4,763	4,654	3,461	3,474	3,126	2,934																			2,934
1995								4,629	5,104	5,354	5,290	4,964	4,857	5,835	6,124	5,396	5,674	5,395																				5,395
1996							4,729	4,312	4,818	4,609	4,011	4,237	3,987	4,136	4,405	4,065	3,428																					3,428
1997						6,918	5,626	5,679	6,012	5,802	5,775	5,790	5,277	5,019	4,445	4,451																						4,451
1998					8,928	7,072	6,309	6,183	6,291	5,539	5,169	4,851	5,038	4,517	3,955																							3,955
1999				7,884	9,369	6,859	5,693	6,091	5,654	5,910	5,716	6,225	6,171	5,133																								5,133
2000			10,478	9,001	10,920	8,992	6,868	6,413	6,658	6,760	5,982	5,640	5,114																									5,114
2001		10,220	12,151	10,988	11,517	8,900	7,994	8,665	9,183	8,783	8,118	7,002																										7,002
2002	3,464	10,222	11,617	8,742	9,865	8,451	8,028	8,607	8,020	7,625	6,750																											6,750
2003	4,324	11,541	10,779	9,139	10,292	8,257	9,705	9,674	8,552	7,681																												7,681
2004	4,201	9,926	9,807	8,588	10,397	11,290	10,301	9,715	8,966																													8,966
2005	3,947	9,703	9,854	7,931	9,919	9,753	10,060	9,010																														9,010
2006	3,687	9,110	8,294	8,572	8,460	9,553	9,188																															9,188
2007	4,144	9,555	8,722	8,893	7,660	7,993																																7,993
2008	3,922	10,414	8,405	7,922	7,701																																	7,701
2009	6,650	13,157	10,012	8,925																																		8,925
2010	6,693	12,634	9,673																																			9,673
2011	4,816	11,611																																				11,611
2012	4,798																																					4,798
																																						152,216

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

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.08%	0.74%	1.57%	2.11%	2.67%	3.30%	3.93%	4.48%	5.03%	5.57%	6.18%	6.80%	7.40%	8.12%	8.84%	9.42%	10.00%	10.57%	10.93%	11.28%	11.47%	11.67%	11.84%	11.96%	12.30%	12.47%	12.63%	12.86%	13.10%	13.34%	13.49%	0.14%	0.14%	0.14%	0.14%	0.14%	5,276,573
1978	0.11%	1.05%	2.23%	3.01%	3.81%	4.55%	5.29%	6.16%	7.24%	8.67%	10.13%	11.39%	12.56%	13.49%	14.19%	14.81%	15.25%	15.68%	15.97%	16.30%	16.54%	16.76%	17.16%	17.42%	17.68%	18.04%	18.22%	18.33%	18.41%	18.49%	18.69%	0.19%	0.19%	0.19%	0.19%		5,254,386
1979	0.14%	1.31%	2.80%	3.66%	4.46%	5.28%	6.11%	6.88%	7.63%	8.38%	9.11%	9.84%	10.72%	11.75%	12.39%	12.95%	13.37%	13.80%	14.30%	14.74%	15.31%	15.60%	16.03%	16.28%	16.50%	16.64%	16.90%	17.15%	17.36%	17.50%	17.66%	0.18%	0.18%	0.18%			5,164,474
1980	0.14%	1.35%	2.91%	3.83%	4.62%	5.45%	6.38%	7.27%	8.04%	8.77%	9.49%	10.31%	11.00%	11.89%	12.48%	13.02%	13.51%	13.98%	14.28%	14.60%	14.96%	15.23%	15.56%	16.10%	16.44%	16.79%	17.02%	17.31%	17.72%	17.60%	17.76%	0.18%	0.18%				5,091,177
1981	0.18%	1.60%	3.31%	4.43%	5.44%	6.49%	7.53%	8.48%	9.32%	10.10%	10.99%	11.92%	12.64%	13.30%	13.76%	14.26%	14.67%	15.08%	15.47%	15.83%	16.16%	16.47%	16.90%	17.10%	17.33%	17.59%	18.09%	18.26%	18.45%	18.55%	18.69%	0.19%					4,908,624
1982	0.34%	2.80%	5.09%	6.53%	7.83%	9.12%	10.31%	11.31%	12.29%	13.40%	14.63%	15.87%	16.92%	17.75%	18.53%	19.09%	19.54%	20.06%	20.38%	20.70%	21.05%	21.40%	21.73%	22.05%	22.41%	22.64%	22.88%	23.24%	23.56%	23.81%	23.99%						5,266,185
1983	0.25%	2.25%	4.54%	6.02%	7.32%	8.50%	9.58%	10.57%	11.65%	12.75%	13.79%	14.83%	15.53%	16.15%	16.82%	17.39%	17.99%	18.20%	18.49%	18.86%	19.22%	19.50%	19.67%	19.79%	19.89%	19.94%	20.15%	20.28%	20.33%	20.37%							5,316,747
1984	0.39%	3.14%	5.66%	7.22%	8.58%	9.83%	10.92%	12.12%	13.61%	14.66%	15.52%	16.13%	16.70%	17.26%	17.65%	18.06%	18.53%	19.21%	19.79%	20.20%	20.65%	21.01%	21.24%	21.53%	21.68%	21.84%	22.05%	22.25%	22.40%								5,395,574
1985	0.34%	2.86%	5.51%	7.31%	8.69%	9.90%	11.19%	12.48%	13.79%	14.73%	15.47%	16.13%	16.71%	17.25%	17.66%	18.14%	18.53%	18.80%	18.99%	19.16%	19.47%	19.59%	19.71%	19.79%	19.83%	19.86%	19.91%	19.97%									5,506,356
1986	0.28%	2.64%	5.54%	7.14%	8.51%	10.02%	11.51%	12.61%	13.60%	14.25%	14.98%	15.51%	16.02%	16.48%	16.92%	17.30%	17.62%	17.97%	18.52%	19.01%	19.50%	19.82%	20.06%	20.41%	20.70%	21.21%	21.53%										5,812,249
1987	0.29%	2.91%	6.62%	8.92%	11.00%	12.88%	14.46%	15.82%	16.83%	17.88%	18.70%	19.37%	20.06%	20.58%	21.14%	21.69%	22.17%	22.71%	23.08%	23.52%	23.73%	24.05%	24.27%	24.49%	24.75%	24.98%											6,193,181
1988	0.36%	3.30%	7.01%	9.73%	12.22%	14.29%	15.84%	17.26%	18.21%	19.13%	19.77%	20.54%	21.07%	21.61%	22.23%	23.03%	23.87%	24.62%	25.34%	25.98%	26.72%	27.12%	28.27%	28.70%	29.74%												6,484,397
1989	0.33%	3.25%	7.70%	10.56%	12.47%	13.90%	15.30%	16.48%	17.57%	18.50%	19.40%	20.17%	20.95%	21.62%	22.31%	23.19%	24.01%	24.55%	25.17%	25.71%	26.22%	26.58%	26.92%	27.34%													6,640,304
1990	0.30%	3.60%	9.39%	12.36%	14.37%	15.83%	17.10%	18.22%	19.24%	20.24%	21.19%	22.32%	23.37%	24.48%	25.35%	26.19%	27.13%	28.19%	28.81%	29.48%	30.00%	30.71%	31.32%														6,973,268
1991	0.43%	5.19%	8.70%	10.62%	12.21%	13.53%	14.49%	15.17%	15.95%	16.49%	17.01%	17.47%	17.89%	18.51%	18.91%	19.35%	19.79%	20.15%	20.49%	20.80%	21.07%	21.30%															7,138,884
1992	0.45%	5.50%	9.20%	11.60%	13.25%	14.54%	15.48%	16.33%	16.99%	17.88%	18.52%	19.07%	19.73%	20.23%	20.55%	21.00%	21.48%	21.87%	22.26%	22.57%	22.80%																6,951,801
1993	0.77%	6.30%	10.31%	12.80%	14.36%	15.49%	16.52%	17.46%	18.32%	18.99%	19.60%	20.31%	20.94%	21.54%	22.00%	22.45%	22.85%	23.32%	23.77%	24.23%																	6,954,996
1994	0.45%	5.35%	9.03%	11.01%	12.54%	13.77%	14.98%	15.86%	16.84%	17.86%	18.72%	19.40%	20.14%	20.82%	21.55%	22.09%	22.51%	22.96%	23.35%																		7,221,716
1995	0.48%	5.32%	8.56%	10.30%	11.94%	13.35%	14.53%	15.49%	16.54%	17.59%	18.62%	19.49%	20.51%	21.30%	21.92%	22.80%	23.54%	24.27%																			7,279,180
1996	0.63%	5.83%	9.13%	11.05%	12.17%	13.32%	14.21%	15.00%	16.08%	16.87%	17.80%	18.53%	19.25%	20.02%	20.86%	21.36%	21.96%																				7,119,619
1997	0.58%	6.13%	10.22%	12.32%	14.00%	15.54%	16.90%	18.44%	19.52%	20.76%	21.61%	22.58%	23.20%	23.84%	24.48%	25.10%																					7,011,137
1998	0.66%	6.29%	9.92%	12.50%	14.64%	16.58%	18.22%	19.34%	20.35%	21.03%	21.77%	22.47%	23.29%	23.98%	24.79%																						6,974,036
1999	0.73%	6.80%	11.12%	13.80%	16.00%	17.54%	19.07%	20.51%	21.52%	22.48%	23.19%	23.98%	24.75%	25.37%																							7,074,826
2000	0.95%	7.95%	12.72%	16.21%	19.07%	20.99%	22.92%	23.98%	25.23%	26.41%	27.59%	28.46%	29.26%																								7,189,648
2001	1.54%	10.73%	15.76%	19.41%	22.08%	24.29%	26.02%	27.54%	28.84%	30.05%	31.43%	32.46%																									7,410,279
2002	1.52%	10.11%	14.78%	17.74%	20.25%	22.17%	24.14%	25.74%	27.28%	28.91%	29.92%																										7,180,173
2003	2.14%	11.51%	16.74%	20.02%	22.46%	24.49%	26.44%	27.95%	29.20%	30.43%																											7,236,443
2004	1.70%	10.13%	14.73%	17.75%	19.91%	22.09%	24.38%	25.77%	27.07%																												7,550,966
2005	1.76%	10.46%	14.94%	17.75%	19.78%	21.49%	22.68%	23.71%																													7,536,083
2006	1.47%	8.96%	13.26%	16.00%	18.09%	19.85%	21.35%																														7,785,410
2007	1.46%	9.31%	13.37%	15.96%	17.70%	19.36%																															7,758,240
2008	1.55%	8.88%	13.13%	15.90%	18.32%																																7,613,102
2009	2.24%	11.69%	16.86%	20.05%																																	7,422,640
2010	2.20%	11.58%	16.05%																																		7,501,912
2011	1.76%	9.69%																																			7,501,057
2012	1.36%																																				7,575,325

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										13.18%	13.14%	13.46%	13.59%	13.64%	13.96%	0.14%	0.14%	0.14%	0.14%	0.14%	5,276,573
1978																									18.36%	18.87%	18.68%	18.76%	18.78%	18.81%	19.05%	0.19%	0.19%	0.19%	0.19%		5,254,386
1979																								17.85%	17.93%	18.40%	17.98%	18.70%	18.69%	18.73%	18.61%	0.19%	0.19%	0.19%			5,164,474
1980																							17.75%	17.20%	18.08%	19.23%	18.31%	18.81%	18.70%	18.54%	18.74%	0.19%	0.19%				5,091,177
1981																						18.00%	19.16%	18.38%	18.30%	18.89%	19.08%	19.78%	19.72%	19.62%	19.87%	0.20%					4,908,624
1982																					23.23%	23.10%	24.08%	23.40%	24.04%	24.86%	24.12%	24.96%	25.28%	25.27%	25.30%						5,266,185
1983																				21.48%	21.43%	20.81%	21.68%	20.81%	20.80%	20.84%	20.77%	21.20%	21.10%	20.99%							5,316,747
1984																			23.58%	24.07%	24.78%	23.92%	24.40%	23.10%	22.78%	23.37%	23.68%	23.75%	23.45%								5,395,574
1985																		20.32%	21.26%	20.96%	21.25%	21.04%	21.45%	20.65%	20.49%	20.57%	20.49%	20.45%									5,506,356
1986																	20.17%	19.48%	21.65%	22.66%	23.01%	22.40%	23.19%	22.98%	23.39%	23.59%	23.86%										5,812,249
1987																26.38%	26.55%	25.11%	27.20%	27.18%	26.95%	26.42%	27.28%	27.12%	27.54%	27.04%											6,193,181
1988															28.60%	29.29%	30.68%	28.78%	32.80%	33.11%	33.83%	30.12%	37.53%	37.22%	36.68%												6,484,397
1989														28.17%	28.54%	28.74%	28.92%	27.15%	29.93%	30.04%	29.89%	30.34%	30.09%	30.36%													6,640,304
1990													31.78%	34.20%	33.59%	33.28%	33.60%	32.08%	35.12%	36.10%	36.34%	35.86%	35.85%														6,973,268
1991												22.71%	21.97%	23.88%	23.68%	23.31%	23.92%	22.17%	23.50%	23.67%	23.83%	23.73%															7,138,884
1992											24.45%	25.28%	25.20%	25.84%	24.82%	24.89%	25.18%	25.00%	25.01%	25.09%	25.42%																6,951,801
1993										25.78%	25.48%	26.08%	26.14%	27.13%	26.83%	26.63%	27.09%	27.39%	27.67%	28.78%																	6,954,996
1994									24.19%	25.60%	25.97%	26.21%	25.75%	27.42%	28.00%	26.88%	27.32%	27.28%	27.42%																		7,221,716
1995								21.85%	23.55%	24.95%	25.89%	26.31%	27.18%	29.31%	30.34%	30.21%	31.34%	31.68%																			7,279,180
1996							20.86%	21.05%	22.84%	23.35%	23.43%	24.48%	24.85%	25.83%	27.05%	27.07%	26.77%																				7,119,619
1997						25.41%	24.93%	26.54%	28.10%	29.03%	29.84%	30.84%	30.73%	30.99%	30.82%	31.45%																					7,011,137
1998					27.44%	26.72%	27.27%	28.21%	29.38%	28.97%	29.18%	29.42%	30.51%	30.45%	30.46%																						6,974,036
1999				24.95%	29.24%	27.23%	27.12%	29.12%	29.51%	30.84%	31.27%	32.78%	33.47%	32.62%																							7,074,826
2000			27.30%	28.73%	34.26%	33.50%	32.47%	32.90%	34.49%	35.81%	35.91%	36.31%	36.37%																								7,189,648
2001		24.52%	32.16%	34.24%	37.62%	36.31%	36.81%	39.24%	41.24%	41.90%	42.38%	41.91%																									7,410,279
2002	6.34%	24.35%	30.96%	29.92%	33.98%	33.94%	35.32%	37.73%	38.45%	39.53%	39.32%																										7,180,173
2003	8.11%	27.46%	31.63%	32.65%	36.69%	35.90%	39.85%	41.32%	41.01%	41.05%																											7,236,443
2004	7.26%	23.28%	27.72%	29.12%	33.68%	37.04%	38.02%	38.64%	38.94%																												7,550,966
2005	7.00%	23.34%	28.02%	28.28%	32.94%	34.43%	36.03%	35.67%																													7,536,083
2006	6.21%	20.66%	23.91%	27.01%	28.96%	32.12%	33.15%																														7,785,410
2007	6.80%	21.63%	24.61%	27.42%	27.57%	29.66%																															7,758,240
2008	6.70%	22.56%	24.17%	26.30%	28.44%																																7,613,102
2009	11.20%	29.42%	30.35%	32.08%																																	7,422,640
2010	11.12%	28.42%	28.95%																																		7,501,912
2011	8.18%	25.17%																																			7,501,057
2012	7.69%																																				7,575,325

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

REPORTED LOST TIME - TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	562	1,219	1,240	1,251	1,257	1,264	1,267	1,268	1,268	1,269	1,269	1,269	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272						1,272
1983	589	1,282	1,311	1,323	1,328	1,335	1,339	1,339	1,339	1,339	1,339	1,339	1,340	1,341	1,341	1,341	1,341	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342							1,342
1984	643	1,364	1,395	1,412	1,423	1,425	1,428	1,428	1,429	1,431	1,431	1,432	1,432	1,432	1,432	1,432	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433								1,433
1985	695	1,485	1,515	1,535	1,548	1,553	1,554	1,555	1,555	1,557	1,557	1,559	1,560	1,560	1,560	1,561	1,561	1,561	1,561	1,563	1,563	1,564	1,564	1,564	1,564	1,564	1,564	1,564									1,564
1986	696	1,575	1,614	1,624	1,631	1,640	1,643	1,646	1,647	1,648	1,649	1,651	1,651	1,651	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653										1,653
1987	740	1,614	1,646	1,673	1,682	1,688	1,693	1,696	1,697	1,697	1,699	1,700	1,700	1,701	1,702	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704											1,704
1988	850	1,795	1,839	1,859	1,876	1,885	1,889	1,892	1,893	1,895	1,895	1,895	1,897	1,900	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901												1,901
1989	826	1,798	1,840	1,866	1,879	1,887	1,894	1,896	1,898	1,901	1,902	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,905	1,905	1,905	1,905	1,905													1,905
1990	812	1,765	1,806	1,825	1,836	1,844	1,848	1,855	1,859	1,860	1,867	1,869	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872														1,872
1991	838	1,712	1,748	1,764	1,774	1,785	1,789	1,793	1,795	1,798	1,799	1,800	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802															1,802
1992	850	1,844	1,887	1,912	1,922	1,933	1,942	1,947	1,949	1,951	1,953	1,955	1,955	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957																1,957
1993	328	1,215	1,485	1,674	1,750	1,809	1,851	1,882	1,893	1,899	1,905	1,906	1,907	1,907	1,908	1,908	1,908	1,909	1,909	1,909																	1,909
1994	258	1,165	1,436	1,611	1,699	1,745	1,781	1,812	1,827	1,841	1,848	1,849	1,853	1,858	1,859	1,859	1,860	1,860	1,861																		1,861
1995	264	1,244	1,505	1,633	1,711	1,768	1,817	1,845	1,855	1,860	1,866	1,869	1,873	1,873	1,874	1,874	1,874	1,874																			1,874
1996	403	1,387	1,600	1,729	1,793	1,832	1,872	1,900	1,909	1,915	1,920	1,926	1,927	1,927	1,929	1,930	1,930																				1,930
1997	386	1,191	1,406	1,508	1,570	1,614	1,653	1,670	1,680	1,690	1,701	1,702	1,704	1,705	1,705	1,705																					1,705
1998	389	1,167	1,379	1,481	1,555	1,595	1,630	1,651	1,657	1,665	1,673	1,678	1,679	1,681	1,681																						1,681
1999	450	1,371	1,585	1,694	1,744	1,770	1,806	1,836	1,852	1,854	1,857	1,861	1,862	1,864																							1,864
2000	492	1,467	1,686	1,764	1,807	1,847	1,897	1,925	1,934	1,939	1,943	1,945	1,946																								1,946
2001	536	1,500	1,700	1,782	1,837	1,881	1,920	1,940	1,950	1,955	1,955	1,955																									1,955
2002	449	1,395	1,564	1,618	1,673	1,736	1,774	1,818	1,825	1,829	1,831																										1,831
2003	498	1,410	1,620	1,731	1,809	1,854	1,894	1,947	1,951	1,952																											1,952
2004	471	1,323	1,584	1,685	1,739	1,786	1,837	1,877	1,885																												1,885
2005	447	1,277	1,542	1,634	1,686	1,732	1,763	1,792																													1,792
2006	361	1,113	1,323	1,412	1,467	1,496	1,526																														1,526
2007	416	1,235	1,468	1,548	1,596	1,647																															1,647
2008	421	1,187	1,389	1,451	1,496																																1,496
2009	456	1,223	1,408	1,493																																	1,493
2010	476	1,267	1,466																																		1,466
2011	412	1,113																																			1,113
2012	358																																				358
																																					51,689

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.169	1.017	1.009	1.005	1.006	1.002	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.177	1.023	1.009	1.004	1.005	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.121	1.023	1.012	1.008	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.137	1.020	1.013	1.008	1.003	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.263	1.025	1.006	1.004	1.006	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.181	1.020	1.016	1.005	1.004	1.003	1.002	1.001	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.112	1.025	1.011	1.009	1.005	1.002	1.002	1.001	1.001	1.000	1.000	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.177	1.023	1.014	1.007	1.004	1.004	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000														
1990	2.174	1.023	1.011	1.006	1.004	1.002	1.004	1.002	1.001	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.043	1.021	1.009	1.006	1.006	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.169	1.023	1.013	1.005	1.006	1.005	1.003	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.704	1.222	1.127	1.045	1.034	1.023	1.017	1.006	1.003	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000																		
1994	4.516	1.233	1.122	1.055	1.027	1.021	1.017	1.008	1.008	1.004	1.001	1.002	1.003	1.001	1.000	1.001	1.000	1.001																			
1995	4.712	1.210	1.085	1.048	1.033	1.028	1.015	1.005	1.003	1.003	1.002	1.002	1.000	1.001	1.000	1.000	1.000																				
1996	3.442	1.154	1.081	1.037	1.022	1.022	1.015	1.005	1.003	1.003	1.003	1.001	1.000	1.001	1.001	1.000																					
1997	3.085	1.181	1.073	1.041	1.028	1.024	1.010	1.006	1.006	1.007	1.001	1.001	1.001	1.000	1.000																						
1998	3.000	1.182	1.074	1.050	1.026	1.022	1.013	1.004	1.005	1.005	1.003	1.001	1.001	1.000																							
1999	3.047	1.156	1.069	1.030	1.015	1.020	1.017	1.009	1.001	1.002	1.002	1.001	1.001																								
2000	2.982	1.149	1.046	1.024	1.022	1.027	1.015	1.005	1.003	1.002	1.001	1.001																									
2001	2.799	1.133	1.048	1.031	1.024	1.021	1.010	1.005	1.003	1.000	1.000																										
2002	3.107	1.121	1.035	1.034	1.038	1.022	1.025	1.004	1.002	1.001																											
2003	2.831	1.149	1.069	1.045	1.025	1.022	1.028	1.002	1.001																												
2004	2.809	1.197	1.064	1.032	1.027	1.029	1.022	1.004																													
2005	2.857	1.208	1.060	1.032	1.027	1.018	1.016																														
2006	3.083	1.189	1.067	1.039	1.020	1.020																															
2007	2.969	1.189	1.054	1.031	1.032																																
2008	2.819	1.170	1.045	1.031																																	
2009	2.682	1.151	1.060																																		
2010	2.662	1.157																																			
2011	2.701																																				
3 Yr Avg	2.682	1.160	1.053	1.034	1.026	1.022	1.022	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.767	1.171	1.057	1.033	1.026	1.022	1.020	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.825	1.180	1.060	1.035	1.028	1.023	1.019	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	2.681	1.159	1.053	1.034	1.027	1.022	1.022	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	2.762	1.171	1.057	1.033	1.026	1.022	1.020	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	2.815	1.180	1.060	1.035	1.028	1.023	1.019	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	2.761	1.171	1.057	1.032	1.025	1.022	1.020	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.000
PA Sel.	3.365	1.225	1.078	1.044	1.040	1.040	1.040	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	2.762	1.171	1.057	1.033	1.026	1.022	1.020	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	3.822	1.383	1.182	1.118	1.082	1.054	1.032	1.011	1.007	1.005	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	3.772	1.786	1.272	1.194	1.158	1.128	1.096	1.087	1.089	1.091	1.085	1.065	1.048	1.043	1.030	1.023	1.027	1.016	1.016	1.017	1.016	1.015	1.015	1.016	1.010	1.011	1.016	1.014	1.010	1.008						
1983	4.077	1.973	1.315	1.210	1.156	1.123	1.104	1.102	1.094	1.082	1.075	1.046	1.039	1.042	1.033	1.035	1.011	1.016	1.020	1.019	1.015	1.008	1.006	1.005	1.003	1.010	1.006	1.003	1.002							
1984	3.810	1.762	1.261	1.178	1.145	1.108	1.110	1.122	1.076	1.059	1.038	1.035	1.033	1.023	1.023	1.026	1.037	1.030	1.021	1.022	1.017	1.011	1.014	1.007	1.007	1.010	1.009	1.007								
1985	3.943	1.888	1.308	1.179	1.136	1.129	1.115	1.105	1.067	1.050	1.041	1.036	1.032	1.023	1.027	1.021	1.014	1.010	1.008	1.016	1.005	1.006	1.004	1.002	1.002	1.002	1.003									
1986	4.134	2.047	1.281	1.188	1.170	1.147	1.093	1.078	1.047	1.050	1.034	1.033	1.029	1.025	1.023	1.018	1.020	1.031	1.026	1.026	1.016	1.012	1.018	1.014	1.025	1.015										
1987	4.572	2.233	1.325	1.227	1.167	1.119	1.093	1.063	1.062	1.045	1.035	1.035	1.026	1.026	1.025	1.022	1.024	1.016	1.019	1.009	1.013	1.009	1.009	1.011	1.009											
1988	4.322	2.076	1.374	1.244	1.164	1.106	1.088	1.055	1.049	1.034	1.039	1.025	1.024	1.029	1.036	1.036	1.032	1.029	1.025	1.029	1.015	1.042	1.015	1.036												
1989	4.569	2.311	1.352	1.173	1.110	1.097	1.076	1.065	1.051	1.048	1.039	1.039	1.032	1.032	1.039	1.036	1.022	1.025	1.021	1.020	1.013	1.013	1.016													
1990	5.496	2.549	1.303	1.155	1.097	1.078	1.062	1.054	1.052	1.043	1.052	1.046	1.047	1.035	1.033	1.036	1.039	1.022	1.023	1.018	1.024	1.020														
1991	5.873	1.642	1.210	1.143	1.102	1.068	1.045	1.050	1.032	1.031	1.027	1.023	1.034	1.022	1.023	1.022	1.018	1.017	1.015	1.013	1.011															
1992	5.664	1.635	1.245	1.136	1.091	1.060	1.052	1.039	1.052	1.034	1.029	1.034	1.024	1.016	1.022	1.023	1.018	1.018	1.014	1.010																
1993	2.195	1.340	1.101	1.073	1.043	1.042	1.040	1.043	1.033	1.029	1.036	1.030	1.029	1.021	1.020	1.018	1.020	1.019	1.019																	
1994	2.624	1.368	1.087	1.079	1.070	1.066	1.041	1.053	1.053	1.044	1.036	1.036	1.031	1.034	1.025	1.019	1.020	1.017																		
1995	2.364	1.331	1.109	1.107	1.082	1.059	1.050	1.062	1.061	1.055	1.045	1.050	1.038	1.029	1.040	1.033	1.031																			
1996	2.708	1.359	1.120	1.062	1.071	1.044	1.040	1.067	1.046	1.052	1.038	1.038	1.040	1.041	1.024	1.028																				
1997	3.405	1.413	1.124	1.091	1.080	1.062	1.080	1.052	1.057	1.034	1.045	1.026	1.027	1.027	1.025																					
1998	3.172	1.335	1.174	1.115	1.104	1.076	1.048	1.049	1.028	1.030	1.029	1.036	1.028	1.034																						
1999	3.042	1.413	1.162	1.126	1.080	1.066	1.058	1.040	1.044	1.030	1.032	1.031	1.024																							
2000	2.811	1.393	1.217	1.149	1.077	1.063	1.031	1.047	1.044	1.043	1.030	1.027																								
2001	2.485	1.296	1.175	1.103	1.075	1.049	1.047	1.042	1.039	1.046	1.033																									
2002	2.143	1.304	1.160	1.104	1.055	1.066	1.041	1.056	1.057	1.034																										
2003	1.904	1.266	1.120	1.073	1.064	1.057	1.028	1.043	1.042																											
2004	2.126	1.215	1.132	1.087	1.080	1.073	1.034	1.046																												
2005	2.079	1.183	1.121	1.080	1.057	1.037	1.029																													
2006	1.976	1.245	1.131	1.088	1.076	1.054																														
2007	2.149	1.208	1.132	1.076	1.060																															
2008	2.027	1.263	1.159	1.118																																
2009	1.948	1.253	1.121																																	
2010	1.976	1.198																																		
2011	2.037																																			
3 Yr Avg	1.987	1.238	1.138	1.094	1.064	1.055	1.031	1.048	1.046	1.041	1.032	1.032	1.026	1.034	1.030	1.026	1.024	1.018	1.016	1.014	1.016	1.025	1.013	1.020	1.012	1.009	1.006	1.008	1.006	1.008						
5 Yr Avg	2.027	1.233	1.133	1.090	1.067	1.057	1.036	1.047	1.045	1.036	1.034	1.032	1.031	1.033	1.027	1.024	1.021	1.019	1.018	1.018	1.015	1.019	1.012	1.014	1.009	1.010	1.008	1.008	1.006	1.008						
7 Yr Avg	2.027	1.224	1.131	1.089	1.067	1.057	1.038	1.046	1.044	1.038	1.036	1.035	1.031	1.029	1.026	1.026	1.024	1.021	1.019	1.018	1.014	1.016	1.012	1.013	1.009	1.010	1.008	1.008	1.006	1.008						
3 Yr Wtd	1.985	1.237	1.136	1.094	1.065	1.055	1.031	1.048	1.046	1.041	1.032	1.031	1.026	1.033	1.030	1.026	1.024	1.018	1.016	1.014	1.017	1.025	1.013	1.021	1.012	1.009	1.006	1.008	1.007	1.008						
5 Yr Wtd	2.021	1.233	1.132	1.090	1.067	1.057	1.036	1.047	1.045	1.037	1.034	1.031	1.031	1.033	1.027	1.024	1.022	1.019	1.019	1.018	1.016	1.020	1.013	1.015	1.009	1.010	1.009	1.008	1.007	1.008						
10 Yr Wtd	2.029	1.241	1.144	1.099	1.072	1.060	1.042	1.049	1.047	1.039	1.035	1.033	1.032	1.029	1.029	1.027	1.025	1.020	1.019	1.018	1.015	1.016	1.012	1.014	1.009	1.010	1.009	1.008	1.007	1.008						TAIL
Prior	1.550	1.080	1.096	1.065	1.058	1.049	1.029	1.044	1.042	1.036	1.033	1.035	1.032	1.030	1.026	1.023	1.024	1.020	1.020	1.018	1.017	1.017	1.012	1.008	1.009	1.012	1.012	1.012	1.005	1.009	1.005	1.008	1.003	1.004	1.009		1.103
PA Sel.	1.775	1.173	1.111	1.076	1.054	1.034	1.029	1.045	1.042	1.038	1.035	1.032	1.030	1.027	1.025	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.011						
Selected	2.021	1.233	1.132	1.090	1.067	1.057	1.036	1.047	1.045	1.037	1.034	1.031	1.031	1.033	1.027	1.024	1.022	1.019	1.019	1.018	1.016	1.020	1.013	1.015	1.009	1.010	1.009	1.008	1.007	1.008						
Cumulative	6.843	3.387	2.746	2.425	2.225	2.085	1.972	1.903	1.819	1.740	1.678	1.623	1.574	1.527	1.479	1.440	1.406	1.376	1.351	1.326	1.302	1.282	1.257	1.242	1.223	1.212	1.200	1.190	1.180	1.172	1.164	1.164	1.164	1.164	1.164	1.164	1.164

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	142	1,159	2,107	2,703	3,243	3,777	4,270	4,683	5,090	5,548	6,055	6,572	7,005	7,351	7,670	7,902	8,088	8,307	8,438	8,569	8,715	8,861	8,996	9,129	9,279	9,372	9,473	9,623	9,755	9,857	9,932						9,932
1983	100	892	1,799	2,387	2,898	3,369	3,793	4,189	4,614	5,049	5,465	5,876	6,152	6,397	6,665	6,888	7,128	7,211	7,327	7,470	7,615	7,727	7,792	7,840	7,879	7,902	7,982	8,033	8,055	8,071							8,071
1984	146	1,182	2,130	2,720	3,229	3,701	4,111	4,564	5,126	5,520	5,845	6,074	6,289	6,497	6,647	6,799	6,979	7,234	7,450	7,606	7,776	7,911	7,998	8,106	8,164	8,224	8,303	8,376	8,434								8,434
1985	120	1,008	1,941	2,573	3,059	3,487	3,938	4,393	4,854	5,186	5,446	5,677	5,884	6,074	6,217	6,388	6,524	6,619	6,686	6,745	6,854	6,896	6,941	6,966	6,982	6,994	7,011	7,029									7,029
1986	99	928	1,947	2,510	2,994	3,523	4,048	4,433	4,782	5,011	5,267	5,454	5,631	5,796	5,948	6,084	6,196	6,319	6,514	6,684	6,856	6,968	7,053	7,178	7,279	7,459	7,570										7,570
1987	106	1,057	2,408	3,242	3,999	4,682	5,254	5,751	6,117	6,498	6,797	7,041	7,290	7,481	7,682	7,884	8,056	8,253	8,387	8,549	8,626	8,741	8,820	8,900	8,995	9,078											9,078
1988	123	1,124	2,390	3,320	4,170	4,875	5,402	5,886	6,213	6,525	6,744	7,007	7,188	7,371	7,582	7,857	8,141	8,398	8,642	8,861	9,115	9,252	9,642	9,789	10,143												10,143
1989	114	1,134	2,683	3,679	4,345	4,845	5,333	5,745	6,124	6,448	6,761	7,032	7,304	7,536	7,778	8,082	8,370	8,559	8,775	8,960	9,141	9,264	9,383	9,529													9,529
1990	112	1,341	3,498	4,606	5,351	5,897	6,369	6,787	7,166	7,540	7,892	8,314	8,707	9,118	9,442	9,757	10,107	10,502	10,734	10,981	11,175	11,440	11,668														11,668
1991	171	2,056	3,446	4,207	4,838	5,362	5,739	6,011	6,319	6,532	6,738	6,922	7,089	7,331	7,493	7,667	7,839	7,983	8,118	8,239	8,345	8,440															8,440
1992	159	1,953	3,268	4,121	4,706	5,165	5,498	5,801	6,035	6,353	6,577	6,775	7,008	7,186	7,301	7,458	7,631	7,768	7,907	8,018	8,098																8,098
1993	282	2,294	3,758	4,663	5,233	5,642	6,018	6,363	6,675	6,917	7,141	7,400	7,627	7,847	8,014	8,177	8,326	8,497	8,659	8,826																	8,826
1994	175	2,078	3,504	4,274	4,864	5,344	5,812	6,154	6,534	6,931	7,263	7,529	7,816	8,081	8,363	8,571	8,736	8,908	9,063																		9,063
1995	185	2,065	3,324	4,000	4,640	5,186	5,644	6,017	6,425	6,834	7,232	7,572	7,965	8,272	8,516	8,857	9,144	9,427																			9,427
1996	231	2,148	3,368	4,075	4,487	4,911	5,241	5,529	5,927	6,221	6,562	6,833	7,097	7,380	7,692	7,877	8,096																				8,096
1997	240	2,519	4,201	5,064	5,754	6,387	6,946	7,578	8,022	8,531	8,880	9,281	9,536	9,796	10,061	10,316																					10,316
1998	274	2,607	4,113	5,184	6,071	6,873	7,555	8,020	8,439	8,720	9,026	9,315	9,655	9,941	10,280																						10,280
1999	278	2,580	4,215	5,233	6,067	6,649	7,230	7,777	8,159	8,524	8,794	9,092	9,383	9,618																							9,618
2000	350	2,932	4,694	5,979	7,036	7,744	8,454	8,848	9,307	9,742	10,179	10,499	10,793																								10,793
2001	584	4,059	5,962	7,342	8,352	9,190	9,844	10,419	10,911	11,368	11,888	12,278																									12,278
2002	594	3,954	5,779	6,935	7,913	8,665	9,436	10,062	10,664	11,301	11,694																										11,694
2003	787	4,245	6,174	7,386	8,285	9,032	9,750	10,309	10,769	11,224																											11,224
2004	675	4,030	5,861	7,060	7,919	8,787	9,700	10,253	10,769																												10,769
2005	732	4,350	6,215	7,383	8,228	8,937	9,432	9,862																													9,862
2006	728	4,432	6,557	7,914	8,949	9,817	10,560																														10,560
2007	652	4,158	5,972	7,127	7,905	8,645																															8,645
2008	727	4,153	6,138	7,434	8,569																																8,569
2009	994	5,193	7,491	8,907																																	8,907
2010	955	5,023	6,964																																		6,964
2011	832	4,578																																			4,578
2012	629																																				629

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

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

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

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

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

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

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982	1.07%	2.31%	2.35%	2.38%	2.39%	2.40%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%						5,266,185
1983	1.11%	2.41%	2.47%	2.49%	2.50%	2.51%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%							5,316,747
1984	1.19%	2.53%	2.59%	2.62%	2.64%	2.64%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%								5,395,574
1985	1.26%	2.70%	2.75%	2.79%	2.81%	2.82%	2.82%	2.82%	2.82%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%									5,506,356
1986	1.20%	2.71%	2.78%	2.79%	2.81%	2.82%	2.83%	2.83%	2.83%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%	2.84%										5,812,249
1987	1.19%	2.61%	2.66%	2.70%	2.72%	2.73%	2.73%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%											6,193,181
1988	1.31%	2.77%	2.84%	2.87%	2.89%	2.91%	2.91%	2.92%	2.92%	2.92%	2.92%	2.92%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%	2.93%												6,484,397
1989	1.24%	2.71%	2.77%	2.81%	2.83%	2.84%	2.85%	2.86%	2.86%	2.86%	2.86%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%	2.87%													6,640,304
1990	1.16%	2.53%	2.59%	2.62%	2.63%	2.64%	2.65%	2.66%	2.67%	2.67%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%														6,973,268
1991	1.17%	2.40%	2.45%	2.47%	2.48%	2.50%	2.51%	2.51%	2.51%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%	2.52%															7,138,884
1992	1.22%	2.65%	2.71%	2.75%	2.76%	2.78%	2.79%	2.80%	2.80%	2.81%	2.81%	2.81%	2.81%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%																6,951,801
1993	0.47%	1.75%	2.14%	2.41%	2.52%	2.60%	2.66%	2.71%	2.72%	2.73%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%																	6,954,996
1994	0.36%	1.61%	1.99%	2.23%	2.35%	2.42%	2.47%	2.51%	2.53%	2.55%	2.56%	2.56%	2.57%	2.57%	2.57%	2.57%	2.58%	2.58%	2.58%																		7,221,716
1995	0.36%	1.71%	2.07%	2.24%	2.35%	2.43%	2.50%	2.53%	2.55%	2.56%	2.56%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%																			7,279,180
1996	0.57%	1.95%	2.25%	2.43%	2.52%	2.57%	2.63%	2.67%	2.68%	2.69%	2.70%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%																				7,119,619
1997	0.55%	1.70%	2.01%	2.15%	2.24%	2.30%	2.36%	2.38%	2.40%	2.41%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%																					7,011,137
1998	0.56%	1.67%	1.98%	2.12%	2.23%	2.29%	2.34%	2.37%	2.38%	2.39%	2.40%	2.41%	2.41%	2.41%	2.41%																						6,974,036
1999	0.64%	1.94%	2.24%	2.39%	2.47%	2.50%	2.55%	2.60%	2.62%	2.62%	2.62%	2.63%	2.63%	2.63%																							7,074,826
2000	0.68%	2.04%	2.35%	2.45%	2.51%	2.57%	2.64%	2.68%	2.69%	2.70%	2.70%	2.71%	2.71%																								7,189,648
2001	0.72%	2.02%	2.29%	2.40%	2.48%	2.54%	2.59%	2.62%	2.63%	2.64%	2.64%	2.64%																									7,410,279
2002	0.63%	1.94%	2.18%	2.25%	2.33%	2.42%	2.47%	2.53%	2.54%	2.55%	2.55%																										7,180,173
2003	0.69%	1.95%	2.24%	2.39%	2.50%	2.56%	2.62%	2.69%	2.70%	2.70%																											7,236,443
2004	0.62%	1.75%	2.10%	2.23%	2.30%	2.37%	2.43%	2.49%	2.50%																												7,550,966
2005	0.59%	1.69%	2.05%	2.17%	2.24%	2.30%	2.34%	2.38%																													7,536,083
2006	0.46%	1.43%	1.70%	1.81%	1.88%	1.92%	1.96%																														7,785,410
2007	0.54%	1.59%	1.89%	2.00%	2.06%	2.12%																															7,758,240
2008	0.55%	1.56%	1.82%	1.91%	1.97%																																7,613,102
2009	0.61%	1.65%	1.90%	2.01%																																	7,422,640
2010	0.63%	1.69%	1.95%																																		7,501,912
2011	0.55%	1.48%																																			7,501,057
2012	0.47%																																				7,575,325

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	142	1,018	947	596	541	534	493	412	407	458	507	517	434	345	320	232	186	219	131	132	146	146	135	133	150	94	101	150	132	102	75						1,272
1983	100	791	907	588	512	471	424	395	426	435	416	411	276	245	268	223	240	83	115	143	144	113	65	48	39	23	80	51	22	15							1,342
1984	146	1,036	948	590	509	472	410	453	561	395	325	229	214	208	150	152	180	255	216	156	170	134	88	108	57	60	80	73	58								1,433
1985	120	888	933	631	486	428	451	454	461	332	261	231	207	190	142	171	136	94	67	59	109	42	45	25	16	11	17	18									1,564
1986	99	829	1,019	563	484	529	525	385	348	229	256	187	178	165	152	136	112	123	195	170	173	112	85	125	101	180	111										1,653
1987	106	951	1,351	834	757	683	573	497	366	381	299	245	249	191	201	202	172	197	134	162	76	115	79	80	95	83											1,704
1988	123	1,001	1,266	930	850	705	527	484	327	312	220	262	181	183	211	275	283	258	244	219	254	137	390	148	354												1,901
1989	114	1,020	1,549	997	666	500	488	412	379	324	313	271	272	231	242	304	288	188	217	185	181	123	120	146													1,905
1990	112	1,229	2,157	1,108	745	546	472	418	379	374	352	422	392	412	323	315	350	395	232	247	194	265	229														1,872
1991	171	1,885	1,390	761	630	524	377	272	307	214	205	184	167	243	162	174	172	144	135	121	106	95															1,802
1992	159	1,794	1,314	853	585	459	334	303	233	318	224	197	233	178	115	157	173	137	139	111	80																1,957
1993	282	2,012	1,463	905	570	409	376	345	312	243	223	259	227	220	166	164	148	171	162	167																	1,909
1994	175	1,902	1,427	769	590	480	468	342	380	397	332	267	286	265	282	208	165	173	155																		1,861
1995	185	1,879	1,259	676	640	546	458	374	407	409	399	340	393	306	244	341	288	283																			1,874
1996	231	1,918	1,220	707	412	425	329	289	398	293	341	271	264	283	312	185	219																				1,931
1997	240	2,279	1,682	864	689	633	559	632	445	509	349	401	255	260	265	255																					1,706
1998	274	2,333	1,506	1,071	887	802	682	465	420	281	306	289	340	286	339																						1,682
1999	278	2,302	1,635	1,018	834	583	581	547	382	365	270	298	290	235																							1,866
2000	350	2,583	1,761	1,285	1,058	707	710	393	460	435	436	320	294																								1,949
2001	584	3,475	1,903	1,380	1,010	838	654	575	492	457	520	390																									1,959
2002	594	3,360	1,825	1,156	978	752	771	626	601	637	393																										1,837
2003	787	3,457	1,929	1,212	900	747	718	558	460	455																											1,962
2004	675	3,355	1,831	1,198	859	867	914	553	516																												1,898
2005	732	3,618	1,865	1,168	844	710	495	430																													1,812
2006	728	3,704	2,125	1,357	1,035	868	742																														1,574
2007	652	3,506	1,814	1,155	778	740																															1,737
2008	727	3,426	1,985	1,296	1,135																																1,628
2009	994	4,199	2,298	1,417																																	1,671
2010	955	4,068	1,942																																		1,729
2011	832	3,746																																			1,587
2012	629																																				1,633
																																					55,941

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	7.181	0.931	0.629	0.907	0.988	0.923	0.837	0.987	1.125	1.107	1.019	0.839	0.796	0.926	0.725	0.801	1.179	0.599	1.004	1.107	1.005	0.923	0.983	1.127	0.626	1.081	1.480	0.881	0.773	0.740							
1983	7.874	1.147	0.648	0.870	0.920	0.902	0.931	1.078	1.021	0.956	0.990	0.671	0.886	1.096	0.833	1.074	0.347	1.387	1.243	1.007	0.781	0.575	0.743	0.800	0.592	3.490	0.645	0.431	0.690								
1984	7.082	0.916	0.622	0.864	0.927	0.868	1.106	1.238	0.703	0.823	0.705	0.936	0.971	0.723	1.007	1.185	1.421	0.848	0.720	1.094	0.788	0.651	1.235	0.530	1.047	1.331	0.909	0.796									
1985	7.424	1.051	0.677	0.770	0.879	1.055	1.007	1.015	0.719	0.786	0.886	0.894	0.920	0.749	1.203	0.797	0.692	0.713	0.879	1.843	0.384	1.064	0.570	0.639	0.681	1.577	1.058										
1986	8.355	1.229	0.552	0.861	1.091	0.994	0.734	0.904	0.657	1.116	0.733	0.948	0.926	0.922	0.899	0.820	1.099	1.584	0.873	1.017	0.646	0.756	1.479	0.807	1.782	0.619											
1987	8.972	1.420	0.618	0.907	0.903	0.838	0.867	0.737	1.042	0.783	0.819	1.016	0.768	1.052	1.007	0.852	1.143	0.682	1.207	0.471	1.510	0.683	1.021	1.179	0.871												
1988	8.128	1.265	0.734	0.913	0.830	0.747	0.919	0.675	0.954	0.705	1.194	0.691	1.010	1.153	1.303	1.031	0.909	0.949	0.895	1.159	0.540	2.847	0.379	2.392													
1989	8.946	1.518	0.644	0.668	0.751	0.976	0.844	0.919	0.857	0.965	0.865	1.005	0.850	1.045	1.258	0.948	0.653	1.150	0.854	0.977	0.678	0.975	1.220														
1990	10.947	1.755	0.514	0.673	0.732	0.865	0.886	0.906	0.988	0.941	1.198	0.930	1.049	0.786	0.975	1.109	1.129	0.587	1.065	0.787	1.361	0.865															
1991	10.998	0.738	0.547	0.828	0.832	0.719	0.722	1.128	0.696	0.960	0.899	0.904	1.455	0.668	1.073	0.992	0.834	0.936	0.900	0.879	0.890																
1992	11.288	0.732	0.649	0.686	0.784	0.728	0.908	0.770	1.363	0.705	0.879	1.183	0.763	0.644	1.370	1.097	0.795	1.013	0.796	0.723																	
1993	7.130	0.727	0.618	0.630	0.718	0.918	0.918	0.904	0.778	0.921	1.160	0.877	0.968	0.756	0.984	0.907	1.150	0.948	1.034																		
1994	10.849	0.750	0.539	0.767	0.812	0.975	0.731	1.111	1.045	0.835	0.804	1.074	0.925	1.065	0.737	0.792	1.048	0.897																			
1995	10.138	0.670	0.537	0.946	0.853	0.839	0.816	1.089	1.005	0.974	0.853	1.155	0.780	0.796	1.399	0.844	0.983																				
1996	8.320	0.636	0.579	0.583	1.031	0.776	0.876	1.380	0.737	1.163	0.795	0.973	1.072	1.102	0.594	1.184																					
1997	9.505	0.738	0.513	0.798	0.919	0.882	1.130	0.704	1.144	0.687	1.148	0.637	1.018	1.020	0.963																						
1998	8.517	0.645	0.711	0.829	0.904	0.851	0.681	0.904	0.668	1.090	0.946	1.176	0.840	1.186																							
1999	8.268	0.710	0.623	0.819	0.699	0.997	0.942	0.698	0.956	0.738	1.107	0.973	0.810																								
2000	7.381	0.682	0.730	0.823	0.669	1.004	0.554	1.169	0.947	1.002	0.735	0.918																									
2001	5.954	0.548	0.725	0.732	0.830	0.781	0.879	0.857	0.928	1.138	0.750																										
2002	5.659	0.543	0.633	0.846	0.769	1.025	0.813	0.960	1.060	0.617																											
2003	4.390	0.558	0.628	0.742	0.830	0.962	0.777	0.824	0.989																												
2004	4.973	0.546	0.654	0.717	1.009	1.053	0.605	0.934																													
2005	4.940	0.516	0.626	0.723	0.841	0.697	0.870																														
2006	5.092	0.574	0.639	0.763	0.839	0.855																															
2007	5.378	0.517	0.636	0.674	0.951																																
2008	4.715	0.580	0.653	0.875																																	
2009	4.225	0.547	0.617																																		
2010	4.260	0.477																																			
2011	4.503																																				
3 Yr Avg	4.329	0.535	0.635	0.771	0.877	0.869	0.751	0.906	0.992	0.919	0.864	1.022	0.889	1.102	0.985	0.940	1.060	0.953	0.910	0.796	0.976	1.562	0.873	1.459	1.111	1.176	0.871	0.703	0.732	0.740							
5 Yr Avg	4.616	0.539	0.634	0.750	0.894	0.919	0.789	0.949	0.976	0.917	0.937	0.935	0.904	1.033	0.935	0.965	0.962	0.876	0.930	0.905	0.996	1.225	0.934	1.109	0.995	1.619	1.023	0.703	0.732	0.740							
10 Yr Avg	4.813	0.541	0.654	0.771	0.834	0.911	0.813	0.952	0.948	0.917	0.918	0.987	0.968	0.907	1.066	0.976	0.974	0.946	0.922	0.996	0.858	1.038	0.954	1.068	0.933	1.619	1.023	0.703	0.732	0.740							
3 Yr Wtd	4.320	0.532	0.634	0.774	0.872	0.880	0.725	0.908	0.997	0.882	0.823	1.018	0.881	1.105	0.952	0.915	1.042	0.949	0.917	0.796	1.001	1.409	0.636	1.555	1.290	0.831	0.805	0.774	0.761	0.740							
5 Yr Wtd	4.555	0.538	0.634	0.753	0.890	0.923	0.772	0.935	0.981	0.885	0.903	0.914	0.888	1.030	0.908	0.941	0.959	0.807	0.940	0.924	0.905	1.200	0.731	1.279	1.157	1.060	1.050	0.774	0.761	0.740							
10 Yr Wtd	4.748	0.540	0.653	0.771	0.829	0.909	0.790	0.914	0.953	0.886	0.892	0.973	0.943	0.913	1.024	0.971	0.961	0.894	0.917	0.946	0.825	1.040	0.810	1.214	0.984	1.060	1.050	0.774	0.761	0.740							
Prior	4.639	0.547	0.642	0.725	0.854	0.908	0.722	0.887	0.926	0.924	0.929	0.964	0.911	0.953	0.939	0.906	1.011	0.855	0.913	0.869	0.855	1.356	0.710	0.796	1.015	1.644	0.824	0.965	0.398	1.582	0.526	1.577	0.448	1.178			
Selected	4.555	0.538	0.634	0.753	0.890	0.923	0.772	0.935	0.981	0.885	0.903	0.914	0.888	1.030	0.908	0.941	0.959	0.807	0.940	0.924	0.905	1.200	0.731	1.279	1.157	1.060	1.050	0.774	0.761	0.740							1.164

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	354.3	2,470.0	2,232.3	1,363.9	1,200.6	1,151.8	1,032.2	1,670.1	1,554.4	1,650.5	1,724.0	1,657.8	1,312.1	985.5	860.9	588.8	444.8	494.9	279.6	264.8	276.4	262.0	228.1	211.5	224.8	132.8	135.4	189.0	157.1	114.6	75.4						1,272
1983	243.9	1,864.5	2,076.2	1,305.5	1,103.1	985.4	862.9	1,509.1	1,534.7	1,478.6	1,333.2	1,244.8	787.6	658.5	680.8	535.0	542.3	177.4	232.2	272.2	258.7	190.6	103.4	72.5	54.7	30.6	100.7	61.3	24.9	16.2							1,342
1984	344.6	2,369.5	2,106.6	1,271.3	1,065.9	959.5	809.0	1,633.9	1,908.2	1,265.9	983.2	654.0	577.4	529.0	360.7	342.7	383.1	513.4	410.9	278.9	288.0	214.2	131.6	153.4	76.6	75.7	95.0	81.5	61.2								1,433
1985	273.8	1,973.3	2,012.9	1,322.1	988.9	844.3	864.7	1,544.6	1,479.4	1,003.5	744.2	622.2	524.8	455.6	321.9	365.3	274.5	179.3	120.6	100.0	173.8	63.0	63.3	34.0	20.5	13.2	19.6	19.6									1,564
1986	220.3	1,787.4	2,133.6	1,143.5	956.0	1,012.8	977.4	1,236.3	1,054.4	653.6	688.4	475.8	425.6	372.0	323.6	274.5	212.3	220.1	329.1	270.9	260.0	158.6	113.1	157.9	120.2	202.1	118.0										1,653
1987	228.6	1,991.4	2,745.6	1,646.7	1,449.9	1,270.5	1,034.2	1,502.8	1,044.5	1,026.3	758.6	586.3	562.0	407.0	404.0	383.7	308.4	332.6	214.0	243.7	108.4	154.4	99.5	95.8	106.6	87.6											1,704
1988	257.8	2,034.5	2,499.3	1,782.2	1,580.3	1,274.1	923.5	1,382.0	879.7	792.0	526.7	593.2	386.7	368.4	400.6	492.4	478.7	410.5	367.4	310.4	339.4	172.9	464.3	166.0	374.8												1,901
1989	231.8	2,013.2	2,967.1	1,854.1	1,202.7	876.6	830.6	1,109.4	962.3	777.5	707.7	577.6	547.6	439.4	433.3	514.2	459.6	283.2	307.3	247.7	228.2	146.0	134.3	154.6													1,905
1990	221.5	2,354.5	4,012.2	2,001.4	1,307.1	928.9	779.9	1,061.7	907.8	846.3	751.7	849.2	744.7	737.0	546.4	502.6	526.0	560.2	310.5	311.9	231.5	297.3	242.5														1,872
1991	328.3	3,505.8	2,511.3	1,334.2	1,073.1	866.8	605.3	652.7	694.7	455.8	412.8	350.1	298.5	409.8	258.1	261.3	244.6	192.4	169.9	144.2	119.6	100.4															1,802
1992	295.7	3,240.9	2,304.7	1,452.4	966.7	736.2	520.2	685.3	497.9	640.2	425.8	353.2	394.3	283.9	172.5	223.1	230.9	173.2	165.6	124.4	84.9																1,957
1993	509.7	3,528.2	2,491.4	1,496.0	914.6	637.6	568.5	736.1	627.5	460.5	400.1	437.9	362.2	330.9	236.0	219.1	187.5	203.4	182.0	177.5																	1,909
1994	307.4	3,238.4	2,358.5	1,234.7	919.9	725.6	686.8	688.2	721.5	711.3	560.4	425.1	430.7	376.0	377.6	262.4	196.1	193.8	164.0																		1,861
1995	315.6	3,106.3	2,020.9	1,053.3	967.5	801.4	653.1	709.8	729.2	691.2	635.2	511.4	557.5	410.0	307.7	406.1	323.4	299.9																			1,874
1996	381.0	3,077.5	1,900.3	1,068.9	604.9	605.4	456.0	516.9	672.8	467.5	513.0	384.7	353.3	357.3	371.4	208.0	232.3																				1,931
1997	384.8	3,550.9	2,543.9	1,268.2	983.1	876.7	751.1	1,067.0	708.8	764.7	495.4	536.5	322.2	309.4	297.7	270.5																					1,706
1998	426.8	3,528.9	2,211.5	1,526.6	1,228.1	1,077.5	890.1	740.7	631.4	397.9	409.3	365.1	405.2	321.0	359.0																						1,682
1999	421.0	3,379.9	2,330.6	1,409.6	1,120.4	760.2	735.4	822.8	542.0	488.6	340.4	355.4	326.3	249.3																							1,866
2000	513.9	3,682.1	2,438.0	1,726.9	1,380.0	896.2	873.8	558.0	615.1	549.5	519.5	360.1	311.8																								1,949
2001	832.2	4,810.7	2,557.5	1,800.5	1,279.2	1,030.5	781.1	769.1	621.5	544.0	584.3	413.4																									1,959
2002	821.8	4,515.3	2,381.5	1,464.4	1,203.3	897.9	893.6	790.9	716.2	716.3	416.8																										1,837
2003	1,058.3	4,511.0	2,443.4	1,490.5	1,074.1	865.5	808.6	665.1	517.3	482.5																											1,962
2004	880.4	4,250.5	2,252.2	1,431.0	996.3	976.3	998.5	621.2	547.1																												1,898
2005	927.7	4,449.3	2,227.4	1,353.8	950.2	775.5	524.8	456.1																													1,812
2006	894.7	4,423.2	2,463.6	1,527.7	1,131.0	920.8	764.6																														1,574
2007	778.3	4,064.3	2,041.9	1,261.7	825.5	762.6																															1,737
2008	842.4	3,855.9	2,169.4	1,375.3	1,168.6																																1,628
2009	1,118.6	4,588.7	2,437.7	1,459.1																																	1,671
2010	1,043.5	4,315.6	1,999.8																																		1,729
2011	882.6	3,858.5																																			1,587
2012	648.3																																				1,633
																																					55,941
3 Yr Avg	858.1	4,254.3	2,202.3	1,365.4	1,041.7	819.6	762.6	580.8	593.5	581.0	506.8	376.3	347.8	293.3	342.7	294.9	250.6	232.4	170.6	148.7	145.3	181.2	280.4	138.8	200.5	101.0	77.6	54.1	81.1	65.4	75.4						
5 Yr Avg	907.1	4,136.6	2,222.5	1,395.5	1,014.3	860.1	798.0	660.5	603.5	556.2	454.0	406.1	343.8	329.4	342.7	273.2	234.0	212.5	198.4	201.1	200.7	174.2	210.8	121.7	139.7	81.8	93.7	87.8	81.1	65.4	75.4						
10 Yr Avg	907.5	4,283.2	2,297.4	1,489.1	1,112.8	896.3	802.2	700.8	630.1	581.4	487.4	414.3	376.2	378.5	336.0	336.0	318.8	286.9	233.0	221.0	209.2	175.9	175.6	130.7	139.8	90.3	93.7	87.8	81.1	65.4	75.4						
																																					TAIL
Selected	907.1	4,136.6	2,222.5	1,395.5	1,014.3	860.1	798.0	660.5	603.5	556.2	454.0	406.1	343.8	329.4	342.7	273.2	234.0	212.5	198.4	201.1	200.7	174.2	210.8	121.7	139.7	81.8	93.7	87.8	81.1	65.4	75.4						1.164
5 Yr Trend	7.9%	2.2%	3.6%	1.5%	-1.0%	2.4%	-3.8%	6.7%	6.6%	20.5%	12.2%	0.4%	-3.5%	-0.1%	10.9%	11.2%	10.3%	-13.8%	-10.4%	-16.4%	4.1%	19.5%															
15 Yr Trend	9.8%	5.0%	3.4%	4.3%	4.0%	5.2%	5.8%	5.0%	3.7%	3.9%	3.5%	2.6%	3.2%	3.2%	2.6%	0.9%																					
Selected Trends																																					
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Future	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	141.7	1,017.6	947.3	596.1	540.5	534.1	493.0	412.5	406.9	458.0	507.1	516.9	433.7	345.2	319.7	231.8	185.6	218.9	131.1	131.6	145.6	146.3	135.0	132.7	149.5	93.6	101.2	149.7	131.9	102.0	75.4					
1983	100.5	791.2	907.4	587.7	511.5	470.6	424.5	395.1	425.9	434.9	415.7	411.4	275.9	244.5	268.0	223.3	239.9	83.2	115.4	143.4	144.5	112.8	64.9	48.2	38.6	22.9	79.8	51.4	22.2	15.3	75.4					
1984	146.2	1,035.7	948.3	589.5	509.1	472.0	409.9	453.4	561.3	394.7	325.0	229.1	214.4	208.2	150.5	151.6	179.6	255.2	216.5	155.8	170.4	134.4	87.5	108.1	57.2	59.9	79.8	72.5	57.7	65.4	75.4					
1985	119.7	888.4	933.4	631.4	486.5	427.8	451.3	454.3	461.3	331.7	260.7	231.1	206.6	190.1	142.4	171.2	136.4	94.4	67.3	59.2	109.1	41.9	44.6	25.4	16.3	11.1	17.5	18.5	81.1	69.3	75.4					
1986	99.2	828.8	1,019.0	562.5	484.4	528.6	525.4	385.5	348.5	229.0	255.7	187.3	177.6	164.5	151.7	136.4	111.8	122.9	194.8	170.0	172.9	111.8	84.5	125.1	101.0	179.9	111.4	87.8	85.9	73.5	75.4					
1987	106.0	951.1	1,350.6	834.4	756.7	683.0	572.6	496.7	365.9	381.1	298.6	244.7	248.6	190.8	200.8	202.2	172.2	196.8	134.3	162.0	76.4	115.4	78.8	80.5	94.8	82.6	93.7	93.1	91.1	77.9	75.4					
1988	123.1	1,000.8	1,266.4	930.1	849.5	705.4	526.7	484.2	326.7	311.8	219.8	262.4	181.3	183.1	211.0	274.9	283.3	257.5	244.3	218.8	253.6	136.9	389.8	147.8	353.6	81.8	99.4	98.7	96.5	82.6	75.4					
1989	114.0	1,020.1	1,548.5	996.7	665.9	499.9	487.9	412.0	378.8	324.4	313.0	270.8	272.1	231.5	242.0	304.3	288.4	188.3	216.6	185.1	180.7	122.6	119.5	145.8	139.7	86.7	105.3	104.6	102.3	87.5	75.4					
1990	112.3	1,228.8	2,156.7	1,108.1	745.4	545.6	471.9	417.9	378.8	374.3	352.4	422.0	392.3	411.5	323.4	315.3	349.8	394.9	232.0	247.0	194.4	264.6	228.8	121.7	148.1	91.9	111.7	110.9	108.5	92.8	75.4					
1991	171.4	1,884.5	1,390.5	760.9	630.3	524.4	377.2	272.3	307.3	213.7	205.1	184.4	166.7	242.6	161.9	173.8	172.4	143.8	134.6	121.1	106.5	94.7	210.8	129.0	157.0	97.5	118.4	117.5	115.0	98.4	75.4					
1992	159.0	1,794.4	1,314.4	853.2	584.9	458.8	333.9	303.1	233.5	318.1	224.3	197.2	233.4	178.1	114.8	157.2	172.5	137.2	139.1	110.7	80.1	174.2	223.4	136.7	166.4	103.3	125.5	124.6	121.9	104.3	75.4					
1993	282.2	2,012.1	1,463.4	905.1	570.0	409.2	375.8	345.1	311.8	242.6	223.4	259.2	227.2	220.0	166.4	163.8	148.5	170.8	162.0	167.5	200.7	184.6	236.8	144.9	176.4	109.5	133.0	132.1	129.2	110.5	75.4					
1994	175.3	1,902.2	1,426.9	769.4	590.5	479.7	467.7	342.0	380.1	397.2	331.7	266.7	286.5	265.1	282.2	207.9	164.6	172.5	154.7	201.1	212.8	195.7	251.0	153.6	187.0	116.1	141.0	140.0	137.0	117.1	75.4					
1995	185.4	1,879.4	1,259.3	676.1	639.7	545.7	458.1	373.9	407.2	409.1	398.6	340.1	393.0	306.4	243.7	341.0	287.9	282.9	198.4	213.2	225.5	207.5	266.1	162.8	198.2	123.0	149.4	148.4	145.2	124.2	75.4					
1996	230.5	1,917.8	1,219.7	706.7	411.9	424.6	329.4	288.7	398.2	293.3	341.2	271.2	264.0	283.0	311.8	185.1	219.1	212.5	210.3	226.0	239.1	219.9	282.0	172.6	210.1	130.4	158.4	157.3	153.9	131.6	75.4					
1997	239.8	2,279.2	1,681.8	863.6	689.5	633.3	558.9	631.5	444.7	508.6	349.2	400.9	255.2	259.8	264.9	255.2	234.0	225.3	222.9	239.6	253.4	233.1	299.0	183.0	222.7	138.3	167.9	166.7	163.1	139.5	75.4					
1998	273.9	2,333.0	1,505.9	1,070.7	887.2	801.8	682.2	464.7	419.9	280.5	305.9	289.2	340.2	285.7	338.7	273.2	248.1	238.8	236.3	253.9	268.6	247.1	316.9	193.9	236.1	146.5	178.0	176.7	172.9	147.9	75.4					
1999	278.4	2,301.6	1,634.6	1,018.3	833.7	582.6	580.6	547.2	382.1	365.1	269.6	298.4	290.4	235.2	342.7	289.6	263.0	253.1	250.5	269.2	284.7	261.9	335.9	205.6	250.3	155.3	188.6	187.4	183.3	156.8	75.4					
2000	349.9	2,582.6	1,761.2	1,285.0	1,057.6	707.5	710.5	393.3	459.7	435.3	436.2	320.5	294.2	329.4	363.2	307.0	278.7	268.3	265.5	285.3	301.8	277.6	356.1	217.9	265.3	164.7	200.0	198.6	194.3	166.2	75.4					
2001	583.7	3,475.4	1,903.1	1,379.9	1,009.8	837.9	654.1	574.7	492.3	456.8	520.0	390.0	343.8	349.2	385.0	325.4	295.5	284.4	281.4	302.4	319.9	294.3	377.4	231.0	281.2	174.5	212.0	210.5	205.9	176.1	75.4					
2002	593.7	3,359.8	1,825.2	1,156.0	978.4	752.0	770.9	626.5	601.4	637.5	393.2	406.1	364.4	370.1	408.1	345.0	313.2	301.5	298.3	320.6	339.1	311.9	400.1	244.8	298.1	185.0	224.7	223.1	218.3	186.7	75.4					
2003	787.5	3,457.3	1,928.8	1,211.9	899.5	746.6	718.5	558.4	460.4	455.2	454.0	430.5	386.2	392.3	432.6	365.7	332.0	319.6	316.2	339.8	359.4	330.7	424.1	259.5	315.9	196.1	238.2	236.5	231.4	197.9	75.4					
2004	674.7	3,355.4	1,831.2	1,198.5	859.5	867.5	913.8	552.9	516.2	556.2	481.3	456.3	409.4	415.9	458.6	387.6	351.9	338.8	335.2	360.2	381.0	350.5	449.5	275.1	334.9	207.9	252.4	250.7	245.3	209.8	75.4					
2005	732.3	3,617.7	1,865.4	1,167.8	844.3	709.6	494.6	430.3	603.5	589.6	510.2	483.7	434.0	440.8	486.1	410.9	373.0	359.1	355.3	381.8	403.9	371.5	476.5	291.6	355.0	220.3	267.6	265.8	260.0	222.4	75.4					
2006	727.5	3,704.4	2,125.1	1,357.4	1,035.0	868.0	742.3	660.5	639.7	625.0	540.8	512.7	460.0	467.3	515.3	435.5	395.4	380.6	376.6	404.7	428.1	393.8	505.1	309.1	376.3	233.6	283.6	281.7	275.6	235.7	75.4					
2007	651.8	3,505.9	1,814.2	1,154.7	778.1	740.4	798.0	700.1	678.0	662.4	573.2	543.5	487.6	495.3	546.2	461.6	419.1	403.5	399.2	429.0	453.8	417.5	535.4	327.7	398.9	247.6	300.7	298.6	292.1	249.9	75.4					
2008	726.7	3,425.9	1,985.3	1,296.3	1,134.5	860.1	845.9	742.1	718.7	702.2	607.6	576.1	516.9	525.0	578.9	489.3	444.3	427.7	423.2	454.8	481.0	442.5	567.5	347.3	422.8	262.4	318.7	316.5	309.6	264.9	75.4					
2009	993.9	4,199.3	2,297.7	1,416.6	1,014.3	911.7	896.7	786.7	761.9	744.3	644.1	610.6	547.9	556.5	613.7	518.7	470.9	453.4	448.6	482.0	509.9	469.1	601.6	368.2	448.2	278.2	337.8	335.5	328.2	280.7	75.4					
2010	954.9	4,067.9	1,941.5	1,395.5	1,075.2	966.4	950.5	833.9	807.6	789.0	682.7	647.3	580.8	589.9	650.5	549.8	499.2	480.6	475.5	511.0	540.5	497.2	637.7	390.2	475.1	294.9	358.1	355.7	347.9	297.6	75.4					
2011	832.0	3,746.1	2,222.5	1,479.3	1,139.7	1,024.4	1,007.5	883.9	856.0	836.3	723.7	686.1	615.6	625.3	689.5	582.8	529.1	509.4	504.0	541.6	572.9	527.0	675.9	413.7	503.6	312.6	379.6	377.0	368.8	315.4	75.4					
2012	629.4	4,136.6	2,355.8	1,568.0	1,208.1	1,085.9	1,067.9	936.9	907.4	886.5	767.1	727.3	652.6	662.9	730.9	617.8	560.9	540.0	534.2	574.1	607.3	558.6	716.5	438.5	533.8	331.3	402.4	399.6	390.9	334.4	75.4					

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	142	1,018	947	596	541	534	493	412	407	458	507	517	434	345	320	232	186	219	131	132	146	146	135	133	150	94	101	150	132	102	75						1,272
1983	100	791	907	588	512	471	424	395	426	435	416	411	276	245	268	223	240	83	115	143	144	113	65	48	39	23	80	51	22	15							1,342
1984	146	1,036	948	590	509	472	410	453	561	395	325	229	214	208	150	152	180	255	216	156	170	134	88	108	57	60	80	73	58								1,433
1985	120	888	933	631	486	428	451	454	461	332	261	231	207	190	142	171	136	94	67	59	109	42	45	25	16	11	17	18									1,564
1986	99	829	1,019	563	484	529	525	385	348	229	256	187	178	165	152	136	112	123	195	170	173	112	85	125	101	180	111										1,653
1987	106	951	1,351	834	757	683	573	497	366	381	299	245	249	191	201	202	172	197	134	162	76	115	79	80	95	83											1,704
1988	123	1,001	1,266	930	850	705	527	484	327	312	220	262	181	183	211	275	283	258	244	219	254	137	390	148	354												1,901
1989	114	1,020	1,549	997	666	500	488	412	379	324	313	271	272	231	242	304	288	188	217	185	181	123	120	146													1,905
1990	112	1,229	2,157	1,108	745	546	472	418	379	374	352	422	392	412	323	315	350	395	232	247	194	265	229														1,872
1991	171	1,885	1,390	761	630	524	377	272	307	214	205	184	167	243	162	174	172	144	135	121	106	95															1,802
1992	159	1,794	1,314	853	585	459	334	303	233	318	224	197	233	178	115	157	173	137	139	111	80																1,957
1993	282	2,012	1,463	905	570	409	376	345	312	243	223	259	227	220	166	164	148	171	162	167																	1,909
1994	175	1,902	1,427	769	590	480	468	342	380	397	332	267	286	265	282	208	165	173	155																		1,861
1995	185	1,879	1,259	676	640	546	458	374	407	409	399	340	393	306	244	341	288	283																			1,874
1996	231	1,918	1,220	707	412	425	329	289	398	293	341	271	264	283	312	185	219																				1,931
1997	240	2,279	1,682	864	689	633	559	632	445	509	349	401	255	260	265	255																					1,706
1998	274	2,333	1,506	1,071	887	802	682	465	420	281	306	289	340	286	339																						1,682
1999	278	2,302	1,635	1,018	834	583	581	547	382	365	270	298	290	235																							1,866
2000	350	2,583	1,761	1,285	1,058	707	710	393	460	435	436	320	294																								1,949
2001	584	3,475	1,903	1,380	1,010	838	654	575	492	457	520	390																									1,959
2002	594	3,360	1,825	1,156	978	752	771	626	601	637	393																										1,837
2003	787	3,457	1,929	1,212	900	747	718	558	460	455																											1,962
2004	675	3,355	1,831	1,198	859	867	914	553	516																												1,898
2005	732	3,618	1,865	1,168	844	710	495	430																													1,812
2006	728	3,704	2,125	1,357	1,035	868	742																														1,574
2007	652	3,506	1,814	1,155	778	740																															1,737
2008	727	3,426	1,985	1,296	1,135																																1,628
2009	994	4,199	2,298	1,417																																	1,671
2010	955	4,068	1,942																																		1,729
2011	832	3,746																																			1,587
2012	629																																				1,633
																																					55,941

CALENDAR YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983	10.127	1.197	0.657	0.920	1.044	1.047	0.972	1.030	1.075	1.166	1.243	1.054	1.251	1.307	0.865	0.831	0.913	1.576	1.141	1.015	1.013	1.197	2.046	3.102	2.426	4.427	1.877	2.564	4.595	4.924							
1984	5.410	0.876	0.620	0.868	0.924	0.899	0.964	0.939	0.775	1.053	1.266	1.204	1.140	1.287	1.483	1.583	0.463	0.452	0.662	0.927	0.662	0.483	0.551	0.357	0.399	1.330	0.645	0.306	0.266								
1985	8.655	1.068	0.632	0.806	0.970	0.958	1.005	1.235	0.856	0.980	0.879	0.928	1.008	0.792	1.064	1.049	1.870	2.292	2.313	2.880	1.232	2.089	2.424	2.251	3.686	7.203	4.152	3.123									
1986	8.956	1.126	0.620	0.865	0.883	0.854	0.865	1.197	0.952	1.139	0.904	1.103	1.070	0.865	1.129	1.000	0.844	0.548	0.304	0.642	0.242	0.399	0.301	0.130	0.110	0.097	0.166										
1987	7.818	1.071	0.417	0.581	0.699	0.769	0.673	0.702	0.626	0.671	0.627	0.726	0.662	0.795	0.679	0.553	0.714	0.990	1.266	1.067	1.463	0.733	1.587	1.255	1.897	1.348											
1988	7.724	1.350	0.659	0.814	0.804	0.812	0.943	0.756	1.167	0.958	1.113	0.947	1.053	1.097	0.958	0.626	0.695	0.521	0.663	0.349	0.455	0.576	0.206	0.642	0.234												
1989	8.777	1.241	0.601	0.852	1.059	1.054	0.992	0.793	0.823	0.677	0.838	0.669	0.673	0.912	1.136	0.931	0.893	1.297	1.010	1.370	0.758	3.181	1.236	2.424													
1990	9.087	1.260	0.462	0.601	0.671	0.894	0.873	0.906	0.856	0.836	0.768	0.645	0.590	0.588	0.941	0.915	0.538	0.548	0.798	0.732	0.631	0.452	0.637														
1991	7.171	1.144	0.797	0.980	0.866	0.900	1.108	1.391	1.218	1.649	2.057	2.127	2.469	1.333	1.947	2.013	2.290	1.614	1.836	1.606	2.485	2.415															
1992	11.855	0.775	0.579	0.739	0.897	0.822	0.816	1.014	0.915	0.645	0.822	0.845	1.039	0.909	1.514	1.097	0.833	0.981	0.871	0.962	1.183																
1993	6.359	0.653	0.583	0.646	0.805	0.816	0.807	0.676	1.020	0.925	0.883	0.900	0.784	0.522	0.945	1.054	0.924	0.814	0.684	0.478																	
1994	11.476	0.769	0.634	0.741	0.693	0.783	0.738	0.912	0.638	0.563	0.782	0.852	0.768	0.628	0.580	0.714	1.037	0.939	1.082																		
1995	10.262	0.759	0.611	0.873	0.750	0.857	0.747	1.016	0.975	0.811	0.669	0.842	0.674	0.921	0.853	0.483	0.599	0.547																			
1996	8.153	0.657	0.554	0.905	1.325	1.079	1.135	1.411	1.027	1.359	0.997	1.449	1.161	0.861	1.094	1.555	1.291																				
1997	7.997	0.535	0.420	0.477	0.616	0.520	0.516	0.631	0.660	0.671	0.777	0.659	1.109	1.200	0.699	0.859																					
1998	8.320	0.721	0.573	0.644	0.714	0.697	0.926	0.957	1.211	1.245	1.311	0.883	0.764	0.927	0.753																						
1999	8.381	0.654	0.655	0.871	0.962	1.171	0.800	0.767	0.734	0.838	1.073	1.140	0.984	1.440																							
2000	6.578	0.633	0.578	0.649	0.551	0.821	0.770	0.971	0.794	0.619	0.684	0.906	0.800																								
2001	4.425	0.507	0.675	0.766	0.701	0.848	0.601	0.800	0.884	0.955	0.616	0.754																									
2002	5.854	0.566	0.756	0.874	0.856	0.870	0.746	0.786	0.760	0.816	0.992																										
2003	4.266	0.528	0.599	0.807	0.836	1.033	0.872	1.077	1.385	0.864																											
2004	5.124	0.575	0.662	0.751	0.869	0.828	0.611	0.833	0.882																												
2005	4.582	0.506	0.642	0.736	1.027	1.288	1.118	1.200																													
2006	4.973	0.504	0.550	0.622	0.686	0.570	0.580																														
2007	5.683	0.606	0.748	0.896	1.115	1.003																															
2008	4.825	0.530	0.582	0.600	0.653																																
2009	3.447	0.473	0.564	0.801																																	
2010	4.397	0.565	0.730																																		
2011	4.890	0.518																																			
2012	5.952																																				
3 Yr Avg	5.080	0.519	0.625	0.766	0.818	0.953	0.770	1.036	1.009	0.878	0.764	0.933	0.849	1.189	0.849	0.966	0.976	0.767	0.879	1.015	1.433	2.016	0.693	1.440	0.747	2.883	1.654	1.998	2.430	4.924							
5 Yr Avg	4.702	0.538	0.635	0.731	0.870	0.944	0.785	0.939	0.941	0.818	0.935	0.868	0.963	1.070	0.796	0.933	0.937	0.979	1.054	1.029	1.102	1.471	0.794	1.340	1.265	2.881	1.710	1.998	2.430	4.924							
10 Yr Avg	4.814	0.537	0.651	0.750	0.826	0.913	0.754	0.943	0.931	0.874	0.878	0.923	1.055	0.933	1.046	1.025	0.982	0.880	1.083	1.101	1.012	1.280	1.124	1.451	1.459	2.881	1.710	1.998	2.430	4.924							
Prior	4.500	0.515	0.633	0.759	0.857	0.960	0.709	0.871	0.859	0.851	0.969	0.988	0.885	0.821	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.700	0.700	0.700	0.700	0.700	0.700			
Selected	4.700	0.535	0.635	0.750	0.830	0.915	0.755	0.940	0.931	0.874	0.878	0.900	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.164

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

LOST TIME - TOTAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	1,304	(1)
15 times 3 Year Average Annual Payments	1,955	(2)
Incremental Development Method	1,583	(3)
'09 to '12 Exponential Curve Fit	2,296	(4)
'08 to '12 Exponential Curve Fit	2,291	(5)
'07 to '12 Exponential Curve Fit	2,304	(6)
'07 to '10 Exponential Curve Fit	1,483	(7)
Selected Unpaid Loss as of 6/30/2012	1,600	(8)
FY 2012 Payments	129	(9)
FY 2011 Payments	136	(10)
FY 2010 Payments	126	(11)
Unpaid Loss as of 6/30/2009	1,991	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $130
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $130
(3) SECTION 3, EXHIBIT 2, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 2, SHEET 46
(12) = SUM (8) THROUGH (11)

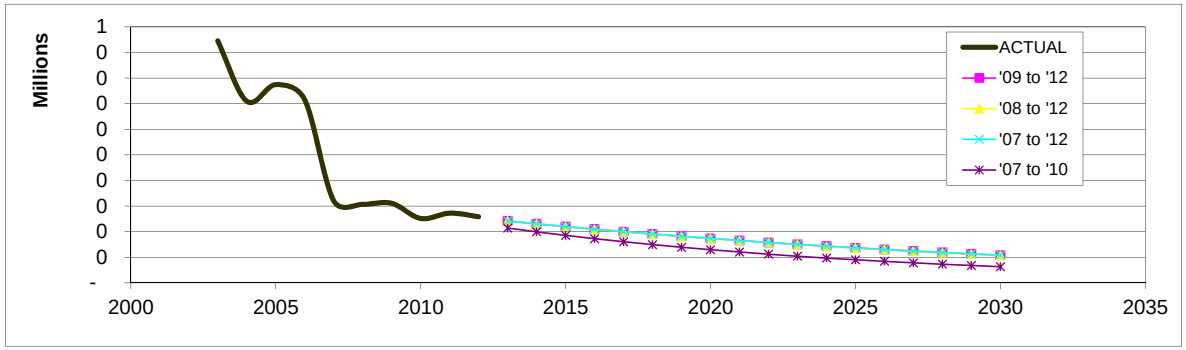
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL

LOST TIME - TOTAL
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'08 to '12 CURVE FIT	'07 to '12 CURVE FIT	'07 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	473				
2004	355				
2005	387				
2006	358				
2007	161				
2008	153				
2009	155				
2010	126				
2011	136				
2012	129				
2013		121	121	121	107
2014		115	115	115	100
2015		110	110	110	93
2016		105	105	105	86
2017		100	100	100	80
2018		95	95	95	75
2019		91	91	91	70
2020		87	87	87	65
2021		83	83	83	60
2022		79	79	79	56
2023		75	75	75	52
2024		72	71	72	49
2025		68	68	69	45
2026		65	65	65	42
2027		62	62	62	39
2028		59	59	59	36
2029		56	56	57	34
2030		54	54	54	32

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'08 to '12 CURVE FIT	'07 to '12 CURVE FIT	'07 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	51	51	52	29
2032	49	49	49	27
2033	47	47	47	25
2034	45	44	45	24
2035	42	42	43	22
2036	40	40	41	20
2037	39	38	39	19
2038	37	37	37	18
2039	35	35	35	16
2040	33	33	34	15
2041	32	32	32	14
2042	30	30	31	13
2043	29	29	29	12
2044	28	28	28	12
2045	26	26	27	11
2046	25	25	25	10
2047	24	24	24	9
2048	23	23	23	9
2049	22	22	22	8
2050	21	21	21	7
2051	20	20	20	7
2052	19	19	19	6
2053	18	18	18	6
2054	17	17	17	6
2055	16	16	17	5
2056	16	16	16	5
2057	15	15	15	5
Total	2,296	2,291	2,304	1,483



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

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

LOST TIME - TOTAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	17.946	17.95	-	-	-
1954	702	1.163	22.03	-	-	-
1955	690	0.800	18.42	-	-	-
1956	678	0.821	15.95	-	-	-
1957	666	0.855	14.49	-	-	-
1958	654	0.869	13.45	-	-	-
1959	642	0.897	12.96	-	-	-
1960	630	0.909	12.69	-	-	-
1961	618	0.895	12.24	0	5	5
1962	606	0.890	11.79	2	22	27
1963	594	0.897	11.47	5	57	84
1964	582	0.884	11.03	6	64	148
1965	570	0.872	10.49	-	-	148
1966	558	0.891	10.24	13	130	277
1967	546	0.909	10.21	1	9	286
1968	534	0.914	10.25	5	56	343
1969	522	0.929	10.46	2	24	367
1970	510	0.955	10.94	2	26	393
1971	498	0.953	11.38	4	43	436
1972	486	0.950	11.77	11	128	564
1973	474	0.956	12.21	7	80	644
1974	462	0.958	12.66	5	61	705
1975	450	0.950	12.98	16	204	909
1976	438	0.952	13.31	51	674	1,583
TOTAL				129	1,583	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 2, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 2, SHEET 42
(4) SECTION 3, EXHIBIT 2, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

LOST TIME - TOTAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
17.946	20.865	16.692	13.707	11.715	10.174	9.125	8.293	7.418	6.603	5.925	5.240	4.570	4.072	3.700	3.383	3.144	3.001	2.861	2.719	2.601	2.492	2.368	2.255
	1.163	0.930	0.764	0.653	0.567	0.508	0.462	0.413	0.368	0.330	0.292	0.255	0.227	0.206	0.188	0.175	0.167	0.159	0.152	0.145	0.139	0.132	0.126
		0.800	0.657	0.561	0.488	0.437	0.397	0.356	0.316	0.284	0.251	0.219	0.195	0.177	0.162	0.151	0.144	0.137	0.130	0.125	0.119	0.113	0.108
			0.821	0.702	0.610	0.547	0.497	0.444	0.396	0.355	0.314	0.274	0.244	0.222	0.203	0.188	0.180	0.171	0.163	0.156	0.149	0.142	0.135
				0.855	0.742	0.666	0.605	0.541	0.482	0.432	0.382	0.333	0.297	0.270	0.247	0.229	0.219	0.209	0.198	0.190	0.182	0.173	0.164
					0.869	0.779	0.708	0.633	0.564	0.506	0.447	0.390	0.348	0.316	0.289	0.268	0.256	0.244	0.232	0.222	0.213	0.202	0.192
						0.897	0.815	0.729	0.649	0.582	0.515	0.449	0.400	0.364	0.332	0.309	0.295	0.281	0.267	0.256	0.245	0.233	0.222
							0.909	0.813	0.724	0.649	0.574	0.501	0.446	0.406	0.371	0.345	0.329	0.314	0.298	0.285	0.273	0.260	0.247
								0.895	0.796	0.715	0.632	0.551	0.491	0.446	0.408	0.379	0.362	0.345	0.328	0.314	0.301	0.286	0.272
									0.890	0.799	0.706	0.616	0.549	0.499	0.456	0.424	0.405	0.386	0.367	0.351	0.336	0.319	0.304
										0.897	0.794	0.692	0.617	0.560	0.512	0.476	0.455	0.433	0.412	0.394	0.377	0.359	0.341
											0.884	0.771	0.687	0.624	0.571	0.531	0.507	0.483	0.459	0.439	0.421	0.400	0.381
												0.872	0.777	0.706	0.646	0.600	0.573	0.546	0.519	0.496	0.476	0.452	0.430
													0.891	0.810	0.740	0.688	0.657	0.626	0.595	0.569	0.545	0.518	0.493
														0.909	0.831	0.772	0.737	0.703	0.668	0.639	0.612	0.581	0.554
															0.914	0.850	0.811	0.773	0.735	0.703	0.674	0.640	0.609
																0.929	0.887	0.846	0.804	0.769	0.737	0.700	0.667
																	0.955	0.910	0.865	0.827	0.793	0.753	0.717
																		0.953	0.906	0.866	0.830	0.789	0.751
																			0.950	0.909	0.871	0.828	0.788
																				0.956	0.917	0.871	0.829
																					0.958	0.911	0.867
																						0.950	0.905
																							0.952
17.946	22.028	18.422	15.949	14.485	13.449	12.959	12.686	12.242	11.788	11.475	11.032	10.493	10.242	10.215	10.252	10.459	10.938	11.382	11.767	12.209	12.660	12.978	13.309

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.952 means that the expected payments from 6/30/12-13 are 0.952 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.905 means that the expected payments from 6/30/13-14 are 0.905 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

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

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

LOST TIME - TOTAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.750		1.411	2.114	5.930	5.750		26.220		5.935	10.727	29.519	29.047
18	1.5	1.450	2.424	1.211	1.330	1.460	1.450	0.545	4.560	9.514	4.206	5.075	4.978	5.052
30	2.5	1.205	1.375	1.147	1.187	1.209	1.205	0.661	3.145	3.926	3.474	3.817	3.410	3.484
42	3.5	1.130	1.145	1.113	1.129	1.127	1.130	0.764	2.610	2.855	3.030	3.215	2.819	2.891
54	4.5	1.097	1.094	1.092	1.098	1.095	1.097	0.843	2.310	2.492	2.722	2.848	2.502	2.559
66	5.5	1.083	1.071	1.077	1.078	1.074	1.083	0.939	2.105	2.277	2.493	2.594	2.284	2.332
78	6.5	1.060	1.065	1.066	1.065	1.060	1.060	0.783	1.944	2.127	2.315	2.406	2.127	2.154
90	7.5	1.053	1.050	1.057	1.055	1.052	1.053	0.936	1.834	1.997	2.172	2.259	2.007	2.032
102	8.5	1.049	1.046	1.051	1.048	1.046	1.049	0.974	1.742	1.901	2.054	2.141	1.907	1.929
114	9.5	1.043	1.043	1.045	1.043	1.041	1.043	0.921	1.660	1.818	1.955	2.042	1.824	1.839
126	10.5	1.037	1.038	1.041	1.038	1.037	1.037	0.898	1.592	1.743	1.871	1.959	1.752	1.763
138	11.5	1.034	1.034	1.037	1.035	1.033	1.034	0.953	1.535	1.678	1.797	1.886	1.689	1.701
150	12.5	1.033	1.031	1.034	1.031	1.031	1.033	1.004	1.485	1.623	1.734	1.823	1.635	1.645
162	13.5	1.030	1.031	1.031	1.029	1.028	1.030	0.939	1.437	1.574	1.677	1.768	1.586	1.592
174	14.5	1.027	1.028	1.028	1.027	1.026	1.027	0.933	1.395	1.527	1.627	1.718	1.543	1.546
186	15.5	1.026	1.026	1.026	1.025	1.024	1.026	0.983	1.358	1.485	1.582	1.673	1.504	1.505
198	16.5	1.024	1.025	1.024	1.023	1.023	1.024	0.947	1.324	1.448	1.542	1.633	1.468	1.467
210	17.5	1.021	1.023	1.023	1.022	1.021	1.021	0.904	1.293	1.413	1.505	1.596	1.435	1.432
222	18.5	1.020	1.020	1.021	1.020	1.019	1.020	0.964	1.266	1.382	1.472	1.562	1.405	1.403
234	19.5	1.018	1.019	1.020	1.019	1.018	1.018	0.929	1.241	1.355	1.441	1.531	1.379	1.375
246	20.5	1.017	1.017	1.019	1.018	1.018	1.017	0.951	1.219	1.330	1.414	1.502	1.355	1.351
258	21.5	1.017	1.016	1.017	1.017	1.018	1.017	1.017	1.199	1.308	1.388	1.475	1.331	1.328
270	22.5	1.016	1.016	1.016	1.016	1.017	1.016	0.957	1.179	1.287	1.364	1.450	1.307	1.306
282	23.5	1.016	1.016	1.015	1.016	1.016	1.016	1.016	1.160	1.266	1.342	1.427	1.285	1.285
294	24.5	1.016	1.016	1.015	1.015	1.016	1.016	1.016	1.142	1.247	1.322	1.405	1.265	1.265
306	25.5	1.016	1.016	1.014	1.014	1.016	1.016	0.992	1.124	1.227	1.303	1.384	1.245	1.245
318	26.5	1.015	1.015	1.013	1.014	1.015	1.015	0.957	1.107	1.207	1.285	1.365	1.226	1.226
330	27.5	1.013	1.014	1.012	1.013	1.013	1.013	0.924	1.090	1.189	1.268	1.346	1.208	1.208
342	28.5	1.012	1.012	1.012	1.013	1.012	1.012	0.937	1.076	1.173	1.253	1.329	1.192	1.192
354	29.5	1.012	1.011	1.011	1.012	1.012	1.012	0.980	1.063	1.159	1.238	1.312	1.178	1.178
366	30.5	1.011	1.011	1.011	1.012	1.011	1.011	0.928	1.050	1.146	1.224	1.296	1.164	1.164
378	31.5	1.011	1.010	1.010	1.011	1.011	1.011	0.974	1.039	1.134	1.211	1.281	1.151	1.151
390	32.5	1.010	1.010	1.010	1.011	1.010	1.010	0.938	1.028	1.123	1.199	1.267	1.139	1.139
402	33.5	1.009	1.009	1.009	1.011	1.009	1.009	0.944	1.018	1.112	1.188	1.253	1.128	1.128
414	34.5	1.009	1.009	1.009	1.010	1.009	1.009	0.949	1.009	1.102	1.177	1.240	1.117	1.117
426	35.5		1.008	1.009	1.010	1.008	1.008	0.953		1.093	1.166	1.228	1.108	1.108
438	36.5		1.008	1.008	1.010	1.008	1.008	0.952		1.084	1.156	1.216	1.099	1.099
450	37.5		1.008	1.008	1.009	1.007	1.007	0.950		1.075	1.147	1.204	1.090	1.090
462	38.5		1.008	1.008	1.009	1.007	1.007	0.958		1.067	1.138	1.193	1.083	1.083
474	39.5		1.007	1.007	1.009	1.007	1.007	0.956		1.058	1.129	1.182	1.075	1.075
486	40.5		1.007	1.007	1.009	1.006	1.006	0.950		1.051	1.121	1.172	1.068	1.068
498	41.5		1.007	1.007	1.008	1.006	1.006	0.953		1.043	1.114	1.162	1.061	1.061
510	42.5		1.006	1.006	1.008	1.006	1.006	0.955		1.036	1.106	1.152	1.055	1.055
522	43.5		1.006	1.006	1.008	1.005	1.005	0.929		1.030	1.099	1.143	1.049	1.049
534	44.5		1.005	1.006	1.008	1.005	1.005	0.914		1.024	1.092	1.134	1.044	1.044
546	45.5		1.004	1.006	1.008	1.004	1.004	0.909		1.018	1.086	1.125	1.039	1.039
558	46.5		1.003	1.006	1.007	1.004	1.004	0.891		1.014	1.080	1.117	1.035	1.035
570	47.5		1.002	1.005	1.007	1.003	1.003	0.872		1.011	1.074	1.109	1.031	1.031
582	48.5		1.002	1.005	1.007	1.003	1.003	0.884		1.008	1.068	1.101	1.027	1.027
594	49.5		1.001	1.005	1.007	1.003	1.003	0.897		1.006	1.062	1.093	1.025	1.025
606	50.5		1.001	1.005	1.007	1.002	1.002	0.890		1.005	1.057	1.086	1.022	1.022
618	51.5		1.001	1.005	1.007	1.002	1.002	0.895		1.004	1.052	1.079	1.020	1.020
630	52.5		1.001	1.005	1.006	1.002	1.002	0.909		1.003	1.047	1.072	1.017	1.017
642	53.5		1.001	1.004	1.006	1.002	1.002	0.897		1.002	1.042	1.065	1.016	1.016
654	54.5		1.000	1.004	1.006	1.001	1.001	0.869		1.002	1.038	1.058	1.014	1.014
666	55.5		1.000	1.004	1.006	1.001	1.001	0.855		1.001	1.033	1.052	1.012	1.012
678	56.5		1.000	1.004	1.006	1.001	1.001	0.821		1.001	1.029	1.045	1.011	1.011
690	57.5		1.000	1.004	1.006	1.001	1.001	0.800		1.001	1.025	1.039	1.010	1.010
702	58.5		1.000	1.004	1.006	1.001	1.001	1.163		1.001	1.021	1.033	1.009	1.009
714	59.5		1.000	1.004	1.006	1.001	1.001	0.900		1.000	1.017	1.027	1.008	1.008
726	60.5		1.000	1.004	1.005	1.001	1.001	0.900		1.000	1.014	1.022	1.008	1.008
738	61.5		1.000	1.003	1.005	1.001	1.001	0.900		1.000	1.010	1.016	1.007	1.007
750	62.5		1.000	1.003	1.005	1.001	1.001	0.900		1.000	1.007	1.011	1.006	1.006
Tail	Tail		1.000	1.003	1.005	1.005	1.005	8.942		1.000	1.003	1.005	1.005	1.005

59.5 TAIL DECAY 17.946 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2, SHEET 44
(4) SECTION 3, EXHIBIT 2, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2, SHEET 48
(5) SECTION 3, EXHIBIT 2, SHEET 44
(6) SECTION 3, EXHIBIT 2, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - TOTAL

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.989**
Inverse Power	**1.005**	**0.995**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.317				Slope=	-1.108			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.358				Intercept=	2.092			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.750	5.317	5.557	5.930	5.750	1.792	-1.655	0.210	**1.411**	5.935	1.792	1.558	0.108	**2.114**	10.727
2	18	1.450	1.432	1.442	1.460	1.450	2.890	0.157	0.559	**1.211**	4.206	2.890	-0.799	-1.109	**1.330**	5.075
3	30	1.205	1.197	1.197	1.209	1.205	3.401	0.572	0.721	**1.147**	3.474	3.401	-1.585	-1.675	**1.187**	3.817
4	42	1.130	1.131	1.125	1.127	1.130	3.738	0.771	0.827	**1.113**	3.030	3.738	-2.040	-2.048	**1.129**	3.215
5	54	1.097	1.092	1.095	1.095	1.097	3.989	0.886	0.907	**1.092**	2.722	3.989	-2.333	-2.326	**1.098**	2.848
6	66	1.083	1.079	1.081	1.074	1.083	4.190	0.943	0.971	**1.077**	2.493	4.190	-2.489	-2.549	**1.078**	2.594
7	78	1.060	1.054	1.057	1.060	1.060	4.357	1.055	1.024	**1.066**	2.315	4.357	-2.813	-2.734	**1.065**	2.406
8	90	1.053	1.051	1.051	1.052	1.053	4.500	1.095	1.069	**1.057**	2.172	4.500	-2.937	-2.892	**1.055**	2.259
9	102	1.049	1.048	1.047	1.046	1.049	4.625	1.120	1.109	**1.051**	2.054	4.625	-3.016	-3.031	**1.048**	2.141
10	114	1.043	1.042	1.039	1.041	1.043	4.736	1.160	1.144	**1.045**	1.955	4.736	-3.147	-3.154	**1.043**	2.042
11	126	1.037	1.033	1.035	1.037	1.037	4.836	1.204	1.176	**1.041**	1.871	4.836	-3.297	-3.265	**1.038**	1.959
12	138	1.034	1.032	1.032	1.033	1.034	4.927	1.228	1.205	**1.037**	1.797	4.927	-3.381	-3.366	**1.035**	1.886
13	150	1.033	1.027	1.032	1.031	1.033	5.011	1.237	1.231	**1.034**	1.734	5.011	-3.411	-3.458	**1.031**	1.823
14	162	1.030	1.034	1.033	1.028	1.030	5.088	1.263	1.256	**1.031**	1.677	5.088	-3.507	-3.543	**1.029**	1.768
15	174	1.027	1.030	1.027	1.026	1.027	5.159	1.290	1.278	**1.028**	1.627	5.159	-3.606	-3.623	**1.027**	1.718
16	186	1.026	1.027	1.024	1.024	1.026	5.226	1.302	1.300	**1.026**	1.582	5.226	-3.650	-3.697	**1.025**	1.673
17	198	1.024	1.024	1.022	1.023	1.024	5.288	1.323	1.319	**1.024**	1.542	5.288	-3.730	-3.766	**1.023**	1.633
18	210	1.021	1.018	1.019	1.021	1.021	5.347	1.355	1.338	**1.023**	1.505	5.347	-3.854	-3.831	**1.022**	1.596
19	222	1.020	1.016	1.019	1.019	1.020	5.403	1.369	1.356	**1.021**	1.472	5.403	-3.912	-3.893	**1.020**	1.562
20	234	1.018	1.014	1.018	1.018	1.018	5.455	1.392	1.372	**1.020**	1.441	5.455	-4.006	-3.951	**1.019**	1.531
21	246	1.017	1.017	1.016	1.018	1.017	5.505	1.409	1.388	**1.019**	1.414	5.505	-4.075	-4.006	**1.018**	1.502
22	258	1.017	1.025	1.020	1.018	1.017	5.553	1.409	1.403	**1.017**	1.388	5.553	-4.075	-4.059	**1.017**	1.475
23	270	1.016	1.014	1.013	1.017	1.016	5.598	1.423	1.418	**1.016**	1.364	5.598	-4.135	-4.109	**1.016**	1.450
24	282	1.016	1.022	1.016	1.016	1.016	5.642	1.423	1.432	**1.015**	1.342	5.642	-4.135	-4.158	**1.016**	1.427
25	294	1.016	1.012	1.009	1.016	1.016	5.684	1.423	1.445	**1.015**	1.322	5.684	-4.135	-4.204	**1.015**	1.405
26	306	1.016	1.009	1.010	1.016	1.016	5.724	1.429	1.458	**1.014**	1.303	5.724	-4.159	-4.248	**1.014**	1.384
27	318	1.015	1.006	1.009	1.015	1.015	5.762	1.443	1.470	**1.013**	1.285	5.762	-4.218	-4.291	**1.014**	1.365
28	330	1.013	1.008	1.011	1.013	1.013	5.799	1.464	1.481	**1.012**	1.268	5.799	-4.312	-4.332	**1.013**	1.346
29	342	1.012	1.006	1.004	1.012	1.012	5.835	1.482	1.493	**1.012**	1.253	5.835	-4.390	-4.371	**1.013**	1.329
30	354	1.012	1.008	1.009	1.012	1.012	5.869	1.489	1.504	**1.011**	1.238	5.869	-4.423	-4.409	**1.012**	1.312
31	366	1.011	1.005	1.005	1.011	1.011	5.903	1.509	1.514	**1.011**	1.224	5.903	-4.510	-4.446	**1.012**	1.296
32	378	1.011	1.006	1.007	1.011	1.011	5.935	1.517	1.525	**1.010**	1.211	5.935	-4.547	-4.482	**1.011**	1.281
33	390	1.010	1.005	1.005	1.010	1.010	5.966	1.533	1.534	**1.010**	1.199	5.966	-4.621	-4.517	**1.011**	1.267
34	402	1.009	1.003	1.003	0.000	1.009	5.996	1.547	1.544	**1.009**	1.188	5.996	-4.688	-4.550	**1.011**	1.253
35	414	1.009	1.004	1.004	0.000		6.026		1.553	**1.009**	1.177	6.026		-4.583	**1.010**	1.240
36	426				0.000		6.054		1.562	**1.009**	1.166	6.054		-4.615	**1.010**	1.228
37	438				0.000		6.082		1.571	**1.008**	1.156	6.082		-4.645	**1.010**	1.216
38	450				0.000		6.109		1.580	**1.008**	1.147	6.109		-4.675	**1.009**	1.204
39	462				0.000		6.136		1.588	**1.008**	1.138	6.136		-4.704	**1.009**	1.193
40	474						6.161		1.596	**1.007**	1.129	6.161		-4.733	**1.009**	1.182
41	486						6.186		1.604	**1.007**	1.121	6.186		-4.761	**1.009**	1.172
42	498						6.211		1.612	**1.007**	1.114	6.211		-4.788	**1.008**	1.162
43	510						6.234		1.620	**1.006**	1.106	6.234		-4.814	**1.008**	1.152
44	522						6.258		1.627	**1.006**	1.099	6.258		-4.840	**1.008**	1.143
45	534						6.280		1.634	**1.006**	1.092	6.280		-4.865	**1.008**	1.134
46	546						6.303		1.641	**1.006**	1.086	6.303		-4.889	**1.008**	1.125
47	558						6.324		1.648	**1.006**	1.080	6.324		-4.914	**1.007**	1.117
48	570						6.346		1.655	**1.005**	1.074	6.346		-4.937	**1.007**	1.109
49	582						6.366		1.661	**1.005**	1.068	6.366		-4.960	**1.007**	1.101
50	594						6.387		1.668	**1.005**	1.062	6.387		-4.983	**1.007**	1.093
51	606						6.407		1.674	**1.005**	1.057	6.407		-5.005	**1.007**	1.086
52	618						6.426		1.681	**1.005**	1.052	6.426		-5.027	**1.007**	1.079
53	630						6.446		1.687	**1.005**	1.047	6.446		-5.048	**1.006**	1.072
54	642						6.465		1.693	**1.004**	1.042	6.465		-5.069	**1.006**	1.065
55	654						6.483		1.698	**1.004**	1.038	6.483		-5.089	**1.006**	1.058
56	666						6.501		1.704	**1.004**	1.033	6.501		-5.110	**1.006**	1.052
57	678						6.519		1.710	**1.004**	1.029	6.519		-5.129	**1.006**	1.045
58	690						6.537		1.715	**1.004**	1.025	6.537		-5.149	**1.006**	1.039
59	702						6.554		1.721	**1.004**	1.021	6.554		-5.168	**1.006**	1.033
60	714						6.571		1.726	**1.004**	1.017	6.571		-5.187	**1.006**	1.027
61	726						6.588		1.732	**1.004**	1.014	6.588		-5.205	**1.005**	1.022
62	738						6.604		1.737	**1.003**	1.010	6.604		-5.223	**1.005**	1.016
63	750						6.620		1.742	**1.003**	1.007	6.620		-5.241	**1.005**	1.011
64	762						6.636		1.747	**1.003**	1.003	6.636		-5.259	**1.005**	1.005

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

LOST TIME - TOTAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.750	4.720		
18	1.5	1.450	1.723	2.424	1.723
30	2.5	1.205	1.209	1.375	1.209
42	3.5	1.130	0.855	1.145	0.855
54	4.5	1.097	0.820	1.094	0.820
66	5.5	1.083	0.801	1.071	0.801
78	6.5	1.060	0.850	1.065	0.850
90	7.5	1.053	0.887	1.050	0.887
102	8.5	1.049	0.909	1.046	0.909
114	9.5	1.043	0.921	1.043	0.921
126	10.5	1.037	0.933	1.038	0.933
138	11.5	1.034	0.949	1.034	0.949
150	12.5	1.033	0.955	1.031	0.955
162	13.5	1.030	0.960	1.031	0.960
174	14.5	1.027	0.970	1.028	0.970
186	15.5	1.026	0.973	1.026	0.973
198	16.5	1.024	0.967	1.025	0.967
210	17.5	1.021	0.965	1.023	0.965
222	18.5	1.020	0.960	1.020	0.960
234	19.5	1.018	0.954	1.019	0.954
246	20.5	1.017	0.948	1.017	0.948
258	21.5	1.017	0.967	1.016	0.967
270	22.5	1.016	0.983	1.016	0.983
282	23.5	1.016	1.005	1.016	1.005
294	24.5	1.016	1.014	1.016	1.014
306	25.5	1.016	1.029	1.016	1.029
318	26.5	1.015	0.993	1.015	0.993
330	27.5	1.013	0.956	1.014	0.956
342	28.5	1.012	0.920	1.012	0.920
354	29.5	1.012	0.905	1.011	0.905
366	30.5	1.011	0.889	1.011	0.889
378	31.5	1.011	0.905	1.010	0.905
390	32.5	1.010	0.923	1.010	0.923
402	33.5	1.009	0.942	1.009	0.942
414	34.5		0.957	1.009	0.957
426	35.5		0.973	1.008	0.973
438	36.5		0.974	1.008	0.974
450	37.5		0.974	1.008	0.974
462	38.5		0.974	1.008	0.974
474	39.5		0.975	1.007	0.975
486	40.5		0.972	1.007	0.972
498	41.5		0.969	1.007	0.969
510	42.5		0.954	1.006	0.954
522	43.5		0.924	1.006	0.924
534	44.5		0.878	1.005	0.878
546	45.5		0.824	1.004	0.824
558	46.5		0.773	1.003	0.773
570	47.5		0.755	1.002	0.755
582	48.5		0.751	1.002	0.751
594	49.5		0.757	1.001	0.757
606	50.5		0.773	1.001	0.773
618	51.5		0.795	1.001	0.795
630	52.5		0.800	1.001	0.800
642	53.5		0.800	1.001	0.800
654	54.5		0.800	1.000	0.800
666	55.5		0.800	1.000	0.800
678	56.5		0.800	1.000	0.800
690	57.5		0.800	1.000	0.800
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															17
1974																														26	27
1975																													51	40	36
1976																												152	81	103	171
1977	41	347	441	287	295	329	335	287	290	286	323	325	319	380	379	305	311	297	190	188	100	104	90	66	175	91	83	124	124	129	76
1978	58	492	624	406	422	389	389	455	568	755	767	662	612	488	366	330	231	222	154	176	122	120	210	134	138	189	94	56	43	45	103
1979	72	605	768	448	410	425	426	402	385	387	377	379	453	533	333	289	217	218	259	228	293	151	222	131	110	72	135	132	106	75	82
1980	72	612	795	468	405	425	469	457	392	371	363	418	354	450	302	275	248	238	156	163	179	142	164	276	175	177	117	151	205	(61)	82
1981	87	699	840	550	496	514	512	465	410	384	439	457	353	323	223	246	203	201	193	177	162	152	208	101	111	128	244	83	94	51	67
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83		
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29			
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184				
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141					
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672						
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278							
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428								
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171									
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157										
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320											
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288												
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530													
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423														
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435															
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570																
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439																	
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573																		
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764																			
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722																				
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893																					
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980																						
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780																							
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168																								
2007	1,132	6,090	3,151	2,006	1,352	1,286																									
2008	1,183	5,577	3,232	2,110	1,847																										
2009	1,661	7,017	3,840	2,367																											
2010	1,651	7,033	3,357																												
2011	1,320	5,945																													
2012	1,028																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1972																															
1973																															2.172
1974																														1.029	2.228
1975																													0.785	0.904	0.894
1976																												0.534	1.265	1.666	0.184
1977	8.459	1.268	0.650	1.030	1.114	1.020	0.857	1.007	0.988	1.130	1.007	0.980	1.190	0.998	0.804	1.021	0.954	0.639	0.990	0.530	1.042	0.866	0.738	2.646	0.519	0.914	1.494	0.995	1.045	0.583	0.509
1978	8.459	1.268	0.650	1.041	0.921	1.001	1.170	1.247	1.330	1.016	0.863	0.925	0.797	0.750	0.902	0.699	0.960	0.695	1.143	0.692	0.981	1.755	0.637	1.030	1.375	0.495	0.594	0.772	1.050	2.289	0.508
1979	8.459	1.268	0.583	0.916	1.037	1.002	0.944	0.958	1.004	0.974	1.005	1.196	1.179	0.624	0.869	0.750	1.005	1.190	0.880	1.283	0.515	1.470	0.591	0.840	0.653	1.880	0.978	0.799	0.707	1.096	0.554
1980	8.459	1.298	0.588	0.866	1.049	1.105	0.973	0.859	0.946	0.980	1.150	0.848	1.269	0.672	0.911	0.901	0.961	0.653	1.049	1.098	0.790	1.157	1.685	0.634	1.010	0.660	1.293	1.354	-0.299	-1.338	0.539
1981	8.022	1.201	0.654	0.903	1.036	0.995	0.909	0.880	0.937	1.145	1.040	0.772	0.915	0.692	1.101	0.826	0.989	0.962	0.915	0.916	0.937	1.369	0.488	1.091	1.156	1.910	0.341	1.133	0.537	1.316	0.593
1982	7.181	0.931	0.629	0.907	0.988	0.923	0.837	0.987	1.125	1.107	1.019	0.839	0.796	0.926	0.725	0.801	1.179	0.599	1.004	1.107	1.005	0.923	0.983	1.127	0.626	1.081	1.480	0.881	0.773	0.740	
1983	7.874	1.147	0.648	0.870	0.920	0.902	0.931	1.078	1.021	0.956	0.990	0.671	0.886	1.096	0.833	1.074	0.347	1.387	1.243	1.007	0.781	0.575	0.743	0.800	0.592	3.490	0.645	0.431	0.690		
1984	7.082	0.916	0.622	0.864	0.927	0.868	1.106	1.238	0.703	0.823	0.705	0.936	0.971	0.723	1.007	1.185	1.421	0.848	0.720	1.094	0.788	0.651	1.235	0.530	1.047	1.331	0.909	0.796			
1985	7.424	1.051	0.677	0.770	0.879	1.055	1.007	1.015	0.719	0.786	0.886	0.894	0.920	0.749	1.203	0.797	0.692	0.713	0.879	1.843	0.384	1.064	0.570	0.639	0.681	1.577	1.058				
1986	8.355	1.229	0.552	0.861	1.091	0.994	0.734	0.904	0.657	1.116	0.733	0.948	0.926	0.922	0.899	0.820	1.099	1.584	0.873	1.017	0.646	0.756	1.479	0.807	1.782	0.619					
1987	8.972	1.420	0.618	0.907	0.903	0.838	0.867	0.737	1.042	0.783	0.819	1.016	0.768	1.052	1.007	0.852	1.143	0.682	1.207	0.471	1.510	0.683	1.021	1.179	0.871						
1988	8.128	1.265	0.734	0.913	0.830	0.747	0.919	0.675	0.954	0.705	1.194	0.691	1.010	1.153	1.303	1.031	0.909	0.949	0.895	1.159	0.540	2.847	0.379	2.392							
1989	8.946	1.518	0.644	0.668	0.751	0.976	0.844	0.919	0.857	0.965	0.865	1.005	0.850	1.045	1.258	0.948	0.653	1.150	0.854	0.977	0.678	0.975	1.220								
1990	10.947	1.755	0.514	0.673	0.732	0.865	0.886	0.906	0.988	0.941	1.198	0.930	1.049	0.786	0.975	1.109	1.129	0.587	1.065	0.787	1.361	0.865									
1991	10.998	0.738	0.547	0.828	0.832	0.719	0.722	1.128	0.696	0.960	0.899	0.904	1.455	0.668	1.073	0.992	0.834	0.936	0.900	0.879	0.890										
1992	11.288	0.732	0.649	0.686	0.784	0.728	0.908	0.770	1.363	0.705	0.879	1.183	0.763	0.644	1.370	1.097	0.795	1.013	0.796	0.723											
1993	7.130	0.727	0.618	0.630	0.718	0.918	0.918	0.904	0.778	0.921	1.160	0.877	0.968	0.756	0.984	0.907	1.150	0.948	1.034												
1994	10.849	0.750	0.539	0.767	0.812	0.975	0.731	1.111	1.045	0.835	0.804	1.074	0.925	1.065	0.737	0.792	1.048	0.897													
1995	10.138	0.670	0.537	0.946	0.853	0.839	0.816	1.089	1.005	0.974	0.853	1.155	0.780	0.796	1.399	0.844	0.983														
1996	8.320	0.636	0.579	0.583	1.031	0.776	0.876	1.380	0.737	1.163	0.795	0.973	1.072	1.102	0.594	1.184															
1997	9.505	0.738	0.513	0.798	0.919	0.882	1.130	0.704	1.144	0.687	1.148	0.637	1.018	1.020	0.963																
1998	8.517	0.645	0.711	0.829	0.904	0.851	0.681	0.904	0.668	1.090	0.946	1.176	0.840	1.186																	
1999	8.268	0.710	0.623	0.819	0.699	0.997	0.942	0.698	0.956	0.738	1.107	0.973	0.810																		
2000	7.381	0.682	0.730	0.823	0.669	1.004	0.554	1.169	0.947	1.002	0.735	0.918																			
2001	5.954	0.548	0.725	0.732	0.830	0.781	0.879	0.857	0.928	1.138	0.750																				
2002	5.659	0.543	0.633	0.846	0.769	1.025	0.813	0.960	1.060	0.617																					
2003	4.390	0.558	0.628	0.742	0.830	0.962	0.777	0.824	0.989																						
2004	4.973	0.546	0.654	0.717	1.009	1.053	0.605	0.934																							
2005	4.940	0.516	0.626	0.723	0.841	0.697	0.870																								
2006	5.092	0.574	0.639	0.763	0.839	0.855																									
2007	5.378	0.517	0.636	0.674	0.951																										
2008	4.715	0.580	0.653	0.875																											
2009	4.225	0.547	0.617																												
2010	4.260	0.477																													
2011	4.503																														
Latest diag	4.503	0.477	0.617	0.875	0.951	0.855	0.870	0.934	0.989	0.617	0.750	0.918	0.810	1.186	0.963	1.184	0.983	0.897	1.034	0.723	0.890	0.865	1.220	2.392	0.871	0.619	1.058	0.796	0.690	0.740	0.593
5 Yr Avg	4.616	0.539	0.634	0.750	0.894	0.919	0.789	0.949	0.976	0.917	0.937	0.935	0.904	1.033	0.935	0.965	0.962	0.876	0.930	0.905	0.996	1.225	0.934	1.109	0.995	1.619	0.887	0.919	0.482	0.821	0.541
9 Yr Avg	4.720	0.540	0.646	0.766	0.826	0.914	0.806	0.937	0.937	0.916	0.922	0.996	0.959	0.891	1.039	0.989	0.960	0.972	0.945	0.995	0.842	1.038	0.902	1.022	0.935	1.449	0.977	0.855	0.728	0.921	0.909
3 Yr Wtd	4.317	0.531	0.634	0.772	0.873	0.884	0.724	0.906	0.996	0.889	0.820	1.012	0.879	1.104	0.948	0.917	1.042	0.949	0.916	0.794	0.999	1.413	0.631	1.602	1.287	0.813	0.812	0.771	0.688	2.049	0.560
5 Yr Wtd	4.557	0.536	0.633	0.751	0.892	0.927	0.772	0.934	0.980	0.887	0.895	0.916	0.888	1.027	0.906	0.943	0.959	0.808	0.939	0.924	0.897	1.219	0.718	1.352	1.173	1.020	0.765	0.969	0.356	1.796	0.538
9 Yr Wtd	4.671	0.538	0.646	0.766	0.820	0.914	0.783	0.904	0.945	0.889	0.888	0.980	0.925	0.896	0.996	0.984	0.951	0.901	0.944	0.933	0.810	1.081	0.752	1.143	0.994	1.031	0.894	0.878	0.590	1.375	0.577
Selected	4.720	0.540	0.646	0.766	0.826	0.914	0.806	0.937	0.937	0.916	0.922	0.996	0.959	0.891	1.039	0.989	0.960	0.972	0.945	0.995	0.842	1.038	0.902	1.022	0.935	1.449	0.977	0.855	0.728	0.921	0.909
Loss $ Weight	12,245	57,427	31,289	20,352	15,299	12,601	11,307	8,626	7,578	7,007	5,932	4,890	4,520	4,514	3,936	4,010	3,814	3,301	2,791	2,539	2,407	1,966	1,904	1,430	1,074	1,116	1,051	1,062	901	538	660
Center Wtd Avg	4.720	1.080	1.004	0.664	0.760	0.835	0.874	0.896	0.894	0.938	0.942	0.935	0.958	0.973	0.966	0.968	0.984	0.972	0.947	0.956	0.943	0.954	0.940	1.047	1.039	1.050	1.002	1.008	0.875	0.859	0.868
Geometric Mean	4.720	1.723	1.209	0.855	0.820	0.801	0.850	0.887	0.909	0.921	0.933	0.949	0.955	0.960	0.970	0.973	0.967	0.965	0.960	0.954	0.948	0.967	0.983	1.005	1.014	1.029	0.993	0.956	0.920	0.905	0.889

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		1.055	0.807	0.519	2.215	0.000	0.000	0.000	0.000	0.000		
1956																	1.232	0.085	0.662	0.524	1.879	13.236	0.046	24.179	0.000			
1957																0.034	0.693	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													1.003	0.629	0.051	0.000	0.000	0.000	0.000	0.000	0.000							
1961												1.294	0.717	0.552	1.373	0.544	0.293	1.776	0.273	1.633								
1962											0.830	1.222	0.685	1.314	0.943	0.384	0.346	1.772	0.805									
1963										1.283	0.945	0.946	1.897	0.656	0.934	0.604	0.999	1.102										
1964									0.945	2.224	1.780	0.127	1.107	1.584	0.701	1.029	0.934											
1965								0.005	1.468	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.947	1.351	0.647	0.718	0.563	1.514	1.222	1.165	0.945													
1967						1.055	1.926	0.422	1.107	1.198	0.730	1.004	0.842	0.428														
1968					2.916	0.635	0.581	1.015	0.920	0.636	0.746	1.344	0.605															
1969				1.094	1.309	0.513	0.329	0.774	0.504	1.100	1.211	1.594																
1970			0.931	1.115	0.711	1.530	0.485	1.095	1.089	0.657	0.549																	
1971		0.942	0.616	0.812	0.838	0.826	1.198	0.629	1.126	1.033																		
1972	0.531	1.554	0.540	0.820	1.039	1.043	1.713	0.365	1.348																			
1973	0.455	0.583	0.790	0.789	0.627	1.196	0.671	2.125																				
1974	0.291	0.652	0.803	1.032	0.656	1.339	0.576																					
1975	0.495	1.244	0.751	0.826	0.936	1.361																						
1976	1.409	1.177	0.682	1.360	1.045																							
1977	2.162	0.286	1.178	1.048																								
1978	0.463	1.050	0.819																									
1979	2.288	0.773																										
1980	0.998																											
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Latest diag	0.998	0.773	0.819	1.048	1.045	1.361	0.576	2.125	1.348	1.033	0.549	1.594	0.605	0.428	0.945	0.000	0.934	1.102	0.805	1.633	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.464	0.906	0.847	1.011	0.861	1.153	0.929	0.998	0.998	0.925	0.760	1.091	0.755	0.767	0.705	0.512	0.514	0.930	0.216	0.327	0.376	2.647	0.009	6.045	0.000	0.000	0.000	
9 Yr Avg	1.010	0.918	0.790	0.989	1.120	1.055	0.936	0.865	1.017	0.983	0.817	1.005	0.898	0.703	0.550	0.288	0.500	0.643	0.283	0.335	0.585	2.206	0.009	6.045	0.000	0.000	0.000	
3 Yr Wtd	1.212	0.613	0.833	1.147	0.974	1.325	1.160	0.590	1.217	0.821	0.726	1.299	0.910	1.050	0.850	0.793	0.801	1.292	0.662	1.633			0.046	24.179	0.000			
5 Yr Wtd	1.414	0.743	0.818	1.107	0.958	1.170	0.979	0.675	1.041	0.766	0.665	1.377	0.947	0.988	0.891	0.612	0.749	1.297	0.655	1.633	1.879	2.973	0.046	24.179	0.000			
9 Yr Wtd	0.981	0.779	0.771	1.060	1.177	0.884	0.840	0.586	0.900	1.039	1.070	0.680	0.986	0.943	0.778	0.303	0.918	0.555	0.711	0.613	2.130	2.973	0.046	24.179	0.000			
Selected	1.010	0.918	0.790	0.989	1.120	1.055	0.936	0.865	1.017	0.983	1.000	1.005	0.986	0.943	0.778	0.612	0.749	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	374	336	192	139	132	108	98	116	72	59	69	76	58	52	51	57	27	21	7	3	1	3	8	0	9	0	0	
Center Wtd Avg	0.921	0.926	0.957	0.947	0.960	0.997	1.002	0.965	0.948	0.961	0.999	0.986	0.952	0.875	0.821	0.772	0.718	0.694	0.777	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Geometric Mean	0.905	0.923	0.942	0.957	0.973	0.974	0.974	0.974	0.975	0.972	0.969	0.954	0.924	0.878	0.824	0.773	0.755	0.751	0.757	0.773	0.795	0.800	0.800	0.800	0.800	0.800	0.800	

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

LOST TIME - TOTAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**2**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.050**	**0.722**
Inverse Power	**1.072**	**0.660**
Selected Tail	**1.050**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.276				Slope=	-1.061			
							Intercept=	0.090				Intercept=	0.826			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.000	2.722	2.893	3.506	3.506	1.792	-1.091	0.584	**1.199**	2.154	1.792	0.919	-1.075	**1.341**	2.386
2	18	1.100	1.038	1.077	1.147	1.147	2.890	0.721	0.887	**1.097**	1.796	2.890	-1.919	-2.241	**1.106**	1.779
3	30	1.066	1.085	1.077	1.080	1.080	3.401	0.955	1.028	**1.065**	1.638	3.401	-2.521	-2.783	**1.062**	1.608
4	42	1.107	1.052	1.097	1.076	1.076	3.738	0.974	1.121	**1.049**	1.538	3.738	-2.575	-3.140	**1.043**	1.514
5	54	1.036	1.076	1.059	1.058	1.058	3.989	1.067	1.190	**1.039**	1.466	3.989	-2.851	-3.406	**1.033**	1.451
6	66	1.035	1.035	1.051	1.017	1.017	4.190	1.410	1.246	**1.032**	1.411	4.190	-4.080	-3.619	**1.027**	1.405
7	78	1.036	1.015	1.035	1.016	1.016	4.357	1.417	1.292	**1.027**	1.368	4.357	-4.109	-3.797	**1.022**	1.368
8	90	1.024	1.006	1.023	1.040	1.040	4.500	1.183	1.331	**1.023**	1.332	4.500	-3.224	-3.948	**1.019**	1.338
9	102	1.020	1.015	1.024	1.005	1.005	4.625	1.682	1.366	**1.020**	1.302	4.625	-5.374	-4.081	**1.017**	1.313
10	114	1.008	1.003	1.006	1.016	1.016	4.736	1.430	1.396	**1.018**	1.276	4.736	-4.165	-4.199	**1.015**	1.291
11	126	1.019	1.013	1.015	1.010	1.010	4.836	1.532	1.424	**1.016**	1.253	4.836	-4.619	-4.305	**1.013**	1.272
12	138	1.012	1.019	1.014	1.002	1.002	4.927	1.872	1.449	**1.014**	1.234	4.927	-6.498	-4.402	**1.012**	1.255
13	150	1.026	0.993	1.017	1.018	1.018	5.011	1.401	1.472	**1.013**	1.216	5.011	-4.043	-4.490	**1.011**	1.240
14	162	1.007	1.012	1.019	1.007	1.007	5.088	1.596	1.493	**1.012**	1.201	5.088	-4.925	-4.572	**1.010**	1.226
15	174	0.994	1.006	0.994	0.998	0.998	5.159		1.513	**1.011**	1.187	5.159		-4.648	**1.010**	1.213
16	186	1.015	1.015	1.015	1.007	1.007	5.226	1.601	1.531	**1.010**	1.174	5.226	-4.949	-4.719	**1.009**	1.202
17	198	0.977	1.007	0.990	1.016	1.016	5.288	1.418	1.549	**1.009**	1.162	5.288	-4.113	-4.785	**1.008**	1.191
18	210	1.060	1.005	1.036	1.007	1.007	5.347	1.618	1.565	**1.008**	1.152	5.347	-5.035	-4.847	**1.008**	1.181
19	222	1.014	1.018	1.017	1.008	1.008	5.403	1.577	1.580	**1.008**	1.142	5.403	-4.833	-4.906	**1.007**	1.172
20	234	1.007	1.009	1.009	1.007	1.007	5.455	1.610	1.595	**1.007**	1.133	5.455	-4.997	-4.962	**1.007**	1.164
21	246	0.974	0.998	0.972	1.006	1.006	5.505	1.645	1.609	**1.007**	1.125	5.505	-5.175	-5.015	**1.007**	1.155
22	258	1.052	1.072	1.060	1.007	1.007	5.553	1.614	1.622	**1.006**	1.118	5.553	-5.016	-5.066	**1.006**	1.148
23	270	0.983	0.998	0.992	1.012	1.012	5.598	1.488	1.634	**1.006**	1.111	5.598	-4.415	-5.114	**1.006**	1.141
24	282	1.002	1.003	0.999	1.005	1.005	5.642	1.663	1.646	**1.006**	1.104	5.642	-5.271	-5.160	**1.006**	1.134
25	294	1.010	0.996	1.003	1.008	1.008	5.684	1.565	1.658	**1.005**	1.098	5.684	-4.773	-5.204	**1.005**	1.127
26	306	0.994	1.008	0.998	1.006	1.006	5.724	1.646	1.669	**1.005**	1.092	5.724	-5.181	-5.247	**1.005**	1.121
27	318	1.022	1.007	1.018	1.002	1.002	5.762	1.867	1.679	**1.005**	1.087	5.762	-6.465	-5.287	**1.005**	1.115
28	330	0.998	0.999	0.998	1.004	1.004	5.799	1.718	1.690	**1.004**	1.081	5.799	-5.567	-5.327	**1.005**	1.110
29	342	0.998	0.997	0.997	1.007	1.007	5.835	1.590	1.699	**1.004**	1.077	5.835	-4.896	-5.365	**1.005**	1.104
30	354	1.008	1.007	1.006	1.006	1.006	5.869	1.620	1.709	**1.004**	1.072	5.869	-5.045	-5.401	**1.005**	1.099
31	366	1.002	0.995	1.002	1.007	1.007	5.903	1.608	1.718	**1.004**	1.068	5.903	-4.986	-5.437	**1.004**	1.094
32	378	1.006	1.004	1.006	1.006	1.006	5.935	1.628	1.727	**1.004**	1.064	5.935	-5.088	-5.471	**1.004**	1.090
33	390	1.001	1.001	1.001	1.005	1.005	5.966	1.665	1.736	**1.003**	1.060	5.966	-5.282	-5.504	**1.004**	1.085
34	402	1.000	1.000	1.000	1.005	1.005	5.996	1.677	1.744	**1.003**	1.056	5.996	-5.347	-5.536	**1.004**	1.081
35	414	1.000	0.997	0.997	1.007	1.007	6.026	1.615	1.752	**1.003**	1.053	6.026	-5.022	-5.567	**1.004**	1.076
36	426						6.054		1.760	**1.003**	1.050	6.054		-5.598	**1.004**	1.072
37	438						6.082		1.768	**1.003**	1.046	6.082		-5.627	**1.004**	1.068
38	450						6.109		1.775	**1.003**	1.043	6.109		-5.656	**1.003**	1.064
39	462						6.136		1.782	**1.003**	1.041	6.136		-5.684	**1.003**	1.061
40	474						6.161		1.790	**1.003**	1.038	6.161		-5.711	**1.003**	1.057
41	486						6.186		1.796	**1.002**	1.035	6.186		-5.738	**1.003**	1.054
42	498						6.211		1.803	**1.002**	1.033	6.211		-5.763	**1.003**	1.050
43	510						6.234		1.810	**1.002**	1.030	6.234		-5.789	**1.003**	1.047
44	522						6.258		1.816	**1.002**	1.028	6.258		-5.813	**1.003**	1.044
45	534						6.280		1.822	**1.002**	1.026	6.280		-5.837	**1.003**	1.041
46	546						6.303		1.829	**1.002**	1.024	6.303		-5.861	**1.003**	1.038
47	558						6.324		1.835	**1.002**	1.022	6.324		-5.884	**1.003**	1.035
48	570						6.346		1.840	**1.002**	1.020	6.346		-5.907	**1.003**	1.032
49	582						6.366		1.846	**1.002**	1.018	6.366		-5.929	**1.003**	1.029
50	594						6.387		1.852	**1.002**	1.016	6.387		-5.950	**1.003**	1.026
51	606						6.407		1.857	**1.002**	1.014	6.407		-5.972	**1.003**	1.024
52	618						6.426		1.863	**1.002**	1.013	6.426		-5.992	**1.002**	1.021
53	630						6.446		1.868	**1.002**	1.011	6.446		-6.013	**1.002**	1.018
54	642						6.465		1.873	**1.001**	1.010	6.465		-6.033	**1.002**	1.016
55	654						6.483		1.878	**1.001**	1.008	6.483		-6.052	**1.002**	1.014
56	666						6.501		1.883	**1.001**	1.007	6.501		-6.072	**1.002**	1.011
57	678						6.519		1.888	**1.001**	1.005	6.519		-6.091	**1.002**	1.009
58	690						6.537		1.893	**1.001**	1.004	6.537		-6.109	**1.002**	1.007
59	702						6.554		1.898	**1.001**	1.002	6.554		-6.128	**1.002**	1.004
60	714						6.571		1.902	**1.001**	1.001	6.571		-6.146	**1.002**	1.002

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

LOST TIME - TOTAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.995**
Inverse Power	**1.000**	**0.999**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.908				Slope=	-12.499			
		IMPLIED	PA	SELECTED	Intercept=	-10.313				Intercept=	73.277			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-6.895	**987.661**		1.792		50.883		
2	18	2.424	2.419	2.424	2.890	-0.631	-4.799	**121.901**		2.890	0.353	37.152		
3	30	1.375	1.378	1.375	3.401	0.261	-3.825	**46.318**		3.401	-0.980	30.767		
4	42	1.145	1.146	1.145	3.738	0.724	-3.183	**24.617**		3.738	-1.928	26.562		
5	54	1.094	1.091	1.094	3.989	0.897	-2.703	**15.435**		3.989	-2.361	23.421		
6	66	1.071	1.069	1.071	4.190	0.999	-2.321	**10.690**		4.190	-2.647	20.912		
7	78	1.065	1.058	1.065	4.357	1.027	-2.002	**7.914**		4.357	-2.731	18.825		
8	90	1.050	1.050	1.050	4.500	1.112	-1.729	**6.149**		4.500	-2.992	17.036		
9	102	1.046	1.044	1.046	4.625	1.141	-1.490	**4.956**		4.625	-3.085	15.472		
10	114	1.043	1.040	1.043	4.736	1.159	-1.278	**4.112**		4.736	-3.146	14.081		
11	126	1.038	1.036	1.038	4.836	1.193	-1.087	**3.494**	25058.307	4.836	-3.258	12.831		
12	138	1.034	1.033	1.034	4.927	1.229	-0.913	**3.026**	7172.805	4.927	-3.385	11.694		
13	150	1.031	1.030	1.031	5.011	1.251	-0.754	**2.665**	2370.111	5.011	-3.461	10.651	**42253.292**	
14	162	1.031	1.028	1.031	5.088	1.257	-0.608	**2.381**	889.196	5.088	-3.485	9.690	**16148.404**	
15	174	1.028	1.025	1.028	5.159	1.279	-0.471	**2.154**	373.420	5.159	-3.567	8.796	**6611.292**	
16	186	1.026	1.024	1.026	5.226	1.304	-0.344	**1.969**	173.380	5.226	-3.660	7.963	**2873.217**	
17	198	1.025	1.022	1.025	5.288	1.317	-0.225	**1.818**	88.042	5.288	-3.709	7.181	**1315.784**	
18	210	1.023	1.021	1.023	5.347	1.338	-0.113	**1.693**	48.429	5.347	-3.789	6.446	**631.182**	
19	222	1.020	1.019	1.020	5.403	1.370	-0.007	**1.588**	28.612	5.403	-3.916	5.751	**315.652**	
20	234	1.019	1.018	1.019	5.455	1.386	0.094	**1.500**	18.017	5.455	-3.978	5.093	**163.959**	
21	246	1.017	1.017	1.017	5.505	1.410	0.189	**1.426**	12.010	5.505	-4.077	4.468	**88.221**	
22	258	1.016	1.017	1.016	5.553	1.421	0.280	**1.363**	8.423	5.553	-4.125	3.873	**49.094**	
23	270	1.016	1.017	1.016	5.598	1.417	0.367	**1.309**	6.180	5.598	-4.108	3.305	**28.247**	
24	282	1.016	1.016	1.016	5.642	1.426	0.450	**1.263**	4.721	5.642	-4.146	2.761	**16.823**	
25	294	1.016	1.015	1.016	5.684	1.424	0.529	**1.224**	3.736	5.684	-4.137	2.241	**10.399**	25225.588
26	306	1.016	1.015	1.016	5.724	1.420	0.606	**1.191**	3.052	5.724	-4.123	1.741	**6.701**	2425.772
27	318	1.015	1.015	1.015	5.762	1.434	0.679	**1.162**	2.564	5.762	-4.182	1.260	**4.525**	362.016
28	330	1.014	1.014	1.014	5.799	1.457	0.750	**1.137**	2.207	5.799	-4.278	0.797	**3.219**	80.007
29	342	1.012	1.012	1.012	5.835	1.486	0.818	**1.116**	1.941	5.835	-4.409	0.350	**2.420**	24.858
30	354	1.011	1.011	1.011	5.869	1.507	0.884	**1.098**	1.740	5.869	-4.503	-0.081	**1.923**	10.273
31	366	1.011	1.011	1.011	5.903	1.518	0.947	**1.082**	1.585	5.903	-4.552	-0.497	**1.608**	5.343
32	378	1.010	1.010	1.010	5.935	1.533	1.009	**1.069**	1.465	5.935	-4.620	-0.900	**1.406**	3.323
33	390	1.010	1.010	1.010	5.966	1.536	1.068	**1.058**	1.370	5.966	-4.637	-1.291	**1.275**	2.363
34	402	1.009	1.009	1.009	5.996	1.547	1.126	**1.048**	1.296	5.996	-4.690	-1.670	**1.188**	1.853
35	414	1.009	1.009	1.009	6.026	1.558	1.182	**1.040**	1.236	6.026	-4.741	-2.037	**1.130**	1.559
36	426	1.008	1.008	1.008	6.054	1.566	1.237	**1.033**	1.189	6.054	-4.777	-2.395	**1.091**	1.380
37	438	1.008	1.008	1.008	6.082	1.573	1.290	**1.027**	1.151	6.082	-4.812	-2.742	**1.064**	1.264
38	450	1.008	1.007	1.008	6.109	1.580	1.341	**1.022**	1.120	6.109	-4.846	-3.080	**1.046**	1.188
39	462	1.008	1.007	1.008	6.136	1.587	1.392	**1.018**	1.096	6.136	-4.880	-3.409	**1.033**	1.135
40	474	1.007	1.007	1.007	6.161	1.593	1.440	**1.015**	1.076	6.161	-4.913	-3.729	**1.024**	1.099
41	486	1.007	1.006	1.007	6.186	1.601	1.488	**1.012**	1.061	6.186	-4.949	-4.042	**1.018**	1.073
42	498	1.007	1.006	1.007	6.211	1.608	1.535	**1.010**	1.048	6.211	-4.988	-4.346	**1.013**	1.055
43	510	1.006	1.006	1.006	6.234	1.619	1.580	**1.008**	1.038	6.234	-5.042	-4.644	**1.010**	1.041
44	522	1.006	1.005	1.006	6.258	1.636	1.624	**1.006**	1.030	6.258	-5.127	-4.935	**1.007**	1.031
45	534	1.005	1.005	1.005	6.280	1.662	1.668	**1.005**	1.023	6.280	-5.264	-5.219	**1.005**	1.024
46	546	1.004	1.004	1.004	6.303	1.699	1.710	**1.004**	1.018	6.303	-5.463	-5.496	**1.004**	1.019
47	558	1.003	1.004	1.003	6.324	1.745	1.752	**1.003**	1.014	6.324	-5.724	-5.768	**1.003**	1.014
48	570	1.002	1.003	1.002	6.346	1.794	1.792	**1.002**	1.011	6.346	-6.008	-6.034	**1.002**	1.011
49	582	1.002	1.003	1.002	6.366	1.840	1.832	**1.002**	1.008	6.366	-6.297	-6.295	**1.002**	1.009
50	594	1.001	1.003	1.001	6.387	1.884	1.871	**1.002**	1.006	6.387	-6.578	-6.550	**1.001**	1.007
51	606	1.001	1.002	1.001	6.407	1.922	1.909	**1.001**	1.005	6.407	-6.837	-6.800	**1.001**	1.005
52	618	1.001	1.002	1.001	6.426	1.956	1.946	**1.001**	1.004	6.426	-7.067	-7.045	**1.001**	1.004
53	630	1.001	1.002	1.001	6.446	1.987	1.983	**1.001**	1.003	6.446	-7.291	-7.285	**1.001**	1.003
54	642	1.001	1.002	1.001	6.465	2.017	2.019	**1.001**	1.002	6.465	-7.515	-7.521	**1.001**	1.003
55	654	1.000	1.001	1.000	6.483	2.046	2.054	**1.000**	1.002	6.483	-7.738	-7.752	**1.000**	1.002
56	666	1.000	1.001	1.000	6.501	2.075	2.089	**1.000**	1.001	6.501	-7.962	-7.980	**1.000**	1.002
57	678	1.000	1.001	1.000	6.519	2.102	2.123	**1.000**	1.001	6.519	-8.186	-8.203	**1.000**	1.001
58	690	1.000	1.001	1.000	6.537	2.129	2.157	**1.000**	1.001	6.537	-8.409	-8.422	**1.000**	1.001
59	702	1.000			6.554		2.190	**1.000**	1.001	6.554		-8.638	**1.000**	1.001
60	714	1.000			6.571		2.222	**1.000**	1.000	6.571		-8.849	**1.000**	1.001

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

LOST TIME - HOSPITALS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		58	475	418	73.5%	307	
1977	1,465,551	2,364	2,574	210	71.4%	150	0.176
1978	1,553,484	3,225	3,551	327	70.8%	231	0.229
1979	1,646,693	2,760	3,046	286	70.2%	201	0.185
1980	1,745,494	2,832	3,152	320	69.7%	223	0.181
1981	1,826,711	3,121	3,503	383	69.2%	265	0.192
1982	2,061,263	3,865	4,352	487	68.7%	335	0.211
1983	2,173,213	3,564	4,069	505	68.2%	344	0.187
1984	2,314,385	3,810	4,396	586	67.7%	397	0.190
1985	2,444,242	3,384	3,960	576	67.2%	387	0.162
1986	2,644,132	4,050	4,756	706	66.8%	472	0.180
1987	2,911,888	4,743	5,644	901	66.4%	598	0.194
1988	3,191,151	5,369	6,479	1,110	65.9%	731	0.203
1989	3,341,117	5,662	6,885	1,223	65.3%	798	0.206
1990	3,644,538	7,404	9,092	1,688	64.6%	1,091	0.249
1991	3,852,022	5,106	6,427	1,321	64.0%	846	0.167
1992	3,944,342	4,755	6,056	1,301	63.3%	824	0.154
1993	4,020,534	5,205	6,646	1,441	62.7%	903	0.165
1994	4,272,082	4,948	6,342	1,394	62.2%	866	0.148
1995	4,432,599	4,868	6,099	1,230	61.6%	758	0.138
1996	4,487,291	5,147	6,924	1,777	61.3%	1,089	0.154
1997	4,623,816	5,971	7,991	2,021	60.9%	1,231	0.173
1998	4,816,176	5,654	7,750	2,096	60.5%	1,269	0.161
1999	5,047,597	5,694	8,049	2,355	60.2%	1,418	0.159
2000	5,318,217	7,846	11,367	3,521	60.0%	2,112	0.214
2001	5,597,545	8,375	12,778	4,403	59.6%	2,625	0.228
2002	5,822,846	7,616	11,934	4,318	59.3%	2,561	0.205
2003	6,004,956	8,492	13,372	4,880	59.1%	2,886	0.223
2004	6,183,507	8,016	13,433	5,417	59.0%	3,197	0.217
2005	6,388,250	7,041	12,510	5,469	58.9%	3,220	0.196
2006	6,653,696	6,500	12,410	5,910	58.8%	3,473	0.187
2007	6,915,410	5,904	12,441	6,538	59.1%	3,863	0.180
2008	7,073,199	5,945	13,179	7,234	59.4%	4,296	0.186
2009	7,109,910	6,889	15,173	8,284	59.9%	4,964	0.213
2010	7,245,414	5,529	14,939	9,411	61.0%	5,736	0.206
2011	7,353,256	3,624	14,864	11,240	63.0%	7,080	0.202
2012	3,750,161	542	7,655	7,113	66.9%	4,760	0.204
2013		0	0		100.0%		
TOTAL		185,873	294,273	108,400	61.4%	66,508	
EXLD PRIOR		185,816	293,798	107,982	61.3%	66,201	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	418	22	26	26	27	28	29	30	31	29	27	25	21	18	15	12	11	9	8	35
1977	210	11	10	10	10	10	11	12	13	13	13	12	11	9	8	6	5	4	4	38
1978	327	16	16	15	14	15	15	16	17	19	20	19	18	17	14	11	9	8	6	60
1979	286	14	14	13	12	12	12	13	13	14	16	16	16	16	14	12	10	8	6	56
1980	320	16	15	14	14	13	13	13	13	14	15	17	17	17	16	15	12	10	8	66
1981	383	21	18	17	16	16	15	15	15	15	16	17	19	19	19	18	17	14	11	83
1982	487	24	26	22	21	20	19	18	17	18	18	19	21	23	24	23	22	20	17	116
1983	505	41	24	25	22	20	19	18	17	17	17	17	18	20	22	22	22	21	19	124
1984	586	32	44	25	27	23	22	21	20	19	18	19	19	20	22	24	25	24	23	158
1985	576	50	29	40	23	24	21	19	19	18	17	16	16	17	18	19	21	22	22	163
1986	706	42	57	33	45	26	28	24	22	21	20	20	19	19	20	21	23	25	26	216
1987	901	66	50	68	39	53	30	33	28	26	25	24	23	22	22	23	25	27	30	287
1988	1,110	75	79	59	82	47	62	36	38	32	30	28	27	26	25	25	26	27	30	358
1989	1,223	47	73	80	60	82	47	65	37	40	34	32	30	29	28	27	28	29	30	424
1990	1,688	88	65	101	107	81	109	64	84	50	53	45	42	40	38	36	35	35	37	571
1991	1,321	61	63	47	73	78	59	79	47	63	37	40	34	31	30	29	28	27	27	464
1992	1,301	63	57	60	44	68	74	56	76	44	60	34	37	31	29	28	27	26	25	462
1993	1,441	70	66	60	62	46	72	78	58	80	46	62	36	39	33	31	29	28	27	518
1994	1,394	79	65	62	55	58	42	66	72	54	75	42	58	33	35	30	28	26	25	489
1995	1,230	72	74	60	57	49	51	36	56	62	49	71	38	52	28	30	25	23	22	387
1996	1,777	100	89	89	73	69	63	66	49	76	81	61	83	48	64	37	40	34	32	620
1997	2,021	123	108	96	95	78	73	67	69	51	80	87	64	88	50	69	39	43	36	711
1998	2,096	122	120	106	93	93	76	71	65	68	49	78	85	62	85	49	66	38	41	737
1999	2,355	156	128	126	111	98	97	80	74	68	71	52	83	89	65	89	51	69	40	820
2000	3,521	220	217	179	175	155	138	136	113	105	97	101	74	116	124	92	124	73	97	1,196
2001	4,403	241	261	256	211	207	184	163	161	133	124	114	119	88	137	147	109	147	86	1,530
2002	4,318	223	224	242	238	196	193	171	151	150	124	116	106	111	82	127	137	102	137	1,503
2003	4,880	288	237	238	258	254	209	205	182	161	159	132	123	113	118	87	135	146	108	1,745
2004	5,417	339	298	246	248	267	262	217	214	190	168	166	138	129	119	124	92	142	152	1,918
2005	5,469	311	323	284	235	236	254	250	207	203	181	160	158	132	123	114	118	88	135	1,969
2006	5,910	316	318	330	291	240	241	260	255	212	208	185	164	162	135	126	116	121	90	2,154
2007	6,538	512	322	324	336	296	245	246	265	260	216	212	189	167	165	137	128	118	123	2,289
2008	7,234	507	527	331	334	346	305	252	253	273	268	222	218	194	172	170	141	132	122	2,483
2009	8,284	648	535	556	350	352	365	322	266	267	288	283	234	230	205	182	179	149	139	2,750
2010	9,411	871	668	551	573	360	363	377	332	274	275	297	291	242	238	211	187	185	154	2,977
2011	11,240	1,524	900	690	570	592	372	375	389	343	283	285	307	301	250	245	218	194	191	3,235
2012	7,113	3,323	1,554	918	704	581	604	380	383	397	350	289	290	313	307	255	250	222	197	3,494
TOTAL	108,400	10,736	7,700	6,400	5,706	5,191	4,795	4,347	4,122	3,879	3,629	3,416	3,249	3,083	2,898	2,705	2,561	2,416	2,284	37,204

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

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

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	17	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1972	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	13	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	70	4	4	4	4	4	4	5	5	4	4	4	3	2	2	2	1	1	1	5
1976	315	17	20	20	21	21	22	24	24	23	22	20	17	14	12	10	8	7	7	27
TOTAL	418	22	26	26	27	28	29	30	31	29	27	25	21	18	15	12	11	9	8	35

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

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

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			58					475
1977	1,465,551	0.177	2,364	1.094	2,587	2,587	2,587	2,574
1978	1,553,484	0.229	3,225	1.100	3,548	3,548	3,548	3,551
1979	1,646,693	0.186	2,760	1.106	3,054	3,054	3,054	3,046
1980	1,745,494	0.181	2,832	1.113	3,152	3,152	3,152	3,152
1981	1,826,711	0.192	3,121	1.121	3,498	3,498	3,498	3,503
1982	2,061,263	0.212	3,865	1.128	4,359	4,360	4,360	4,352
1983	2,173,213	0.187	3,564	1.142	4,069	4,069	4,069	4,069
1984	2,314,385	0.189	3,810	1.150	4,383	4,381	4,381	4,396
1985	2,444,242	0.161	3,384	1.168	3,952	3,950	3,950	3,960
1986	2,644,132	0.180	4,050	1.179	4,776	4,772	4,772	4,756
1987	2,911,888	0.194	4,743	1.196	5,673	5,669	5,669	5,644
1988	3,191,151	0.203	5,369	1.211	6,502	6,496	6,496	6,479
1989	3,341,117	0.206	5,662	1.220	6,909	6,902	6,902	6,885
1990	3,644,538	0.249	7,404	1.235	9,143	9,128	9,128	9,092
1991	3,852,022	0.165	5,106	1.248	6,374	6,368	6,368	6,427
1992	3,944,342	0.152	4,755	1.265	6,014	6,006	6,006	6,056
1993	4,020,534	0.165	5,205	1.283	6,677	6,672	6,672	6,646
1994	4,272,082	0.151	4,948	1.304	6,453	6,448	6,448	6,342
1995	4,432,599	0.145	4,868	1.326	6,456	6,449	6,449	6,099
1996	4,487,291	0.153	5,147	1.351	6,955	6,937	6,937	6,924
1997	4,623,816	0.177	5,971	1.381	8,244	8,234	8,234	7,991
1998	4,816,176	0.164	5,654	1.411	7,978	7,958	7,958	7,750
1999	5,047,597	0.163	5,694	1.451	8,260	8,252	8,252	8,049
2000	5,318,217	0.217	7,846	1.491	11,700	11,655	11,655	11,367
2001	5,597,545	0.231	8,375	1.533	12,839	12,865	12,865	12,778
2002	5,822,846	0.218	7,616	1.576	12,001	12,254	12,254	11,934
2003	6,004,956	0.216	8,492	1.631	13,849	13,513	13,513	13,372
2004	6,183,507	0.208	8,016	1.701	13,632	13,306	13,306	13,433
2005	6,388,250	0.204	7,041	1.775	12,500	12,719	12,719	12,510
2006	6,653,696	0.205	6,500	1.856	12,061	12,783	12,783	12,410
2007	6,915,410	0.202	5,904	1.998	11,799	12,892	12,892	12,441
2008	7,073,199	0.200	5,945	2.162	12,855	13,544	13,544	13,179
2009	7,109,910	0.200	6,889	2.409	16,596	15,193	15,193	15,173
2010	7,245,414	0.204	5,529	2.811	15,542	15,051	15,051	14,939
2011	7,353,256	0.207	3,624	3.879	14,058	14,921	14,921	14,864
2012	7,500,322	0.207	542	20.949	11,353	15,326	15,326	15,310
2013	7,590,325	0.207				15,712	15,712	15,712
TOTAL			185,873		299,801	320,626	320,626	317,640
EXLD PRIOR			185,816		299,801	320,626	320,626	317,165

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

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

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	58	***3 YEAR SUM***	***841***	***3,222***	1,600		418	475
1977	2,364	2,587	223	838	789	0.941	210	2,574
1978	3,225	3,548	323	1,157	1,168	1.010	327	3,551
1979	2,760	3,054	294	1,227	1,194	0.973	286	3,046
1980	2,832	3,152	321	1,268	1,267	0.999	320	3,152
1981	3,121	3,498	377	1,370	1,390	1.014	383	3,503
1982	3,865	4,360	495	2,100	2,066	0.984	487	4,352
1983	3,564	4,069	505	1,920	1,923	1.001	505	4,069
1984	3,810	4,381	571	2,263	2,322	1.026	586	4,396
1985	3,384	3,950	566	2,247	2,288	1.018	576	3,960
1986	4,050	4,772	722	2,891	2,827	0.978	706	4,756
1987	4,743	5,669	926	3,896	3,790	0.973	901	5,644
1988	5,369	6,496	1,127	5,189	5,109	0.985	1,110	6,479
1989	5,662	6,902	1,240	5,251	5,177	0.986	1,223	6,885
1990	7,404	9,128	1,724	6,821	6,679	0.979	1,688	9,092
1991	5,106	6,368	1,263	4,766	4,988	1.047	1,321	6,427
1992	4,755	6,006	1,251	5,342	5,555	1.040	1,301	6,056
1993	5,205	6,672	1,467	6,433	6,321	0.982	1,441	6,646
1994	4,948	6,448	1,500	7,307	6,791	0.929	1,394	6,342
1995	4,868	6,449	1,581	9,814	7,638	0.778	1,230	6,099
1996	5,147	6,937	1,790	7,348	7,297	0.993	1,777	6,924
1997	5,971	8,234	2,263	9,951	8,885	0.893	2,021	7,991
1998	5,654	7,958	2,304	10,372	9,436	0.910	2,096	7,750
1999	5,694	8,252	2,557	11,540	10,626	0.921	2,355	8,049
2000	7,846	11,655	3,809	14,671	13,561	0.924	3,521	11,367
2001	8,375	12,865	4,490	17,185	16,850	0.981	4,403	12,778
2002	7,616	12,254	4,638	17,697	16,474	0.931	4,318	11,934
2003	8,492	13,513	5,021	19,009	18,477	0.972	4,880	13,372
2004	8,016	13,306	5,290	18,312	18,752	1.024	5,417	13,433
2005	7,041	12,719	5,678	19,544	18,823	0.963	5,469	12,510
2006	6,500	12,783	6,284	21,596	20,313	0.941	5,910	12,410
2007	5,904	12,892	6,988	23,615	22,091	0.935	6,538	12,441
2008	5,945	13,544	7,600	25,464	24,238	0.952	7,234	13,179
2009	6,889	15,193	8,304	27,529	27,462	0.998	8,284	15,173
2010	5,529	15,051	9,522	31,225	30,859	0.988	9,411	14,939
2011	3,624	14,921	11,298	36,057	35,874	0.995	11,240	14,864
2012	542	15,326	14,784	44,100	44,053	0.999	14,769	15,310
2013		15,712	15,712	46,171	46,171	1.000	15,712	15,712
TOTAL	185,873	320,626	135,651	476,709	461,121		131,767	317,640
EXLD PRIOR	185,816		134,810	473,487	459,521		131,349	317,165

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

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

LOST TIME - HOSPITALS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			2,574		0.176
1978	1,553,484			3,551		0.229
1979	1,646,693			3,046		0.185
1980	1,745,494			3,152		0.181
1981	1,826,711			3,503		0.192
1982	2,061,263	1,272	6.17%	4,352	3,422	0.211
1983	2,173,213	1,342	6.18%	4,069	3,032	0.187
1984	2,314,385	1,433	6.19%	4,396	3,068	0.190
1985	2,444,242	1,564	6.40%	3,960	2,532	0.162
1986	2,644,132	1,653	6.25%	4,756	2,877	0.180
1987	2,911,888	1,704	5.85%	5,644	3,312	0.194
1988	3,191,151	1,901	5.96%	6,479	3,408	0.203
1989	3,341,117	1,905	5.70%	6,885	3,614	0.206
1990	3,644,538	1,872	5.14%	9,092	4,857	0.249
1991	3,852,022	1,802	4.68%	6,427	3,567	0.167
1992	3,944,342	1,957	4.96%	6,056	3,094	0.154
1993	4,020,534	1,909	4.75%	6,646	3,482	0.165
1994	4,272,082	1,861	4.36%	6,342	3,408	0.148
1995	4,432,599	1,874	4.23%	6,099	3,254	0.138
1996	4,487,291	1,931	4.30%	6,924	3,586	0.154
1997	4,623,816	1,706	3.69%	7,991	4,684	0.173
1998	4,816,176	1,682	3.49%	7,750	4,607	0.161
1999	5,047,597	1,866	3.70%	8,049	4,313	0.159
2000	5,318,217	1,949	3.66%	11,367	5,832	0.214
2001	5,597,545	1,959	3.50%	12,778	6,523	0.228
2002	5,822,846	1,837	3.15%	11,934	6,496	0.205
2003	6,004,956	1,962	3.27%	13,372	6,816	0.223
2004	6,183,507	1,898	3.07%	13,433	7,078	0.217
2005	6,388,250	1,812	2.84%	12,510	6,904	0.196
2006	6,653,696	1,574	2.37%	12,410	7,884	0.187
2007	6,915,410	1,737	2.51%	12,441	7,163	0.180
2008	7,073,199	1,628	2.30%	13,179	8,095	0.186
2009	7,109,910	1,671	2.35%	15,173	9,080	0.213
2010	7,245,414	1,729	2.39%	14,939	8,640	0.206
2011	7,353,256	1,587	2.16%	14,864	9,366	0.202
2012	7,500,322	1,633	2.18%	15,310	9,376	0.204
2013	7,590,325	1,731	2.28%	15,712	9,077	0.207
TOTAL		55,941		317,165		

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

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

LOST TIME - HOSPITALS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	9,143		0.785	2.582	18,533	0	100%	18,533	0.266	0.251	0.249
1991	3,852,022	1.853	7,138,884	6,374		0.797	2.556	12,987	0	100%	12,987	0.182	0.165	0.165
1992	3,944,342	1.762	6,951,801	6,014		0.809	2.531	12,316	0	100%	12,316	0.177	0.152	0.152
1993	4,020,534	1.730	6,954,996	6,677		0.822	2.506	13,747	0	100%	13,747	0.198	0.166	0.165
1994	4,272,082	1.690	7,221,716	6,453		0.834	2.481	13,353	0	100%	13,353	0.185	0.151	0.151
1995	4,432,599	1.642	7,279,180	6,456		0.847	2.456	13,428	0	100%	13,428	0.184	0.146	0.145
1996	4,487,291	1.587	7,119,619	6,955		0.860	2.432	14,542	0	100%	14,542	0.204	0.155	0.153
1997	4,623,816	1.516	7,011,137	8,244		0.873	2.211	15,908	0	100%	15,908	0.227	0.178	0.177
1998	4,816,176	1.448	6,974,036	7,978		0.886	2.010	14,209	0	100%	14,209	0.204	0.166	0.164
1999	5,047,597	1.402	7,074,826	8,260		0.900	1.827	13,578	0	100%	13,578	0.192	0.164	0.163
2000	5,318,217	1.352	7,189,648	11,700		0.913	1.661	17,749	0	100%	17,749	0.247	0.220	0.217
2001	5,597,545	1.324	7,410,279	12,839		0.927	1.510	17,976	0	100%	17,976	0.243	0.229	0.231
2002	5,822,846	1.233	7,180,173	12,001		0.941	1.466	16,561	0	100%	16,561	0.231	0.206	0.218
2003	6,004,956	1.205	7,236,443	13,849		0.956	1.423	18,838	0	100%	18,838	0.260	0.231	0.216
2004	6,183,507	1.221	7,550,966	13,632		0.970	1.382	18,277	0	100%	18,277	0.242	0.220	0.208
2005	6,388,250	1.180	7,536,083	12,500		0.985	1.342	16,519	0	100%	16,519	0.219	0.196	0.204
2006	6,653,696	1.170	7,785,410	12,061		1.000	1.303	15,710	0	100%	15,710	0.202	0.181	0.205
2007	6,915,410	1.122	7,758,240	11,799		1.000	1.265	14,921	0	100%	14,921	0.192	0.171	0.202
2008	7,073,199	1.076	7,613,102	12,855		1.000	1.228	15,783	0	100%	15,783	0.207	0.182	0.200
2009	7,109,910	1.044	7,422,640	16,596		1.000	1.192	19,782	0	100%	19,782	0.267	0.233	0.200
2010	7,245,414	1.035	7,501,912	15,542		1.000	1.157	17,987	0	100%	17,987	0.240	0.215	0.204
2011	7,353,256	1.020	7,501,057	14,058		1.000	1.124	15,796	0	100%	15,796	0.211	0.191	0.207
2012	7,500,322	1.010	7,575,325	11,353		1.000	1.060	12,034	0	100%	12,034	0.159	0.151	0.207
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.207

	5 Year Average excluding 2011-2012	0.222	0.196
	7 Year Average excluding 2011-2012	0.224	0.200
	10 Year Weighted Average excluding 2010-2012	0.230	
	10 Year Weighted Average excluding 2009-2012	0.223	
	5 Year Average excluding 2010-2012	0.217	0.193
	5 Year Average excluding 2012	0.223	0.198
	7 Year Average excluding 2012	0.220	0.195
(14)	2013 Selected Loss Rate:	0.207	

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

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

LOST TIME - HOSPITALS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.009	1.008	1.009									
1954	702	702	714	1.010	1.009	1.010									
1955	690	690	702	1.011	1.010	1.011									
1956	678	678	690	1.012	1.011	1.012									
1957	666	666	678	1.013	1.012	1.013									
1958	654	654	666	1.014	1.013	1.014									
1959	642	642	654	1.015	1.014	1.015									
1960	630	630	642	1.017	1.015	1.017									
1961	618	618	630	1.018	1.017	1.018									
1962	606	606	618	1.021	1.018	1.021									
1963	594	594	606	1.023	1.021	1.023									
1964	582	582	594	1.027	1.023	1.027									
1965	570	570	582	1.031	1.027	1.031									
1966	558	558	570	1.036	1.031	1.036									
1967	546	546	558	1.042	1.036	1.042									
1968	534	534	546	1.048	1.042	1.048									
1969	522	522	534	1.054	1.048	1.054									
1970	510	510	522	1.060	1.054	1.060									
1971	498	498	510	1.065	1.060	1.065									
1972	486	486	498	1.070	1.065	1.070									
1973	474	474	486	1.075	1.070	1.075									
1974	462	462	474	1.079	1.075	1.079									
1975	450	450	462	1.084	1.079	1.084									
1976	438	438	450	1.089	1.084	1.089									
1977	426	426	438	1.094	1.089	1.094				1.000	1.000	1.000	1.169	1.162	1.169
1978	414	414	426	1.100	1.094	1.100				1.000	1.000	1.000	1.176	1.169	1.176
1979	402	402	414	1.106	1.100	1.106				1.000	1.000	1.000	1.178	1.176	1.178
1980	390	390	402	1.113	1.106	1.113				1.000	1.000	1.000	1.179	1.178	1.179
1981	378	378	390	1.121	1.113	1.121				1.000	1.000	1.000	1.189	1.179	1.189
1982	366	366	378	1.128	1.121	1.128				1.000	1.000	1.000	1.194	1.189	1.194
1983	354	354	366	1.142	1.128	1.142				1.000	1.000	1.000	1.211	1.194	1.211
1984	342	342	354	1.150	1.142	1.150				1.000	1.000	1.000	1.213	1.211	1.213
1985	330	330	342	1.168	1.150	1.168				1.000	1.000	1.000	1.234	1.213	1.234
1986	318	318	330	1.179	1.168	1.179				1.000	1.000	1.000	1.248	1.234	1.248
1987	306	306	318	1.196	1.179	1.196				1.000	1.000	1.000	1.267	1.248	1.267
1988	294	294	306	1.211	1.196	1.211				1.000	1.000	1.000	1.283	1.267	1.283
1989	282	282	294	1.220	1.211	1.220				1.000	1.000	1.000	1.292	1.283	1.292
1990	270	270	282	1.235	1.220	1.235				1.000	1.000	1.000	1.309	1.292	1.309
1991	258	258	270	1.248	1.235	1.248				1.000	1.000	1.000	1.322	1.309	1.322
1992	246	246	258	1.265	1.248	1.265				1.000	1.000	1.000	1.341	1.322	1.341
1993	234	234	246	1.283	1.265	1.283				1.000	1.000	1.000	1.360	1.341	1.360
1994	222	222	234	1.304	1.283	1.304				1.000	1.000	1.000	1.382	1.360	1.382
1995	210	210	222	1.326	1.304	1.326				1.000	1.000	1.000	1.408	1.382	1.408
1996	198	198	210	1.351	1.326	1.351				1.000	1.000	1.000	1.434	1.408	1.434
1997	186	186	198	1.381	1.351	1.381				1.000	1.000	1.000	1.462	1.434	1.462
1998	174	174	186	1.411	1.381	1.411				1.001	1.000	1.001	1.494	1.462	1.494
1999	162	162	174	1.451	1.411	1.451				1.001	1.001	1.001	1.528	1.494	1.528
2000	150	150	162	1.491	1.451	1.491				1.002	1.001	1.002	1.572	1.528	1.572
2001	138	138	150	1.533	1.491	1.533				1.002	1.002	1.002	1.613	1.572	1.613
2002	126	126	138	1.576	1.533	1.576				1.004	1.002	1.004	1.654	1.613	1.654
2003	114	114	126	1.631	1.576	1.631				1.005	1.004	1.005	1.707	1.654	1.707
2004	102	102	114	1.701	1.631	1.701				1.007	1.005	1.007	1.770	1.707	1.770
2005	90	90	102	1.775	1.701	1.775				1.011	1.007	1.011	1.838	1.770	1.838
2006	78	78	90	1.856	1.775	1.856				1.032	1.011	1.032	1.881	1.838	1.881
2007	66	66	78	1.998	1.856	1.998				1.054	1.032	1.054	1.971	1.881	1.971
2008	54	54	66	2.162	1.998	2.162				1.082	1.054	1.082	2.066	1.971	2.066
2009	42	42	54	2.409	2.162	2.409				1.118	1.082	1.118	2.180	2.066	2.180
2010	30	30	42	2.811	2.409	2.811				1.182	1.118	1.182	2.300	2.180	2.300
2011	18	18	30	3.879	2.811	3.879				1.383	1.182	1.383	2.426	2.300	2.426
2012	6	6	18	20.949	3.879	20.949				3.822	1.383	3.822	3.808	2.426	3.808

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	23	185	373	477	575	672	776	847	957	1,045	1,143	1,261	1,332	1,467	1,573	1,669	1,766	1,817	1,872	1,923	1,922	1,933	1,944	1,946	2,041	2,059	2,081	2,127	2,177	2,248	2,286	2,295	2,355	2,357	2,360	2,364	2,364
1978	33	263	528	676	815	931	1,051	1,163	1,380	1,612	1,844	2,083	2,221	2,394	2,530	2,676	2,737	2,805	2,838	2,901	2,928	2,941	3,028	3,037	3,047	3,115	3,118	3,122	3,125	3,128	3,190	3,214	3,217	3,220	3,225		3,225
1979	40	323	650	813	948	1,075	1,206	1,305	1,452	1,571	1,685	1,822	1,924	2,115	2,178	2,199	2,202	2,227	2,275	2,330	2,438	2,458	2,510	2,545	2,563	2,569	2,575	2,633	2,669	2,678	2,710	2,720	2,722	2,760			2,760
1980	41	327	665	836	969	1,095	1,240	1,353	1,503	1,617	1,727	1,878	1,949	2,105	2,138	2,195	2,247	2,282	2,296	2,310	2,355	2,368	2,394	2,524	2,542	2,628	2,669	2,751	2,901	2,794	2,828	2,830	2,832				2,832
1981	49	376	733	934	1,097	1,250	1,408	1,523	1,679	1,797	1,930	2,116	2,205	2,262	2,297	2,354	2,393	2,457	2,504	2,539	2,560	2,609	2,698	2,714	2,742	2,797	2,971	3,007	3,056	3,075	3,109	3,121					3,121
1982	102	706	1,219	1,496	1,722	1,924	2,117	2,247	2,445	2,624	2,844	3,051	3,186	3,280	3,369	3,367	3,400	3,493	3,525	3,533	3,552	3,596	3,620	3,655	3,723	3,734	3,759	3,776	3,841	3,855	3,865						3,865
1983	76	572	1,090	1,378	1,604	1,792	1,967	2,099	2,317	2,492	2,640	2,822	2,897	2,951	3,031	3,120	3,267	3,242	3,257	3,321	3,391	3,440	3,445	3,449	3,467	3,470	3,554	3,558	3,561	3,564							3,564
1984	118	811	1,390	1,698	1,938	2,139	2,320	2,481	2,829	3,007	3,105	3,141	3,172	3,238	3,279	3,317	3,353	3,434	3,538	3,558	3,582	3,627	3,652	3,719	3,733	3,755	3,788	3,805	3,810								3,810
1985	106	754	1,376	1,736	1,986	2,186	2,403	2,583	2,822	2,912	2,986	3,028	3,071	3,131	3,153	3,227	3,258	3,270	3,276	3,289	3,362	3,367	3,376	3,380	3,381	3,381	3,383	3,384									3,384
1986	93	732	1,449	1,788	2,052	2,312	2,589	2,743	2,886	2,937	3,034	3,067	3,137	3,196	3,243	3,269	3,296	3,319	3,455	3,547	3,655	3,715	3,742	3,818	3,850	3,994	4,050										4,050
1987	102	859	1,839	2,357	2,781	3,100	3,390	3,613	3,719	3,832	3,897	3,982	4,093	4,147	4,215	4,296	4,339	4,444	4,461	4,582	4,592	4,663	4,688	4,709	4,730	4,743											4,743
1988	132	1,021	2,045	2,690	3,257	3,688	3,923	4,141	4,231	4,326	4,378	4,494	4,549	4,590	4,659	4,694	4,807	4,926	5,031	5,076	5,159	5,213	5,293	5,323	5,369												5,369
1989	123	1,030	2,286	3,045	3,435	3,652	3,907	4,071	4,183	4,309	4,432	4,535	4,624	4,685	4,776	4,975	5,126	5,171	5,312	5,417	5,535	5,558	5,590	5,662													5,662
1990	119	1,193	2,962	3,645	4,041	4,255	4,417	4,532	4,702	4,891	5,028	5,279	5,511	5,819	5,959	6,104	6,326	6,646	6,752	6,930	7,037	7,232	7,404														7,404
1991	174	1,796	2,832	3,256	3,604	3,834	3,932	3,997	4,132	4,185	4,247	4,311	4,339	4,499	4,562	4,669	4,812	4,893	4,969	5,044	5,073	5,106															5,106
1992	175	1,777	2,708	3,136	3,362	3,500	3,615	3,736	3,811	3,962	4,064	4,129	4,230	4,292	4,337	4,449	4,545	4,601	4,686	4,732	4,755																4,755
1993	305	1,975	3,003	3,492	3,717	3,824	3,986	4,177	4,318	4,387	4,446	4,568	4,616	4,747	4,814	4,904	4,981	5,068	5,141	5,205																	5,205
1994	130	1,509	2,472	2,840	3,115	3,330	3,581	3,682	3,905	4,095	4,264	4,355	4,507	4,634	4,777	4,852	4,873	4,918	4,948																		4,948
1995	165	1,575	2,325	2,563	2,936	3,203	3,415	3,531	3,694	3,867	4,013	4,173	4,367	4,514	4,649	4,780	4,824	4,868																			4,868
1996	205	1,549	2,224	2,571	2,765	3,004	3,193	3,335	3,653	3,804	4,105	4,298	4,465	4,667	4,889	4,974	5,147																				5,147
1997	176	1,746	2,920	3,372	3,629	3,946	4,249	4,605	4,795	5,127	5,268	5,499	5,601	5,713	5,846	5,971																					5,971
1998	192	1,697	2,571	3,148	3,611	4,128	4,509	4,690	4,857	4,934	5,048	5,178	5,325	5,449	5,654																						5,654
1999	179	1,752	2,812	3,368	3,864	4,154	4,462	4,841	5,062	5,284	5,368	5,478	5,616	5,694																							5,694
2000	323	2,192	3,388	4,275	5,182	5,660	6,350	6,552	6,865	7,175	7,537	7,702	7,846																								7,846
2001	545	3,291	4,507	5,459	6,129	6,726	7,082	7,418	7,654	7,875	8,224	8,375																									8,375
2002	570	3,058	4,227	4,874	5,526	5,894	6,352	6,685	7,070	7,468	7,616																										7,616
2003	848	3,730	5,225	6,121	6,689	7,090	7,671	7,958	8,185	8,492																											8,492
2004	663	3,422	4,756	5,474	6,002	6,664	7,472	7,717	8,016																												8,016
2005	651	3,632	4,956	5,818	6,289	6,722	6,904	7,041																													7,041
2006	581	3,166	4,576	5,318	5,812	6,152	6,500																														6,500
2007	564	3,372	4,595	5,230	5,527	5,904																															5,904
2008	552	3,041	4,488	5,198	5,945																																5,945
2009	912	4,488	6,117	6,889																																	6,889
2010	848	4,285	5,529																																		5,529
2011	673	3,624																																			3,624
2012	542																																				542
																																					185,816

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	7.991	2.011	1.280	1.204	1.170	1.154	1.092	1.131	1.092	1.094	1.103	1.057	1.101	1.072	1.061	1.058	1.029	1.030	1.028	0.999	1.006	1.006	1.001	1.049	1.009	1.011	1.022	1.024	1.032	1.017	1.004	1.026	1.001	1.001	1.001		
1978	7.991	2.011	1.280	1.206	1.142	1.129	1.107	1.186	1.168	1.144	1.130	1.066	1.078	1.057	1.058	1.023	1.025	1.012	1.022	1.009	1.005	1.030	1.003	1.004	1.022	1.001	1.001	1.001	1.001	1.020	1.008	1.001	1.001	1.001			
1979	7.991	2.011	1.251	1.166	1.133	1.122	1.083	1.113	1.082	1.072	1.081	1.056	1.100	1.030	1.010	1.001	1.011	1.022	1.024	1.046	1.008	1.021	1.014	1.007	1.002	1.002	1.022	1.014	1.003	1.012	1.004	1.000	1.014				
1980	7.991	2.035	1.256	1.160	1.130	1.132	1.091	1.111	1.076	1.068	1.087	1.038	1.080	1.016	1.027	1.024	1.016	1.006	1.006	1.020	1.005	1.011	1.054	1.007	1.034	1.015	1.031	1.054	0.963	1.012	1.001	1.001					
1981	7.630	1.952	1.273	1.175	1.139	1.126	1.082	1.103	1.070	1.074	1.096	1.042	1.026	1.016	1.024	1.017	1.027	1.019	1.014	1.008	1.019	1.034	1.006	1.010	1.020	1.062	1.012	1.016	1.006	1.011	1.004						
1982	6.935	1.726	1.227	1.151	1.117	1.100	1.061	1.088	1.073	1.084	1.073	1.044	1.029	1.027	0.999	1.010	1.027	1.009	1.002	1.005	1.012	1.007	1.010	1.019	1.003	1.007	1.005	1.017	1.003	1.003							
1983	7.507	1.906	1.264	1.164	1.117	1.098	1.067	1.104	1.076	1.059	1.069	1.026	1.019	1.027	1.029	1.047	0.993	1.005	1.020	1.021	1.014	1.001	1.001	1.005	1.001	1.024	1.001	1.001	1.001								
1984	6.853	1.713	1.222	1.142	1.104	1.085	1.069	1.140	1.063	1.033	1.012	1.010	1.021	1.013	1.011	1.011	1.024	1.030	1.005	1.007	1.013	1.007	1.018	1.004	1.006	1.009	1.004	1.001									
1985	7.136	1.824	1.262	1.144	1.100	1.100	1.075	1.093	1.032	1.025	1.014	1.014	1.019	1.007	1.023	1.009	1.004	1.002	1.004	1.022	1.001	1.003	1.001	1.000	1.000	1.000	1.000										
1986	7.906	1.979	1.234	1.147	1.127	1.120	1.060	1.052	1.018	1.033	1.011	1.023	1.019	1.015	1.008	1.008	1.007	1.041	1.027	1.030	1.016	1.007	1.020	1.009	1.037	1.014											
1987	8.415	2.141	1.282	1.180	1.114	1.094	1.066	1.029	1.030	1.017	1.022	1.028	1.013	1.016	1.019	1.010	1.024	1.004	1.027	1.002	1.015	1.005	1.005	1.004	1.003												
1988	7.718	2.004	1.315	1.211	1.132	1.064	1.056	1.022	1.023	1.012	1.026	1.012	1.009	1.015	1.007	1.024	1.025	1.021	1.009	1.016	1.010	1.015	1.006	1.009													
1989	8.394	2.219	1.332	1.128	1.063	1.070	1.042	1.028	1.030	1.029	1.023	1.020	1.013	1.019	1.042	1.030	1.009	1.027	1.020	1.022	1.004	1.006	1.013														
1990	10.047	2.483	1.231	1.109	1.053	1.038	1.026	1.038	1.040	1.028	1.050	1.044	1.056	1.024	1.024	1.036	1.051	1.016	1.026	1.015	1.028	1.024															
1991	10.298	1.576	1.150	1.107	1.064	1.026	1.016	1.034	1.013	1.015	1.015	1.006	1.037	1.014	1.023	1.031	1.017	1.015	1.015	1.006	1.006																
1992	10.136	1.523	1.158	1.072	1.041	1.033	1.033	1.020	1.040	1.026	1.016	1.024	1.015	1.010	1.026	1.022	1.012	1.019	1.010	1.005																	
1993	6.476	1.520	1.163	1.065	1.029	1.042	1.048	1.034	1.016	1.014	1.027	1.010	1.028	1.014	1.019	1.016	1.017	1.014	1.012																		
1994	11.642	1.639	1.149	1.097	1.069	1.075	1.028	1.060	1.049	1.041	1.021	1.035	1.028	1.031	1.016	1.004	1.009	1.006																			
1995	9.541	1.476	1.102	1.146	1.091	1.066	1.034	1.046	1.047	1.038	1.040	1.047	1.033	1.030	1.028	1.009	1.009																				
1996	7.551	1.436	1.156	1.076	1.086	1.063	1.044	1.095	1.041	1.079	1.047	1.039	1.045	1.048	1.017	1.035																					
1997	9.931	1.672	1.155	1.076	1.087	1.077	1.084	1.041	1.069	1.028	1.044	1.018	1.020	1.023	1.021																						
1998	8.839	1.515	1.225	1.147	1.143	1.092	1.040	1.036	1.016	1.023	1.026	1.028	1.023	1.038																							
1999	9.796	1.605	1.198	1.147	1.075	1.074	1.085	1.046	1.044	1.016	1.021	1.025	1.014																								
2000	6.787	1.545	1.262	1.212	1.092	1.122	1.032	1.048	1.045	1.051	1.022	1.019																									
2001	6.040	1.369	1.211	1.123	1.097	1.053	1.047	1.032	1.029	1.044	1.018																										
2002	5.369	1.382	1.153	1.134	1.067	1.078	1.052	1.058	1.056	1.020																											
2003	4.397	1.401	1.171	1.093	1.060	1.082	1.037	1.029	1.037																												
2004	5.161	1.390	1.151	1.096	1.110	1.121	1.033	1.039																													
2005	5.582	1.364	1.174	1.081	1.069	1.027	1.020																														
2006	5.454	1.445	1.162	1.093	1.058	1.057																															
2007	5.983	1.363	1.138	1.057	1.068																																
2008	5.513	1.476	1.158	1.144																																	
2009	4.923	1.363	1.126																																		
2010	5.053	1.290																																			
2011	5.384																																				
4 Yr Avg	5.218	1.373	1.146	1.094	1.076	1.072	1.036	1.039	1.042	1.033	1.022	1.023	1.026	1.035	1.021	1.016	1.012	1.014	1.016	1.012	1.012	1.013	1.011	1.006	1.012	1.012	1.003	1.009	0.993	1.010	1.004	1.007	1.005	1.001	1.001		
5 Yr Avg	5.371	1.387	1.152	1.094	1.073	1.073	1.038	1.041	1.042	1.031	1.026	1.026	1.027	1.034	1.020	1.017	1.013	1.014	1.017	1.013	1.013	1.011	1.009	1.005	1.009	1.011	1.005	1.018	0.995	1.012	1.004	1.007	1.005	1.001	1.001		
7 Yr Avg	5.413	1.384	1.154	1.100	1.076	1.077	1.044	1.041	1.042	1.037	1.031	1.030	1.027	1.028	1.021	1.022	1.018	1.017	1.017	1.014	1.012	1.010	1.009	1.007	1.010	1.019	1.011	1.015	1.001	1.012	1.004	1.007	1.005	1.001	1.001		
3 Yr Wtd	5.096	1.366	1.139	1.098	1.065	1.068	1.030	1.041	1.040	1.038	1.020	1.023	1.019	1.035	1.022	1.016	1.012	1.013	1.013	1.010	1.014	1.016	1.008	1.007	1.013	1.008	1.002	1.007	1.003	1.008	1.003	1.001	1.005	1.001	1.001		
5 Yr Wtd	5.302	1.379	1.150	1.094	1.073	1.073	1.038	1.040	1.042	1.032	1.025	1.025	1.026	1.034	1.020	1.017	1.013	1.014	1.017	1.013	1.014	1.013	1.009	1.006	1.009	1.011	1.004	1.016	0.996	1.011	1.004	1.006	1.005	1.001	1.001		
10 Yr Wtd	5.221	1.380	1.167	1.114	1.082	1.077	1.045	1.044	1.043	1.035	1.027	1.025	1.030	1.025	1.022	1.022	1.019	1.016	1.016	1.014	1.013	1.011	1.012	1.007	1.012	1.014	1.009	1.015	1.000	1.012	1.004	1.006	1.005	1.001	1.001		TAIL
Prior	5.400	1.403	1.175	1.113	1.084	1.079	1.047	1.046	1.041	1.036	1.030	1.030	1.030	1.029	1.022	1.020	1.020	1.019	1.017	1.014	1.014	1.009	1.012	1.007	1.013	1.014	1.011	1.017	1.008	1.007	1.007	1.008	1.006	1.006	1.006	1.006	1.070
PA Sel.	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Selected	5.400	1.380	1.167	1.114	1.082	1.077	1.045	1.044	1.043	1.035	1.028	1.028	1.028	1.028	1.022	1.022	1.019	1.017	1.017	1.014	1.013	1.011	1.012	1.008	1.012	1.014	1.010	1.015	1.008	1.012	1.006	1.007	1.006	1.006	1.005	1.005	
Cumulative	20.949	3.879	2.811	2.409	2.162	1.998	1.856	1.775	1.701	1.631	1.576	1.533	1.491	1.451	1.411	1.381	1.351	1.326	1.304	1.283	1.265	1.248	1.235	1.220	1.211	1.196	1.179	1.168	1.150	1.142	1.128	1.121	1.113	1.106	1.100	1.094	1.089

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

LOST TIME - HOSPITALS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.400		1.383	2.173	5.400	5.400		19.141		4.545	8.575	17.340	20.949
18	1.5	1.380	2.313	1.191	1.316	1.345	1.380	0.466	3.545	6.675	3.286	3.946	3.211	3.879
30	2.5	1.167	1.308	1.131	1.172	1.155	1.167	0.606	2.569	2.886	2.759	2.998	2.387	2.811
42	3.5	1.114	1.115	1.099	1.115	1.093	1.114	0.797	2.201	2.206	2.441	2.558	2.067	2.409
54	4.5	1.082	1.079	1.079	1.085	1.069	1.082	0.802	1.976	1.979	2.221	2.293	1.891	2.162
66	5.5	1.077	1.057	1.066	1.067	1.053	1.077	1.016	1.826	1.834	2.057	2.113	1.769	1.998
78	6.5	1.045	1.057	1.056	1.055	1.043	1.045	0.632	1.695	1.735	1.930	1.980	1.679	1.856
90	7.5	1.044	1.037	1.048	1.046	1.034	1.044	1.017	1.622	1.641	1.828	1.877	1.610	1.775
102	8.5	1.043	1.037	1.042	1.040	1.030	1.043	1.014	1.554	1.583	1.744	1.793	1.558	1.701
114	9.5	1.035	1.036	1.037	1.035	1.027	1.035	0.854	1.490	1.527	1.674	1.724	1.512	1.631
126	10.5	1.028	1.030	1.033	1.031	1.026	1.028	0.823	1.440	1.474	1.613	1.666	1.471	1.576
138	11.5	1.028	1.025	1.030	1.028	1.023	1.028	1.034	1.401	1.431	1.561	1.616	1.434	1.533
150	12.5	1.028	1.025	1.027	1.025	1.023	1.028	1.028	1.363	1.396	1.516	1.572	1.402	1.491
162	13.5	1.028	1.026	1.025	1.023	1.019	1.028	1.028	1.325	1.361	1.475	1.533	1.371	1.451
174	14.5	1.022	1.026	1.023	1.021	1.017	1.022	0.808	1.289	1.327	1.440	1.499	1.345	1.411
186	15.5	1.022	1.021	1.021	1.020	1.017	1.022	1.013	1.262	1.293	1.408	1.468	1.322	1.381
198	16.5	1.019	1.020	1.019	1.018	1.016	1.019	0.890	1.235	1.267	1.379	1.440	1.299	1.351
210	17.5	1.017	1.017	1.018	1.017	1.013	1.017	0.900	1.212	1.241	1.353	1.414	1.279	1.326
222	18.5	1.017	1.015	1.016	1.016	1.012	1.017	1.010	1.192	1.220	1.329	1.390	1.263	1.304
234	19.5	1.014	1.014	1.015	1.015	1.011	1.014	0.870	1.172	1.202	1.308	1.369	1.247	1.283
246	20.5	1.013	1.012	1.014	1.014	1.010	1.013	0.937	1.156	1.185	1.288	1.349	1.234	1.265
258	21.5	1.011	1.011	1.013	1.013	1.011	1.011	0.840	1.141	1.170	1.270	1.330	1.221	1.248
270	22.5	1.012	1.010	1.013	1.013	1.009	1.012	1.109	1.128	1.157	1.253	1.313	1.208	1.235
282	23.5	1.008	1.011	1.012	1.012	1.009	1.008	0.645	1.115	1.146	1.238	1.297	1.197	1.220
294	24.5	1.012	1.007	1.011	1.011	1.009	1.012	1.632	1.106	1.134	1.223	1.281	1.187	1.211
306	25.5	1.014	1.011	1.010	1.011	1.009	1.014	1.169	1.093	1.126	1.210	1.267	1.176	1.196
318	26.5	1.010	1.012	1.010	1.010	1.009	1.010	0.696	1.078	1.114	1.197	1.253	1.166	1.179
330	27.5	1.015	1.008	1.009	1.010	1.009	1.015	1.569	1.067	1.100	1.186	1.241	1.155	1.168
342	28.5	1.008	1.012	1.009	1.009	1.008	1.008	0.514	1.051	1.091	1.175	1.229	1.145	1.150
354	29.5	1.012	1.006	1.008	1.009	1.007	1.012	1.601	1.043	1.079	1.164	1.217	1.136	1.142
366	30.5	1.006	1.009	1.008	1.009	1.006	1.006	0.514	1.030	1.072	1.155	1.206	1.128	1.128
378	31.5	1.007	1.005	1.008	1.008	1.007	1.007	1.131	1.024	1.062	1.146	1.196	1.121	1.121
390	32.5	1.006	1.005	1.007	1.008	1.006	1.006	0.869	1.017	1.057	1.137	1.186	1.113	1.113
402	33.5	1.006	1.005	1.007	1.008	1.006	1.006	0.934	1.011	1.052	1.129	1.176	1.106	1.106
414	34.5	1.005	1.004	1.007	1.008	1.005	1.005	0.946	1.005	1.046	1.121	1.167	1.100	1.100
426	35.5		1.004	1.006	1.007	1.005	1.005	0.949		1.042	1.114	1.158	1.094	1.094
438	36.5		1.004	1.006	1.007	1.005	1.005	0.945		1.038	1.107	1.150	1.089	1.089
450	37.5		1.004	1.006	1.007	1.004	1.004	0.946		1.034	1.100	1.142	1.084	1.084
462	38.5		1.003	1.005	1.007	1.004	1.004	0.997		1.030	1.094	1.134	1.079	1.079
474	39.5		1.003	1.005	1.006	1.004	1.004	1.024		1.027	1.088	1.127	1.075	1.075
486	40.5		1.003	1.005	1.006	1.005	1.005	1.039		1.023	1.083	1.120	1.070	1.070
498	41.5		1.003	1.005	1.006	1.005	1.005	1.081		1.020	1.077	1.113	1.065	1.065
510	42.5		1.003	1.005	1.006	1.005	1.005	1.111		1.017	1.072	1.106	1.060	1.060
522	43.5		1.003	1.004	1.006	1.006	1.006	1.041		1.015	1.067	1.100	1.054	1.054
534	44.5		1.002	1.004	1.006	1.006	1.006	0.998		1.012	1.063	1.093	1.048	1.048
546	45.5		1.002	1.004	1.005	1.006	1.006	0.987		1.010	1.058	1.087	1.042	1.042
558	46.5		1.002	1.004	1.005	1.005	1.005	0.927		1.007	1.054	1.082	1.036	1.036
570	47.5		1.002	1.004	1.005	1.004	1.004	0.821		1.005	1.050	1.076	1.031	1.031
582	48.5		1.002	1.004	1.005	1.003	1.003	0.802		1.003	1.046	1.070	1.027	1.027
594	49.5		1.000	1.003	1.005	1.003	1.003	0.813		1.000	1.042	1.065	1.023	1.023
606	50.5		1.000	1.003	1.005	1.002	1.002	0.797		1.000	1.039	1.060	1.021	1.021
618	51.5		1.000	1.003	1.005	1.002	1.002	0.808		1.000	1.035	1.055	1.018	1.018
630	52.5		1.000	1.003	1.005	1.002	1.002	0.876		1.000	1.032	1.050	1.017	1.017
642	53.5		1.000	1.003	1.004	1.001	1.001	0.893		1.000	1.029	1.045	1.015	1.015
654	54.5		1.000	1.003	1.004	1.001	1.001	0.865		1.000	1.025	1.041	1.014	1.014
666	55.5		1.000	1.003	1.004	1.001	1.001	0.851		1.000	1.022	1.036	1.013	1.013
678	56.5		1.000	1.003	1.004	1.001	1.001	0.815		1.000	1.020	1.032	1.012	1.012
690	57.5		1.000	1.003	1.004	1.001	1.001	0.800		1.000	1.017	1.027	1.011	1.011
702	58.5		1.000	1.003	1.004	1.001	1.001	1.915		1.000	1.014	1.023	1.010	1.010
714	59.5		1.000	1.002	1.004	1.001	1.001	0.934		1.000	1.012	1.019	1.009	1.009
726	60.5		1.000	1.002	1.004	1.001	1.001	0.934		1.000	1.009	1.015	1.008	1.008
738	61.5		1.000	1.002	1.004	1.001	1.001	0.934		1.000	1.007	1.011	1.007	1.007
750	62.5		1.000	1.002	1.004	1.001	1.001	0.935		1.000	1.004	1.007	1.006	1.006
Tail	Tail		1.000	1.002	1.004	1.005	1.005	5.036		1.000	1.002	1.004	1.005	1.005

59.5 TAIL DECAY 14.451 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2A, SHEET 44
(4) SECTION 3, EXHIBIT 2A, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2A, SHEET 48
(5) SECTION 3, EXHIBIT 2A, SHEET 44
(6) SECTION 3, EXHIBIT 2A, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - HOSPITALS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.953**
Inverse Power	**1.004**	**0.944**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.323				Slope=	-1.192			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.329				Intercept=	2.296			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.400	5.096	5.302	5.400	5.400	1.792	-1.586	0.250	**1.383**	4.545	1.792	1.482	0.159	**2.173**	8.575
2	18	1.380	1.366	1.379	1.345	1.380	2.890	0.254	0.605	**1.191**	3.286	2.890	-0.968	-1.151	**1.316**	3.946
3	30	1.167	1.139	1.150	1.155	1.167	3.401	0.665	0.770	**1.131**	2.759	3.401	-1.790	-1.760	**1.172**	2.998
4	42	1.114	1.098	1.094	1.093	1.114	3.738	0.824	0.878	**1.099**	2.441	3.738	-2.172	-2.161	**1.115**	2.558
5	54	1.082	1.065	1.073	1.069	1.082	3.989	0.948	0.959	**1.079**	2.221	3.989	-2.501	-2.461	**1.085**	2.293
6	66	1.077	1.068	1.073	1.053	1.077	4.190	0.970	1.024	**1.066**	2.057	4.190	-2.564	-2.700	**1.067**	2.113
7	78	1.045	1.030	1.038	1.043	1.045	4.357	1.144	1.078	**1.056**	1.930	4.357	-3.096	-2.899	**1.055**	1.980
8	90	1.044	1.041	1.040	1.034	1.044	4.500	1.153	1.124	**1.048**	1.828	4.500	-3.124	-3.070	**1.046**	1.877
9	102	1.043	1.040	1.042	1.030	1.043	4.625	1.162	1.165	**1.042**	1.744	4.625	-3.153	-3.219	**1.040**	1.793
10	114	1.035	1.038	1.032	1.027	1.035	4.736	1.220	1.201	**1.037**	1.674	4.736	-3.352	-3.352	**1.035**	1.724
11	126	1.028	1.020	1.025	1.026	1.028	4.836	1.283	1.233	**1.033**	1.613	4.836	-3.582	-3.471	**1.031**	1.666
12	138	1.028	1.023	1.025	1.023	1.028	4.927	1.282	1.263	**1.030**	1.561	4.927	-3.576	-3.580	**1.028**	1.616
13	150	1.028	1.019	1.026	1.023	1.028	5.011	1.282	1.289	**1.027**	1.516	5.011	-3.576	-3.679	**1.025**	1.572
14	162	1.028	1.035	1.034	1.019	1.028	5.088	1.282	1.314	**1.025**	1.475	5.088	-3.576	-3.771	**1.023**	1.533
15	174	1.022	1.022	1.020	1.017	1.022	5.159	1.345	1.337	**1.023**	1.440	5.159	-3.817	-3.856	**1.021**	1.499
16	186	1.022	1.016	1.017	1.017	1.022	5.226	1.347	1.359	**1.021**	1.408	5.226	-3.825	-3.936	**1.020**	1.468
17	198	1.019	1.012	1.013	1.016	1.019	5.288	1.382	1.379	**1.019**	1.379	5.288	-3.963	-4.010	**1.018**	1.440
18	210	1.017	1.013	1.014	1.013	1.017	5.347	1.412	1.398	**1.018**	1.353	5.347	-4.088	-4.080	**1.017**	1.414
19	222	1.017	1.013	1.017	1.012	1.017	5.403	1.414	1.416	**1.016**	1.329	5.403	-4.095	-4.147	**1.016**	1.390
20	234	1.014	1.010	1.013	1.011	1.014	5.455	1.450	1.433	**1.015**	1.308	5.455	-4.251	-4.209	**1.015**	1.369
21	246	1.013	1.014	1.014	1.010	1.013	5.505	1.469	1.449	**1.014**	1.288	5.505	-4.330	-4.269	**1.014**	1.349
22	258	1.011	1.016	1.013	1.011	1.011	5.553	1.510	1.465	**1.013**	1.270	5.553	-4.518	-4.326	**1.013**	1.330
23	270	1.012	1.008	1.009	1.009	1.012	5.598	1.490	1.479	**1.013**	1.253	5.598	-4.425	-4.380	**1.013**	1.313
24	282	1.008	1.007	1.006	1.009	1.008	5.642	1.586	1.493	**1.012**	1.238	5.642	-4.875	-4.432	**1.012**	1.297
25	294	1.012	1.013	1.009	1.009	1.012	5.684	1.483	1.507	**1.011**	1.223	5.684	-4.393	-4.482	**1.011**	1.281
26	306	1.014	1.008	1.011	1.009	1.014	5.724	1.450	1.520	**1.010**	1.210	5.724	-4.248	-4.529	**1.011**	1.267
27	318	1.010	1.002	1.004	1.009	1.010	5.762	1.534	1.532	**1.010**	1.197	5.762	-4.625	-4.575	**1.010**	1.253
28	330	1.015	1.007	1.016	1.009	1.015	5.799	1.435	1.544	**1.009**	1.186	5.799	-4.184	-4.619	**1.010**	1.241
29	342	1.008	1.003	0.996	1.008	1.008	5.835	1.584	1.556	**1.009**	1.175	5.835	-4.866	-4.662	**1.009**	1.229
30	354	1.012	1.008	1.011	1.007	1.012	5.869	1.485	1.567	**1.008**	1.164	5.869	-4.403	-4.703	**1.009**	1.217
31	366	1.006	1.003	1.004	1.006	1.007	5.903	1.603	1.578	**1.008**	1.155	5.903	-4.962	-4.743	**1.009**	1.206
32	378	1.007	1.001	1.006	1.007	1.007	5.935	1.604	1.588	**1.008**	1.146	5.935	-4.964	-4.781	**1.008**	1.196
33	390	1.006	1.005	1.005	1.006	1.006	5.966	1.633	1.598	**1.007**	1.137	5.966	-5.112	-4.818	**1.008**	1.186
34	402	1.006	1.001	1.001	0.000	1.006	5.996	1.645	1.608	**1.007**	1.129	5.996	-5.176	-4.855	**1.008**	1.176
35	414	1.005	1.001	1.001	0.000		6.026		1.617	**1.007**	1.121	6.026		-4.890	**1.008**	1.167
36	426						6.054		1.627	**1.006**	1.114	6.054		-4.924	**1.007**	1.158
37	438						6.082		1.636	**1.006**	1.107	6.082		-4.957	**1.007**	1.150
38	450						6.109		1.644	**1.006**	1.100	6.109		-4.989	**1.007**	1.142
39	462						6.136		1.653	**1.005**	1.094	6.136		-5.020	**1.007**	1.134
40	474						6.161		1.661	**1.005**	1.088	6.161		-5.051	**1.006**	1.127
41	486						6.186		1.669	**1.005**	1.083	6.186		-5.081	**1.006**	1.120
42	498						6.211		1.677	**1.005**	1.077	6.211		-5.110	**1.006**	1.113
43	510						6.234		1.685	**1.005**	1.072	6.234		-5.138	**1.006**	1.106
44	522						6.258		1.692	**1.004**	1.067	6.258		-5.166	**1.006**	1.100
45	534						6.280		1.700	**1.004**	1.063	6.280		-5.193	**1.006**	1.093
46	546						6.303		1.707	**1.004**	1.058	6.303		-5.220	**1.005**	1.087
47	558						6.324		1.714	**1.004**	1.054	6.324		-5.246	**1.005**	1.082
48	570						6.346		1.721	**1.004**	1.050	6.346		-5.271	**1.005**	1.076
49	582						6.366		1.727	**1.004**	1.046	6.366		-5.296	**1.005**	1.070
50	594						6.387		1.734	**1.003**	1.042	6.387		-5.320	**1.005**	1.065
51	606						6.407		1.740	**1.003**	1.039	6.407		-5.344	**1.005**	1.060
52	618						6.426		1.747	**1.003**	1.035	6.426		-5.367	**1.005**	1.055
53	630						6.446		1.753	**1.003**	1.032	6.446		-5.390	**1.005**	1.050
54	642						6.465		1.759	**1.003**	1.029	6.465		-5.413	**1.004**	1.045
55	654						6.483		1.765	**1.003**	1.025	6.483		-5.435	**1.004**	1.041
56	666						6.501		1.771	**1.003**	1.022	6.501		-5.457	**1.004**	1.036
57	678						6.519		1.777	**1.003**	1.020	6.519		-5.478	**1.004**	1.032
58	690						6.537		1.782	**1.003**	1.017	6.537		-5.499	**1.004**	1.027
59	702						6.554		1.788	**1.003**	1.014	6.554		-5.519	**1.004**	1.023
60	714						6.571		1.793	**1.002**	1.012	6.571		-5.540	**1.004**	1.019
61	726						6.588		1.799	**1.002**	1.009	6.588		-5.559	**1.004**	1.015
62	738						6.604		1.804	**1.002**	1.007	6.604		-5.579	**1.004**	1.011
63	750						6.620		1.809	**1.002**	1.004	6.620		-5.598	**1.004**	1.007
64	762						6.636		1.814	**1.002**	1.002	6.636		-5.617	**1.004**	1.004

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

LOST TIME - HOSPITALS

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	5.400	4.208		
18	1.5	1.380	1.611	2.313	1.611
30	2.5	1.167	1.119	1.308	1.119
42	3.5	1.114	0.803	1.115	0.803
54	4.5	1.082	0.772	1.079	0.772
66	5.5	1.077	0.755	1.057	0.755
78	6.5	1.045	0.802	1.057	0.802
90	7.5	1.044	0.846	1.037	0.846
102	8.5	1.043	0.870	1.037	0.870
114	9.5	1.035	0.879	1.036	0.879
126	10.5	1.028	0.887	1.030	0.887
138	11.5	1.028	0.921	1.025	0.921
150	12.5	1.028	0.935	1.025	0.935
162	13.5	1.028	0.942	1.026	0.942
174	14.5	1.022	0.963	1.026	0.963
186	15.5	1.022	0.973	1.021	0.973
198	16.5	1.019	0.960	1.020	0.960
210	17.5	1.017	0.935	1.017	0.935
222	18.5	1.017	0.920	1.015	0.920
234	19.5	1.014	0.884	1.014	0.884
246	20.5	1.013	0.870	1.012	0.870
258	21.5	1.011	0.874	1.011	0.874
270	22.5	1.012	0.889	1.010	0.889
282	23.5	1.008	0.903	1.011	0.903
294	24.5	1.012	0.909	1.007	0.909
306	25.5	1.014	0.913	1.011	0.913
318	26.5	1.010	0.876	1.012	0.876
330	27.5	1.015	0.846	1.008	0.846
342	28.5	1.008	0.785	1.012	0.785
354	29.5	1.012	0.821	1.006	0.821
366	30.5	1.007	0.747	1.009	0.747
378	31.5	1.007	0.745	1.005	0.745
390	32.5	1.006	0.744	1.005	0.744
402	33.5	1.006	0.805	1.005	0.805
414	34.5		0.795	1.004	0.795
426	35.5		0.886	1.004	0.886
438	36.5		0.938	1.004	0.938
450	37.5		0.974	1.004	0.974
462	38.5		0.964	1.003	0.964
474	39.5		0.953	1.003	0.953
486	40.5		0.946	1.003	0.946
498	41.5		0.936	1.003	0.936
510	42.5		0.938	1.003	0.938
522	43.5		0.952	1.003	0.952
534	44.5		0.964	1.002	0.964
546	45.5		0.975	1.002	0.975
558	46.5		0.986	1.002	0.986
570	47.5		0.969	1.002	0.969
582	48.5		0.928	1.002	0.928
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
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1971																															
1972																															
1973																															3
1974																														1	2
1975																													6	3	1
1976																												74	9	25	69
1977	23	162	188	104	97	98	103	71	111	88	98	118	72	134	106	96	97	51	55	52	(2)	11	11	3	95	18	23	45	51	70	38
1978	33	230	266	148	139	116	120	113	217	232	232	239	138	173	137	146	61	69	32	64	27	13	87	8	11	67	4	3	3	3	62
1979	40	283	327	163	135	126	131	100	147	119	114	137	102	192	63	21	3	25	49	55	108	20	52	35	18	5	6	58	37	9	32
1980	41	286	338	170	133	126	145	113	150	114	110	151	71	157	33	57	52	35	14	14	46	13	26	129	19	86	40	83	150	(107)	34
1981	49	326	358	200	163	153	158	115	156	118	133	186	88	57	36	56	39	65	47	35	21	49	89	16	28	55	174	36	49	19	35
1982	102	604	513	276	226	202	193	130	198	179	220	207	136	94	89	(2)	33	93	31	8	19	44	24	36	68	11	25	18	65	13	10
1983	76	496	518	287	226	188	176	131	218	175	147	182	75	54	81	89	146	(24)	15	64	70	49	5	4	18	3	84	4	3	3	
1984	118	693	579	308	240	201	181	161	348	178	98	36	31	66	42	37	36	81	104	19	24	45	26	66	14	23	33	17	5		
1985	106	649	621	360	251	199	217	180	239	90	74	42	43	60	22	74	30	12	6	14	73	5	9	4	2	0	1	1			
1986	93	640	717	339	264	260	277	154	143	51	97	33	70	58	47	26	27	24	135	93	108	59	27	76	33	144	56				
1987	102	757	980	518	425	318	290	223	106	113	65	85	111	54	68	82	43	105	17	121	10	71	25	22	21	12					
1988	132	888	1,025	644	567	431	235	218	89	96	52	116	55	41	69	35	113	120	105	45	83	54	80	29	46						
1989	123	907	1,256	759	390	217	255	164	112	126	124	102	89	61	91	199	151	46	141	105	118	23	32	72							
1990	119	1,074	1,769	683	396	215	162	115	170	189	138	251	232	308	140	145	222	320	106	178	107	195	172								
1991	174	1,622	1,036	424	348	230	98	65	135	53	62	64	28	160	63	107	143	82	75	76	29	32									
1992	175	1,602	930	429	226	138	115	121	76	151	101	65	101	63	44	112	97	55	85	46	23										
1993	305	1,670	1,028	489	225	107	161	192	140	69	60	122	48	131	67	89	77	87	73	64											
1994	130	1,379	964	367	275	216	250	102	223	190	169	91	152	127	144	75	21	44	30												
1995	165	1,410	750	238	373	267	212	116	162	173	146	160	194	146	136	131	44	44													
1996	205	1,344	675	347	194	238	189	142	318	151	301	193	167	202	222	85	173														
1997	176	1,570	1,174	452	257	317	303	356	190	332	141	232	101	113	133	124															
1998	192	1,505	874	577	463	517	381	181	167	78	113	130	147	124	205																
1999	179	1,573	1,060	556	495	291	307	380	220	223	83	111	138	78																	
2000	323	1,869	1,196	887	907	478	690	201	313	310	363	165	143																		
2001	545	2,746	1,216	952	670	597	355	336	236	222	349	151																			
2002	570	2,488	1,169	646	652	368	458	333	385	398	148																				
2003	848	2,882	1,495	896	568	401	581	288	227	307																					
2004	663	2,759	1,334	718	528	662	808	245	299																						
2005	651	2,982	1,324	862	471	434	181	137																							
2006	581	2,586	1,409	742	494	339	348																								
2007	564	2,809	1,223	635	297	377																									
2008	552	2,489	1,447	710	747																										
2009	912	3,576	1,629	772																											
2010	848	3,437	1,244																												
2011	673	2,951																													
2012	542																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1971																															
1972																															
1973																															5.231
1974																														2.817	18.532
1975																													0.618	0.285	1.385
1976																												0.125	2.744	2.707	0.101
1977	6.991	1.156	0.557	0.931	1.006	1.057	0.689	1.554	0.795	1.113	1.202	0.610	1.874	0.790	0.905	1.011	0.520	1.088	0.940	-0.035	-6.054	0.998	0.241	35.953	0.185	1.294	1.991	1.118	1.393	0.543	0.241
1978	6.991	1.156	0.557	0.940	0.832	1.037	0.940	1.924	1.070	1.001	1.030	0.576	1.256	0.790	1.069	0.415	1.135	0.472	1.959	0.418	0.508	6.446	0.093	1.343	6.206	0.057	0.830	1.078	0.787	22.989	0.394
1979	6.991	1.156	0.499	0.827	0.937	1.038	0.758	1.479	0.808	0.959	1.200	0.744	1.886	0.327	0.342	0.117	9.848	1.961	1.134	1.952	0.187	2.575	0.684	0.509	0.296	1.151	9.423	0.636	0.236	3.701	0.310
1980	6.991	1.183	0.504	0.782	0.948	1.145	0.782	1.325	0.761	0.965	1.373	0.468	2.219	0.209	1.740	0.908	0.673	0.405	0.974	3.312	0.284	2.043	4.897	0.143	4.646	0.469	2.043	1.813	-0.716	-0.320	0.050
1981	6.630	1.095	0.560	0.816	0.936	1.031	0.731	1.358	0.754	1.127	1.401	0.474	0.648	0.624	1.575	0.693	1.655	0.733	0.738	0.594	2.371	1.812	0.183	1.704	1.978	3.171	0.206	1.362	0.388	1.830	0.333
1982	5.935	0.849	0.539	0.819	0.893	0.956	0.672	1.522	0.905	1.228	0.941	0.655	0.690	0.952	-0.024	-15.483	2.844	0.336	0.265	2.287	2.321	0.538	1.495	1.909	0.160	2.258	0.728	3.637	0.204	0.766	
1983	6.507	1.046	0.555	0.786	0.831	0.934	0.748	1.663	0.804	0.840	1.236	0.410	0.726	1.484	1.105	1.642	-0.166	-0.606	4.376	1.086	0.695	0.102	0.774	4.725	0.153	30.259	0.048	0.840	0.824		
1984	5.853	0.835	0.532	0.780	0.838	0.899	0.889	2.163	0.510	0.553	0.365	0.867	2.125	0.629	0.901	0.969	2.243	1.280	0.186	1.259	1.844	0.571	2.594	0.207	1.657	1.449	0.511	0.294			
1985	6.136	0.958	0.579	0.696	0.794	1.093	0.827	1.330	0.378	0.819	0.566	1.030	1.386	0.370	3.346	0.412	0.382	0.538	2.189	5.310	0.068	1.739	0.452	0.395	0.041	22.519	0.797				
1986	6.906	1.121	0.473	0.778	0.986	1.065	0.558	0.924	0.360	1.901	0.341	2.102	0.837	0.804	0.551	1.038	0.886	5.685	0.683	1.169	0.550	0.451	2.836	0.429	4.411	0.388					
1987	7.415	1.295	0.529	0.820	0.749	0.913	0.767	0.478	1.057	0.581	1.297	1.303	0.487	1.257	1.209	0.521	2.457	0.165	6.971	0.083	7.110	0.348	0.877	0.978	0.575						
1988	6.718	1.154	0.629	0.880	0.761	0.546	0.926	0.410	1.072	0.545	2.225	0.473	0.740	1.707	0.504	3.222	1.062	0.875	0.432	1.838	0.652	1.480	0.368	1.571							
1989	7.394	1.384	0.604	0.514	0.557	1.174	0.641	0.685	1.122	0.983	0.828	0.873	0.682	1.491	2.194	0.758	0.301	3.087	0.748	1.119	0.197	1.396	2.220								
1990	9.047	1.647	0.386	0.580	0.542	0.753	0.711	1.480	1.108	0.730	1.821	0.925	1.328	0.454	1.040	1.531	1.437	0.331	1.684	0.604	1.815	0.882									
1991	9.298	0.638	0.409	0.820	0.661	0.428	0.659	2.085	0.391	1.180	1.029	0.429	5.821	0.393	1.698	1.334	0.572	0.924	1.001	0.387	1.109										
1992	9.136	0.581	0.461	0.526	0.613	0.828	1.053	0.630	1.986	0.672	0.643	1.543	0.623	0.709	2.521	0.864	0.569	1.547	0.541	0.496											
1993	5.476	0.615	0.476	0.461	0.476	1.504	1.187	0.733	0.490	0.867	2.038	0.394	2.731	0.515	1.327	0.864	1.128	0.839	0.876												
1994	10.642	0.699	0.381	0.748	0.785	1.159	0.407	2.186	0.852	0.892	0.537	1.671	0.833	1.136	0.521	0.281	2.106	0.679													
1995	8.541	0.532	0.317	1.571	0.716	0.791	0.550	1.393	1.069	0.842	1.096	1.212	0.753	0.928	0.964	0.338	1.003														
1996	6.551	0.502	0.514	0.560	1.226	0.794	0.750	2.243	0.473	1.999	0.641	0.867	1.204	1.101	0.383	2.038															
1997	8.931	0.748	0.385	0.568	1.235	0.956	1.174	0.533	1.749	0.426	1.640	0.437	1.114	1.177	0.937																
1998	7.839	0.581	0.661	0.802	1.116	0.738	0.475	0.921	0.466	1.460	1.150	1.129	0.841	1.655																	
1999	8.796	0.674	0.525	0.891	0.587	1.058	1.235	0.580	1.010	0.375	1.324	1.248	0.567																		
2000	5.787	0.640	0.742	1.022	0.527	1.443	0.292	1.556	0.988	1.171	0.455	0.870																			
2001	5.040	0.443	0.783	0.703	0.891	0.595	0.946	0.702	0.940	1.575	0.432																				
2002	4.369	0.470	0.553	1.010	0.564	1.244	0.727	1.158	1.032	0.373																					
2003	3.397	0.519	0.599	0.634	0.706	1.449	0.495	0.790	1.350																						
2004	4.161	0.484	0.538	0.735	1.255	1.219	0.303	1.223																							
2005	4.582	0.444	0.651	0.546	0.921	0.418	0.758																								
2006	4.454	0.545	0.527	0.666	0.687	1.026																									
2007	4.983	0.435	0.520	0.468	1.269																										
2008	4.513	0.581	0.490	1.052																											
2009	3.923	0.456	0.474																												
2010	4.053	0.362																													
2011	4.384																														
Latest diag	4.384	0.362	0.474	1.052	1.269	1.026	0.758	1.223	1.350	0.373	0.432	0.870	0.567	1.655	0.937	2.038	1.003	0.679	0.876	0.496	1.109	0.882	2.220	1.571	0.575	0.388	0.797	0.294	0.824	0.766	0.333
5 Yr Avg	4.371	0.476	0.532	0.693	0.968	1.071	0.646	1.086	1.064	0.991	1.000	0.910	0.896	1.199	0.826	0.877	1.076	0.864	0.970	0.889	2.177	0.911	1.350	0.716	1.367	11.375	0.458	1.589	0.187	5.793	0.266
9 Yr Avg	4.272	0.477	0.571	0.759	0.823	1.021	0.711	1.078	1.008	1.013	1.035	1.041	1.610	0.896	1.287	1.248	1.182	1.570	1.680	1.363	1.560	0.834	1.311	1.340	1.546	6.858	1.842	1.212	0.720	3.924	2.953
3 Yr Wtd	4.096	0.455	0.492	0.737	0.911	0.932	0.427	1.054	1.091	0.926	0.536	1.056	0.815	1.277	0.694	0.821	1.234	1.010	0.794	0.533	0.985	1.044	0.896	0.787	2.820	0.542	0.186	1.891	0.299	-1.056	0.230
5 Yr Wtd	4.302	0.467	0.529	0.691	0.939	1.078	0.562	1.042	1.055	0.860	0.751	0.839	0.886	1.180	0.719	0.838	0.818	0.629	0.977	0.801	1.082	0.834	1.175	0.584	2.082	1.103	0.239	1.729	-0.209	-2.723	0.282
9 Yr Wtd	4.208	0.472	0.566	0.757	0.777	1.006	0.604	0.957	0.988	0.875	0.784	0.940	1.062	0.840	1.028	1.064	0.991	0.870	0.996	0.827	0.857	0.731	1.028	0.647	1.544	1.074	0.678	1.102	0.104	7.751	0.422
Selected	4.208	0.472	0.566	0.757	0.777	1.006	0.604	0.957	0.988	0.875	0.784	0.940	1.062	0.840	1.028	1.064	0.991	0.870	0.996	0.827	0.857	0.731	1.028	0.647	1.544	1.074	0.678	1.102	0.104	7.751	0.422
Loss $ Weight	6,290	26,008	12,247	7,049	5,082	4,087	4,065	2,461	2,219	2,075	1,726	1,268	1,076	1,372	1,039	978	911	882	743	696	622	545	316	382	219	394	390	337	372	37	276
Center Wtd Avg	4.208	1.025	0.970	0.598	0.700	0.800	0.841	0.867	0.811	0.914	0.920	0.885	0.912	0.976	0.987	0.952	0.992	0.956	0.913	0.864	0.880	0.812	0.884	0.933	0.940	0.955	0.839	0.903	0.761	0.790	0.656
Geometric Mean	4.208	1.611	1.119	0.803	0.772	0.755	0.802	0.846	0.870	0.879	0.887	0.921	0.935	0.942	0.963	0.973	0.960	0.935	0.920	0.884	0.870	0.874	0.889	0.903	0.909	0.913	0.876	0.846	0.785	0.821	0.747

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702
1954																			0	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	1	1	0	0	0	0	0	0	0	0		
1957																28	0	0	0	0	0	0	0	0	0			
1958															0	0	0	0	0	0	0	0	0	0				
1959														0	0	0	0	0	0	0	0	0	0					
1960													5	1	0	0	0	0	0	0	0	0						
1961												0	1	0	0	1	0	0	0	0	0							
1962											1	0	0	0	2	1	0	0	0	0								
1963										0	0	0	0	0	0	0	0	0	0									
1964									0	0	3	36	3	1	0	0	0	0										
1965								1	0	0	0	0	0	0	0	0	0											
1966							0	0	1	0	3	1	0	0	0	0												
1967						0	0	2	0	0	0	0	0	0	0													
1968					2	32	7	2	1	0	0	0	0	0														
1969				0	0	0	0	0	0	0	0	0	0															
1970			0	0	0	0	0	0	1	0	0	0																
1971		0	1	0	0	0	1	0	0	1	1																	
1972	11	2	1	1	0	0	4	10	0	0																		
1973	18	2	0	0	0	0	0	0	1																			
1974	34	2	0	0	0	0	2	0																				
1975	1	1	0	0	0	0	3																					
1976	7	17	8	5	17	15																						
1977	9	59	2	3	3																							
1978	24	3	3	5																								
1979	10	1	38																									
1980	2	2																										
1981	12																											
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2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1956																	2.292	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1960													0.235	0.123	0.000	0.000	0.000	0.000	0.000	0.000								
1961												8.347	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1962											0.000	0.000	0.000	0.000	0.555	0.269	0.000	0.000										
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1964									0.000	0.000	13.432	0.077	0.301	0.112	0.000	0.000												
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1966							0.000	0.000	0.000	0.000	0.245	0.000	0.000	0.000														
1967						0.000	8.250	0.000	0.000	0.000	0.000	0.000	0.940															
1968					15.257	0.229	0.273	0.367	0.275	0.000	0.000	0.000																
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1970			0.000	1.463	0.000	0.000	0.000	0.000	0.000	0.000																		
1971		2.904	0.191	0.000	0.000	0.000	0.849	0.708	3.992	0.815																		
1972	0.198	0.532	0.671	0.219	0.000	0.000	2.393	0.000	0.000																			
1973	0.106	0.184	0.000	0.000	0.000	0.000	2.607	6.912																				
1974	0.061	0.220	0.000	0.000	0.000	0.000	0.000																					
1975	0.535	0.499	0.473	1.169	1.892	8.983																						
1976	2.463	0.483	0.645	3.238	0.891																							
1977	6.439	0.037	1.377	1.129																								
1978	0.116	1.211	1.353																									
1979	0.128	30.174																										
1980	1.046																											
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Latest diag	1.046	30.174	1.353	1.129	0.891	8.983	0.000	6.912	0.000	0.815	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	2.038	6.481	0.770	1.107	0.557	1.797	1.170	1.524	0.853	0.163	0.049	0.000	0.248	0.022	0.111	0.054	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	1.232	4.027	0.524	0.802	2.004	1.024	1.597	0.887	0.474	0.091	1.520	0.936	0.164	0.026	0.062	0.030	0.255	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.163	0.693	0.937	2.441	0.902	13.669	1.699	0.090	1.376	0.815			0.940	0.000	0.000		0.000											
5 Yr Wtd	1.580	0.647	0.897	2.441	0.893	26.155	1.631	0.155	0.916	0.984	0.214	0.372	0.355	0.087	0.531	0.127	0.000											
9 Yr Wtd	0.769	0.635	0.821	2.195	2.389	0.544	1.056	0.242	0.505	4.736	5.249	0.097	0.264	1.050	1.055	0.010	1.478	0.000										
Selected	0.769	0.635	0.821	1.107	0.893	1.024	1.056	0.887	0.916	0.984	0.900	0.936	0.940	1.000	1.000	1.000	1.000	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	116	88	17	10	20	32	14	16	3	1	7	36	8	2	2	30	1	1	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	1.046	0.565	0.748	0.787	0.971	0.986	0.969	0.992	0.953	0.920	0.932	0.936	0.937	0.964	0.989	0.993	0.993	0.992	0.881	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.745	0.744	0.805	0.795	0.886	0.938	0.974	0.964	0.953	0.946	0.936	0.938	0.952	0.964	0.975	0.986	0.969	0.928	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

LOST TIME - HOSPITALS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.998**
Inverse Power	**1.000**	**0.996**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	3.934				Slope=	-25.732			
		IMPLIED	PA	SELECTED	Intercept=	-23.003				Intercept=	156.164			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-15.955			1.792		110.059		
2	18	2.313	2.278	2.314	2.890	-0.570	-11.633			2.890	0.273	81.790		
3	30	1.308	1.277	1.308	3.401	0.368	-9.623	**15113.961**		3.401	-1.177	68.645		
4	42	1.115	1.104	1.115	3.738	0.821	-8.300	**4023.153**		3.738	-2.163	59.987		
5	54	1.079	1.063	1.076	3.989	0.974	-7.311	**1497.254**		3.989	-2.575	53.521		
6	66	1.057	1.047	1.057	4.190	1.071	-6.522	**680.191**		4.190	-2.861	48.357		
7	78	1.057	1.040	1.057	4.357	1.070	-5.864	**352.794**		4.357	-2.860	44.058		
8	90	1.037	1.035	1.037	4.500	1.204	-5.302	**201.143**		4.500	-3.297	40.376		
9	102	1.037	1.027	1.038	4.625	1.195	-4.809	**123.127**		4.625	-3.265	37.156		
10	114	1.036	1.026	1.037	4.736	1.203	-4.372	**79.671**		4.736	-3.293	34.294		
11	126	1.030	1.023	1.031	4.836	1.251	-3.978	**53.905**		4.836	-3.462	31.718		
12	138	1.025	1.022	1.025	4.927	1.307	-3.620	**37.840**		4.927	-3.671	29.377		
13	150	1.025	1.020	1.024	5.011	1.327	-3.292	**27.399**		5.011	-3.745	27.232		
14	162	1.026	1.020	1.028	5.088	1.281	-2.989	**20.375**		5.088	-3.571	25.251		
15	174	1.026	1.017	1.024	5.159	1.325	-2.708	**15.507**		5.159	-3.739	23.413		
16	186	1.021	1.016	1.022	5.226	1.350	-2.446	**12.047**		5.226	-3.834	21.697		
17	198	1.020	1.015	1.021	5.288	1.361	-2.200	**9.533**		5.288	-3.880	20.088		
18	210	1.017	1.014	1.018	5.347	1.393	-1.968	**7.670**		5.347	-4.010	18.574		
19	222	1.015	1.012	1.015	5.403	1.433	-1.750	**6.268**		5.403	-4.177	17.144		
20	234	1.014	1.011	1.015	5.455	1.444	-1.543	**5.195**		5.455	-4.224	15.789		
21	246	1.012	1.010	1.012	5.505	1.483	-1.346	**4.363**	31613.767	5.505	-4.393	14.502		
22	258	1.011	1.009	1.011	5.553	1.500	-1.159	**3.711**	7245.282	5.553	-4.469	13.277		
23	270	1.010	1.010	1.010	5.598	1.536	-0.980	**3.195**	1952.155	5.598	-4.635	12.107		
24	282	1.011	1.008	1.011	5.642	1.511	-0.809	**2.782**	611.025	5.642	-4.522	10.988	**59163.467**	
25	294	1.007	1.008	1.007	5.684	1.602	-0.645	**2.449**	219.647	5.684	-4.957	9.916	**20247.370**	
26	306	1.011	1.008	1.011	5.724	1.509	-0.487	**2.179**	89.690	5.724	-4.511	8.886	**7233.377**	
27	318	1.012	1.008	1.012	5.762	1.497	-0.336	**1.958**	41.164	5.762	-4.457	7.897	**2688.907**	
28	330	1.008	1.009	1.007	5.799	1.596	-0.190	**1.778**	21.019	5.799	-4.926	6.943	**1037.268**	
29	342	1.012	1.008	1.009	5.835	1.544	-0.050	**1.629**	11.824	5.835	-4.674	6.024	**414.349**	
30	354	1.006	1.007	1.000	5.869	2.052	0.086	**1.507**	7.258	5.869	-7.785	5.137	**171.188**	
31	366	1.009	1.006	1.007	5.903	1.612	0.217	**1.406**	4.817	5.903	-5.008	4.279	**73.175**	
32	378	1.005	1.005	1.004	5.935	1.725	0.344	**1.323**	3.426	5.935	-5.610	3.449	**32.468**	
33	390	1.005	1.006	1.004	5.966	1.688	0.467	**1.255**	2.590	5.966	-5.405	2.645	**15.080**	3687.517
34	402	1.005	1.005	1.005	5.996	1.675	0.586	**1.199**	2.065	5.996	-5.333	1.865	**7.456**	244.523
35	414	1.004	1.005	1.005	6.026	1.662	0.702	**1.153**	1.722	6.026	-5.264	1.108	**4.029**	32.797
36	426	1.004	1.007	1.005	6.054	1.652	0.814	**1.117**	1.493	6.054	-5.211	0.373	**2.452**	8.141
37	438	1.004	1.006	1.006	6.082	1.644	0.923	**1.088**	1.337	6.082	-5.172	-0.342	**1.710**	3.320
38	450	1.004	1.006	1.006	6.109	1.637	1.030	**1.065**	1.229	6.109	-5.135	-1.037	**1.354**	1.941
39	462	1.003	1.006	1.006	6.136	1.635	1.133	**1.047**	1.154	6.136	-5.126	-1.715	**1.180**	1.433
40	474	1.003	1.006	1.006	6.161	1.637	1.234	**1.033**	1.103	6.161	-5.134	-2.374	**1.093**	1.215
41	486	1.003	1.006	1.006	6.186	1.637	1.333	**1.023**	1.067	6.186	-5.133	-3.018	**1.049**	1.111
42	498	1.003	1.007	1.006	6.211	1.634	1.429	**1.016**	1.043	6.211	-5.117	-3.645	**1.026**	1.059
43	510	1.003	1.007	1.006	6.234	1.635	1.522	**1.010**	1.027	6.234	-5.124	-4.258	**1.014**	1.032
44	522	1.003	1.007	1.005	6.258	1.658	1.614	**1.007**	1.017	6.258	-5.242	-4.857	**1.008**	1.018
45	534	1.002	1.006	1.004	6.280	1.707	1.703	**1.004**	1.010	6.280	-5.510	-5.441	**1.004**	1.010
46	546	1.002	1.006	1.003	6.303	1.782	1.791	**1.003**	1.006	6.303	-5.939	-6.013	**1.002**	1.006
47	558	1.002	1.005	1.001	6.324	1.877	1.876	**1.001**	1.003	6.324	-6.535	-6.573	**1.001**	1.003
48	570	1.002	1.004	1.001	6.346	1.966	1.960	**1.001**	1.002	6.346	-7.139	-7.120	**1.001**	1.002
49	582	1.002	1.004	1.000	6.366	2.039	2.042	**1.000**	1.001	6.366	-7.680	-7.656	**1.000**	1.001
50	594	1.000	1.003	1.000	6.387		2.122	**1.000**	1.000	6.387		-8.181	**1.000**	1.001
51	606	1.000	1.003	1.000	6.407		2.201	**1.000**	1.000	6.407		-8.696	**1.000**	1.000
52	618	1.000	1.003	1.000	6.426		2.278	**1.000**	1.000	6.426		-9.201	**1.000**	1.000
53	630	1.000	1.003	1.000	6.446		2.353	**1.000**	1.000	6.446		-9.695	**1.000**	1.000
54	642	1.000	1.003	1.000	6.465		2.428	**1.000**	1.000	6.465		-10.181	**1.000**	1.000
55	654	1.000	1.002	1.000	6.483		2.501	**1.000**	1.000	6.483		-10.658	**1.000**	1.000
56	666	1.000	1.002	1.000	6.501		2.572	**1.000**	1.000	6.501		-11.125	**1.000**	1.000
57	678	1.000	1.002	1.000	6.519		2.642	**1.000**	1.000	6.519		-11.585	**1.000**	1.000
58	690	1.000	1.001	1.000	6.537		2.711	**1.000**	1.000	6.537		-12.036	**1.000**	1.000
59	702	1.000			6.554		2.779	**1.000**	1.000	6.554		-12.480	**1.000**	1.000
60	714	1.000			6.571		2.846	**1.000**	1.000	6.571		-12.916	**1.000**	1.000

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

LOST TIME - PHYSICIANS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		102	430	328	73.5%	241	
1977	1,465,551	2,028	2,175	147	71.4%	105	0.148
1978	1,553,484	2,845	3,088	244	70.8%	172	0.199
1979	1,646,693	2,829	3,085	255	70.2%	179	0.187
1980	1,745,494	2,577	2,839	262	69.7%	182	0.163
1981	1,826,711	2,665	2,964	298	69.2%	207	0.162
1982	2,061,263	3,703	4,138	434	68.7%	298	0.201
1983	2,173,213	3,286	3,709	423	68.2%	289	0.171
1984	2,314,385	3,768	4,299	532	67.7%	360	0.186
1985	2,444,242	3,365	3,868	503	67.2%	338	0.158
1986	2,644,132	3,667	4,232	565	66.8%	377	0.160
1987	2,911,888	4,507	5,246	740	66.4%	491	0.180
1988	3,191,151	4,908	5,768	860	65.9%	567	0.181
1989	3,341,117	5,363	6,360	997	65.3%	651	0.190
1990	3,644,538	5,589	6,688	1,099	64.6%	710	0.184
1991	3,852,022	4,748	5,811	1,063	64.0%	680	0.151
1992	3,944,342	5,235	6,481	1,246	63.3%	789	0.164
1993	4,020,534	5,213	6,479	1,266	62.7%	794	0.161
1994	4,272,082	5,130	6,400	1,270	62.2%	790	0.150
1995	4,432,599	4,635	5,669	1,033	61.6%	637	0.128
1996	4,487,291	4,686	6,131	1,445	61.3%	885	0.137
1997	4,623,816	5,248	6,831	1,582	60.9%	964	0.148
1998	4,816,176	4,903	6,530	1,627	60.5%	985	0.136
1999	5,047,597	5,386	7,364	1,978	60.2%	1,192	0.146
2000	5,318,217	5,983	8,411	2,428	60.0%	1,456	0.158
2001	5,597,545	6,820	9,877	3,057	59.6%	1,823	0.176
2002	5,822,846	5,942	8,973	3,030	59.3%	1,797	0.154
2003	6,004,956	6,204	9,666	3,463	59.1%	2,048	0.161
2004	6,183,507	5,417	8,935	3,518	59.0%	2,077	0.144
2005	6,388,250	4,934	8,531	3,598	58.9%	2,118	0.134
2006	6,653,696	4,083	8,057	3,973	58.8%	2,335	0.121
2007	6,915,410	4,112	8,527	4,415	59.1%	2,609	0.123
2008	7,073,199	3,691	8,643	4,952	59.4%	2,941	0.122
2009	7,109,910	3,776	9,496	5,720	59.9%	3,428	0.134
2010	7,245,414	3,211	9,802	6,590	61.0%	4,017	0.135
2011	7,353,256	1,927	9,866	7,939	63.0%	5,001	0.134
2012	3,750,161	283	5,212	4,929	66.9%	3,298	0.139
2013		0	0		100.0%		
TOTAL		152,771	230,582	77,811	61.5%	47,829	
EXLD PRIOR		152,669	230,152	77,483	61.4%	47,589	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	328	27	32	29	27	24	22	19	17	15	14	13	12	11	11	10	9	8	7	25
1977	147	12	11	11	10	9	8	7	6	6	5	4	4	4	4	4	4	3	3	34
1978	244	19	18	17	16	15	14	12	11	10	9	8	7	6	6	6	6	5	5	55
1979	255	19	18	17	16	15	14	13	12	11	10	8	8	7	6	6	6	5	5	59
1980	262	20	18	17	17	16	15	14	12	11	10	9	8	7	6	6	5	5	5	61
1981	298	21	21	19	18	18	17	16	15	13	12	11	10	8	7	7	6	6	6	69
1982	434	30	29	28	26	25	24	22	21	20	18	16	15	13	11	10	9	8	8	102
1983	423	26	28	27	27	25	23	22	21	19	18	16	15	13	12	10	9	8	7	98
1984	532	33	30	32	31	31	28	27	26	24	23	21	20	18	16	14	12	11	10	126
1985	503	27	30	27	29	28	28	26	24	23	22	20	19	17	16	14	13	11	10	122
1986	565	37	27	30	28	30	29	29	27	25	24	23	21	20	18	17	15	13	12	140
1987	740	43	46	34	38	35	37	36	35	33	31	30	28	26	25	23	20	18	16	189
1988	860	45	49	52	39	43	38	42	39	39	36	34	32	30	28	26	24	22	20	223
1989	997	53	46	52	55	41	45	41	44	43	43	40	37	36	34	32	30	28	25	275
1990	1,099	57	59	50	55	59	43	49	43	48	45	45	41	39	37	35	33	31	28	302
1991	1,063	57	50	52	44	49	53	39	44	39	43	42	41	38	36	35	33	31	29	307
1992	1,246	64	64	56	58	50	55	59	44	49	44	48	46	46	42	40	38	36	34	374
1993	1,266	74	61	61	53	55	47	53	56	42	46	42	45	44	43	40	38	36	34	395
1994	1,270	75	72	59	58	51	52	45	51	54	41	44	41	43	41	41	38	36	34	398
1995	1,033	65	64	61	50	47	41	41	35	40	44	35	36	33	33	32	31	29	27	302
1996	1,445	93	77	74	71	59	58	51	53	45	50	53	40	44	40	43	42	41	38	473
1997	1,582	101	97	79	76	73	60	59	52	53	46	52	54	40	44	41	44	42	42	533
1998	1,627	98	97	94	77	73	70	57	57	50	51	45	50	52	39	42	39	42	41	560
1999	1,978	133	111	110	106	87	83	80	65	65	57	58	51	57	59	44	48	44	48	682
2000	2,428	159	151	127	126	122	100	95	92	75	75	66	68	58	65	68	50	56	51	836
2001	3,057	188	188	178	150	149	144	118	113	109	89	89	78	80	69	77	80	59	66	1,049
2002	3,030	190	175	175	166	140	139	134	110	105	101	83	83	72	74	64	71	75	55	1,037
2003	3,463	242	202	186	187	176	149	148	142	117	112	108	88	88	77	79	68	76	80	1,162
2004	3,518	253	227	190	175	175	165	140	139	135	111	106	102	84	84	73	76	65	72	1,169
2005	3,598	248	241	216	181	167	167	157	134	132	128	106	101	97	80	80	70	72	62	1,180
2006	3,973	294	253	246	221	185	170	171	161	137	136	131	108	103	100	81	82	71	74	1,271
2007	4,415	364	300	258	251	226	189	174	174	164	139	138	134	110	105	102	83	83	73	1,372
2008	4,952	409	375	308	266	258	232	194	179	179	169	143	142	138	114	108	105	85	86	1,487
2009	5,720	491	432	395	325	281	273	245	205	189	189	178	151	150	145	120	114	110	90	1,660
2010	6,590	694	507	445	408	335	289	281	253	211	195	195	183	156	155	150	124	118	114	1,803
2011	7,939	1,136	717	524	460	421	347	299	291	261	218	201	201	190	161	160	155	128	121	1,981
2012	4,929	2,051	1,158	731	534	469	430	353	305	296	266	223	205	205	193	164	163	158	130	2,144
TOTAL	77,811	7,949	6,080	5,071	4,475	4,060	3,697	3,367	3,107	2,887	2,669	2,482	2,324	2,184	2,036	1,902	1,792	1,677	1,566	24,052

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

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

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	4	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1962	15	1	2	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-
1963	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-
1964	7	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	17	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	-	-
1967	5	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1968	15	1	2	2	1	1	1	1	1	1	1	1	1	1	0	0	1	0	0	1
1969	14	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	35	3	4	3	3	3	3	3	2	2	2	2	2	2	1	1	1	1	1	4
1973	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	2
1974	13	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	2
1975	15	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1976	158	13	16	15	13	12	10	9	8	7	6	5	5	5	5	5	5	5	4	15
TOTAL	328	27	32	29	27	24	22	19	17	15	14	13	12	11	11	10	9	8	7	25

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

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

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			102					430
1977	1,465,551	0.149	2,028	1.077	2,184	2,185	2,185	2,175
1978	1,553,484	0.199	2,845	1.085	3,085	3,086	3,086	3,088
1979	1,646,693	0.188	2,829	1.093	3,091	3,092	3,092	3,085
1980	1,745,494	0.163	2,577	1.101	2,838	2,839	2,839	2,839
1981	1,826,711	0.162	2,665	1.110	2,959	2,960	2,960	2,964
1982	2,061,263	0.201	3,703	1.119	4,144	4,145	4,145	4,138
1983	2,173,213	0.171	3,286	1.128	3,708	3,709	3,709	3,709
1984	2,314,385	0.186	3,768	1.137	4,285	4,286	4,286	4,299
1985	2,444,242	0.158	3,365	1.146	3,858	3,859	3,859	3,868
1986	2,644,132	0.161	3,667	1.157	4,244	4,245	4,245	4,232
1987	2,911,888	0.181	4,507	1.168	5,266	5,267	5,267	5,246
1988	3,191,151	0.181	4,908	1.178	5,781	5,782	5,782	5,768
1989	3,341,117	0.191	5,363	1.188	6,373	6,374	6,374	6,360
1990	3,644,538	0.184	5,589	1.201	6,710	6,712	6,712	6,688
1991	3,852,022	0.150	4,748	1.214	5,763	5,764	5,764	5,811
1992	3,944,342	0.163	5,235	1.228	6,431	6,433	6,433	6,481
1993	4,020,534	0.162	5,213	1.247	6,500	6,502	6,502	6,479
1994	4,272,082	0.152	5,130	1.266	6,494	6,497	6,497	6,400
1995	4,432,599	0.135	4,635	1.286	5,960	5,963	5,963	5,669
1996	4,487,291	0.137	4,686	1.311	6,142	6,141	6,141	6,131
1997	4,623,816	0.152	5,248	1.337	7,017	7,021	7,021	6,831
1998	4,816,176	0.139	4,903	1.364	6,687	6,692	6,692	6,530
1999	5,047,597	0.149	5,386	1.398	7,530	7,534	7,534	7,364
2000	5,318,217	0.163	5,983	1.434	8,583	8,610	8,610	8,411
2001	5,597,545	0.173	6,820	1.475	10,058	9,938	9,938	9,877
2002	5,822,846	0.164	5,942	1.520	9,029	9,198	9,198	8,973
2003	6,004,956	0.162	6,204	1.577	9,784	9,766	9,766	9,666
2004	6,183,507	0.141	5,417	1.649	8,932	8,852	8,852	8,935
2005	6,388,250	0.138	4,934	1.732	8,545	8,669	8,669	8,531
2006	6,653,696	0.139	4,083	1.838	7,506	8,308	8,308	8,057
2007	6,915,410	0.138	4,112	1.985	8,164	8,831	8,831	8,527
2008	7,073,199	0.136	3,691	2.180	8,047	8,893	8,893	8,643
2009	7,109,910	0.136	3,776	2.464	9,302	9,510	9,510	9,496
2010	7,245,414	0.139	3,211	2.974	9,549	9,880	9,880	9,802
2011	7,353,256	0.141	1,927	4.369	8,419	9,906	9,906	9,866
2012	7,500,322	0.141	283	26.211	7,423	10,435	10,435	10,424
2013	7,590,325	0.141				10,681	10,681	10,681
TOTAL			152,771		230,391	248,563	248,563	246,476
EXLD PRIOR			152,669		230,391	248,563	248,563	246,046

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

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

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	102	***3 YEAR SUM***	***660***	***3,222***	1,600		328	430
1977	2,028	2,185	157	838	789	0.941	147	2,175
1978	2,845	3,086	241	1,157	1,168	1.010	244	3,088
1979	2,829	3,092	262	1,227	1,194	0.973	255	3,085
1980	2,577	2,839	262	1,268	1,267	0.999	262	2,839
1981	2,665	2,960	294	1,370	1,390	1.014	298	2,964
1982	3,703	4,145	441	2,100	2,066	0.984	434	4,138
1983	3,286	3,709	423	1,920	1,923	1.001	423	3,709
1984	3,768	4,286	518	2,263	2,322	1.026	532	4,299
1985	3,365	3,859	494	2,247	2,288	1.018	503	3,868
1986	3,667	4,245	577	2,891	2,827	0.978	565	4,232
1987	4,507	5,267	760	3,896	3,790	0.973	740	5,246
1988	4,908	5,782	873	5,189	5,109	0.985	860	5,768
1989	5,363	6,374	1,012	5,251	5,177	0.986	997	6,360
1990	5,589	6,712	1,122	6,821	6,679	0.979	1,099	6,688
1991	4,748	5,764	1,016	4,766	4,988	1.047	1,063	5,811
1992	5,235	6,433	1,198	5,342	5,555	1.040	1,246	6,481
1993	5,213	6,502	1,289	6,433	6,321	0.982	1,266	6,479
1994	5,130	6,497	1,367	7,307	6,791	0.929	1,270	6,400
1995	4,635	5,963	1,327	9,814	7,638	0.778	1,033	5,669
1996	4,686	6,141	1,455	7,348	7,297	0.993	1,445	6,131
1997	5,248	7,021	1,772	9,951	8,885	0.893	1,582	6,831
1998	4,903	6,692	1,789	10,372	9,436	0.910	1,627	6,530
1999	5,386	7,534	2,149	11,540	10,626	0.921	1,978	7,364
2000	5,983	8,610	2,627	14,671	13,561	0.924	2,428	8,411
2001	6,820	9,938	3,117	17,185	16,850	0.981	3,057	9,877
2002	5,942	9,198	3,255	17,697	16,474	0.931	3,030	8,973
2003	6,204	9,766	3,563	19,009	18,477	0.972	3,463	9,666
2004	5,417	8,852	3,435	18,312	18,752	1.024	3,518	8,935
2005	4,934	8,669	3,735	19,544	18,823	0.963	3,598	8,531
2006	4,083	8,308	4,224	21,596	20,313	0.941	3,973	8,057
2007	4,112	8,831	4,719	23,615	22,091	0.935	4,415	8,527
2008	3,691	8,893	5,203	25,464	24,238	0.952	4,952	8,643
2009	3,776	9,510	5,734	27,529	27,462	0.998	5,720	9,496
2010	3,211	9,880	6,669	31,225	30,859	0.988	6,590	9,802
2011	1,927	9,906	7,979	36,057	35,874	0.995	7,939	9,866
2012	283	10,435	10,152	44,100	44,053	0.999	10,141	10,424
2013		10,681	10,681	46,171	46,171	1.000	10,681	10,681
TOTAL	152,771	248,563	96,554	476,709	461,121		93,704	246,476
EXLD PRIOR	152,669		95,894	473,487	459,521		93,376	246,046

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

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

LOST TIME - PHYSICIANS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			2,175		0.148
1978	1,553,484			3,088		0.199
1979	1,646,693			3,085		0.187
1980	1,745,494			2,839		0.163
1981	1,826,711			2,964		0.162
1982	2,061,263	1,272	6.17%	4,138	3,253	0.201
1983	2,173,213	1,342	6.18%	3,709	2,764	0.171
1984	2,314,385	1,433	6.19%	4,299	3,000	0.186
1985	2,444,242	1,564	6.40%	3,868	2,473	0.158
1986	2,644,132	1,653	6.25%	4,232	2,560	0.160
1987	2,911,888	1,704	5.85%	5,246	3,079	0.180
1988	3,191,151	1,901	5.96%	5,768	3,034	0.181
1989	3,341,117	1,905	5.70%	6,360	3,339	0.190
1990	3,644,538	1,872	5.14%	6,688	3,573	0.184
1991	3,852,022	1,802	4.68%	5,811	3,225	0.151
1992	3,944,342	1,957	4.96%	6,481	3,312	0.164
1993	4,020,534	1,909	4.75%	6,479	3,394	0.161
1994	4,272,082	1,861	4.36%	6,400	3,439	0.150
1995	4,432,599	1,874	4.23%	5,669	3,025	0.128
1996	4,487,291	1,931	4.30%	6,131	3,175	0.137
1997	4,623,816	1,706	3.69%	6,831	4,004	0.148
1998	4,816,176	1,682	3.49%	6,530	3,882	0.136
1999	5,047,597	1,866	3.70%	7,364	3,946	0.146
2000	5,318,217	1,949	3.66%	8,411	4,316	0.158
2001	5,597,545	1,959	3.50%	9,877	5,042	0.176
2002	5,822,846	1,837	3.15%	8,973	4,884	0.154
2003	6,004,956	1,962	3.27%	9,666	4,927	0.161
2004	6,183,507	1,898	3.07%	8,935	4,707	0.144
2005	6,388,250	1,812	2.84%	8,531	4,708	0.134
2006	6,653,696	1,574	2.37%	8,057	5,119	0.121
2007	6,915,410	1,737	2.51%	8,527	4,909	0.123
2008	7,073,199	1,628	2.30%	8,643	5,309	0.122
2009	7,109,910	1,671	2.35%	9,496	5,683	0.134
2010	7,245,414	1,729	2.39%	9,802	5,669	0.135
2011	7,353,256	1,587	2.16%	9,866	6,217	0.134
2012	7,500,322	1,633	2.18%	10,424	6,383	0.139
2013	7,590,325	1,731	2.28%	10,681	6,171	0.141
TOTAL		55,941		246,046		

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

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

LOST TIME - PHYSICIANS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	6,710		0.785	2.582	13,601	0	100%	13,601	0.195	0.184	0.184
1991	3,852,022	1.853	7,138,884	5,763		0.797	2.556	11,742	0	100%	11,742	0.164	0.150	0.150
1992	3,944,342	1.762	6,951,801	6,431		0.809	2.531	13,171	0	100%	13,171	0.189	0.163	0.163
1993	4,020,534	1.730	6,954,996	6,500		0.822	2.506	13,382	0	100%	13,382	0.192	0.162	0.162
1994	4,272,082	1.690	7,221,716	6,494		0.834	2.481	13,437	0	100%	13,437	0.186	0.152	0.152
1995	4,432,599	1.642	7,279,180	5,960		0.847	2.456	12,398	0	100%	12,398	0.170	0.134	0.135
1996	4,487,291	1.587	7,119,619	6,142		0.860	2.432	12,841	0	100%	12,841	0.180	0.137	0.137
1997	4,623,816	1.516	7,011,137	7,017		0.873	2.211	13,541	0	100%	13,541	0.193	0.152	0.152
1998	4,816,176	1.448	6,974,036	6,687		0.886	2.010	11,910	0	100%	11,910	0.171	0.139	0.139
1999	5,047,597	1.402	7,074,826	7,530		0.900	1.827	12,377	0	100%	12,377	0.175	0.149	0.149
2000	5,318,217	1.352	7,189,648	8,583		0.913	1.661	13,020	0	100%	13,020	0.181	0.161	0.163
2001	5,597,545	1.324	7,410,279	10,058		0.927	1.510	14,082	0	100%	14,082	0.190	0.180	0.173
2002	5,822,846	1.233	7,180,173	9,029		0.941	1.466	12,461	0	100%	12,461	0.174	0.155	0.164
2003	6,004,956	1.205	7,236,443	9,784		0.956	1.423	13,309	0	100%	13,309	0.184	0.163	0.162
2004	6,183,507	1.221	7,550,966	8,932		0.970	1.382	11,975	0	100%	11,975	0.159	0.144	0.141
2005	6,388,250	1.180	7,536,083	8,545		0.985	1.342	11,292	0	100%	11,292	0.150	0.134	0.138
2006	6,653,696	1.170	7,785,410	7,506		1.000	1.303	9,777	0	100%	9,777	0.126	0.113	0.139
2007	6,915,410	1.122	7,758,240	8,164		1.000	1.265	10,324	0	100%	10,324	0.133	0.118	0.138
2008	7,073,199	1.076	7,613,102	8,047		1.000	1.228	9,880	0	100%	9,880	0.130	0.114	0.136
2009	7,109,910	1.044	7,422,640	9,302		1.000	1.192	11,088	0	100%	11,088	0.149	0.131	0.136
2010	7,245,414	1.035	7,501,912	9,549		1.000	1.157	11,051	0	100%	11,051	0.147	0.132	0.139
2011	7,353,256	1.020	7,501,057	8,419		1.000	1.124	9,459	0	100%	9,459	0.126	0.114	0.141
2012	7,500,322	1.010	7,575,325	7,423		1.000	1.060	7,868	0	100%	7,868	0.104	0.099	0.141
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.141

	5 Year Average excluding 2011-2012	0.137	0.121
	7 Year Average excluding 2011-2012	0.142	0.126
	10 Year Weighted Average excluding 2010-2012	0.157	
	10 Year Weighted Average excluding 2009-2012	0.159	
	5 Year Average excluding 2010-2012	0.138	0.122
	5 Year Average excluding 2012	0.137	0.122
	7 Year Average excluding 2012	0.137	0.122
(14)	2013 Selected Loss Rate:	0.141	

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

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

LOST TIME - PHYSICIANS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.010	1.009	1.010									
1954	702	702	714	1.011	1.010	1.011									
1955	690	690	702	1.012	1.011	1.012									
1956	678	678	690	1.012	1.012	1.012									
1957	666	666	678	1.013	1.012	1.013									
1958	654	654	666	1.015	1.013	1.015									
1959	642	642	654	1.016	1.015	1.016									
1960	630	630	642	1.017	1.016	1.017									
1961	618	618	630	1.019	1.017	1.019									
1962	606	606	618	1.021	1.019	1.021									
1963	594	594	606	1.023	1.021	1.023									
1964	582	582	594	1.025	1.023	1.025									
1965	570	570	582	1.027	1.025	1.027									
1966	558	558	570	1.029	1.027	1.029									
1967	546	546	558	1.031	1.029	1.031									
1968	534	534	546	1.034	1.031	1.034									
1969	522	522	534	1.037	1.034	1.037									
1970	510	510	522	1.040	1.037	1.040									
1971	498	498	510	1.044	1.040	1.044									
1972	486	486	498	1.048	1.044	1.048									
1973	474	474	486	1.053	1.048	1.053									
1974	462	462	474	1.058	1.053	1.058									
1975	450	450	462	1.064	1.058	1.064									
1976	438	438	450	1.070	1.064	1.070									
1977	426	426	438	1.077	1.070	1.077				1.000	1.000	1.000	1.180	1.172	1.180
1978	414	414	426	1.085	1.077	1.085				1.000	1.000	1.000	1.188	1.180	1.188
1979	402	402	414	1.093	1.085	1.093				1.000	1.000	1.000	1.192	1.188	1.192
1980	390	390	402	1.101	1.093	1.101				1.000	1.000	1.000	1.195	1.192	1.195
1981	378	378	390	1.110	1.101	1.110				1.000	1.000	1.000	1.211	1.195	1.211
1982	366	366	378	1.119	1.110	1.119				1.000	1.000	1.000	1.216	1.211	1.216
1983	354	354	366	1.128	1.119	1.128				1.000	1.000	1.000	1.223	1.216	1.223
1984	342	342	354	1.137	1.128	1.137				1.000	1.000	1.000	1.234	1.223	1.234
1985	330	330	342	1.146	1.137	1.146				1.000	1.000	1.000	1.245	1.234	1.245
1986	318	318	330	1.157	1.146	1.157				1.000	1.000	1.000	1.259	1.245	1.259
1987	306	306	318	1.168	1.157	1.168				1.000	1.000	1.000	1.266	1.259	1.266
1988	294	294	306	1.178	1.168	1.178				1.000	1.000	1.000	1.275	1.266	1.275
1989	282	282	294	1.188	1.178	1.188				1.000	1.000	1.000	1.286	1.275	1.286
1990	270	270	282	1.201	1.188	1.201				1.000	1.000	1.000	1.298	1.286	1.298
1991	258	258	270	1.214	1.201	1.214				1.000	1.000	1.000	1.312	1.298	1.312
1992	246	246	258	1.228	1.214	1.228				1.000	1.000	1.000	1.329	1.312	1.329
1993	234	234	246	1.247	1.228	1.247				1.000	1.000	1.000	1.349	1.329	1.349
1994	222	222	234	1.266	1.247	1.266				1.000	1.000	1.000	1.369	1.349	1.369
1995	210	210	222	1.286	1.266	1.286				1.000	1.000	1.000	1.393	1.369	1.393
1996	198	198	210	1.311	1.286	1.311				1.000	1.000	1.000	1.420	1.393	1.420
1997	186	186	198	1.337	1.311	1.337				1.000	1.000	1.000	1.448	1.420	1.448
1998	174	174	186	1.364	1.337	1.364				1.001	1.000	1.001	1.477	1.448	1.477
1999	162	162	174	1.398	1.364	1.398				1.001	1.001	1.001	1.512	1.477	1.512
2000	150	150	162	1.434	1.398	1.434				1.002	1.001	1.002	1.551	1.512	1.551
2001	138	138	150	1.475	1.434	1.475				1.002	1.002	1.002	1.595	1.551	1.595
2002	126	126	138	1.520	1.475	1.520				1.004	1.002	1.004	1.638	1.595	1.638
2003	114	114	126	1.577	1.520	1.577				1.005	1.004	1.005	1.691	1.638	1.691
2004	102	102	114	1.649	1.577	1.649				1.007	1.005	1.007	1.762	1.691	1.762
2005	90	90	102	1.732	1.649	1.732				1.011	1.007	1.011	1.838	1.762	1.838
2006	78	78	90	1.838	1.732	1.838				1.032	1.011	1.032	1.907	1.838	1.907
2007	66	66	78	1.985	1.838	1.985				1.054	1.032	1.054	1.995	1.907	1.995
2008	54	54	66	2.180	1.985	2.180				1.082	1.054	1.082	2.121	1.995	2.121
2009	42	42	54	2.464	2.180	2.464				1.118	1.082	1.118	2.286	2.121	2.286
2010	30	30	42	2.974	2.464	2.974				1.182	1.118	1.182	2.504	2.286	2.504
2011	18	18	30	4.369	2.974	4.369				1.383	1.182	1.383	2.754	2.504	2.754
2012	6	6	18	26.211	4.369	26.211				3.822	1.383	3.822	4.819	2.754	4.819

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	11	129	247	330	414	514	617	714	796	887	984	1,069	1,171	1,273	1,375	1,462	1,518	1,573	1,625	1,675	1,710	1,746	1,775	1,798	1,828	1,866	1,890	1,921	1,942	1,971	1,986	1,995	2,005	2,011	2,019	2,028	2,028
1978	16	183	350	468	587	706	825	979	1,140	1,379	1,610	1,782	1,979	2,110	2,209	2,290	2,365	2,432	2,473	2,516	2,546	2,583	2,623	2,651	2,697	2,735	2,756	2,771	2,786	2,801	2,816	2,827	2,833	2,839	2,845		2,845
1979	19	225	430	560	676	807	937	1,073	1,182	1,304	1,418	1,516	1,662	1,793	1,882	1,955	2,017	2,087	2,165	2,244	2,312	2,356	2,433	2,471	2,509	2,529	2,596	2,627	2,661	2,692	2,711	2,725	2,805	2,829			2,829
1980	20	227	440	576	691	821	964	1,119	1,230	1,347	1,457	1,565	1,680	1,811	1,914	1,996	2,063	2,124	2,167	2,226	2,279	2,315	2,365	2,415	2,446	2,472	2,485	2,507	2,532	2,547	2,558	2,568	2,577				2,577
1981	24	261	486	645	786	943	1,099	1,257	1,373	1,495	1,627	1,750	1,863	1,976	2,048	2,135	2,206	2,268	2,332	2,381	2,420	2,454	2,499	2,530	2,546	2,569	2,601	2,618	2,636	2,645	2,655	2,665					2,665
1982	49	488	811	1,031	1,225	1,433	1,625	1,803	1,949	2,134	2,320	2,484	2,644	2,760	2,883	2,983	3,051	3,134	3,186	3,239	3,288	3,332	3,396	3,446	3,495	3,524	3,555	3,602	3,634	3,674	3,703						3,703
1983	37	397	723	952	1,146	1,340	1,513	1,693	1,855	2,048	2,223	2,383	2,503	2,597	2,702	2,785	2,861	2,918	2,966	3,020	3,071	3,120	3,149	3,175	3,191	3,205	3,218	3,259	3,276	3,286							3,286
1984	57	560	924	1,170	1,376	1,583	1,762	1,983	2,187	2,359	2,501	2,600	2,690	2,776	2,832	2,907	3,017	3,182	3,298	3,405	3,527	3,564	3,602	3,644	3,669	3,692	3,721	3,750	3,768								3,768
1985	51	522	913	1,200	1,415	1,620	1,835	2,063	2,287	2,452	2,573	2,710	2,823	2,910	2,985	3,061	3,127	3,174	3,205	3,231	3,263	3,289	3,313	3,329	3,341	3,347	3,358	3,365									3,365
1986	44	509	961	1,230	1,457	1,725	2,005	2,234	2,415	2,541	2,674	2,784	2,879	2,969	3,056	3,119	3,174	3,244	3,303	3,361	3,428	3,468	3,499	3,531	3,573	3,624	3,667										3,667
1987	49	598	1,215	1,628	1,993	2,377	2,657	2,928	3,125	3,324	3,486	3,616	3,733	3,848	3,941	4,029	4,118	4,192	4,246	4,293	4,337	4,388	4,415	4,444	4,482	4,507											4,507
1988	63	709	1,354	1,867	2,278	2,657	2,965	3,214	3,414	3,616	3,746	3,897	4,008	4,111	4,232	4,318	4,431	4,523	4,597	4,664	4,727	4,780	4,827	4,869	4,908												4,908
1989	59	718	1,509	2,072	2,467	2,774	3,038	3,261	3,499	3,703	3,923	4,108	4,280	4,420	4,562	4,700	4,827	4,937	5,049	5,126	5,194	5,252	5,310	5,363													5,363
1990	57	837	1,766	2,354	2,780	3,095	3,353	3,579	3,774	3,963	4,156	4,339	4,510	4,663	4,806	4,919	5,060	5,193	5,280	5,360	5,436	5,527	5,589														5,589
1991	84	1,216	1,983	2,464	2,832	3,106	3,344	3,506	3,671	3,801	3,910	4,010	4,092	4,209	4,277	4,357	4,421	4,501	4,568	4,626	4,695	4,748															4,748
1992	87	1,298	2,156	2,698	3,051	3,386	3,637	3,846	3,994	4,207	4,341	4,464	4,585	4,681	4,750	4,849	4,968	5,057	5,121	5,193	5,235																5,235
1993	140	1,437	2,325	2,857	3,202	3,446	3,697	3,903	4,077	4,228	4,374	4,499	4,613	4,714	4,818	4,887	4,962	5,062	5,143	5,213																	5,213
1994	115	1,300	2,083	2,584	2,957	3,277	3,549	3,766	3,984	4,205	4,355	4,471	4,612	4,747	4,865	4,936	4,994	5,058	5,130																		5,130
1995	115	1,281	2,065	2,468	2,816	3,145	3,361	3,562	3,740	3,891	4,029	4,140	4,272	4,372	4,446	4,520	4,574	4,635																			4,635
1996	154	1,382	2,173	2,625	2,913	3,197	3,376	3,559	3,757	3,893	4,050	4,170	4,280	4,388	4,505	4,586	4,686																				4,686
1997	114	1,320	2,165	2,659	3,072	3,377	3,640	3,942	4,137	4,386	4,567	4,740	4,860	4,986	5,127	5,248																					5,248
1998	140	1,316	2,102	2,652	3,093	3,436	3,708	3,908	4,094	4,231	4,365	4,476	4,640	4,764	4,903																						4,903
1999	186	1,540	2,470	3,000	3,444	3,787	4,132	4,415	4,612	4,803	4,955	5,124	5,267	5,386																							5,386
2000	202	1,772	2,742	3,406	3,926	4,300	4,647	4,909	5,158	5,414	5,642	5,819	5,983																								5,983
2001	338	2,299	3,433	4,154	4,683	5,130	5,499	5,796	6,071	6,332	6,602	6,820																									6,820
2002	273	2,045	3,019	3,619	4,134	4,518	4,883	5,166	5,439	5,727	5,942																										5,942
2003	427	2,376	3,407	4,077	4,568	4,970	5,344	5,699	5,966	6,204																											6,204
2004	356	1,969	2,902	3,541	3,986	4,421	4,816	5,135	5,417																												5,417
2005	324	2,034	3,040	3,575	3,992	4,362	4,663	4,934																													4,934
2006	273	1,685	2,458	2,976	3,380	3,749	4,083																														4,083
2007	298	1,948	2,801	3,377	3,757	4,112																															4,112
2008	299	1,860	2,708	3,277	3,691																																3,691
2009	393	2,075	3,129	3,776																																	3,776
2010	358	2,205	3,211																																		3,211
2011	348	1,927																																			1,927
2012	283																																				283
																																					152,669

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	11.596	1.916	1.337	1.253	1.243	1.199	1.158	1.114	1.114	1.110	1.086	1.096	1.087	1.080	1.064	1.038	1.036	1.033	1.031	1.021	1.021	1.017	1.013	1.016	1.021	1.013	1.016	1.011	1.015	1.007	1.005	1.005	1.003	1.004	1.005		
1978	11.596	1.916	1.337	1.255	1.203	1.168	1.187	1.164	1.210	1.167	1.107	1.111	1.066	1.047	1.037	1.032	1.028	1.017	1.017	1.012	1.014	1.016	1.011	1.017	1.014	1.008	1.005	1.005	1.006	1.005	1.004	1.002	1.002	1.002			
1979	11.596	1.916	1.302	1.207	1.192	1.161	1.146	1.101	1.104	1.087	1.069	1.096	1.079	1.049	1.039	1.032	1.035	1.037	1.036	1.030	1.019	1.033	1.015	1.016	1.008	1.027	1.012	1.013	1.011	1.007	1.005	1.029	1.009				
1980	11.596	1.938	1.308	1.199	1.188	1.175	1.161	1.099	1.096	1.081	1.075	1.073	1.078	1.057	1.043	1.033	1.030	1.020	1.027	1.024	1.016	1.021	1.021	1.013	1.011	1.005	1.009	1.010	1.006	1.005	1.004	1.004					
1981	11.049	1.864	1.328	1.218	1.200	1.165	1.144	1.092	1.089	1.089	1.076	1.064	1.061	1.036	1.042	1.033	1.028	1.028	1.021	1.016	1.014	1.018	1.012	1.007	1.009	1.013	1.006	1.007	1.003	1.004	1.004						
1982	9.995	1.662	1.271	1.189	1.170	1.133	1.110	1.081	1.095	1.087	1.071	1.064	1.044	1.045	1.035	1.023	1.027	1.017	1.017	1.015	1.013	1.019	1.015	1.014	1.008	1.009	1.013	1.009	1.011	1.008							
1983	10.863	1.823	1.317	1.204	1.169	1.130	1.119	1.095	1.104	1.086	1.072	1.050	1.038	1.040	1.031	1.027	1.020	1.017	1.018	1.017	1.016	1.009	1.008	1.005	1.005	1.004	1.013	1.005	1.003								
1984	9.871	1.651	1.265	1.176	1.151	1.113	1.125	1.103	1.078	1.060	1.040	1.035	1.032	1.020	1.026	1.038	1.054	1.036	1.032	1.036	1.010	1.011	1.012	1.007	1.006	1.008	1.008	1.005									
1985	10.299	1.750	1.314	1.179	1.145	1.133	1.124	1.109	1.072	1.049	1.053	1.042	1.031	1.026	1.026	1.021	1.015	1.010	1.008	1.010	1.008	1.007	1.005	1.003	1.002	1.003	1.002										
1986	11.466	1.887	1.281	1.184	1.184	1.163	1.114	1.081	1.052	1.052	1.041	1.034	1.031	1.029	1.021	1.018	1.022	1.018	1.017	1.020	1.012	1.009	1.009	1.012	1.014	1.012											
1987	12.239	2.031	1.340	1.224	1.193	1.118	1.102	1.067	1.064	1.049	1.037	1.032	1.031	1.024	1.022	1.022	1.018	1.013	1.011	1.010	1.012	1.006	1.007	1.008	1.006												
1988	11.181	1.911	1.379	1.220	1.166	1.116	1.084	1.062	1.059	1.036	1.040	1.029	1.026	1.029	1.020	1.026	1.021	1.017	1.014	1.014	1.011	1.010	1.009	1.008													
1989	12.206	2.102	1.374	1.191	1.124	1.095	1.074	1.073	1.058	1.060	1.047	1.042	1.033	1.032	1.030	1.027	1.023	1.023	1.015	1.013	1.011	1.011	1.010														
1990	14.712	2.110	1.333	1.181	1.113	1.083	1.067	1.055	1.050	1.049	1.044	1.039	1.034	1.031	1.023	1.029	1.026	1.017	1.015	1.014	1.017	1.011															
1991	14.545	1.631	1.243	1.150	1.097	1.077	1.048	1.047	1.036	1.029	1.025	1.021	1.028	1.016	1.019	1.015	1.018	1.015	1.013	1.015	1.011																
1992	14.851	1.661	1.251	1.131	1.110	1.074	1.057	1.038	1.053	1.032	1.028	1.027	1.021	1.015	1.021	1.024	1.018	1.013	1.014	1.008																	
1993	10.239	1.618	1.229	1.121	1.076	1.073	1.056	1.044	1.037	1.034	1.029	1.025	1.022	1.022	1.014	1.015	1.020	1.016	1.014																		
1994	11.285	1.603	1.240	1.145	1.108	1.083	1.061	1.058	1.056	1.036	1.026	1.032	1.029	1.025	1.015	1.012	1.013	1.014																			
1995	11.093	1.612	1.195	1.141	1.117	1.069	1.060	1.050	1.040	1.036	1.027	1.032	1.024	1.017	1.017	1.012	1.013																				
1996	8.997	1.573	1.208	1.110	1.097	1.056	1.054	1.056	1.036	1.040	1.030	1.026	1.025	1.027	1.018	1.022																					
1997	11.600	1.640	1.228	1.155	1.099	1.078	1.083	1.049	1.060	1.041	1.038	1.025	1.026	1.028	1.024																						
1998	9.401	1.597	1.261	1.166	1.111	1.079	1.054	1.048	1.034	1.032	1.025	1.037	1.027	1.029																							
1999	8.274	1.605	1.214	1.148	1.100	1.091	1.069	1.045	1.041	1.032	1.034	1.028	1.023																								
2000	8.775	1.548	1.242	1.153	1.095	1.081	1.057	1.051	1.050	1.042	1.031	1.028																									
2001	6.806	1.493	1.210	1.127	1.096	1.072	1.054	1.047	1.043	1.043	1.033																										
2002	7.486	1.476	1.199	1.142	1.093	1.081	1.058	1.053	1.053	1.038																											
2003	5.564	1.434	1.197	1.120	1.088	1.075	1.066	1.047	1.040																												
2004	5.535	1.474	1.220	1.126	1.109	1.089	1.066	1.055																													
2005	6.276	1.495	1.176	1.117	1.093	1.069	1.058																														
2006	6.169	1.458	1.211	1.135	1.109	1.089																															
2007	6.533	1.438	1.205	1.112	1.095																																
2008	6.226	1.456	1.210	1.126																																	
2009	5.280	1.508	1.207																																		
2010	6.165	1.456																																			
2011	5.540																																				
4 Yr Avg	5.803	1.465	1.208	1.123	1.101	1.081	1.062	1.051	1.046	1.038	1.031	1.030	1.025	1.025	1.018	1.015	1.016	1.014	1.014	1.013	1.013	1.010	1.009	1.008	1.007	1.007	1.009	1.006	1.006	1.006	1.004	1.010	1.005	1.003	1.005		
5 Yr Avg	5.949	1.463	1.202	1.123	1.099	1.081	1.061	1.051	1.045	1.037	1.032	1.029	1.025	1.025	1.017	1.017	1.016	1.015	1.014	1.013	1.012	1.010	1.008	1.008	1.006	1.007	1.009	1.007	1.007	1.006	1.004	1.010	1.005	1.003	1.005		
7 Yr Avg	6.027	1.469	1.204	1.126	1.097	1.079	1.061	1.049	1.046	1.038	1.031	1.030	1.025	1.023	1.018	1.018	1.019	1.016	1.014	1.013	1.012	1.009	1.008	1.008	1.007	1.008	1.009	1.008	1.008	1.006	1.004	1.010	1.005	1.003	1.005		
3 Yr Wtd	5.650	1.474	1.207	1.124	1.098	1.082	1.064	1.051	1.045	1.041	1.033	1.031	1.025	1.028	1.020	1.015	1.015	1.014	1.014	1.012	1.013	1.011	1.008	1.009	1.007	1.008	1.008	1.006	1.006	1.006	1.004	1.012	1.005	1.003	1.005		
5 Yr Wtd	5.907	1.464	1.201	1.123	1.098	1.080	1.060	1.050	1.045	1.038	1.032	1.029	1.025	1.025	1.018	1.017	1.016	1.015	1.014	1.013	1.013	1.010	1.008	1.008	1.007	1.007	1.009	1.007	1.007	1.006	1.004	1.010	1.005	1.003	1.005		
10 Yr Wtd	6.010	1.469	1.207	1.130	1.098	1.080	1.062	1.050	1.045	1.038	1.030	1.028	1.026	1.024	1.020	1.020	1.019	1.016	1.015	1.015	1.012	1.011	1.010	1.009	1.008	1.010	1.009	1.008	1.008	1.006	1.004	1.010	1.005	1.003	1.005		TAIL
Prior	6.100	1.477	1.208	1.133	1.099	1.077	1.062	1.050	1.045	1.037	1.030	1.029	1.027	1.024	1.020	1.020	1.019	1.017	1.016	1.016	1.012	1.012	1.011	1.010	1.009	1.009	1.010	1.009	1.009	1.008	1.008	1.008	1.008	1.008	1.007	1.006	1.069
PA Sel.	5.900	1.460	1.205	1.129	1.093	1.072	1.057	1.046	1.040	1.035	1.030	1.026	1.024	1.020	1.018	1.016	1.015	1.015	1.013	1.013	1.013	1.011	1.011	1.011	1.010	1.010	1.010	1.010	1.009	1.008	1.008	1.008	1.008	1.007	1.007	1.006	
Selected	6.000	1.469	1.207	1.130	1.098	1.080	1.061	1.050	1.045	1.038	1.030	1.028	1.026	1.025	1.020	1.020	1.019	1.016	1.015	1.015	1.012	1.011	1.010	1.009	1.008	1.010	1.009	1.008	1.008	1.008	1.008	1.008	1.008	1.007	1.007	1.006	
Cumulative	26.211	4.369	2.974	2.464	2.180	1.985	1.838	1.732	1.649	1.577	1.520	1.475	1.434	1.398	1.364	1.337	1.311	1.286	1.266	1.247	1.228	1.214	1.201	1.188	1.178	1.168	1.157	1.146	1.137	1.128	1.119	1.110	1.101	1.093	1.085	1.077	1.070

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

LOST TIME - PHYSICIANS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	6.000		1.504	3.020	5.900	6.000		24.334		5.264	13.832	24.479	26.211
18	1.5	1.469	2.449	1.239	1.452	1.460	1.469	0.563	4.056	7.834	3.501	4.580	4.149	4.369
30	2.5	1.207	1.388	1.159	1.225	1.205	1.207	0.648	2.761	3.198	2.826	3.155	2.842	2.974
42	3.5	1.130	1.146	1.117	1.142	1.129	1.130	0.758	2.287	2.304	2.439	2.575	2.359	2.464
54	4.5	1.098	1.094	1.092	1.101	1.093	1.098	0.853	2.024	2.010	2.183	2.254	2.090	2.180
66	5.5	1.080	1.071	1.075	1.077	1.072	1.080	0.895	1.843	1.837	1.999	2.047	1.912	1.985
78	6.5	1.061	1.062	1.062	1.061	1.057	1.061	0.827	1.706	1.715	1.860	1.901	1.784	1.838
90	7.5	1.050	1.050	1.053	1.050	1.046	1.050	0.871	1.608	1.614	1.751	1.791	1.688	1.732
102	8.5	1.045	1.042	1.046	1.042	1.040	1.045	0.949	1.531	1.537	1.663	1.705	1.613	1.649
114	9.5	1.038	1.039	1.040	1.036	1.035	1.038	0.872	1.464	1.475	1.591	1.636	1.551	1.577
126	10.5	1.030	1.033	1.035	1.032	1.030	1.030	0.833	1.411	1.420	1.530	1.578	1.499	1.520
138	11.5	1.028	1.027	1.031	1.028	1.026	1.028	0.948	1.369	1.375	1.478	1.529	1.455	1.475
150	12.5	1.026	1.025	1.028	1.025	1.024	1.026	0.954	1.332	1.339	1.434	1.488	1.417	1.434
162	13.5	1.025	1.023	1.025	1.023	1.020	1.025	0.988	1.298	1.307	1.395	1.451	1.384	1.398
174	14.5	1.020	1.023	1.022	1.021	1.018	1.020	0.828	1.266	1.277	1.362	1.419	1.357	1.364
186	15.5	1.020	1.018	1.020	1.019	1.016	1.020	1.022	1.241	1.249	1.332	1.391	1.333	1.337
198	16.5	1.019	1.018	1.018	1.017	1.015	1.019	0.969	1.217	1.226	1.305	1.365	1.311	1.311
210	17.5	1.016	1.017	1.017	1.016	1.015	1.016	0.837	1.194	1.204	1.282	1.342	1.291	1.286
222	18.5	1.015	1.014	1.015	1.015	1.013	1.015	0.972	1.175	1.184	1.260	1.321	1.272	1.266
234	19.5	1.015	1.013	1.014	1.014	1.013	1.015	1.013	1.158	1.168	1.241	1.302	1.256	1.247
246	20.5	1.012	1.013	1.013	1.013	1.013	1.012	0.820	1.140	1.153	1.224	1.284	1.240	1.228
258	21.5	1.011	1.010	1.012	1.012	1.011	1.011	0.913	1.127	1.138	1.208	1.268	1.224	1.214
270	22.5	1.010	1.010	1.011	1.011	1.011	1.010	0.934	1.115	1.126	1.193	1.253	1.210	1.201
282	23.5	1.009	1.009	1.010	1.011	1.011	1.009	0.899	1.103	1.116	1.180	1.239	1.197	1.188
294	24.5	1.008	1.008	1.010	1.010	1.010	1.008	0.904	1.093	1.106	1.168	1.226	1.184	1.178
306	25.5	1.010	1.007	1.009	1.010	1.010	1.010	1.208	1.085	1.097	1.157	1.214	1.172	1.168
318	26.5	1.009	1.009	1.008	1.009	1.010	1.009	0.982	1.074	1.089	1.146	1.202	1.160	1.157
330	27.5	1.008	1.008	1.008	1.009	1.010	1.008	0.858	1.064	1.080	1.137	1.192	1.149	1.146
342	28.5	1.008	1.007	1.007	1.008	1.009	1.008	0.983	1.056	1.071	1.128	1.182	1.138	1.137
354	29.5	1.008	1.007	1.007	1.008	1.008	1.008	1.078	1.048	1.063	1.119	1.172	1.128	1.128
366	30.5	1.008	1.007	1.007	1.007	1.008	1.008	0.964	1.039	1.056	1.112	1.163	1.119	1.119
378	31.5	1.008	1.007	1.006	1.007	1.008	1.008	1.008	1.031	1.049	1.104	1.154	1.110	1.110
390	32.5	1.008	1.007	1.006	1.007	1.008	1.008	1.008	1.022	1.041	1.098	1.146	1.101	1.101
402	33.5	1.007	1.007	1.005	1.007	1.007	1.007	0.931	1.014	1.035	1.091	1.138	1.093	1.093
414	34.5	1.007	1.006	1.005	1.006	1.007	1.007	0.939	1.007	1.028	1.085	1.131	1.085	1.085
426	35.5		1.005	1.005	1.006	1.006	1.006	0.942		1.021	1.080	1.124	1.077	1.077
438	36.5		1.004	1.005	1.006	1.006	1.006	0.933		1.016	1.075	1.117	1.070	1.070
450	37.5		1.003	1.004	1.006	1.006	1.006	0.926		1.012	1.070	1.111	1.064	1.064
462	38.5		1.002	1.004	1.005	1.005	1.005	0.918		1.010	1.065	1.104	1.058	1.058
474	39.5		1.001	1.004	1.005	1.005	1.005	0.903		1.008	1.061	1.098	1.053	1.053
486	40.5		1.001	1.004	1.005	1.004	1.004	0.892		1.006	1.056	1.093	1.048	1.048
498	41.5		1.001	1.004	1.005	1.004	1.004	0.896		1.005	1.053	1.087	1.044	1.044
510	42.5		1.001	1.003	1.005	1.003	1.003	0.895		1.004	1.049	1.082	1.040	1.040
522	43.5		1.001	1.003	1.005	1.003	1.003	0.897		1.004	1.045	1.077	1.037	1.037
534	44.5		1.000	1.003	1.004	1.003	1.003	0.903		1.003	1.042	1.072	1.034	1.034
546	45.5		1.000	1.003	1.004	1.002	1.002	0.911		1.003	1.039	1.067	1.031	1.031
558	46.5		1.000	1.003	1.004	1.002	1.002	0.923		1.002	1.036	1.063	1.029	1.029
570	47.5		1.000	1.003	1.004	1.002	1.002	0.937		1.002	1.033	1.058	1.027	1.027
582	48.5		1.000	1.003	1.004	1.002	1.002	0.955		1.002	1.030	1.054	1.025	1.025
594	49.5		1.000	1.002	1.004	1.002	1.002	0.960		1.001	1.028	1.050	1.023	1.023
606	50.5		1.000	1.002	1.004	1.002	1.002	0.946		1.001	1.025	1.046	1.021	1.021
618	51.5		1.000	1.002	1.004	1.002	1.002	0.926		1.001	1.023	1.042	1.019	1.019
630	52.5		1.000	1.002	1.004	1.001	1.001	0.913		1.001	1.021	1.038	1.017	1.017
642	53.5		1.000	1.002	1.003	1.001	1.001	0.886		1.000	1.018	1.034	1.016	1.016
654	54.5		1.000	1.002	1.003	1.001	1.001	0.859		1.000	1.016	1.031	1.015	1.015
666	55.5		1.000	1.002	1.003	1.001	1.001	0.847		1.000	1.014	1.027	1.013	1.013
678	56.5		1.000	1.002	1.003	1.001	1.001	0.819		1.000	1.012	1.024	1.012	1.012
690	57.5		1.000	1.002	1.003	1.001	1.001	0.800		1.000	1.011	1.021	1.012	1.012
702	58.5		1.000	1.002	1.003	1.001	1.001	1.344		1.000	1.009	1.018	1.011	1.011
714	59.5		1.000	1.002	1.003	1.001	1.001	0.923		1.000	1.007	1.014	1.010	1.010
726	60.5		1.000	1.002	1.003	1.001	1.001	0.923		1.000	1.006	1.011	1.009	1.009
738	61.5		1.000	1.001	1.003	1.001	1.001	0.923		1.000	1.004	1.008	1.009	1.009
750	62.5		1.000	1.001	1.003	1.001	1.001	0.924		1.000	1.003	1.006	1.008	1.008
Tail	Tail		1.000	1.001	1.003	1.008	1.008	12.649		1.000	1.001	1.003	1.008	1.008

59.5 TAIL DECAY 24.958 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2B, SHEET 44
(4) SECTION 3, EXHIBIT 2B, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2B, SHEET 48
(5) SECTION 3, EXHIBIT 2B, SHEET 44
(6) SECTION 3, EXHIBIT 2B, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - PHYSICIANS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.988**
Inverse Power	**1.003**	**0.991**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.371				Slope=	-1.363			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.576				Intercept=	3.146			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000	5.650	5.907	5.900	6.000	1.792	-1.702	0.090	**1.504**	5.264	1.792	1.609	0.703	**3.020**	13.832
2	18	1.469	1.474	1.464	1.460	1.469	2.890	0.132	0.498	**1.239**	3.501	2.890	-0.757	-0.794	**1.452**	4.580
3	30	1.207	1.207	1.201	1.205	1.207	3.401	0.567	0.688	**1.159**	2.826	3.401	-1.575	-1.491	**1.225**	3.155
4	42	1.130	1.124	1.123	1.129	1.130	3.738	0.771	0.813	**1.117**	2.439	3.738	-2.040	-1.949	**1.142**	2.575
5	54	1.098	1.098	1.098	1.093	1.098	3.989	0.882	0.906	**1.092**	2.183	3.989	-2.321	-2.292	**1.101**	2.254
6	66	1.080	1.082	1.080	1.072	1.080	4.190	0.956	0.980	**1.075**	1.999	4.190	-2.525	-2.565	**1.077**	2.047
7	78	1.061	1.064	1.060	1.057	1.061	4.357	1.048	1.043	**1.062**	1.860	4.357	-2.792	-2.793	**1.061**	1.901
8	90	1.050	1.051	1.050	1.046	1.050	4.500	1.111	1.096	**1.053**	1.751	4.500	-2.989	-2.988	**1.050**	1.791
9	102	1.045	1.045	1.045	1.040	1.045	4.625	1.143	1.142	**1.046**	1.663	4.625	-3.090	-3.159	**1.042**	1.705
10	114	1.038	1.041	1.038	1.035	1.038	4.736	1.197	1.183	**1.040**	1.591	4.736	-3.272	-3.310	**1.036**	1.636
11	126	1.030	1.033	1.032	1.030	1.030	4.836	1.259	1.221	**1.035**	1.530	4.836	-3.492	-3.447	**1.032**	1.578
12	138	1.028	1.031	1.029	1.026	1.028	4.927	1.282	1.254	**1.031**	1.478	4.927	-3.576	-3.571	**1.028**	1.529
13	150	1.026	1.025	1.025	1.024	1.026	5.011	1.302	1.285	**1.028**	1.434	5.011	-3.651	-3.685	**1.025**	1.488
14	162	1.025	1.028	1.025	1.020	1.025	5.088	1.312	1.314	**1.025**	1.395	5.088	-3.689	-3.789	**1.023**	1.451
15	174	1.020	1.020	1.018	1.018	1.020	5.159	1.367	1.341	**1.022**	1.362	5.159	-3.903	-3.887	**1.021**	1.419
16	186	1.020	1.015	1.017	1.016	1.020	5.226	1.366	1.365	**1.020**	1.332	5.226	-3.900	-3.978	**1.019**	1.391
17	198	1.019	1.015	1.016	1.015	1.019	5.288	1.379	1.389	**1.018**	1.305	5.288	-3.952	-4.063	**1.017**	1.365
18	210	1.016	1.014	1.015	1.015	1.016	5.347	1.427	1.410	**1.017**	1.282	5.347	-4.148	-4.143	**1.016**	1.342
19	222	1.015	1.014	1.014	1.013	1.015	5.403	1.437	1.431	**1.015**	1.260	5.403	-4.192	-4.219	**1.015**	1.321
20	234	1.015	1.012	1.013	1.013	1.015	5.455	1.437	1.451	**1.014**	1.241	5.455	-4.195	-4.291	**1.014**	1.302
21	246	1.012	1.013	1.013	1.013	1.012	5.505	1.486	1.469	**1.013**	1.224	5.505	-4.408	-4.359	**1.013**	1.284
22	258	1.011	1.011	1.010	1.011	1.011	5.553	1.509	1.487	**1.012**	1.208	5.553	-4.511	-4.424	**1.012**	1.268
23	270	1.010	1.008	1.008	1.011	1.010	5.598	1.526	1.504	**1.011**	1.193	5.598	-4.591	-4.486	**1.011**	1.253
24	282	1.009	1.009	1.008	1.011	1.009	5.642	1.551	1.520	**1.010**	1.180	5.642	-4.707	-4.545	**1.011**	1.239
25	294	1.008	1.007	1.007	1.010	1.008	5.684	1.574	1.535	**1.010**	1.168	5.684	-4.817	-4.602	**1.010**	1.226
26	306	1.010	1.008	1.007	1.010	1.010	5.724	1.536	1.550	**1.009**	1.157	5.724	-4.636	-4.656	**1.010**	1.214
27	318	1.009	1.008	1.009	1.010	1.009	5.762	1.542	1.565	**1.008**	1.146	5.762	-4.663	-4.709	**1.009**	1.202
28	330	1.008	1.006	1.007	1.010	1.008	5.799	1.576	1.578	**1.008**	1.137	5.799	-4.826	-4.759	**1.009**	1.192
29	342	1.008	1.006	1.007	1.009	1.008	5.835	1.581	1.592	**1.007**	1.128	5.835	-4.851	-4.808	**1.008**	1.182
30	354	1.008	1.006	1.006	1.008	1.008	5.869	1.567	1.604	**1.007**	1.119	5.869	-4.783	-4.855	**1.008**	1.172
31	366	1.008	1.004	1.004	1.008	1.008	5.903	1.576	1.617	**1.007**	1.112	5.903	-4.828	-4.900	**1.007**	1.163
32	378	1.008	1.012	1.010	1.008	1.008	5.935	1.576	1.629	**1.006**	1.104	5.935	-4.828	-4.944	**1.007**	1.154
33	390	1.008	1.005	1.005	1.008	1.008	5.966	1.576	1.640	**1.006**	1.098	5.966	-4.828	-4.987	**1.007**	1.146
34	402	1.007	1.003	1.003		1.007	5.996	1.593	1.652	**1.005**	1.091	5.996	-4.909	-5.028	**1.007**	1.138
35	414	1.007	1.005	1.005			6.026		1.663	**1.005**	1.085	6.026		-5.068	**1.006**	1.131
36	426						6.054		1.673	**1.005**	1.080	6.054		-5.107	**1.006**	1.124
37	438						6.082		1.683	**1.005**	1.075	6.082		-5.145	**1.006**	1.117
38	450						6.109		1.694	**1.004**	1.070	6.109		-5.182	**1.006**	1.111
39	462						6.136		1.703	**1.004**	1.065	6.136		-5.218	**1.005**	1.104
40	474						6.161		1.713	**1.004**	1.061	6.161		-5.253	**1.005**	1.098
41	486						6.186		1.722	**1.004**	1.056	6.186		-5.287	**1.005**	1.093
42	498						6.211		1.731	**1.004**	1.053	6.211		-5.320	**1.005**	1.087
43	510						6.234		1.740	**1.003**	1.049	6.234		-5.353	**1.005**	1.082
44	522						6.258		1.749	**1.003**	1.045	6.258		-5.384	**1.005**	1.077
45	534						6.280		1.757	**1.003**	1.042	6.280		-5.415	**1.004**	1.072
46	546						6.303		1.765	**1.003**	1.039	6.303		-5.446	**1.004**	1.067
47	558						6.324		1.773	**1.003**	1.036	6.324		-5.475	**1.004**	1.063
48	570						6.346		1.781	**1.003**	1.033	6.346		-5.504	**1.004**	1.058
49	582						6.366		1.789	**1.003**	1.030	6.366		-5.533	**1.004**	1.054
50	594						6.387		1.797	**1.002**	1.028	6.387		-5.560	**1.004**	1.050
51	606						6.407		1.804	**1.002**	1.025	6.407		-5.588	**1.004**	1.046
52	618						6.426		1.811	**1.002**	1.023	6.426		-5.614	**1.004**	1.042
53	630						6.446		1.819	**1.002**	1.021	6.446		-5.641	**1.004**	1.038
54	642						6.465		1.826	**1.002**	1.018	6.465		-5.666	**1.003**	1.034
55	654						6.483		1.832	**1.002**	1.016	6.483		-5.692	**1.003**	1.031
56	666						6.501		1.839	**1.002**	1.014	6.501		-5.716	**1.003**	1.027
57	678						6.519		1.846	**1.002**	1.012	6.519		-5.741	**1.003**	1.024
58	690						6.537		1.852	**1.002**	1.011	6.537		-5.765	**1.003**	1.021
59	702						6.554		1.859	**1.002**	1.009	6.554		-5.788	**1.003**	1.018
60	714						6.571		1.865	**1.002**	1.007	6.571		-5.811	**1.003**	1.014
61	726						6.588		1.871	**1.002**	1.006	6.588		-5.834	**1.003**	1.011
62	738						6.604		1.877	**1.001**	1.004	6.604		-5.856	**1.003**	1.008
63	750						6.620		1.883	**1.001**	1.003	6.620		-5.878	**1.003**	1.006
64	762						6.636		1.889	**1.001**	1.001	6.636		-5.900	**1.003**	1.003

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

LOST TIME - PHYSICIANS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.000	4.879		
18	1.5	1.469	1.739	2.449	1.739
30	2.5	1.207	1.216	1.388	1.216
42	3.5	1.130	0.853	1.146	0.853
54	4.5	1.098	0.817	1.094	0.817
66	5.5	1.080	0.796	1.071	0.796
78	6.5	1.061	0.839	1.062	0.839
90	7.5	1.050	0.867	1.050	0.867
102	8.5	1.045	0.883	1.042	0.883
114	9.5	1.038	0.889	1.039	0.889
126	10.5	1.030	0.894	1.033	0.894
138	11.5	1.028	0.908	1.027	0.908
150	12.5	1.026	0.917	1.025	0.917
162	13.5	1.025	0.920	1.023	0.920
174	14.5	1.020	0.924	1.023	0.924
186	15.5	1.020	0.931	1.018	0.931
198	16.5	1.019	0.919	1.018	0.919
210	17.5	1.016	0.904	1.017	0.904
222	18.5	1.015	0.895	1.014	0.895
234	19.5	1.015	0.885	1.013	0.885
246	20.5	1.012	0.863	1.013	0.863
258	21.5	1.011	0.864	1.010	0.864
270	22.5	1.010	0.875	1.010	0.875
282	23.5	1.009	0.881	1.009	0.881
294	24.5	1.008	0.890	1.008	0.890
306	25.5	1.010	0.916	1.007	0.916
318	26.5	1.009	0.909	1.009	0.909
330	27.5	1.008	0.902	1.008	0.902
342	28.5	1.008	0.895	1.007	0.895
354	29.5	1.008	0.882	1.007	0.882
366	30.5	1.008	0.849	1.007	0.849
378	31.5	1.008	0.863	1.007	0.863
390	32.5	1.008	0.841	1.007	0.841
402	33.5	1.007	0.851	1.007	0.851
414	34.5		0.829	1.006	0.829
426	35.5		0.816	1.005	0.816
438	36.5		0.783	1.004	0.783
450	37.5		0.747	1.003	0.747
462	38.5		0.696	1.002	0.696
474	39.5		0.722	1.001	0.722
486	40.5		0.756	1.001	0.756
498	41.5		0.747	1.001	0.747
510	42.5		0.805	1.001	0.805
522	43.5		0.860	1.001	0.860
534	44.5		0.858	1.000	0.858
546	45.5		0.846	1.000	0.846
558	46.5		0.889	1.000	0.889
570	47.5		0.893	1.000	0.893
582	48.5		0.874	1.000	0.874
594	49.5		0.854	1.000	0.854
606	50.5		0.843	1.000	0.843
618	51.5		0.822	1.000	0.822
630	52.5		0.800	1.000	0.800
642	53.5		0.800	1.000	0.800
654	54.5		0.800	1.000	0.800
666	55.5		0.800	1.000	0.800
678	56.5		0.800	1.000	0.800
690	57.5		0.800	1.000	0.800
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
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1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															5
1974																														8	9
1975																													10	6	8
1976																												45	36	31	72
1977	11	118	118	83	83	101	102	98	82	91	97	85	103	102	102	88	55	55	52	50	35	36	29	23	30	38	24	30	22	29	15
1978	16	167	167	118	119	119	119	155	160	239	231	172	197	131	99	81	74	67	41	43	31	37	40	28	46	38	22	15	15	15	14
1979	19	205	206	130	116	130	130	136	109	123	113	98	146	132	89	73	62	70	78	79	68	44	77	38	38	20	67	31	34	30	19
1980	20	208	213	136	115	130	143	155	111	118	109	109	115	130	103	82	66	61	43	59	54	36	49	51	31	26	12	23	24	15	12
1981	24	237	225	160	140	157	156	158	116	122	132	123	113	114	72	87	71	62	64	48	39	34	45	30	17	23	32	17	19	9	10
1982	49	439	323	220	194	208	191	178	146	185	186	165	160	115	123	101	68	82	52	53	49	43	65	49	50	29	31	47	32	39	30
1983	37	360	326	229	194	193	174	180	161	193	175	160	119	94	105	83	76	57	48	54	51	48	29	26	16	15	13	41	16	10	
1984	57	503	364	245	206	207	179	221	204	172	142	100	90	85	57	75	110	164	116	107	122	37	38	42	25	23	29	29	18		
1985	51	471	391	287	215	205	215	227	224	165	121	137	113	87	75	76	66	47	30	27	31	26	24	17	12	6	11	8			
1986	44	465	452	270	227	268	281	229	181	126	133	110	95	90	86	63	55	71	59	57	67	40	31	32	42	51	44				
1987	49	550	617	413	365	384	280	271	197	199	162	130	117	115	93	88	89	74	55	47	44	50	28	29	38	25					
1988	63	645	645	513	411	379	308	249	200	202	130	150	112	103	121	86	113	91	75	66	63	53	47	41	40						
1989	59	659	791	564	395	307	264	223	237	204	220	184	173	140	142	138	126	110	112	78	67	58	58	53							
1990	57	780	929	588	426	314	258	226	196	188	194	183	171	154	143	113	141	132	87	80	76	91	62								
1991	84	1,132	767	481	369	274	238	162	165	130	109	100	82	116	68	80	65	80	67	58	69	53									
1992	87	1,211	857	542	353	336	251	209	148	213	134	123	121	96	69	99	119	89	65	72	41										
1993	140	1,296	888	533	344	244	250	207	173	151	146	126	114	100	104	70	75	99	81	70											
1994	115	1,185	784	500	374	320	271	218	217	222	150	115	141	135	118	71	58	64	72												
1995	115	1,166	784	402	348	329	216	201	179	151	139	111	132	101	73	74	54	61													
1996	154	1,228	791	452	288	284	179	183	199	135	157	120	110	108	117	81	100														
1997	114	1,206	845	494	413	305	263	302	195	249	182	172	120	126	142	121															
1998	140	1,176	786	550	441	344	272	200	186	137	134	110	165	124	138																
1999	186	1,353	931	530	444	344	344	283	198	191	152	168	143	119																	
2000	202	1,570	970	664	520	374	347	263	249	256	227	177	164																		
2001	338	1,961	1,134	721	529	447	369	297	275	261	271	218																			
2002	273	1,772	974	600	516	384	365	283	273	288	215																				
2003	427	1,949	1,031	670	491	402	374	355	267	238																					
2004	356	1,613	934	638	445	435	395	319	281																						
2005	324	1,710	1,006	534	417	369	301	271																							
2006	273	1,412	772	519	403	369	335																								
2007	298	1,649	854	575	380	356																									
2008	299	1,561	848	569	414																										
2009	393	1,682	1,054	647																											
2010	358	1,847	1,006																												
2011	348	1,579																													
2012	283																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
1955																															
1956																															
1957																															
1958																															
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1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.693
1974																														1.080	1.515
1975																													0.627	1.266	0.639
1976																												0.798	0.880	2.302	0.147
1977	10.596	1.003	0.704	1.004	1.206	1.016	0.954	0.838	1.110	1.072	0.869	1.213	0.994	0.997	0.863	0.631	0.993	0.947	0.961	0.695	1.045	0.796	0.805	1.268	1.295	0.639	1.244	0.718	1.309	0.512	0.636
1978	10.596	1.003	0.704	1.014	0.997	0.998	1.301	1.037	1.494	0.964	0.744	1.146	0.666	0.757	0.817	0.916	0.903	0.616	1.032	0.717	1.201	1.095	0.692	1.643	0.827	0.578	0.669	1.015	1.037	0.938	0.802
1979	10.596	1.003	0.631	0.892	1.123	0.998	1.050	0.797	1.128	0.924	0.867	1.480	0.906	0.671	0.823	0.852	1.128	1.110	1.015	0.862	0.646	1.760	0.487	1.019	0.522	3.356	0.456	1.121	0.877	0.643	0.703
1980	10.596	1.026	0.637	0.844	1.136	1.101	1.083	0.714	1.063	0.930	0.992	1.058	1.135	0.792	0.799	0.804	0.919	0.707	1.370	0.907	0.673	1.371	1.029	0.612	0.833	0.478	1.826	1.073	0.624	0.770	0.801
1981	10.049	0.950	0.709	0.880	1.121	0.992	1.012	0.732	1.053	1.086	0.930	0.915	1.012	0.629	1.208	0.821	0.877	1.036	0.752	0.801	0.886	1.317	0.665	0.551	1.363	1.425	0.518	1.116	0.480	1.079	1.105
1982	8.995	0.736	0.681	0.884	1.070	0.920	0.931	0.821	1.265	1.005	0.886	0.973	0.720	1.065	0.819	0.678	1.208	0.636	1.006	0.935	0.874	1.505	0.761	1.007	0.582	1.055	1.547	0.685	1.219	0.751	
1983	9.863	0.907	0.701	0.848	0.996	0.899	1.035	0.897	1.198	0.906	0.913	0.746	0.790	1.115	0.791	0.915	0.743	0.853	1.113	0.957	0.940	0.599	0.893	0.625	0.906	0.858	3.278	0.398	0.615		
1984	8.871	0.724	0.673	0.842	1.004	0.865	1.231	0.926	0.840	0.827	0.702	0.902	0.948	0.666	1.313	1.481	1.488	0.705	0.924	1.143	0.300	1.046	1.091	0.586	0.948	1.244	1.006	0.614			
1985	9.299	0.831	0.732	0.751	0.952	1.051	1.056	0.986	0.735	0.736	1.133	0.820	0.776	0.854	1.021	0.863	0.720	0.642	0.875	1.185	0.832	0.908	0.700	0.698	0.510	1.804	0.731				
1986	10.466	0.972	0.598	0.839	1.181	1.048	0.815	0.791	0.697	1.052	0.831	0.860	0.950	0.959	0.730	0.872	1.285	0.838	0.969	1.173	0.589	0.789	1.018	1.319	1.215	0.853					
1987	11.239	1.123	0.669	0.884	1.053	0.730	0.967	0.725	1.014	0.812	0.804	0.900	0.983	0.808	0.944	1.011	0.831	0.739	0.869	0.922	1.152	0.555	1.039	1.294	0.658						
1988	10.181	1.000	0.795	0.800	0.923	0.814	0.808	0.804	1.008	0.646	1.152	0.744	0.922	1.171	0.717	1.309	0.808	0.818	0.886	0.950	0.841	0.893	0.875	0.965							
1989	11.206	1.200	0.713	0.701	0.776	0.860	0.847	1.063	0.859	1.081	0.837	0.936	0.810	1.016	0.973	0.913	0.874	1.011	0.696	0.864	0.863	1.003	0.910								
1990	13.712	1.191	0.633	0.724	0.739	0.821	0.875	0.867	0.961	1.030	0.943	0.934	0.900	0.932	0.788	1.253	0.938	0.656	0.921	0.954	1.193	0.683									
1991	13.545	0.677	0.627	0.767	0.743	0.869	0.681	1.017	0.792	0.835	0.913	0.827	1.412	0.588	1.165	0.812	1.238	0.832	0.878	1.183	0.764										
1992	13.851	0.708	0.632	0.651	0.950	0.747	0.834	0.708	1.439	0.631	0.915	0.982	0.794	0.721	1.436	1.195	0.747	0.731	1.108	0.577											
1993	9.239	0.685	0.600	0.647	0.709	1.026	0.826	0.839	0.874	0.961	0.863	0.905	0.883	1.034	0.670	1.082	1.317	0.819	0.863												
1994	10.285	0.661	0.639	0.747	0.857	0.847	0.803	0.999	1.019	0.677	0.768	1.227	0.957	0.873	0.603	0.811	1.106	1.124													
1995	10.093	0.673	0.513	0.865	0.946	0.654	0.931	0.891	0.842	0.920	0.798	1.193	0.764	0.726	1.017	0.728	1.131														
1996	7.997	0.644	0.571	0.638	0.984	0.631	1.021	1.086	0.682	1.161	0.763	0.917	0.982	1.085	0.693	1.233															
1997	10.600	0.701	0.584	0.837	0.739	0.863	1.146	0.646	1.277	0.730	0.948	0.698	1.050	1.123	0.855																
1998	8.401	0.668	0.699	0.802	0.779	0.793	0.733	0.931	0.739	0.975	0.822	1.494	0.753	1.116																	
1999	7.274	0.688	0.569	0.838	0.774	1.002	0.822	0.699	0.964	0.799	1.106	0.848	0.834																		
2000	7.775	0.618	0.685	0.782	0.719	0.928	0.757	0.948	1.027	0.889	0.780	0.925																			
2001	5.806	0.578	0.636	0.735	0.845	0.824	0.805	0.927	0.949	1.037	0.807																				
2002	6.486	0.550	0.616	0.859	0.744	0.952	0.774	0.967	1.054	0.746																					
2003	4.564	0.529	0.649	0.734	0.818	0.930	0.948	0.753	0.890																						
2004	4.535	0.579	0.683	0.698	0.976	0.909	0.808	0.881																							
2005	5.276	0.589	0.531	0.781	0.885	0.815	0.901																								
2006	5.169	0.547	0.672	0.777	0.916	0.906																									
2007	5.533	0.518	0.674	0.660	0.937																										
2008	5.226	0.543	0.671	0.727																											
2009	4.280	0.627	0.613																												
2010	5.165	0.545																													
2011	4.540																														
Latest diag	4.540	0.545	0.613	0.727	0.937	0.906	0.901	0.881	0.890	0.746	0.807	0.925	0.834	1.116	0.855	1.233	1.131	1.124	0.863	0.577	0.764	0.683	0.910	0.965	0.658	0.853	0.731	0.614	0.615	0.751	1.105
5 Yr Avg	4.949	0.556	0.632	0.729	0.907	0.903	0.847	0.895	0.977	0.889	0.893	0.976	0.876	0.985	0.768	1.010	1.108	0.832	0.893	0.906	0.962	0.785	0.908	0.972	0.847	1.163	1.416	0.777	0.763	0.836	0.809
9 Yr Avg	4.921	0.558	0.638	0.750	0.846	0.895	0.855	0.871	0.936	0.882	0.851	1.021	0.936	0.911	0.911	1.037	0.999	0.841	0.896	0.994	0.830	0.887	0.884	0.851	0.837	1.295	1.253	0.837	0.852	1.038	0.893
3 Yr Wtd	4.650	0.571	0.650	0.719	0.912	0.879	0.883	0.859	0.965	0.886	0.868	1.034	0.863	1.109	0.834	0.935	1.198	0.865	0.942	0.889	0.949	0.830	0.925	1.169	0.896	1.036	1.498	0.566	0.867	0.802	0.826
5 Yr Wtd	4.907	0.556	0.627	0.726	0.904	0.904	0.845	0.888	0.977	0.882	0.876	0.938	0.863	0.990	0.754	1.026	1.061	0.800	0.871	0.895	0.956	0.777	0.912	0.968	0.907	1.020	1.236	0.698	0.823	0.777	0.781
9 Yr Wtd	4.879	0.558	0.636	0.749	0.839	0.895	0.849	0.855	0.943	0.861	0.846	0.989	0.910	0.918	0.868	1.047	0.954	0.829	0.882	0.982	0.770	0.858	0.872	0.850	0.811	1.129	0.998	0.780	0.889	1.027	0.558
Selected	4.879	0.558	0.636	0.749	0.839	0.895	0.849	0.855	0.943	0.861	0.846	0.989	0.910	0.918	0.868	1.047	0.954	0.829	0.882	0.982	0.770	0.858	0.872	0.850	0.811	1.129	0.998	0.780	0.889	1.027	0.558
Loss $ Weight	3,075	15,195	8,608	5,491	4,145	3,467	3,031	2,483	2,020	1,889	1,557	1,223	1,128	1,060	977	813	840	810	630	593	592	446	366	317	268	230	241	277	209	183	163
Center Wtd Avg	4.879	1.077	1.001	0.668	0.757	0.827	0.870	0.879	0.869	0.892	0.906	0.897	0.904	0.944	0.934	0.921	0.916	0.939	0.885	0.862	0.874	0.868	0.827	0.890	0.918	0.902	0.914	0.956	0.858	0.881	0.868
Geometric Mean	4.879	1.739	1.216	0.853	0.817	0.796	0.839	0.867	0.883	0.889	0.894	0.908	0.917	0.920	0.924	0.931	0.919	0.904	0.895	0.885	0.863	0.864	0.875	0.881	0.890	0.916	0.909	0.902	0.895	0.882	0.849

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1956																	1.300	0.000	0.000	0.000	0.000	59.599	0.015	73.542	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													2.148	0.469	0.542	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.910	0.684	2.365	0.155	1.779	0.302	5.324	0.183	3.100								
1962											0.769	1.465	0.645	1.439	0.611	0.862	0.559	0.914	1.191									
1963										0.808	0.868	0.880	1.395	0.593	1.481	0.978	0.379	1.094										
1964									0.555	7.820	0.103	0.554	0.604	1.510	0.852	1.034	0.845											
1965								0.005	1.468	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.789	2.153	0.748	0.713	0.794	0.850	0.845	1.080	0.820													
1967						1.339	1.414	0.514	0.772	1.408	0.952	0.877	0.865	0.439														
1968					1.005	2.384	0.065	0.436	1.711	2.309	1.552	1.301	0.606															
1969				0.941	0.789	0.561	1.100	1.306	0.401	1.057	1.457	1.142																
1970			0.662	1.441	1.124	1.091	0.566	1.001	1.599	0.409	0.230																	
1971		0.542	0.491	0.530	0.507	1.305	1.805	0.501	0.997	1.548																		
1972	0.416	2.092	0.544	0.675	0.441	1.870	2.163	0.341	1.910																			
1973	0.280	0.690	0.742	0.456	1.055	0.487	1.663	3.824																				
1974	0.394	0.902	0.579	0.811	0.809	1.146	0.666																					
1975	0.553	0.817	1.408	0.751	0.801	0.780																						
1976	1.087	1.460	0.728	0.884	1.517																							
1977	1.060	0.676	1.125	1.228																								
1978	0.522	0.968	0.924																									
1979	5.869	0.311																										
1980	1.029																											
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Latest diag	1.029	0.311	0.924	1.228	1.517	0.780	0.666	3.824	1.910	1.548	0.230	1.142	0.606	0.439	0.820	0.000	0.845	1.094	1.191	3.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.913	0.846	0.953	0.826	0.925	1.117	1.373	1.394	1.323	1.346	0.997	0.834	0.584	0.724	0.753	0.930	0.417	1.466	0.275	0.620	0.000	11.920	0.003	18.386	0.000	0.000	0.000	
9 Yr Avg	1.246	0.940	0.800	0.857	0.894	1.218	1.137	1.120	1.129	1.786	0.747	0.887	0.866	0.877	0.496	0.517	0.376	0.815	0.153	0.388	0.000	9.933	0.003	18.386	0.000	0.000	0.000	
3 Yr Wtd	2.769	0.389	0.857	0.976	1.303	0.892	1.503	0.593	1.674	0.596	0.923	1.123	0.751	0.837	0.830	1.004	0.578	1.239	0.848	3.100			0.015	73.542	0.000			
5 Yr Wtd	2.150	0.513	0.858	0.938	1.160	1.132	1.107	0.778	1.334	0.843	0.880	1.026	0.730	0.872	0.759	0.957	0.554	1.239	0.848	3.100		59.599	0.015	73.542	0.000			
9 Yr Wtd	1.459	0.582	0.775	0.924	1.088	1.346	0.698	0.277	0.952	1.788	0.430	1.049	0.782	1.081	0.663	0.862	1.051	0.165	0.922	1.418		59.599	0.015	73.542	0.000			
Selected	1.459	0.582	0.775	0.924	1.088	1.346	0.698	0.277	0.952	1.788	0.430	1.049	0.782	1.081	0.663	0.862	1.051	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	90	126	52	38	29	17	24	53	16	13	26	12	11	8	8	4	11	11	1	0	0	0	8	0	9	0	0	
Center Wtd Avg	0.853	0.791	0.930	0.775	0.916	0.752	0.729	0.754	0.615	0.640	0.907	0.916	0.710	0.894	0.891	0.898	0.853	0.908	0.916	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Geometric Mean	0.863	0.841	0.851	0.829	0.816	0.783	0.747	0.696	0.722	0.756	0.747	0.805	0.860	0.858	0.846	0.889	0.893	0.874	0.854	0.843	0.822	0.800	0.800	0.800	0.800	0.800	0.800	

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

LOST TIME - PHYSICIANS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.999**
Inverse Power	**1.000**	**0.997**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.264				Slope=	-10.933			
		IMPLIED	PA	SELECTED	Intercept=	-5.924				Intercept=	61.226			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.660	**39.349**		1.792		41.638		
2	18	2.449		2.446	2.890	-0.643	-2.271	**10.199**		2.890	0.369	29.627		
3	30	1.388	1.377	1.388	3.401	0.243	-1.626	**5.598**	13387.510	3.401	-0.947	24.043		
4	42	1.146	1.143	1.146	3.738	0.724	-1.200	**3.846**	2391.584	3.738	-1.927	20.364		
5	54	1.094	1.092	1.094	3.989	0.899	-0.883	**2.952**	621.789	3.989	-2.366	17.617		
6	66	1.071	1.067	1.071	4.190	0.998	-0.629	**2.420**	210.644	4.190	-2.645	15.423		
7	78	1.062	1.055	1.061	4.357	1.047	-0.418	**2.073**	87.038	4.357	-2.789	13.596		
8	90	1.050	1.046	1.050	4.500	1.113	-0.237	**1.833**	41.979	4.500	-2.993	12.032		
9	102	1.042	1.039	1.042	4.625	1.164	-0.079	**1.658**	22.906	4.625	-3.161	10.664	**42771.563**	
10	114	1.039	1.034	1.039	4.736	1.190	0.062	**1.527**	13.815	4.736	-3.250	9.448	**12679.047**	
11	126	1.033	1.030	1.033	4.836	1.239	0.188	**1.427**	9.046	4.836	-3.418	8.353	**4245.848**	
12	138	1.027	1.026	1.027	4.927	1.292	0.303	**1.348**	6.340	4.927	-3.615	7.359	**1571.123**	
13	150	1.025	1.023	1.025	5.011	1.312	0.408	**1.286**	4.703	5.011	-3.688	6.447	**632.019**	
14	162	1.023	1.021	1.023	5.088	1.330	0.506	**1.235**	3.658	5.088	-3.758	5.606	**273.042**	
15	174	1.023	1.018	1.022	5.159	1.345	0.596	**1.195**	2.962	5.159	-3.816	4.825	**125.553**	
16	186	1.018	1.016	1.018	5.226	1.389	0.680	**1.161**	2.479	5.226	-3.993	4.096	**61.077**	
17	198	1.018	1.015	1.018	5.288	1.391	0.759	**1.134**	2.135	5.288	-4.002	3.412	**31.329**	
18	210	1.017	1.014	1.017	5.347	1.407	0.834	**1.111**	1.883	5.347	-4.069	2.769	**16.940**	97420.850
19	222	1.014	1.014	1.014	5.403	1.455	0.904	**1.092**	1.695	5.403	-4.272	2.161	**9.683**	5750.879
20	234	1.013	1.012	1.013	5.455	1.468	0.970	**1.077**	1.551	5.455	-4.326	1.586	**5.883**	593.939
21	246	1.013	1.012	1.013	5.505	1.474	1.034	**1.064**	1.440	5.505	-4.354	1.039	**3.827**	100.956
22	258	1.010	1.012	1.010	5.553	1.520	1.094	**1.053**	1.354	5.553	-4.564	0.518	**2.679**	26.383
23	270	1.010	1.011	1.010	5.598	1.539	1.151	**1.044**	1.285	5.598	-4.653	0.021	**2.022**	9.847
24	282	1.009	1.010	1.009	5.642	1.554	1.206	**1.037**	1.231	5.642	-4.723	-0.454	**1.635**	4.871
25	294	1.008	1.010	1.008	5.684	1.575	1.259	**1.030**	1.187	5.684	-4.824	-0.910	**1.403**	2.979
26	306	1.007	1.009	1.007	5.724	1.591	1.310	**1.025**	1.152	5.724	-4.901	-1.347	**1.260**	2.124
27	318	1.009	1.010	1.009	5.762	1.555	1.358	**1.021**	1.124	5.762	-4.725	-1.768	**1.171**	1.686
28	330	1.008	1.009	1.009	5.799	1.562	1.405	**1.017**	1.101	5.799	-4.759	-2.173	**1.114**	1.440
29	342	1.007	1.009	1.007	5.835	1.596	1.450	**1.014**	1.082	5.835	-4.927	-2.563	**1.077**	1.293
30	354	1.007	1.008	1.007	5.869	1.604	1.494	**1.012**	1.067	5.869	-4.966	-2.940	**1.053**	1.200
31	366	1.007	1.008	1.007	5.903	1.598	1.536	**1.010**	1.055	5.903	-4.934	-3.304	**1.037**	1.140
32	378	1.007	1.007	1.007	5.935	1.603	1.577	**1.008**	1.045	5.935	-4.960	-3.657	**1.026**	1.099
33	390	1.007	1.007	1.007	5.966	1.607	1.616	**1.007**	1.036	5.966	-4.982	-3.999	**1.018**	1.072
34	402	1.007	1.007	1.007	5.996	1.604	1.654	**1.005**	1.029	5.996	-4.966	-4.330	**1.013**	1.052
35	414	1.006	1.007	1.006	6.026	1.625	1.692	**1.004**	1.024	6.026	-5.072	-4.652	**1.010**	1.039
36	426	1.005	1.006	1.006	6.054	1.642	1.728	**1.004**	1.019	6.054	-5.160	-4.964	**1.007**	1.029
37	438	1.004	1.006	1.005	6.082	1.685	1.763	**1.003**	1.016	6.082	-5.388	-5.268	**1.005**	1.022
38	450	1.003	1.006	1.003	6.109	1.736	1.797	**1.002**	1.013	6.109	-5.673	-5.563	**1.004**	1.017
39	462	1.002	1.005	1.002	6.136	1.798	1.830	**1.002**	1.010	6.136	-6.038	-5.851	**1.003**	1.013
40	474	1.001	1.005	1.002	6.161	1.852	1.863	**1.002**	1.008	6.161	-6.370	-6.131	**1.002**	1.010
41	486	1.001	1.004	1.001	6.186	1.897	1.894	**1.001**	1.007	6.186	-6.663	-6.405	**1.002**	1.008
42	498	1.001	1.004	1.001	6.211	1.941	1.925	**1.001**	1.005	6.211	-6.967	-6.671	**1.001**	1.006
43	510	1.001	1.003	1.001	6.234	1.972	1.955	**1.001**	1.004	6.234	-7.185	-6.932	**1.001**	1.005
44	522	1.001	1.003	1.001	6.258	1.994	1.984	**1.001**	1.004	6.258	-7.348	-7.186	**1.001**	1.004
45	534	1.000	1.003	1.001	6.280	2.018	2.013	**1.001**	1.003	6.280	-7.520	-7.434	**1.001**	1.003
46	546	1.000	1.002	1.000	6.303	2.044	2.041	**1.000**	1.002	6.303	-7.719	-7.677	**1.000**	1.002
47	558	1.000	1.002	1.000	6.324	2.066	2.069	**1.000**	1.002	6.324	-7.893	-7.915	**1.000**	1.002
48	570	1.000	1.002	1.000	6.346	2.092	2.096	**1.000**	1.001	6.346	-8.103	-8.148	**1.000**	1.002
49	582	1.000	1.002	1.000	6.366	2.119	2.122	**1.000**	1.001	6.366	-8.322	-8.375	**1.000**	1.001
50	594	1.000	1.002	1.000	6.387	2.146	2.148	**1.000**	1.001	6.387	-8.554	-8.598	**1.000**	1.001
51	606	1.000	1.002	1.000	6.407	2.173	2.173	**1.000**	1.001	6.407	-8.783	-8.817	**1.000**	1.001
52	618	1.000	1.002	1.000	6.426	2.199	2.198	**1.000**	1.001	6.426	-9.012	-9.032	**1.000**	1.001
53	630	1.000	1.001	1.000	6.446	2.223	2.222	**1.000**	1.000	6.446	-9.235	-9.242	**1.000**	1.001
54	642	1.000	1.001	1.000	6.465	2.247	2.246	**1.000**	1.000	6.465	-9.458	-9.448	**1.000**	1.000
55	654	1.000	1.001	1.000	6.483	2.270	2.269	**1.000**	1.000	6.483	-9.682	-9.651	**1.000**	1.000
56	666	1.000	1.001	1.000	6.501	2.293	2.292	**1.000**	1.000	6.501	-9.905	-9.849	**1.000**	1.000
57	678	1.000		1.000	6.519	2.315	2.315	**1.000**	1.000	6.519	-10.128	-10.045	**1.000**	1.000
58	690	1.000		1.000	6.537	2.337	2.337	**1.000**	1.000	6.537	-10.351	-10.236	**1.000**	1.000
59	702	1.000			6.554		2.359	**1.000**	1.000	6.554		-10.425	**1.000**	1.000
60	714	1.000			6.571		2.380	**1.000**	1.000	6.571		-10.610	**1.000**	1.000

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

LOST TIME - PHARMACIES
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		222	679	458	73.5%	336	
1977	1,465,551	1,338	1,539	201	71.4%	143	0.105
1978	1,553,484	1,904	2,253	349	70.8%	247	0.145
1979	1,646,693	1,765	2,118	353	70.2%	248	0.129
1980	1,745,494	1,612	1,986	374	69.7%	260	0.114
1981	1,826,711	1,593	2,016	423	69.2%	293	0.110
1982	2,061,263	2,236	2,881	645	68.7%	443	0.140
1983	2,173,213	1,554	2,067	513	68.2%	350	0.095
1984	2,314,385	1,841	2,533	693	67.7%	469	0.109
1985	2,444,242	1,598	2,265	667	67.2%	448	0.093
1986	2,644,132	2,209	3,187	978	66.8%	653	0.121
1987	2,911,888	2,703	4,026	1,324	66.4%	878	0.138
1988	3,191,151	2,685	4,164	1,479	65.9%	974	0.130
1989	3,341,117	3,254	5,248	1,994	65.3%	1,302	0.157
1990	3,644,538	3,083	5,180	2,098	64.6%	1,356	0.142
1991	3,852,022	2,100	3,788	1,688	64.0%	1,081	0.098
1992	3,944,342	2,140	4,035	1,896	63.3%	1,200	0.102
1993	4,020,534	2,621	5,031	2,410	62.7%	1,511	0.125
1994	4,272,082	2,667	5,240	2,573	62.2%	1,599	0.123
1995	4,432,599	2,649	5,024	2,376	61.6%	1,464	0.113
1996	4,487,291	2,064	4,680	2,616	61.3%	1,603	0.104
1997	4,623,816	3,027	6,876	3,848	60.9%	2,344	0.149
1998	4,816,176	2,890	7,049	4,159	60.5%	2,518	0.146
1999	5,047,597	2,833	7,413	4,581	60.2%	2,759	0.147
2000	5,318,217	2,597	8,039	5,441	60.0%	3,263	0.151
2001	5,597,545	3,423	10,142	6,719	59.6%	4,006	0.181
2002	5,822,846	2,788	9,317	6,529	59.3%	3,872	0.160
2003	6,004,956	2,478	9,721	7,243	59.1%	4,283	0.162
2004	6,183,507	1,805	8,495	6,691	59.0%	3,949	0.137
2005	6,388,250	1,488	8,110	6,622	58.9%	3,899	0.127
2006	6,653,696	1,347	8,379	7,032	58.8%	4,133	0.126
2007	6,915,410	1,063	8,499	7,437	59.1%	4,395	0.123
2008	7,073,199	725	8,647	7,921	59.4%	4,705	0.122
2009	7,109,910	630	9,259	8,630	59.9%	5,171	0.130
2010	7,245,414	378	9,562	9,184	61.0%	5,598	0.132
2011	7,353,256	155	9,916	9,761	63.0%	6,149	0.135
2012	3,750,161	7	5,095	5,087	66.9%	3,404	0.136
2013		0	0		100.0%		
TOTAL		71,469	204,461	132,992	61.1%	81,306	
EXLD PRIOR		71,248	203,782	132,534	61.1%	80,970	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	458	51	63	56	51	45	40	35	31	27	23	21	19	16	15	12	10	9	6	21
1977	201	21	19	17	16	14	13	11	10	9	8	7	6	5	5	4	4	3	3	25
1978	349	34	32	29	27	25	23	20	18	16	14	12	11	9	8	8	7	6	6	43
1979	353	34	31	29	27	25	23	21	18	17	15	13	11	10	9	8	7	6	6	44
1980	374	34	32	30	28	26	24	22	20	18	16	14	12	11	9	8	7	7	6	48
1981	423	37	35	33	31	29	27	25	23	21	19	17	15	13	11	10	8	7	7	55
1982	645	57	52	49	46	43	40	37	34	31	28	26	23	20	18	16	14	12	11	87
1983	513	40	43	39	37	35	32	30	27	25	23	21	19	17	15	13	11	10	8	70
1984	693	58	48	52	47	45	42	39	36	34	31	29	26	23	21	19	16	14	12	98
1985	667	48	52	43	47	43	40	38	35	32	30	28	25	23	21	19	16	14	13	99
1986	978	76	64	70	58	63	57	54	51	47	44	41	38	35	32	28	25	22	20	153
1987	1,324	91	96	81	88	73	79	72	67	64	59	55	51	47	43	39	36	32	28	219
1988	1,479	112	98	103	88	94	76	84	75	70	65	60	56	52	48	44	40	36	32	251
1989	1,994	143	131	117	124	104	113	95	101	93	87	83	77	72	67	62	57	52	47	368
1990	2,098	134	150	135	119	126	105	115	93	103	93	87	82	75	70	65	60	55	50	393
1991	1,688	103	97	110	99	88	93	77	85	70	77	70	66	62	58	54	50	46	43	343
1992	1,896	102	109	104	116	106	94	99	84	91	76	81	74	69	66	61	57	53	49	410
1993	2,410	119	123	131	125	139	127	113	119	101	109	91	98	89	84	79	73	68	63	559
1994	2,573	131	123	127	135	128	141	130	116	123	106	112	94	99	90	84	79	73	68	617
1995	2,376	130	127	119	124	125	119	127	116	106	116	105	105	88	88	79	75	69	63	542
1996	2,616	126	123	118	112	115	124	118	132	120	106	112	94	102	84	92	83	78	74	706
1997	3,848	182	179	173	165	156	160	171	163	180	166	148	154	130	140	117	126	115	108	1,106
1998	4,159	187	187	184	178	170	161	164	176	168	185	171	153	158	134	143	120	130	118	1,259
1999	4,581	183	197	197	194	188	180	170	173	187	178	196	182	162	167	141	151	126	137	1,457
2000	5,441	230	205	223	223	221	214	204	194	198	214	203	227	207	183	191	159	174	143	1,813
2001	6,719	285	272	243	264	264	261	253	241	229	234	253	240	268	244	217	226	188	206	2,312
2002	6,529	275	265	253	226	245	245	243	235	225	213	218	236	224	249	227	202	210	175	2,343
2003	7,243	290	293	282	269	240	261	261	258	251	239	227	232	251	238	265	242	215	224	2,679
2004	6,691	251	256	260	250	238	212	231	232	230	224	213	203	208	225	213	240	216	191	2,580
2005	6,622	251	239	244	247	238	227	202	220	221	219	213	203	193	198	215	203	229	206	2,637
2006	7,032	257	257	245	250	253	243	232	206	225	226	224	218	208	198	202	220	208	234	2,909
2007	7,437	262	262	262	250	255	258	248	237	210	230	230	228	222	212	202	206	224	212	3,206
2008	7,921	272	269	269	269	257	262	265	255	244	216	237	237	235	229	218	207	212	230	3,518
2009	8,630	283	287	284	284	284	271	277	280	270	257	228	250	250	248	241	230	219	224	3,956
2010	9,184	286	292	295	293	293	293	279	285	289	278	265	235	257	258	256	249	237	226	4,307
2011	9,761	245	295	301	305	303	303	303	289	295	298	287	274	243	266	266	264	257	245	4,683
2012	5,087	190	250	301	307	311	309	309	309	294	300	304	293	279	248	271	272	269	262	5,026
TOTAL	132,992	5,608	5,655	5,611	5,517	5,406	5,290	5,173	5,048	4,931	4,822	4,701	4,564	4,433	4,296	4,189	4,052	3,903	3,754	50,945

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

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

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1962	5	1	1	1	1	1	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1963	32	4	6	5	4	4	4	3	3	2	2	2	2	2	1	-	-	-	-	-
1964	35	4	6	5	5	4	4	3	3	3	2	2	2	2	1	1	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	72	8	12	11	9	8	7	6	6	5	5	4	3	2	3	3	2	2	-	-
1967	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1968	26	3	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	0
1969	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	12	1	2	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	1
1971	6	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	43	5	6	6	5	5	4	4	3	3	2	2	2	2	2	1	1	1	1	3
1973	24	3	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	0	0	2
1974	16	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	2
1975	64	7	6	5	5	4	4	3	3	3	2	2	2	2	2	1	1	1	1	4
1976	116	12	15	13	12	11	9	8	7	6	5	4	4	4	3	3	3	2	2	9
TOTAL	458	51	63	56	51	45	40	35	31	27	23	21	19	16	15	12	10	9	6	21

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

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

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			222					679
1977	1,465,551	0.106	1,338	1.159	1,551	1,552	1,552	1,539
1978	1,553,484	0.145	1,904	1.180	2,248	2,250	2,250	2,253
1979	1,646,693	0.130	1,765	1.205	2,126	2,127	2,127	2,118
1980	1,745,494	0.114	1,612	1.231	1,985	1,986	1,986	1,986
1981	1,826,711	0.110	1,593	1.261	2,008	2,010	2,010	2,016
1982	2,061,263	0.140	2,236	1.293	2,891	2,892	2,892	2,881
1983	2,173,213	0.096	1,554	1.328	2,063	2,067	2,067	2,067
1984	2,314,385	0.109	1,841	1.366	2,514	2,516	2,516	2,533
1985	2,444,242	0.093	1,598	1.407	2,249	2,253	2,253	2,265
1986	2,644,132	0.121	2,209	1.453	3,210	3,210	3,210	3,187
1987	2,911,888	0.140	2,703	1.503	4,062	4,063	4,063	4,026
1988	3,191,151	0.131	2,685	1.559	4,185	4,187	4,187	4,164
1989	3,341,117	0.158	3,254	1.621	5,275	5,277	5,277	5,248
1990	3,644,538	0.144	3,083	1.691	5,213	5,225	5,225	5,180
1991	3,852,022	0.097	2,100	1.766	3,708	3,713	3,713	3,788
1992	3,944,342	0.101	2,140	1.849	3,956	3,962	3,962	4,035
1993	4,020,534	0.126	2,621	1.938	5,078	5,073	5,073	5,031
1994	4,272,082	0.127	2,667	2.036	5,429	5,436	5,436	5,240
1995	4,432,599	0.129	2,649	2.148	5,688	5,701	5,701	5,024
1996	4,487,291	0.105	2,064	2.274	4,694	4,699	4,699	4,680
1997	4,623,816	0.159	3,027	2.417	7,318	7,338	7,338	6,876
1998	4,816,176	0.155	2,890	2.574	7,439	7,461	7,461	7,049
1999	5,047,597	0.155	2,833	2.742	7,766	7,807	7,807	7,413
2000	5,318,217	0.168	2,597	2.947	7,656	8,484	8,484	8,039
2001	5,597,545	0.178	3,423	3.213	10,997	10,276	10,276	10,142
2002	5,822,846	0.168	2,788	3.534	9,852	9,801	9,801	9,317
2003	6,004,956	0.167	2,478	3.923	9,719	9,930	9,930	9,721
2004	6,183,507	0.137	1,805	4.413	7,964	8,338	8,338	8,495
2005	6,388,250	0.134	1,488	5.097	7,583	8,363	8,363	8,110
2006	6,653,696	0.135	1,347	6.021	8,109	8,823	8,823	8,379
2007	6,915,410	0.133	1,063	7.346	7,805	9,012	9,012	8,499
2008	7,073,199	0.131	725	9.502	6,892	9,047	9,047	8,647
2009	7,109,910	0.131	630	13.541	8,528	9,280	9,280	9,259
2010	7,245,414	0.134	378	22.613	8,551	9,671	9,671	9,562
2011	7,353,256	0.136	155	49.297	7,639	9,966	9,966	9,916
2012	7,500,322	0.136	7	492.969	3,686	10,201	10,201	10,190
2013	7,590,325	0.136				10,337	10,337	10,337
TOTAL			71,469		197,637	224,335	224,335	219,893
EXLD PRIOR			71,248		197,637	224,335	224,335	219,213

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

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

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	222	***3 YEAR SUM***	***921***	***3,222***	1,600		458	679
1977	1,338	1,552	213	838	789	0.941	201	1,539
1978	1,904	2,250	345	1,157	1,168	1.010	349	2,253
1979	1,765	2,127	363	1,227	1,194	0.973	353	2,118
1980	1,612	1,986	374	1,268	1,267	0.999	374	1,986
1981	1,593	2,010	417	1,370	1,390	1.014	423	2,016
1982	2,236	2,892	656	2,100	2,066	0.984	645	2,881
1983	1,554	2,067	513	1,920	1,923	1.001	513	2,067
1984	1,841	2,516	675	2,263	2,322	1.026	693	2,533
1985	1,598	2,253	655	2,247	2,288	1.018	667	2,265
1986	2,209	3,210	1,001	2,891	2,827	0.978	978	3,187
1987	2,703	4,063	1,361	3,896	3,790	0.973	1,324	4,026
1988	2,685	4,187	1,502	5,189	5,109	0.985	1,479	4,164
1989	3,254	5,277	2,023	5,251	5,177	0.986	1,994	5,248
1990	3,083	5,225	2,142	6,821	6,679	0.979	2,098	5,180
1991	2,100	3,713	1,613	4,766	4,988	1.047	1,688	3,788
1992	2,140	3,962	1,823	5,342	5,555	1.040	1,896	4,035
1993	2,621	5,073	2,453	6,433	6,321	0.982	2,410	5,031
1994	2,667	5,436	2,769	7,307	6,791	0.929	2,573	5,240
1995	2,649	5,701	3,052	9,814	7,638	0.778	2,376	5,024
1996	2,064	4,699	2,634	7,348	7,297	0.993	2,616	4,680
1997	3,027	7,338	4,310	9,951	8,885	0.893	3,848	6,876
1998	2,890	7,461	4,572	10,372	9,436	0.910	4,159	7,049
1999	2,833	7,807	4,975	11,540	10,626	0.921	4,581	7,413
2000	2,597	8,484	5,887	14,671	13,561	0.924	5,441	8,039
2001	3,423	10,276	6,853	17,185	16,850	0.981	6,719	10,142
2002	2,788	9,801	7,013	17,697	16,474	0.931	6,529	9,317
2003	2,478	9,930	7,452	19,009	18,477	0.972	7,243	9,721
2004	1,805	8,338	6,534	18,312	18,752	1.024	6,691	8,495
2005	1,488	8,363	6,876	19,544	18,823	0.963	6,622	8,110
2006	1,347	8,823	7,477	21,596	20,313	0.941	7,032	8,379
2007	1,063	9,012	7,950	23,615	22,091	0.935	7,437	8,499
2008	725	9,047	8,322	25,464	24,238	0.952	7,921	8,647
2009	630	9,280	8,651	27,529	27,462	0.998	8,630	9,259
2010	378	9,671	9,293	31,225	30,859	0.988	9,184	9,562
2011	155	9,966	9,811	36,057	35,874	0.995	9,761	9,916
2012	7	10,201	10,193	44,100	44,053	0.999	10,182	10,190
2013		10,337	10,337	46,171	46,171	1.000	10,337	10,337
TOTAL	71,469	224,335	154,009	476,709	461,121		148,423	219,893
EXLD PRIOR	71,248		153,087	473,487	459,521		147,966	219,213

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

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

LOST TIME - PHARMACIES
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,539		0.105
1978	1,553,484			2,253		0.145
1979	1,646,693			2,118		0.129
1980	1,745,494			1,986		0.114
1981	1,826,711			2,016		0.110
1982	2,061,263	1,272	6.17%	2,881	2,265	0.140
1983	2,173,213	1,342	6.18%	2,067	1,540	0.095
1984	2,314,385	1,433	6.19%	2,533	1,768	0.109
1985	2,444,242	1,564	6.40%	2,265	1,448	0.093
1986	2,644,132	1,653	6.25%	3,187	1,928	0.121
1987	2,911,888	1,704	5.85%	4,026	2,363	0.138
1988	3,191,151	1,901	5.96%	4,164	2,190	0.130
1989	3,341,117	1,905	5.70%	5,248	2,755	0.157
1990	3,644,538	1,872	5.14%	5,180	2,767	0.142
1991	3,852,022	1,802	4.68%	3,788	2,102	0.098
1992	3,944,342	1,957	4.96%	4,035	2,062	0.102
1993	4,020,534	1,909	4.75%	5,031	2,635	0.125
1994	4,272,082	1,861	4.36%	5,240	2,816	0.123
1995	4,432,599	1,874	4.23%	5,024	2,681	0.113
1996	4,487,291	1,931	4.30%	4,680	2,424	0.104
1997	4,623,816	1,706	3.69%	6,876	4,030	0.149
1998	4,816,176	1,682	3.49%	7,049	4,191	0.146
1999	5,047,597	1,866	3.70%	7,413	3,973	0.147
2000	5,318,217	1,949	3.66%	8,039	4,125	0.151
2001	5,597,545	1,959	3.50%	10,142	5,177	0.181
2002	5,822,846	1,837	3.15%	9,317	5,072	0.160
2003	6,004,956	1,962	3.27%	9,721	4,955	0.162
2004	6,183,507	1,898	3.07%	8,495	4,476	0.137
2005	6,388,250	1,812	2.84%	8,110	4,476	0.127
2006	6,653,696	1,574	2.37%	8,379	5,323	0.126
2007	6,915,410	1,737	2.51%	8,499	4,893	0.123
2008	7,073,199	1,628	2.30%	8,647	5,311	0.122
2009	7,109,910	1,671	2.35%	9,259	5,541	0.130
2010	7,245,414	1,729	2.39%	9,562	5,531	0.132
2011	7,353,256	1,587	2.16%	9,916	6,248	0.135
2012	7,500,322	1,633	2.18%	10,190	6,240	0.136
2013	7,590,325	1,731	2.28%	10,337	5,972	0.136
TOTAL		55,941		219,213		

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

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

LOST TIME - PHARMACIES
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	5,213		0.785	2.582	10,566	0	100%	10,566	0.152	0.143	0.144
1991	3,852,022	1.853	7,138,884	3,708		0.797	2.556	7,554	0	100%	7,554	0.106	0.096	0.097
1992	3,944,342	1.762	6,951,801	3,956		0.809	2.531	8,102	0	100%	8,102	0.117	0.100	0.101
1993	4,020,534	1.730	6,954,996	5,078		0.822	2.506	10,454	0	100%	10,454	0.150	0.126	0.126
1994	4,272,082	1.690	7,221,716	5,429		0.834	2.481	11,235	0	100%	11,235	0.156	0.127	0.127
1995	4,432,599	1.642	7,279,180	5,688		0.847	2.456	11,831	0	100%	11,831	0.163	0.128	0.129
1996	4,487,291	1.587	7,119,619	4,694		0.860	2.432	9,814	0	100%	9,814	0.138	0.105	0.105
1997	4,623,816	1.516	7,011,137	7,318		0.873	2.211	14,121	0	100%	14,121	0.201	0.158	0.159
1998	4,816,176	1.448	6,974,036	7,439		0.886	2.010	13,249	0	100%	13,249	0.190	0.154	0.155
1999	5,047,597	1.402	7,074,826	7,766		0.900	1.827	12,765	0	100%	12,765	0.180	0.154	0.155
2000	5,318,217	1.352	7,189,648	7,656		0.913	1.661	11,614	0	100%	11,614	0.162	0.144	0.168
2001	5,597,545	1.324	7,410,279	10,997		0.927	1.510	15,397	0	100%	15,397	0.208	0.196	0.178
2002	5,822,846	1.233	7,180,173	9,852		0.941	1.466	13,596	0	100%	13,596	0.189	0.169	0.168
2003	6,004,956	1.205	7,236,443	9,719		0.956	1.423	13,221	0	100%	13,221	0.183	0.162	0.167
2004	6,183,507	1.221	7,550,966	7,964		0.970	1.382	10,677	0	100%	10,677	0.141	0.129	0.137
2005	6,388,250	1.180	7,536,083	7,583		0.985	1.342	10,020	0	100%	10,020	0.133	0.119	0.134
2006	6,653,696	1.170	7,785,410	8,109		1.000	1.303	10,562	0	100%	10,562	0.136	0.122	0.135
2007	6,915,410	1.122	7,758,240	7,805		1.000	1.265	9,871	0	100%	9,871	0.127	0.113	0.133
2008	7,073,199	1.076	7,613,102	6,892		1.000	1.228	8,461	0	100%	8,461	0.111	0.097	0.131
2009	7,109,910	1.044	7,422,640	8,528		1.000	1.192	10,166	0	100%	10,166	0.137	0.120	0.131
2010	7,245,414	1.035	7,501,912	8,551		1.000	1.157	9,896	0	100%	9,896	0.132	0.118	0.134
2011	7,353,256	1.020	7,501,057	7,639		1.000	1.124	8,583	0	100%	8,583	0.114	0.104	0.136
2012	7,500,322	1.010	7,575,325	3,686		1.000	1.060	3,908	0	100%	3,908	0.052	0.049	0.136
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.136

	5 Year Average excluding 2011-2012	0.129	0.114
	7 Year Average excluding 2011-2012	0.131	0.117
	10 Year Weighted Average excluding 2010-2012	0.152	
	10 Year Weighted Average excluding 2009-2012	0.156	
	5 Year Average excluding 2010-2012	0.129	0.114
	5 Year Average excluding 2012	0.124	0.110
	7 Year Average excluding 2012	0.127	0.113
(14)	2013 Selected Loss Rate:	0.136	

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

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

LOST TIME - PHARMACIES

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.008	1.007	1.008									
1954	702	702	714	1.009	1.008	1.009									
1955	690	690	702	1.010	1.009	1.010									
1956	678	678	690	1.011	1.010	1.011									
1957	666	666	678	1.013	1.011	1.013									
1958	654	654	666	1.014	1.013	1.014									
1959	642	642	654	1.016	1.014	1.016									
1960	630	630	642	1.018	1.016	1.018									
1961	618	618	630	1.021	1.018	1.021									
1962	606	606	618	1.023	1.021	1.023									
1963	594	594	606	1.027	1.023	1.027									
1964	582	582	594	1.030	1.027	1.030									
1965	570	570	582	1.034	1.030	1.034									
1966	558	558	570	1.039	1.034	1.039									
1967	546	546	558	1.044	1.039	1.044									
1968	534	534	546	1.050	1.044	1.050									
1969	522	522	534	1.057	1.050	1.057									
1970	510	510	522	1.064	1.057	1.064									
1971	498	498	510	1.073	1.064	1.073									
1972	486	486	498	1.083	1.073	1.083									
1973	474	474	486	1.095	1.083	1.095									
1974	462	462	474	1.108	1.095	1.108									
1975	450	450	462	1.123	1.108	1.123									
1976	438	438	450	1.140	1.123	1.140									
1977	426	426	438	1.159	1.140	1.159				1.000	1.000	1.000	1.364	1.345	1.364
1978	414	414	426	1.180	1.159	1.180				1.000	1.000	1.000	1.385	1.364	1.385
1979	402	402	414	1.205	1.180	1.205				1.000	1.000	1.000	1.407	1.385	1.407
1980	390	390	402	1.231	1.205	1.231				1.000	1.000	1.000	1.432	1.407	1.432
1981	378	378	390	1.261	1.231	1.261				1.000	1.000	1.000	1.458	1.432	1.458
1982	366	366	378	1.293	1.261	1.293				1.000	1.000	1.000	1.486	1.458	1.486
1983	354	354	366	1.328	1.293	1.328				1.000	1.000	1.000	1.519	1.486	1.519
1984	342	342	354	1.366	1.328	1.366				1.000	1.000	1.000	1.545	1.519	1.545
1985	330	330	342	1.407	1.366	1.407				1.000	1.000	1.000	1.570	1.545	1.570
1986	318	318	330	1.453	1.407	1.453				1.000	1.000	1.000	1.602	1.570	1.602
1987	306	306	318	1.503	1.453	1.503				1.000	1.000	1.000	1.632	1.602	1.632
1988	294	294	306	1.559	1.503	1.559				1.000	1.000	1.000	1.667	1.632	1.667
1989	282	282	294	1.621	1.559	1.621				1.000	1.000	1.000	1.707	1.667	1.707
1990	270	270	282	1.691	1.621	1.691				1.000	1.000	1.000	1.758	1.707	1.758
1991	258	258	270	1.766	1.691	1.766				1.000	1.000	1.000	1.818	1.758	1.818
1992	246	246	258	1.849	1.766	1.849				1.000	1.000	1.000	1.882	1.818	1.882
1993	234	234	246	1.938	1.849	1.938				1.000	1.000	1.000	1.949	1.882	1.949
1994	222	222	234	2.036	1.938	2.036				1.000	1.000	1.000	2.024	1.949	2.024
1995	210	210	222	2.148	2.036	2.148				1.000	1.000	1.000	2.122	2.024	2.122
1996	198	198	210	2.274	2.148	2.274				1.000	1.000	1.000	2.235	2.122	2.235
1997	186	186	198	2.417	2.274	2.417				1.000	1.000	1.000	2.345	2.235	2.345
1998	174	174	186	2.574	2.417	2.574				1.001	1.000	1.001	2.475	2.345	2.475
1999	162	162	174	2.742	2.574	2.742				1.001	1.001	1.001	2.625	2.475	2.625
2000	150	150	162	2.947	2.742	2.947				1.002	1.001	1.002	2.817	2.625	2.817
2001	138	138	150	3.213	2.947	3.213				1.002	1.002	1.002	3.061	2.817	3.061
2002	126	126	138	3.534	3.213	3.534				1.004	1.002	1.004	3.321	3.061	3.321
2003	114	114	126	3.923	3.534	3.923				1.005	1.004	1.005	3.598	3.321	3.598
2004	102	102	114	4.413	3.923	4.413				1.007	1.005	1.007	3.985	3.598	3.985
2005	90	90	102	5.097	4.413	5.097				1.011	1.007	1.011	4.504	3.985	4.504
2006	78	78	90	6.021	5.097	6.021				1.032	1.011	1.032	5.086	4.504	5.086
2007	66	66	78	7.346	6.021	7.346				1.054	1.032	1.054	5.976	5.086	5.976
2008	54	54	66	9.502	7.346	9.502				1.082	1.054	1.082	7.380	5.976	7.380
2009	42	42	54	13.541	9.502	13.541				1.118	1.082	1.118	9.815	7.380	9.815
2010	30	30	42	22.613	13.541	22.613				1.182	1.118	1.182	14.723	9.815	14.723
2011	18	18	30	49.297	22.613	49.297				1.383	1.182	1.383	23.998	14.723	23.998
2012	6	6	18	492.969	49.297	492.969				3.822	1.383	3.822	62.394	23.998	62.394

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	1	7	20	35	59	96	140	184	221	263	319	379	449	516	607	666	722	765	803	847	889	931	973	1,012	1,062	1,088	1,117	1,158	1,207	1,237	1,260	1,279	1,293	1,308	1,325	1,338	1,338
1978	1	9	28	50	84	128	179	249	320	432	565	688	822	908	989	1,062	1,131	1,197	1,261	1,318	1,368	1,427	1,496	1,590	1,668	1,736	1,790	1,824	1,845	1,863	1,879	1,889	1,895	1,902	1,904		1,904
1979	1	12	35	58	92	140	196	257	306	363	428	498	597	692	778	866	952	1,028	1,114	1,177	1,261	1,328	1,412	1,461	1,501	1,543	1,597	1,636	1,667	1,694	1,720	1,736	1,752	1,765			1,765
1980	1	12	36	60	93	141	203	273	322	377	440	518	596	675	754	825	891	954	1,004	1,060	1,130	1,210	1,275	1,332	1,389	1,436	1,469	1,492	1,513	1,539	1,563	1,588	1,612				1,612
1981	1	14	39	68	108	166	233	304	356	413	489	564	640	719	793	874	950	1,008	1,068	1,143	1,217	1,264	1,323	1,369	1,425	1,469	1,499	1,524	1,542	1,561	1,579	1,593					1,593
1982	2	25	62	101	158	234	316	397	462	549	665	801	918	1,024	1,121	1,231	1,298	1,368	1,438	1,532	1,627	1,699	1,766	1,842	1,902	1,955	2,015	2,072	2,124	2,187	2,236						2,236
1983	2	21	58	99	155	226	301	382	454	540	633	732	822	906	1,002	1,072	1,129	1,191	1,268	1,320	1,376	1,425	1,464	1,491	1,508	1,520	1,530	1,540	1,548	1,554							1,554
1984	3	29	70	114	174	250	327	427	519	603	688	772	864	942	1,005	1,071	1,147	1,238	1,308	1,380	1,467	1,562	1,614	1,650	1,682	1,720	1,760	1,798	1,841								1,841
1985	3	27	71	123	185	260	353	449	548	644	738	831	913	992	1,068	1,157	1,250	1,321	1,379	1,429	1,481	1,505	1,534	1,550	1,561	1,570	1,583	1,598									1,598
1986	2	26	78	126	192	290	392	500	611	714	821	924	1,010	1,101	1,197	1,303	1,379	1,468	1,570	1,675	1,753	1,823	1,892	1,975	2,059	2,137	2,209										2,209
1987	2	31	101	175	281	423	564	720	878	1,037	1,178	1,277	1,386	1,492	1,642	1,759	1,882	2,011	2,143	2,239	2,307	2,374	2,444	2,523	2,610	2,703											2,703
1988	3	37	110	202	316	454	581	714	843	979	1,096	1,213	1,348	1,517	1,684	1,831	1,965	2,076	2,160	2,249	2,340	2,413	2,513	2,599	2,685												2,685
1989	3	37	127	226	345	470	588	732	883	1,032	1,181	1,343	1,548	1,714	1,903	2,112	2,328	2,502	2,639	2,777	2,900	3,014	3,129	3,254													3,254
1990	3	43	155	263	400	528	660	797	930	1,082	1,260	1,473	1,635	1,818	2,028	2,251	2,434	2,593	2,727	2,812	2,896	2,998	3,083														3,083
1991	4	58	141	224	325	437	554	664	789	930	1,087	1,208	1,332	1,466	1,592	1,696	1,779	1,856	1,917	1,973	2,032	2,100															2,100
1992	4	72	172	278	382	481	596	713	844	1,018	1,143	1,287	1,440	1,585	1,663	1,732	1,805	1,893	1,986	2,068	2,140																2,140
1993	8	88	186	309	433	559	686	847	1,029	1,189	1,349	1,546	1,766	1,921	2,032	2,148	2,252	2,358	2,477	2,621																	2,621
1994	4	88	182	279	394	536	701	894	1,061	1,230	1,440	1,635	1,801	1,940	2,107	2,261	2,405	2,543	2,667																		2,667
1995	4	53	155	277	419	617	858	1,035	1,229	1,456	1,707	1,900	2,074	2,230	2,339	2,440	2,544	2,649																			2,649
1996	6	65	149	281	412	581	691	813	982	1,175	1,303	1,435	1,585	1,722	1,852	1,964	2,064																				2,064
1997	4	137	255	443	702	946	1,213	1,537	1,804	2,003	2,184	2,406	2,587	2,756	2,894	3,027																					3,027
1998	7	84	246	488	700	941	1,242	1,530	1,773	1,966	2,132	2,315	2,524	2,713	2,890																						2,890
1999	9	119	326	549	807	1,067	1,355	1,611	1,830	2,023	2,207	2,415	2,627	2,833																							2,833
2000	10	176	390	752	1,076	1,412	1,621	1,783	1,980	2,134	2,282	2,437	2,597																								2,597
2001	14	216	524	867	1,262	1,596	1,902	2,232	2,534	2,822	3,120	3,423																									3,423
2002	25	215	452	742	997	1,270	1,579	1,885	2,194	2,530	2,788																										2,788
2003	24	234	541	817	1,106	1,430	1,669	1,944	2,229	2,478																											2,478
2004	27	234	438	663	882	1,102	1,336	1,561	1,805																												1,805
2005	22	154	347	580	812	1,048	1,272	1,488																													1,488
2006	15	135	332	595	856	1,103	1,347																														1,347
2007	11	160	348	575	806	1,063																															1,063
2008	16	137	306	506	725																																725
2009	25	191	380	630																																	630
2010	17	178	378																																		378
2011	15	155																																			155
2012	7																																				7
																																					71,248

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	12.087	3.003	1.746	1.688	1.625	1.458	1.314	1.198	1.193	1.212	1.189	1.184	1.149	1.177	1.096	1.085	1.059	1.050	1.054	1.050	1.047	1.046	1.040	1.049	1.025	1.027	1.036	1.042	1.025	1.018	1.016	1.011	1.011	1.013	1.010		
1978	12.087	3.003	1.746	1.695	1.520	1.400	1.390	1.288	1.351	1.307	1.217	1.195	1.105	1.090	1.074	1.065	1.058	1.053	1.046	1.038	1.043	1.048	1.063	1.049	1.041	1.031	1.019	1.011	1.010	1.008	1.006	1.003	1.004	1.001			
1979	12.087	3.003	1.669	1.574	1.520	1.400	1.315	1.189	1.188	1.179	1.164	1.199	1.159	1.124	1.112	1.099	1.080	1.084	1.056	1.072	1.053	1.063	1.035	1.027	1.028	1.035	1.024	1.019	1.016	1.016	1.009	1.009	1.007				
1980	12.087	3.050	1.680	1.548	1.511	1.436	1.345	1.181	1.171	1.167	1.176	1.152	1.132	1.117	1.095	1.079	1.071	1.052	1.057	1.066	1.071	1.053	1.045	1.043	1.034	1.023	1.016	1.014	1.017	1.016	1.016	1.015					
1981	11.515	2.888	1.736	1.599	1.534	1.404	1.305	1.170	1.160	1.184	1.153	1.135	1.123	1.102	1.103	1.086	1.061	1.060	1.070	1.064	1.039	1.047	1.035	1.041	1.031	1.020	1.017	1.012	1.012	1.011	1.009						
1982	10.412	2.449	1.641	1.554	1.485	1.352	1.254	1.164	1.188	1.212	1.204	1.146	1.116	1.094	1.099	1.054	1.054	1.051	1.065	1.063	1.044	1.039	1.043	1.033	1.028	1.031	1.028	1.025	1.030	1.023							
1983	11.320	2.800	1.717	1.568	1.459	1.331	1.270	1.189	1.191	1.171	1.157	1.123	1.102	1.106	1.071	1.053	1.055	1.064	1.041	1.042	1.035	1.028	1.018	1.012	1.008	1.007	1.007	1.005	1.004								
1984	10.282	2.423	1.628	1.521	1.437	1.308	1.304	1.215	1.163	1.141	1.122	1.119	1.090	1.067	1.066	1.070	1.079	1.056	1.055	1.064	1.064	1.034	1.022	1.019	1.023	1.023	1.021	1.024									
1985	10.731	2.640	1.723	1.506	1.406	1.356	1.272	1.221	1.174	1.145	1.126	1.099	1.086	1.076	1.084	1.080	1.057	1.044	1.036	1.036	1.017	1.019	1.011	1.007	1.006	1.008	1.010										
1986	11.951	2.940	1.627	1.519	1.513	1.351	1.278	1.220	1.170	1.149	1.126	1.093	1.089	1.087	1.089	1.058	1.064	1.069	1.067	1.047	1.040	1.038	1.043	1.043	1.038	1.034											
1987	12.760	3.253	1.736	1.601	1.506	1.336	1.276	1.220	1.181	1.135	1.085	1.085	1.077	1.101	1.071	1.070	1.069	1.066	1.045	1.031	1.029	1.030	1.032	1.034	1.036												
1988	11.654	2.992	1.841	1.560	1.437	1.281	1.228	1.182	1.160	1.120	1.107	1.112	1.125	1.110	1.087	1.073	1.056	1.041	1.041	1.040	1.031	1.042	1.034	1.033													
1989	12.725	3.408	1.786	1.523	1.362	1.252	1.244	1.206	1.170	1.144	1.137	1.152	1.107	1.110	1.110	1.102	1.074	1.055	1.052	1.044	1.039	1.038	1.040														
1990	15.348	3.577	1.695	1.518	1.322	1.250	1.208	1.166	1.163	1.165	1.169	1.109	1.112	1.116	1.110	1.082	1.065	1.052	1.031	1.030	1.035	1.028															
1991	13.978	2.425	1.591	1.449	1.348	1.267	1.198	1.189	1.178	1.169	1.111	1.103	1.100	1.086	1.065	1.049	1.043	1.033	1.030	1.029	1.033																
1992	18.752	2.384	1.619	1.375	1.260	1.239	1.196	1.183	1.207	1.122	1.126	1.119	1.101	1.049	1.042	1.042	1.049	1.049	1.041	1.035																	
1993	11.224	2.115	1.660	1.398	1.292	1.228	1.234	1.215	1.155	1.135	1.145	1.143	1.088	1.058	1.057	1.048	1.047	1.051	1.058																		
1994	23.254	2.057	1.534	1.410	1.361	1.308	1.276	1.186	1.159	1.171	1.135	1.102	1.077	1.086	1.073	1.064	1.057	1.049																			
1995	13.881	2.937	1.789	1.511	1.475	1.389	1.207	1.188	1.185	1.172	1.113	1.092	1.075	1.049	1.043	1.042	1.041																				
1996	11.052	2.298	1.887	1.469	1.407	1.191	1.176	1.207	1.197	1.109	1.101	1.105	1.087	1.076	1.061	1.051																					
1997	35.588	1.867	1.739	1.584	1.346	1.283	1.267	1.173	1.111	1.090	1.101	1.075	1.065	1.050	1.046																						
1998	12.082	2.920	1.985	1.434	1.345	1.320	1.232	1.158	1.109	1.085	1.086	1.090	1.075	1.065																							
1999	12.563	2.734	1.683	1.471	1.321	1.270	1.189	1.136	1.106	1.091	1.095	1.088	1.078																								
2000	17.033	2.214	1.930	1.431	1.311	1.148	1.100	1.110	1.078	1.069	1.068	1.066																									
2001	15.180	2.422	1.654	1.455	1.264	1.192	1.173	1.135	1.114	1.106	1.097																										
2002	8.740	2.106	1.640	1.344	1.273	1.244	1.194	1.164	1.153	1.102																											
2003	9.916	2.308	1.509	1.355	1.293	1.167	1.165	1.146	1.112																												
2004	8.817	1.874	1.512	1.331	1.249	1.213	1.168	1.156																													
2005	6.942	2.250	1.669	1.400	1.291	1.214	1.170																														
2006	9.059	2.460	1.794	1.439	1.290	1.221																															
2007	14.665	2.175	1.651	1.402	1.318																																
2008	8.384	2.226	1.654	1.434																																	
2009	7.653	1.991	1.659																																		
2010	10.540	2.125																																			
2011	10.333																																				
4 Yr Avg	9.227	2.129	1.689	1.419	1.287	1.203	1.174	1.150	1.114	1.092	1.086	1.080	1.076	1.060	1.056	1.051	1.049	1.045	1.040	1.035	1.035	1.034	1.037	1.029	1.025	1.018	1.016	1.016	1.016	1.016	1.010	1.010	1.008	1.007	1.010		
5 Yr Avg	10.315	2.195	1.685	1.401	1.288	1.212	1.174	1.142	1.112	1.090	1.089	1.085	1.076	1.065	1.056	1.049	1.048	1.047	1.042	1.036	1.034	1.035	1.032	1.027	1.022	1.021	1.016	1.016	1.016	1.015	1.011	1.010	1.008	1.007	1.010		
7 Yr Avg	9.654	2.157	1.635	1.386	1.282	1.200	1.166	1.144	1.112	1.093	1.094	1.088	1.078	1.062	1.055	1.054	1.054	1.047	1.043	1.037	1.032	1.033	1.029	1.026	1.024	1.021	1.017	1.016	1.016	1.015	1.011	1.010	1.008	1.007	1.010		
3 Yr Wtd	9.219	2.102	1.655	1.425	1.299	1.216	1.167	1.155	1.126	1.094	1.088	1.081	1.073	1.062	1.049	1.052	1.048	1.050	1.044	1.031	1.036	1.036	1.036	1.036	1.029	1.023	1.013	1.019	1.017	1.017	1.011	1.009	1.007	1.006	1.010		
5 Yr Wtd	9.763	2.177	1.685	1.398	1.288	1.210	1.174	1.142	1.113	1.092	1.090	1.083	1.075	1.064	1.055	1.050	1.048	1.047	1.043	1.036	1.034	1.035	1.034	1.029	1.024	1.022	1.017	1.017	1.017	1.015	1.011	1.009	1.007	1.006	1.010		
10 Yr Wtd	9.151	2.182	1.657	1.404	1.293	1.220	1.180	1.152	1.125	1.107	1.102	1.094	1.083	1.072	1.068	1.063	1.056	1.051	1.045	1.039	1.036	1.034	1.033	1.030	1.028	1.024	1.020	1.019	1.017	1.015	1.011	1.009	1.007	1.006	1.010		TAIL
Prior	10.000	2.200	1.675	1.425	1.285	1.215	1.185	1.155	1.125	1.110	1.100	1.090	1.075	1.065	1.065	1.063	1.058	1.055	1.052	1.049	1.048	1.045	1.043	1.040	1.037	1.035	1.033	1.031	1.029	1.027	1.026	1.023	1.023	1.021	1.019	1.017	1.128
PA Sel.	10.000	2.325	1.670	1.415	1.290	1.215	1.175	1.141	1.118	1.101	1.089	1.080	1.075	1.068	1.066	1.064	1.059	1.055	1.051	1.048	1.047	1.044	1.043	1.040	1.037	1.034	1.032	1.031	1.028	1.027	1.026	1.024	1.022	1.021	1.019	1.017	
Selected	10.000	2.180	1.670	1.425	1.294	1.220	1.181	1.155	1.125	1.110	1.100	1.090	1.075	1.065	1.065	1.063	1.059	1.055	1.051	1.048	1.047	1.044	1.043	1.040	1.037	1.034	1.032	1.031	1.028	1.027	1.026	1.024	1.022	1.021	1.019	1.017	
Cumulative	492.969	49.297	22.613	13.541	9.502	7.346	6.021	5.097	4.413	3.923	3.534	3.213	2.947	2.742	2.574	2.417	2.274	2.148	2.036	1.938	1.849	1.766	1.691	1.621	1.559	1.503	1.453	1.407	1.366	1.328	1.293	1.261	1.231	1.205	1.180	1.159	1.140

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

LOST TIME - PHARMACIES

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	10.000		2.322	5.397	10.000	10.000		425.356		83.356	332.829	494.818	492.969
18	1.5	2.180	3.253	1.644	2.126	2.325	2.180	1.311	42.536	85.935	35.904	61.664	49.482	49.297
30	2.5	1.670	1.953	1.439	1.598	1.670	1.670	1.238	19.512	26.420	21.838	29.004	21.283	22.613
42	3.5	1.425	1.463	1.333	1.394	1.415	1.425	1.059	11.684	13.525	15.176	18.154	12.744	13.541
54	4.5	1.294	1.314	1.267	1.288	1.290	1.294	0.984	8.199	9.246	11.386	13.025	9.007	9.502
66	5.5	1.220	1.227	1.221	1.225	1.215	1.220	0.969	6.338	7.038	8.990	10.110	6.982	7.346
78	6.5	1.181	1.177	1.187	1.183	1.175	1.181	1.006	5.195	5.737	7.364	8.254	5.746	6.021
90	7.5	1.155	1.150	1.161	1.153	1.141	1.155	1.010	4.398	4.873	6.204	6.979	4.891	5.097
102	8.5	1.125	1.130	1.141	1.131	1.118	1.125	0.931	3.808	4.239	5.343	6.052	4.286	4.413
114	9.5	1.110	1.107	1.124	1.114	1.101	1.110	0.990	3.385	3.752	4.683	5.351	3.833	3.923
126	10.5	1.100	1.095	1.111	1.101	1.089	1.100	1.009	3.049	3.389	4.166	4.803	3.482	3.534
138	11.5	1.090	1.087	1.099	1.090	1.080	1.090	0.990	2.772	3.093	3.751	4.363	3.199	3.213
150	12.5	1.075	1.078	1.089	1.081	1.075	1.075	0.908	2.543	2.846	3.413	4.002	2.962	2.947
162	13.5	1.065	1.066	1.081	1.074	1.068	1.065	0.932	2.366	2.640	3.134	3.702	2.755	2.742
174	14.5	1.065	1.057	1.074	1.068	1.066	1.065	1.065	2.221	2.478	2.899	3.447	2.579	2.574
186	15.5	1.063	1.057	1.067	1.062	1.064	1.063	1.032	2.086	2.344	2.700	3.229	2.419	2.417
198	16.5	1.059	1.055	1.062	1.058	1.059	1.059	0.993	1.962	2.218	2.530	3.040	2.274	2.274
210	17.5	1.055	1.050	1.057	1.054	1.055	1.055	0.987	1.853	2.103	2.383	2.874	2.148	2.148
222	18.5	1.051	1.048	1.052	1.050	1.051	1.051	0.975	1.757	2.003	2.255	2.728	2.036	2.036
234	19.5	1.048	1.045	1.049	1.047	1.048	1.048	0.996	1.672	1.910	2.142	2.599	1.938	1.938
246	20.5	1.047	1.043	1.045	1.044	1.047	1.047	1.026	1.595	1.828	2.043	2.482	1.849	1.849
258	21.5	1.044	1.042	1.042	1.041	1.044	1.044	0.988	1.524	1.753	1.955	2.378	1.766	1.766
270	22.5	1.043	1.040	1.039	1.039	1.043	1.043	1.012	1.459	1.682	1.877	2.283	1.691	1.691
282	23.5	1.040	1.039	1.036	1.037	1.040	1.040	0.975	1.399	1.617	1.807	2.197	1.621	1.621
294	24.5	1.037	1.036	1.034	1.035	1.037	1.037	0.956	1.345	1.556	1.743	2.118	1.559	1.559
306	25.5	1.034	1.033	1.032	1.034	1.034	1.034	0.964	1.297	1.502	1.686	2.046	1.503	1.503
318	26.5	1.032	1.030	1.030	1.032	1.032	1.032	0.977	1.254	1.454	1.634	1.980	1.453	1.453
330	27.5	1.031	1.028	1.028	1.031	1.031	1.031	0.972	1.214	1.411	1.587	1.918	1.407	1.407
342	28.5	1.028	1.026	1.026	1.029	1.028	1.028	0.962	1.178	1.372	1.544	1.862	1.366	1.366
354	29.5	1.027	1.024	1.025	1.028	1.027	1.027	0.980	1.146	1.337	1.504	1.809	1.328	1.328
366	30.5	1.026	1.023	1.023	1.027	1.026	1.026	0.966	1.116	1.305	1.468	1.759	1.293	1.293
378	31.5	1.024	1.022	1.022	1.026	1.024	1.024	0.952	1.088	1.276	1.434	1.713	1.261	1.261
390	32.5	1.022	1.021	1.021	1.025	1.022	1.022	0.955	1.063	1.249	1.403	1.670	1.231	1.231
402	33.5	1.021	1.019	1.020	1.024	1.021	1.021	0.952	1.040	1.223	1.375	1.630	1.205	1.205
414	34.5	1.019	1.019	1.019	1.023	1.019	1.019	0.919	1.019	1.200	1.348	1.592	1.180	1.180
426	35.5		1.017	1.018	1.022	1.017	1.017	0.918		1.178	1.324	1.556	1.159	1.159
438	36.5		1.016	1.017	1.022	1.015	1.015	0.915		1.159	1.301	1.522	1.140	1.140
450	37.5		1.015	1.016	1.021	1.013	1.013	0.909		1.141	1.279	1.490	1.123	1.123
462	38.5		1.014	1.015	1.020	1.012	1.012	0.904		1.124	1.259	1.460	1.108	1.108
474	39.5		1.013	1.014	1.020	1.011	1.011	0.897		1.109	1.241	1.431	1.095	1.095
486	40.5		1.012	1.014	1.019	1.009	1.009	0.892		1.095	1.223	1.403	1.083	1.083
498	41.5		1.011	1.013	1.018	1.008	1.008	0.890		1.083	1.207	1.377	1.073	1.073
510	42.5		1.010	1.012	1.018	1.007	1.007	0.890		1.072	1.191	1.352	1.064	1.064
522	43.5		1.009	1.012	1.017	1.006	1.006	0.888		1.061	1.177	1.329	1.057	1.057
534	44.5		1.009	1.011	1.017	1.006	1.006	0.888		1.051	1.163	1.306	1.050	1.050
546	45.5		1.008	1.011	1.016	1.005	1.005	0.888		1.042	1.150	1.285	1.044	1.044
558	46.5		1.007	1.010	1.016	1.004	1.004	0.889		1.034	1.138	1.264	1.039	1.039
570	47.5		1.005	1.010	1.016	1.004	1.004	0.887		1.027	1.127	1.244	1.034	1.034
582	48.5		1.004	1.009	1.015	1.003	1.003	0.887		1.022	1.116	1.225	1.030	1.030
594	49.5		1.003	1.009	1.015	1.003	1.003	0.880		1.017	1.106	1.207	1.027	1.027
606	50.5		1.003	1.009	1.014	1.003	1.003	0.876		1.014	1.096	1.189	1.023	1.023
618	51.5		1.002	1.008	1.014	1.002	1.002	0.876		1.011	1.087	1.172	1.021	1.021
630	52.5		1.002	1.008	1.014	1.002	1.002	0.890		1.009	1.078	1.156	1.018	1.018
642	53.5		1.001	1.007	1.013	1.002	1.002	0.900		1.007	1.069	1.141	1.016	1.016
654	54.5		1.001	1.007	1.013	1.002	1.002	0.908		1.006	1.062	1.126	1.014	1.014
666	55.5		1.001	1.007	1.013	1.002	1.002	0.898		1.005	1.054	1.111	1.013	1.013
678	56.5		1.001	1.007	1.013	1.001	1.001	0.881		1.004	1.047	1.097	1.011	1.011
690	57.5		1.001	1.006	1.012	1.001	1.001	0.817		1.003	1.040	1.083	1.010	1.010
702	58.5		1.000	1.006	1.012	1.001	1.001	0.943		1.003	1.033	1.070	1.009	1.009
714	59.5		1.000	1.006	1.012	1.001	1.001	0.885		1.002	1.027	1.058	1.008	1.008
726	60.5		1.000	1.006	1.011	1.001	1.001	0.885		1.002	1.021	1.045	1.007	1.007
738	61.5		1.000	1.005	1.011	1.001	1.001	0.885		1.002	1.016	1.033	1.006	1.006
750	62.5		1.000	1.005	1.011	1.001	1.001	0.884		1.001	1.010	1.022	1.005	1.005
Tail	Tail		1.001	1.005	1.011	1.005	1.005	7.518		1.001	1.005	1.011	1.005	1.005

59.5 TAIL DECAY 15.167 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2C, SHEET 44
(4) SECTION 3, EXHIBIT 2C, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2C, SHEET 48
(5) SECTION 3, EXHIBIT 2C, SHEET 44
(6) SECTION 3, EXHIBIT 2C, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - PHARMACIES

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.979**
Inverse Power	**1.011**	**0.995**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.463				Slope=	-1.240			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.404				Intercept=	3.703			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000	9.219	9.763	10.000	10.000	1.792	-2.250	-0.574	**2.322**	83.356	1.792	2.197	1.481	**5.397**	332.829
2	18	2.180	2.102	2.177	2.325	2.180	2.890	-0.488	-0.065	**1.644**	35.904	2.890	0.166	0.119	**2.126**	61.664
3	30	1.670	1.655	1.685	1.670	1.670	3.401	-0.091	0.172	**1.439**	21.838	3.401	-0.400	-0.515	**1.598**	29.004
4	42	1.425	1.425	1.398	1.415	1.425	3.738	0.190	0.327	**1.333**	15.176	3.738	-0.856	-0.932	**1.394**	18.154
5	54	1.294	1.299	1.288	1.290	1.294	3.989	0.394	0.444	**1.267**	11.386	3.989	-1.226	-1.244	**1.288**	13.025
6	66	1.220	1.216	1.210	1.215	1.220	4.190	0.538	0.537	**1.221**	8.990	4.190	-1.514	-1.492	**1.225**	10.110
7	78	1.181	1.167	1.174	1.175	1.181	4.357	0.628	0.614	**1.187**	7.364	4.357	-1.707	-1.700	**1.183**	8.254
8	90	1.155	1.155	1.142	1.141	1.155	4.500	0.697	0.680	**1.161**	6.204	4.500	-1.864	-1.877	**1.153**	6.979
9	102	1.125	1.126	1.113	1.118	1.125	4.625	0.787	0.738	**1.141**	5.343	4.625	-2.079	-2.032	**1.131**	6.052
10	114	1.110	1.094	1.092	1.101	1.110	4.736	0.838	0.790	**1.124**	4.683	4.736	-2.207	-2.170	**1.114**	5.351
11	126	1.100	1.088	1.090	1.089	1.100	4.836	0.875	0.836	**1.111**	4.166	4.836	-2.303	-2.294	**1.101**	4.803
12	138	1.090	1.081	1.083	1.080	1.090	4.927	0.914	0.878	**1.099**	3.751	4.927	-2.408	-2.407	**1.090**	4.363
13	150	1.075	1.073	1.075	1.075	1.075	5.011	0.979	0.917	**1.089**	3.413	5.011	-2.590	-2.510	**1.081**	4.002
14	162	1.065	1.062	1.064	1.068	1.065	5.088	1.028	0.953	**1.081**	3.134	5.088	-2.733	-2.606	**1.074**	3.702
15	174	1.065	1.049	1.055	1.066	1.065	5.159	1.028	0.986	**1.074**	2.899	5.159	-2.733	-2.695	**1.068**	3.447
16	186	1.063	1.052	1.050	1.064	1.063	5.226	1.039	1.017	**1.067**	2.700	5.226	-2.765	-2.777	**1.062**	3.229
17	198	1.059	1.048	1.048	1.059	1.057	5.288	1.072	1.045	**1.062**	2.530	5.288	-2.866	-2.855	**1.058**	3.040
18	210	1.055	1.050	1.047	1.055	1.055	5.347	1.084	1.073	**1.057**	2.383	5.347	-2.903	-2.928	**1.054**	2.874
19	222	1.051	1.044	1.043	1.051	1.051	5.403	1.109	1.098	**1.052**	2.255	5.403	-2.982	-2.997	**1.050**	2.728
20	234	1.048	1.031	1.036	1.048	1.048	5.455	1.126	1.123	**1.049**	2.142	5.455	-3.036	-3.062	**1.047**	2.599
21	246	1.047	1.036	1.034	1.047	1.047	5.505	1.132	1.146	**1.045**	2.043	5.505	-3.057	-3.124	**1.044**	2.482
22	258	1.044	1.036	1.035	1.044	1.044	5.553	1.150	1.168	**1.042**	1.955	5.553	-3.115	-3.183	**1.041**	2.378
23	270	1.043	1.036	1.034	1.043	1.043	5.598	1.160	1.189	**1.039**	1.877	5.598	-3.147	-3.239	**1.039**	2.283
24	282	1.040	1.036	1.029	1.040	1.040	5.642	1.180	1.209	**1.036**	1.807	5.642	-3.214	-3.293	**1.037**	2.197
25	294	1.037	1.029	1.024	1.037	1.037	5.684	1.205	1.229	**1.034**	1.743	5.684	-3.299	-3.345	**1.035**	2.118
26	306	1.034	1.023	1.022	1.034	1.034	5.724	1.225	1.247	**1.032**	1.686	5.724	-3.371	-3.395	**1.034**	2.046
27	318	1.032	1.013	1.017	1.032	1.032	5.762	1.241	1.265	**1.030**	1.634	5.762	-3.429	-3.442	**1.032**	1.980
28	330	1.031	1.019	1.017	1.031	1.031	5.799	1.258	1.282	**1.028**	1.587	5.799	-3.489	-3.488	**1.031**	1.918
29	342	1.028	1.017	1.017	1.028	1.028	5.835	1.277	1.299	**1.026**	1.544	5.835	-3.558	-3.532	**1.029**	1.862
30	354	1.027	1.017	1.015	1.027	1.027	5.869	1.290	1.315	**1.025**	1.504	5.869	-3.606	-3.575	**1.028**	1.809
31	366	1.026	1.011	1.011	1.026	1.026	5.903	1.306	1.330	**1.023**	1.468	5.903	-3.667	-3.617	**1.027**	1.759
32	378	1.024	1.009	1.009	1.024	1.024	5.935	1.326	1.345	**1.022**	1.434	5.935	-3.742	-3.657	**1.026**	1.713
33	390	1.022	1.007	1.007	1.022	1.022	5.966	1.344	1.359	**1.021**	1.403	5.966	-3.811	-3.695	**1.025**	1.670
34	402	1.021	1.006	1.006	1.021	1.021	5.996	1.362	1.373	**1.020**	1.375	5.996	-3.882	-3.733	**1.024**	1.630
35	414	1.019	1.010	1.010	0.000		6.026		1.387	**1.019**	1.348	6.026		-3.769	**1.023**	1.592
36	426						6.054		1.400	**1.018**	1.324	6.054		-3.805	**1.022**	1.556
37	438						6.082		1.413	**1.017**	1.301	6.082		-3.839	**1.022**	1.522
38	450						6.109		1.426	**1.016**	1.279	6.109		-3.873	**1.021**	1.490
39	462						6.136		1.438	**1.015**	1.259	6.136		-3.905	**1.020**	1.460
40	474						6.161		1.450	**1.014**	1.241	6.161		-3.937	**1.020**	1.431
41	486						6.186		1.461	**1.014**	1.223	6.186		-3.968	**1.019**	1.403
42	498						6.211		1.473	**1.013**	1.207	6.211		-3.998	**1.018**	1.377
43	510						6.234		1.484	**1.012**	1.191	6.234		-4.028	**1.018**	1.352
44	522						6.258		1.494	**1.012**	1.177	6.258		-4.057	**1.017**	1.329
45	534						6.280		1.505	**1.011**	1.163	6.280		-4.085	**1.017**	1.306
46	546						6.303		1.515	**1.011**	1.150	6.303		-4.113	**1.016**	1.285
47	558						6.324		1.525	**1.010**	1.138	6.324		-4.140	**1.016**	1.264
48	570						6.346		1.535	**1.010**	1.127	6.346		-4.166	**1.016**	1.244
49	582						6.366		1.545	**1.009**	1.116	6.366		-4.192	**1.015**	1.225
50	594						6.387		1.554	**1.009**	1.106	6.387		-4.217	**1.015**	1.207
51	606						6.407		1.563	**1.009**	1.096	6.407		-4.242	**1.014**	1.189
52	618						6.426		1.573	**1.008**	1.087	6.426		-4.266	**1.014**	1.172
53	630						6.446		1.581	**1.008**	1.078	6.446		-4.290	**1.014**	1.156
54	642						6.465		1.590	**1.007**	1.069	6.465		-4.313	**1.013**	1.141
55	654						6.483		1.599	**1.007**	1.062	6.483		-4.336	**1.013**	1.126
56	666						6.501		1.607	**1.007**	1.054	6.501		-4.359	**1.013**	1.111
57	678						6.519		1.615	**1.007**	1.047	6.519		-4.381	**1.013**	1.097
58	690						6.537		1.624	**1.006**	1.040	6.537		-4.403	**1.012**	1.083
59	702						6.554		1.632	**1.006**	1.033	6.554		-4.424	**1.012**	1.070
60	714						6.571		1.639	**1.006**	1.027	6.571		-4.445	**1.012**	1.058
61	726						6.588		1.647	**1.006**	1.021	6.588		-4.466	**1.011**	1.045
62	738						6.604		1.655	**1.005**	1.016	6.604		-4.486	**1.011**	1.033
63	750						6.620		1.662	**1.005**	1.010	6.620		-4.506	**1.011**	1.022
64	762						6.636		1.670	**1.005**	1.005	6.636		-4.526	**1.011**	1.011

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

LOST TIME - PHARMACIES

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	8.211		
18	1.5	2.180	2.503	3.253	2.503
30	2.5	1.670	1.761	1.953	1.761
42	3.5	1.425	1.153	1.463	1.153
54	4.5	1.294	1.052	1.314	1.052
66	5.5	1.220	1.000	1.227	1.000
78	6.5	1.181	0.983	1.177	0.983
90	7.5	1.155	0.974	1.150	0.974
102	8.5	1.125	0.968	1.130	0.968
114	9.5	1.110	0.963	1.107	0.963
126	10.5	1.100	0.964	1.095	0.964
138	11.5	1.090	0.956	1.087	0.956
150	12.5	1.075	0.945	1.078	0.945
162	13.5	1.065	0.939	1.066	0.939
174	14.5	1.065	0.936	1.057	0.936
186	15.5	1.063	0.928	1.057	0.928
198	16.5	1.057	0.927	1.055	0.927
210	17.5	1.055	0.929	1.050	0.929
222	18.5	1.051	0.930	1.048	0.930
234	19.5	1.048	0.932	1.045	0.932
246	20.5	1.047	0.937	1.043	0.937
258	21.5	1.044	0.941	1.042	0.941
270	22.5	1.043	0.943	1.040	0.943
282	23.5	1.040	0.943	1.039	0.943
294	24.5	1.037	0.937	1.036	0.937
306	25.5	1.034	0.928	1.033	0.928
318	26.5	1.032	0.913	1.030	0.913
330	27.5	1.031	0.901	1.028	0.901
342	28.5	1.028	0.890	1.026	0.890
354	29.5	1.027	0.878	1.024	0.878
366	30.5	1.026	0.871	1.023	0.871
378	31.5	1.024	0.879	1.022	0.879
390	32.5	1.022	0.892	1.021	0.892
402	33.5	1.021	0.894	1.019	0.894
414	34.5		0.917	1.019	0.917
426	35.5		0.936	1.017	0.936
438	36.5		0.941	1.016	0.941
450	37.5		0.937	1.015	0.937
462	38.5		0.949	1.014	0.949
474	39.5		0.939	1.013	0.939
486	40.5		0.927	1.012	0.927
498	41.5		0.928	1.011	0.928
510	42.5		0.952	1.010	0.952
522	43.5		0.948	1.009	0.948
534	44.5		0.927	1.009	0.927
546	45.5		0.904	1.008	0.904
558	46.5		0.868	1.007	0.868
570	47.5		0.824	1.005	0.824
582	48.5		0.800	1.004	0.800
594	49.5		0.796	1.003	0.796
606	50.5		0.796	1.003	0.796
618	51.5		0.801	1.002	0.801
630	52.5		0.800	1.002	0.800
642	53.5		0.800	1.001	0.800
654	54.5		0.800	1.001	0.800
666	55.5		0.800	1.001	0.800
678	56.5		0.800	1.001	0.800
690	57.5		0.800	1.001	0.800
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															9
1974																														16	14
1975																													33	30	26
1976																												29	29	20	16
1977	1	6	13	15	24	37	44	44	36	43	56	60	70	67	91	59	56	43	38	44	42	42	43	39	50	26	29	41	49	30	23
1978	1	9	19	21	35	44	51	70	72	112	133	123	134	86	82	73	69	66	63	58	50	59	69	94	78	69	53	34	21	19	15
1979	1	11	23	23	33	48	56	62	49	58	65	70	99	95	86	88	86	76	86	62	85	67	84	50	39	42	54	39	32	26	27
1980	1	11	24	24	33	48	62	70	49	55	63	77	79	79	79	72	66	63	50	57	70	80	64	57	58	47	33	23	21	25	25
1981	1	12	26	29	41	58	67	71	52	57	76	75	76	79	74	82	76	57	61	75	74	47	59	46	56	44	30	25	18	19	18
1982	2	23	37	40	56	76	82	80	65	87	116	136	117	106	97	111	67	70	70	93	96	72	67	75	60	53	60	57	52	63	49
1983	2	19	37	41	56	71	75	81	72	87	93	99	90	84	96	71	57	62	77	52	56	48	39	27	17	12	10	10	8	6	
1984	3	26	41	44	60	76	77	99	92	84	85	84	92	78	63	66	76	91	70	72	88	94	52	36	32	38	40	38	43		
1985	3	25	44	52	62	75	93	96	99	96	94	93	82	79	75	90	93	71	58	50	52	25	28	16	11	10	13	15			
1986	2	24	51	49	65	98	102	109	110	104	107	103	86	90	96	106	76	89	102	105	79	70	69	82	85	77	73				
1987	2	29	70	74	105	142	142	156	158	159	140	100	108	107	150	117	123	129	132	96	69	67	70	78	87	93					
1988	3	34	73	92	113	138	127	133	130	135	117	117	135	169	167	147	134	111	84	89	91	73	101	86	85						
1989	3	34	90	100	118	125	118	144	151	150	149	162	204	166	189	210	216	173	138	138	123	113	116	124							
1990	3	41	112	108	136	129	132	137	133	152	178	213	161	183	210	222	184	158	134	85	84	101	85								
1991	4	54	83	83	100	113	117	110	126	141	157	120	125	133	126	104	83	77	61	57	58	68									
1992	4	68	100	106	104	99	115	117	131	175	125	144	153	145	78	69	72	88	94	81	72										
1993	8	80	98	123	123	126	128	161	182	159	161	196	221	155	111	116	104	106	119	144											
1994	4	85	94	97	115	142	165	193	166	169	211	194	166	139	168	154	144	138	124												
1995	4	49	102	122	142	199	240	177	194	227	251	193	174	156	109	101	104	105													
1996	6	59	84	132	132	168	111	122	169	193	128	132	150	137	130	112	100														
1997	4	133	118	188	259	243	268	324	266	200	180	222	181	169	139	133															
1998	7	77	162	242	212	241	301	288	242	193	166	183	209	188	177																
1999	9	110	207	223	259	259	288	256	219	193	183	209	211	206																	
2000	10	166	214	363	324	335	209	162	197	154	148	155	161																		
2001	14	202	308	343	395	334	306	330	302	288	298	303																			
2002	25	190	238	289	255	272	310	306	309	337	258																				
2003	24	211	307	276	290	324	239	275	285	249																					
2004	27	207	205	225	219	219	234	225	244																						
2005	22	132	193	233	232	236	224	216																							
2006	15	120	197	263	261	248	243																								
2007	11	149	188	227	231	256																									
2008	16	121	168	200	220																										
2009	25	166	189	250																											
2010	17	161	200																												
2011	15	140																													
2012	7																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
1955																															
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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.205
1974																														0.858	0.876
1975																													0.895	0.879	0.684
1976																												1.016	0.692	0.816	0.767
1977	11.087	2.183	1.119	1.610	1.532	1.190	1.000	0.829	1.166	1.314	1.078	1.157	0.959	1.362	0.642	0.963	0.758	0.890	1.150	0.968	0.986	1.021	0.908	1.286	0.527	1.115	1.393	1.206	0.612	0.753	0.876
1978	11.087	2.183	1.119	1.627	1.267	1.168	1.365	1.026	1.570	1.182	0.924	1.092	0.643	0.948	0.894	0.940	0.964	0.960	0.907	0.864	1.195	1.155	1.377	0.821	0.884	0.778	0.644	0.599	0.915	0.804	0.723
1979	11.087	2.183	1.004	1.431	1.427	1.169	1.101	0.789	1.185	1.132	1.077	1.411	0.958	0.908	1.017	0.980	0.892	1.124	0.726	1.354	0.790	1.260	0.589	0.796	1.064	1.293	0.720	0.809	0.833	1.012	0.577
1980	11.087	2.235	1.012	1.354	1.444	1.290	1.135	0.707	1.116	1.139	1.232	1.014	1.001	1.005	0.906	0.916	0.960	0.792	1.140	1.227	1.150	0.805	0.887	1.008	0.810	0.712	0.687	0.926	1.199	0.979	0.983
1981	10.515	2.068	1.126	1.412	1.425	1.161	1.061	0.725	1.107	1.331	0.986	1.017	1.037	0.932	1.107	0.928	0.760	1.054	1.239	0.980	0.640	1.255	0.775	1.223	0.794	0.665	0.839	0.738	1.052	0.913	0.804
1982	9.412	1.603	1.083	1.418	1.360	1.077	0.976	0.812	1.329	1.340	1.169	0.862	0.909	0.909	1.143	0.602	1.059	0.993	1.333	1.028	0.748	0.933	1.127	0.796	0.882	1.140	0.937	0.920	1.214	0.780	
1983	10.320	1.975	1.115	1.361	1.266	1.053	1.086	0.887	1.203	1.068	1.074	0.906	0.928	1.145	0.739	0.800	1.101	1.233	0.679	1.074	0.865	0.813	0.676	0.647	0.674	0.863	1.029	0.731	0.818		
1984	9.282	1.577	1.070	1.350	1.276	1.013	1.291	0.924	0.917	1.011	0.985	1.091	0.850	0.809	1.055	1.136	1.204	0.769	1.030	1.219	1.075	0.556	0.690	0.878	1.199	1.050	0.944	1.128			
1985	9.731	1.809	1.164	1.204	1.210	1.231	1.038	1.034	0.963	0.978	0.997	0.883	0.955	0.959	1.193	1.033	0.763	0.813	0.868	1.030	0.476	1.160	0.573	0.648	0.902	1.311	1.218				
1986	10.951	2.117	0.950	1.346	1.502	1.035	1.071	1.011	0.942	1.027	0.969	0.835	1.047	1.066	1.106	0.717	1.164	1.149	1.028	0.750	0.894	0.982	1.192	1.028	0.913	0.940					
1987	11.760	2.445	1.063	1.418	1.348	0.999	1.097	1.018	1.005	0.881	0.713	1.083	0.985	1.410	0.778	1.050	1.052	1.025	0.723	0.721	0.970	1.049	1.116	1.112	1.069						
1988	10.654	2.178	1.264	1.226	1.218	0.924	1.041	0.979	1.042	0.865	1.002	1.155	1.248	0.990	0.880	0.910	0.825	0.762	1.056	1.023	0.801	1.379	0.858	0.991							
1989	11.725	2.614	1.112	1.187	1.055	0.949	1.212	1.052	0.991	0.996	1.089	1.260	0.811	1.139	1.112	1.027	0.804	0.794	1.001	0.896	0.919	1.018	1.076								
1990	14.348	2.757	0.965	1.264	0.943	1.026	1.039	0.968	1.142	1.176	1.196	0.756	1.137	1.147	1.057	0.827	0.862	0.846	0.637	0.988	1.204	0.838									
1991	12.978	1.535	1.005	1.208	1.124	1.034	0.940	1.144	1.122	1.114	0.768	1.034	1.070	0.944	0.827	0.800	0.924	0.792	0.933	1.023	1.171										
1992	17.752	1.462	1.066	0.980	0.955	1.157	1.018	1.118	1.336	0.714	1.155	1.066	0.946	0.538	0.885	1.048	1.214	1.065	0.868	0.885											
1993	10.224	1.224	1.252	1.000	1.027	1.010	1.262	1.130	0.876	1.009	1.219	1.126	0.702	0.713	1.047	0.898	1.019	1.125	1.205												
1994	22.254	1.105	1.039	1.178	1.240	1.163	1.170	0.862	1.016	1.246	0.923	0.855	0.836	1.207	0.921	0.933	0.958	0.896													
1995	12.881	2.088	1.196	1.160	1.403	1.208	0.737	1.098	1.167	1.106	0.769	0.903	0.898	0.695	0.933	1.021	1.015														
1996	10.052	1.427	1.571	0.999	1.275	0.659	1.100	1.383	1.145	0.665	1.028	1.138	0.914	0.949	0.861	0.890															
1997	34.588	0.892	1.590	1.376	0.939	1.099	1.211	0.823	0.750	0.903	1.228	0.818	0.931	0.821	0.961																
1998	11.082	2.094	1.498	0.874	1.139	1.249	0.957	0.840	0.798	0.860	1.101	1.142	0.902	0.941																	
1999	11.563	1.884	1.076	1.162	1.002	1.112	0.887	0.857	0.883	0.948	1.137	1.014	0.974																		
2000	16.033	1.290	1.697	0.893	1.035	0.624	0.777	1.213	0.781	0.961	1.046	1.038																			
2001	14.180	1.522	1.114	1.152	0.845	0.918	1.076	0.917	0.953	1.034	1.019																				
2002	7.740	1.248	1.219	0.882	1.067	1.136	0.989	1.008	1.091	0.766																					
2003	8.916	1.455	0.899	1.052	1.117	0.739	1.149	1.036	0.874																						
2004	7.817	0.986	1.098	0.976	1.001	1.067	0.961	1.084																							
2005	5.942	1.460	1.205	0.996	1.020	0.948	0.965																								
2006	8.059	1.641	1.337	0.991	0.950	0.982																									
2007	13.665	1.261	1.205	1.019	1.109																										
2008	7.384	1.392	1.187	1.099																											
2009	6.653	1.140	1.323																												
2010	9.540	1.243																													
2011	9.333																														
Latest diag	9.333	1.243	1.323	1.099	1.109	0.982	0.965	1.084	0.874	0.766	1.019	1.038	0.974	0.941	0.961	0.890	1.015	0.896	1.205	0.885	1.171	0.838	1.076	0.991	1.069	0.940	1.218	1.128	0.818	0.780	0.804
5 Yr Avg	9.315	1.335	1.252	1.016	1.039	0.974	1.028	1.052	0.916	0.914	1.106	1.030	0.924	0.923	0.945	0.958	1.026	0.945	0.929	0.963	1.013	1.053	0.963	0.931	0.951	1.061	0.993	0.888	1.023	0.898	0.792
9 Yr Avg	8.590	1.314	1.176	1.007	1.016	0.975	0.997	1.018	0.938	0.943	1.052	1.011	0.908	0.884	0.956	0.928	0.963	0.939	0.924	0.948	0.931	0.970	0.898	0.926	0.923	0.972	0.935	0.897	0.915	0.866	0.833
3 Yr Wtd	8.219	1.245	1.241	1.032	1.023	0.997	1.027	1.039	0.976	0.904	1.060	1.064	0.936	0.902	0.918	0.944	0.993	1.014	1.029	0.959	1.064	1.046	1.009	1.041	0.987	1.002	1.013	0.976	1.138	0.851	0.781
5 Yr Wtd	8.763	1.314	1.254	1.014	1.041	0.962	1.029	1.030	0.931	0.904	1.098	1.014	0.925	0.915	0.941	0.948	1.013	0.937	0.926	0.952	0.993	1.036	1.010	1.000	0.993	1.032	0.949	0.930	1.074	0.873	0.793
9 Yr Wtd	8.211	1.293	1.157	1.004	1.007	0.954	1.001	0.976	0.932	0.933	1.035	1.000	0.898	0.887	0.971	0.922	0.933	0.924	0.916	0.926	0.944	0.945	0.950	0.972	0.935	0.935	0.873	0.922	0.910	0.854	0.801
Selected	8.211	1.293	1.157	1.004	1.007	0.954	1.001	0.976	0.932	0.933	1.035	1.000	0.898	0.887	0.971	0.922	0.933	0.924	0.916	0.926	0.944	0.945	0.950	0.972	0.935	0.935	0.873	0.922	0.910	0.854	0.801
Loss $ Weight	171	1.458	1.992	2.418	2.466	2.469	2.379	2.288	2.183	1.954	1.726	1.627	1.591	1.406	1.259	1.236	1.163	1.069	921	772	700	664	602	504	444	391	322	311	246	229	200
Center Wtd Avg	8.211	1.546	1.236	1.061	1.020	0.988	0.975	0.960	0.974	0.972	0.958	0.953	0.961	0.936	0.920	0.926	0.935	0.925	0.928	0.929	0.934	0.945	0.949	0.948	0.939	0.933	0.918	0.903	0.877	0.877	0.876
Geometric Mean	8.211	2.503	1.761	1.153	1.052	1.000	0.983	0.974	0.968	0.963	0.964	0.956	0.945	0.939	0.936	0.928	0.927	0.929	0.930	0.932	0.937	0.941	0.943	0.943	0.937	0.928	0.913	0.901	0.890	0.878	0.871

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		1.055	0.807	0.519	2.215	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.532	0.693	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													1.748	0.904	0.012	0.000	0.000	0.000	0.000	0.000	0.000							
1961												1.283	1.031	0.325	1.499	0.831	0.291	0.570	0.644	0.687								
1962											0.992	1.128	0.705	0.888	1.351	0.243	0.156	5.444	0.527									
1963										1.382	0.941	0.966	1.948	0.661	0.898	0.564	1.116	1.102										
1964									1.126	0.573	0.349	0.836	3.112	1.359	0.967	1.028	0.945											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.977	1.134	0.671	0.477	0.614	2.234	1.313	1.178	0.963													
1967						0.762	1.262	0.864	1.392	0.890	0.735	0.928	0.799	0.524														
1968					0.752	1.418	1.507	1.098	1.034	0.601	0.645	1.312	0.625															
1969				1.145	1.450	0.506	0.203	0.242	1.122	1.174	0.832	0.747																
1970			1.132	0.963	0.559	0.495	1.748	0.946	0.959	0.964	0.716																	
1971		1.016	0.693	0.848	0.802	0.774	0.989	0.644	0.852	0.745																		
1972	0.979	1.714	0.526	0.970	1.184	0.589	0.896	1.150	1.183																			
1973	0.960	0.772	0.780	0.886	0.599	1.302	0.595	1.603																				
1974	0.723	0.629	0.953	1.135	0.655	0.930	0.767																					
1975	0.675	1.182	0.672	1.001	0.951	1.145																						
1976	1.174	1.290	0.947	1.091	0.956																							
1977	0.696	1.079	1.164	0.757																								
1978	0.499	1.246	0.398																									
1979	1.055	0.803																										
1980	0.996																											
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Latest diag	0.996	0.803	0.398	0.757	0.956	1.145	0.767	1.603	1.183	0.745	0.716	0.747	0.625	0.524	0.963	0.000	0.945	1.102	0.527	0.687	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.884	1.120	0.827	0.974	0.869	0.948	0.999	0.917	1.030	0.875	0.708	1.044	1.170	0.744	0.836	0.533	0.501	1.423	0.234	0.137	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.862	1.081	0.807	0.977	0.879	0.880	0.994	0.853	0.927	0.756	0.647	1.048	1.254	0.649	0.632	0.355	0.356	0.908	0.220	0.151	0.316	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.906	0.978	0.934	0.943	0.904	1.126	0.768	1.136	1.068	0.917	0.670	1.208	0.973	1.122	0.965	0.769	0.890	1.280	0.543	0.687								
5 Yr Wtd	0.897	1.092	0.874	0.954	0.918	0.905	0.900	1.007	1.051	0.704	0.660	1.547	1.139	0.959	1.011	0.604	0.825	1.280	0.543	0.687		0.000						
9 Yr Wtd	0.862	1.073	0.811	0.970	0.934	0.819	0.925	1.056	0.939	0.692	0.734	1.247	1.218	0.891	0.891	0.596	0.815	1.102	0.702	0.531	2.215	0.000						
Selected	0.862	1.073	0.811	0.970	0.934	0.819	0.925	1.056	0.939	0.692	0.734	1.247	1.218	0.891	0.891	0.596	0.815	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	117	66	61	48	29	17	24	53	16	13	26	12	11	8	8	4	11	11	1	0	0	0	8	0	9	0	0	
Center Wtd Avg	0.857	0.870	0.918	0.940	0.889	0.969	0.966	0.944	0.919	0.949	0.916	0.908	0.949	1.045	0.930	0.818	0.801	0.775	0.807	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Geometric Mean	0.879	0.892	0.894	0.917	0.936	0.941	0.937	0.949	0.939	0.927	0.928	0.952	0.948	0.927	0.904	0.868	0.824	0.800	0.796	0.796	0.801	0.800	0.800	0.800	0.800	0.800	0.800	

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

LOST TIME - PHARMACIES

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.997**
Inverse Power	**1.002**	**0.992**
Selected Tail	**1.001**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.839				Slope=	-10.679			
		IMPLIED	PA	SELECTED	Intercept=	-10.006				Intercept=	62.473			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-6.711	**821.769**		1.792		43.338		
2	18	3.253	3.319	3.253	2.890	-1.001	-4.691	**109.425**		2.890	0.812	31.606		
3	30	1.953	2.024	1.953	3.401	-0.332	-3.751	**43.079**		3.401	-0.048	26.151		
4	42	1.463	1.464	1.463	3.738	0.141	-3.133	**23.437**		3.738	-0.771	22.558		
5	54	1.314	1.309	1.314	3.989	0.359	-2.670	**14.952**		3.989	-1.159	19.874		
6	66	1.227	1.226	1.227	4.190	0.523	-2.301	**10.497**		4.190	-1.483	17.731		
7	78	1.177	1.174	1.177	4.357	0.638	-1.994	**7.858**		4.357	-1.730	15.947		
8	90	1.150	1.145	1.150	4.500	0.713	-1.731	**6.162**		4.500	-1.900	14.419		
9	102	1.130	1.119	1.130	4.625	0.772	-1.501	**5.005**		4.625	-2.041	13.082		
10	114	1.107	1.102	1.107	4.736	0.849	-1.296	**4.179**		4.736	-2.235	11.894		
11	126	1.095	1.088	1.095	4.836	0.892	-1.112	**3.569**	58953.442	4.836	-2.349	10.826	**50290.971**	
12	138	1.087	1.078	1.087	4.927	0.927	-0.945	**3.105**	16518.261	4.927	-2.443	9.854	**19036.530**	
13	150	1.078	1.071	1.078	5.011	0.965	-0.792	**2.745**	5319.196	5.011	-2.550	8.964	**7814.594**	
14	162	1.066	1.066	1.066	5.088	1.026	-0.650	**2.459**	1937.807	5.088	-2.725	8.142	**3435.904**	
15	174	1.057	1.061	1.057	5.159	1.071	-0.519	**2.229**	787.937	5.159	-2.863	7.379	**1602.387**	
16	186	1.057	1.059	1.057	5.226	1.074	-0.396	**2.042**	353.427	5.226	-2.871	6.666	**786.578**	
17	198	1.055	1.057	1.055	5.288	1.084	-0.281	**1.887**	173.091	5.288	-2.902	5.999	**403.928**	
18	210	1.050	1.053	1.050	5.347	1.113	-0.173	**1.758**	91.723	5.347	-2.996	5.370	**215.947**	
19	222	1.048	1.049	1.048	5.403	1.124	-0.071	**1.650**	52.168	5.403	-3.029	4.777	**119.742**	
20	234	1.045	1.046	1.045	5.455	1.146	0.026	**1.558**	31.618	5.455	-3.102	4.215	**68.678**	
21	246	1.043	1.043	1.043	5.505	1.160	0.118	**1.481**	20.288	5.505	-3.148	3.681	**40.674**	
22	258	1.042	1.042	1.042	5.553	1.165	0.205	**1.414**	13.702	5.553	-3.164	3.172	**24.857**	
23	270	1.040	1.040	1.040	5.598	1.181	0.289	**1.357**	9.689	5.598	-3.217	2.687	**15.681**	
24	282	1.039	1.039	1.039	5.642	1.190	0.369	**1.308**	7.140	5.642	-3.248	2.222	**10.228**	82264.354
25	294	1.036	1.036	1.036	5.684	1.210	0.446	**1.266**	5.459	5.684	-3.318	1.777	**6.913**	8043.406
26	306	1.033	1.033	1.033	5.724	1.236	0.519	**1.229**	4.314	5.724	-3.410	1.350	**4.857**	1163.506
27	318	1.030	1.031	1.030	5.762	1.260	0.590	**1.197**	3.510	5.762	-3.496	0.939	**3.558**	239.542
28	330	1.028	1.029	1.028	5.799	1.279	0.658	**1.170**	2.932	5.799	-3.565	0.544	**2.722**	67.328
29	342	1.026	1.027	1.026	5.835	1.298	0.724	**1.146**	2.507	5.835	-3.636	0.162	**2.176**	24.733
30	354	1.024	1.026	1.024	5.869	1.319	0.787	**1.125**	2.188	5.869	-3.717	-0.206	**1.814**	11.366
31	366	1.023	1.024	1.023	5.903	1.333	0.848	**1.107**	1.945	5.903	-3.770	-0.562	**1.570**	6.267
32	378	1.022	1.023	1.022	5.935	1.346	0.908	**1.092**	1.757	5.935	-3.821	-0.907	**1.404**	3.992
33	390	1.021	1.021	1.021	5.966	1.361	0.965	**1.078**	1.610	5.966	-3.880	-1.240	**1.289**	2.843
34	402	1.019	1.020	1.019	5.996	1.377	1.021	**1.066**	1.493	5.996	-3.944	-1.564	**1.209**	2.205
35	414	1.019	1.019	1.019	6.026	1.388	1.075	**1.056**	1.400	6.026	-3.990	-1.878	**1.153**	1.824
36	426	1.017	1.017	1.017	6.054	1.409	1.128	**1.048**	1.325	6.054	-4.074	-2.183	**1.113**	1.582
37	438	1.016	1.015	1.016	6.082	1.427	1.179	**1.040**	1.265	6.082	-4.151	-2.480	**1.084**	1.422
38	450	1.015	1.013	1.015	6.109	1.446	1.228	**1.034**	1.216	6.109	-4.232	-2.769	**1.063**	1.312
39	462	1.014	1.012	1.014	6.136	1.461	1.277	**1.029**	1.176	6.136	-4.299	-3.050	**1.047**	1.234
40	474	1.013	1.011	1.013	6.161	1.479	1.324	**1.024**	1.143	6.161	-4.375	-3.323	**1.036**	1.179
41	486	1.012	1.009	1.012	6.186	1.499	1.370	**1.020**	1.117	6.186	-4.464	-3.590	**1.028**	1.138
42	498	1.011	1.008	1.011	6.211	1.517	1.415	**1.017**	1.095	6.211	-4.550	-3.851	**1.021**	1.107
43	510	1.010	1.007	1.010	6.234	1.530	1.459	**1.014**	1.077	6.234	-4.609	-4.105	**1.016**	1.084
44	522	1.009	1.006	1.009	6.258	1.544	1.501	**1.011**	1.062	6.258	-4.672	-4.354	**1.013**	1.066
45	534	1.009	1.006	1.009	6.280	1.561	1.543	**1.009**	1.050	6.280	-4.757	-4.596	**1.010**	1.053
46	546	1.008	1.005	1.008	6.303	1.584	1.584	**1.008**	1.041	6.303	-4.866	-4.834	**1.008**	1.042
47	558	1.007	1.004	1.007	6.324	1.614	1.624	**1.006**	1.033	6.324	-5.015	-5.066	**1.006**	1.034
48	570	1.005	1.004	1.005	6.346	1.653	1.663	**1.005**	1.026	6.346	-5.215	-5.293	**1.005**	1.028
49	582	1.004	1.003	1.004	6.366	1.695	1.701	**1.004**	1.021	6.366	-5.443	-5.516	**1.004**	1.022
50	594	1.003	1.003	1.003	6.387	1.737	1.739	**1.003**	1.017	6.387	-5.675	-5.733	**1.003**	1.018
51	606	1.003	1.003	1.003	6.407	1.777	1.776	**1.003**	1.013	6.407	-5.907	-5.947	**1.003**	1.015
52	618	1.002	1.002	1.002	6.426	1.814	1.812	**1.002**	1.011	6.426	-6.131	-6.156	**1.002**	1.012
53	630	1.002	1.002	1.002	6.446	1.850	1.847	**1.002**	1.008	6.446	-6.356	-6.362	**1.002**	1.010
54	642	1.001	1.002	1.001	6.465	1.884	1.882	**1.001**	1.007	6.465	-6.581	-6.563	**1.001**	1.009
55	654	1.001	1.002	1.001	6.483	1.918	1.916	**1.001**	1.005	6.483	-6.806	-6.761	**1.001**	1.007
56	666	1.001	1.002	1.001	6.501	1.950	1.949	**1.001**	1.004	6.501	-7.030	-6.955	**1.001**	1.006
57	678	1.001	1.001	1.001	6.519	1.982	1.982	**1.001**	1.003	6.519	-7.254	-7.146	**1.001**	1.005
58	690	1.001	1.001	1.001	6.537	2.012	2.014	**1.001**	1.002	6.537	-7.478	-7.333	**1.001**	1.004
59	702	1.000			6.554		2.046	**1.000**	1.002	6.554		-7.517	**1.001**	1.004
60	714	1.000			6.571		2.077	**1.000**	1.001	6.571		-7.698	**1.000**	1.003

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

LOST TIME - CHIROPRACTORS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		5	38	33	73.5%	24	
1977	1,465,551	803	817	14	71.4%	10	0.056
1978	1,553,484	1,162	1,187	25	70.8%	18	0.076
1979	1,646,693	1,104	1,131	26	70.2%	18	0.069
1980	1,745,494	1,263	1,299	35	69.7%	25	0.074
1981	1,826,711	1,107	1,143	35	69.2%	25	0.063
1982	2,061,263	1,608	1,664	56	68.7%	39	0.081
1983	2,173,213	1,358	1,412	54	68.2%	37	0.065
1984	2,314,385	1,547	1,618	70	67.7%	48	0.070
1985	2,444,242	1,558	1,637	78	67.2%	53	0.067
1986	2,644,132	1,379	1,453	74	66.8%	49	0.055
1987	2,911,888	1,910	2,022	112	66.4%	74	0.069
1988	3,191,151	2,108	2,245	137	65.9%	91	0.070
1989	3,341,117	2,276	2,438	163	65.3%	106	0.073
1990	3,644,538	2,138	2,305	167	64.6%	108	0.063
1991	3,852,022	1,883	2,053	169	64.0%	108	0.053
1992	3,944,342	2,216	2,430	213	63.3%	135	0.062
1993	4,020,534	2,058	2,259	201	62.7%	126	0.056
1994	4,272,082	1,957	2,148	191	62.2%	119	0.050
1995	4,432,599	1,575	1,713	138	61.6%	85	0.039
1996	4,487,291	1,683	1,885	202	61.3%	124	0.042
1997	4,623,816	976	1,091	116	60.9%	71	0.024
1998	4,816,176	1,263	1,431	168	60.5%	102	0.030
1999	5,047,597	1,187	1,363	175	60.2%	106	0.027
2000	5,318,217	1,530	1,771	241	60.0%	145	0.033
2001	5,597,545	1,763	2,072	309	59.6%	184	0.037
2002	5,822,846	1,687	2,005	318	59.3%	188	0.034
2003	6,004,956	1,564	1,936	372	59.1%	220	0.032
2004	6,183,507	1,589	2,023	434	59.0%	256	0.033
2005	6,388,250	1,313	1,769	456	58.9%	268	0.028
2006	6,653,696	1,627	2,150	523	58.8%	307	0.032
2007	6,915,410	1,178	1,783	604	59.1%	357	0.026
2008	7,073,199	1,353	2,068	715	59.4%	425	0.029
2009	7,109,910	1,417	2,292	875	59.9%	524	0.032
2010	7,245,414	1,424	2,516	1,092	61.0%	666	0.035
2011	7,353,256	710	2,164	1,454	63.0%	916	0.029
2012	3,750,161	111	1,160	1,049	66.9%	702	0.031
2013		0	0		100.0%		
TOTAL		53,394	64,490	11,096	61.8%	6,857	
EXLD PRIOR		53,389	64,452	11,063	61.8%	6,832	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	33	5	4	4	3	3	3	3	2	2	2	1	1	1	1	1	0	0	0	1
1977	14	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1978	25	3	3	2	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	1
1979	26	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	1
1980	35	4	3	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	0	2
1981	35	4	4	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	0	2
1982	56	6	6	5	4	4	4	3	3	3	2	2	2	2	2	1	1	1	1	4
1983	54	5	5	5	5	4	4	3	3	3	2	2	2	2	2	1	1	1	1	4
1984	70	8	6	6	6	5	4	4	4	3	3	3	2	2	2	2	2	1	1	6
1985	78	7	8	6	6	6	5	4	4	4	3	3	3	2	2	2	2	2	1	7
1986	74	7	6	7	5	5	5	5	4	3	3	3	3	2	2	2	2	2	1	7
1987	112	10	10	9	9	7	7	7	6	5	5	4	4	3	3	3	3	2	2	12
1988	137	14	11	11	10	11	8	8	7	7	6	5	5	4	4	3	3	3	3	15
1989	163	15	14	12	12	10	11	8	9	8	7	6	6	5	5	4	4	4	3	20
1990	167	14	15	14	11	11	10	11	8	8	8	7	6	5	5	4	4	4	3	21
1991	169	12	13	14	13	10	11	9	10	7	8	7	7	6	5	5	4	4	3	24
1992	213	13	15	15	16	15	12	12	11	12	9	9	8	8	6	6	5	5	4	32
1993	201	12	12	13	13	14	13	11	11	10	10	8	8	7	7	6	5	5	4	32
1994	191	11	11	11	12	12	13	12	10	10	9	9	7	7	7	6	5	5	4	32
1995	138	9	8	8	8	8	9	9	8	7	7	7	7	5	5	5	4	3	3	22
1996	202	13	11	10	10	10	11	11	12	11	9	9	8	9	6	7	6	6	5	39
1997	116	10	7	6	5	5	5	6	6	6	6	5	5	4	4	3	4	3	3	23
1998	168	15	13	9	8	7	7	7	7	8	8	8	6	6	6	6	4	5	4	35
1999	175	14	14	13	9	7	7	7	7	7	7	8	7	6	6	5	6	4	4	37
2000	241	18	18	18	16	11	9	9	8	8	9	9	10	9	8	8	7	7	5	53
2001	309	25	21	21	21	19	14	11	10	10	10	11	11	12	11	9	9	8	8	69
2002	318	31	23	20	19	20	18	13	10	9	9	9	10	10	11	10	8	9	7	72
2003	372	35	33	25	21	21	21	19	13	11	10	10	10	11	11	12	11	9	9	85
2004	434	42	36	35	26	22	22	22	20	14	12	11	10	10	12	12	13	12	9	99
2005	456	43	40	35	33	25	21	21	21	19	14	11	10	10	10	11	11	12	11	104
2006	523	57	44	41	35	34	25	22	21	22	20	14	11	10	10	10	11	11	12	117
2007	604	71	58	45	42	36	34	26	22	21	22	20	14	12	10	10	10	11	12	132
2008	715	93	73	60	46	43	37	35	26	23	22	23	21	15	12	11	11	11	12	148
2009	875	118	98	77	63	49	46	39	37	28	24	23	24	22	15	13	11	11	11	169
2010	1,092	191	122	101	80	65	50	47	40	39	29	25	24	25	22	16	13	12	12	186
2011	1,454	330	197	126	104	83	68	52	49	42	40	30	26	25	26	23	16	13	12	204
2012	1,049	735	337	201	128	106	84	69	53	50	43	41	30	26	25	26	24	17	14	220
TOTAL	11,096	2,006	1,304	993	813	700	606	532	471	426	383	348	313	289	266	246	224	204	190	2,040

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

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

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	19	3	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	14	2	2	2	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	1
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	33	5	4	4	3	3	3	3	2	2	2	1	1	1	1	1	0	0	0	1

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

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

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			5					38
1977	1,465,551	0.056	803	1.019	818	818	818	817
1978	1,553,484	0.076	1,162	1.021	1,187	1,187	1,187	1,187
1979	1,646,693	0.069	1,104	1.024	1,131	1,131	1,131	1,131
1980	1,745,494	0.074	1,263	1.028	1,299	1,299	1,299	1,299
1981	1,826,711	0.063	1,107	1.032	1,142	1,142	1,142	1,143
1982	2,061,263	0.081	1,608	1.035	1,665	1,665	1,665	1,664
1983	2,173,213	0.065	1,358	1.040	1,412	1,412	1,412	1,412
1984	2,314,385	0.070	1,547	1.044	1,616	1,616	1,616	1,618
1985	2,444,242	0.067	1,558	1.049	1,635	1,635	1,635	1,637
1986	2,644,132	0.055	1,379	1.054	1,454	1,454	1,454	1,453
1987	2,911,888	0.070	1,910	1.060	2,025	2,025	2,025	2,022
1988	3,191,151	0.070	2,108	1.066	2,247	2,247	2,247	2,245
1989	3,341,117	0.073	2,276	1.073	2,441	2,441	2,441	2,438
1990	3,644,538	0.063	2,138	1.079	2,308	2,308	2,308	2,305
1991	3,852,022	0.053	1,883	1.086	2,045	2,045	2,045	2,053
1992	3,944,342	0.061	2,216	1.092	2,421	2,422	2,422	2,430
1993	4,020,534	0.056	2,058	1.099	2,262	2,262	2,262	2,259
1994	4,272,082	0.050	1,957	1.105	2,163	2,162	2,162	2,148
1995	4,432,599	0.040	1,575	1.112	1,752	1,753	1,753	1,713
1996	4,487,291	0.042	1,683	1.121	1,886	1,887	1,887	1,885
1997	4,623,816	0.024	976	1.133	1,106	1,105	1,105	1,091
1998	4,816,176	0.030	1,263	1.147	1,448	1,448	1,448	1,431
1999	5,047,597	0.027	1,187	1.161	1,378	1,378	1,378	1,363
2000	5,318,217	0.033	1,530	1.175	1,797	1,790	1,790	1,771
2001	5,597,545	0.035	1,763	1.192	2,101	2,078	2,078	2,072
2002	5,822,846	0.033	1,687	1.216	2,051	2,029	2,029	2,005
2003	6,004,956	0.033	1,564	1.241	1,942	1,947	1,947	1,936
2004	6,183,507	0.032	1,589	1.274	2,024	2,013	2,013	2,023
2005	6,388,250	0.031	1,313	1.311	1,721	1,786	1,786	1,769
2006	6,653,696	0.031	1,627	1.362	2,216	2,183	2,183	2,150
2007	6,915,410	0.031	1,178	1.430	1,685	1,824	1,824	1,783
2008	7,073,199	0.031	1,353	1.529	2,070	2,104	2,104	2,068
2009	7,109,910	0.031	1,417	1.673	2,371	2,294	2,294	2,292
2010	7,245,414	0.031	1,424	1.949	2,777	2,529	2,529	2,516
2011	7,353,256	0.032	710	2.669	1,896	2,172	2,172	2,164
2012	7,500,322	0.032	111	13.879	1,540	2,323	2,323	2,320
2013	7,590,325	0.032				2,412	2,412	2,412
TOTAL			53,394		65,033	68,327	68,327	68,062
EXLD PRIOR			53,389		65,033	68,327	68,327	68,024

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

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

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	5	***3 YEAR SUM***	***67***	***3,222***	1,600		33	38
1977	803	818	15	838	789	0.941	14	817
1978	1,162	1,187	25	1,157	1,168	1.010	25	1,187
1979	1,104	1,131	27	1,227	1,194	0.973	26	1,131
1980	1,263	1,299	35	1,268	1,267	0.999	35	1,299
1981	1,107	1,142	35	1,370	1,390	1.014	35	1,143
1982	1,608	1,665	57	2,100	2,066	0.984	56	1,664
1983	1,358	1,412	54	1,920	1,923	1.001	54	1,412
1984	1,547	1,616	69	2,263	2,322	1.026	70	1,618
1985	1,558	1,635	77	2,247	2,288	1.018	78	1,637
1986	1,379	1,454	75	2,891	2,827	0.978	74	1,453
1987	1,910	2,025	115	3,896	3,790	0.973	112	2,022
1988	2,108	2,247	140	5,189	5,109	0.985	137	2,245
1989	2,276	2,441	165	5,251	5,177	0.986	163	2,438
1990	2,138	2,308	170	6,821	6,679	0.979	167	2,305
1991	1,883	2,045	162	4,766	4,988	1.047	169	2,053
1992	2,216	2,422	205	5,342	5,555	1.040	213	2,430
1993	2,058	2,262	204	6,433	6,321	0.982	201	2,259
1994	1,957	2,162	206	7,307	6,791	0.929	191	2,148
1995	1,575	1,753	178	9,814	7,638	0.778	138	1,713
1996	1,683	1,887	204	7,348	7,297	0.993	202	1,885
1997	976	1,105	130	9,951	8,885	0.893	116	1,091
1998	1,263	1,448	185	10,372	9,436	0.910	168	1,431
1999	1,187	1,378	190	11,540	10,626	0.921	175	1,363
2000	1,530	1,790	261	14,671	13,561	0.924	241	1,771
2001	1,763	2,078	315	17,185	16,850	0.981	309	2,072
2002	1,687	2,029	341	17,697	16,474	0.931	318	2,005
2003	1,564	1,947	383	19,009	18,477	0.972	372	1,936
2004	1,589	2,013	423	18,312	18,752	1.024	434	2,023
2005	1,313	1,786	473	19,544	18,823	0.963	456	1,769
2006	1,627	2,183	556	21,596	20,313	0.941	523	2,150
2007	1,178	1,824	646	23,615	22,091	0.935	604	1,783
2008	1,353	2,104	751	25,464	24,238	0.952	715	2,068
2009	1,417	2,294	877	27,529	27,462	0.998	875	2,292
2010	1,424	2,529	1,105	31,225	30,859	0.988	1,092	2,516
2011	710	2,172	1,461	36,057	35,874	0.995	1,454	2,164
2012	111	2,323	2,212	44,100	44,053	0.999	2,209	2,320
2013		2,412	2,412	46,171	46,171	1.000	2,412	2,412
TOTAL	53,394	68,327	15,005	476,709	461,121		14,668	68,062
EXLD PRIOR	53,389		14,938	473,487	459,521		14,635	68,024

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

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

LOST TIME - CHIROPRACTORS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			817		0.056
1978	1,553,484			1,187		0.076
1979	1,646,693			1,131		0.069
1980	1,745,494			1,299		0.074
1981	1,826,711			1,143		0.063
1982	2,061,263	1,272	6.17%	1,664	1,308	0.081
1983	2,173,213	1,342	6.18%	1,412	1,052	0.065
1984	2,314,385	1,433	6.19%	1,618	1,129	0.070
1985	2,444,242	1,564	6.40%	1,637	1,047	0.067
1986	2,644,132	1,653	6.25%	1,453	879	0.055
1987	2,911,888	1,704	5.85%	2,022	1,187	0.069
1988	3,191,151	1,901	5.96%	2,245	1,181	0.070
1989	3,341,117	1,905	5.70%	2,438	1,280	0.073
1990	3,644,538	1,872	5.14%	2,305	1,231	0.063
1991	3,852,022	1,802	4.68%	2,053	1,139	0.053
1992	3,944,342	1,957	4.96%	2,430	1,242	0.062
1993	4,020,534	1,909	4.75%	2,259	1,183	0.056
1994	4,272,082	1,861	4.36%	2,148	1,154	0.050
1995	4,432,599	1,874	4.23%	1,713	914	0.039
1996	4,487,291	1,931	4.30%	1,885	976	0.042
1997	4,623,816	1,706	3.69%	1,091	640	0.024
1998	4,816,176	1,682	3.49%	1,431	851	0.030
1999	5,047,597	1,866	3.70%	1,363	730	0.027
2000	5,318,217	1,949	3.66%	1,771	909	0.033
2001	5,597,545	1,959	3.50%	2,072	1,058	0.037
2002	5,822,846	1,837	3.15%	2,005	1,092	0.034
2003	6,004,956	1,962	3.27%	1,936	987	0.032
2004	6,183,507	1,898	3.07%	2,023	1,066	0.033
2005	6,388,250	1,812	2.84%	1,769	976	0.028
2006	6,653,696	1,574	2.37%	2,150	1,366	0.032
2007	6,915,410	1,737	2.51%	1,783	1,026	0.026
2008	7,073,199	1,628	2.30%	2,068	1,270	0.029
2009	7,109,910	1,671	2.35%	2,292	1,372	0.032
2010	7,245,414	1,729	2.39%	2,516	1,455	0.035
2011	7,353,256	1,587	2.16%	2,164	1,364	0.029
2012	7,500,322	1,633	2.18%	2,320	1,421	0.031
2013	7,590,325	1,731	2.28%	2,412	1,393	0.032
TOTAL		55,941		68,024		

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

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

LOST TIME - CHIROPRACTORS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	2,308		0.785	2.582	4,678	0	100%	4,678	0.067	0.063	0.063
1991	3,852,022	1.853	7,138,884	2,045		0.797	2.556	4,167	0	100%	4,167	0.058	0.053	0.053
1992	3,944,342	1.762	6,951,801	2,421		0.809	2.531	4,959	0	100%	4,959	0.071	0.061	0.061
1993	4,020,534	1.730	6,954,996	2,262		0.822	2.506	4,657	0	100%	4,657	0.067	0.056	0.056
1994	4,272,082	1.690	7,221,716	2,163		0.834	2.481	4,476	0	100%	4,476	0.062	0.051	0.050
1995	4,432,599	1.642	7,279,180	1,752		0.847	2.456	3,645	0	100%	3,645	0.050	0.040	0.040
1996	4,487,291	1.587	7,119,619	1,886		0.860	2.432	3,944	0	100%	3,944	0.055	0.042	0.042
1997	4,623,816	1.516	7,011,137	1,106		0.873	2.211	2,134	0	100%	2,134	0.030	0.024	0.024
1998	4,816,176	1.448	6,974,036	1,448		0.886	2.010	2,579	0	100%	2,579	0.037	0.030	0.030
1999	5,047,597	1.402	7,074,826	1,378		0.900	1.827	2,265	0	100%	2,265	0.032	0.027	0.027
2000	5,318,217	1.352	7,189,648	1,797		0.913	1.661	2,726	0	100%	2,726	0.038	0.034	0.033
2001	5,597,545	1.324	7,410,279	2,101		0.927	1.510	2,942	0	100%	2,942	0.040	0.038	0.035
2002	5,822,846	1.233	7,180,173	2,051		0.941	1.466	2,831	0	100%	2,831	0.039	0.035	0.033
2003	6,004,956	1.205	7,236,443	1,942		0.956	1.423	2,641	0	100%	2,641	0.036	0.032	0.033
2004	6,183,507	1.221	7,550,966	2,024		0.970	1.382	2,713	0	100%	2,713	0.036	0.033	0.032
2005	6,388,250	1.180	7,536,083	1,721		0.985	1.342	2,274	0	100%	2,274	0.030	0.027	0.031
2006	6,653,696	1.170	7,785,410	2,216		1.000	1.303	2,887	0	100%	2,887	0.037	0.033	0.031
2007	6,915,410	1.122	7,758,240	1,685		1.000	1.265	2,131	0	100%	2,131	0.027	0.024	0.031
2008	7,073,199	1.076	7,613,102	2,070		1.000	1.228	2,541	0	100%	2,541	0.033	0.029	0.031
2009	7,109,910	1.044	7,422,640	2,371		1.000	1.192	2,827	0	100%	2,827	0.038	0.033	0.031
2010	7,245,414	1.035	7,501,912	2,777		1.000	1.157	3,214	0	100%	3,214	0.043	0.038	0.031
2011	7,353,256	1.020	7,501,057	1,896		1.000	1.124	2,130	0	100%	2,130	0.028	0.026	0.032
2012	7,500,322	1.010	7,575,325	1,540		1.000	1.060	1,632	0	100%	1,632	0.022	0.021	0.032
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.032

	5 Year Average excluding 2011-2012	0.036	0.032
	7 Year Average excluding 2011-2012	0.035	0.031
	10 Year Weighted Average excluding 2010-2012	0.036	
	10 Year Weighted Average excluding 2009-2012	0.035	
	5 Year Average excluding 2010-2012	0.033	0.029
	5 Year Average excluding 2012	0.034	0.030
	7 Year Average excluding 2012	0.034	0.030
(14)	2013 Selected Loss Rate:	0.032	

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

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

LOST TIME - CHIROPRACTORS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.001	1.000	1.001									
1958	654	654	666	1.001	1.001	1.001									
1959	642	642	654	1.001	1.001	1.001									
1960	630	630	642	1.001	1.001	1.001									
1961	618	618	630	1.001	1.001	1.001									
1962	606	606	618	1.002	1.001	1.002									
1963	594	594	606	1.002	1.002	1.002									
1964	582	582	594	1.002	1.002	1.002									
1965	570	570	582	1.003	1.002	1.003									
1966	558	558	570	1.003	1.003	1.003									
1967	546	546	558	1.004	1.003	1.004									
1968	534	534	546	1.005	1.004	1.005									
1969	522	522	534	1.006	1.005	1.006									
1970	510	510	522	1.007	1.006	1.007									
1971	498	498	510	1.008	1.007	1.008									
1972	486	486	498	1.010	1.008	1.010									
1973	474	474	486	1.011	1.010	1.011									
1974	462	462	474	1.013	1.011	1.013									
1975	450	450	462	1.014	1.013	1.014									
1976	438	438	450	1.016	1.014	1.016									
1977	426	426	438	1.019	1.016	1.019				1.000	1.000	1.000	1.067	1.063	1.067
1978	414	414	426	1.021	1.019	1.021				1.000	1.000	1.000	1.071	1.067	1.071
1979	402	402	414	1.024	1.021	1.024				1.000	1.000	1.000	1.076	1.071	1.076
1980	390	390	402	1.028	1.024	1.028				1.000	1.000	1.000	1.080	1.076	1.080
1981	378	378	390	1.032	1.028	1.032				1.000	1.000	1.000	1.085	1.080	1.085
1982	366	366	378	1.035	1.032	1.035				1.000	1.000	1.000	1.090	1.085	1.090
1983	354	354	366	1.040	1.035	1.040				1.000	1.000	1.000	1.095	1.090	1.095
1984	342	342	354	1.044	1.040	1.044				1.000	1.000	1.000	1.097	1.095	1.097
1985	330	330	342	1.049	1.044	1.049				1.000	1.000	1.000	1.099	1.097	1.099
1986	318	318	330	1.054	1.049	1.054				1.000	1.000	1.000	1.102	1.099	1.102
1987	306	306	318	1.060	1.054	1.060				1.000	1.000	1.000	1.105	1.102	1.105
1988	294	294	306	1.066	1.060	1.066				1.000	1.000	1.000	1.109	1.105	1.109
1989	282	282	294	1.073	1.066	1.073				1.000	1.000	1.000	1.110	1.109	1.110
1990	270	270	282	1.079	1.073	1.079				1.000	1.000	1.000	1.112	1.110	1.112
1991	258	258	270	1.086	1.079	1.086				1.000	1.000	1.000	1.115	1.112	1.115
1992	246	246	258	1.092	1.086	1.092				1.000	1.000	1.000	1.121	1.115	1.121
1993	234	234	246	1.099	1.092	1.099				1.000	1.000	1.000	1.127	1.121	1.127
1994	222	222	234	1.105	1.099	1.105				1.000	1.000	1.000	1.134	1.127	1.134
1995	210	210	222	1.112	1.105	1.112				1.000	1.000	1.000	1.140	1.134	1.140
1996	198	198	210	1.121	1.112	1.121				1.000	1.000	1.000	1.151	1.140	1.151
1997	186	186	198	1.133	1.121	1.133				1.000	1.000	1.000	1.164	1.151	1.164
1998	174	174	186	1.147	1.133	1.147				1.001	1.000	1.001	1.180	1.164	1.180
1999	162	162	174	1.161	1.147	1.161				1.001	1.001	1.001	1.193	1.180	1.193
2000	150	150	162	1.175	1.161	1.175				1.002	1.001	1.002	1.209	1.193	1.209
2001	138	138	150	1.192	1.175	1.192				1.002	1.002	1.002	1.227	1.209	1.227
2002	126	126	138	1.216	1.192	1.216				1.004	1.002	1.004	1.251	1.227	1.251
2003	114	114	126	1.241	1.216	1.241				1.005	1.004	1.005	1.276	1.251	1.276
2004	102	102	114	1.274	1.241	1.274				1.007	1.005	1.007	1.301	1.276	1.301
2005	90	90	102	1.311	1.274	1.311				1.011	1.007	1.011	1.324	1.301	1.324
2006	78	78	90	1.362	1.311	1.362				1.032	1.011	1.032	1.348	1.324	1.348
2007	66	66	78	1.430	1.362	1.430				1.054	1.032	1.054	1.375	1.348	1.375
2008	54	54	66	1.529	1.430	1.529				1.082	1.054	1.082	1.416	1.375	1.416
2009	42	42	54	1.673	1.529	1.673				1.118	1.082	1.118	1.473	1.416	1.473
2010	30	30	42	1.949	1.673	1.949				1.182	1.118	1.182	1.539	1.473	1.539
2011	18	18	30	2.669	1.949	2.669				1.383	1.182	1.383	1.608	1.539	1.608
2012	6	6	18	13.879	2.669	13.879				3.822	1.383	3.822	2.413	1.608	2.413

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	3	36	82	123	168	224	271	318	365	411	454	492	551	593	627	655	679	705	730	755	772	787	793	793	794	794	795	798	799	800	800	800	800	800	800	803	803
1978	5	51	115	174	239	304	360	434	526	647	749	827	939	994	1,014	1,028	1,049	1,063	1,075	1,085	1,098	1,107	1,116	1,119	1,121	1,123	1,126	1,128	1,128	1,132	1,142	1,143	1,151	1,159	1,162		1,162
1979	6	63	142	207	270	341	402	468	530	592	642	687	769	810	851	888	934	970	998	1,019	1,037	1,051	1,058	1,061	1,073	1,075	1,078	1,081	1,083	1,090	1,093	1,098	1,104	1,104			1,104
1980	6	64	146	213	275	347	414	489	552	611	660	709	779	845	924	982	1,038	1,111	1,155	1,176	1,184	1,194	1,210	1,220	1,227	1,230	1,234	1,239	1,243	1,244	1,249	1,256	1,263				1,263
1981	7	73	160	239	315	402	475	551	617	678	737	789	849	908	947	963	977	991	1,004	1,020	1,045	1,064	1,072	1,078	1,086	1,090	1,093	1,097	1,100	1,102	1,105	1,107					1,107
1982	15	137	261	371	476	591	680	766	849	943	1,009	1,089	1,180	1,275	1,345	1,422	1,480	1,500	1,510	1,520	1,533	1,546	1,556	1,564	1,573	1,587	1,595	1,600	1,604	1,607	1,608						1,608
1983	11	111	237	351	456	562	643	730	822	901	992	1,064	1,121	1,195	1,247	1,284	1,310	1,321	1,335	1,344	1,350	1,353	1,355	1,358	1,358	1,358	1,358	1,358	1,358	1,358							1,358
1984	17	157	297	419	531	645	729	835	949	1,055	1,160	1,241	1,318	1,377	1,423	1,456	1,473	1,489	1,497	1,510	1,514	1,518	1,520	1,522	1,524	1,525	1,535	1,542	1,547								1,547
1985	15	147	297	440	556	669	769	896	1,026	1,168	1,261	1,338	1,395	1,444	1,479	1,501	1,518	1,530	1,539	1,541	1,546	1,549	1,550	1,552	1,553	1,554	1,556	1,558									1,558
1986	14	143	316	451	574	721	823	919	1,024	1,102	1,173	1,221	1,253	1,276	1,291	1,307	1,324	1,333	1,343	1,348	1,354	1,362	1,367	1,370	1,373	1,377	1,379										1,379
1987	15	168	405	610	808	995	1,156	1,322	1,456	1,579	1,676	1,749	1,799	1,816	1,839	1,865	1,875	1,881	1,885	1,891	1,894	1,896	1,897	1,900	1,905	1,910											1,910
1988	19	199	447	702	899	1,136	1,336	1,522	1,679	1,794	1,855	1,909	1,942	1,963	1,989	2,012	2,023	2,039	2,048	2,059	2,075	2,085	2,087	2,095	2,108												2,108
1989	18	201	505	767	1,003	1,246	1,477	1,675	1,829	1,930	2,001	2,052	2,080	2,125	2,145	2,162	2,173	2,179	2,192	2,204	2,221	2,244	2,260	2,276													2,276
1990	17	234	545	859	1,135	1,355	1,550	1,731	1,845	1,910	1,960	1,990	2,033	2,056	2,070	2,077	2,083	2,092	2,102	2,118	2,130	2,133	2,138														2,138
1991	25	326	648	881	1,092	1,287	1,454	1,570	1,653	1,699	1,727	1,757	1,774	1,789	1,803	1,815	1,825	1,833	1,846	1,860	1,872	1,883															1,883
1992	27	379	803	1,188	1,482	1,713	1,838	1,915	1,975	2,022	2,059	2,087	2,119	2,132	2,147	2,160	2,173	2,192	2,204	2,212	2,216																2,216
1993	42	498	912	1,221	1,502	1,715	1,797	1,843	1,881	1,922	1,942	1,967	1,984	2,004	2,019	2,028	2,038	2,046	2,053	2,058																	2,058
1994	40	418	759	1,028	1,223	1,309	1,388	1,448	1,492	1,542	1,576	1,615	1,649	1,693	1,730	1,790	1,856	1,913	1,957																		1,957
1995	34	483	832	1,065	1,199	1,278	1,340	1,390	1,431	1,470	1,495	1,525	1,541	1,554	1,559	1,564	1,572	1,575																			1,575
1996	52	563	896	1,087	1,176	1,238	1,316	1,379	1,429	1,469	1,504	1,544	1,583	1,603	1,620	1,659	1,683																				1,683
1997	25	326	478	570	648	715	763	808	841	871	892	913	927	942	958	976																					976
1998	45	371	548	671	800	910	997	1,047	1,094	1,125	1,179	1,209	1,229	1,240	1,263																						1,263
1999	57	425	629	808	919	988	1,043	1,083	1,113	1,137	1,153	1,165	1,182	1,187																							1,187
2000	70	598	884	1,083	1,193	1,251	1,314	1,361	1,394	1,430	1,470	1,513	1,530																								1,530
2001	101	742	1,098	1,319	1,439	1,510	1,572	1,628	1,672	1,707	1,735	1,763																									1,763
2002	108	765	1,051	1,225	1,340	1,434	1,509	1,569	1,615	1,657	1,687																										1,687
2003	122	772	1,042	1,202	1,300	1,409	1,476	1,509	1,538	1,564																											1,564
2004	105	788	1,053	1,172	1,304	1,403	1,482	1,552	1,589																												1,589
2005	145	681	907	1,045	1,140	1,221	1,277	1,313																													1,313
2006	166	874	1,226	1,411	1,517	1,594	1,627																														1,627
2007	97	633	903	1,035	1,116	1,178																															1,178
2008	167	785	1,067	1,235	1,353																																1,353
2009	186	892	1,190	1,417																																	1,417
2010	287	1,075	1,424																																		1,424
2011	151	710																																			710
2012	111																																				111
																																					53,389

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	10.691	2.254	1.508	1.369	1.329	1.213	1.174	1.146	1.126	1.105	1.085	1.118	1.077	1.057	1.044	1.036	1.038	1.036	1.034	1.023	1.018	1.008	1.001	1.001	1.001	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004		
1978	10.691	2.254	1.508	1.373	1.274	1.182	1.208	1.210	1.231	1.158	1.104	1.135	1.058	1.021	1.014	1.021	1.013	1.012	1.009	1.012	1.009	1.007	1.003	1.002	1.001	1.003	1.001	1.000	1.004	1.009	1.001	1.007	1.007	1.003			
1979	10.691	2.254	1.456	1.305	1.265	1.177	1.164	1.132	1.118	1.085	1.070	1.120	1.053	1.051	1.043	1.053	1.038	1.029	1.022	1.017	1.013	1.006	1.004	1.011	1.002	1.003	1.002	1.002	1.006	1.002	1.005	1.005	1.000				
1980	10.691	2.283	1.464	1.292	1.260	1.192	1.181	1.129	1.108	1.079	1.075	1.098	1.086	1.093	1.062	1.057	1.071	1.039	1.018	1.007	1.008	1.014	1.008	1.006	1.003	1.003	1.004	1.003	1.001	1.004	1.006	1.006					
1981	10.191	2.182	1.498	1.319	1.274	1.181	1.161	1.119	1.100	1.086	1.071	1.075	1.070	1.043	1.017	1.015	1.014	1.014	1.015	1.025	1.018	1.008	1.006	1.008	1.003	1.003	1.004	1.002	1.002	1.003	1.002						
1982	9.227	1.905	1.420	1.285	1.240	1.151	1.127	1.109	1.111	1.070	1.079	1.084	1.080	1.055	1.057	1.041	1.014	1.007	1.007	1.008	1.009	1.007	1.005	1.006	1.009	1.006	1.003	1.002	1.002	1.001							
1983	10.020	2.126	1.482	1.301	1.233	1.144	1.135	1.126	1.096	1.101	1.073	1.054	1.065	1.044	1.030	1.020	1.009	1.010	1.007	1.004	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000								
1984	9.113	1.889	1.411	1.267	1.214	1.129	1.146	1.136	1.112	1.099	1.070	1.062	1.045	1.034	1.023	1.011	1.011	1.005	1.009	1.002	1.003	1.002	1.001	1.002	1.001	1.006	1.005	1.004									
1985	9.505	2.025	1.481	1.266	1.202	1.150	1.164	1.145	1.139	1.080	1.061	1.043	1.035	1.024	1.015	1.011	1.008	1.006	1.001	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001										
1986	10.572	2.214	1.425	1.273	1.256	1.142	1.116	1.114	1.076	1.065	1.041	1.026	1.018	1.012	1.013	1.013	1.007	1.008	1.003	1.005	1.006	1.004	1.002	1.002	1.003	1.002											
1987	11.279	2.412	1.508	1.325	1.230	1.163	1.143	1.101	1.084	1.062	1.043	1.029	1.009	1.013	1.014	1.006	1.003	1.002	1.003	1.001	1.001	1.000	1.002	1.003	1.003												
1988	10.312	2.246	1.573	1.280	1.264	1.177	1.139	1.103	1.069	1.034	1.029	1.017	1.010	1.014	1.011	1.006	1.007	1.005	1.005	1.008	1.005	1.001	1.004	1.006													
1989	11.249	2.509	1.520	1.307	1.242	1.186	1.134	1.092	1.055	1.037	1.026	1.014	1.021	1.010	1.008	1.005	1.003	1.006	1.006	1.008	1.010	1.007	1.007														
1990	13.541	2.327	1.574	1.322	1.194	1.144	1.117	1.066	1.035	1.026	1.015	1.022	1.011	1.007	1.003	1.003	1.005	1.004	1.008	1.006	1.001	1.003															
1991	12.804	1.991	1.359	1.239	1.179	1.130	1.080	1.053	1.028	1.016	1.017	1.010	1.009	1.008	1.007	1.005	1.004	1.007	1.007	1.006	1.006																
1992	14.149	2.118	1.480	1.248	1.156	1.073	1.042	1.031	1.024	1.019	1.013	1.016	1.006	1.007	1.006	1.006	1.009	1.005	1.004	1.002																	
1993	11.758	1.833	1.338	1.231	1.142	1.047	1.026	1.020	1.022	1.011	1.012	1.009	1.010	1.007	1.005	1.005	1.004	1.003	1.003																		
1994	10.459	1.816	1.355	1.189	1.070	1.060	1.044	1.030	1.033	1.022	1.025	1.021	1.027	1.022	1.035	1.037	1.031	1.023																			
1995	14.038	1.723	1.280	1.126	1.066	1.048	1.038	1.029	1.027	1.017	1.020	1.010	1.008	1.003	1.003	1.005	1.002																				
1996	10.903	1.592	1.213	1.082	1.052	1.063	1.048	1.036	1.028	1.023	1.027	1.025	1.013	1.011	1.024	1.014																					
1997	12.830	1.469	1.191	1.137	1.105	1.067	1.059	1.041	1.036	1.023	1.024	1.015	1.015	1.018	1.018																						
1998	8.250	1.479	1.224	1.191	1.138	1.096	1.050	1.045	1.029	1.047	1.026	1.016	1.009	1.018																							
1999	7.449	1.480	1.284	1.137	1.075	1.055	1.039	1.027	1.022	1.014	1.011	1.014	1.005																								
2000	8.554	1.478	1.225	1.101	1.049	1.050	1.036	1.024	1.026	1.028	1.029	1.011																									
2001	7.372	1.480	1.202	1.090	1.050	1.041	1.036	1.027	1.020	1.017	1.016																										
2002	7.097	1.375	1.165	1.094	1.070	1.053	1.040	1.029	1.026	1.018																											
2003	6.345	1.350	1.154	1.081	1.084	1.047	1.023	1.019	1.017																												
2004	7.514	1.337	1.113	1.112	1.076	1.056	1.047	1.024																													
2005	4.712	1.331	1.152	1.091	1.071	1.046	1.028																														
2006	5.276	1.403	1.151	1.075	1.051	1.021																															
2007	6.518	1.426	1.145	1.079	1.056																																
2008	4.691	1.359	1.157	1.096																																	
2009	4.791	1.333	1.191																																		
2010	3.745	1.325																																			
2011	4.720																																				
4 Yr Avg	4.487	1.361	1.161	1.085	1.064	1.042	1.034	1.025	1.023	1.019	1.020	1.014	1.010	1.013	1.020	1.015	1.011	1.010	1.005	1.006	1.006	1.003	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.002	1.004	1.004	1.002	1.001	1.004		
5 Yr Avg	4.893	1.369	1.159	1.091	1.068	1.044	1.035	1.025	1.022	1.025	1.021	1.016	1.010	1.014	1.017	1.013	1.010	1.009	1.005	1.006	1.005	1.003	1.003	1.003	1.001	1.003	1.003	1.002	1.002	1.004	1.003	1.004	1.002	1.001	1.004		
7 Yr Avg	4.922	1.359	1.152	1.090	1.065	1.045	1.035	1.028	1.025	1.024	1.022	1.016	1.012	1.012	1.014	1.011	1.008	1.008	1.005	1.005	1.005	1.003	1.003	1.003	1.003	1.003	1.003	1.002	1.002	1.003	1.003	1.004	1.002	1.001	1.004		
3 Yr Wtd	4.293	1.337	1.167	1.083	1.059	1.040	1.033	1.024	1.021	1.021	1.019	1.014	1.009	1.015	1.015	1.019	1.013	1.010	1.004	1.005	1.006	1.004	1.004	1.004	1.002	1.003	1.002	1.002	1.001	1.002	1.004	1.006	1.003	1.002	1.004		
5 Yr Wtd	4.611	1.364	1.160	1.090	1.067	1.044	1.035	1.025	1.022	1.024	1.021	1.017	1.010	1.014	1.017	1.013	1.010	1.008	1.005	1.006	1.005	1.003	1.003	1.003	1.002	1.003	1.003	1.002	1.002	1.003	1.003	1.005	1.003	1.002	1.004		
10 Yr Wtd	5.203	1.369	1.165	1.094	1.069	1.050	1.039	1.029	1.026	1.021	1.020	1.015	1.011	1.010	1.011	1.009	1.008	1.007	1.005	1.005	1.005	1.003	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.003	1.003	1.005	1.003	1.002	1.004		TAIL
Prior	5.400	1.384	1.170	1.100	1.072	1.055	1.040	1.030	1.026	1.021	1.020	1.016	1.013	1.012	1.012	1.011	1.010	1.005	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.002	1.017
PA Sel.	7.750	1.585	1.230	1.127	1.090	1.067	1.053	1.044	1.038	1.033	1.030	1.025	1.021	1.016	1.014	1.012	1.010	1.009	1.008	1.007	1.007	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.002	
Selected	5.200	1.369	1.165	1.094	1.069	1.050	1.039	1.029	1.026	1.021	1.020	1.015	1.012	1.012	1.012	1.011	1.008	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.002	
Cumulative	13.879	2.669	1.949	1.673	1.529	1.430	1.362	1.311	1.274	1.241	1.216	1.192	1.175	1.161	1.147	1.133	1.121	1.112	1.105	1.099	1.092	1.086	1.079	1.073	1.066	1.060	1.054	1.049	1.044	1.040	1.035	1.032	1.028	1.024	1.021	1.019	1.016

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

LOST TIME - CHIROPRACTORS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.200		1.371	2.687	7.750	5.200		13.622		2.966	7.083	29.736	13.879
18	1.5	1.369	2.261	1.167	1.328	1.585	1.369	0.457	2.620	4.839	2.164	2.636	3.837	2.669
30	2.5	1.165	1.287	1.107	1.153	1.230	1.165	0.613	1.913	2.140	1.854	1.985	2.421	1.949
42	3.5	1.094	1.107	1.077	1.093	1.127	1.094	0.663	1.642	1.663	1.675	1.721	1.968	1.673
54	4.5	1.069	1.061	1.059	1.064	1.090	1.069	0.803	1.501	1.503	1.556	1.575	1.746	1.529
66	5.5	1.050	1.044	1.047	1.047	1.067	1.050	0.775	1.404	1.416	1.469	1.481	1.602	1.430
78	6.5	1.039	1.035	1.038	1.037	1.053	1.039	0.824	1.337	1.356	1.403	1.414	1.501	1.362
90	7.5	1.029	1.029	1.032	1.030	1.044	1.029	0.772	1.286	1.310	1.352	1.363	1.425	1.311
102	8.5	1.026	1.023	1.027	1.025	1.038	1.026	0.920	1.250	1.272	1.310	1.324	1.365	1.274
114	9.5	1.021	1.021	1.023	1.021	1.033	1.021	0.832	1.218	1.244	1.275	1.292	1.314	1.241
126	10.5	1.020	1.018	1.020	1.018	1.030	1.020	0.952	1.193	1.218	1.246	1.265	1.272	1.216
138	11.5	1.015	1.017	1.018	1.016	1.025	1.015	0.766	1.170	1.197	1.222	1.243	1.235	1.192
150	12.5	1.012	1.013	1.016	1.014	1.021	1.012	0.823	1.153	1.177	1.201	1.224	1.204	1.175
162	13.5	1.012	1.011	1.014	1.012	1.016	1.012	1.012	1.139	1.162	1.182	1.207	1.180	1.161
174	14.5	1.012	1.011	1.012	1.011	1.014	1.012	1.012	1.126	1.150	1.166	1.192	1.162	1.147
186	15.5	1.011	1.011	1.011	1.010	1.012	1.011	0.928	1.112	1.138	1.152	1.179	1.146	1.133
198	16.5	1.008	1.010	1.010	1.009	1.010	1.008	0.706	1.100	1.126	1.139	1.167	1.132	1.121
210	17.5	1.006	1.007	1.009	1.008	1.009	1.006	0.829	1.092	1.115	1.128	1.157	1.121	1.112
222	18.5	1.006	1.006	1.008	1.008	1.008	1.006	0.929	1.085	1.107	1.118	1.147	1.111	1.105
234	19.5	1.006	1.005	1.007	1.007	1.007	1.006	1.039	1.079	1.101	1.109	1.138	1.102	1.099
246	20.5	1.006	1.005	1.007	1.007	1.007	1.006	1.000	1.072	1.095	1.101	1.130	1.094	1.092
258	21.5	1.006	1.005	1.006	1.006	1.007	1.006	1.006	1.066	1.090	1.093	1.123	1.087	1.086
270	22.5	1.006	1.005	1.006	1.006	1.007	1.006	1.084	1.060	1.084	1.087	1.116	1.080	1.079
282	23.5	1.006	1.006	1.005	1.005	1.006	1.006	0.937	1.053	1.078	1.080	1.109	1.073	1.073
294	24.5	1.006	1.006	1.005	1.005	1.006	1.006	0.981	1.046	1.072	1.075	1.103	1.066	1.066
306	25.5	1.005	1.006	1.005	1.005	1.005	1.005	0.885	1.040	1.066	1.069	1.098	1.060	1.060
318	26.5	1.005	1.005	1.004	1.005	1.005	1.005	0.941	1.035	1.060	1.065	1.092	1.054	1.054
330	27.5	1.005	1.005	1.004	1.004	1.005	1.005	1.015	1.030	1.055	1.060	1.087	1.049	1.049
342	28.5	1.005	1.005	1.004	1.004	1.005	1.005	0.937	1.025	1.050	1.056	1.083	1.044	1.044
354	29.5	1.004	1.004	1.003	1.004	1.004	1.004	0.874	1.020	1.045	1.052	1.078	1.040	1.040
366	30.5	1.004	1.004	1.003	1.004	1.004	1.004	0.960	1.016	1.041	1.049	1.074	1.035	1.035
378	31.5	1.004	1.003	1.003	1.004	1.004	1.004	0.951	1.012	1.037	1.045	1.070	1.032	1.032
390	32.5	1.003	1.003	1.003	1.003	1.003	1.003	0.954	1.009	1.033	1.042	1.066	1.028	1.028
402	33.5	1.003	1.003	1.003	1.003	1.003	1.003	0.825	1.005	1.030	1.040	1.063	1.024	1.024
414	34.5	1.003	1.002	1.002	1.003	1.003	1.003	0.928	1.003	1.027	1.037	1.060	1.021	1.021
426	35.5		1.002	1.002	1.003	1.002	1.002	0.888		1.025	1.034	1.056	1.019	1.019
438	36.5		1.002	1.002	1.003	1.002	1.002	0.885		1.023	1.032	1.053	1.016	1.016
450	37.5		1.002	1.002	1.003	1.002	1.002	0.884		1.021	1.030	1.050	1.014	1.014
462	38.5		1.002	1.002	1.003	1.002	1.002	0.895		1.019	1.028	1.047	1.013	1.013
474	39.5		1.002	1.002	1.003	1.001	1.001	0.905		1.017	1.026	1.045	1.011	1.011
486	40.5		1.002	1.002	1.002	1.001	1.001	0.903		1.016	1.024	1.042	1.010	1.010
498	41.5		1.002	1.002	1.002	1.001	1.001	0.907		1.014	1.022	1.040	1.008	1.008
510	42.5		1.002	1.002	1.002	1.001	1.001	0.901		1.012	1.021	1.037	1.007	1.007
522	43.5		1.002	1.001	1.002	1.001	1.001	0.894		1.010	1.019	1.035	1.006	1.006
534	44.5		1.001	1.001	1.002	1.001	1.001	0.877		1.009	1.018	1.033	1.005	1.005
546	45.5		1.001	1.001	1.002	1.001	1.001	0.868		1.007	1.016	1.030	1.004	1.004
558	46.5		1.001	1.001	1.002	1.001	1.001	0.852		1.006	1.015	1.028	1.003	1.003
570	47.5		1.001	1.001	1.002	1.001	1.001	0.841		1.005	1.014	1.026	1.003	1.003
582	48.5		1.001	1.001	1.002	1.000	1.000	0.822		1.004	1.013	1.024	1.002	1.002
594	49.5		1.001	1.001	1.002	1.000	1.000	0.819		1.003	1.012	1.023	1.002	1.002
606	50.5		1.001	1.001	1.002	1.000	1.000	0.815		1.003	1.010	1.021	1.002	1.002
618	51.5		1.000	1.001	1.002	1.000	1.000	0.816		1.002	1.009	1.019	1.001	1.001
630	52.5		1.000	1.001	1.002	1.000	1.000	0.828		1.002	1.009	1.017	1.001	1.001
642	53.5		1.000	1.001	1.002	1.000	1.000	0.768		1.001	1.008	1.016	1.001	1.001
654	54.5		1.000	1.001	1.002	1.000	1.000	0.719		1.001	1.007	1.014	1.001	1.001
666	55.5		1.000	1.001	1.002	1.000	1.000	0.651		1.001	1.006	1.012	1.001	1.001
678	56.5		1.000	1.001	1.001	1.000	1.000	0.545		1.001	1.005	1.011	1.000	1.000
690	57.5		1.000	1.001	1.001	1.000	1.000	0.500		1.001	1.004	1.009	1.000	1.000
702	58.5		1.000	1.001	1.001	1.000	1.000	3.464		1.000	1.004	1.008	1.000	1.000
714	59.5		1.000	1.001	1.001	1.000	1.000	0.847		1.000	1.003	1.006	1.000	1.000
726	60.5		1.000	1.001	1.001	1.000	1.000	0.847		1.000	1.002	1.005	1.000	1.000
738	61.5		1.000	1.001	1.001	1.000	1.000	0.847		1.000	1.002	1.004	1.000	1.000
750	62.5		1.000	1.001	1.001	1.000	1.000	0.847		1.000	1.001	1.002	1.000	1.000
Tail	Tail		1.000	1.001	1.001	1.000	1.000	5.515		1.000	1.001	1.001	1.000	1.000

59.5 TAIL DECAY 11.048 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2D, SHEET 44
(4) SECTION 3, EXHIBIT 2D, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2D, SHEET 48
(5) SECTION 3, EXHIBIT 2D, SHEET 44
(6) SECTION 3, EXHIBIT 2D, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - CHIROPRACTORS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.970**
Inverse Power	**1.001**	**0.984**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.361				Slope=	-1.490			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.378				Intercept=	3.194			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.200	4.293	4.611	7.750	5.200	1.792	-1.544	0.268	**1.371**	2.966	1.792	1.435	0.523	**2.687**	7.083
2	18	1.369	1.337	1.364	1.585	1.369	2.890	0.271	0.665	**1.167**	2.164	2.890	-0.997	-1.115	**1.328**	2.636
3	30	1.165	1.167	1.160	1.230	1.165	3.401	0.669	0.849	**1.107**	1.854	3.401	-1.800	-1.876	**1.153**	1.985
4	42	1.094	1.083	1.090	1.127	1.094	3.738	0.897	0.971	**1.077**	1.675	3.738	-2.364	-2.377	**1.093**	1.721
5	54	1.069	1.059	1.067	1.090	1.069	3.989	1.008	1.061	**1.059**	1.556	3.989	-2.673	-2.752	**1.064**	1.575
6	66	1.050	1.040	1.044	1.067	1.050	4.190	1.113	1.134	**1.047**	1.469	4.190	-2.995	-3.051	**1.047**	1.481
7	78	1.039	1.033	1.035	1.053	1.039	4.357	1.186	1.194	**1.038**	1.403	4.357	-3.237	-3.300	**1.037**	1.414
8	90	1.029	1.024	1.025	1.044	1.029	4.500	1.271	1.246	**1.032**	1.352	4.500	-3.535	-3.513	**1.030**	1.363
9	102	1.026	1.021	1.022	1.038	1.026	4.625	1.301	1.291	**1.027**	1.310	4.625	-3.647	-3.700	**1.025**	1.324
10	114	1.021	1.021	1.024	1.033	1.021	4.736	1.355	1.331	**1.023**	1.275	4.736	-3.857	-3.866	**1.021**	1.292
11	126	1.020	1.019	1.021	1.030	1.020	4.836	1.373	1.367	**1.020**	1.246	4.836	-3.927	-4.015	**1.018**	1.265
12	138	1.015	1.014	1.017	1.025	1.015	4.927	1.442	1.400	**1.018**	1.222	4.927	-4.213	-4.150	**1.016**	1.243
13	150	1.012	1.009	1.010	1.021	1.012	5.011	1.489	1.430	**1.016**	1.201	5.011	-4.423	-4.275	**1.014**	1.224
14	162	1.012	1.015	1.014	1.016	1.012	5.088	1.489	1.458	**1.014**	1.182	5.088	-4.423	-4.389	**1.012**	1.207
15	174	1.012	1.015	1.017	1.014	1.012	5.159	1.489	1.484	**1.012**	1.166	5.159	-4.423	-4.496	**1.011**	1.192
16	186	1.011	1.019	1.013	1.012	1.011	5.226	1.509	1.508	**1.011**	1.152	5.226	-4.510	-4.595	**1.010**	1.179
17	198	1.008	1.013	1.010	1.010	1.008	5.288	1.584	1.530	**1.010**	1.139	5.288	-4.869	-4.689	**1.009**	1.167
18	210	1.006	1.010	1.008	1.009	1.006	5.347	1.623	1.552	**1.009**	1.128	5.347	-5.063	-4.776	**1.008**	1.157
19	222	1.006	1.004	1.005	1.008	1.006	5.403	1.639	1.572	**1.008**	1.118	5.403	-5.143	-4.859	**1.008**	1.147
20	234	1.006	1.005	1.006	1.007	1.006	5.455	1.632	1.591	**1.007**	1.109	5.455	-5.110	-4.938	**1.007**	1.138
21	246	1.006	1.006	1.005	1.007	1.006	5.505	1.634	1.609	**1.007**	1.101	5.505	-5.116	-5.012	**1.007**	1.130
22	258	1.006	1.004	1.003	1.007	1.006	5.553	1.634	1.626	**1.006**	1.093	5.553	-5.116	-5.083	**1.006**	1.123
23	270	1.006	1.004	1.003	1.007	1.006	5.598	1.619	1.642	**1.006**	1.087	5.598	-5.042	-5.151	**1.006**	1.116
24	282	1.006	1.004	1.003	1.006	1.006	5.642	1.633	1.658	**1.005**	1.080	5.642	-5.113	-5.216	**1.005**	1.109
25	294	1.006	1.002	1.002	1.006	1.006	5.684	1.638	1.673	**1.005**	1.075	5.684	-5.138	-5.278	**1.005**	1.103
26	306	1.005	1.003	1.003	1.005	1.005	5.724	1.662	1.687	**1.005**	1.069	5.724	-5.266	-5.337	**1.005**	1.098
27	318	1.005	1.002	1.003	1.005	1.005	5.762	1.675	1.701	**1.004**	1.065	5.762	-5.331	-5.395	**1.005**	1.092
28	330	1.005	1.002	1.002	1.005	1.005	5.799	1.673	1.715	**1.004**	1.060	5.799	-5.321	-5.450	**1.004**	1.087
29	342	1.005	1.001	1.002	1.005	1.005	5.835	1.686	1.728	**1.004**	1.056	5.835	-5.391	-5.503	**1.004**	1.083
30	354	1.004	1.002	1.003	1.004	1.004	5.869	1.711	1.740	**1.003**	1.052	5.869	-5.530	-5.555	**1.004**	1.078
31	366	1.004	1.004	1.003	1.004	1.004	5.903	1.719	1.752	**1.003**	1.049	5.903	-5.575	-5.604	**1.004**	1.074
32	378	1.004	1.006	1.005	1.004	1.004	5.935	1.728	1.764	**1.003**	1.045	5.935	-5.629	-5.652	**1.004**	1.070
33	390	1.003	1.003	1.003	1.003	1.003	5.966	1.737	1.775	**1.003**	1.042	5.966	-5.679	-5.699	**1.003**	1.066
34	402	1.003	1.002	1.002	1.003	1.003	5.996	1.771	1.786	**1.003**	1.040	5.996	-5.874	-5.744	**1.003**	1.063
35	414	1.003	1.004	1.004	1.003		6.026		1.797	**1.002**	1.037	6.026		-5.788	**1.003**	1.060
36	426				0.000		6.054		1.807	**1.002**	1.034	6.054		-5.831	**1.003**	1.056
37	438				0.000		6.082		1.817	**1.002**	1.032	6.082		-5.872	**1.003**	1.053
38	450				0.000		6.109		1.827	**1.002**	1.030	6.109		-5.912	**1.003**	1.050
39	462				0.000		6.136		1.836	**1.002**	1.028	6.136		-5.951	**1.003**	1.047
40	474						6.161		1.845	**1.002**	1.026	6.161		-5.990	**1.003**	1.045
41	486						6.186		1.854	**1.002**	1.024	6.186		-6.027	**1.002**	1.042
42	498						6.211		1.863	**1.002**	1.022	6.211		-6.063	**1.002**	1.040
43	510						6.234		1.872	**1.002**	1.021	6.234		-6.099	**1.002**	1.037
44	522						6.258		1.880	**1.001**	1.019	6.258		-6.133	**1.002**	1.035
45	534						6.280		1.888	**1.001**	1.018	6.280		-6.167	**1.002**	1.033
46	546						6.303		1.896	**1.001**	1.016	6.303		-6.200	**1.002**	1.030
47	558						6.324		1.904	**1.001**	1.015	6.324		-6.233	**1.002**	1.028
48	570						6.346		1.912	**1.001**	1.014	6.346		-6.265	**1.002**	1.026
49	582						6.366		1.919	**1.001**	1.013	6.366		-6.296	**1.002**	1.024
50	594						6.387		1.927	**1.001**	1.012	6.387		-6.326	**1.002**	1.023
51	606						6.407		1.934	**1.001**	1.010	6.407		-6.356	**1.002**	1.021
52	618						6.426		1.941	**1.001**	1.009	6.426		-6.385	**1.002**	1.019
53	630						6.446		1.948	**1.001**	1.009	6.446		-6.414	**1.002**	1.017
54	642						6.465		1.955	**1.001**	1.008	6.465		-6.442	**1.002**	1.016
55	654						6.483		1.962	**1.001**	1.007	6.483		-6.469	**1.002**	1.014
56	666						6.501		1.968	**1.001**	1.006	6.501		-6.497	**1.002**	1.012
57	678						6.519		1.975	**1.001**	1.005	6.519		-6.523	**1.001**	1.011
58	690						6.537		1.981	**1.001**	1.004	6.537		-6.549	**1.001**	1.009
59	702						6.554		1.987	**1.001**	1.004	6.554		-6.575	**1.001**	1.008
60	714						6.571		1.993	**1.001**	1.003	6.571		-6.600	**1.001**	1.006
61	726						6.588		1.999	**1.001**	1.002	6.588		-6.625	**1.001**	1.005
62	738						6.604		2.005	**1.001**	1.002	6.604		-6.650	**1.001**	1.004
63	750						6.620		2.011	**1.001**	1.001	6.620		-6.674	**1.001**	1.002
64	762						6.636		2.017	**1.001**	1.001	6.636		-6.697	**1.001**	1.001

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

LOST TIME - CHIROPRACTORS

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	5.200	4.060		
18	1.5	1.369	1.561	2.261	1.561
30	2.5	1.165	1.065	1.287	1.065
42	3.5	1.094	0.752	1.107	0.752
54	4.5	1.069	0.712	1.061	0.712
66	5.5	1.050	0.685	1.044	0.685
78	6.5	1.039	0.743	1.035	0.743
90	7.5	1.029	0.780	1.029	0.780
102	8.5	1.026	0.808	1.023	0.808
114	9.5	1.021	0.828	1.021	0.828
126	10.5	1.020	0.852	1.018	0.852
138	11.5	1.015	0.862	1.017	0.862
150	12.5	1.012	0.875	1.013	0.875
162	13.5	1.012	0.892	1.011	0.892
174	14.5	1.012	0.910	1.011	0.910
186	15.5	1.011	0.908	1.011	0.908
198	16.5	1.008	0.915	1.010	0.915
210	17.5	1.006	0.904	1.007	0.904
222	18.5	1.006	0.888	1.006	0.888
234	19.5	1.006	0.878	1.005	0.878
246	20.5	1.006	0.868	1.005	0.868
258	21.5	1.006	0.867	1.005	0.867
270	22.5	1.006	0.887	1.005	0.887
282	23.5	1.006	0.902	1.006	0.902
294	24.5	1.006	0.923	1.006	0.923
306	25.5	1.005	0.963	1.006	0.963
318	26.5	1.005	0.980	1.005	0.980
330	27.5	1.005	0.985	1.005	0.985
342	28.5	1.005	0.999	1.005	0.999
354	29.5	1.004	0.957	1.004	0.957
366	30.5	1.004	0.917	1.004	0.917
378	31.5	1.004	0.892	1.003	0.892
390	32.5	1.003	0.851	1.003	0.851
402	33.5	1.003	0.816	1.003	0.816
414	34.5		0.855	1.002	0.855
426	35.5		0.864	1.002	0.864
438	36.5		0.882	1.002	0.882
450	37.5		0.958	1.002	0.958
462	38.5		1.003	1.002	1.003
474	39.5		0.993	1.002	0.993
486	40.5		1.007	1.002	1.007
498	41.5		1.008	1.002	1.008
510	42.5		0.963	1.002	0.963
522	43.5		0.940	1.002	0.940
534	44.5		0.916	1.001	0.916
546	45.5		0.892	1.001	0.892
558	46.5		0.869	1.001	0.869
570	47.5		0.846	1.001	0.846
582	48.5		0.826	1.001	0.826
594	49.5		0.815	1.001	0.815
606	50.5		0.809	1.001	0.809
618	51.5		0.804	1.000	0.804
630	52.5		0.800	1.000	0.800
642	53.5		0.800	1.000	0.800
654	54.5		0.800	1.000	0.800
666	55.5		0.800	1.000	0.800
678	56.5		0.800	1.000	0.800
690	57.5		0.800	1.000	0.800
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
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1969																															
1970																															
1971																															
1972																															
1973																															0
1974																														2	2
1975																													0	0	0
1976																												4	7	22	10
1977	3	33	45	41	45	55	48	47	47	46	43	38	58	43	34	28	24	26	25	25	18	14	6	1	1	1	1	3	1	0	0
1978	5	46	64	59	65	65	55	75	91	122	102	78	112	55	20	14	21	14	12	10	13	9	8	3	2	2	4	1	0	4	10
1979	6	57	79	65	63	72	61	66	62	62	50	45	83	40	41	37	47	35	28	21	18	14	7	4	12	2	3	3	2	7	3
1980	6	58	82	68	62	71	67	75	63	60	48	49	70	67	79	58	56	74	44	21	9	10	16	9	7	3	4	5	4	2	5
1981	7	66	86	79	76	87	73	76	66	62	58	52	59	60	39	16	15	14	14	15	25	19	8	6	8	4	3	4	3	3	3
1982	15	122	124	110	106	114	89	86	83	94	66	80	91	95	71	77	58	20	10	10	12	13	11	7	10	13	9	5	4	3	1
1983	11	100	125	114	105	106	81	87	92	79	91	72	57	73	53	37	26	11	13	10	6	3	2	3	0	0	0	0	0	0	
1984	17	140	140	122	112	114	83	107	113	106	105	81	77	59	46	33	17	16	8	13	4	4	2	2	3	1	9	7	6		
1985	15	131	150	143	117	113	100	126	130	142	93	77	57	49	35	22	17	12	9	2	4	3	2	1	1	2	2	2			
1986	14	129	173	134	123	147	103	96	105	78	71	48	32	23	15	16	17	9	10	4	7	8	5	2	3	4	2				
1987	15	153	237	206	198	186	162	166	134	123	98	73	50	17	23	26	10	6	4	6	3	2	1	3	5	5					
1988	19	180	248	256	196	237	201	186	157	115	61	54	33	20	27	23	11	15	9	11	17	10	2	8	13						
1989	18	183	304	262	236	243	231	198	154	100	72	51	28	44	21	16	11	7	12	12	18	22	16	15							
1990	17	217	311	313	276	220	195	181	114	65	50	29	43	23	14	7	5	10	9	16	12	3	5								
1991	25	300	323	233	211	195	167	116	83	46	28	30	17	15	14	12	10	8	13	13	12	12									
1992	27	352	424	385	294	231	125	77	59	47	38	27	32	13	15	13	12	19	11	8	5										
1993	42	456	415	308	282	213	81	46	38	41	21	24	18	20	15	9	9	8	7	5											
1994	40	378	341	270	195	86	78	61	44	50	34	39	34	44	37	60	66	57	44												
1995	34	448	349	233	134	80	62	50	41	39	26	30	16	13	5	5	8	3													
1996	52	511	334	191	89	62	78	63	50	40	34	41	38	20	17	39	24														
1997	25	300	153	91	78	68	48	45	33	30	20	21	14	14	17	17															
1998	45	326	178	123	128	110	87	50	47	32	53	31	19	11	23																
1999	57	368	204	179	111	69	54	41	29	24	16	12	17	6																	
2000	70	528	286	199	110	58	63	47	33	37	40	42	17																		
2001	101	641	356	221	119	72	61	57	44	34	29	28																			
2002	108	657	287	173	116	94	76	60	46	42	30																				
2003	122	650	270	160	97	110	66	33	29	26																					
2004	105	683	266	119	132	99	78	70	37																						
2005	145	537	226	138	95	81	56	36																							
2006	166	708	353	185	105	77	33																								
2007	97	536	270	131	82	62																									
2008	167	618	282	168	118																										
2009	186	706	297	228																											
2010	287	788	350																												
2011	151	560																													
2012	111																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1972																															
1973																															0.000
1974																														1.024	0.887
1975																													0.000	0.000	16.331
1976																												1.723	3.338	0.432	0.100
1977	9.691	1.383	0.914	1.095	1.220	0.861	0.990	0.986	0.990	0.933	0.893	1.516	0.731	0.796	0.822	0.858	1.091	0.971	0.981	0.708	0.809	0.425	0.085	1.303	1.049	1.440	2.803	0.344	0.293	0.000	0.000
1978	9.691	1.383	0.914	1.106	1.008	0.845	1.350	1.221	1.333	0.839	0.765	1.431	0.490	0.373	0.675	1.552	0.638	0.913	0.776	1.329	0.731	0.879	0.366	0.752	0.725	2.314	0.294	0.175	20.739	2.419	0.167
1979	9.691	1.383	0.819	0.973	1.136	0.846	1.089	0.938	1.006	0.804	0.892	1.849	0.490	1.013	0.901	1.269	0.750	0.806	0.758	0.825	0.788	0.478	0.559	3.214	0.139	1.961	0.781	0.881	2.992	0.403	2.137
1980	9.691	1.416	0.826	0.920	1.149	0.933	1.123	0.841	0.948	0.809	1.020	1.412	0.958	1.178	0.735	0.973	1.311	0.595	0.474	0.411	1.159	1.635	0.585	0.718	0.471	1.203	1.293	0.808	0.392	2.876	1.597
1981	9.191	1.310	0.920	0.960	1.134	0.840	1.050	0.862	0.940	0.945	0.894	1.138	1.004	0.649	0.404	0.930	0.933	1.004	1.126	1.645	0.738	0.450	0.734	1.331	0.451	0.863	1.319	0.618	0.975	1.123	0.626
1982	8.227	1.015	0.884	0.964	1.082	0.779	0.966	0.966	1.128	0.705	1.208	1.140	1.038	0.747	1.087	0.758	0.347	0.486	1.064	1.160	1.091	0.811	0.664	1.342	1.409	0.661	0.569	0.699	0.721	0.479	
1983	9.020	1.251	0.910	0.925	1.008	0.762	1.074	1.055	0.858	1.157	0.790	0.793	1.280	0.721	0.701	0.697	0.437	1.164	0.742	0.595	0.527	0.718	1.209	0.049	1.000	0.000	0.000	0.000	0.000		
1984	8.113	0.999	0.873	0.918	1.016	0.733	1.277	1.064	0.933	0.991	0.777	0.941	0.771	0.786	0.713	0.501	0.949	0.510	1.640	0.285	1.116	0.567	0.654	1.622	0.367	10.134	0.754	0.822			
1985	8.505	1.146	0.951	0.819	0.963	0.891	1.260	1.029	1.093	0.656	0.825	0.741	0.862	0.715	0.619	0.780	0.733	0.729	0.236	2.038	0.696	0.556	0.812	0.947	1.177	1.107	1.227				
1986	9.572	1.341	0.776	0.915	1.195	0.698	0.932	1.093	0.748	0.912	0.666	0.670	0.726	0.638	1.113	1.005	0.560	1.111	0.429	1.477	1.246	0.616	0.485	1.349	1.163	0.563					
1987	10.279	1.549	0.868	0.964	0.939	0.870	1.024	0.809	0.914	0.795	0.745	0.686	0.334	1.381	1.136	0.394	0.562	0.774	1.234	0.500	0.899	0.347	3.388	1.702	1.045						
1988	9.312	1.380	1.032	0.768	1.207	0.847	0.925	0.844	0.736	0.533	0.879	0.609	0.612	1.323	0.858	0.497	1.331	0.614	1.159	1.544	0.585	0.232	3.681	1.517							
1989	10.249	1.656	0.864	0.898	1.031	0.952	0.855	0.781	0.649	0.715	0.712	0.551	1.569	0.473	0.772	0.688	0.586	1.900	0.985	1.457	1.264	0.732	0.933								
1990	12.541	1.433	1.007	0.882	0.798	0.886	0.927	0.630	0.567	0.779	0.586	1.472	0.537	0.600	0.507	0.771	1.750	0.970	1.746	0.741	0.248	1.831									
1991	11.804	1.075	0.722	0.905	0.927	0.855	0.695	0.718	0.557	0.599	1.070	0.581	0.895	0.881	0.882	0.811	0.822	1.685	0.988	0.903	0.963										
1992	13.149	1.203	0.909	0.764	0.787	0.539	0.618	0.771	0.789	0.803	0.722	1.195	0.399	1.146	0.908	0.925	1.537	0.599	0.718	0.562											
1993	10.758	0.910	0.744	0.913	0.756	0.382	0.569	0.814	1.091	0.504	1.164	0.729	1.158	0.718	0.633	0.993	0.918	0.805	0.805												
1994	9.459	0.902	0.791	0.722	0.443	0.910	0.773	0.722	1.143	0.685	1.141	0.874	1.292	0.837	1.623	1.095	0.869	0.771													
1995	13.038	0.779	0.666	0.575	0.594	0.774	0.820	0.803	0.968	0.650	1.179	0.531	0.786	0.389	1.076	1.472	0.430														
1996	9.903	0.652	0.572	0.467	0.691	1.273	0.803	0.799	0.802	0.848	1.198	0.938	0.521	0.862	2.271	0.600															
1997	11.830	0.509	0.597	0.855	0.871	0.707	0.935	0.740	0.901	0.683	1.045	0.656	1.019	1.183	1.015																
1998	7.250	0.545	0.692	1.046	0.860	0.788	0.570	0.939	0.686	1.661	0.582	0.629	0.567	2.064																	
1999	6.449	0.555	0.874	0.621	0.625	0.786	0.749	0.719	0.819	0.657	0.772	1.384	0.333																		
2000	7.554	0.541	0.695	0.553	0.530	1.085	0.740	0.700	1.122	1.091	1.054	0.406																			
2001	6.372	0.555	0.622	0.539	0.602	0.852	0.925	0.779	0.776	0.834	0.968																				
2002	6.097	0.436	0.605	0.666	0.811	0.807	0.791	0.763	0.926	0.721																					
2003	5.345	0.416	0.593	0.607	1.126	0.604	0.503	0.872	0.911																						
2004	6.514	0.389	0.448	1.108	0.752	0.791	0.893	0.534																							
2005	3.712	0.420	0.610	0.693	0.853	0.684	0.649																								
2006	4.276	0.498	0.525	0.570	0.733	0.425																									
2007	5.518	0.504	0.485	0.622	0.763																										
2008	3.691	0.456	0.596	0.704																											
2009	3.791	0.421	0.765																												
2010	2.745	0.444																													
2011	3.720																														
Latest diag	3.720	0.444	0.765	0.704	0.763	0.425	0.649	0.534	0.911	0.721	0.968	0.406	0.333	2.064	1.015	0.600	0.430	0.771	0.805	0.562	0.963	1.831	0.933	1.517	1.045	0.563	1.227	0.822	0.000	0.479	0.626
5 Yr Avg	3.893	0.464	0.596	0.739	0.845	0.662	0.752	0.730	0.911	0.993	0.884	0.803	0.645	1.067	1.324	1.017	0.915	0.966	1.048	1.041	0.792	0.751	1.860	1.427	0.951	2.493	0.774	0.590	1.016	1.460	0.905
9 Yr Avg	4.368	0.443	0.583	0.674	0.755	0.758	0.751	0.760	0.879	0.870	1.012	0.816	0.775	0.964	1.076	0.873	0.978	1.025	0.922	1.056	0.838	0.712	1.396	1.175	0.802	2.090	1.004	0.675	3.272	0.973	2.427
3 Yr Wtd	3.293	0.440	0.620	0.630	0.782	0.648	0.696	0.687	0.866	0.875	0.972	0.627	0.614	1.255	1.578	0.928	0.833	0.735	0.851	0.759	0.885	0.686	1.359	1.527	1.104	2.110	0.826	0.771	0.828	1.292	1.469
5 Yr Wtd	3.611	0.462	0.595	0.719	0.840	0.669	0.759	0.709	0.905	0.993	0.850	0.717	0.606	0.968	1.444	0.933	0.916	0.832	1.037	1.038	0.804	0.655	1.157	1.488	0.950	1.114	0.795	0.749	1.079	1.213	0.825
9 Yr Wtd	4.060	0.442	0.585	0.652	0.747	0.745	0.743	0.749	0.868	0.859	0.985	0.769	0.758	0.895	1.166	0.843	0.930	0.874	0.904	0.935	0.829	0.678	0.958	1.175	0.689	1.205	0.852	0.823	1.979	0.792	0.840
Selected	4.060	0.442	0.585	0.652	0.747	0.745	0.743	0.749	0.868	0.859	0.985	0.769	0.758	0.895	1.166	0.843	0.930	0.874	0.904	0.935	0.829	0.678	0.958	1.175	0.689	1.205	0.852	0.823	1.979	0.792	0.840
Loss $ Weight	1,425	5,883	2,606	1,495	967	771	590	465	351	328	272	268	206	174	154	185	143	139	87	86	82	69	50	42	49	30	35	32	20	42	32
Center Wtd Avg	4.060	0.999	0.938	0.546	0.659	0.713	0.760	0.778	0.818	0.837	0.854	0.856	0.899	0.865	0.905	0.938	0.945	0.890	0.897	0.854	0.860	0.889	0.842	0.892	0.957	0.934	1.000	1.041	0.970	0.984	1.000
Geometric Mean	4.060	1.561	1.065	0.752	0.712	0.685	0.743	0.780	0.808	0.828	0.852	0.862	0.875	0.892	0.910	0.908	0.915	0.904	0.888	0.878	0.868	0.867	0.887	0.902	0.923	0.963	0.980	0.985	0.999	0.957	0.917

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	1.060	0.764	1.588	0.630	1.471	0.360	1.444	0.077	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												1.126	0.087	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.478	0.000	0.000	1.740	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	6.236	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		1.699	0.776	1.088	1.104	0.491	1.837	0.647	0.676	1.856																		
1972	0.691	0.944	0.582	0.488	3.432	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	1.039	0.547	1.388	1.076	0.429	1.617	0.711																					
1975	0.032	11.564	0.637	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000																								
1978	4.598	1.018	0.420																									
1979	0.997	0.024																										
1980	1.022																											
1981																												
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Latest diag	1.022	0.024	0.420	0.000	0.000	0.000	0.711	0.000	0.000	1.856	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.324	2.521	0.489	0.215	0.772	0.422	0.510	0.129	0.135	0.371	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.294	0.072	0.289	0.019	0.000	0.000	0.000	
9 Yr Avg	0.931	1.755	0.422	0.988	0.605	0.234	0.283	0.265	0.075	0.206	0.000	0.125	0.010	0.000	0.000	0.000	0.118	0.085	0.176	0.079	0.210	0.060	0.289	0.019	0.000	0.000	0.000	
3 Yr Wtd	1.415	0.588	0.420	1.976	0.429	1.617	0.736	0.635	0.676	1.856													1.444	0.077	0.000			
5 Yr Wtd	1.328	0.786	0.555	1.588	0.917	0.564	1.195	0.635	0.260	1.856									0.000		1.471	0.360	1.444	0.077	0.000			
9 Yr Wtd	0.895	0.820	0.586	1.391	0.800	0.473	1.652	1.043	0.260	1.856		1.126	0.068	0.000			1.060	0.842	1.441	0.630	1.471	0.360	1.444	0.077	0.000			
Selected	0.895	0.820	0.586	1.391	0.800	0.473	1.652	1.043	1.000	1.000	1.000	1.000	0.900	0.900	0.900	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	27	17	14	5	4	4	2	2	2	1	0	1	1	0	0	0	0	0	0	1	0	1	0	0	0	0	0	
Center Wtd Avg	0.806	0.844	0.842	0.780	0.808	1.021	0.888	0.931	1.182	1.015	0.973	0.951	0.939	0.939	0.900	0.854	0.834	0.824	0.820	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Geometric Mean	0.892	0.851	0.816	0.855	0.864	0.882	0.958	1.003	0.993	1.007	1.008	0.963	0.940	0.916	0.892	0.869	0.846	0.826	0.815	0.809	0.804	0.800	0.800	0.800	0.800	0.800	0.800	

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

LOST TIME - CHIROPRACTORS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.995**
Inverse Power	**1.000**	**0.991**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.383				Slope=	-10.621			
		IMPLIED	PA	SELECTED	Intercept=	-6.808				Intercept=	60.227			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-4.330	**76.447**		1.792		41.196		
2	18	2.261	2.672	2.268	2.890	-0.542	-2.811	**17.126**		2.890	0.237	29.527		
3	30	1.287	1.471	1.291	3.401	0.399	-2.104	**8.710**		3.401	-1.235	24.101		
4	42	1.107	1.155	1.108	3.738	0.847	-1.639	**5.665**	72659.226	3.738	-2.230	20.528		
5	54	1.061	1.088	1.062	3.989	1.044	-1.291	**4.160**	12825.392	3.989	-2.780	17.858		
6	66	1.044	1.063	1.045	4.190	1.146	-1.014	**3.286**	3082.867	4.190	-3.100	15.727		
7	78	1.035	1.050	1.037	4.357	1.207	-0.783	**2.725**	938.178	4.357	-3.308	13.953		
8	90	1.029	1.042	1.030	4.500	1.264	-0.585	**2.341**	344.247	4.500	-3.510	12.433		
9	102	1.023	1.036	1.023	4.625	1.334	-0.412	**2.064**	147.065	4.625	-3.772	11.103	**66384.596**	
10	114	1.021	1.032	1.021	4.736	1.353	-0.258	**1.858**	71.247	4.736	-3.848	9.922	**20371.425**	
11	126	1.018	1.028	1.018	4.836	1.399	-0.119	**1.700**	38.348	4.836	-4.034	8.859	**7037.164**	
12	138	1.017	1.026	1.017	4.927	1.409	0.006	**1.576**	22.559	4.927	-4.076	7.893	**2678.331**	
13	150	1.013	1.022	1.013	5.011	1.474	0.122	**1.478**	14.313	5.011	-4.354	7.007	**1105.282**	
14	162	1.011	1.018	1.010	5.088	1.528	0.228	**1.398**	9.687	5.088	-4.598	6.190	**488.612**	
15	174	1.011	1.014	1.009	5.159	1.545	0.327	**1.333**	6.929	5.159	-4.680	5.431	**229.270**	
16	186	1.011	1.012	1.010	5.226	1.529	0.419	**1.280**	5.197	5.226	-4.604	4.722	**113.413**	
17	198	1.010	1.010	1.008	5.288	1.580	0.506	**1.235**	4.062	5.288	-4.846	4.058	**58.866**	
18	210	1.007	1.009	1.007	5.347	1.608	0.587	**1.198**	3.288	5.347	-4.986	3.433	**31.974**	
19	222	1.006	1.008	1.006	5.403	1.648	0.664	**1.167**	2.744	5.403	-5.192	2.843	**18.166**	
20	234	1.005	1.007	1.005	5.455	1.665	0.737	**1.141**	2.350	5.455	-5.280	2.284	**10.814**	21987.265
21	246	1.005	1.007	1.005	5.505	1.660	0.806	**1.119**	2.059	5.505	-5.255	1.753	**6.770**	2033.261
22	258	1.005	1.006	1.005	5.553	1.660	0.872	**1.101**	1.840	5.553	-5.255	1.247	**4.479**	300.350
23	270	1.005	1.006	1.005	5.598	1.654	0.935	**1.085**	1.671	5.598	-5.225	0.764	**3.147**	67.058
24	282	1.006	1.006	1.006	5.642	1.638	0.995	**1.072**	1.540	5.642	-5.139	0.302	**2.353**	21.311
25	294	1.006	1.005	1.005	5.684	1.650	1.052	**1.060**	1.437	5.684	-5.203	-0.141	**1.869**	9.059
26	306	1.006	1.005	1.005	5.724	1.651	1.108	**1.051**	1.355	5.724	-5.206	-0.566	**1.568**	4.847
27	318	1.005	1.005	1.005	5.762	1.676	1.161	**1.043**	1.290	5.762	-5.341	-0.974	**1.378**	3.091
28	330	1.005	1.004	1.004	5.799	1.692	1.212	**1.036**	1.237	5.799	-5.425	-1.368	**1.255**	2.244
29	342	1.005	1.004	1.004	5.835	1.690	1.262	**1.030**	1.194	5.835	-5.414	-1.747	**1.174**	1.789
30	354	1.004	1.004	1.004	5.869	1.707	1.309	**1.025**	1.159	5.869	-5.509	-2.113	**1.121**	1.523
31	366	1.004	1.003	1.003	5.903	1.736	1.355	**1.021**	1.130	5.903	-5.670	-2.467	**1.085**	1.359
32	378	1.003	1.003	1.003	5.935	1.745	1.400	**1.018**	1.107	5.935	-5.720	-2.810	**1.060**	1.253
33	390	1.003	1.003	1.003	5.966	1.757	1.443	**1.015**	1.088	5.966	-5.794	-3.142	**1.043**	1.181
34	402	1.003	1.003	1.003	5.996	1.771	1.485	**1.012**	1.072	5.996	-5.874	-3.464	**1.031**	1.133
35	414	1.002	1.002	1.002	6.026	1.795	1.526	**1.010**	1.059	6.026	-6.020	-3.776	**1.023**	1.098
36	426	1.002	1.002	1.002	6.054	1.809	1.565	**1.008**	1.048	6.054	-6.102	-4.080	**1.017**	1.074
37	438	1.002	1.002	1.002	6.082	1.835	1.604	**1.007**	1.040	6.082	-6.263	-4.375	**1.013**	1.056
38	450	1.002	1.002	1.002	6.109	1.856	1.641	**1.006**	1.032	6.109	-6.394	-4.662	**1.009**	1.043
39	462	1.002	1.002	1.002	6.136	1.870	1.677	**1.005**	1.026	6.136	-6.487	-4.941	**1.007**	1.033
40	474	1.002	1.001	1.001	6.161	1.885	1.713	**1.004**	1.022	6.161	-6.584	-5.214	**1.005**	1.025
41	486	1.002	1.001	1.001	6.186	1.893	1.748	**1.003**	1.018	6.186	-6.640	-5.479	**1.004**	1.020
42	498	1.002	1.001	1.001	6.211	1.894	1.781	**1.003**	1.014	6.211	-6.645	-5.738	**1.003**	1.016
43	510	1.002	1.001	1.001	6.234	1.892	1.814	**1.002**	1.012	6.234	-6.629	-5.991	**1.003**	1.012
44	522	1.002	1.001	1.001	6.258	1.890	1.846	**1.002**	1.009	6.258	-6.617	-6.238	**1.002**	1.010
45	534	1.001	1.001	1.001	6.280	1.895	1.878	**1.001**	1.008	6.280	-6.654	-6.480	**1.002**	1.008
46	546	1.001	1.001	1.001	6.303	1.909	1.909	**1.001**	1.006	6.303	-6.744	-6.716	**1.001**	1.006
47	558	1.001	1.001	1.001	6.324	1.930	1.939	**1.001**	1.005	6.324	-6.889	-6.947	**1.001**	1.005
48	570	1.001	1.001	1.001	6.346	1.959	1.968	**1.001**	1.004	6.346	-7.088	-7.173	**1.001**	1.004
49	582	1.001	1.000	1.001	6.366	1.991	1.997	**1.001**	1.003	6.366	-7.321	-7.394	**1.001**	1.003
50	594	1.001	1.000	1.001	6.387	2.022	2.025	**1.001**	1.003	6.387	-7.553	-7.611	**1.000**	1.003
51	606	1.001	1.000	1.000	6.407	2.052	2.053	**1.000**	1.002	6.407	-7.782	-7.823	**1.000**	1.002
52	618	1.000	1.000	1.000	6.426	2.080	2.080	**1.000**	1.002	6.426	-8.008	-8.031	**1.000**	1.002
53	630	1.000	1.000	1.000	6.446	2.108	2.106	**1.000**	1.001	6.446	-8.231	-8.236	**1.000**	1.002
54	642	1.000	1.000	1.000	6.465	2.135	2.133	**1.000**	1.001	6.465	-8.455	-8.436	**1.000**	1.001
55	654	1.000	1.000	1.000	6.483	2.161	2.158	**1.000**	1.001	6.483	-8.678	-8.633	**1.000**	1.001
56	666	1.000	1.000	1.000	6.501	2.186	2.183	**1.000**	1.001	6.501	-8.901	-8.826	**1.000**	1.001
57	678	1.000	1.000	1.000	6.519	2.211	2.208	**1.000**	1.001	6.519	-9.124	-9.015	**1.000**	1.001
58	690	1.000	1.000	1.000	6.537	2.235	2.232	**1.000**	1.000	6.537	-9.348	-9.202	**1.000**	1.001
59	702	1.000			6.554		2.256	**1.000**	1.000	6.554		-9.385	**1.000**	1.001
60	714	1.000			6.571		2.280	**1.000**	1.000	6.571		-9.565	**1.000**	1.000

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

LOST TIME - REHABILITATIONS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		2	74	72	73.5%	53	
1977	1,465,551	257	287	30	71.4%	21	0.020
1978	1,553,484	399	454	55	70.8%	39	0.029
1979	1,646,693	388	445	57	70.2%	40	0.027
1980	1,745,494	407	474	68	69.7%	47	0.027
1981	1,826,711	383	453	70	69.2%	49	0.025
1982	2,061,263	630	750	120	68.7%	82	0.036
1983	2,173,213	542	658	116	68.2%	79	0.030
1984	2,314,385	674	831	157	67.7%	106	0.036
1985	2,444,242	617	769	153	67.2%	102	0.031
1986	2,644,132	733	919	186	66.8%	124	0.035
1987	2,911,888	976	1,236	260	66.4%	173	0.042
1988	3,191,151	3,320	4,138	818	65.9%	539	0.130
1989	3,341,117	998	1,289	291	65.3%	190	0.039
1990	3,644,538	2,741	3,568	827	64.6%	535	0.098
1991	3,852,022	965	1,292	327	64.0%	209	0.034
1992	3,944,342	999	1,353	355	63.3%	225	0.034
1993	4,020,534	1,223	1,653	430	62.7%	270	0.041
1994	4,272,082	1,343	1,812	469	62.2%	291	0.042
1995	4,432,599	1,289	1,683	394	61.6%	243	0.038
1996	4,487,291	1,596	2,248	651	61.3%	399	0.050
1997	4,623,816	1,918	2,658	739	60.9%	450	0.057
1998	4,816,176	2,247	3,180	932	60.5%	565	0.066
1999	5,047,597	2,575	3,717	1,142	60.2%	688	0.074
2000	5,318,217	2,752	4,079	1,326	60.0%	795	0.077
2001	5,597,545	3,423	5,054	1,631	59.6%	973	0.090
2002	5,822,846	3,047	4,627	1,581	59.3%	937	0.079
2003	6,004,956	2,969	4,723	1,754	59.1%	1,037	0.079
2004	6,183,507	2,981	4,798	1,817	59.0%	1,072	0.078
2005	6,388,250	2,827	4,647	1,820	58.9%	1,072	0.073
2006	6,653,696	2,563	4,525	1,962	58.8%	1,153	0.068
2007	6,915,410	2,548	4,667	2,119	59.1%	1,252	0.067
2008	7,073,199	2,091	4,448	2,356	59.4%	1,399	0.063
2009	7,109,910	1,814	4,600	2,786	59.9%	1,669	0.065
2010	7,245,414	1,368	4,692	3,323	61.0%	2,026	0.065
2011	7,353,256	753	4,862	4,109	63.0%	2,588	0.066
2012	3,750,161	71	2,668	2,597	66.9%	1,738	0.071
2013		0	0		100.0%		
TOTAL		56,428	94,328	37,901	61.3%	23,231	
EXLD PRIOR		56,426	94,255	37,829	61.3%	23,178	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	30	3	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	4
1978	55	5	4	4	4	4	3	3	3	3	2	2	2	2	1	1	1	1	1	8
1979	57	4	4	4	4	4	3	3	3	3	3	2	2	2	2	1	1	1	1	9
1980	68	5	5	5	5	4	4	4	3	3	3	3	3	2	2	2	1	1	1	11
1981	70	5	5	5	5	4	4	4	4	3	3	3	3	2	2	2	2	1	1	12
1982	120	7	8	8	8	8	7	7	6	6	5	5	5	4	4	4	3	3	2	21
1983	116	8	6	7	7	7	7	6	6	6	5	5	5	4	4	4	3	3	2	21
1984	157	9	10	8	9	9	9	9	8	8	7	7	6	6	6	5	5	4	3	30
1985	153	8	8	10	7	8	8	8	8	8	7	7	6	6	6	5	5	4	4	30
1986	186	10	9	9	11	8	9	9	9	9	9	8	8	7	7	6	6	6	5	40
1987	260	11	14	12	12	15	11	13	12	12	12	11	11	10	9	9	9	8	7	60
1988	818	29	36	43	37	39	44	34	38	38	37	36	34	32	30	28	26	25	24	202
1989	291	11	9	12	14	12	13	15	11	13	13	13	13	12	11	11	10	9	9	80
1990	827	27	31	26	33	40	33	36	41	32	36	36	36	35	33	31	29	27	25	234
1991	327	11	10	11	10	12	15	12	14	16	12	14	14	14	13	13	12	11	11	102
1992	355	13	11	10	12	10	13	16	13	14	17	13	14	14	14	14	13	12	12	117
1993	430	16	16	13	12	14	12	15	18	15	16	19	15	17	16	17	16	15	14	152
1994	469	16	17	17	14	13	15	13	16	19	17	17	21	15	17	17	17	17	16	171
1995	394	14	15	15	15	12	11	12	10	14	17	15	15	18	13	14	14	14	13	137
1996	651	23	20	21	21	22	18	17	19	16	21	25	21	23	26	20	23	23	22	267
1997	739	27	26	21	22	23	23	19	18	20	18	23	27	23	24	28	22	25	24	321
1998	932	36	33	31	26	27	28	28	23	22	25	21	27	32	27	29	34	26	30	421
1999	1,142	44	42	39	36	30	32	33	33	27	26	29	25	32	38	32	34	40	31	531
2000	1,326	52	48	47	43	41	34	35	37	37	31	29	33	28	36	43	35	38	44	624
2001	1,631	62	62	57	55	51	48	40	42	44	44	36	34	39	33	42	50	42	45	791
2002	1,581	62	58	57	53	51	47	45	37	39	41	41	34	32	36	31	39	47	39	778
2003	1,754	71	66	62	61	56	54	50	48	40	42	43	43	36	34	39	33	42	50	869
2004	1,817	79	70	65	61	60	55	54	50	47	40	41	43	43	36	34	39	33	42	908
2005	1,820	90	76	67	62	58	57	53	51	47	45	38	39	41	41	34	32	37	31	903
2006	1,962	100	92	77	68	64	59	59	54	52	48	46	39	40	42	42	35	33	38	956
2007	2,119	118	102	94	79	69	65	61	60	55	54	49	47	39	41	43	43	36	34	1,014
2008	2,356	176	121	105	97	81	71	67	62	61	57	55	51	48	40	42	44	44	37	1,079
2009	2,786	296	186	128	111	102	86	75	70	66	65	60	58	54	51	43	44	47	47	1,177
2010	3,323	452	305	192	132	114	105	88	78	73	68	67	62	60	55	52	44	46	48	1,262
2011	4,109	681	467	315	198	136	118	109	91	80	75	70	69	64	62	57	54	45	47	1,353
2012	2,597	1,079	694	476	321	202	139	120	111	93	82	77	72	71	65	63	58	55	46	1,428
TOTAL	37,901	3,659	2,687	2,074	1,667	1,412	1,265	1,174	1,112	1,044	1,002	968	935	908	879	858	838	822	808	16,124

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

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

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			2					74
1977	1,465,551	0.020	257	1.123	289	289	289	287
1978	1,553,484	0.029	399	1.137	453	454	454	454
1979	1,646,693	0.027	388	1.151	447	447	447	445
1980	1,745,494	0.027	407	1.166	474	474	474	474
1981	1,826,711	0.025	383	1.181	452	452	452	453
1982	2,061,263	0.037	630	1.193	751	752	752	750
1983	2,173,213	0.030	542	1.212	657	658	658	658
1984	2,314,385	0.036	674	1.227	827	827	827	831
1985	2,444,242	0.031	617	1.242	766	767	767	769
1986	2,644,132	0.035	733	1.258	922	923	923	919
1987	2,911,888	0.043	976	1.273	1,243	1,244	1,244	1,236
1988	3,191,151	0.118	3,320	1.284	4,264	4,151	4,151	4,138
1989	3,341,117	0.039	998	1.297	1,294	1,293	1,293	1,289
1990	3,644,538	0.098	2,741	1.310	3,590	3,586	3,586	3,568
1991	3,852,022	0.033	965	1.323	1,277	1,277	1,277	1,292
1992	3,944,342	0.034	999	1.340	1,339	1,340	1,340	1,353
1993	4,020,534	0.041	1,223	1.358	1,661	1,661	1,661	1,653
1994	4,272,082	0.043	1,343	1.375	1,847	1,848	1,848	1,812
1995	4,432,599	0.041	1,289	1.391	1,794	1,796	1,796	1,683
1996	4,487,291	0.050	1,596	1.411	2,252	2,252	2,252	2,248
1997	4,623,816	0.059	1,918	1.432	2,747	2,746	2,746	2,658
1998	4,816,176	0.068	2,247	1.455	3,270	3,272	3,272	3,180
1999	5,047,597	0.076	2,575	1.480	3,811	3,815	3,815	3,717
2000	5,318,217	0.080	2,752	1.507	4,148	4,187	4,187	4,079
2001	5,597,545	0.085	3,423	1.537	5,259	5,086	5,086	5,054
2002	5,822,846	0.080	3,047	1.569	4,780	4,745	4,745	4,627
2003	6,004,956	0.080	2,969	1.605	4,765	4,774	4,774	4,723
2004	6,183,507	0.073	2,981	1.649	4,917	4,755	4,755	4,798
2005	6,388,250	0.071	2,827	1.707	4,826	4,716	4,716	4,647
2006	6,653,696	0.072	2,563	1.774	4,546	4,649	4,649	4,525
2007	6,915,410	0.071	2,548	1.857	4,732	4,813	4,813	4,667
2008	7,073,199	0.070	2,091	1.996	4,174	4,567	4,567	4,448
2009	7,109,910	0.070	1,814	2.276	4,129	4,607	4,607	4,600
2010	7,245,414	0.072	1,368	2.845	3,892	4,731	4,731	4,692
2011	7,353,256	0.073	753	4.409	3,320	4,882	4,882	4,862
2012	7,500,322	0.073	71	30.865	2,182	5,342	5,342	5,336
2013	7,590,325	0.073				5,513	5,513	5,513
TOTAL			56,428		92,096	103,688	103,688	102,509
EXLD PRIOR			56,426		92,096	103,688	103,688	102,436

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

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

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	2	***3 YEAR SUM***	***145***	***3,222***	1,600		72	74
1977	257	289	32	838	789	0.941	30	287
1978	399	454	55	1,157	1,168	1.010	55	454
1979	388	447	59	1,227	1,194	0.973	57	445
1980	407	474	68	1,268	1,267	0.999	68	474
1981	383	452	69	1,370	1,390	1.014	70	453
1982	630	752	122	2,100	2,066	0.984	120	750
1983	542	658	116	1,920	1,923	1.001	116	658
1984	674	827	153	2,263	2,322	1.026	157	831
1985	617	767	150	2,247	2,288	1.018	153	769
1986	733	923	190	2,891	2,827	0.978	186	919
1987	976	1,244	267	3,896	3,790	0.973	260	1,236
1988	3,320	4,151	831	5,189	5,109	0.985	818	4,138
1989	998	1,293	295	5,251	5,177	0.986	291	1,289
1990	2,741	3,586	845	6,821	6,679	0.979	827	3,568
1991	965	1,277	312	4,766	4,988	1.047	327	1,292
1992	999	1,340	341	5,342	5,555	1.040	355	1,353
1993	1,223	1,661	438	6,433	6,321	0.982	430	1,653
1994	1,343	1,848	504	7,307	6,791	0.929	469	1,812
1995	1,289	1,796	506	9,814	7,638	0.778	394	1,683
1996	1,596	2,252	656	7,348	7,297	0.993	651	2,248
1997	1,918	2,746	828	9,951	8,885	0.893	739	2,658
1998	2,247	3,272	1,025	10,372	9,436	0.910	932	3,180
1999	2,575	3,815	1,240	11,540	10,626	0.921	1,142	3,717
2000	2,752	4,187	1,435	14,671	13,561	0.924	1,326	4,079
2001	3,423	5,086	1,664	17,185	16,850	0.981	1,631	5,054
2002	3,047	4,745	1,698	17,697	16,474	0.931	1,581	4,627
2003	2,969	4,774	1,805	19,009	18,477	0.972	1,754	4,723
2004	2,981	4,755	1,774	18,312	18,752	1.024	1,817	4,798
2005	2,827	4,716	1,890	19,544	18,823	0.963	1,820	4,647
2006	2,563	4,649	2,086	21,596	20,313	0.941	1,962	4,525
2007	2,548	4,813	2,265	23,615	22,091	0.935	2,119	4,667
2008	2,091	4,567	2,476	25,464	24,238	0.952	2,356	4,448
2009	1,814	4,607	2,793	27,529	27,462	0.998	2,786	4,600
2010	1,368	4,731	3,363	31,225	30,859	0.988	3,323	4,692
2011	753	4,882	4,129	36,057	35,874	0.995	4,109	4,862
2012	71	5,342	5,271	44,100	44,053	0.999	5,265	5,336
2013		5,513	5,513	46,171	46,171	1.000	5,513	5,513
TOTAL	56,428	103,688	47,407	476,709	461,121		46,082	102,509
EXLD PRIOR	56,426		47,262	473,487	459,521		46,009	102,436

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

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

LOST TIME - REHABILITATIONS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			287		0.020
1978	1,553,484			454		0.029
1979	1,646,693			445		0.027
1980	1,745,494			474		0.027
1981	1,826,711			453		0.025
1982	2,061,263	1,272	6.17%	750	589	0.036
1983	2,173,213	1,342	6.18%	658	490	0.030
1984	2,314,385	1,433	6.19%	831	580	0.036
1985	2,444,242	1,564	6.40%	769	492	0.031
1986	2,644,132	1,653	6.25%	919	556	0.035
1987	2,911,888	1,704	5.85%	1,236	726	0.042
1988	3,191,151	1,901	5.96%	4,138	2,177	0.130
1989	3,341,117	1,905	5.70%	1,289	677	0.039
1990	3,644,538	1,872	5.14%	3,568	1,906	0.098
1991	3,852,022	1,802	4.68%	1,292	717	0.034
1992	3,944,342	1,957	4.96%	1,353	692	0.034
1993	4,020,534	1,909	4.75%	1,653	866	0.041
1994	4,272,082	1,861	4.36%	1,812	974	0.042
1995	4,432,599	1,874	4.23%	1,683	898	0.038
1996	4,487,291	1,931	4.30%	2,248	1,164	0.050
1997	4,623,816	1,706	3.69%	2,658	1,558	0.057
1998	4,816,176	1,682	3.49%	3,180	1,890	0.066
1999	5,047,597	1,866	3.70%	3,717	1,992	0.074
2000	5,318,217	1,949	3.66%	4,079	2,093	0.077
2001	5,597,545	1,959	3.50%	5,054	2,580	0.090
2002	5,822,846	1,837	3.15%	4,627	2,519	0.079
2003	6,004,956	1,962	3.27%	4,723	2,407	0.079
2004	6,183,507	1,898	3.07%	4,798	2,528	0.078
2005	6,388,250	1,812	2.84%	4,647	2,564	0.073
2006	6,653,696	1,574	2.37%	4,525	2,875	0.068
2007	6,915,410	1,737	2.51%	4,667	2,687	0.067
2008	7,073,199	1,628	2.30%	4,448	2,732	0.063
2009	7,109,910	1,671	2.35%	4,600	2,753	0.065
2010	7,245,414	1,729	2.39%	4,692	2,713	0.065
2011	7,353,256	1,587	2.16%	4,862	3,063	0.066
2012	7,500,322	1,633	2.18%	5,336	3,268	0.071
2013	7,590,325	1,731	2.28%	5,513	3,185	0.073
TOTAL		55,941		102,436		

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

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

LOST TIME - REHABILITATIONS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	3,590		0.785	2.582	7,277	0	100%	7,277	0.104	0.099	0.098
1991	3,852,022	1.853	7,138,884	1,277		0.797	2.556	2,601	0	100%	2,601	0.036	0.033	0.033
1992	3,944,342	1.762	6,951,801	1,339		0.809	2.531	2,742	0	100%	2,742	0.039	0.034	0.034
1993	4,020,534	1.730	6,954,996	1,661		0.822	2.506	3,420	0	100%	3,420	0.049	0.041	0.041
1994	4,272,082	1.690	7,221,716	1,847		0.834	2.481	3,823	0	100%	3,823	0.053	0.043	0.043
1995	4,432,599	1.642	7,279,180	1,794		0.847	2.456	3,731	0	100%	3,731	0.051	0.040	0.041
1996	4,487,291	1.587	7,119,619	2,252		0.860	2.432	4,709	0	100%	4,709	0.066	0.050	0.050
1997	4,623,816	1.516	7,011,137	2,747		0.873	2.211	5,301	0	100%	5,301	0.076	0.059	0.059
1998	4,816,176	1.448	6,974,036	3,270		0.886	2.010	5,824	0	100%	5,824	0.084	0.068	0.068
1999	5,047,597	1.402	7,074,826	3,811		0.900	1.827	6,265	0	100%	6,265	0.089	0.076	0.076
2000	5,318,217	1.352	7,189,648	4,148		0.913	1.661	6,292	0	100%	6,292	0.088	0.078	0.080
2001	5,597,545	1.324	7,410,279	5,259		0.927	1.510	7,364	0	100%	7,364	0.099	0.094	0.085
2002	5,822,846	1.233	7,180,173	4,780		0.941	1.466	6,596	0	100%	6,596	0.092	0.082	0.080
2003	6,004,956	1.205	7,236,443	4,765		0.956	1.423	6,481	0	100%	6,481	0.090	0.079	0.080
2004	6,183,507	1.221	7,550,966	4,917		0.970	1.382	6,593	0	100%	6,593	0.087	0.080	0.073
2005	6,388,250	1.180	7,536,083	4,826		0.985	1.342	6,377	0	100%	6,377	0.085	0.076	0.071
2006	6,653,696	1.170	7,785,410	4,546		1.000	1.303	5,921	0	100%	5,921	0.076	0.068	0.072
2007	6,915,410	1.122	7,758,240	4,732		1.000	1.265	5,984	0	100%	5,984	0.077	0.068	0.071
2008	7,073,199	1.076	7,613,102	4,174		1.000	1.228	5,125	0	100%	5,125	0.067	0.059	0.070
2009	7,109,910	1.044	7,422,640	4,129		1.000	1.192	4,921	0	100%	4,921	0.066	0.058	0.070
2010	7,245,414	1.035	7,501,912	3,892		1.000	1.157	4,504	0	100%	4,504	0.060	0.054	0.072
2011	7,353,256	1.020	7,501,057	3,320		1.000	1.124	3,730	0	100%	3,730	0.050	0.045	0.073
2012	7,500,322	1.010	7,575,325	2,182		1.000	1.060	2,313	0	100%	2,313	0.031	0.029	0.073
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.073

	5 Year Average excluding 2011-2012	0.069	0.062
	7 Year Average excluding 2011-2012	0.074	0.066
	10 Year Weighted Average excluding 2010-2012	0.083	
	10 Year Weighted Average excluding 2009-2012	0.085	
	5 Year Average excluding 2010-2012	0.074	0.066
	5 Year Average excluding 2012	0.064	0.057
	7 Year Average excluding 2012	0.069	0.061
(14)	2013 Selected Loss Rate:	0.073	

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

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

LOST TIME - REHABILITATIONS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.008	1.007	1.008									
1954	702	702	714	1.009	1.008	1.009									
1955	690	690	702	1.009	1.009	1.009									
1956	678	678	690	1.010	1.009	1.010									
1957	666	666	678	1.011	1.010	1.011									
1958	654	654	666	1.013	1.011	1.013									
1959	642	642	654	1.015	1.013	1.015									
1960	630	630	642	1.017	1.015	1.017									
1961	618	618	630	1.019	1.017	1.019									
1962	606	606	618	1.022	1.019	1.022									
1963	594	594	606	1.025	1.022	1.025									
1964	582	582	594	1.028	1.025	1.028									
1965	570	570	582	1.032	1.028	1.032									
1966	558	558	570	1.035	1.032	1.035									
1967	546	546	558	1.040	1.035	1.040									
1968	534	534	546	1.045	1.040	1.045									
1969	522	522	534	1.051	1.045	1.051									
1970	510	510	522	1.058	1.051	1.058									
1971	498	498	510	1.065	1.058	1.065									
1972	486	486	498	1.072	1.065	1.072									
1973	474	474	486	1.081	1.072	1.081									
1974	462	462	474	1.090	1.081	1.090									
1975	450	450	462	1.100	1.090	1.100									
1976	438	438	450	1.111	1.100	1.111									
1977	426	426	438	1.123	1.111	1.123				1.000	1.000	1.000	1.211	1.207	1.211
1978	414	414	426	1.137	1.123	1.137				1.000	1.000	1.000	1.215	1.211	1.215
1979	402	402	414	1.151	1.137	1.151				1.000	1.000	1.000	1.218	1.215	1.218
1980	390	390	402	1.166	1.151	1.166				1.000	1.000	1.000	1.222	1.218	1.222
1981	378	378	390	1.181	1.166	1.181				1.000	1.000	1.000	1.226	1.222	1.226
1982	366	366	378	1.193	1.181	1.193				1.000	1.000	1.000	1.229	1.226	1.229
1983	354	354	366	1.212	1.193	1.212				1.000	1.000	1.000	1.234	1.229	1.234
1984	342	342	354	1.227	1.212	1.227				1.000	1.000	1.000	1.239	1.234	1.239
1985	330	330	342	1.242	1.227	1.242				1.000	1.000	1.000	1.242	1.239	1.242
1986	318	318	330	1.258	1.242	1.258				1.000	1.000	1.000	1.262	1.242	1.262
1987	306	306	318	1.273	1.258	1.273				1.000	1.000	1.000	1.264	1.262	1.264
1988	294	294	306	1.284	1.273	1.284				1.000	1.000	1.000	1.277	1.264	1.277
1989	282	282	294	1.297	1.284	1.297				1.000	1.000	1.000	1.283	1.277	1.283
1990	270	270	282	1.310	1.297	1.310				1.000	1.000	1.000	1.311	1.283	1.311
1991	258	258	270	1.323	1.310	1.323				1.000	1.000	1.000	1.431	1.311	1.431
1992	246	246	258	1.340	1.323	1.340				1.000	1.000	1.000	1.466	1.431	1.466
1993	234	234	246	1.358	1.340	1.358				1.000	1.000	1.000	1.530	1.466	1.530
1994	222	222	234	1.375	1.358	1.375				1.000	1.000	1.000	1.599	1.530	1.599
1995	210	210	222	1.391	1.375	1.391				1.000	1.000	1.000	1.633	1.599	1.633
1996	198	198	210	1.411	1.391	1.411				1.000	1.000	1.000	1.674	1.633	1.674
1997	186	186	198	1.432	1.411	1.432				1.000	1.000	1.000	1.698	1.674	1.698
1998	174	174	186	1.455	1.432	1.455				1.001	1.000	1.001	1.728	1.698	1.728
1999	162	162	174	1.480	1.455	1.480				1.001	1.001	1.001	1.780	1.728	1.780
2000	150	150	162	1.507	1.480	1.507				1.002	1.001	1.002	1.812	1.780	1.812
2001	138	138	150	1.537	1.507	1.537				1.002	1.002	1.002	1.837	1.812	1.837
2002	126	126	138	1.569	1.537	1.569				1.004	1.002	1.004	1.866	1.837	1.866
2003	114	114	126	1.605	1.569	1.605				1.005	1.004	1.005	1.897	1.866	1.897
2004	102	102	114	1.649	1.605	1.649				1.007	1.005	1.007	1.930	1.897	1.930
2005	90	90	102	1.707	1.649	1.707				1.011	1.007	1.011	1.967	1.930	1.967
2006	78	78	90	1.774	1.707	1.774				1.032	1.011	1.032	1.987	1.967	1.987
2007	66	66	78	1.857	1.774	1.857				1.054	1.032	1.054	2.018	1.987	2.018
2008	54	54	66	1.996	1.857	1.996				1.082	1.054	1.082	2.089	2.018	2.089
2009	42	42	54	2.276	1.996	2.276				1.118	1.082	1.118	2.229	2.089	2.229
2010	30	30	42	2.845	2.276	2.845				1.182	1.118	1.182	2.519	2.229	2.519
2011	18	18	30	4.409	2.845	4.409				1.383	1.182	1.383	2.897	2.519	2.897
2012	6	6	18	30.865	4.409	30.865				3.822	1.383	3.822	6.300	2.897	6.300

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	2	24	65	96	112	133	154	168	175	182	187	196	205	215	230	231	233	235	237	242	244	244	246	247	247	249	250	255	257	257	257	257	257	257	257	257	257
1978	3	34	92	137	159	183	208	231	244	263	275	293	311	323	338	348	351	351	352	352	352	353	353	353	354	368	378	381	385	388	389	392	394	396	399		399
1979	4	42	113	162	184	211	238	258	267	276	283	293	306	330	342	348	348	350	355	360	370	371	373	375	375	377	381	383	383	385	386	386	387	388			388
1980	4	42	116	168	189	216	246	268	277	286	292	303	316	319	324	326	332	337	338	350	352	353	357	366	381	389	391	394	399	402	406	406	407				407
1981	5	48	126	187	213	246	278	301	310	320	327	333	341	351	351	353	354	356	361	364	366	368	372	374	374	376	378	378	383	383	383	383					383
1982	9	91	202	286	322	365	405	431	443	458	472	498	519	538	556	563	571	578	581	584	593	603	606	607	608	619	622	626	628	628	630						630
1983	7	74	187	274	310	350	386	412	425	444	450	457	461	466	469	475	484	488	488	500	508	510	521	527	527	529	529	541	542	542							542
1984	11	104	230	323	362	405	442	474	499	510	539	554	557	566	572	576	590	603	615	625	630	637	639	643	649	649	651	663	674								674
1985	10	97	232	341	381	424	469	503	514	528	545	550	558	563	575	579	587	591	593	593	600	607	614	615	615	615	615	617									617
1986	9	94	251	353	395	451	518	550	573	584	594	603	609	616	622	631	638	644	654	666	685	688	694	706	709	727	733										733
1987	9	111	325	481	549	620	668	688	704	728	756	784	818	849	854	884	910	931	949	951	955	959	966	969	976	976											976
1988	12	132	355	550	626	715	824	874	889	902	930	949	958	966	980	1,210	1,377	1,529	1,720	1,923	2,145	2,212	2,720	2,834	3,320												3,320
1989	11	133	407	542	615	657	690	708	735	762	790	802	823	851	866	880	922	944	949	965	977	989	991	998													998
1990	11	155	516	826	954	1,070	1,186	1,296	1,387	1,483	1,576	1,689	1,813	1,905	2,003	2,103	2,203	2,312	2,400	2,482	2,561	2,653	2,741														2,741
1991	16	231	472	583	626	690	731	758	796	806	813	830	878	889	909	919	926	936	942	955	962	965															965
1992	14	232	435	522	583	617	650	700	728	758	795	820	866	897	913	924	956	971	980	985	999																999
1993	32	314	537	661	735	791	848	883	934	972	1,011	1,036	1,069	1,080	1,101	1,126	1,142	1,166	1,190	1,223																	1,223
1994	27	326	525	614	708	821	898	954	996	1,097	1,135	1,181	1,211	1,243	1,291	1,310	1,321	1,331	1,343																		1,343
1995	26	324	517	680	800	893	937	1,009	1,068	1,098	1,147	1,166	1,204	1,217	1,246	1,273	1,289	1,289																			1,289
1996	24	421	774	966	1,040	1,099	1,166	1,213	1,244	1,289	1,313	1,345	1,383	1,449	1,550	1,576	1,596																				1,596
1997	45	620	1,066	1,221	1,377	1,513	1,580	1,626	1,695	1,747	1,799	1,834	1,851	1,867	1,883	1,918																					1,918
1998	73	800	1,232	1,504	1,742	1,861	1,958	2,017	2,078	2,106	2,149	2,175	2,201	2,229	2,247																						2,247
1999	77	891	1,468	1,863	2,089	2,202	2,284	2,334	2,374	2,418	2,480	2,530	2,552	2,575																							2,575
2000	71	903	1,649	2,031	2,191	2,304	2,365	2,444	2,531	2,584	2,628	2,695	2,752																								2,752
2001	136	1,362	2,060	2,475	2,719	2,897	3,052	3,145	3,238	3,318	3,379	3,423																									3,423
2002	105	1,137	1,797	2,175	2,414	2,586	2,699	2,822	2,902	2,993	3,047																										3,047
2003	119	1,121	1,776	2,136	2,425	2,617	2,729	2,842	2,914	2,969																											2,969
2004	118	1,150	1,830	2,303	2,516	2,659	2,796	2,905	2,981																												2,981
2005	178	1,297	1,896	2,220	2,494	2,626	2,730	2,827																													2,827
2006	104	991	1,550	1,913	2,191	2,425	2,563																														2,563
2007	158	1,070	1,635	2,018	2,341	2,548																															2,548
2008	147	882	1,331	1,771	2,091																																2,091
2009	133	915	1,420	1,814																																	1,814
2010	117	855	1,368																																		1,368
2011	126	753																																			753
2012	71																																				71
																																					56,426

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	11.170	2.709	1.487	1.161	1.186	1.161	1.091	1.039	1.042	1.029	1.046	1.048	1.046	1.069	1.007	1.007	1.008	1.010	1.020	1.009	1.001	1.005	1.005	1.002	1.008	1.004	1.020	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	11.170	2.709	1.487	1.162	1.155	1.136	1.107	1.056	1.079	1.048	1.063	1.061	1.039	1.047	1.029	1.008	1.000	1.002	1.001	1.001	1.001	1.000	1.000	1.003	1.039	1.029	1.006	1.010	1.009	1.001	1.009	1.005	1.003	1.008			
1979	11.170	2.709	1.437	1.133	1.147	1.129	1.083	1.034	1.037	1.022	1.035	1.045	1.079	1.037	1.017	1.000	1.005	1.014	1.016	1.028	1.003	1.005	1.006	1.000	1.004	1.011	1.004	1.001	1.007	1.003	1.000	1.000	1.005				
1980	11.170	2.750	1.444	1.127	1.143	1.139	1.091	1.034	1.034	1.021	1.038	1.042	1.007	1.018	1.006	1.019	1.014	1.003	1.038	1.003	1.003	1.011	1.026	1.041	1.022	1.004	1.008	1.013	1.007	1.010	1.000	1.002					
1981	10.645	2.611	1.480	1.139	1.153	1.133	1.082	1.031	1.031	1.023	1.018	1.024	1.027	1.001	1.007	1.001	1.006	1.015	1.008	1.005	1.005	1.012	1.004	1.001	1.004	1.006	1.001	1.012	1.000	1.000	1.000						
1982	9.634	2.235	1.413	1.126	1.134	1.110	1.063	1.028	1.033	1.031	1.055	1.044	1.035	1.034	1.013	1.014	1.013	1.005	1.004	1.015	1.018	1.004	1.001	1.001	1.019	1.005	1.005	1.004	1.000	1.002							
1983	10.466	2.536	1.466	1.132	1.129	1.104	1.067	1.032	1.043	1.014	1.016	1.008	1.013	1.005	1.014	1.019	1.007	1.001	1.024	1.016	1.004	1.022	1.011	1.000	1.003	1.000	1.025	1.001	1.000								
1984	9.515	2.213	1.405	1.119	1.119	1.093	1.072	1.053	1.022	1.057	1.029	1.005	1.016	1.011	1.007	1.026	1.021	1.020	1.016	1.009	1.010	1.004	1.005	1.010	1.000	1.002	1.018	1.017									
1985	9.926	2.399	1.468	1.117	1.111	1.106	1.074	1.021	1.027	1.032	1.009	1.015	1.008	1.022	1.007	1.013	1.008	1.002	1.000	1.013	1.011	1.012	1.002	1.000	1.000	1.000	1.003										
1986	11.045	2.655	1.409	1.119	1.140	1.150	1.061	1.043	1.019	1.017	1.015	1.011	1.011	1.010	1.015	1.012	1.009	1.016	1.019	1.028	1.005	1.008	1.017	1.005	1.025	1.008											
1987	11.787	2.924	1.483	1.141	1.128	1.079	1.030	1.023	1.034	1.039	1.037	1.043	1.038	1.007	1.035	1.029	1.022	1.019	1.003	1.004	1.004	1.008	1.002	1.007	1.001												
1988	10.772	2.699	1.549	1.139	1.142	1.152	1.061	1.017	1.015	1.031	1.021	1.009	1.008	1.015	1.235	1.137	1.111	1.125	1.118	1.115	1.031	1.230	1.042	1.172													
1989	11.755	3.056	1.332	1.135	1.067	1.051	1.026	1.039	1.036	1.036	1.016	1.027	1.034	1.017	1.016	1.048	1.023	1.006	1.016	1.012	1.013	1.002	1.006														
1990	14.161	3.325	1.601	1.155	1.121	1.108	1.093	1.070	1.069	1.063	1.071	1.073	1.051	1.051	1.050	1.047	1.049	1.038	1.034	1.032	1.036	1.033															
1991	14.317	2.046	1.236	1.073	1.102	1.059	1.038	1.049	1.012	1.009	1.021	1.057	1.013	1.023	1.011	1.007	1.011	1.007	1.014	1.007	1.004																
1992	16.850	1.872	1.199	1.116	1.060	1.053	1.077	1.039	1.042	1.049	1.031	1.056	1.036	1.019	1.012	1.034	1.016	1.009	1.005	1.014																	
1993	9.731	1.708	1.231	1.111	1.076	1.072	1.042	1.058	1.041	1.039	1.025	1.032	1.010	1.019	1.024	1.014	1.021	1.021	1.027																		
1994	11.982	1.610	1.171	1.152	1.161	1.093	1.063	1.043	1.102	1.035	1.041	1.025	1.027	1.039	1.015	1.008	1.008	1.009																			
1995	12.568	1.593	1.315	1.178	1.115	1.050	1.077	1.058	1.029	1.044	1.017	1.033	1.010	1.024	1.022	1.012	1.000																				
1996	17.767	1.840	1.248	1.077	1.057	1.061	1.040	1.026	1.036	1.018	1.024	1.029	1.048	1.070	1.017	1.013																					
1997	13.862	1.720	1.145	1.128	1.098	1.045	1.029	1.042	1.031	1.029	1.020	1.009	1.009	1.009	1.018																						
1998	11.001	1.541	1.220	1.158	1.069	1.052	1.030	1.030	1.013	1.021	1.012	1.012	1.012	1.008																							
1999	11.554	1.647	1.269	1.122	1.054	1.037	1.022	1.017	1.019	1.026	1.020	1.009	1.009																								
2000	12.747	1.825	1.232	1.079	1.052	1.027	1.033	1.036	1.021	1.017	1.026	1.021																									
2001	9.987	1.512	1.201	1.099	1.065	1.053	1.030	1.030	1.025	1.019	1.013																										
2002	10.799	1.580	1.210	1.110	1.071	1.043	1.046	1.028	1.031	1.018																											
2003	9.455	1.584	1.203	1.135	1.079	1.043	1.042	1.025	1.019																												
2004	9.731	1.592	1.259	1.092	1.057	1.052	1.039	1.026																													
2005	7.277	1.462	1.171	1.124	1.053	1.040	1.036																														
2006	9.482	1.565	1.235	1.145	1.107	1.057																															
2007	6.791	1.528	1.235	1.160	1.088																																
2008	5.996	1.510	1.330	1.181																																	
2009	6.876	1.551	1.278																																		
2010	7.323	1.600																																			
2011	5.976																																				
4 Yr Avg	6.543	1.547	1.269	1.152	1.076	1.048	1.040	1.027	1.024	1.020	1.018	1.013	1.020	1.028	1.018	1.012	1.011	1.011	1.020	1.016	1.021	1.068	1.017	1.046	1.007	1.003	1.013	1.008	1.002	1.004	1.002	1.002	1.003	1.004	1.000		
5 Yr Avg	6.592	1.551	1.250	1.140	1.077	1.047	1.038	1.029	1.023	1.020	1.018	1.016	1.018	1.030	1.019	1.016	1.011	1.017	1.019	1.036	1.018	1.056	1.014	1.039	1.006	1.003	1.010	1.009	1.003	1.003	1.002	1.002	1.003	1.004	1.000		
7 Yr Avg	7.103	1.544	1.244	1.135	1.074	1.045	1.035	1.027	1.023	1.021	1.019	1.020	1.018	1.027	1.017	1.019	1.018	1.031	1.031	1.030	1.015	1.042	1.012	1.028	1.007	1.004	1.009	1.008	1.003	1.003	1.002	1.002	1.003	1.004	1.000		
3 Yr Wtd	6.713	1.553	1.278	1.162	1.081	1.049	1.039	1.027	1.025	1.018	1.019	1.014	1.010	1.025	1.019	1.011	1.009	1.013	1.016	1.022	1.024	1.102	1.026	1.110	1.008	1.004	1.015	1.008	1.000	1.004	1.000	1.002	1.003	1.005	1.000		
5 Yr Wtd	6.576	1.550	1.243	1.138	1.076	1.047	1.038	1.029	1.023	1.020	1.018	1.015	1.016	1.027	1.019	1.015	1.011	1.021	1.023	1.046	1.024	1.081	1.023	1.087	1.006	1.003	1.011	1.009	1.002	1.003	1.002	1.002	1.003	1.005	1.000		
10 Yr Wtd	7.792	1.546	1.231	1.123	1.069	1.045	1.035	1.030	1.028	1.024	1.021	1.023	1.022	1.028	1.039	1.036	1.032	1.032	1.034	1.035	1.020	1.062	1.018	1.065	1.010	1.006	1.010	1.008	1.003	1.003	1.002	1.002	1.003	1.005	1.000		TAIL
Prior	7.200	1.550	1.250	1.130	1.075	1.045	1.041	1.035	1.027	1.022	1.022	1.022	1.018	1.018	1.017	1.015	1.015	1.014	1.014	1.013	1.014	1.010	1.009	1.010	1.013	1.013	1.013	1.013	1.014	1.011	1.012	1.012	1.012	1.012	1.012	1.012	1.140
PA Sel.	9.400	1.750	1.260	1.130	1.084	1.057	1.042	1.035	1.028	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.012	1.012	1.013	1.013	1.010	1.010	1.010	1.009	1.012	1.013	1.013	1.012	1.016	1.011	1.013	1.013	1.013	1.012	1.011	
Selected	7.000	1.550	1.250	1.140	1.075	1.047	1.039	1.035	1.028	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.012	1.012	1.013	1.013	1.010	1.010	1.010	1.009	1.012	1.013	1.013	1.012	1.016	1.011	1.013	1.013	1.013	1.012	1.011	
Cumulative	30.865	4.409	2.845	2.276	1.996	1.857	1.774	1.707	1.649	1.605	1.569	1.537	1.507	1.480	1.455	1.432	1.411	1.391	1.375	1.358	1.340	1.323	1.310	1.297	1.284	1.273	1.258	1.242	1.227	1.212	1.193	1.181	1.166	1.151	1.137	1.123	1.111

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

LOST TIME - REHABILITATIONS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	7.000		1.252	1.487	9.400	7.000		27.474		3.361	4.280	47.776	30.865
18	1.5	1.550	2.657	1.131	1.167	1.750	1.550	0.642	3.925	9.805	2.685	2.877	5.083	4.409
30	2.5	1.250	1.448	1.092	1.102	1.260	1.250	0.705	2.532	3.690	2.374	2.465	2.904	2.845
42	3.5	1.140	1.162	1.072	1.073	1.130	1.140	0.700	2.026	2.549	2.173	2.237	2.305	2.276
54	4.5	1.075	1.091	1.059	1.057	1.084	1.075	0.611	1.777	2.195	2.027	2.084	2.040	1.996
66	5.5	1.047	1.050	1.050	1.047	1.057	1.047	0.674	1.653	2.011	1.915	1.971	1.881	1.857
78	6.5	1.039	1.033	1.043	1.040	1.042	1.039	0.869	1.579	1.916	1.824	1.882	1.780	1.774
90	7.5	1.035	1.029	1.038	1.035	1.035	1.035	0.932	1.520	1.854	1.749	1.809	1.707	1.707
102	8.5	1.028	1.023	1.033	1.031	1.028	1.028	0.818	1.468	1.801	1.686	1.748	1.649	1.649
114	9.5	1.023	1.023	1.030	1.028	1.023	1.023	0.854	1.429	1.760	1.631	1.695	1.605	1.605
126	10.5	1.021	1.019	1.027	1.025	1.021	1.021	0.931	1.396	1.721	1.584	1.649	1.569	1.569
138	11.5	1.020	1.018	1.025	1.023	1.020	1.020	0.961	1.368	1.689	1.542	1.609	1.537	1.537
150	12.5	1.018	1.017	1.023	1.021	1.018	1.018	0.939	1.341	1.659	1.504	1.573	1.507	1.507
162	13.5	1.017	1.016	1.021	1.020	1.017	1.017	0.965	1.317	1.631	1.471	1.540	1.480	1.480
174	14.5	1.016	1.015	1.019	1.018	1.016	1.016	0.948	1.295	1.605	1.440	1.510	1.455	1.455
186	15.5	1.015	1.014	1.018	1.017	1.015	1.015	0.950	1.275	1.581	1.413	1.483	1.432	1.432
198	16.5	1.014	1.014	1.017	1.016	1.014	1.014	0.952	1.256	1.558	1.388	1.458	1.411	1.411
210	17.5	1.012	1.013	1.016	1.015	1.012	1.012	0.850	1.239	1.538	1.365	1.434	1.391	1.391
222	18.5	1.012	1.011	1.015	1.015	1.012	1.012	1.066	1.224	1.517	1.343	1.413	1.375	1.375
234	19.5	1.013	1.013	1.014	1.014	1.013	1.013	1.096	1.209	1.500	1.324	1.392	1.358	1.358
246	20.5	1.013	1.014	1.013	1.013	1.013	1.013	1.002	1.193	1.482	1.305	1.373	1.340	1.340
258	21.5	1.010	1.015	1.012	1.013	1.010	1.010	0.759	1.177	1.461	1.288	1.355	1.323	1.323
270	22.5	1.010	1.011	1.012	1.012	1.010	1.010	1.007	1.166	1.439	1.273	1.339	1.310	1.310
282	23.5	1.010	1.013	1.011	1.012	1.010	1.010	0.992	1.154	1.423	1.258	1.323	1.297	1.297
294	24.5	1.009	1.012	1.011	1.011	1.009	1.009	0.895	1.143	1.405	1.244	1.308	1.284	1.284
306	25.5	1.012	1.010	1.010	1.011	1.012	1.012	1.388	1.133	1.388	1.231	1.293	1.273	1.273
318	26.5	1.013	1.012	1.010	1.010	1.013	1.013	1.111	1.120	1.375	1.218	1.280	1.258	1.258
330	27.5	1.013	1.013	1.009	1.010	1.013	1.013	0.972	1.106	1.358	1.207	1.267	1.242	1.242
342	28.5	1.012	1.010	1.009	1.010	1.012	1.012	0.955	1.092	1.341	1.196	1.254	1.227	1.227
354	29.5	1.016	1.009	1.008	1.009	1.016	1.016	1.376	1.079	1.327	1.185	1.243	1.212	1.212
366	30.5	1.011	1.013	1.008	1.009	1.011	1.011	0.680	1.062	1.315	1.175	1.231	1.193	1.193
378	31.5	1.013	1.009	1.008	1.009	1.013	1.013	1.193	1.051	1.298	1.166	1.220	1.181	1.181
390	32.5	1.013	1.012	1.007	1.008	1.013	1.013	1.007	1.038	1.286	1.157	1.210	1.166	1.166
402	33.5	1.013	1.011	1.007	1.008	1.013	1.013	1.008	1.025	1.271	1.149	1.200	1.151	1.151
414	34.5	1.012	1.011	1.007	1.008	1.012	1.012	0.968	1.012	1.257	1.141	1.190	1.137	1.137
426	35.5		1.010	1.007	1.008	1.011	1.011	0.932		1.243	1.133	1.181	1.123	1.123
438	36.5		1.008	1.006	1.008	1.010	1.010	0.928		1.231	1.125	1.172	1.111	1.111
450	37.5		1.007	1.006	1.007	1.009	1.009	0.919		1.221	1.118	1.163	1.100	1.100
462	38.5		1.006	1.006	1.007	1.008	1.008	0.922		1.213	1.112	1.154	1.090	1.090
474	39.5		1.011	1.006	1.007	1.008	1.008	0.924		1.205	1.105	1.146	1.081	1.081
486	40.5		1.010	1.005	1.007	1.007	1.007	0.959		1.192	1.099	1.138	1.072	1.072
498	41.5		1.009	1.005	1.007	1.007	1.007	0.924		1.180	1.093	1.131	1.065	1.065
510	42.5		1.009	1.005	1.006	1.006	1.006	0.925		1.169	1.087	1.123	1.058	1.058
522	43.5		1.008	1.005	1.006	1.006	1.006	0.902		1.159	1.081	1.116	1.051	1.051
534	44.5		1.008	1.005	1.006	1.005	1.005	0.914		1.150	1.076	1.109	1.045	1.045
546	45.5		1.000	1.005	1.006	1.004	1.004	0.857		1.141	1.071	1.102	1.040	1.040
558	46.5		1.007	1.005	1.006	1.004	1.004	0.879		1.141	1.066	1.096	1.035	1.035
570	47.5		1.006	1.004	1.006	1.003	1.003	0.892		1.133	1.061	1.089	1.032	1.032
582	48.5		1.006	1.004	1.006	1.003	1.003	0.925		1.126	1.057	1.083	1.028	1.028
594	49.5		1.006	1.004	1.006	1.003	1.003	0.916		1.119	1.052	1.077	1.025	1.025
606	50.5		1.005	1.004	1.005	1.003	1.003	0.944		1.112	1.048	1.071	1.022	1.022
618	51.5		1.005	1.004	1.005	1.002	1.002	0.934		1.106	1.044	1.065	1.019	1.019
630	52.5		1.005	1.004	1.005	1.002	1.002	0.919		1.101	1.040	1.059	1.017	1.017
642	53.5		1.005	1.004	1.005	1.002	1.002	0.869		1.095	1.036	1.054	1.015	1.015
654	54.5		1.004	1.004	1.005	1.002	1.002	0.771		1.090	1.032	1.048	1.013	1.013
666	55.5		1.004	1.003	1.005	1.001	1.001	0.691		1.086	1.028	1.043	1.011	1.011
678	56.5		1.004	1.003	1.005	1.001	1.001	0.580		1.081	1.025	1.038	1.010	1.010
690	57.5		1.000	1.003	1.005	1.000	1.000	0.500		1.077	1.021	1.033	1.009	1.009
702	58.5		1.003	1.003	1.005	1.001	1.001	3.161		1.077	1.018	1.028	1.009	1.009
714	59.5		1.003	1.003	1.005	1.001	1.001	0.896		1.073	1.015	1.023	1.008	1.008
726	60.5		1.003	1.003	1.005	1.001	1.001	0.896		1.070	1.012	1.018	1.007	1.007
738	61.5		1.003	1.003	1.005	1.001	1.001	0.896		1.067	1.009	1.013	1.007	1.007
750	62.5		1.003	1.003	1.004	1.001	1.001	0.896		1.064	1.006	1.009	1.006	1.006
Tail	Tail		1.061	1.003	1.004	1.005	1.005	8.499		1.061	1.003	1.004	1.005	1.005

59.5 TAIL DECAY 17.077 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2E, SHEET 44
(4) SECTION 3, EXHIBIT 2E, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2E, SHEET 48
(5) SECTION 3, EXHIBIT 2E, SHEET 44
(6) SECTION 3, EXHIBIT 2E, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - REHABILITATIONS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.817**
Inverse Power	**1.004**	**0.856**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.268				Slope=	-0.973			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.007				Intercept=	1.024			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.000	6.713	6.576	9.400	7.000	1.792	-1.870	0.473	**1.252**	3.361	1.792	1.792	-0.719	**1.487**	4.280
2	18	1.550	1.553	1.550	1.750	1.550	2.890	0.035	0.767	**1.131**	2.685	2.890	-0.598	-1.787	**1.167**	2.877
3	30	1.250	1.278	1.243	1.260	1.250	3.401	0.476	0.904	**1.092**	2.374	3.401	-1.386	-2.284	**1.102**	2.465
4	42	1.140	1.162	1.138	1.130	1.140	3.738	0.741	0.994	**1.072**	2.173	3.738	-1.966	-2.612	**1.073**	2.237
5	54	1.075	1.081	1.076	1.084	1.075	3.989	0.979	1.062	**1.059**	2.027	3.989	-2.590	-2.856	**1.057**	2.084
6	66	1.047	1.049	1.047	1.057	1.047	4.190	1.133	1.116	**1.050**	1.915	4.190	-3.058	-3.051	**1.047**	1.971
7	78	1.039	1.039	1.038	1.042	1.039	4.357	1.189	1.160	**1.043**	1.824	4.357	-3.244	-3.214	**1.040**	1.882
8	90	1.035	1.027	1.029	1.035	1.030	4.500	1.263	1.199	**1.038**	1.749	4.500	-3.507	-3.353	**1.035**	1.809
9	102	1.028	1.025	1.023	1.028	1.028	4.625	1.285	1.232	**1.033**	1.686	4.625	-3.587	-3.475	**1.031**	1.748
10	114	1.023	1.018	1.020	1.023	1.023	4.736	1.334	1.262	**1.030**	1.631	4.736	-3.772	-3.583	**1.028**	1.695
11	126	1.021	1.019	1.018	1.021	1.021	4.836	1.358	1.289	**1.027**	1.584	4.836	-3.866	-3.680	**1.025**	1.649
12	138	1.020	1.014	1.015	1.020	1.020	4.927	1.373	1.313	**1.025**	1.542	4.927	-3.927	-3.769	**1.023**	1.609
13	150	1.018	1.010	1.016	1.018	1.018	5.011	1.393	1.336	**1.023**	1.504	5.011	-4.009	-3.850	**1.021**	1.573
14	162	1.017	1.025	1.027	1.017	1.017	5.088	1.406	1.356	**1.021**	1.471	5.088	-4.063	-3.925	**1.020**	1.540
15	174	1.016	1.019	1.019	1.016	1.016	5.159	1.423	1.376	**1.019**	1.440	5.159	-4.133	-3.994	**1.018**	1.510
16	186	1.015	1.011	1.015	1.015	1.015	5.226	1.439	1.393	**1.018**	1.413	5.226	-4.200	-4.059	**1.017**	1.483
17	198	1.014	1.009	1.011	1.014	1.014	5.288	1.454	1.410	**1.017**	1.388	5.288	-4.264	-4.120	**1.016**	1.458
18	210	1.012	1.013	1.021	1.012	1.012	5.347	1.494	1.426	**1.016**	1.365	5.347	-4.441	-4.177	**1.015**	1.434
19	222	1.012	1.016	1.023	1.012	1.012	5.403	1.482	1.441	**1.015**	1.343	5.403	-4.389	-4.231	**1.015**	1.413
20	234	1.013	1.022	1.046	1.013	1.013	5.455	1.464	1.455	**1.014**	1.324	5.455	-4.309	-4.282	**1.014**	1.392
21	246	1.013	1.024	1.024	1.013	1.013	5.505	1.466	1.468	**1.013**	1.305	5.505	-4.321	-4.331	**1.013**	1.373
22	258	1.010	1.102	1.081	1.010	1.010	5.553	1.530	1.481	**1.012**	1.288	5.553	-4.609	-4.377	**1.013**	1.355
23	270	1.010	1.026	1.023	1.010	1.010	5.598	1.531	1.493	**1.012**	1.273	5.598	-4.612	-4.421	**1.012**	1.339
24	282	1.010	1.110	1.087	1.010	1.010	5.642	1.535	1.505	**1.011**	1.258	5.642	-4.630	-4.464	**1.012**	1.323
25	294	1.009	1.008	1.006	1.009	1.009	5.684	1.560	1.516	**1.011**	1.244	5.684	-4.751	-4.504	**1.011**	1.308
26	306	1.012	1.004	1.003	1.012	1.012	5.724	1.492	1.527	**1.010**	1.231	5.724	-4.432	-4.543	**1.011**	1.293
27	318	1.013	1.015	1.011	1.013	1.013	5.762	1.471	1.537	**1.010**	1.218	5.762	-4.339	-4.581	**1.010**	1.280
28	330	1.013	1.008	1.009	1.013	1.013	5.799	1.480	1.547	**1.009**	1.207	5.799	-4.380	-4.617	**1.010**	1.267
29	342	1.012	1.000	1.002	1.012	1.012	5.835	1.493	1.557	**1.009**	1.196	5.835	-4.438	-4.651	**1.010**	1.254
30	354	1.016	1.004	1.003	1.016	1.016	5.869	1.422	1.566	**1.008**	1.185	5.869	-4.131	-4.685	**1.009**	1.243
31	366	1.011	1.000	1.002	1.011	1.011	5.903	1.513	1.575	**1.008**	1.175	5.903	-4.532	-4.717	**1.009**	1.231
32	378	1.013	1.002	1.002	1.013	1.013	5.935	1.477	1.583	**1.008**	1.166	5.935	-4.366	-4.749	**1.009**	1.220
33	390	1.013	1.003	1.003	1.013	1.013	5.966	1.478	1.592	**1.007**	1.157	5.966	-4.372	-4.779	**1.008**	1.210
34	402	1.013	1.005	1.005	0.000	1.012	5.996	1.483	1.600	**1.007**	1.149	5.996	-4.392	-4.809	**1.008**	1.200
35	414	1.012	1.000	1.000	0.000		6.026		1.608	**1.007**	1.141	6.026		-4.837	**1.008**	1.190
36	426						6.054		1.616	**1.007**	1.133	6.054		-4.865	**1.008**	1.181
37	438						6.082		1.623	**1.006**	1.125	6.082		-4.892	**1.008**	1.172
38	450						6.109		1.630	**1.006**	1.118	6.109		-4.918	**1.007**	1.163
39	462						6.136		1.637	**1.006**	1.112	6.136		-4.944	**1.007**	1.154
40	474						6.161		1.644	**1.006**	1.105	6.161		-4.969	**1.007**	1.146
41	486						6.186		1.651	**1.005**	1.099	6.186		-4.993	**1.007**	1.138
42	498						6.211		1.657	**1.005**	1.093	6.211		-5.017	**1.007**	1.131
43	510						6.234		1.664	**1.005**	1.087	6.234		-5.040	**1.006**	1.123
44	522						6.258		1.670	**1.005**	1.081	6.258		-5.063	**1.006**	1.116
45	534						6.280		1.676	**1.005**	1.076	6.280		-5.085	**1.006**	1.109
46	546						6.303		1.682	**1.005**	1.071	6.303		-5.106	**1.006**	1.102
47	558						6.324		1.688	**1.005**	1.066	6.324		-5.127	**1.006**	1.096
48	570						6.346		1.694	**1.004**	1.061	6.346		-5.148	**1.006**	1.089
49	582						6.366		1.699	**1.004**	1.057	6.366		-5.168	**1.006**	1.083
50	594						6.387		1.705	**1.004**	1.052	6.387		-5.188	**1.006**	1.077
51	606						6.407		1.710	**1.004**	1.048	6.407		-5.208	**1.005**	1.071
52	618						6.426		1.715	**1.004**	1.044	6.426		-5.227	**1.005**	1.065
53	630						6.446		1.720	**1.004**	1.040	6.446		-5.246	**1.005**	1.059
54	642						6.465		1.725	**1.004**	1.036	6.465		-5.264	**1.005**	1.054
55	654						6.483		1.730	**1.004**	1.032	6.483		-5.282	**1.005**	1.048
56	666						6.501		1.735	**1.003**	1.028	6.501		-5.300	**1.005**	1.043
57	678						6.519		1.740	**1.003**	1.025	6.519		-5.317	**1.005**	1.038
58	690						6.537		1.745	**1.003**	1.021	6.537		-5.334	**1.005**	1.033
59	702						6.554		1.749	**1.003**	1.018	6.554		-5.351	**1.005**	1.028
60	714						6.571		1.754	**1.003**	1.015	6.571		-5.367	**1.005**	1.023
61	726						6.588		1.758	**1.003**	1.012	6.588		-5.383	**1.005**	1.018
62	738						6.604		1.763	**1.003**	1.009	6.604		-5.399	**1.005**	1.013
63	750						6.620		1.767	**1.003**	1.006	6.620		-5.415	**1.004**	1.009
64	762						6.636		1.771	**1.003**	1.003	6.636		-5.431	**1.004**	1.004

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

LOST TIME - REHABILITATIONS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	7.000	6.528		
18	1.5	1.550	1.933	2.657	1.933
30	2.5	1.250	1.261	1.448	1.261
42	3.5	1.140	0.808	1.162	0.808
54	4.5	1.075	0.744	1.091	0.744
66	5.5	1.047	0.711	1.050	0.711
78	6.5	1.039	0.745	1.033	0.745
90	7.5	1.030	0.779	1.029	0.779
102	8.5	1.028	0.805	1.023	0.805
114	9.5	1.023	0.838	1.023	0.838
126	10.5	1.021	0.859	1.019	0.859
138	11.5	1.020	0.874	1.018	0.874
150	12.5	1.018	0.884	1.017	0.884
162	13.5	1.017	0.903	1.016	0.903
174	14.5	1.016	0.903	1.015	0.903
186	15.5	1.015	0.917	1.014	0.917
198	16.5	1.014	0.916	1.014	0.916
210	17.5	1.012	0.970	1.013	0.970
222	18.5	1.012	0.974	1.011	0.974
234	19.5	1.013	1.024	1.013	1.024
246	20.5	1.013	1.067	1.014	1.067
258	21.5	1.010	1.161	1.015	1.161
270	22.5	1.010	1.113	1.011	1.113
282	23.5	1.010	1.316	1.013	1.316
294	24.5	1.009	1.250	1.012	1.250
306	25.5	1.012	1.152	1.010	1.152
318	26.5	1.013	1.062	1.012	1.062
330	27.5	1.013	0.990	1.013	0.990
342	28.5	1.012	0.816	1.010	0.816
354	29.5	1.016	0.803	1.009	0.803
366	30.5	1.011	0.835	1.013	0.835
378	31.5	1.013	0.863	1.009	0.863
390	32.5	1.013	0.964	1.012	0.964
402	33.5	1.012	0.878	1.011	0.878
414	34.5		0.906	1.011	0.906
426	35.5		0.898	1.010	0.898
438	36.5		0.866	1.008	0.866
450	37.5		0.821	1.007	0.821
462	38.5		0.917	1.006	0.917
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		0.900	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		0.800	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
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1969																															
1970																															
1971																															
1972																															
1973																															0
1974																														0	1
1975																													2	0	0
1976																												1	0	3	0
1977	2	22	41	32	16	21	21	14	7	7	5	9	9	10	15	2	2	2	2	5	2	0	1	1	0	2	1	5	1	0	0
1978	3	31	58	45	22	25	25	22	13	19	13	17	18	12	15	10	3	0	1	0	0	0	0	0	1	14	11	2	4	4	0
1979	4	38	71	49	22	27	27	20	9	10	6	10	13	24	12	6	0	2	5	6	10	1	2	2	0	1	4	2	0	2	1
1980	4	38	74	52	21	27	30	22	9	9	6	11	13	2	6	2	6	5	1	13	1	1	4	9	15	8	2	3	5	3	4
1981	5	44	78	61	26	33	33	23	9	10	7	6	8	9	0	2	0	2	5	3	2	2	5	2	0	1	2	0	4	0	0
1982	9	81	112	84	36	43	40	26	12	15	14	26	22	18	18	7	8	7	3	3	9	11	3	1	1	11	3	3	2	0	1
1983	7	67	113	87	36	40	36	26	13	18	6	7	3	6	2	6	9	3	1	12	8	2	11	6	0	1	0	13	1	0	
1984	11	93	126	93	38	43	38	32	25	11	29	15	3	9	6	4	15	12	12	10	5	7	3	3	7	0	2	12	11		
1985	10	87	136	109	40	42	45	34	11	14	17	5	8	5	12	4	8	5	1	0	7	7	7	1	0	0	0	2			
1986	9	86	156	103	42	55	68	31	23	11	10	9	7	7	6	9	8	5	10	12	19	3	6	12	3	18	6				
1987	9	102	214	157	68	70	49	20	16	24	28	28	34	31	6	30	26	20	18	3	4	4	7	2	7	1					
1988	12	119	224	195	76	89	109	50	15	13	28	20	9	8	14	230	166	153	191	203	222	67	508	113	486						
1989	11	122	274	135	73	41	34	18	27	26	28	12	21	28	15	14	42	21	6	15	12	13	2	6							
1990	11	144	361	310	128	116	116	110	91	96	93	112	124	92	98	101	100	108	88	83	79	93	88								
1991	16	214	241	112	43	64	41	28	37	10	8	17	47	12	20	10	7	10	6	13	7	4									
1992	14	219	203	87	61	35	33	50	27	30	37	25	46	31	17	11	31	16	9	5	14										
1993	32	282	223	124	74	56	57	35	51	38	38	25	33	11	20	26	16	23	24	33											
1994	27	299	199	90	93	114	76	57	41	101	39	46	29	32	48	19	10	11	12												
1995	26	299	192	163	121	92	44	72	58	31	48	19	38	12	29	27	16	1													
1996	24	397	353	192	74	60	67	46	32	45	24	32	39	66	101	26	20														
1997	45	575	446	155	156	135	68	46	69	53	51	35	17	16	16	35															
1998	73	727	432	272	238	119	97	59	62	27	44	25	26	28	19																
1999	77	814	576	395	226	113	82	50	39	44	62	50	22	23																	
2000	71	832	745	382	160	113	62	78	88	53	44	67	57																		
2001	136	1,226	698	415	244	178	155	92	93	80	62	43																			
2002	105	1,032	660	378	239	172	112	123	80	91	54																				
2003	119	1,003	654	360	289	192	112	114	71	55																					
2004	118	1,031	680	473	213	143	138	108	76																						
2005	178	1,119	599	324	274	132	104	97																							
2006	104	886	559	364	278	234	138																								
2007	158	912	565	384	323	207																									
2008	147	735	449	440	320																										
2009	133	782	505	394																											
2010	117	738	513																												
2011	126	627																													
2012	71																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1969																															
1970																															
1971																															
1972																															
1973																															3.139
1974																														0.000	0.000
1975																													0.144	0.000	0.000
1976																												0.151	33.490	0.000	0.000
1977	10.170	1.877	0.772	0.491	1.344	1.028	0.656	0.472	1.096	0.732	1.615	1.085	1.022	1.557	0.104	1.095	1.106	1.229	2.064	0.442	0.115	5.510	0.897	0.404	4.366	0.532	4.578	0.276	0.070	0.000	0.000
1978	10.170	1.877	0.772	0.496	1.111	1.009	0.896	0.584	1.475	0.659	1.384	1.024	0.685	1.247	0.649	0.284	0.026	7.620	0.448	1.759	0.714	0.406	1.336	5.832	13.714	0.787	0.224	1.631	0.903	0.058	17.214
1979	10.170	1.877	0.693	0.436	1.251	1.010	0.723	0.449	1.113	0.631	1.612	1.323	1.825	0.505	0.479	0.028	9.890	3.013	1.192	1.717	0.107	1.610	1.234	0.000	0.000	2.897	0.393	0.266	5.765	0.398	0.000
1980	10.170	1.922	0.698	0.412	1.266	1.114	0.745	0.402	1.049	0.635	1.844	1.162	0.174	2.537	0.329	3.254	0.755	0.244	11.385	0.087	1.048	3.439	2.320	1.629	0.550	0.184	1.972	1.643	0.592	1.342	0.043
1981	9.645	1.778	0.777	0.430	1.250	1.003	0.696	0.412	1.040	0.742	0.835	1.301	1.188	0.037	7.170	0.121	6.756	2.728	0.531	0.612	1.059	2.388	0.339	0.274	3.466	1.642	0.089	20.720	0.000	0.000	0.000
1982	8.634	1.378	0.747	0.432	1.192	0.931	0.641	0.462	1.248	0.945	1.861	0.838	0.831	1.004	0.412	1.029	0.954	0.417	0.831	3.471	1.211	0.236	0.357	0.901	14.122	0.274	1.074	0.717	0.041	13.459	
1983	9.466	1.698	0.769	0.415	1.110	0.909	0.713	0.505	1.409	0.340	1.140	0.488	1.660	0.410	2.685	1.428	0.377	0.213	16.086	0.666	0.290	4.914	0.510	0.017	14.111	0.000	0.000	0.048	0.000		
1984	8.515	1.356	0.738	0.411	1.119	0.875	0.847	0.787	0.434	2.686	0.531	0.162	3.532	0.675	0.682	3.626	0.826	0.997	0.802	0.561	1.202	0.426	1.179	2.022	0.015	15.419	7.786	0.930			
1985	8.926	1.555	0.803	0.367	1.061	1.063	0.765	0.308	1.320	1.191	0.296	1.715	0.538	2.691	0.345	1.802	0.615	0.264	0.000	0.000	0.892	1.052	0.164	0.000	0.000	0.000	0.000				
1986	10.045	1.820	0.656	0.410	1.317	1.221	0.464	0.747	0.458	0.909	0.893	0.746	1.021	0.900	1.512	0.844	0.714	1.837	1.228	1.507	0.180	1.703	2.109	0.267	5.602	0.337					
1987	10.787	2.102	0.734	0.432	1.039	0.692	0.413	0.775	1.533	1.190	0.972	1.231	0.903	0.186	5.252	0.868	0.777	0.883	0.150	1.424	1.028	1.856	0.330	2.901	0.099						
1988	9.772	1.873	0.872	0.391	1.166	1.223	0.460	0.296	0.881	2.142	0.706	0.440	0.929	1.746	16.355	0.722	0.918	1.250	1.067	1.091	0.304	7.529	0.223	4.289							
1989	10.755	2.247	0.493	0.544	0.563	0.815	0.526	1.540	0.971	1.044	0.443	1.752	1.312	0.524	0.946	3.017	0.503	0.276	2.592	0.790	1.078	0.155	3.087								
1990	13.161	2.502	0.859	0.413	0.904	1.001	0.953	0.825	1.052	0.972	1.206	1.104	0.746	1.058	1.030	0.990	1.087	0.810	0.940	0.952	1.179	0.947									
1991	13.317	1.125	0.462	0.383	1.488	0.642	0.678	1.347	0.263	0.771	2.292	2.719	0.245	1.738	0.484	0.698	1.451	0.621	2.104	0.513	0.545										
1992	15.850	0.928	0.427	0.699	0.573	0.947	1.523	0.544	1.118	1.221	0.661	1.876	0.667	0.547	0.649	2.870	0.498	0.556	0.528	3.073											
1993	8.731	0.789	0.558	0.593	0.758	1.026	0.616	1.452	0.740	1.012	0.663	1.314	0.332	1.820	1.285	0.615	1.476	1.038	1.340												
1994	10.982	0.666	0.451	1.039	1.222	0.670	0.746	0.722	2.461	0.383	1.187	0.634	1.110	1.496	0.396	0.535	1.042	1.132													
1995	11.568	0.645	0.846	0.742	0.762	0.482	1.631	0.806	0.529	1.568	0.401	1.958	0.323	2.354	0.942	0.577	0.040														
1996	16.767	0.890	0.543	0.385	0.808	1.121	0.691	0.682	1.433	0.524	1.331	1.225	1.714	1.525	0.257	0.763															
1997	12.862	0.776	0.346	1.011	0.865	0.499	0.676	1.510	0.765	0.976	0.682	0.486	0.950	0.999	2.151																
1998	10.001	0.595	0.628	0.876	0.502	0.808	0.612	1.042	0.443	1.600	0.582	1.042	1.040	0.684																	
1999	10.554	0.708	0.686	0.573	0.499	0.730	0.606	0.785	1.131	1.395	0.801	0.447	1.056																		
2000	11.747	0.896	0.513	0.418	0.707	0.545	1.273	1.119	0.602	0.831	1.537	0.844																			
2001	8.987	0.569	0.595	0.589	0.728	0.870	0.596	1.005	0.865	0.768	0.700																				
2002	9.799	0.639	0.572	0.633	0.721	0.652	1.098	0.650	1.131	0.592																					
2003	8.455	0.653	0.551	0.801	0.665	0.583	1.018	0.625	0.778																						
2004	8.731	0.659	0.696	0.449	0.674	0.961	0.788	0.705																							
2005	6.277	0.536	0.540	0.847	0.481	0.788	0.936																								
2006	8.482	0.631	0.650	0.765	0.842	0.588																									
2007	5.791	0.619	0.680	0.842	0.639																										
2008	4.996	0.612	0.979	0.727																											
2009	5.876	0.645	0.781																												
2010	6.323	0.695																													
2011	4.976																														
Latest diag	4.976	0.695	0.781	0.727	0.639	0.588	0.936	0.705	0.778	0.592	0.700	0.844	1.056	0.684	2.151	0.763	0.040	1.132	1.340	3.073	0.545	0.947	3.087	4.289	0.099	0.337	0.000	0.930	0.000	13.459	0.000
5 Yr Avg	5.592	0.640	0.726	0.726	0.660	0.714	0.887	0.821	0.901	1.037	0.860	0.809	1.017	1.411	1.006	1.072	0.901	0.832	1.501	1.284	0.827	2.438	1.183	1.896	3.965	3.206	1.790	4.812	1.280	3.051	3.451
9 Yr Avg	6.656	0.632	0.671	0.675	0.662	0.725	0.845	0.903	0.853	0.960	0.876	1.092	0.826	1.358	0.904	1.199	0.866	0.934	1.105	1.101	0.744	2.091	0.922	1.367	4.218	2.393	1.791	2.931	4.556	1.695	2.266
3 Yr Wtd	5.713	0.651	0.802	0.776	0.654	0.744	0.904	0.659	0.927	0.712	0.957	0.741	1.022	1.237	0.603	0.633	0.830	0.907	1.280	0.992	1.123	3.455	0.236	3.885	1.835	0.420	17.430	0.500	0.013	1.738	0.034
5 Yr Wtd	5.576	0.639	0.711	0.710	0.659	0.691	0.862	0.791	0.872	0.896	0.841	0.771	1.023	1.380	0.620	0.852	0.753	0.828	1.113	1.045	0.559	3.388	0.255	3.805	1.189	0.347	4.281	0.746	0.431	0.711	0.727
9 Yr Wtd	6.528	0.629	0.658	0.665	0.661	0.715	0.827	0.850	0.811	0.813	0.833	0.949	0.776	1.226	0.737	0.880	0.876	0.989	1.038	1.073	0.551	3.071	0.266	3.472	1.287	0.530	1.717	0.712	0.628	0.613	0.635
Selected	6.528	0.629	0.658	0.665	0.661	0.715	0.827	0.850	0.811	0.813	0.833	0.949	0.776	1.226	0.737	0.880	0.876	0.989	1.038	1.073	0.551	3.071	0.266	3.472	1.287	0.530	1.717	0.712	0.628	0.613	0.635
Loss $ Weight	1,200	8,238	5,369	3,519	2,246	1,397	929	717	591	525	412	324	298	300	364	464	414	367	353	343	362	207	551	150	33	56	25	41	20	13	6
Center Wtd Avg	6.528	1.118	0.990	0.652	0.678	0.704	0.738	0.789	0.828	0.843	0.832	0.902	0.894	0.905	0.890	0.927	0.901	0.963	0.902	1.184	0.944	1.158	1.184	1.378	0.959	2.179	0.895	0.788	0.916	0.675	0.826
Geometric Mean	6.528	1.933	1.261	0.808	0.744	0.711	0.745	0.779	0.805	0.838	0.859	0.874	0.884	0.903	0.903	0.917	0.916	0.970	0.974	1.024	1.067	1.161	1.113	1.316	1.250	1.152	1.062	0.990	0.816	0.803	0.835

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.078	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	2.667	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.533	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000																								
1978	0.574	0.663	2.377																									
1979	0.000	19.175																										
1980	4.330																											
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Latest diag	4.330	19.175	2.377	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.981	3.967	0.475	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.900	2.204	0.264	0.000	0.000	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.769	1.470	0.376		0.000			0.000							0.000													
5 Yr Wtd	0.769	4.844	0.376	1.291	0.000			0.000							0.000													
9 Yr Wtd	0.789	3.675	0.402	1.291	0.000		0.909	0.000							0.000													
Selected	0.789	3.675	0.402	1.291	1.000	1.000	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	4	3	9	0	1	0	1	1	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.830	0.957	1.080	1.176	0.518	0.967	0.919	0.900	0.900	0.900	0.000	0.000	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.800	
Geometric Mean	0.863	0.964	0.878	0.906	0.898	0.866	0.821	0.917	0.000	0.000	0.000	0.000	0.000	0.000	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.800	

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

LOST TIME - REHABILITATIONS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.047**	**0.936**
Inverse Power	**1.074**	**0.934**
Selected Tail	**1.061**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.563				Slope=	-2.467			
		IMPLIED	PA	SELECTED	Intercept=	-1.957				Intercept=	10.669			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-0.948	**3.112**	208.463	1.792		6.248	**518.038**	
2	18	2.657	2.881	2.652	2.890	-0.748	-0.329	**1.948**	66.996	2.890	0.502	3.538	**35.386**	
3	30	1.448	1.567	1.447	3.401	0.162	-0.041	**1.620**	34.385	3.401	-0.806	2.277	**10.751**	20551.392
4	42	1.162	1.166	1.161	3.738	0.680	0.149	**1.456**	21.221	3.738	-1.824	1.447	**5.251**	1911.600
5	54	1.091	1.086	1.091	3.989	0.908	0.290	**1.356**	14.572	3.989	-2.393	0.827	**3.287**	364.024
6	66	1.050	1.055	1.050	4.190	1.115	0.404	**1.288**	10.745	4.190	-3.002	0.332	**2.394**	110.751
7	78	1.033	1.040	1.032	4.357	1.243	0.498	**1.239**	8.340	4.357	-3.435	-0.080	**1.923**	46.264
8	90	1.029	1.032	1.032	4.500	1.246	0.578	**1.202**	6.730	4.500	-3.445	-0.433	**1.648**	24.057
9	102	1.023	1.026	1.026	4.625	1.297	0.649	**1.173**	5.599	4.625	-3.631	-0.742	**1.476**	14.594
10	114	1.023	1.023	1.023	4.736	1.336	0.711	**1.150**	4.772	4.736	-3.782	-1.016	**1.362**	9.886
11	126	1.019	1.019	1.019	4.836	1.382	0.768	**1.131**	4.150	4.836	-3.964	-1.263	**1.283**	7.259
12	138	1.018	1.017	1.018	4.927	1.393	0.819	**1.115**	3.669	4.927	-4.010	-1.488	**1.226**	5.659
13	150	1.017	1.016	1.017	5.011	1.405	0.866	**1.102**	3.289	5.011	-4.058	-1.693	**1.184**	4.616
14	162	1.016	1.016	1.016	5.088	1.419	0.909	**1.091**	2.984	5.088	-4.118	-1.883	**1.152**	3.899
15	174	1.015	1.015	1.015	5.159	1.432	0.950	**1.082**	2.735	5.159	-4.174	-2.060	**1.128**	3.384
16	186	1.014	1.014	1.015	5.226	1.446	0.987	**1.073**	2.529	5.226	-4.230	-2.224	**1.108**	3.002
17	198	1.014	1.013	1.014	5.288	1.461	1.023	**1.066**	2.356	5.288	-4.297	-2.378	**1.093**	2.709
18	210	1.013	1.012	1.013	5.347	1.463	1.056	**1.060**	2.210	5.347	-4.306	-2.524	**1.080**	2.479
19	222	1.011	1.010	1.011	5.403	1.502	1.087	**1.054**	2.085	5.403	-4.480	-2.661	**1.070**	2.295
20	234	1.013	1.011	1.012	5.455	1.490	1.117	**1.049**	1.978	5.455	-4.427	-2.791	**1.061**	2.145
21	246	1.014	1.012	1.013	5.505	1.478	1.145	**1.045**	1.885	5.505	-4.369	-2.914	**1.054**	2.021
22	258	1.015	1.012	1.013	5.553	1.477	1.172	**1.041**	1.803	5.553	-4.367	-3.031	**1.048**	1.917
23	270	1.011	1.010	1.008	5.598	1.574	1.197	**1.038**	1.732	5.598	-4.820	-3.144	**1.043**	1.829
24	282	1.013	1.010	1.008	5.642	1.573	1.222	**1.035**	1.668	5.642	-4.811	-3.251	**1.039**	1.753
25	294	1.012	1.009	1.008	5.684	1.568	1.245	**1.032**	1.612	5.684	-4.787	-3.354	**1.035**	1.688
26	306	1.010	1.008	1.008	5.724	1.586	1.268	**1.029**	1.562	5.724	-4.876	-3.452	**1.032**	1.631
27	318	1.012	1.012	1.011	5.762	1.509	1.289	**1.027**	1.518	5.762	-4.510	-3.547	**1.029**	1.581
28	330	1.013	1.013	1.013	5.799	1.471	1.310	**1.025**	1.477	5.799	-4.339	-3.639	**1.026**	1.536
29	342	1.010	1.012	1.012	5.835	1.480	1.330	**1.023**	1.441	5.835	-4.382	-3.727	**1.024**	1.497
30	354	1.009	1.012	1.012	5.869	1.494	1.350	**1.022**	1.408	5.869	-4.443	-3.812	**1.022**	1.462
31	366	1.013	1.016	1.017	5.903	1.410	1.369	**1.020**	1.379	5.903	-4.079	-3.894	**1.020**	1.430
32	378	1.009	1.011	1.012	5.935	1.492	1.387	**1.019**	1.352	5.935	-4.435	-3.974	**1.019**	1.402
33	390	1.012	1.013	1.016	5.966	1.417	1.404	**1.017**	1.327	5.966	-4.110	-4.051	**1.017**	1.376
34	402	1.011	1.012	1.016	5.996	1.424	1.422	**1.016**	1.304	5.996	-4.136	-4.126	**1.016**	1.352
35	414	1.011	1.012	1.015	6.026	1.435	1.438	**1.015**	1.284	6.026	-4.185	-4.198	**1.015**	1.331
36	426	1.010	1.011	1.013	6.054	1.464	1.454	**1.014**	1.265	6.054	-4.308	-4.269	**1.014**	1.311
37	438	1.008	1.010	1.014	6.082	1.458	1.470	**1.013**	1.247	6.082	-4.285	-4.337	**1.013**	1.293
38	450	1.007	1.009	1.012	6.109	1.482	1.485	**1.012**	1.231	6.109	-4.388	-4.404	**1.012**	1.276
39	462	1.006	1.008	1.011	6.136	1.507	1.500	**1.011**	1.216	6.136	-4.500	-4.469	**1.011**	1.261
40	474	1.000	1.008	1.000	6.161		1.514	**1.011**	1.202	6.161		-4.532	**1.011**	1.247
41	486	1.000	1.007	1.000	6.186		1.528	**1.010**	1.190	6.186		-4.594	**1.010**	1.233
42	498	1.000	1.006	1.000	6.211		1.542	**1.009**	1.178	6.211		-4.654	**1.010**	1.221
43	510	1.000	1.005	1.000	6.234		1.556	**1.009**	1.167	6.234		-4.713	**1.009**	1.209
44	522	1.000	1.005	1.000	6.258		1.569	**1.008**	1.157	6.258		-4.770	**1.008**	1.199
45	534	1.000	1.004	1.000	6.280		1.582	**1.008**	1.147	6.280		-4.826	**1.008**	1.189
46	546	1.000	1.003	1.000	6.303		1.594	**1.007**	1.138	6.303		-4.881	**1.008**	1.179
47	558	1.000	1.002	1.000	6.324		1.606	**1.007**	1.130	6.324		-4.935	**1.007**	1.170
48	570	1.000	1.002	1.000	6.346		1.618	**1.006**	1.122	6.346		-4.987	**1.007**	1.162
49	582	1.000	1.001	1.000	6.366		1.630	**1.006**	1.115	6.366		-5.038	**1.006**	1.154
50	594	1.000	1.001	1.000	6.387		1.642	**1.006**	1.108	6.387		-5.089	**1.006**	1.147
51	606	1.000	1.001	1.000	6.407		1.653	**1.005**	1.102	6.407		-5.138	**1.006**	1.140
52	618	1.000	1.001	1.000	6.426		1.664	**1.005**	1.096	6.426		-5.187	**1.006**	1.133
53	630	1.000	1.001	1.000	6.446		1.675	**1.005**	1.090	6.446		-5.234	**1.005**	1.127
54	642	1.000	1.000	1.000	6.465		1.685	**1.005**	1.085	6.465		-5.281	**1.005**	1.121
55	654	1.000	1.000	1.000	6.483		1.696	**1.004**	1.080	6.483		-5.326	**1.005**	1.115
56	666	1.000	1.000	1.000	6.501		1.706	**1.004**	1.075	6.501		-5.371	**1.005**	1.110
57	678	1.000	1.000	1.000	6.519		1.716	**1.004**	1.071	6.519		-5.415	**1.004**	1.104
58	690	1.000	1.000	1.000	6.537		1.726	**1.004**	1.067	6.537		-5.458	**1.004**	1.099
59	702	1.000			6.554		1.736	**1.003**	1.063	6.554		-5.501	**1.004**	1.095
60	714	1.000			6.571		1.745	**1.003**	1.059	6.571		-5.543	**1.004**	1.090

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

LOST TIME - HEALTH-OTHER
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		3	294	292	73.5%	214	
1977	1,465,551	528	715	186	71.4%	133	0.049
1978	1,553,484	409	577	168	70.8%	119	0.037
1979	1,646,693	503	720	217	70.2%	152	0.044
1980	1,745,494	437	646	209	69.7%	146	0.037
1981	1,826,711	344	524	180	69.2%	125	0.029
1982	2,061,263	592	915	323	68.7%	222	0.044
1983	2,173,213	527	838	311	68.2%	212	0.039
1984	2,314,385	445	729	284	67.7%	192	0.032
1985	2,444,242	472	783	311	67.2%	209	0.032
1986	2,644,132	475	794	318	66.8%	213	0.030
1987	2,911,888	630	1,084	454	66.4%	301	0.037
1988	3,191,151	891	1,595	704	65.9%	464	0.050
1989	3,341,117	601	1,110	508	65.3%	332	0.033
1990	3,644,538	888	1,688	800	64.6%	517	0.046
1991	3,852,022	407	826	419	64.0%	268	0.021
1992	3,944,342	503	1,047	544	63.3%	344	0.027
1993	4,020,534	530	1,102	573	62.7%	359	0.027
1994	4,272,082	822	1,715	893	62.2%	555	0.040
1995	4,432,599	2,650	5,117	2,467	61.6%	1,520	0.115
1996	4,487,291	457	1,062	605	61.3%	370	0.024
1997	4,623,816	459	1,037	578	60.9%	352	0.022
1998	4,816,176	334	787	453	60.5%	274	0.016
1999	5,047,597	272	667	395	60.2%	238	0.013
2000	5,318,217	328	931	603	60.0%	362	0.018
2001	5,597,545	248	979	731	59.6%	436	0.017
2002	5,822,846	402	1,101	699	59.3%	414	0.019
2003	6,004,956	315	1,080	765	59.1%	452	0.018
2004	6,183,507	632	1,509	876	59.0%	517	0.024
2005	6,388,250	268	1,127	859	58.9%	506	0.018
2006	6,653,696	501	1,413	912	58.8%	536	0.021
2007	6,915,410	212	1,191	979	59.1%	579	0.017
2008	7,073,199	145	1,204	1,059	59.4%	629	0.017
2009	7,109,910	358	1,527	1,168	59.9%	700	0.021
2010	7,245,414	131	1,389	1,259	61.0%	767	0.019
2011	7,353,256	96	1,468	1,372	63.0%	864	0.020
2012	3,750,161	14	750	736	66.9%	493	0.020
2013		0	0		100.0%		
TOTAL		17,829	42,040	24,211	62.3%	15,088	
EXLD PRIOR		17,827	41,746	23,919	62.2%	14,873	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	292	29	16	16	15	14	13	12	10	9	8	7	7	6	5	5	4	4	3	10
1977	186	12	12	13	13	13	13	12	11	10	9	8	7	6	6	5	5	4	4	23
1978	168	10	10	10	11	11	11	11	11	10	9	8	7	6	5	5	4	4	4	23
1979	217	11	12	12	13	13	13	14	13	13	12	11	10	8	7	7	6	5	5	33
1980	209	10	10	11	11	12	12	12	13	12	12	11	10	9	8	7	6	5	5	34
1981	180	9	8	9	9	9	10	10	10	10	10	10	9	8	7	6	5	5	4	32
1982	323	15	15	14	15	15	15	16	17	17	18	17	16	15	14	12	11	10	8	63
1983	311	11	14	15	14	14	14	15	15	16	16	16	16	15	14	13	11	10	9	65
1984	284	10	9	12	13	12	12	12	13	13	14	14	15	14	14	13	11	10	9	66
1985	311	7	11	10	13	14	13	13	13	14	14	15	15	16	15	14	13	12	11	80
1986	318	11	7	10	10	13	13	12	13	13	13	14	15	15	15	15	14	13	12	90
1987	454	21	16	10	14	14	18	18	17	17	17	18	19	20	20	21	20	19	18	140
1988	704	34	32	24	15	21	20	27	27	25	25	25	26	27	28	29	30	29	28	228
1989	508	22	22	21	16	10	14	14	18	18	17	17	18	18	19	20	21	21	21	183
1990	800	29	35	35	32	25	15	22	21	28	28	26	26	27	28	29	30	31	32	297
1991	419	15	14	17	17	16	12	7	11	10	14	14	13	13	14	14	15	16	16	171
1992	544	14	19	18	21	22	20	15	10	14	13	18	18	17	17	17	18	19	20	237
1993	573	16	14	19	18	22	22	21	16	10	14	14	18	18	17	17	18	18	19	265
1994	893	25	25	22	29	28	33	34	32	24	15	22	21	27	27	26	26	26	27	421
1995	2,467	85	73	73	64	83	79	90	93	89	70	47	62	61	73	74	69	69	69	1,073
1996	605	18	18	15	16	14	19	18	21	22	20	15	9	14	13	17	17	16	17	305
1997	578	15	17	17	14	14	13	17	16	19	20	19	14	9	12	12	16	16	15	305
1998	453	12	11	13	13	11	11	9	13	12	15	15	14	11	7	9	9	12	12	245
1999	395	9	10	9	11	11	9	9	8	11	11	12	13	12	9	6	8	8	10	219
2000	603	14	14	14	14	16	16	14	14	12	17	16	19	19	18	13	8	12	12	340
2001	731	17	16	16	17	16	19	19	16	17	14	20	19	22	23	21	16	10	14	415
2002	699	18	16	15	15	16	15	18	18	15	15	13	18	17	21	21	20	15	9	399
2003	765	20	19	17	16	16	17	16	19	19	16	16	14	20	18	22	23	21	16	435
2004	876	24	22	21	19	18	18	19	18	21	21	18	18	16	22	21	25	25	23	499
2005	859	24	23	21	20	18	17	17	18	17	20	20	17	17	15	21	20	24	24	497
2006	912	33	25	24	21	20	18	18	17	18	18	21	21	17	18	15	22	20	24	533
2007	979	49	34	26	24	22	21	19	18	18	19	18	21	21	18	18	16	22	21	569
2008	1,059	52	50	34	26	25	22	21	19	18	18	19	19	22	22	18	19	16	23	607
2009	1,168	52	55	53	36	28	26	24	22	20	19	19	20	20	23	23	19	20	17	664
2010	1,259	54	53	57	55	38	29	27	24	23	21	20	20	21	20	24	24	20	20	702
2011	1,372	69	56	55	59	57	39	30	28	25	24	22	21	20	22	21	25	25	21	746
2012	736	83	70	57	56	60	58	40	30	28	26	24	22	21	21	22	21	25	25	782
TOTAL	24,211	957	884	835	796	779	741	722	704	690	663	640	646	647	656	655	645	638	626	11,798

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

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

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	141	16	2	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	1
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	16	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	1
1973	32	3	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	0	2
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	75	6	6	6	6	5	5	5	4	4	3	3	3	2	2	2	2	2	1	5
1976	28	2	3	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	2
TOTAL	292	29	16	16	15	14	13	12	10	9	8	7	7	6	5	5	4	4	3	10

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

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

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			3					294
1977	1,465,551	0.050	528	1.373	726	726	726	715
1978	1,553,484	0.037	409	1.407	575	576	576	577
1979	1,646,693	0.044	503	1.441	725	726	726	720
1980	1,745,494	0.037	437	1.476	646	647	647	646
1981	1,826,711	0.029	344	1.515	521	521	521	524
1982	2,061,263	0.045	592	1.554	920	921	921	915
1983	2,173,213	0.039	527	1.589	837	838	838	838
1984	2,314,385	0.031	445	1.620	722	722	722	729
1985	2,444,242	0.032	472	1.646	777	778	778	783
1986	2,644,132	0.030	475	1.683	800	801	801	794
1987	2,911,888	0.038	630	1.739	1,096	1,097	1,097	1,084
1988	3,191,151	0.050	891	1.799	1,603	1,606	1,606	1,595
1989	3,341,117	0.033	601	1.857	1,117	1,117	1,117	1,110
1990	3,644,538	0.047	888	1.917	1,703	1,705	1,705	1,688
1991	3,852,022	0.021	407	1.981	806	807	807	826
1992	3,944,342	0.026	503	2.035	1,024	1,027	1,027	1,047
1993	4,020,534	0.028	530	2.100	1,112	1,112	1,112	1,102
1994	4,272,082	0.042	822	2.164	1,778	1,783	1,783	1,715
1995	4,432,599	0.129	2,650	2.245	5,951	5,820	5,820	5,117
1996	4,487,291	0.024	457	2.332	1,066	1,066	1,066	1,062
1997	4,623,816	0.024	459	2.410	1,106	1,107	1,107	1,037
1998	4,816,176	0.017	334	2.494	833	832	832	787
1999	5,047,597	0.014	272	2.582	702	701	701	667
2000	5,318,217	0.020	328	2.672	876	980	980	931
2001	5,597,545	0.021	248	2.779	689	993	993	979
2002	5,822,846	0.020	402	2.904	1,168	1,153	1,153	1,101
2003	6,004,956	0.019	315	3.049	961	1,102	1,102	1,080
2004	6,183,507	0.020	632	3.232	2,044	1,488	1,488	1,509
2005	6,388,250	0.020	268	3.458	926	1,160	1,160	1,127
2006	6,653,696	0.020	501	3.804	1,905	1,470	1,470	1,413
2007	6,915,410	0.020	212	4.451	942	1,258	1,258	1,191
2008	7,073,199	0.019	145	5.430	785	1,258	1,258	1,204
2009	7,109,910	0.019	358	6.896	2,469	1,529	1,529	1,527
2010	7,245,414	0.020	131	9.344	1,221	1,404	1,404	1,389
2011	7,353,256	0.020	96	16.352	1,575	1,475	1,475	1,468
2012	7,500,322	0.020	14	142.265	1,941	1,501	1,501	1,500
2013	7,590,325	0.020				1,516	1,516	1,516
TOTAL			17,829		44,648	45,322	45,322	44,306
EXLD PRIOR			17,827		44,648	45,322	45,322	44,012

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

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

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	3	***3 YEAR SUM***	***588***	***3,222***	1,600		292	294
1977	528	726	198	838	789	0.941	186	715
1978	409	576	167	1,157	1,168	1.010	168	577
1979	503	726	223	1,227	1,194	0.973	217	720
1980	437	647	209	1,268	1,267	0.999	209	646
1981	344	521	178	1,370	1,390	1.014	180	524
1982	592	921	328	2,100	2,066	0.984	323	915
1983	527	838	311	1,920	1,923	1.001	311	838
1984	445	722	277	2,263	2,322	1.026	284	729
1985	472	778	306	2,247	2,288	1.018	311	783
1986	475	801	326	2,891	2,827	0.978	318	794
1987	630	1,097	467	3,896	3,790	0.973	454	1,084
1988	891	1,606	715	5,189	5,109	0.985	704	1,595
1989	601	1,117	516	5,251	5,177	0.986	508	1,110
1990	888	1,705	817	6,821	6,679	0.979	800	1,688
1991	407	807	400	4,766	4,988	1.047	419	826
1992	503	1,027	523	5,342	5,555	1.040	544	1,047
1993	530	1,112	583	6,433	6,321	0.982	573	1,102
1994	822	1,783	961	7,307	6,791	0.929	893	1,715
1995	2,650	5,820	3,170	9,814	7,638	0.778	2,467	5,117
1996	457	1,066	609	7,348	7,297	0.993	605	1,062
1997	459	1,107	648	9,951	8,885	0.893	578	1,037
1998	334	832	498	10,372	9,436	0.910	453	787
1999	272	701	429	11,540	10,626	0.921	395	667
2000	328	980	652	14,671	13,561	0.924	603	931
2001	248	993	745	17,185	16,850	0.981	731	979
2002	402	1,153	750	17,697	16,474	0.931	699	1,101
2003	315	1,102	787	19,009	18,477	0.972	765	1,080
2004	632	1,488	856	18,312	18,752	1.024	876	1,509
2005	268	1,160	892	19,544	18,823	0.963	859	1,127
2006	501	1,470	969	21,596	20,313	0.941	912	1,413
2007	212	1,258	1,046	23,615	22,091	0.935	979	1,191
2008	145	1,258	1,113	25,464	24,238	0.952	1,059	1,204
2009	358	1,529	1,171	27,529	27,462	0.998	1,168	1,527
2010	131	1,404	1,273	31,225	30,859	0.988	1,259	1,389
2011	96	1,475	1,379	36,057	35,874	0.995	1,372	1,468
2012	14	1,501	1,488	44,100	44,053	0.999	1,486	1,500
2013		1,516	1,516	46,171	46,171	1.000	1,516	1,516
TOTAL	17,829	45,322	28,083	476,709	461,121		26,477	44,306
EXLD PRIOR	17,827		27,495	473,487	459,521		26,185	44,012

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

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

LOST TIME - HEALTH-OTHER
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			715		0.049
1978	1,553,484			577		0.037
1979	1,646,693			720		0.044
1980	1,745,494			646		0.037
1981	1,826,711			524		0.029
1982	2,061,263	1,272	6.17%	915	720	0.044
1983	2,173,213	1,342	6.18%	838	624	0.039
1984	2,314,385	1,433	6.19%	729	509	0.032
1985	2,444,242	1,564	6.40%	783	501	0.032
1986	2,644,132	1,653	6.25%	794	480	0.030
1987	2,911,888	1,704	5.85%	1,084	636	0.037
1988	3,191,151	1,901	5.96%	1,595	839	0.050
1989	3,341,117	1,905	5.70%	1,110	582	0.033
1990	3,644,538	1,872	5.14%	1,688	902	0.046
1991	3,852,022	1,802	4.68%	826	458	0.021
1992	3,944,342	1,957	4.96%	1,047	535	0.027
1993	4,020,534	1,909	4.75%	1,102	577	0.027
1994	4,272,082	1,861	4.36%	1,715	921	0.040
1995	4,432,599	1,874	4.23%	5,117	2,730	0.115
1996	4,487,291	1,931	4.30%	1,062	550	0.024
1997	4,623,816	1,706	3.69%	1,037	608	0.022
1998	4,816,176	1,682	3.49%	787	468	0.016
1999	5,047,597	1,866	3.70%	667	357	0.013
2000	5,318,217	1,949	3.66%	931	478	0.018
2001	5,597,545	1,959	3.50%	979	500	0.017
2002	5,822,846	1,837	3.15%	1,101	599	0.019
2003	6,004,956	1,962	3.27%	1,080	550	0.018
2004	6,183,507	1,898	3.07%	1,509	795	0.024
2005	6,388,250	1,812	2.84%	1,127	622	0.018
2006	6,653,696	1,574	2.37%	1,413	897	0.021
2007	6,915,410	1,737	2.51%	1,191	685	0.017
2008	7,073,199	1,628	2.30%	1,204	740	0.017
2009	7,109,910	1,671	2.35%	1,527	914	0.021
2010	7,245,414	1,729	2.39%	1,389	803	0.019
2011	7,353,256	1,587	2.16%	1,468	925	0.020
2012	7,500,322	1,633	2.18%	1,500	918	0.020
2013	7,590,325	1,731	2.28%	1,516	876	0.020
TOTAL		55,941		44,012		

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

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

LOST TIME - HEALTH-OTHER
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	1,703		0.785	2.582	3,452	0	100%	3,452	0.050	0.047	0.047
1991	3,852,022	1.853	7,138,884	806		0.797	2.556	1,643	0	100%	1,643	0.023	0.021	0.021
1992	3,944,342	1.762	6,951,801	1,024		0.809	2.531	2,098	0	100%	2,098	0.030	0.026	0.026
1993	4,020,534	1.730	6,954,996	1,112		0.822	2.506	2,290	0	100%	2,290	0.033	0.028	0.028
1994	4,272,082	1.690	7,221,716	1,778		0.834	2.481	3,680	0	100%	3,680	0.051	0.042	0.042
1995	4,432,599	1.642	7,279,180	5,951		0.847	2.456	12,377	0	100%	12,377	0.170	0.134	0.129
1996	4,487,291	1.587	7,119,619	1,066		0.860	2.432	2,229	0	100%	2,229	0.031	0.024	0.024
1997	4,623,816	1.516	7,011,137	1,106		0.873	2.211	2,135	0	100%	2,135	0.030	0.024	0.024
1998	4,816,176	1.448	6,974,036	833		0.886	2.010	1,483	0	100%	1,483	0.021	0.017	0.017
1999	5,047,597	1.402	7,074,826	702		0.900	1.827	1,153	0	100%	1,153	0.016	0.014	0.014
2000	5,318,217	1.352	7,189,648	876		0.913	1.661	1,329	0	100%	1,329	0.018	0.016	0.020
2001	5,597,545	1.324	7,410,279	689		0.927	1.510	965	0	100%	965	0.013	0.012	0.021
2002	5,822,846	1.233	7,180,173	1,168		0.941	1.466	1,612	0	100%	1,612	0.022	0.020	0.020
2003	6,004,956	1.205	7,236,443	961		0.956	1.423	1,307	0	100%	1,307	0.018	0.016	0.019
2004	6,183,507	1.221	7,550,966	2,044		0.970	1.382	2,741	0	100%	2,741	0.036	0.033	0.020
2005	6,388,250	1.180	7,536,083	926		0.985	1.342	1,224	0	100%	1,224	0.016	0.015	0.020
2006	6,653,696	1.170	7,785,410	1,905		1.000	1.303	2,482	0	100%	2,482	0.032	0.029	0.020
2007	6,915,410	1.122	7,758,240	942		1.000	1.265	1,191	0	100%	1,191	0.015	0.014	0.020
2008	7,073,199	1.076	7,613,102	785		1.000	1.228	964	0	100%	964	0.013	0.011	0.019
2009	7,109,910	1.044	7,422,640	2,469		1.000	1.192	2,944	0	100%	2,944	0.040	0.035	0.019
2010	7,245,414	1.035	7,501,912	1,221		1.000	1.157	1,413	0	100%	1,413	0.019	0.017	0.020
2011	7,353,256	1.020	7,501,057	1,575		1.000	1.124	1,770	0	100%	1,770	0.024	0.021	0.020
2012	7,500,322	1.010	7,575,325	1,941		1.000	1.060	2,057	0	100%	2,057	0.027	0.026	0.020
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.020

	5 Year Average excluding 2011-2012	0.024	0.021
	7 Year Average excluding 2011-2012	0.024	0.022
	10 Year Weighted Average excluding 2010-2012	0.022	
	10 Year Weighted Average excluding 2009-2012	0.020	
	5 Year Average excluding 2010-2012	0.023	0.021
	5 Year Average excluding 2012	0.022	0.020
	7 Year Average excluding 2012	0.023	0.020
(14)	2013 Selected Loss Rate:	0.020	

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

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

LOST TIME - HEALTH-OTHER

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.014	1.012	1.014									
1954	702	702	714	1.017	1.014	1.017									
1955	690	690	702	1.018	1.017	1.018									
1956	678	678	690	1.021	1.018	1.021									
1957	666	666	678	1.024	1.021	1.024									
1958	654	654	666	1.029	1.024	1.029									
1959	642	642	654	1.034	1.029	1.034									
1960	630	630	642	1.039	1.034	1.039									
1961	618	618	630	1.046	1.039	1.046									
1962	606	606	618	1.053	1.046	1.053									
1963	594	594	606	1.061	1.053	1.061									
1964	582	582	594	1.071	1.061	1.071									
1965	570	570	582	1.082	1.071	1.082									
1966	558	558	570	1.095	1.082	1.095									
1967	546	546	558	1.110	1.095	1.110									
1968	534	534	546	1.127	1.110	1.127									
1969	522	522	534	1.146	1.127	1.146									
1970	510	510	522	1.168	1.146	1.168									
1971	498	498	510	1.192	1.168	1.192									
1972	486	486	498	1.219	1.192	1.219									
1973	474	474	486	1.248	1.219	1.248									
1974	462	462	474	1.278	1.248	1.278									
1975	450	450	462	1.309	1.278	1.309									
1976	438	438	450	1.341	1.309	1.341									
1977	426	426	438	1.373	1.341	1.373				1.000	1.000	1.000	1.693	1.661	1.693
1978	414	414	426	1.407	1.373	1.407				1.000	1.000	1.000	1.727	1.693	1.727
1979	402	402	414	1.441	1.407	1.441				1.000	1.000	1.000	1.764	1.727	1.764
1980	390	390	402	1.476	1.441	1.476				1.000	1.000	1.000	1.764	1.764	1.764
1981	378	378	390	1.515	1.476	1.515				1.000	1.000	1.000	1.765	1.764	1.765
1982	366	366	378	1.554	1.515	1.554				1.000	1.000	1.000	1.766	1.765	1.766
1983	354	354	366	1.589	1.554	1.589				1.000	1.000	1.000	1.771	1.766	1.771
1984	342	342	354	1.620	1.589	1.620				1.000	1.000	1.000	1.774	1.771	1.774
1985	330	330	342	1.646	1.620	1.646				1.000	1.000	1.000	1.785	1.774	1.785
1986	318	318	330	1.683	1.646	1.683				1.000	1.000	1.000	1.845	1.785	1.845
1987	306	306	318	1.739	1.683	1.739				1.000	1.000	1.000	1.875	1.845	1.875
1988	294	294	306	1.799	1.739	1.799				1.000	1.000	1.000	1.879	1.875	1.879
1989	282	282	294	1.857	1.799	1.857				1.000	1.000	1.000	1.884	1.879	1.884
1990	270	270	282	1.917	1.857	1.917				1.000	1.000	1.000	1.893	1.884	1.893
1991	258	258	270	1.981	1.917	1.981				1.000	1.000	1.000	1.902	1.893	1.902
1992	246	246	258	2.035	1.981	2.035				1.000	1.000	1.000	1.912	1.902	1.912
1993	234	234	246	2.100	2.035	2.100				1.000	1.000	1.000	1.926	1.912	1.926
1994	222	222	234	2.164	2.100	2.164				1.000	1.000	1.000	1.943	1.926	1.943
1995	210	210	222	2.245	2.164	2.245				1.000	1.000	1.000	1.971	1.943	1.971
1996	198	198	210	2.332	2.245	2.332				1.000	1.000	1.000	1.984	1.971	1.984
1997	186	186	198	2.410	2.332	2.410				1.000	1.000	1.000	1.998	1.984	1.998
1998	174	174	186	2.494	2.410	2.494				1.001	1.000	1.001	2.162	1.998	2.162
1999	162	162	174	2.582	2.494	2.582				1.001	1.001	1.001	2.236	2.162	2.236
2000	150	150	162	2.672	2.582	2.672				1.002	1.001	1.002	2.348	2.236	2.348
2001	138	138	150	2.779	2.672	2.779				1.002	1.002	1.002	2.491	2.348	2.491
2002	126	126	138	2.904	2.779	2.904				1.004	1.002	1.004	2.622	2.491	2.622
2003	114	114	126	3.049	2.904	3.049				1.005	1.004	1.005	2.723	2.622	2.723
2004	102	102	114	3.232	3.049	3.232				1.007	1.005	1.007	2.828	2.723	2.828
2005	90	90	102	3.458	3.232	3.458				1.011	1.007	1.011	2.921	2.828	2.921
2006	78	78	90	3.804	3.458	3.804				1.032	1.011	1.032	3.150	2.921	3.150
2007	66	66	78	4.451	3.804	4.451				1.054	1.032	1.054	3.760	3.150	3.760
2008	54	54	66	5.430	4.451	5.430				1.082	1.054	1.082	4.625	3.760	4.625
2009	42	42	54	6.896	5.430	6.896				1.118	1.082	1.118	5.689	4.625	5.689
2010	30	30	42	9.344	6.896	9.344				1.182	1.118	1.182	6.997	5.689	6.997
2011	18	18	30	16.352	9.344	16.352				1.383	1.182	1.383	8.606	6.997	8.606
2012	6	6	18	142.265	16.352	142.265				3.822	1.383	3.822	30.122	8.606	30.122

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	1	7	43	54	83	100	117	130	138	149	173	189	197	221	252	285	362	482	499	512	516	517	517	517	517	523	528	528	528	528	528	528	528	528	528	528	528
1978	1	10	60	76	118	138	158	179	194	224	281	314	328	359	372	379	382	388	392	395	397	397	403	403	403	404	404	404	404	404	406	407	407	407	409		409
1979	1	13	74	91	132	154	176	194	204	220	248	267	277	328	370	435	454	464	478	483	488	493	493	496	498	499	499	500	500	500	500	501	501	503			503
1980	1	13	77	94	135	157	180	202	212	227	254	274	282	297	300	305	307	309	313	313	314	315	319	339	385	391	417	432	432	433	436	437	437				437
1981	1	15	82	103	153	179	205	227	237	253	285	300	308	312	316	319	322	323	325	325	327	327	329	330	332	333	336	337	339	340	342	344					344
1982	3	28	124	153	222	257	288	313	326	350	393	437	463	474	483	485	488	492	492	492	492	495	498	499	501	502	504	564	577	588	592						592
1983	2	23	120	150	219	252	280	305	320	351	396	427	453	470	493	506	514	517	518	519	521	522	522	522	522	522	523	523	525	527							527
1984	3	32	141	173	246	281	310	341	362	378	384	396	411	413	414	416	420	421	421	423	424	430	433	439	442	442	444	445	445								445
1985	3	30	147	184	260	295	330	377	395	407	416	423	442	460	463	465	464	465	466	466	469	469	469	469	470	470	471	472									472
1986	3	29	164	199	279	325	364	382	396	405	409	416	420	423	424	429	431	437	442	451	458	462	464	466	468	471	475										475
1987	3	34	219	273	401	465	517	528	540	572	588	590	594	596	598	600	603	605	607	611	612	615	618	621	625	630											630
1988	4	40	233	301	552	619	640	725	755	787	816	857	859	866	869	870	872	872	873	875	881	885	887	890	891												891
1989	4	41	277	356	412	431	459	497	537	549	553	556	559	561	564	567	570	571	576	581	587	591	594	601													601
1990	3	48	603	675	708	736	756	769	774	786	793	795	798	808	808	810	813	824	834	855	860	872	888														888
1991	5	78	135	173	239	308	327	338	345	350	356	357	358	359	360	361	364	367	387	388	405	407															407
1992	4	64	122	243	350	408	424	444	459	466	470	472	475	477	478	481	487	489	497	502	503																503
1993	11	68	210	360	400	435	475	493	503	508	509	511	512	514	515	518	519	521	526	530																	530
1994	11	226	500	608	656	671	700	707	723	730	745	755	766	782	793	800	808	815	822																		822
1995	3	153	335	444	525	581	666	750	878	1,024	1,162	1,286	1,469	1,615	1,720	2,020	2,335	2,650																			2,650
1996	5	169	288	339	357	366	378	379	381	382	397	403	408	422	436	451	457																				457
1997	46	150	282	375	388	400	403	409	414	419	439	442	443	448	454	459																					459
1998	4	117	218	256	266	283	292	297	300	304	308	315	320	326	334																						334
1999	11	87	159	177	197	209	215	227	234	241	247	255	265	272																							272
2000	6	74	96	105	146	167	180	195	211	251	279	297	328																								328
2001	9	41	58	109	129	142	177	192	206	216	227	248																									248
2002	10	43	69	106	125	216	312	358	370	385	402																										402
2003	6	95	121	137	167	204	241	273	297	315																											315
2004	12	87	145	246	341	428	510	591	632																												632
2005	7	83	115	141	182	215	246	268																													268
2006	6	125	179	243	331	429	501																														501
2007	5	39	91	144	183	212																															212
2008	2	55	92	116	145																																145
2009	12	116	281	358																																	358
2010	25	87	131																																		131
2011	8	96																																			96
2012	14																																				14
																																					17,827

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	10.968	5.793	1.256	1.550	1.206	1.166	1.115	1.058	1.083	1.160	1.093	1.039	1.123	1.140	1.131	1.269	1.333	1.035	1.025	1.009	1.001	1.000	1.000	1.000	1.012	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	10.968	5.793	1.256	1.556	1.172	1.139	1.136	1.083	1.157	1.253	1.117	1.046	1.095	1.037	1.018	1.009	1.016	1.010	1.007	1.005	1.001	1.015	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.005	1.001	1.001	1.001	1.004			
1979	10.968	5.793	1.230	1.448	1.167	1.136	1.107	1.052	1.076	1.127	1.076	1.040	1.182	1.130	1.175	1.045	1.022	1.030	1.010	1.010	1.010	1.000	1.005	1.004	1.003	1.000	1.001	1.000	1.001	1.000	1.001	1.001	1.004				
1980	10.968	5.906	1.233	1.428	1.164	1.148	1.119	1.051	1.070	1.118	1.082	1.029	1.053	1.010	1.016	1.007	1.005	1.012	1.001	1.003	1.005	1.011	1.063	1.135	1.017	1.065	1.036	1.001	1.002	1.006	1.003	1.001					
1981	10.454	5.518	1.255	1.481	1.175	1.141	1.107	1.047	1.065	1.129	1.051	1.029	1.012	1.011	1.011	1.008	1.003	1.005	1.000	1.005	1.002	1.004	1.005	1.005	1.003	1.009	1.005	1.005	1.003	1.006	1.004						
1982	9.462	4.462	1.232	1.448	1.159	1.121	1.085	1.043	1.072	1.123	1.112	1.059	1.024	1.020	1.003	1.005	1.009	1.000	1.000	1.000	1.006	1.006	1.001	1.004	1.003	1.002	1.120	1.022	1.020	1.007							
1983	10.278	5.306	1.250	1.456	1.150	1.112	1.089	1.049	1.097	1.129	1.079	1.060	1.038	1.049	1.027	1.016	1.004	1.002	1.001	1.006	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.003	1.003								
1984	9.346	4.401	1.229	1.421	1.143	1.103	1.098	1.064	1.042	1.016	1.031	1.039	1.003	1.005	1.004	1.009	1.003	1.000	1.004	1.001	1.014	1.009	1.013	1.006	1.002	1.003	1.003	1.001									
1985	9.749	4.921	1.257	1.412	1.134	1.118	1.141	1.048	1.030	1.022	1.017	1.046	1.040	1.007	1.004	0.999	1.001	1.001	1.000	1.006	1.000	1.000	1.001	1.001	1.001	1.002	1.002										
1986	10.846	5.642	1.216	1.401	1.163	1.121	1.050	1.037	1.021	1.011	1.016	1.011	1.008	1.001	1.011	1.006	1.012	1.012	1.022	1.015	1.009	1.004	1.005	1.003	1.008	1.009											
1987	11.573	6.395	1.248	1.472	1.157	1.113	1.021	1.023	1.059	1.027	1.003	1.007	1.004	1.004	1.003	1.005	1.003	1.004	1.007	1.002	1.003	1.006	1.005	1.006	1.008												
1988	10.578	5.765	1.289	1.836	1.121	1.033	1.133	1.042	1.042	1.037	1.051	1.001	1.009	1.004	1.001	1.002	1.000	1.001	1.002	1.008	1.004	1.003	1.002	1.002													
1989	11.542	6.766	1.285	1.157	1.047	1.063	1.085	1.079	1.022	1.007	1.006	1.004	1.004	1.006	1.004	1.005	1.003	1.008	1.008	1.011	1.006	1.006	1.012														
1990	13.900	12.641	1.119	1.049	1.039	1.028	1.017	1.007	1.016	1.008	1.002	1.004	1.012	1.000	1.003	1.003	1.014	1.013	1.024	1.006	1.014	1.018															
1991	15.477	1.723	1.286	1.379	1.291	1.061	1.032	1.022	1.014	1.017	1.003	1.004	1.001	1.002	1.002	1.010	1.007	1.054	1.003	1.043	1.006																
1992	16.398	1.922	1.989	1.440	1.167	1.039	1.046	1.035	1.015	1.008	1.005	1.007	1.003	1.003	1.006	1.012	1.004	1.017	1.009	1.004																	
1993	6.209	3.102	1.717	1.111	1.087	1.091	1.038	1.022	1.009	1.003	1.004	1.001	1.004	1.002	1.005	1.004	1.004	1.009	1.007																		
1994	21.356	2.218	1.215	1.079	1.023	1.044	1.009	1.022	1.011	1.020	1.014	1.014	1.021	1.013	1.009	1.010	1.009	1.008																			
1995	55.059	2.189	1.327	1.183	1.106	1.147	1.126	1.172	1.166	1.134	1.107	1.142	1.100	1.065	1.174	1.155	1.135																				
1996	32.335	1.700	1.179	1.054	1.024	1.032	1.004	1.004	1.005	1.037	1.016	1.013	1.033	1.035	1.032	1.015																					
1997	3.281	1.886	1.331	1.034	1.030	1.009	1.013	1.013	1.011	1.049	1.005	1.004	1.012	1.013	1.010																						
1998	28.433	1.873	1.172	1.040	1.065	1.032	1.014	1.011	1.014	1.014	1.021	1.018	1.018	1.023																							
1999	8.061	1.829	1.113	1.117	1.058	1.031	1.055	1.032	1.027	1.026	1.031	1.041	1.025																								
2000	12.481	1.292	1.095	1.395	1.140	1.083	1.083	1.082	1.186	1.112	1.064	1.105																									
2001	4.328	1.421	1.873	1.183	1.104	1.246	1.082	1.076	1.048	1.052	1.091																										
2002	4.180	1.601	1.537	1.184	1.731	1.442	1.148	1.032	1.042	1.044																											
2003	16.285	1.277	1.132	1.216	1.220	1.185	1.131	1.088	1.060																												
2004	6.992	1.657	1.702	1.383	1.257	1.190	1.160	1.070																													
2005	11.762	1.387	1.225	1.288	1.183	1.142	1.088																														
2006	19.536	1.439	1.355	1.361	1.297	1.167																															
2007	8.062	2.346	1.591	1.271	1.155																																
2008	29.309	1.668	1.257	1.250																																	
2009	9.861	2.420	1.273																																		
2010	3.504	1.501																																			
2011	12.042																																				
4 Yr Avg	13.679	1.984	1.369	1.293	1.223	1.171	1.132	1.066	1.084	1.059	1.052	1.042	1.022	1.034	1.057	1.046	1.038	1.022	1.011	1.016	1.007	1.008	1.006	1.003	1.005	1.004	1.031	1.008	1.007	1.005	1.002	1.001	1.002	1.002	1.000		
5 Yr Avg	12.556	1.875	1.340	1.311	1.222	1.225	1.122	1.069	1.073	1.050	1.042	1.036	1.037	1.030	1.046	1.039	1.032	1.020	1.010	1.014	1.007	1.007	1.005	1.004	1.004	1.003	1.026	1.007	1.006	1.005	1.002	1.001	1.002	1.002	1.000		
7 Yr Avg	13.439	1.774	1.362	1.279	1.278	1.208	1.107	1.056	1.056	1.048	1.048	1.048	1.030	1.022	1.034	1.030	1.025	1.016	1.009	1.013	1.006	1.007	1.005	1.003	1.003	1.013	1.024	1.005	1.004	1.004	1.002	1.001	1.002	1.002	1.000		
3 Yr Wtd	6.713	1.950	1.332	1.310	1.230	1.171	1.135	1.063	1.050	1.066	1.061	1.054	1.017	1.024	1.122	1.100	1.089	1.011	1.007	1.014	1.010	1.009	1.006	1.003	1.006	1.005	1.002	1.010	1.010	1.007	1.003	1.001	1.002	1.002	1.000		
5 Yr Wtd	7.669	1.835	1.321	1.327	1.236	1.212	1.132	1.067	1.068	1.048	1.037	1.032	1.061	1.040	1.084	1.079	1.073	1.017	1.012	1.012	1.007	1.008	1.005	1.003	1.004	1.003	1.028	1.007	1.006	1.005	1.002	1.001	1.002	1.002	1.000		
10 Yr Wtd	8.855	1.663	1.367	1.277	1.212	1.143	1.079	1.069	1.063	1.057	1.042	1.050	1.036	1.024	1.048	1.047	1.045	1.011	1.009	1.009	1.006	1.006	1.008	1.012	1.004	1.009	1.019	1.005	1.005	1.004	1.002	1.001	1.002	1.002	1.000		TAIL
Prior	8.500	1.645	1.355	1.242	1.185	1.123	1.088	1.060	1.057	1.053	1.037	1.040	1.035	1.032	1.032	1.031	1.034	1.032	1.029	1.028	1.026	1.030	1.028	1.028	1.031	1.028	1.022	1.020	1.021	1.026	1.027	1.026	1.025	1.025	1.025	1.024	1.305
PA Sel.	8.400	1.750	1.390	1.241	1.193	1.161	1.137	1.125	1.096	1.086	1.065	1.055	1.046	1.042	1.037	1.034	1.038	1.037	1.031	1.032	1.027	1.033	1.032	1.033	1.034	1.033	1.023	1.016	1.020	1.022	1.026	1.026	1.025	1.024	1.024	1.024	
Selected	8.700	1.750	1.355	1.270	1.220	1.170	1.100	1.070	1.060	1.050	1.045	1.040	1.035	1.035	1.035	1.034	1.038	1.037	1.031	1.032	1.027	1.033	1.032	1.033	1.034	1.033	1.023	1.016	1.020	1.022	1.026	1.026	1.025	1.024	1.024	1.024	
Cumulative	142.265	16.352	9.344	6.896	5.430	4.451	3.804	3.458	3.232	3.049	2.904	2.779	2.672	2.582	2.494	2.410	2.332	2.245	2.164	2.100	2.035	1.981	1.917	1.857	1.799	1.739	1.683	1.646	1.620	1.589	1.554	1.515	1.476	1.441	1.407	1.373	1.341

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

LOST TIME - HEALTH-OTHER

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	8.700		1.641	2.426	8.400	8.700		103.582		15.918	28.722	163.678	142.265
18	1.5	1.750	3.159	1.332	1.456	1.750	1.750	0.847	11.906	34.258	9.698	11.840	19.485	16.352
30	2.5	1.355	1.716	1.233	1.268	1.390	1.355	0.828	6.803	10.846	7.281	8.133	11.135	9.344
42	3.5	1.270	1.281	1.180	1.189	1.241	1.270	1.031	5.021	6.321	5.905	6.413	8.010	6.896
54	4.5	1.220	1.210	1.147	1.146	1.193	1.220	1.035	3.954	4.936	5.003	5.394	6.454	5.430
66	5.5	1.170	1.166	1.124	1.118	1.161	1.170	0.943	3.241	4.081	4.362	4.708	5.410	4.451
78	6.5	1.100	1.132	1.106	1.099	1.137	1.100	0.688	2.770	3.499	3.882	4.210	4.661	3.804
90	7.5	1.070	1.083	1.093	1.086	1.125	1.070	0.770	2.518	3.090	3.508	3.829	4.099	3.458
102	8.5	1.060	1.062	1.082	1.075	1.096	1.060	0.917	2.353	2.853	3.210	3.527	3.643	3.232
114	9.5	1.050	1.054	1.074	1.067	1.086	1.050	0.883	2.220	2.687	2.966	3.280	3.323	3.049
126	10.5	1.045	1.048	1.066	1.060	1.065	1.045	0.945	2.114	2.549	2.762	3.074	3.061	2.904
138	11.5	1.040	1.046	1.060	1.055	1.055	1.040	0.929	2.023	2.433	2.591	2.899	2.874	2.779
150	12.5	1.035	1.042	1.055	1.050	1.046	1.035	0.910	1.945	2.326	2.444	2.748	2.724	2.672
162	13.5	1.035	1.038	1.050	1.047	1.042	1.035	1.035	1.880	2.232	2.316	2.616	2.604	2.582
174	14.5	1.035	1.040	1.046	1.043	1.037	1.035	1.035	1.816	2.151	2.205	2.500	2.500	2.494
186	15.5	1.034	1.039	1.043	1.040	1.034	1.034	0.993	1.755	2.069	2.108	2.396	2.410	2.410
198	16.5	1.038	1.036	1.040	1.038	1.038	1.038	1.183	1.698	1.991	2.021	2.303	2.332	2.332
210	17.5	1.037	1.041	1.037	1.036	1.037	1.037	1.011	1.635	1.922	1.944	2.219	2.245	2.245
222	18.5	1.031	1.038	1.035	1.034	1.031	1.031	0.853	1.576	1.846	1.874	2.143	2.164	2.164
234	19.5	1.032	1.030	1.032	1.032	1.032	1.032	1.073	1.529	1.780	1.811	2.073	2.100	2.100
246	20.5	1.027	1.030	1.030	1.030	1.027	1.027	0.869	1.481	1.728	1.755	2.010	2.035	2.035
258	21.5	1.033	1.026	1.029	1.029	1.033	1.033	1.265	1.442	1.677	1.703	1.951	1.981	1.981
270	22.5	1.032	1.033	1.027	1.027	1.032	1.032	1.007	1.396	1.635	1.656	1.896	1.917	1.917
282	23.5	1.033	1.032	1.025	1.026	1.033	1.033	1.042	1.352	1.583	1.612	1.846	1.857	1.857
294	24.5	1.034	1.031	1.024	1.025	1.034	1.034	1.076	1.309	1.533	1.573	1.799	1.799	1.799
306	25.5	1.033	1.033	1.023	1.024	1.033	1.033	1.010	1.266	1.487	1.536	1.755	1.739	1.739
318	26.5	1.023	1.031	1.021	1.023	1.023	1.023	0.700	1.226	1.440	1.502	1.713	1.683	1.683
330	27.5	1.016	1.017	1.020	1.022	1.016	1.016	0.720	1.199	1.396	1.470	1.675	1.646	1.646
342	28.5	1.020	1.012	1.019	1.021	1.020	1.020	1.272	1.180	1.372	1.441	1.638	1.620	1.620
354	29.5	1.022	1.015	1.018	1.021	1.022	1.022	1.146	1.157	1.356	1.413	1.604	1.589	1.589
366	30.5	1.026	1.016	1.018	1.020	1.026	1.026	1.170	1.132	1.336	1.388	1.571	1.554	1.554
378	31.5	1.026	1.018	1.017	1.019	1.026	1.026	1.060	1.103	1.315	1.364	1.541	1.515	1.515
390	32.5	1.025	1.021	1.016	1.019	1.025	1.025	0.954	1.075	1.291	1.342	1.511	1.476	1.476
402	33.5	1.024	1.020	1.015	1.018	1.024	1.024	1.020	1.049	1.265	1.320	1.484	1.441	1.441
414	34.5	1.024	1.021	1.015	1.018	1.024	1.024	1.015	1.024	1.239	1.301	1.457	1.407	1.407
426	35.5		1.019	1.014	1.017	1.024	1.024	1.025		1.214	1.282	1.432	1.373	1.373
438	36.5		1.018	1.013	1.017	1.024	1.024	1.031		1.191	1.264	1.408	1.341	1.341
450	37.5		1.018	1.013	1.016	1.024	1.024	1.025		1.169	1.248	1.385	1.309	1.309
462	38.5		1.018	1.012	1.016	1.024	1.024	1.018		1.149	1.232	1.363	1.278	1.278
474	39.5		1.018	1.012	1.015	1.024	1.024	1.001		1.128	1.217	1.342	1.248	1.248
486	40.5		1.017	1.011	1.015	1.022	1.022	0.971		1.108	1.203	1.322	1.219	1.219
498	41.5		1.016	1.011	1.015	1.021	1.021	0.942		1.090	1.189	1.303	1.192	1.192
510	42.5		1.014	1.010	1.014	1.019	1.019	0.935		1.073	1.176	1.284	1.168	1.168
522	43.5		1.012	1.010	1.014	1.017	1.017	0.914		1.058	1.164	1.266	1.146	1.146
534	44.5		1.010	1.010	1.013	1.015	1.015	0.905		1.046	1.153	1.249	1.127	1.127
546	45.5		1.008	1.009	1.013	1.013	1.013	0.901		1.036	1.141	1.232	1.110	1.110
558	46.5		1.007	1.009	1.013	1.012	1.012	0.897		1.028	1.131	1.216	1.095	1.095
570	47.5		1.005	1.009	1.013	1.010	1.010	0.881		1.021	1.121	1.201	1.082	1.082
582	48.5		1.004	1.008	1.012	1.009	1.009	0.883		1.016	1.111	1.186	1.071	1.071
594	49.5		1.003	1.008	1.012	1.008	1.008	0.889		1.012	1.102	1.171	1.061	1.061
606	50.5		1.002	1.008	1.012	1.007	1.007	0.878		1.008	1.093	1.157	1.053	1.053
618	51.5		1.002	1.008	1.012	1.006	1.006	0.888		1.006	1.085	1.144	1.046	1.046
630	52.5		1.001	1.007	1.011	1.006	1.006	0.904		1.005	1.076	1.131	1.039	1.039
642	53.5		1.001	1.007	1.011	1.005	1.005	0.896		1.003	1.069	1.118	1.034	1.034
654	54.5		1.001	1.007	1.011	1.004	1.004	0.848		1.003	1.061	1.106	1.029	1.029
666	55.5		1.000	1.007	1.011	1.003	1.003	0.818		1.002	1.054	1.094	1.024	1.024
678	56.5		1.000	1.006	1.011	1.003	1.003	0.746		1.001	1.047	1.082	1.021	1.021
690	57.5		1.000	1.006	1.010	1.002	1.002	0.700		1.001	1.040	1.071	1.018	1.018
702	58.5		1.000	1.006	1.010	1.002	1.002	1.272		1.001	1.034	1.060	1.017	1.017
714	59.5		1.000	1.006	1.010	1.002	1.002	0.872		1.001	1.028	1.049	1.014	1.014
726	60.5		1.000	1.006	1.010	1.002	1.002	0.871		1.001	1.022	1.039	1.012	1.012
738	61.5		1.000	1.005	1.010	1.001	1.001	0.870		1.001	1.016	1.029	1.011	1.011
750	62.5		1.000	1.005	1.009	1.001	1.001	0.869		1.001	1.011	1.019	1.009	1.009
Tail	Tail		1.001	1.005	1.009	1.008	1.008	6.338		1.001	1.005	1.009	1.008	1.008

59.5 TAIL DECAY 13.015 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2F, SHEET 44
(4) SECTION 3, EXHIBIT 2F, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2F, SHEET 48
(5) SECTION 3, EXHIBIT 2F, SHEET 44
(6) SECTION 3, EXHIBIT 2F, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LOST TIME - HEALTH-OTHER

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.835**
Inverse Power	**1.009**	**0.869**

PERIOD	AGE	----FROM PAID TRIANGLE---- SELECTED	3 YR WTD	5 YR WTD	PA SELECTION	SELECTED FOR FIT	Weibull Curve Fitting Slope= 0.356 Intercept= -0.700 X	Y	Y*	ATA*	ATU*	Inverse Power Curve Fitting Slope= -1.038 Intercept= 2.215 X	Y	Y*	ATA*	ATU*
1	6	8.700	6.713	7.669	8.400	8.700	1.792	-2.103	-0.062	**1.641**	15.918	1.792	2.041	0.355	**2.426**	28.722
2	18	1.750	1.950	1.835	1.750	1.750	2.890	-0.166	0.329	**1.332**	9.698	2.890	-0.288	-0.786	**1.456**	11.840
3	30	1.355	1.332	1.321	1.390	1.355	3.401	0.292	0.511	**1.233**	7.281	3.401	-1.036	-1.316	**1.268**	8.133
4	42	1.270	1.310	1.327	1.241	1.270	3.738	0.437	0.631	**1.180**	5.905	3.738	-1.309	-1.666	**1.189**	6.413
5	54	1.220	1.230	1.236	1.193	1.220	3.989	0.538	0.720	**1.147**	5.003	3.989	-1.514	-1.927	**1.146**	5.394
6	66	1.170	1.171	1.212	1.161	1.170	4.190	0.657	0.791	**1.124**	4.362	4.190	-1.772	-2.135	**1.118**	4.708
7	78	1.100	1.135	1.132	1.137	1.100	4.357	0.875	0.851	**1.106**	3.882	4.357	-2.303	-2.308	**1.099**	4.210
8	90	1.070	1.063	1.067	1.125	1.070	4.500	1.003	0.902	**1.093**	3.508	4.500	-2.659	-2.457	**1.086**	3.829
9	102	1.060	1.050	1.068	1.096	1.060	4.625	1.055	0.946	**1.082**	3.210	4.625	-2.813	-2.587	**1.075**	3.527
10	114	1.050	1.066	1.048	1.086	1.050	4.736	1.113	0.986	**1.074**	2.966	4.736	-2.996	-2.702	**1.067**	3.280
11	126	1.045	1.061	1.037	1.065	1.045	4.836	1.146	1.022	**1.066**	2.762	4.836	-3.101	-2.806	**1.060**	3.074
12	138	1.040	1.054	1.032	1.055	1.040	4.927	1.181	1.054	**1.060**	2.591	4.927	-3.219	-2.901	**1.055**	2.899
13	150	1.035	1.017	1.061	1.046	1.035	5.011	1.220	1.084	**1.055**	2.444	5.011	-3.352	-2.987	**1.050**	2.748
14	162	1.035	1.024	1.040	1.042	1.035	5.088	1.220	1.111	**1.050**	2.316	5.088	-3.352	-3.067	**1.047**	2.616
15	174	1.035	1.122	1.084	1.037	1.035	5.159	1.220	1.137	**1.046**	2.205	5.159	-3.352	-3.141	**1.043**	2.500
16	186	1.034	1.100	1.079	1.034	1.034	5.226	1.232	1.160	**1.043**	2.108	5.226	-3.394	-3.211	**1.040**	2.396
17	198	1.038	1.089	1.073	1.038	1.038	5.288	1.193	1.183	**1.040**	2.021	5.288	-3.259	-3.276	**1.038**	2.303
18	210	1.037	1.011	1.017	1.037	1.037	5.347	1.201	1.203	**1.037**	1.944	5.347	-3.286	-3.337	**1.036**	2.219
19	222	1.031	1.007	1.012	1.031	1.031	5.403	1.256	1.223	**1.035**	1.874	5.403	-3.481	-3.394	**1.034**	2.143
20	234	1.032	1.014	1.012	1.032	1.032	5.455	1.245	1.242	**1.032**	1.811	5.455	-3.441	-3.449	**1.032**	2.073
21	246	1.027	1.010	1.007	1.027	1.027	5.505	1.292	1.260	**1.030**	1.755	5.505	-3.613	-3.501	**1.030**	2.010
22	258	1.033	1.009	1.008	1.033	1.033	5.553	1.235	1.277	**1.029**	1.703	5.553	-3.404	-3.550	**1.029**	1.951
23	270	1.032	1.006	1.005	1.032	1.032	5.598	1.242	1.293	**1.027**	1.656	5.598	-3.430	-3.598	**1.027**	1.896
24	282	1.033	1.003	1.003	1.033	1.033	5.642	1.239	1.308	**1.025**	1.612	5.642	-3.421	-3.643	**1.026**	1.846
25	294	1.034	1.006	1.004	1.034	1.034	5.684	1.228	1.323	**1.024**	1.573	5.684	-3.380	-3.686	**1.025**	1.799
26	306	1.033	1.005	1.003	1.033	1.033	5.724	1.234	1.338	**1.023**	1.536	5.724	-3.403	-3.728	**1.024**	1.755
27	318	1.023	1.002	1.028	1.023	1.023	5.762	1.339	1.351	**1.021**	1.502	5.762	-3.793	-3.767	**1.023**	1.713
28	330	1.016	1.010	1.007	1.016	1.016	5.799	1.425	1.364	**1.020**	1.470	5.799	-4.143	-3.806	**1.022**	1.675
29	342	1.020	1.010	1.006	1.020	1.020	5.835	1.371	1.377	**1.019**	1.441	5.835	-3.918	-3.843	**1.021**	1.638
30	354	1.022	1.007	1.005	1.022	1.022	5.869	1.341	1.389	**1.018**	1.413	5.869	-3.802	-3.879	**1.021**	1.604
31	366	1.026	1.003	1.002	1.026	1.026	5.903	1.306	1.401	**1.018**	1.388	5.903	-3.667	-3.913	**1.020**	1.571
32	378	1.026	1.001	1.001	1.026	1.026	5.935	1.297	1.413	**1.017**	1.364	5.935	-3.634	-3.947	**1.019**	1.541
33	390	1.025	1.002	1.002	1.025	1.025	5.966	1.317	1.424	**1.016**	1.342	5.966	-3.707	-3.979	**1.019**	1.511
34	402	1.024	1.002	1.002	0.000	1.024	5.996	1.318	1.435	**1.015**	1.320	5.996	-3.712	-4.011	**1.018**	1.484
35	414	1.024	1.000	1.000	0.000		6.026		1.445	**1.015**	1.301	6.026		-4.041	**1.018**	1.457
36	426						6.054		1.455	**1.014**	1.282	6.054		-4.071	**1.017**	1.432
37	438						6.082		1.465	**1.013**	1.264	6.082		-4.100	**1.017**	1.408
38	450						6.109		1.475	**1.013**	1.248	6.109		-4.128	**1.016**	1.385
39	462						6.136		1.484	**1.012**	1.232	6.136		-4.155	**1.016**	1.363
40	474						6.161		1.493	**1.012**	1.217	6.161		-4.182	**1.015**	1.342
41	486						6.186		1.502	**1.011**	1.203	6.186		-4.208	**1.015**	1.322
42	498						6.211		1.511	**1.011**	1.189	6.211		-4.233	**1.015**	1.303
43	510						6.234		1.519	**1.010**	1.176	6.234		-4.258	**1.014**	1.284
44	522						6.258		1.528	**1.010**	1.164	6.258		-4.282	**1.014**	1.266
45	534						6.280		1.536	**1.010**	1.153	6.280		-4.306	**1.013**	1.249
46	546						6.303		1.544	**1.009**	1.141	6.303		-4.329	**1.013**	1.232
47	558						6.324		1.551	**1.009**	1.131	6.324		-4.351	**1.013**	1.216
48	570						6.346		1.559	**1.009**	1.121	6.346		-4.373	**1.013**	1.201
49	582						6.366		1.566	**1.008**	1.111	6.366		-4.395	**1.012**	1.186
50	594						6.387		1.574	**1.008**	1.102	6.387		-4.416	**1.012**	1.171
51	606						6.407		1.581	**1.008**	1.093	6.407		-4.437	**1.012**	1.157
52	618						6.426		1.588	**1.008**	1.085	6.426		-4.457	**1.012**	1.144
53	630						6.446		1.595	**1.007**	1.076	6.446		-4.477	**1.011**	1.131
54	642						6.465		1.601	**1.007**	1.069	6.465		-4.497	**1.011**	1.118
55	654						6.483		1.608	**1.007**	1.061	6.483		-4.516	**1.011**	1.106
56	666						6.501		1.614	**1.007**	1.054	6.501		-4.535	**1.011**	1.094
57	678						6.519		1.621	**1.006**	1.047	6.519		-4.554	**1.011**	1.082
58	690						6.537		1.627	**1.006**	1.040	6.537		-4.572	**1.010**	1.071
59	702						6.554		1.633	**1.006**	1.034	6.554		-4.590	**1.010**	1.060
60	714						6.571		1.639	**1.006**	1.028	6.571		-4.607	**1.010**	1.049
61	726						6.588		1.645	**1.006**	1.022	6.588		-4.625	**1.010**	1.039
62	738						6.604		1.651	**1.005**	1.016	6.604		-4.642	**1.010**	1.029
63	750						6.620		1.657	**1.005**	1.011	6.620		-4.658	**1.009**	1.019
64	762						6.636		1.662	**1.005**	1.005	6.636		-4.675	**1.009**	1.009

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

LOST TIME - HEALTH-OTHER

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	8.700	8.432		
18	1.5	1.750	2.439	3.159	2.439
30	2.5	1.355	1.670	1.716	1.670
42	3.5	1.270	1.071	1.281	1.071
54	4.5	1.220	0.986	1.210	0.986
66	5.5	1.170	0.922	1.166	0.922
78	6.5	1.100	0.909	1.132	0.909
90	7.5	1.070	0.916	1.083	0.916
102	8.5	1.060	0.943	1.062	0.943
114	9.5	1.050	0.956	1.054	0.956
126	10.5	1.045	1.005	1.048	1.005
138	11.5	1.040	1.069	1.046	1.069
150	12.5	1.035	1.092	1.042	1.092
162	13.5	1.035	1.116	1.038	1.116
174	14.5	1.035	1.173	1.040	1.173
186	15.5	1.034	1.150	1.039	1.150
198	16.5	1.038	1.115	1.036	1.115
210	17.5	1.037	1.099	1.041	1.099
222	18.5	1.031	1.043	1.038	1.043
234	19.5	1.032	1.009	1.030	1.009
246	20.5	1.027	0.970	1.030	0.970
258	21.5	1.033	0.976	1.026	0.976
270	22.5	1.032	1.023	1.033	1.023
282	23.5	1.033	1.031	1.032	1.031
294	24.5	1.034	0.977	1.031	0.977
306	25.5	1.033	1.010	1.033	1.010
318	26.5	1.023	0.966	1.031	0.966
330	27.5	1.016	0.784	1.017	0.784
342	28.5	1.020	0.771	1.012	0.771
354	29.5	1.022	0.775	1.015	0.775
366	30.5	1.026	0.721	1.016	0.721
378	31.5	1.026	0.738	1.018	0.738
390	32.5	1.025	0.827	1.021	0.827
402	33.5	1.024	0.848	1.020	0.848
414	34.5		0.881	1.021	0.881
426	35.5		0.946	1.019	0.946
438	36.5		0.959	1.018	0.959
450	37.5		1.003	1.018	1.003
462	38.5		1.026	1.018	1.026
474	39.5		0.992	1.018	0.992
486	40.5		0.973	1.017	0.973
498	41.5		0.937	1.016	0.937
510	42.5		0.903	1.014	0.903
522	43.5		0.854	1.012	0.854
534	44.5		0.849	1.010	0.849
546	45.5		0.827	1.008	0.827
558	46.5		0.819	1.007	0.819
570	47.5		0.811	1.005	0.811
582	48.5		0.805	1.004	0.805
594	49.5		0.800	1.003	0.800
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		0.800	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0
1974																														0	0
1975																													0	0	0
1976																												0	0	0	4
1977	1	7	35	11	29	17	17	13	8	11	24	16	7	24	31	33	77	121	17	13	5	0	0	0	0	6	5	0	0	0	0
1978	1	9	50	15	42	20	19	21	15	30	57	33	14	31	13	7	3	6	4	3	2	0	6	0	0	0	0	0	0	1	2
1979	1	12	61	17	41	22	21	19	10	16	28	19	11	50	43	65	20	10	14	5	5	5	0	3	2	1	0	0	0	0	0
1980	1	12	64	18	40	22	23	21	10	15	27	21	8	15	3	5	2	2	4	0	1	2	3	20	46	7	25	15	1	1	3
1981	1	13	67	21	50	27	25	22	11	15	32	15	9	4	3	4	3	1	2	0	2	1	1	2	2	1	3	2	2	1	2
1982	3	25	97	29	69	35	31	25	14	23	43	44	26	11	9	2	3	5	0	0	0	3	3	0	2	1	1	60	13	11	4
1983	2	20	98	30	69	33	28	25	15	31	45	31	25	17	23	13	8	2	1	1	3	1	0	0	0	0	0	0	2	2	
1984	3	29	109	32	73	35	29	30	22	15	6	12	15	1	2	2	4	1	0	2	1	6	4	6	3	1	1	1	0		
1985	3	27	117	38	76	35	35	47	18	12	9	7	20	18	3	2	(0)	1	1	0	3	0	0	0	0	0	1	1			
1986	3	26	135	35	80	46	39	18	14	8	5	7	4	3	0	5	3	5	5	10	7	4	2	2	1	4	4				
1987	3	31	184	54	129	63	52	11	12	32	16	2	4	2	2	2	3	2	2	4	1	2	3	3	4	5					
1988	4	37	193	67	251	67	21	85	30	32	29	42	1	7	3	1	1	0	1	1	7	3	3	2	2						
1989	4	37	236	79	56	19	27	39	39	12	4	4	2	2	4	2	3	2	5	5	6	4	3	7							
1990	3	44	556	72	33	27	20	13	5	12	7	2	3	10	0	2	2	11	11	20	5	12	16								
1991	5	73	57	39	66	70	19	10	8	5	6	1	1	0	1	1	4	3	20	1	17	2									
1992	4	60	59	121	107	58	16	19	16	7	4	2	3	1	1	3	6	2	8	5	2										
1993	11	57	142	151	40	35	40	18	11	5	1	2	0	2	1	3	2	2	5	4											
1994	11	215	275	108	48	15	29	6	16	8	14	11	10	16	10	7	8	7	6												
1995	3	150	182	109	81	55	85	84	129	146	137	124	182	146	106	300	314	316													
1996	5	164	119	51	18	9	12	1	2	2	14	6	5	13	15	14	7														
1997	46	104	132	93	13	11	4	5	5	5	21	2	2	5	6	5															
1998	4	112	102	38	10	17	9	4	3	4	4	7	6	6	8																
1999	11	76	72	18	21	11	6	12	7	6	6	8	11	7																	
2000	6	68	22	9	41	20	14	15	16	39	28	18	31																		
2001	9	31	17	51	20	13	35	15	14	10	11	21																			
2002	10	33	26	37	19	91	96	46	12	16	17																				
2003	6	89	26	16	30	37	38	32	24	18																					
2004	12	75	57	102	94	88	81	82	41																						
2005	7	76	32	26	41	33	31	22																							
2006	6	118	55	64	88	98	72																								
2007	5	34	52	54	39	28																									
2008	2	53	37	24	29																										
2009	12	104	165	77																											
2010	25	62	44																												
2011	8	88																													
2012	14																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1973																															0.000
1974																														0.000	0.000
1975																													0.000	0.000	0.137
1976																												0.000	0.616	15.242	0.110
1977	9.968	5.274	0.310	2.697	0.581	0.969	0.813	0.561	1.520	2.079	0.674	0.462	3.258	1.279	1.062	2.324	1.574	0.141	0.746	0.363	0.062	0.000	0.000	5.474	59.677	0.763	0.036	0.000	0.000	0.000	0.000
1978	9.968	5.274	0.310	2.725	0.480	0.951	1.109	0.694	2.047	1.869	0.578	0.436	2.182	0.422	0.508	0.504	1.811	0.639	0.662	0.709	0.207	15.339	0.029	1.949	0.889	0.176	0.000	0.000	0.000	3.297	0.210
1979	9.968	5.274	0.278	2.398	0.541	0.952	0.895	0.534	1.545	1.791	0.673	0.564	4.768	0.846	1.519	0.302	0.507	1.408	0.333	1.082	0.999	0.029	17.506	0.885	0.642	0.016	18.433	0.432	1.932	0.151	11.733
1980	9.968	5.398	0.280	2.267	0.547	1.050	0.923	0.478	1.456	1.802	0.770	0.384	1.889	0.206	1.545	0.465	0.686	2.436	0.052	4.579	1.732	2.202	5.917	2.276	0.143	3.860	0.594	0.037	1.818	2.500	0.503
1981	9.454	4.995	0.312	2.364	0.540	0.945	0.862	0.490	1.443	2.105	0.449	0.587	0.445	0.904	1.053	0.733	0.409	1.597	0.086	11.863	0.327	2.386	1.130	1.113	0.498	3.522	0.523	1.038	0.633	1.921	0.740
1982	8.462	3.871	0.300	2.374	0.515	0.877	0.793	0.549	1.732	1.836	1.027	0.587	0.434	0.826	0.165	1.690	1.768	0.020	0.578	0.000	0.000	0.927	0.161	4.720	0.603	0.902	49.787	0.207	0.900	0.388	
1983	9.278	4.770	0.308	2.279	0.480	0.857	0.882	0.600	2.082	1.458	0.693	0.811	0.668	1.354	0.573	0.612	0.284	0.510	0.619	3.967	0.210	0.572	0.039	0.000	0.000	4.923	1.001	3.733	0.834		
1984	8.346	3.808	0.296	2.261	0.484	0.825	1.049	0.713	0.707	0.400	1.920	1.311	0.084	1.476	0.809	2.474	0.315	0.140	10.905	0.305	10.493	0.639	1.461	0.502	0.262	1.993	0.812	0.312			
1985	8.749	4.369	0.322	2.017	0.459	1.002	1.332	0.391	0.645	0.768	0.778	2.784	0.911	0.177	0.531	-0.198	-2.092	0.995	0.135	32.021	0.032	1.077	3.759	1.048	0.661	3.753	0.865				
1986	9.846	5.113	0.263	2.255	0.569	0.862	0.461	0.784	0.582	0.557	1.420	0.670	0.775	0.140	10.054	0.553	2.039	0.952	1.868	0.709	0.581	0.497	1.119	0.575	2.921	1.097					
1987	10.573	5.906	0.294	2.375	0.490	0.833	0.209	1.129	2.582	0.485	0.112	2.228	0.580	1.101	0.726	1.673	0.567	1.405	1.792	0.241	2.057	1.622	0.837	1.387	1.262						
1988	9.578	5.262	0.350	3.728	0.267	0.308	4.120	0.355	1.047	0.917	1.438	0.028	6.284	0.453	0.322	1.372	0.289	2.195	1.531	4.682	0.465	0.905	0.751	0.727							
1989	10.542	6.313	0.335	0.707	0.345	1.410	1.427	1.012	0.307	0.330	0.898	0.699	0.822	1.735	0.622	1.385	0.591	2.549	0.985	1.390	0.572	0.928	2.210								
1990	12.900	12.543	0.129	0.458	0.832	0.746	0.639	0.400	2.303	0.549	0.255	1.900	3.065	0.040	5.457	1.089	4.692	0.969	1.916	0.259	2.289	1.328									
1991	14.477	0.773	0.682	1.702	1.060	0.271	0.555	0.721	0.628	1.275	0.175	1.325	0.248	2.492	0.967	4.376	0.725	7.536	0.060	14.032	0.136										
1992	15.398	0.982	2.061	0.884	0.546	0.269	1.239	0.795	0.440	0.554	0.577	1.523	0.406	0.889	2.377	2.065	0.351	4.054	0.560	0.377											
1993	5.209	2.506	1.059	0.266	0.866	1.144	0.457	0.596	0.418	0.304	1.384	0.221	5.327	0.467	2.553	0.690	1.001	2.474	0.855												
1994	20.356	1.277	0.392	0.447	0.313	1.950	0.214	2.523	0.479	1.891	0.751	0.967	1.559	0.643	0.712	1.050	0.931	0.889													
1995	54.059	1.211	0.602	0.742	0.683	1.536	0.983	1.539	1.131	0.943	0.905	1.467	0.801	0.723	2.840	1.047	1.004														
1996	31.335	0.722	0.434	0.354	0.474	1.351	0.122	1.067	1.225	7.695	0.436	0.850	2.544	1.089	0.960	0.478															
1997	2.281	1.274	0.705	0.138	0.891	0.329	1.433	1.008	0.835	4.520	0.108	0.761	3.029	1.172	0.776																
1998	27.433	0.905	0.369	0.270	1.701	0.519	0.466	0.800	1.261	0.985	1.592	0.843	1.045	1.310																	
1999	7.061	0.946	0.249	1.156	0.554	0.556	1.852	0.615	0.874	0.986	1.203	1.397	0.632																		
2000	11.481	0.318	0.421	4.543	0.492	0.675	1.089	1.064	2.469	0.712	0.639	1.731																			
2001	3.328	0.547	2.946	0.392	0.674	2.615	0.417	0.993	0.681	1.142	1.831																				
2002	3.180	0.789	1.431	0.525	4.715	1.046	0.483	0.249	1.351	1.089																					
2003	15.285	0.295	0.608	1.856	1.237	1.026	0.841	0.759	0.747																						
2004	5.992	0.766	1.771	0.929	0.927	0.927	1.004	0.505																							
2005	10.762	0.423	0.807	1.565	0.821	0.917	0.710																								
2006	18.536	0.463	1.162	1.379	1.122	0.728																									
2007	7.062	1.537	1.030	0.731	0.724																										
2008	28.309	0.691	0.642	1.225																											
2009	8.861	1.581	0.465																												
2010	2.504	0.701																													
2011	11.042																														
Latest diag	11.042	0.701	0.465	1.225	0.724	0.728	0.710	0.505	0.747	1.089	1.831	1.731	0.632	1.310	0.776	0.478	1.004	0.889	0.855	0.377	0.136	1.328	2.210	0.727	1.262	1.097	0.865	0.312	0.834	0.388	0.740
5 Yr Avg	11.556	0.995	0.821	1.166	0.966	0.929	0.691	0.714	1.224	0.983	1.075	1.117	1.610	0.987	1.568	1.066	0.802	3.184	0.875	4.148	1.104	1.056	1.735	0.848	1.021	2.534	10.597	1.065	1.223	1.651	2.637
9 Yr Avg	12.039	0.805	1.207	1.461	1.252	1.001	0.922	0.784	1.175	2.218	0.983	1.085	1.732	0.980	1.918	1.506	1.128	2.558	1.078	6.002	1.871	0.944	1.274	1.372	0.777	2.249	8.006	0.640	0.748	2.611	1.493
3 Yr Wtd	5.713	1.116	0.606	1.107	0.956	0.836	0.903	0.481	0.867	0.868	1.011	1.470	0.989	1.159	2.524	1.022	1.003	1.733	0.297	0.905	0.635	1.181	1.290	0.945	1.588	1.389	0.861	0.237	0.865	0.668	0.734
5 Yr Wtd	6.669	0.947	0.714	1.084	0.975	0.912	0.699	0.567	1.216	0.885	0.781	1.336	0.862	0.773	2.386	1.028	0.988	2.014	0.721	1.143	0.643	1.110	1.283	0.761	1.164	1.339	8.968	0.215	0.908	0.761	0.598
9 Yr Wtd	8.432	0.766	0.960	1.053	1.071	0.929	0.742	0.589	1.156	1.078	0.833	1.395	0.893	0.737	2.342	1.041	1.003	1.847	0.874	1.003	0.685	1.004	1.121	1.694	0.331	2.403	2.139	0.220	0.934	1.012	0.467
Selected	8.432	0.766	0.960	1.053	1.071	0.929	0.742	0.589	1.156	1.078	0.833	1.395	0.893	0.737	2.342	1.041	1.003	1.847	0.874	1.003	0.685	1.004	1.121	1.694	0.331	2.403	2.139	0.220	0.934	1.012	0.467
Loss $ Weight	83	645	468	381	393	410	313	212	212	235	238	180	221	201	144	333	343	34	57	48	49	35	20	35	60	15	37	79	17	15	10
Center Wtd Avg	8.432	1.374	1.252	0.934	0.959	0.913	0.912	0.895	0.871	0.996	1.054	0.975	1.151	1.187	1.106	1.174	1.252	1.045	1.014	1.029	0.905	1.062	0.855	1.048	1.300	0.940	0.813	1.008	0.839	0.459	0.864
Geometric Mean	8.432	2.439	1.670	1.071	0.986	0.922	0.909	0.916	0.943	0.956	1.005	1.069	1.092	1.116	1.173	1.150	1.115	1.099	1.043	1.009	0.970	0.976	1.023	1.031	0.977	1.010	0.966	0.784	0.771	0.775	0.721

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.431	1.198	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													8.743	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	3.263	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.441	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	1.367	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.456	0.000	0.000	0.000	0.000	5.111	1.096	0.512	0.424																			
1973	5.141	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	2.441	0.923	0.058	3.852	0.460																							
1977	0.000	0.000	0.000	0.000																								
1978	0.853	1.071	4.707																									
1979	0.664	5.066																										
1980	0.177																											
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Latest diag	0.177	5.066	4.707	0.000	0.460	0.000	0.000	0.000	0.424	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.827	1.412	0.953	0.770	0.092	1.022	0.219	0.102	0.358	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	1.081	0.784	0.529	0.428	0.051	0.568	0.122	0.057	0.199	0.049	0.000	0.000	1.334	0.000	0.000	0.000	0.048	0.133	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.424	3.247	1.468	1.202	0.479	73.773	1.096	0.919	0.424				0.000						0.000									
5 Yr Wtd	0.702	1.918	1.468	1.812	0.526	8.921	0.061	1.168	0.678	0.000	0.000		0.000						0.000									
9 Yr Wtd	1.148	0.781	1.468	1.812	0.526	105.264	0.052	1.676	0.741	0.235	0.000		3.312	0.000	0.000		0.431	1.447	0.000									
Selected	1.148	0.781	0.953	1.000	0.526	1.000	1.000	1.676	0.741	0.963	0.900	0.900	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	4	4	1	0	0	0	7	0	0	0	0	0	0	1	3	0	1	1	1	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.832	0.702	0.944	0.813	0.976	1.012	0.997	1.014	1.014	1.096	0.853	0.908	0.841	0.841	0.832	0.824	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.800	
Geometric Mean	0.738	0.827	0.848	0.881	0.946	0.959	1.003	1.026	0.992	0.973	0.937	0.903	0.854	0.849	0.827	0.819	0.811	0.805	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.800	

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

LOST TIME - HEALTH-OTHER

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**1.000**
Inverse Power	**1.001**	**0.999**
Selected Tail	**1.001**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	2.224				Slope=	-11.791			
		IMPLIED	PA	SELECTED	Intercept=	-12.426				Intercept=	69.402			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-8.441	**4632.251**		1.792		48.276		
2	18	3.159	2.955	3.103	2.890	-0.944	-5.997	**402.814**		2.890	0.743	35.322		
3	30	1.716	1.669	1.647	3.401	-0.068	-4.861	**129.665**		3.401	-0.435	29.299		
4	42	1.281	1.289	1.278	3.738	0.423	-4.113	**61.615**		3.738	-1.282	25.332		
5	54	1.210	1.182	1.208	3.989	0.565	-3.554	**35.447**		3.989	-1.570	22.369		
6	66	1.166	1.136	1.168	4.190	0.661	-3.107	**22.868**		4.190	-1.782	20.003		
7	78	1.132	1.108	1.131	4.357	0.767	-2.736	**15.929**		4.357	-2.029	18.033		
8	90	1.083	1.091	1.083	4.500	0.945	-2.418	**11.727**		4.500	-2.492	16.346		
9	102	1.062	1.079	1.061	4.625	1.048	-2.139	**9.003**		4.625	-2.794	14.870		
10	114	1.054	1.064	1.054	4.736	1.092	-1.892	**7.144**		4.736	-2.927	13.558		
11	126	1.048	1.058	1.047	4.836	1.130	-1.669	**5.824**		4.836	-3.051	12.378		
12	138	1.046	1.049	1.045	4.927	1.143	-1.467	**4.855**		4.927	-3.090	11.306	**81292.178**	
13	150	1.042	1.045	1.041	5.011	1.174	-1.281	**4.125**		5.011	-3.195	10.323	**30415.179**	
14	162	1.038	1.040	1.036	5.088	1.209	-1.110	**3.563**	46984.204	5.088	-3.315	9.415	**12275.002**	
15	174	1.040	1.035	1.038	5.159	1.199	-0.951	**3.121**	13187.733	5.159	-3.279	8.573	**5286.310**	
16	186	1.039	1.034	1.036	5.226	1.210	-0.803	**2.770**	4224.959	5.226	-3.319	7.786	**2408.509**	
17	198	1.036	1.030	1.033	5.288	1.240	-0.664	**2.485**	1525.506	5.288	-3.425	7.049	**1152.923**	
18	210	1.041	1.032	1.038	5.347	1.199	-0.533	**2.253**	613.823	5.347	-3.281	6.355	**576.602**	
19	222	1.038	1.034	1.036	5.403	1.214	-0.410	**2.061**	272.462	5.403	-3.332	5.700	**299.930**	
20	234	1.030	1.029	1.030	5.455	1.267	-0.292	**1.901**	132.196	5.455	-3.521	5.080	**161.694**	
21	246	1.030	1.030	1.031	5.505	1.257	-0.181	**1.767**	69.528	5.505	-3.483	4.490	**90.107**	
22	258	1.026	1.027	1.028	5.553	1.286	-0.075	**1.654**	39.339	5.553	-3.590	3.928	**51.819**	
23	270	1.033	1.031	1.035	5.598	1.217	0.026	**1.559**	23.779	5.598	-3.342	3.392	**30.732**	
24	282	1.032	1.027	1.035	5.642	1.221	0.123	**1.477**	15.257	5.642	-3.358	2.880	**18.806**	
25	294	1.031	1.028	1.033	5.684	1.235	0.215	**1.407**	10.330	5.684	-3.404	2.388	**11.894**	
26	306	1.033	1.029	1.036	5.724	1.215	0.304	**1.347**	7.341	5.724	-3.335	1.916	**7.797**	9837.672
27	318	1.031	1.030	1.033	5.762	1.234	0.390	**1.296**	5.449	5.762	-3.403	1.463	**5.319**	1261.729
28	330	1.017	1.026	1.019	5.799	1.384	0.472	**1.252**	4.204	5.799	-3.974	1.026	**3.790**	237.229
29	342	1.012	1.019	1.013	5.835	1.465	0.552	**1.214**	3.358	5.835	-4.316	0.605	**2.831**	62.587
30	354	1.015	1.020	1.017	5.869	1.409	0.628	**1.181**	2.766	5.869	-4.073	0.198	**2.219**	22.105
31	366	1.016	1.024	1.018	5.903	1.396	0.702	**1.153**	2.342	5.903	-4.019	-0.195	**1.823**	9.959
32	378	1.018	1.025	1.021	5.935	1.360	0.774	**1.129**	2.031	5.935	-3.874	-0.575	**1.563**	5.463
33	390	1.021	1.026	1.024	5.966	1.322	0.844	**1.108**	1.799	5.966	-3.729	-0.943	**1.389**	3.496
34	402	1.020	1.024	1.022	5.996	1.345	0.911	**1.091**	1.623	5.996	-3.817	-1.301	**1.272**	2.516
35	414	1.021	1.024	1.022	6.026	1.348	0.977	**1.076**	1.488	6.026	-3.828	-1.648	**1.193**	1.978
36	426	1.019	1.024	1.022	6.054	1.343	1.040	**1.063**	1.383	6.054	-3.808	-1.985	**1.137**	1.658
37	438	1.018	1.025	1.020	6.082	1.365	1.102	**1.052**	1.302	6.082	-3.894	-2.312	**1.099**	1.458
38	450	1.018	1.026	1.019	6.109	1.385	1.162	**1.043**	1.237	6.109	-3.976	-2.631	**1.072**	1.327
39	462	1.018	1.026	1.017	6.136	1.404	1.221	**1.035**	1.187	6.136	-4.053	-2.941	**1.053**	1.238
40	474	1.018	1.026	1.016	6.161	1.419	1.278	**1.028**	1.147	6.161	-4.118	-3.243	**1.039**	1.175
41	486	1.017	1.026	1.015	6.186	1.432	1.333	**1.023**	1.115	6.186	-4.171	-3.538	**1.029**	1.131
42	498	1.016	1.024	1.014	6.211	1.450	1.387	**1.019**	1.090	6.211	-4.249	-3.826	**1.022**	1.099
43	510	1.014	1.023	1.013	6.234	1.474	1.440	**1.015**	1.070	6.234	-4.352	-4.107	**1.016**	1.076
44	522	1.012	1.021	1.011	6.258	1.504	1.492	**1.012**	1.054	6.258	-4.487	-4.381	**1.013**	1.058
45	534	1.010	1.019	1.009	6.280	1.542	1.543	**1.009**	1.042	6.280	-4.667	-4.649	**1.010**	1.045
46	546	1.008	1.017	1.007	6.303	1.592	1.592	**1.007**	1.032	6.303	-4.904	-4.911	**1.007**	1.035
47	558	1.007	1.016	1.006	6.324	1.640	1.640	**1.006**	1.025	6.324	-5.151	-5.167	**1.006**	1.028
48	570	1.005	1.014	1.004	6.346	1.689	1.688	**1.005**	1.019	6.346	-5.408	-5.418	**1.004**	1.022
49	582	1.004	1.013	1.003	6.366	1.735	1.734	**1.003**	1.014	6.366	-5.664	-5.664	**1.003**	1.018
50	594	1.003	1.012	1.003	6.387	1.778	1.779	**1.003**	1.011	6.387	-5.918	-5.904	**1.003**	1.014
51	606	1.000	1.011	1.000	6.407		1.824	**1.002**	1.008	6.407		-6.140	**1.002**	1.011
52	618	1.000	1.010	1.000	6.426		1.868	**1.002**	1.006	6.426		-6.371	**1.002**	1.009
53	630	1.000	1.009	1.000	6.446		1.910	**1.001**	1.004	6.446		-6.598	**1.001**	1.007
54	642	1.000	1.008	1.000	6.465		1.952	**1.001**	1.003	6.465		-6.820	**1.001**	1.006
55	654	1.000	1.007	1.000	6.483		1.993	**1.001**	1.002	6.483		-7.039	**1.001**	1.005
56	666	1.000	1.005	1.000	6.501		2.034	**1.000**	1.002	6.501		-7.253	**1.001**	1.004
57	678	1.000	1.004	1.000	6.519		2.074	**1.000**	1.001	6.519		-7.464	**1.001**	1.003
58	690	1.000	1.003	1.000	6.537		2.113	**1.000**	1.001	6.537		-7.671	**1.000**	1.003
59	702	1.000			6.554		2.151	**1.000**	1.001	6.554		-7.874	**1.000**	1.002
60	714	1.000			6.571		2.189	**1.000**	1.000	6.571		-8.074	**1.000**	1.002

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

PERMANENT TOTAL DISABILITY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1,376	5,976	4,600	74.4%	3,422	
1977	1,465,551	5,525	6,634	1,109	72.5%	804	0.453
1978	1,553,484	7,534	9,216	1,683	72.1%	1,213	0.593
1979	1,646,693	5,267	6,576	1,309	71.7%	939	0.399
1980	1,745,494	5,911	7,544	1,633	71.3%	1,164	0.432
1981	1,826,711	6,104	7,977	1,873	70.9%	1,327	0.437
1982	2,061,263	6,590	8,834	2,244	70.4%	1,579	0.429
1983	2,173,213	7,513	10,353	2,839	69.9%	1,985	0.476
1984	2,314,385	5,670	8,053	2,383	69.5%	1,656	0.348
1985	2,444,242	5,190	7,597	2,407	68.9%	1,658	0.311
1986	2,644,132	7,537	11,390	3,853	68.2%	2,629	0.431
1987	2,911,888	5,627	8,805	3,178	67.7%	2,150	0.302
1988	3,191,151	6,908	11,246	4,338	67.2%	2,915	0.352
1989	3,341,117	5,792	9,882	4,090	66.9%	2,735	0.296
1990	3,644,538	6,016	10,819	4,803	66.6%	3,198	0.297
1991	3,852,022	4,146	7,888	3,743	66.2%	2,478	0.205
1992	3,944,342	3,583	7,261	3,678	65.8%	2,422	0.184
1993	4,020,534	2,867	6,233	3,366	65.5%	2,203	0.155
1994	4,272,082	3,601	8,456	4,855	65.0%	3,157	0.198
1995	4,432,599	4,750	12,245	7,496	64.7%	4,853	0.276
1996	4,487,291	2,666	7,575	4,909	64.2%	3,153	0.169
1997	4,623,816	4,105	12,922	8,817	63.6%	5,607	0.279
1998	4,816,176	2,429	8,639	6,210	63.0%	3,913	0.179
1999	5,047,597	2,357	9,581	7,224	62.3%	4,503	0.190
2000	5,318,217	2,062	9,748	7,686	61.6%	4,735	0.183
2001	5,597,545	3,661	19,726	16,065	60.8%	9,762	0.352
2002	5,822,846	1,823	12,079	10,256	59.8%	6,135	0.207
2003	6,004,956	1,705	13,482	11,777	58.9%	6,941	0.225
2004	6,183,507	1,360	13,953	12,593	58.1%	7,311	0.226
2005	6,388,250	769	12,343	11,574	56.9%	6,584	0.193
2006	6,653,696	351	12,406	12,055	55.8%	6,721	0.186
2007	6,915,410	76	12,791	12,714	54.4%	6,922	0.185
2008	7,073,199	0	13,321	13,321	53.0%	7,058	0.188
2009	7,109,910	75	13,227	13,152	51.3%	6,740	0.186
2010	7,245,414	0	13,456	13,456	49.4%	6,643	0.186
2011	7,353,256	0	13,601	13,601	47.5%	6,461	0.185
2012	3,750,161	0	7,097	7,097	45.7%	3,242	0.189
2013		0	0				
TOTAL		130,946	378,935	247,989	59.2%	146,922	
EXLD PRIOR		129,570	372,959	243,389	59.0%	143,500	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 3, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 3, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	4,600	440	405	372	359	308	280	272	226	203	192	193	153	166	113	99	81	91	72	390
1977	1,109	96	89	83	77	72	67	62	58	53	49	44	39	35	31	27	23	20	18	164
1978	1,683	142	133	124	115	108	100	93	87	80	74	68	61	55	49	43	37	33	28	253
1979	1,309	109	101	95	88	82	77	72	67	62	57	53	48	44	39	35	30	27	23	201
1980	1,633	131	125	116	109	101	95	88	82	76	71	66	61	55	50	45	40	35	30	257
1981	1,873	146	139	132	123	115	107	100	93	87	81	75	70	64	59	53	47	42	37	304
1982	2,244	170	162	153	146	136	128	119	111	103	96	90	83	77	71	65	59	53	47	377
1983	2,839	210	199	190	180	171	159	150	139	130	121	113	105	97	90	83	76	69	62	497
1984	2,383	175	163	155	147	140	133	124	116	108	101	94	88	82	76	70	65	59	54	434
1985	2,407	159	165	154	146	139	132	125	117	110	102	95	89	83	77	72	66	61	56	460
1986	3,853	243	239	247	231	219	209	198	188	175	165	153	143	133	124	115	107	99	91	774
1987	3,178	199	188	184	191	178	169	161	153	145	135	127	118	110	103	96	89	83	77	669
1988	4,338	279	255	240	236	244	228	216	206	195	186	173	162	151	141	131	122	114	106	952
1989	4,090	278	246	224	211	207	214	200	190	181	172	163	152	143	133	124	115	108	100	930
1990	4,803	325	304	269	245	231	227	235	219	208	198	188	179	166	156	146	136	126	118	1,128
1991	3,743	241	237	222	196	179	169	165	171	160	151	144	137	130	121	114	106	99	92	908
1992	3,678	233	222	218	204	180	164	155	152	157	147	139	133	126	120	112	105	98	91	921
1993	3,366	208	200	190	187	175	155	141	133	131	135	126	120	114	108	103	96	90	84	868
1994	4,855	289	282	271	258	254	238	210	192	181	177	183	171	162	155	147	140	130	122	1,292
1995	7,496	465	418	409	393	374	368	345	304	277	262	257	266	248	235	224	213	202	188	2,048
1996	4,909	272	288	259	253	243	231	228	213	188	172	162	159	164	154	145	139	132	125	1,383
1997	8,817	443	464	491	441	432	415	394	389	364	321	293	276	271	280	262	248	237	224	2,573
1998	6,210	315	296	310	328	295	289	277	264	260	243	215	196	185	181	187	175	166	158	1,870
1999	7,224	337	349	329	344	364	327	320	308	292	288	270	238	217	205	201	208	194	184	2,249
2000	7,686	336	343	355	334	350	371	333	326	313	297	293	274	242	221	208	204	211	198	2,476
2001	16,065	632	675	689	714	672	703	744	668	654	628	597	589	551	486	443	418	410	424	5,368
2002	10,256	361	389	416	424	440	414	433	458	412	403	387	368	363	339	300	273	258	253	3,568
2003	11,777	412	400	431	461	470	487	458	480	508	456	446	429	408	402	376	332	303	286	4,234
2004	12,593	420	426	413	446	476	486	504	474	496	525	472	461	443	421	415	389	343	313	4,671
2005	11,574	292	376	381	370	399	427	435	451	424	444	470	422	413	397	377	372	348	307	4,466
2006	12,055	295	296	382	387	376	406	433	442	458	431	451	478	429	420	404	384	378	354	4,850
2007	12,714	238	305	307	396	401	389	420	449	458	474	446	467	495	444	435	418	397	391	5,385
2008	13,321	184	246	315	317	409	414	402	434	464	473	490	461	483	511	459	449	432	410	5,969
2009	13,152	86	181	241	309	311	401	406	395	426	455	464	481	452	473	501	450	440	423	6,257
2010	13,456	25	88	185	246	316	317	409	415	403	435	464	474	491	462	483	512	460	450	6,822
2011	13,601	8	25	89	186	249	319	321	414	419	407	439	469	479	496	467	488	517	464	7,346
2012	7,097	2	8	26	93	195	259	333	334	432	437	425	458	489	499	518	487	510	540	8,149
TOTAL	247,989	9,196	9,426	9,668	9,893	10,011	10,072	10,082	9,916	9,793	9,562	9,328	9,077	8,816	8,443	8,084	7,700	7,372	7,000	91,460

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

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

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	27	2	2	2	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	35	3	3	3	2	2	2	20	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	28	3	2	2	2	2	2	1	1	1	12	-	-	-	-	-	-	-	-	-
1960	94	9	8	7	6	5	5	5	4	4	3	37	-	-	-	-	-	-	-	-
1961	49	5	4	4	3	3	3	2	2	2	2	2	17	-	-	-	-	-	-	-
1962	159	16	14	13	11	10	8	7	6	6	6	5	5	51	-	-	-	-	-	-
1963	48	5	4	4	3	3	3	2	2	2	2	2	1	1	14	-	-	-	-	-
1964	46	5	4	4	3	3	3	2	2	2	1	1	1	1	1	12	-	-	-	-
1965	23	3	2	2	2	1	1	1	1	1	1	1	1	1	1	0	5	-	-	-
1966	127	14	12	11	9	8	7	6	6	5	4	4	3	3	3	3	2	25	-	-
1967	85	9	8	7	6	6	5	4	4	3	3	3	2	2	2	2	2	1	15	-
1968	258	28	25	23	20	18	15	13	12	10	9	8	7	6	5	5	5	4	4	41
1969	89	9	9	8	7	6	5	5	4	4	3	3	2	2	2	2	2	1	1	14
1970	286	29	27	25	22	20	18	16	14	12	10	9	8	7	6	5	5	5	4	44
1971	379	38	35	32	30	27	24	21	19	16	14	12	11	10	8	7	6	5	6	57
1972	344	33	31	29	27	24	22	20	17	15	13	12	10	9	8	7	6	5	4	51
1973	332	31	29	27	25	23	21	19	17	15	13	12	10	9	8	7	6	5	5	49
1974	533	49	46	43	40	37	34	31	28	25	22	19	17	15	13	11	10	9	8	32
1975	545	49	46	43	40	37	34	31	29	26	23	21	18	16	14	12	11	9	8	33
1976	1,116	98	92	85	80	74	69	64	59	54	49	44	39	34	30	26	23	20	17	69
TOTAL	4,600	440	405	372	359	308	280	272	226	203	192	193	153	166	113	99	81	91	72	390

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

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

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		1,376										5,976	
1977	1,465,551	5,525	6,033	6,634	6,225	6,635	6,238					6,634	0.453
1978	1,553,484	7,534	8,281	9,216	8,580	9,218	8,602					9,216	0.593
1979	1,646,693	5,267	5,862	6,576	6,097	6,577	6,116					6,576	0.399
1980	1,745,494	5,911	6,776	7,544	7,084	7,546	7,104					7,544	0.432
1981	1,826,711	6,104	7,199	7,977	7,563	7,978	7,583					7,977	0.437
1982	2,061,263	6,590	7,624	8,834	8,049	8,837	8,092	8,834	8,834	8,834		8,834	0.429
1983	2,173,213	7,513	9,082	10,353	9,637	10,352	9,678	10,335	10,382	10,292		10,353	0.476
1984	2,314,385	5,670	6,793	8,053	7,273	8,057	7,325	8,057	7,959	8,048		8,053	0.348
1985	2,444,242	5,190	6,267	7,597	6,777	7,600	6,840	7,628	7,520	7,555		7,597	0.311
1986	2,644,132	7,537	10,040	11,390	10,965	11,387	11,000	11,435	11,536	11,194		11,390	0.431
1987	2,911,888	5,627	8,015	8,805	8,850	8,802	8,845	8,895	8,975	8,635		8,805	0.302
1988	3,191,151	6,908	10,427	11,246	11,663	11,246	11,619	11,427	11,449	10,773		11,246	0.352
1989	3,341,117	5,792	8,829	9,882	10,014	9,881	9,998	10,093	10,208	9,831		9,882	0.296
1990	3,644,538	6,016	9,228	10,819	10,624	10,826	10,652	11,191	10,782	10,844		10,819	0.297
1991	3,852,022	4,146	7,005	7,888	8,266	7,887	8,208	8,192	8,217	7,538		7,888	0.205
1992	3,944,342	3,583	5,604	7,261	6,778	7,272	6,865	7,605	7,214	7,120		7,261	0.184
1993	4,020,534	2,867	5,636	6,233	6,987	8,372	7,607	6,474	6,515	7,033		6,233	0.155
1994	4,272,082	3,601	7,183	8,456	9,128	9,714	9,452	8,740	8,934	8,245		8,456	0.198
1995	4,432,599	4,750	9,481	12,245	12,409	11,200	11,968	12,465	12,148	10,813		12,245	0.276
1996	4,487,291	2,666	6,296	7,575	8,529	9,312	8,981	7,721	8,861	7,214		7,575	0.169
1997	4,623,816	4,105	10,110	12,922	14,312	11,026	13,088	13,233	13,527	11,699		12,922	0.279
1998	4,816,176	2,429	6,246	8,639	9,240	9,847	9,590	8,662	9,137	9,684		8,639	0.179
1999	5,047,597	2,357	6,441	9,581	10,147	10,505	10,388	9,405	9,584	7,722		9,581	0.190
2000	5,318,217	2,062	5,881	9,748	9,867	10,922	10,421	9,730	9,652	9,999		9,748	0.183
2001	5,597,545	3,661	11,417	20,420	20,691	13,485	16,782	20,729	21,543	16,723		19,726	0.352
2002	5,822,846	1,823	6,933	12,205	13,758	11,698	12,692	12,207	13,939	10,841		12,079	0.207
2003	6,004,956	1,705	7,817	14,388	17,374	12,123	14,318	14,783	18,254	11,134		13,482	0.225
2004	6,183,507	1,360	7,403	15,428	18,922	12,746	15,005	14,869	21,408	11,994		13,953	0.226
2005	6,388,250	769	4,849	11,910	14,873	12,529	13,322	11,359	19,901	10,997		12,343	0.193
2006	6,653,696	351	2,423	8,540	9,437	13,089	12,296	7,878	13,027	9,619		12,406	0.186
2007	6,915,410	76	1,390	3,345	7,311	13,288	12,339	2,976	5,990	9,531		12,791	0.185
2008	7,073,199	0	0	0	0	13,321	11,876			10,801		13,321	0.188
2009	7,109,910	75	408	28,558	6,434	13,227	12,758	21,584	14,569	10,548		13,227	0.186
2010	7,245,414	0	0	0	0	13,456	13,078			10,956		13,456	0.186
2011	7,353,256	0	0	0	0	13,601	13,392			11,081		13,601	0.185
2012	7,500,322	0	0	0	0	14,194	14,158			11,447		14,194	0.189
2013	7,590,325					14,649	14,649					-	-
TOTAL		130,946	222,976	330,270	323,866	392,407	392,926	286,509	310,062	308,744		386,032	
EXLD PRIOR		129,570	222,976	330,270	323,866	392,407	392,926	286,509	310,062	308,744		380,056	
EXLD PRIOR & 2013		129,570	222,976	330,270	323,866	377,758	378,277	286,509	310,062	308,744		380,056	

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

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

PERMANENT TOTAL DISABILITY
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	5,525	1.201	6,634	0.453
1978	414	7,534	1.223	9,216	0.593
1979	402	5,267	1.249	6,576	0.399
1980	390	5,911	1.276	7,544	0.432
1981	378	6,104	1.307	7,977	0.437
1982	366	6,590	1.340	8,834	0.429
1983	354	7,513	1.378	10,353	0.476
1984	342	5,670	1.420	8,053	0.348
1985	330	5,190	1.464	7,597	0.311
1986	318	7,537	1.511	11,390	0.431
1987	306	5,627	1.565	8,805	0.302
1988	294	6,908	1.628	11,246	0.352
1989	282	5,792	1.706	9,882	0.296
1990	270	6,016	1.798	10,819	0.297
1991	258	4,146	1.903	7,888	0.205
1992	246	3,583	2.027	7,261	0.184
1993	234	2,867	2.174	6,233	0.155
1994	222	3,601	2.348	8,456	0.198
1995	210	4,750	2.578	12,245	0.276
1996	198	2,666	2.841	7,575	0.169
1997	186	4,105	3.148	12,922	0.279
1998	174	2,429	3.556	8,639	0.179
1999	162	2,357	4.065	9,581	0.190
2000	150	2,062	4.727	9,748	0.183
2001	138	3,661	5.578	20,420	0.365
2002	126	1,823	6.696	12,205	0.210
2003	114	1,705	8.437	14,388	0.240
2004	102	1,360	11.348	15,428	0.250
2005	90	769	15.489	11,910	0.186
2006	78	351	24.318	8,540	0.128
2007	66	76	43.773	3,345	0.048
2008	54	0	109.433	0	-
2009	42	75	383.014	28,558	0.402
2010	30	0	1,340.549	0	-
2011	18	0	6,032.470	0	-
2012	6	0	180,974.097	0	-
2013	0				
TOTAL		129,570		330,270	

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

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

PERMANENT TOTAL DISABILITY
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	6,033	1.032	6,225	0.425
1978	414	8,281	1.036	8,580	0.552
1979	402	5,862	1.040	6,097	0.370
1980	390	6,776	1.045	7,084	0.406
1981	378	7,199	1.051	7,563	0.414
1982	366	7,624	1.056	8,049	0.391
1983	354	9,082	1.061	9,637	0.443
1984	342	6,793	1.071	7,273	0.314
1985	330	6,267	1.081	6,777	0.277
1986	318	10,040	1.092	10,965	0.415
1987	306	8,015	1.104	8,850	0.304
1988	294	10,427	1.119	11,663	0.365
1989	282	8,829	1.134	10,014	0.300
1990	270	9,228	1.151	10,624	0.292
1991	258	7,005	1.180	8,266	0.215
1992	246	5,604	1.210	6,778	0.172
1993	234	5,636	1.240	6,987	0.174
1994	222	7,183	1.271	9,128	0.214
1995	210	9,481	1.309	12,409	0.280
1996	198	6,296	1.355	8,529	0.190
1997	186	10,110	1.416	14,312	0.310
1998	174	6,246	1.479	9,240	0.192
1999	162	6,441	1.576	10,147	0.201
2000	150	5,881	1.678	9,867	0.186
2001	138	11,417	1.812	20,691	0.370
2002	126	6,933	1.984	13,758	0.236
2003	114	7,817	2.222	17,374	0.289
2004	102	7,403	2.556	18,922	0.306
2005	90	4,849	3.067	14,873	0.233
2006	78	2,423	3.895	9,437	0.142
2007	66	1,390	5.258	7,311	0.106
2008	54	0	8.571	0	-
2009	42	408	15.771	6,434	0.090
2010	30	0	34.696	0	-
2011	18	0	64.188	0	-
2012	6	0	385.125	0	-
2013	0				
TOTAL		222,976		323,866	

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

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

PERMANENT TOTAL DISABILITY
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.453	6,641	83.3%	5,531	5,525	1,111	6,635	0.453
1978	1,553,484	0.594	9,226	81.7%	7,541	7,534	1,685	9,218	0.593
1979	1,646,693	0.400	6,583	80.1%	5,272	5,267	1,311	6,577	0.399
1980	1,745,494	0.433	7,554	78.4%	5,919	5,911	1,635	7,546	0.432
1981	1,826,711	0.437	7,980	76.5%	6,107	6,104	1,874	7,978	0.437
1982	2,061,263	0.429	8,846	74.6%	6,600	6,590	2,247	8,837	0.429
1983	2,173,213	0.476	10,350	72.6%	7,512	7,513	2,839	10,352	0.476
1984	2,314,385	0.348	8,065	70.4%	5,679	5,670	2,387	8,057	0.348
1985	2,444,242	0.311	7,606	68.3%	5,196	5,190	2,410	7,600	0.311
1986	2,644,132	0.430	11,380	66.2%	7,531	7,537	3,849	11,387	0.431
1987	2,911,888	0.302	8,798	63.9%	5,623	5,627	3,175	8,802	0.302
1988	3,191,151	0.352	11,246	61.4%	6,908	6,908	4,338	11,246	0.352
1989	3,341,117	0.296	9,878	58.6%	5,790	5,792	4,089	9,881	0.296
1990	3,644,538	0.297	10,834	55.6%	6,024	6,016	4,810	10,826	0.297
1991	3,852,022	0.205	7,885	52.6%	4,144	4,146	3,741	7,887	0.205
1992	3,944,342	0.185	7,282	49.3%	3,593	3,583	3,689	7,272	0.184
1993	4,020,534	0.254	10,194	46.0%	4,690	2,867	5,504	8,372	0.208
1994	4,272,082	0.249	10,647	42.6%	4,535	3,601	6,113	9,714	0.227
1995	4,432,599	0.238	10,538	38.8%	4,087	4,750	6,451	11,200	0.253
1996	4,487,291	0.229	10,256	35.2%	3,610	2,666	6,646	9,312	0.208
1997	4,623,816	0.219	10,143	31.8%	3,222	4,105	6,921	11,026	0.238
1998	4,816,176	0.214	10,319	28.1%	2,902	2,429	7,418	9,847	0.204
1999	5,047,597	0.214	10,807	24.6%	2,659	2,357	8,148	10,505	0.208
2000	5,318,217	0.211	11,237	21.2%	2,377	2,062	8,860	10,922	0.205
2001	5,597,545	0.214	11,970	17.9%	2,146	3,661	9,824	13,485	0.241
2002	5,822,846	0.199	11,609	14.9%	1,734	1,823	9,876	11,698	0.201
2003	6,004,956	0.197	11,819	11.9%	1,401	1,705	10,418	12,123	0.202
2004	6,183,507	0.202	12,487	8.8%	1,100	1,360	11,386	12,746	0.206
2005	6,388,250	0.197	12,572	6.5%	812	769	11,760	12,529	0.196
2006	6,653,696	0.200	13,284	4.1%	546	351	12,737	13,089	0.197
2007	6,915,410	0.196	13,520	2.3%	309	76	13,211	13,288	0.192
2008	7,073,199	0.190	13,444	0.9%	123		13,321	13,321	0.188
2009	7,109,910	0.185	13,186	0.3%	34	75	13,152	13,227	0.186
2010	7,245,414	0.186	13,466	0.1%	10		13,456	13,456	0.186
2011	7,353,256	0.185	13,604	0.0%	2		13,601	13,601	0.185
2012	7,500,322	0.189	14,195	0.0%	0		14,194	14,194	0.189
2013	7,590,325	0.193	14,649	0.0%			14,649	14,649	0.193
TOTAL			394,104		131,267	129,570	262,838	392,407	

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

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

PERMANENT TOTAL DISABILITY
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.453	6,641	96.9%	6,436	6,033	205	6,238	0.426
1978	1,553,484	0.594	9,226	96.5%	8,905	8,281	321	8,602	0.554
1979	1,646,693	0.400	6,583	96.1%	6,329	5,862	254	6,116	0.371
1980	1,745,494	0.433	7,554	95.7%	7,226	6,776	328	7,104	0.407
1981	1,826,711	0.437	7,980	95.2%	7,596	7,199	384	7,583	0.415
1982	2,061,263	0.429	8,846	94.7%	8,378	7,624	468	8,092	0.393
1983	2,173,213	0.476	10,350	94.2%	9,754	9,082	596	9,678	0.445
1984	2,314,385	0.348	8,065	93.4%	7,533	6,793	533	7,325	0.317
1985	2,444,242	0.311	7,606	92.5%	7,033	6,267	573	6,840	0.280
1986	2,644,132	0.430	11,380	91.6%	10,419	10,040	961	11,000	0.416
1987	2,911,888	0.302	8,798	90.6%	7,968	8,015	831	8,845	0.304
1988	3,191,151	0.352	11,246	89.4%	10,054	10,427	1,192	11,619	0.364
1989	3,341,117	0.296	9,878	88.2%	8,709	8,829	1,169	9,998	0.299
1990	3,644,538	0.297	10,834	86.9%	9,410	9,228	1,423	10,652	0.292
1991	3,852,022	0.205	7,885	84.7%	6,682	7,005	1,203	8,208	0.213
1992	3,944,342	0.185	7,282	82.7%	6,021	5,604	1,262	6,865	0.174
1993	4,020,534	0.254	10,194	80.7%	8,222	5,636	1,972	7,607	0.189
1994	4,272,082	0.249	10,647	78.7%	8,379	7,183	2,269	9,452	0.221
1995	4,432,599	0.238	10,538	76.4%	8,051	9,481	2,487	11,968	0.270
1996	4,487,291	0.229	10,256	73.8%	7,571	6,296	2,685	8,981	0.200
1997	4,623,816	0.219	10,143	70.6%	7,165	10,110	2,978	13,088	0.283
1998	4,816,176	0.214	10,319	67.6%	6,975	6,246	3,344	9,590	0.199
1999	5,047,597	0.214	10,807	63.5%	6,859	6,441	3,948	10,388	0.206
2000	5,318,217	0.211	11,237	59.6%	6,697	5,881	4,540	10,421	0.196
2001	5,597,545	0.214	11,970	55.2%	6,605	11,417	5,365	16,782	0.300
2002	5,822,846	0.199	11,609	50.4%	5,851	6,933	5,759	12,692	0.218
2003	6,004,956	0.197	11,819	45.0%	5,318	7,817	6,501	14,318	0.238
2004	6,183,507	0.202	12,487	39.1%	4,886	7,403	7,601	15,005	0.243
2005	6,388,250	0.197	12,572	32.6%	4,099	4,849	8,473	13,322	0.209
2006	6,653,696	0.200	13,284	25.7%	3,410	2,423	9,873	12,296	0.185
2007	6,915,410	0.196	13,520	19.0%	2,571	1,390	10,949	12,339	0.178
2008	7,073,199	0.190	13,444	11.7%	1,569	0	11,876	11,876	0.168
2009	7,109,910	0.185	13,186	6.3%	836	408	12,350	12,758	0.179
2010	7,245,414	0.186	13,466	2.9%	388		13,078	13,078	0.181
2011	7,353,256	0.185	13,604	1.6%	212		13,392	13,392	0.182
2012	7,500,322	0.189	14,195	0.3%	37		14,158	14,158	0.189
2013	7,590,325	0.193	14,649	0.0%			14,649	14,649	0.193
TOTAL			394,104		224,154	222,976	169,950	392,926	

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

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

PERMANENT TOTAL DISABILITY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.017			1.318			
1978	1,553,484		1.017			1.318			
1979	1,646,693		1.017			1.318			
1980	1,745,494		1.017			1.318			
1981	1,826,711		1.017			1.318			
1982	2,061,263	65	1.017	66	101,391	1.318	133,593	8,834	0.429
1983	2,173,213	68	1.020	69	110,491	1.348	148,946	10,335	0.476
1984	2,314,385	58	1.024	59	97,758	1.388	135,660	8,057	0.348
1985	2,444,242	48	1.028	49	108,116	1.430	154,575	7,628	0.312
1986	2,644,132	62	1.032	64	121,570	1.470	178,678	11,435	0.432
1987	2,911,888	46	1.038	48	122,325	1.523	186,279	8,895	0.305
1988	3,191,151	49	1.045	51	140,974	1.583	223,098	11,427	0.358
1989	3,341,117	52	1.055	55	111,387	1.652	184,025	10,093	0.302
1990	3,644,538	55	1.065	59	109,378	1.746	191,009	11,191	0.307
1991	3,852,022	32	1.079	35	129,551	1.831	237,252	8,192	0.213
1992	3,944,342	31	1.094	34	115,577	1.940	224,212	7,605	0.193
1993	4,020,534	36	1.118	40	79,651	2.019	160,822	6,474	0.161
1994	4,272,082	32	1.144	37	112,536	2.122	238,746	8,740	0.205
1995	4,432,599	36	1.173	42	131,935	2.238	295,304	12,465	0.281
1996	4,487,291	25	1.212	30	106,651	2.388	254,716	7,721	0.172
1997	4,623,816	36	1.261	45	114,027	2.557	291,524	13,233	0.286
1998	4,816,176	31	1.311	41	78,364	2.719	213,083	8,662	0.180
1999	5,047,597	19	1.377	26	124,055	2.898	359,484	9,405	0.186
2000	5,318,217	25	1.463	37	82,485	3.225	266,014	9,730	0.183
2001	5,597,545	35	1.577	55	104,588	3.590	375,517	20,729	0.370
2002	5,822,846	23	1.710	39	79,253	3.917	310,417	12,207	0.210
2003	6,004,956	20	1.915	38	85,271	4.527	386,016	14,783	0.246
2004	6,183,507	19	2.183	41	71,557	5.010	358,504	14,869	0.240
2005	6,388,250	14	2.609	37	54,921	5.663	311,034	11,359	0.178
2006	6,653,696	6	3.326	20	58,529	6.745	394,751	7,878	0.118
2007	6,915,410	3	4.673	14	25,470	8.336	212,305	2,976	0.043
2008	7,073,199		7.641			10.524			
2009	7,109,910	1	13.753	14	74,562	21.048	1,569,398	21,584	0.304
2010	7,245,414		34.382			84.193			
2011	7,353,256		89.394			420.964			
2012	7,500,322		715.153			4,209.641			
2013	7,590,325								
Total		927		1,146				286,509	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 3, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 3, SHEET 30
(6) SECTION 3, EXHIBIT 3, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	0	0	0	27	56	103	146	220	277	311	326	319	331	379	432	366	364	333	300	294	284	270	248	213	191	171	165	159	156	149						2,244	8,834
1983	0	0	0	8	41	53	93	162	240	296	307	317	451	377	399	466	369	380	352	340	323	312	305	286	283	292	277	276	265	244	232						2,637	10,382
1984	0	0	2	1	4	22	72	127	191	239	216	373	270	317	392	333	344	313	280	272	274	273	245	236	242	180	157	150	145	137	131						2,021	7,959
1985	0	0	3	17	33	68	171	187	195	229	331	373	289	276	265	313	227	206	223	221	217	204	210	209	208	192	169	153	148	140	133						1,910	7,520
1986	0	0	0	10	52	136	252	208	257	280	321	382	423	434	379	394	357	364	413	401	378	361	348	443	337	309	299	286	275	260	247						2,930	11,536
1987	0	0	0	7	18	44	53	180	206	407	347	294	327	301	293	327	342	307	315	308	303	274	254	234	232	254	233	223	215	203	193						2,279	8,975
1988	0	0	0	0	47	99	127	216	270	299	368	366	457	416	385	399	406	410	419	399	394	372	377	347	334	313	288	276	266	251	239						2,908	11,449
1989	0	0	3	21	43	80	168	206	248	266	261	381	310	348	334	343	378	345	366	334	337	344	344	333	310	291	267	256	246	233	221						2,593	10,208
1990	0	0	20	20	53	96	253	205	299	268	342	325	339	383	347	422	382	484	416	366	340	340	317	313	291	273	251	241	232	219	208						2,738	10,782
1991	0	0	1	14	23	113	139	205	172	232	225	247	256	274	288	279	255	277	297	284	289	277	268	265	246	231	213	204	196	185	176						2,087	8,217
1992	0	1	0	0	103	150	133	180	224	228	217	228	258	257	247	227	215	255	216	218	229	221	213	211	196	184	169	162	156	147	140						1,832	7,214
1993	0	0	0	10	127	81	131	130	121	142	242	200	196	223	182	206	207	201	241	228	225	217	210	207	193	181	166	159	153	145	138						1,655	6,515
1994	0	0	0	68	104	139	138	213	259	205	225	228	233	319	251	291	290	310	329	314	310	299	289	286	266	249	229	220	212	200	190						2,269	8,934
1995	0	0	22	68	165	227	206	298	235	328	343	364	375	417	451	424	419	409	419	399	394	380	368	363	338	317	292	279	269	254	242						3,085	12,148
1996	0	0	0	0	1	67	83	164	175	225	192	262	248	238	315	368	329	341	350	334	329	318	307	303	282	265	244	233	225	212	202						2,250	8,861
1997	0	0	0	39	47	205	323	284	275	367	465	377	391	403	455	474	461	478	490	467	461	445	430	425	395	371	341	327	315	297	283						3,435	13,527
1998	0	0	1	56	121	107	91	178	169	245	260	269	290	337	306	322	313	325	333	317	313	302	292	289	268	252	232	222	214	202	192						2,321	9,137
1999	0	0	17	19	34	130	270	219	232	228	250	313	334	311	312	329	320	332	340	324	320	309	298	295	274	257	237	226	218	206	196						2,434	9,584
2000	0	0	15	39	55	163	207	272	257	272	248	240	293	314	314	331	322	334	342	326	322	311	300	297	276	259	238	228	220	207	197						2,451	9,652
2001	0	0	4	100	143	257	351	383	468	623	696	636	670	717	718	756	736	763	782	746	736	710	686	678	631	592	544	521	502	474	451						5,471	21,543
2002	0	0	57	87	91	149	186	175	241	428	410	418	440	471	472	497	484	501	514	490	484	467	451	446	414	389	358	342	330	311	296						3,540	13,939
2003	0	0	0	15	98	175	238	325	350	505	543	554	584	624	626	659	641	665	681	650	641	619	598	591	549	516	474	454	437	413	393						4,636	18,254
2004	0	0	10	27	116	163	189	388	467	595	639	652	687	735	736	775	755	782	801	765	755	728	704	695	647	607	558	534	515	486	462						5,437	21,408
2005	0	0	0	17	43	104	197	409	436	555	597	609	641	686	688	724	705	730	748	714	705	680	657	649	604	567	521	499	481	453	432						5,054	19,901
2006	0	0	0	6	29	115	201	264	282	359	386	393	415	444	445	468	456	472	484	462	456	439	425	420	390	366	337	323	311	293	279						3,309	13,027
2007	0	0	0	0	14	63	92	121	129	165	177	181	190	204	204	215	209	217	222	212	209	202	195	193	179	168	155	148	143	135	128						1,521	5,990
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
2009	0	0	39	35	74	151	222	292	311	396	426	435	458	490	491	517	503	522	534	510	503	485	469	464	431	405	372	356	343	324	308						3,700	14,569
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
Factors	30.000	5.000	2.233	2.124	2.023	1.472	1.316	1.067	1.273	1.075	1.019	1.053	1.070	1.002	1.052	0.974	1.036	1.025	0.954	0.987	0.964	0.967	0.988	0.930	0.939	0.920	0.957	0.963	0.944	0.952							Tail 1.340	

Example: AY 2007 Age 78 of 92 = 63 x 1.472 and AY 2007 Age 90 of 121 = 92 x 1.316

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

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

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.340 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	5,525									
1978	1,553,484	7,534									
1979	1,646,693	5,267									
1980	1,745,494	5,911									
1981	1,826,711	6,104									
1982	2,061,263	6,590	539.437	-	539.437	185.11	66	6,590	2,244	8,834	0.429
1983	2,173,213	7,513	554.797	12.179	566.976	196.27	69	7,678	2,614	10,292	0.474
1984	2,314,385	5,670	467.738	27.583	495.321	205.46	59	6,004	2,044	8,048	0.348
1985	2,444,242	5,190	493.565	42.451	536.016	214.58	49	5,636	1,919	7,555	0.309
1986	2,644,132	7,537	534.158	57.675	591.833	220.48	64	8,351	2,843	11,194	0.423
1987	2,911,888	5,627	515.153	74.612	589.766	227.56	48	6,442	2,193	8,635	0.297
1988	3,191,151	6,908	574.140	93.842	667.982	235.91	51	8,037	2,736	10,773	0.338
1989	3,341,117	5,792	433.558	115.414	548.972	242.90	55	7,334	2,497	9,831	0.294
1990	3,644,538	6,016	402.663	138.831	541.494	253.22	59	8,090	2,754	10,844	0.298
1991	3,852,022	4,146	455.160	162.273	617.432	260.23	35	5,624	1,914	7,538	0.196
1992	3,944,342	3,583	387.794	187.155	574.949	271.74	34	5,312	1,808	7,120	0.181
1993	4,020,534	2,867	256.774	213.037	469.811	279.18	40	5,246	1,786	7,033	0.175
1994	4,272,082	3,601	337.302	238.826	576.128	288.55	37	6,151	2,094	8,245	0.193
1995	4,432,599	4,750	381.743	266.614	648.357	296.24	42	8,067	2,746	10,813	0.244
1996	4,487,291	2,666	289.688	295.019	584.707	306.80	30	5,382	1,832	7,214	0.161
1997	4,623,816	4,105	287.312	323.539	610.850	317.50	45	8,728	2,971	11,699	0.253
1998	4,816,176	2,429	178.871	353.054	531.925	331.25	41	7,224	2,459	9,684	0.201
1999	5,047,597	2,357	263.250	380.175	643.425	344.37	26	5,761	1,961	7,722	0.153
2000	5,318,217	2,062	155.967	408.218	564.185	357.34	37	7,459	2,539	9,999	0.188
2001	5,597,545	3,661	180.334	434.276	614.610	369.07	55	12,476	4,247	16,723	0.299
2002	5,822,846	1,823	133.690	459.492	593.182	378.74	36	8,088	2,753	10,841	0.186
2003	6,004,956	1,705	125.279	484.883	610.163	388.94	35	8,306	2,828	11,134	0.185
2004	6,183,507	1,360	91.513	510.784	602.297	401.53	37	8,948	3,046	11,994	0.194
2005	6,388,250	769	55.024	532.060	587.084	410.99	34	8,204	2,793	10,997	0.172
2006	6,653,696	351	28.440	552.740	581.180	425.78	29	7,176	2,443	9,619	0.145
2007	6,915,410	76	6.185	569.400	575.585	441.18	28	7,110	2,421	9,531	0.138
2008	7,073,199		-	579.799	579.799	448.29	31	8,057	2,743	10,801	0.153
2009	7,109,910	75	5.588	584.112	589.699	460.14	29	7,869	2,679	10,548	0.148
2010	7,245,414		-	586.245	586.245	464.74	30	8,174	2,783	10,956	0.151
2011	7,353,256		-	587.048	587.048	469.39	30	8,267	2,814	11,081	0.151
2012	7,500,322		-	587.048	587.048	484.88	30	8,539	2,907	11,447	0.153
2013	7,590,325						30				
TOTAL		129,570					1,321	230,331	78,413	308,744	

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

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

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.017					0.464					
1978	1,553,484	3.382	5,254,386		1.017					0.464					
1979	1,646,693	3.136	5,164,474		1.017					0.464					
1980	1,745,494	2.917	5,091,177		1.017					0.464					
1981	1,826,711	2.687	4,908,624		1.017					0.464					
1982	2,061,263	2.555	5,266,185	65	1.017	66	0.321%	0.126%		0.464	0.058%	0.321%	66	66	0.320%
1983	2,173,213	2.446	5,316,747	68	1.020	69	0.319%	0.131%		0.483	0.063%	0.319%	69	69	0.318%
1984	2,314,385	2.331	5,395,574	58	1.024	59	0.257%	0.110%		0.503	0.055%	0.257%	59	59	0.255%
1985	2,444,242	2.253	5,506,356	48	1.028	49	0.202%	0.090%		0.524	0.047%	0.202%	49	49	0.200%
1986	2,644,132	2.198	5,812,249	62	1.032	64	0.242%	0.110%	-6.2%	0.546	0.060%	0.242%	64	64	0.242%
1987	2,911,888	2.127	6,193,181	46	1.038	48	0.164%	0.077%	-10.0%	0.569	0.044%	0.164%	48	48	0.165%
1988	3,191,151	2.032	6,484,397	49	1.045	51	0.161%	0.079%	-7.8%	0.593	0.047%	0.161%	51	51	0.160%
1989	3,341,117	1.987	6,640,304	52	1.055	55	0.164%	0.083%	-4.8%	0.617	0.051%	0.164%	55	55	0.165%
1990	3,644,538	1.913	6,973,268	55	1.065	59	0.161%	0.084%	-4.6%	0.643	0.054%	0.161%	59	59	0.162%
1991	3,852,022	1.853	7,138,884	32	1.079	35	0.090%	0.048%	-8.3%	0.670	0.032%	0.090%	35	35	0.091%
1992	3,944,342	1.762	6,951,801	31	1.094	34	0.086%	0.049%	-13.9%	0.698	0.034%	0.086%	34	34	0.086%
1993	4,020,534	1.730	6,954,996	36	1.118	40	0.100%	0.058%	-11.8%	0.727	0.042%	0.100%	40	40	0.099%
1994	4,272,082	1.690	7,221,716	32	1.144	37	0.086%	0.051%	-8.0%	0.757	0.038%	0.086%	37	37	0.087%
1995	4,432,599	1.642	7,279,180	36	1.173	42	0.095%	0.058%	4.1%	0.789	0.046%	0.095%	42	42	0.095%
1996	4,487,291	1.587	7,119,619	25	1.212	30	0.068%	0.043%	-2.7%	0.822	0.035%	0.068%	30	30	0.067%
1997	4,623,816	1.516	7,011,137	36	1.261	45	0.098%	0.065%	0.5%	0.834	0.054%	0.098%	45	45	0.097%
1998	4,816,176	1.448	6,974,036	31	1.311	41	0.084%	0.058%	4.0%	0.847	0.049%	0.084%	41	41	0.085%
1999	5,047,597	1.402	7,074,826	19	1.377	26	0.052%	0.037%	-5.7%	0.860	0.032%	0.052%	26	26	0.052%
2000	5,318,217	1.352	7,189,648	25	1.463	37	0.069%	0.051%	-2.0%	0.873	0.044%	0.069%	37	37	0.070%
2001	5,597,545	1.324	7,410,279	35	1.577	55	0.099%	0.074%	1.5%	0.886	0.066%	0.099%	55	55	0.098%
2002	5,822,846	1.233	7,180,173	23	1.710	39	0.068%	0.055%	5.9%	0.900	0.049%	0.055%	32	36	0.062%
2003	6,004,956	1.205	7,236,443	20	1.915	38	0.064%	0.053%	8.2%	0.913	0.048%	0.053%	32	35	0.058%
2004	6,183,507	1.221	7,550,966	19	2.183	41	0.067%	0.055%	-1.9%	0.927	0.051%	0.053%	33	37	0.060%
2005	6,388,250	1.180	7,536,083	14	2.609	37	0.057%	0.048%	-8.2%	0.941	0.046%	0.050%	32	34	0.053%
2006	6,653,696	1.170	7,785,410	6	3.326	20	0.030%	0.026%	-14.8%	0.956	0.024%	0.049%	33	29	0.044%
2007	6,915,410	1.122	7,758,240	3	4.673	14	0.020%	0.018%	-25.3%	0.970	0.018%	0.046%	32	28	0.040%
2008	7,073,199	1.076	7,613,102		7.641					0.985		0.044%	31	31	0.044%
2009	7,109,910	1.044	7,422,640	1	13.753	14	0.019%	0.019%		1.000	0.019%	0.042%	30	29	0.041%
2010	7,245,414	1.035	7,501,912		34.382					1.000		0.041%	30	30	0.041%
2011	7,353,256	1.020	7,501,057		89.394					1.000		0.041%	30	30	0.041%
2012	7,500,322	1.010	7,575,325		715.153					1.000		0.040%	30	30	0.040%
2013	7,590,325	1.000	7,590,325							1.000		0.040%	30	30	0.040%
TOTAL				927		1,146							1,317	1,321	

5 Year Average excluding 2012	0.018%
10 Year Average excluding 2012	0.036%
10 Year Average excluding 2010-2012	0.041%
10 Year Average excluding 2010-2012	0.041%
2006-2011 Average excluding 2009	0.021%
(16) 2013 Selected Frequency	0.040%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			6,634		0.453
1978	1,553,484			9,216		0.593
1979	1,646,693			6,576		0.399
1980	1,745,494			7,544		0.432
1981	1,826,711			7,977		0.437
1982	2,061,263	66	0.32%	8,834	133,850	0.429
1983	2,173,213	69	0.32%	10,353	150,036	0.476
1984	2,314,385	59	0.25%	8,053	136,494	0.348
1985	2,444,242	49	0.20%	7,597	155,037	0.311
1986	2,644,132	64	0.24%	11,390	177,971	0.431
1987	2,911,888	48	0.16%	8,805	183,429	0.302
1988	3,191,151	51	0.16%	11,246	220,508	0.352
1989	3,341,117	55	0.16%	9,882	179,679	0.296
1990	3,644,538	59	0.16%	10,819	183,374	0.297
1991	3,852,022	35	0.09%	7,888	225,385	0.205
1992	3,944,342	34	0.09%	7,261	213,564	0.184
1993	4,020,534	40	0.10%	6,233	155,830	0.155
1994	4,272,082	37	0.09%	8,456	228,533	0.198
1995	4,432,599	42	0.09%	12,245	291,558	0.276
1996	4,487,291	30	0.07%	7,575	252,509	0.169
1997	4,623,816	45	0.10%	12,922	287,163	0.279
1998	4,816,176	41	0.09%	8,639	210,710	0.179
1999	5,047,597	26	0.05%	9,581	368,492	0.190
2000	5,318,217	37	0.07%	9,748	263,468	0.183
2001	5,597,545	55	0.10%	19,726	358,655	0.352
2002	5,822,846	36	0.06%	12,079	335,518	0.207
2003	6,004,956	35	0.06%	13,482	385,207	0.225
2004	6,183,507	37	0.06%	13,953	377,104	0.226
2005	6,388,250	34	0.05%	12,343	363,039	0.193
2006	6,653,696	29	0.04%	12,406	427,802	0.186
2007	6,915,410	28	0.04%	12,791	456,809	0.185
2008	7,073,199	31	0.04%	13,321	429,723	0.188
2009	7,109,910	29	0.04%	13,227	456,086	0.186
2010	7,245,414	30	0.04%	13,456	448,539	0.186
2011	7,353,256	30	0.04%	13,601	453,380	0.185
2012	7,500,322	30	0.04%	14,194	473,149	0.189
2013	7,590,325	30	0.04%			
TOTAL		1,321		380,056		

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

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

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	1,376	971	6,071	5,100						478	405	(73)	5,976	6,071	(95)
1977	5,525	5,447	6,669	1,222	426	414	1.201	1.224	8.5%	104	78	(26)	6,634	6,669	(35)
1978	7,534	7,409	9,261	1,852	414	402	1.224	1.250	8.4%	156	125	(31)	9,216	9,261	(45)
1979	5,267	5,174	6,616	1,442	402	390	1.250	1.279	8.3%	119	93	(26)	6,576	6,616	(40)
1980	5,911	5,799	7,599	1,800	390	378	1.279	1.310	8.0%	144	113	(31)	7,544	7,599	(55)
1981	6,104	5,955	8,011	2,056	378	366	1.310	1.345	7.7%	158	149	(9)	7,977	8,011	(35)
1982	6,590	6,442	8,917	2,475	366	354	1.345	1.384	7.5%	187	149	(38)	8,834	8,917	(83)
1983	7,513	7,269	10,354	3,085	354	342	1.384	1.424	6.8%	211	244	33	10,353	10,354	(2)
1984	5,670	5,525	8,112	2,588	342	330	1.424	1.468	6.6%	171	145	(25)	8,053	8,112	(59)
1985	5,190	5,036	7,631	2,595	330	318	1.468	1.515	6.2%	161	153	(8)	7,597	7,631	(35)
1986	7,537	7,239	11,364	4,125	318	306	1.515	1.570	6.3%	261	299	38	11,390	11,364	26
1987	5,627	5,373	8,781	3,408	306	294	1.570	1.634	6.5%	220	254	33	8,805	8,781	23
1988	6,908	6,574	11,259	4,685	294	282	1.634	1.713	6.7%	316	334	18	11,246	11,259	(13)
1989	5,792	5,459	9,855	4,396	282	270	1.713	1.805	6.7%	295	333	38	9,882	9,855	27
1990	6,016	5,699	10,898	5,199	270	258	1.805	1.912	6.5%	338	317	(21)	10,819	10,898	(79)
1991	4,146	3,868	7,870	4,002	258	246	1.912	2.035	6.2%	248	277	30	7,888	7,870	18
1992	3,583	3,354	7,336	3,982	246	234	2.035	2.187	6.3%	252	229	(23)	7,261	7,336	(75)
1993	2,867	2,640	6,235	3,596	234	222	2.187	2.362	5.9%	211	228	17	6,233	6,235	(2)
1994	3,601	3,272	8,486	5,214	222	210	2.362	2.594	6.1%	321	329	9	8,456	8,486	(30)
1995	4,750	4,341	12,441	8,100	210	198	2.594	2.866	5.6%	456	409	(47)	12,245	12,441	(196)
1996	2,666	2,337	7,414	5,077	198	186	2.866	3.173	4.9%	250	329	79	7,575	7,414	161
1997	4,105	3,631	13,014	9,383	186	174	3.173	3.584	5.0%	471	474	3	12,922	13,014	(92)
1998	2,429	2,124	8,699	6,576	174	162	3.584	4.097	4.6%	304	306	2	8,639	8,699	(60)
1999	2,357	2,046	9,763	7,717	162	150	4.097	4.773	4.4%	338	311	(26)	9,581	9,763	(182)
2000	2,062	1,769	9,980	8,211	150	138	4.773	5.641	3.9%	322	293	(29)	9,748	9,980	(231)
2001	3,661	3,025	19,782	16,757	138	126	5.641	6.771	3.5%	582	636	54	19,726	19,782	(56)
2002	1,823	1,413	12,019	10,606	126	114	6.771	8.532	3.5%	366	410	44	12,079	12,019	59
2003	1,705	1,200	13,099	11,899	114	102	8.532	11.390	3.2%	384	505	122	13,482	13,099	383
2004	1,360	893	13,245	12,352	102	90	11.390	15.377	2.4%	301	467	166	13,953	13,245	708
2005	769	360	11,417	11,057	90	78	15.377	23.450	2.3%	259	409	150	12,343	11,417	926
2006	351	150	12,351	12,201	78	66	23.450	41.506	1.9%	232	201	(31)	12,406	12,351	55
2007	76	14	13,098	13,084	66	54	41.506	95.464	1.4%	180	63	(117)	12,791	13,098	(307)
2008	0		13,939	13,939	54	42	95.464	334.123	0.8%	105	0	(105)	13,321	13,939	(618)
2009	75	39	13,949	13,910	42	30	334.123	1,169.431	0.2%	30	35	5	13,227	13,949	(723)
2010	0		14,261	14,261	30	18	1,169.431	5,262.439	0.1%	9	0	(9)	13,456	14,261	(805)
2011	0		14,552	14,552	18	6	5,262.439	157,873.177	0.0%	3	0	(3)	13,601	14,552	(951)
2012	0		14,989	14,989	6		157,873.177		0.0%	0	0	(0)	14,194	14,989	(795)
2013									0.0%		0	0			
TOTAL	130,946	121,846	389,342	267,496						8,937	9,099	162	386,032	389,342	(3,310)
EXLD PRIOR	129,570	120,875	383,271	262,396						8,459	8,694	235	380,056	383,271	(3,215)

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

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

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	4	3	26	714	702	1.014	1.016	9.9%	3	1	(1)
1954	0	0	0	702	690	1.016	1.018	9.9%	0	0	0
1955	0	0	0	690	678	1.018	1.020	8.9%	0	0	0
1956	6	4	31	678	666	1.020	1.022	9.1%	3	2	(1)
1957	3	3	11	666	654	1.022	1.024	9.2%	1	0	(1)
1958	0	0	0	654	642	1.024	1.026	9.4%	0	0	0
1959	6	4	27	642	630	1.026	1.029	9.5%	3	2	(1)
1960	24	17	106	630	618	1.029	1.032	9.6%	10	7	(3)
1961	15	11	54	618	606	1.032	1.036	9.7%	5	4	(1)
1962	40	27	156	606	594	1.036	1.040	10.2%	16	13	(3)
1963	16	12	56	594	582	1.040	1.045	10.5%	6	4	(2)
1964	22	18	75	582	570	1.045	1.051	10.8%	8	4	(4)
1965	11	8	31	570	558	1.051	1.057	10.9%	3	2	(1)
1966	37	25	126	558	546	1.057	1.065	10.8%	14	12	(1)
1967	28	20	92	546	534	1.065	1.073	10.7%	10	8	(2)
1968	81	56	261	534	522	1.073	1.082	10.5%	27	25	(3)
1969	32	24	116	522	510	1.082	1.093	10.3%	12	8	(3)
1970	89	62	321	510	498	1.093	1.104	10.0%	32	27	(5)
1971	114	79	412	498	486	1.104	1.116	9.7%	40	35	(5)
1972	102	70	366	486	474	1.116	1.130	9.5%	35	31	(3)
1973	112	83	392	474	462	1.130	1.145	9.2%	36	30	(7)
1974	155	108	581	462	450	1.145	1.162	9.0%	52	47	(6)
1975	149	102	560	450	438	1.162	1.181	8.8%	49	47	(2)
1976	332	237	1,301	438	426	1.181	1.201	8.7%	113	95	(17)
TOTAL	1,376	971	5,100						478	405	(73)

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

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

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	6,033	6,020	6,669	649	426	414	1.075	1.075	0.0%	0	13	13	6,634	6,669	(35)
1978	8,281	8,270	9,261	991	414	402	1.075	1.080	5.3%	53	11	(41)	9,216	9,261	(45)
1979	5,862	5,836	6,616	780	402	390	1.080	1.085	5.6%	44	26	(18)	6,576	6,616	(40)
1980	6,776	6,803	7,599	796	390	378	1.085	1.090	5.6%	44	(27)	(71)	7,544	7,599	(55)
1981	7,199	7,181	8,011	830	378	366	1.090	1.096	5.2%	43	18	(26)	7,977	8,011	(35)
1982	7,624	7,623	8,917	1,294	366	354	1.096	1.101	5.0%	64	1	(63)	8,834	8,917	(83)
1983	9,082	9,144	10,354	1,210	354	342	1.101	1.111	8.1%	98	(62)	(161)	10,353	10,354	(2)
1984	6,793	6,800	8,112	1,312	342	330	1.111	1.122	8.2%	108	(7)	(115)	8,053	8,112	(59)
1985	6,267	6,347	7,631	1,284	330	318	1.122	1.133	7.5%	96	(80)	(176)	7,597	7,631	(35)
1986	10,040	9,975	11,364	1,389	318	306	1.133	1.146	7.5%	105	65	(40)	11,390	11,364	26
1987	8,015	7,754	8,781	1,028	306	294	1.146	1.161	8.1%	83	261	178	8,805	8,781	23
1988	10,427	10,381	11,259	878	294	282	1.161	1.177	7.9%	69	46	(24)	11,246	11,259	(13)
1989	8,829	8,948	9,855	907	282	270	1.177	1.195	7.7%	70	(120)	(190)	9,882	9,855	27
1990	9,228	9,215	10,898	1,682	270	258	1.195	1.224	11.1%	187	13	(174)	10,819	10,898	(79)
1991	7,005	6,947	7,870	923	258	246	1.224	1.255	9.8%	90	57	(33)	7,888	7,870	18
1992	5,604	5,463	7,336	1,873	246	234	1.255	1.286	8.7%	164	140	(23)	7,261	7,336	(75)
1993	5,636	5,666	6,235	569	234	222	1.286	1.319	7.8%	45	(31)	(75)	6,233	6,235	(2)
1994	7,183	6,887	8,486	1,599	222	210	1.319	1.358	8.4%	134	296	162	8,456	8,486	(30)
1995	9,481	9,336	12,441	3,105	210	198	1.358	1.406	8.6%	268	145	(123)	12,245	12,441	(196)
1996	6,296	6,280	7,414	1,135	198	186	1.406	1.469	9.6%	109	16	(93)	7,575	7,414	161
1997	10,110	9,266	13,014	3,748	186	174	1.469	1.535	8.4%	315	843	528	12,922	13,014	(92)
1998	6,246	6,226	8,699	2,473	174	162	1.535	1.635	10.3%	255	20	(235)	8,639	8,699	(60)
1999	6,441	6,352	9,763	3,411	162	150	1.635	1.742	8.8%	299	89	(210)	9,581	9,763	(182)
2000	5,881	5,334	9,980	4,646	150	138	1.742	1.881	9.1%	422	546	125	9,748	9,980	(231)
2001	11,417	10,880	19,782	8,902	138	126	1.881	2.060	9.0%	798	537	(261)	19,726	19,782	(56)
2002	6,933	6,395	12,019	5,625	126	114	2.060	2.307	9.2%	516	539	22	12,079	12,019	59
2003	7,817	6,328	13,099	6,771	114	102	2.307	2.653	9.1%	614	1,489	875	13,482	13,099	383
2004	7,403	5,608	13,245	7,636	102	90	2.653	3.183	9.2%	700	1,795	1,096	13,953	13,245	708
2005	4,849	3,007	11,417	8,411	90	78	3.183	3.947	8.1%	685	1,843	1,158	12,343	11,417	926
2006	2,423	2,066	12,351	10,286	78	66	3.947	5.329	8.1%	832	357	(475)	12,406	12,351	55
2007	1,390	379	13,098	12,719	66	54	5.329	8.686	8.2%	1,043	1,011	(31)	12,791	13,098	(307)
2008	0		13,939	13,939	54	42	8.686	16.070	5.6%	786	0	(786)	13,321	13,939	(618)
2009	408	404	13,949	13,546	42	30	16.070	33.746	3.4%	455	4	(451)	13,227	13,949	(723)
2010	0		14,261	14,261	30	18	33.746	53.994	1.1%	161	0	(161)	13,456	14,261	(805)
2011	0		14,552	14,552	18	6	53.994	323.962	1.5%	225	0	(225)	13,601	14,552	(951)
2012	0		14,989	14,989	6		323.962		0.3%	46	0	(46)	14,194	14,989	(795)
2013									0.0%		0	0			
TOTAL	222,976	213,123	383,271	170,149						10,027	9,854	(173)	380,056	383,271	(3,215)
EXLD PRIOR	222,976	213,123	383,271	170,149						10,027	9,854	(173)	380,056	383,271	(3,215)

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

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

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	65	65	66	1	366	354	1.017	1.020	14.9%	0	0	0	66	66	0
1983	68	68	70	2	354	342	1.020	1.024	14.9%	0	0	0	69	70	(1)
1984	58	58	60	2	342	330	1.024	1.028	12.3%	0	0	0	59	60	(1)
1985	48	48	50	2	330	318	1.028	1.032	12.6%	0	0	0	49	50	(1)
1986	62	62	64	2	318	306	1.032	1.038	15.9%	0	0	0	64	64	0
1987	46	46	48	2	306	294	1.038	1.045	15.5%	0	0	0	48	48	0
1988	49	49	52	3	294	282	1.045	1.055	16.5%	0	0	0	51	52	(1)
1989	52	52	55	3	282	270	1.055	1.065	15.4%	0	0	0	55	55	0
1990	55	54	58	4	270	258	1.065	1.079	16.5%	1	1	0	59	58	1
1991	32	32	35	3	258	246	1.079	1.093	14.4%	0	0	0	35	35	0
1992	31	30	34	4	246	234	1.093	1.115	17.3%	1	1	0	34	34	0
1993	36	35	40	5	234	222	1.115	1.141	16.3%	1	1	0	40	40	0
1994	32	31	36	5	222	210	1.141	1.169	14.8%	1	1	0	37	36	1
1995	36	36	43	7	210	198	1.169	1.209	16.3%	1	0	(1)	42	43	(1)
1996	25	25	31	6	198	186	1.209	1.258	15.5%	1	0	(1)	30	31	(1)
1997	36	34	44	10	186	174	1.258	1.308	13.0%	1	2	1	45	44	1
1998	31	30	41	11	174	162	1.308	1.373	13.4%	1	1	0	41	41	0
1999	19	19	27	8	162	150	1.373	1.459	13.6%	1	0	(1)	26	27	(1)
2000	25	22	36	14	150	138	1.459	1.573	13.6%	2	3	1	37	36	1
2001	35	33	56	23	138	126	1.573	1.705	11.9%	3	2	(1)	55	56	(1)
2002	23	21	36	15	126	114	1.705	1.910	13.2%	2	2	0	36	36	0
2003	20	15	32	17	114	102	1.910	2.177	11.9%	2	5	3	35	32	3
2004	19	15	35	20	102	90	2.177	2.602	12.2%	2	4	2	37	35	2
2005	14	10	32	22	90	78	2.602	3.304	11.7%	3	4	1	34	32	2
2006	6	4	30	26	78	66	3.304	4.642	11.1%	3	2	(1)	29	30	(1)
2007	3	1	29	28	66	54	4.642	7.544	9.6%	3	2	(1)	28	29	(1)
2008		0	29	29	54	42	7.544	13.579	6.4%	2	0	(2)	31	29	2
2009	1	1	30	29	42	30	13.579	33.948	4.6%	1	0	(1)	29	30	(1)
2010		0	30	30	30	18	33.948	88.264	1.8%	1	0	(1)	30	30	0
2011		0	30	30	18	6	88.264	706.108	1.0%	0	0	0	30	30	0
2012		0	30	30	6		706.108		0.1%	0	0	0	30	30	0
2013		0	0	0					0.0%	0			30	0	30
									0.0%						
TOTAL	927	896	1,289	393						33	31	(2)	1,321	1,289	32
EXLD PRIOR	927	896	1,289	393						33	31	(2)	1,321	1,289	32

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 3, SHEET 13, COL. (12) x SECT 3, EXH 3, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 3, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 3, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 3, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT TOTAL DISABILITY
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	44.8%
6	180974.097	0.0%	0.0%	0.0%	45.7%
18	6032.470	0.0%	0.1%	0.1%	47.5%
30	1340.549	0.1%	0.2%	0.2%	49.4%
42	383.014	0.3%	0.7%	0.6%	51.3%
54	109.433	0.9%	1.4%	1.1%	53.0%
66	43.773	2.3%	1.8%	1.4%	54.4%
78	24.318	4.1%	2.3%	1.8%	55.8%
90	15.489	6.5%	2.4%	1.7%	56.9%
102	11.348	8.8%	3.0%	2.1%	58.1%
114	8.437	11.9%	3.1%	2.1%	58.9%
126	6.696	14.9%	3.0%	1.9%	59.8%
138	5.578	17.9%	3.2%	2.0%	60.8%
150	4.727	21.2%	3.4%	2.1%	61.6%
162	4.065	24.6%	3.5%	2.0%	62.3%
174	3.556	28.1%	3.6%	2.0%	63.0%
186	3.148	31.8%	3.4%	1.8%	63.6%
198	2.841	35.2%	3.6%	1.8%	64.2%
210	2.578	38.8%	3.8%	1.9%	64.7%
222	2.348	42.6%	3.4%	1.6%	65.0%
234	2.174	46.0%	3.3%	1.5%	65.5%
246	2.027	49.3%	3.2%	1.4%	65.8%
258	1.903	52.6%	3.1%	1.3%	66.2%
270	1.798	55.6%	3.0%	1.2%	66.6%
282	1.706	58.6%	2.8%	1.1%	66.9%
294	1.628	61.4%	2.5%	0.9%	67.2%
306	1.565	63.9%	2.3%	0.8%	67.7%
318	1.511	66.2%	2.1%	0.7%	68.2%
330	1.464	68.3%	2.1%	0.7%	68.9%
342	1.420	70.4%	2.2%	0.7%	69.5%
354	1.378	72.6%	2.0%	0.6%	69.9%
366	1.340	74.6%	1.9%	0.6%	70.4%
378	1.307	76.5%	1.8%	0.5%	70.9%
390	1.276	78.4%	1.7%	0.5%	71.3%
402	1.249	80.1%	1.7%	0.4%	71.7%
414	1.223	81.7%	1.5%	0.4%	72.1%
426	1.201	83.3%	1.4%	0.4%	72.5%
438	1.180	84.7%	1.3%	0.3%	72.9%
450	1.162	86.1%	1.3%	0.3%	73.3%
462	1.145	87.3%	1.2%	0.3%	73.7%
474	1.130	88.5%	1.1%	0.2%	74.0%
486	1.116	89.6%	1.0%	0.2%	74.4%
498	1.104	90.6%	0.9%	0.2%	74.7%
510	1.093	91.5%	0.9%	0.2%	75.0%
522	1.082	92.4%	0.8%	0.1%	75.3%
534	1.073	93.2%	0.7%	0.1%	75.5%
546	1.064	93.9%	0.7%	0.1%	75.6%
558	1.057	94.6%	0.6%	0.1%	75.8%
570	1.050	95.2%	0.5%	0.1%	75.9%
582	1.045	95.7%	0.5%	0.1%	76.1%
594	1.040	96.2%	0.4%	0.1%	76.4%
606	1.035	96.6%	0.4%	0.0%	76.8%
618	1.031	96.9%	0.3%	0.0%	77.3%
630	1.028	97.3%	0.3%	0.0%	78.0%
642	1.025	97.5%	0.2%	0.0%	78.8%
654	1.023	97.8%	0.2%	0.0%	79.9%
666	1.021	98.0%	0.2%	0.0%	81.1%
678	1.019	98.1%	0.2%	0.0%	82.7%
690	1.017	98.3%	0.1%	0.0%	84.5%
702	1.016	98.4%	0.1%	0.0%	86.6%
714	1.014	98.6%	0.1%	0.0%	88.9%
726	1.013	98.7%	0.1%	0.0%	91.6%
738	1.012	98.8%	0.1%	0.0%	94.6%
750	1.011	98.9%	1.1%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 3, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	10,819	10,624	0.643	1.989	13,838	13,588	100%	13,838	0.198	0.297	0.297
1991	3,852,022	1.853	7,138,884	7,888	8,266	0.670	1.947	10,289	10,781	100%	10,289	0.144	0.205	0.205
1992	3,944,342	1.762	6,951,801	7,261	6,778	0.698	1.881	9,531	8,897	100%	9,531	0.137	0.184	0.185
1993	4,020,534	1.730	6,954,996	6,233	6,987	0.727	1.811	8,208	9,200	100%	8,208	0.118	0.155	0.254
1994	4,272,082	1.690	7,221,716	8,456	9,128	0.757	1.729	11,069	11,949	100%	11,069	0.153	0.198	0.249
1995	4,432,599	1.642	7,279,180	12,245	12,409	0.789	1.690	16,325	16,544	100%	16,325	0.224	0.276	0.238
1996	4,487,291	1.587	7,119,619	7,575	8,529	0.822	1.631	10,149	11,427	100%	10,149	0.143	0.169	0.229
1997	4,623,816	1.516	7,011,137	12,922	14,312	0.834	1.599	17,239	19,094	100%	17,239	0.246	0.279	0.219
1998	4,816,176	1.448	6,974,036	8,639	9,240	0.847	1.540	11,268	12,052	100%	11,268	0.162	0.179	0.214
1999	5,047,597	1.402	7,074,826	9,581	10,147	0.860	1.470	12,105	12,821	100%	12,105	0.171	0.190	0.214
2000	5,318,217	1.352	7,189,648	9,748	9,867	0.873	1.415	12,037	12,184	100%	12,037	0.167	0.183	0.211
2001	5,597,545	1.324	7,410,279	20,420	20,691	0.886	1.348	24,397	24,721	100%	24,397	0.329	0.365	0.214
2002	5,822,846	1.233	7,180,173	12,205	13,758	0.900	1.327	14,569	16,422	100%	14,569	0.203	0.210	0.199
2003	6,004,956	1.205	7,236,443	14,388	17,374	0.913	1.294	17,003	20,531	100%	17,003	0.235	0.240	0.197
2004	6,183,507	1.221	7,550,966	15,428	18,922	0.927	1.259	18,006	22,084	100%	18,006	0.238	0.250	0.202
2005	6,388,250	1.180	7,536,083	11,910	14,873	0.941	1.229	13,778	17,206	100%	13,778	0.183	0.186	0.197
2006	6,653,696	1.170	7,785,410	8,540	9,437	0.956	1.184	9,660	10,675	100%	9,660	0.124	0.128	0.200
2007	6,915,410	1.122	7,758,240	3,345	7,311	0.970	1.141	3,704	8,096	100%	3,704	0.048	0.048	0.196
2008	7,073,199	1.076	7,613,102	0	0	0.985	1.110	0	0	100%	0	0.000	0.000	0.190
2009	7,109,910	1.044	7,422,640	28,558	6,434	1.000	1.086	31,026	6,990	100%	31,026	0.418	0.402	0.185
2010	7,245,414	1.035	7,501,912	0	0	1.000	1.075	0	0	100%	0	0.000	0.000	0.186
2011	7,353,256	1.020	7,501,057	0	0	1.000	1.064	0	0	100%	0	0.000	0.000	0.185
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.030	0	0	100%	0	0.000	0.000	0.189
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.193

	5 Year Average excluding 2011-2012	0.118	0.116
	7 Year Average excluding 2011-2012	0.144	0.145
	10 Year Weighted Average excluding 2011-2012	0.176	
	15 Year Weighted Average excluding 2010-2012	0.192	
	5 Year Average excluding 2010-2012	0.155	0.153
	5 Year Average excluding 2012	0.093	0.090
	7 Year Average excluding 2012	0.110	0.109
(14)	2013 Selected Loss Rate:	0.193	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT TOTAL DISABILITY

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.014	1.013	1.014									
1954	702	702	714	1.016	1.014	1.016									
1955	690	690	702	1.017	1.016	1.017									
1956	678	678	690	1.019	1.017	1.019									
1957	666	666	678	1.021	1.019	1.021									
1958	654	654	666	1.023	1.021	1.023									
1959	642	642	654	1.025	1.023	1.025									
1960	630	630	642	1.028	1.025	1.028									
1961	618	618	630	1.031	1.028	1.031									
1962	606	606	618	1.035	1.031	1.035									
1963	594	594	606	1.040	1.035	1.040									
1964	582	582	594	1.045	1.040	1.045									
1965	570	570	582	1.050	1.045	1.050									
1966	558	558	570	1.057	1.050	1.057									
1967	546	546	558	1.064	1.057	1.064									
1968	534	534	546	1.073	1.064	1.073									
1969	522	522	534	1.082	1.073	1.082									
1970	510	510	522	1.093	1.082	1.093									
1971	498	498	510	1.104	1.093	1.104									
1972	486	486	498	1.116	1.104	1.116									
1973	474	474	486	1.130	1.116	1.130									
1974	462	462	474	1.145	1.130	1.145									
1975	450	450	462	1.162	1.145	1.162									
1976	438	438	450	1.180	1.162	1.180									
1977	426	426	438	1.201	1.180	1.201	1.032	1.032	1.032	1.017	1.017	1.017	1.318	1.318	1.318
1978	414	414	426	1.223	1.201	1.223	1.036	1.032	1.036	1.017	1.017	1.017	1.318	1.318	1.318
1979	402	402	414	1.249	1.223	1.249	1.040	1.036	1.040	1.017	1.017	1.017	1.318	1.318	1.318
1980	390	390	402	1.276	1.249	1.276	1.045	1.040	1.045	1.017	1.017	1.017	1.318	1.318	1.318
1981	378	378	390	1.307	1.276	1.307	1.051	1.045	1.051	1.017	1.017	1.017	1.318	1.318	1.318
1982	366	366	378	1.340	1.307	1.340	1.056	1.051	1.056	1.017	1.017	1.017	1.318	1.318	1.318
1983	354	354	366	1.378	1.340	1.378	1.061	1.056	1.061	1.020	1.017	1.020	1.348	1.318	1.348
1984	342	342	354	1.420	1.378	1.420	1.071	1.061	1.071	1.024	1.020	1.024	1.388	1.348	1.388
1985	330	330	342	1.464	1.420	1.464	1.081	1.071	1.081	1.028	1.024	1.028	1.430	1.388	1.430
1986	318	318	330	1.511	1.464	1.511	1.092	1.081	1.092	1.032	1.028	1.032	1.470	1.430	1.470
1987	306	306	318	1.565	1.511	1.565	1.104	1.092	1.104	1.038	1.032	1.038	1.523	1.470	1.523
1988	294	294	306	1.628	1.565	1.628	1.119	1.104	1.119	1.045	1.038	1.045	1.583	1.523	1.583
1989	282	282	294	1.706	1.628	1.706	1.134	1.119	1.134	1.055	1.045	1.055	1.652	1.583	1.652
1990	270	270	282	1.798	1.706	1.798	1.151	1.134	1.151	1.065	1.055	1.065	1.746	1.652	1.746
1991	258	258	270	1.903	1.798	1.903	1.180	1.151	1.180	1.079	1.065	1.079	1.831	1.746	1.831
1992	246	246	258	2.027	1.903	2.027	1.210	1.180	1.210	1.094	1.079	1.094	1.940	1.831	1.940
1993	234	234	246	2.174	2.027	2.174	1.240	1.210	1.240	1.118	1.094	1.118	2.019	1.940	2.019
1994	222	222	234	2.348	2.174	2.348	1.271	1.240	1.271	1.144	1.118	1.144	2.122	2.019	2.122
1995	210	210	222	2.578	2.348	2.578	1.309	1.271	1.309	1.173	1.144	1.173	2.238	2.122	2.238
1996	198	198	210	2.841	2.578	2.841	1.355	1.309	1.355	1.212	1.173	1.212	2.388	2.238	2.388
1997	186	186	198	3.148	2.841	3.148	1.416	1.355	1.416	1.261	1.212	1.261	2.557	2.388	2.557
1998	174	174	186	3.556	3.148	3.556	1.479	1.416	1.479	1.311	1.261	1.311	2.719	2.557	2.719
1999	162	162	174	4.065	3.556	4.065	1.576	1.479	1.576	1.377	1.311	1.377	2.898	2.719	2.898
2000	150	150	162	4.727	4.065	4.727	1.678	1.576	1.678	1.463	1.377	1.463	3.225	2.898	3.225
2001	138	138	150	5.578	4.727	5.578	1.812	1.678	1.812	1.577	1.463	1.577	3.590	3.225	3.590
2002	126	126	138	6.696	5.578	6.696	1.984	1.812	1.984	1.710	1.577	1.710	3.917	3.590	3.917
2003	114	114	126	8.437	6.696	8.437	2.222	1.984	2.222	1.915	1.710	1.915	4.527	3.917	4.527
2004	102	102	114	11.348	8.437	11.348	2.556	2.222	2.556	2.183	1.915	2.183	5.010	4.527	5.010
2005	90	90	102	15.489	11.348	15.489	3.067	2.556	3.067	2.609	2.183	2.609	5.663	5.010	5.663
2006	78	78	90	24.318	15.489	24.318	3.895	3.067	3.895	3.326	2.609	3.326	6.745	5.663	6.745
2007	66	66	78	43.773	24.318	43.773	5.258	3.895	5.258	4.673	3.326	4.673	8.336	6.745	8.336
2008	54	54	66	109.433	43.773	109.433	8.571	5.258	8.571	7.641	4.673	7.641	10.524	8.336	10.524
2009	42	42	54	383.014	109.433	383.014	15.771	8.571	15.771	13.753	7.641	13.753	21.048	10.524	21.048
2010	30	30	42	1,340.549	383.014	1,340.549	34.696	15.771	34.696	34.382	13.753	34.382	84.193	21.048	84.193
2011	18	18	30	6,032.470	1,340.549	6,032.470	64.188	34.696	64.188	89.394	34.382	89.394	420.964	84.193	420.964
2012	6	6	18	180,974.097	6,032.470	180,974.097	385.125	64.188	385.125	715.153	89.394	715.153	4,209.641	420.964	4,209.641

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

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

PERMANENT TOTAL DISABILITY

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	12.179	-	12.179
1984	342	342	354	27.583	12.179	27.583
1985	330	330	342	42.451	27.583	42.451
1986	318	318	330	57.675	42.451	57.675
1987	306	306	318	74.612	57.675	74.612
1988	294	294	306	93.842	74.612	93.842
1989	282	282	294	115.414	93.842	115.414
1990	270	270	282	138.831	115.414	138.831
1991	258	258	270	162.273	138.831	162.273
1992	246	246	258	187.155	162.273	187.155
1993	234	234	246	213.037	187.155	213.037
1994	222	222	234	238.826	213.037	238.826
1995	210	210	222	266.614	238.826	266.614
1996	198	198	210	295.019	266.614	295.019
1997	186	186	198	323.539	295.019	323.539
1998	174	174	186	353.054	323.539	353.054
1999	162	162	174	380.175	353.054	380.175
2000	150	150	162	408.218	380.175	408.218
2001	138	138	150	434.276	408.218	434.276
2002	126	126	138	459.492	434.276	459.492
2003	114	114	126	484.883	459.492	484.883
2004	102	102	114	510.784	484.883	510.784
2005	90	90	102	532.060	510.784	532.060
2006	78	78	90	552.740	532.060	552.740
2007	66	66	78	569.400	552.740	569.400
2008	54	54	66	579.799	569.400	579.799
2009	42	42	54	584.112	579.799	584.112
2010	30	30	42	586.245	584.112	586.245
2011	18	18	30	587.048	586.245	587.048
2012	6	6	18	587.048	587.048	587.048

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	2	14	99	331	445	582	723	879	1,054	1,238	1,467	1,719	1,965	2,244	2,503	2,734	2,988	3,239	3,481	3,695	3,903	4,123	4,295	4,437	4,571	4,698	4,841	4,956	5,068	5,172	5,273	5,365	5,447	5,525	5,525
1978	0	0	4	41	169	277	422	592	795	1,030	1,325	1,651	1,982	2,355	2,745	3,079	3,400	3,718	4,066	4,375	4,693	4,976	5,236	5,481	5,734	5,952	6,176	6,399	6,605	6,802	6,973	7,127	7,275	7,409	7,534		7,534
1979	0	0	0	95	134	177	256	387	546	736	956	1,193	1,443	1,692	1,954	2,232	2,521	2,779	3,039	3,291	3,531	3,743	3,922	4,090	4,237	4,369	4,500	4,625	4,750	4,867	4,974	5,079	5,174	5,267			5,267
1980	0	0	23	29	40	61	104	196	348	569	850	1,154	1,438	1,765	2,072	2,482	2,794	3,114	3,423	3,698	3,959	4,190	4,396	4,585	4,747	4,947	5,112	5,266	5,409	5,549	5,681	5,799	5,911				5,911
1981	0	5	12	38	89	173	264	395	580	815	1,090	1,383	1,675	1,956	2,240	2,556	2,873	3,147	3,403	3,670	3,963	4,189	4,400	4,638	4,852	5,045	5,246	5,438	5,623	5,799	5,955	6,104					6,104
1982	0	0	0	0	27	82	185	331	551	827	1,138	1,465	1,784	2,115	2,494	2,926	3,292	3,656	3,990	4,290	4,584	4,868	5,137	5,385	5,598	5,789	5,961	6,126	6,285	6,442	6,590						6,590
1983	0	0	0	8	49	101	194	357	596	892	1,199	1,516	1,967	2,344	2,743	3,209	3,578	3,958	4,310	4,650	4,972	5,284	5,590	5,876	6,159	6,451	6,728	7,004	7,269	7,513							7,513
1984	0	0	2	3	7	29	101	228	419	658	874	1,247	1,517	1,833	2,225	2,558	2,902	3,216	3,496	3,767	4,042	4,315	4,560	4,796	5,038	5,218	5,375	5,525	5,670								5,670
1985	0	0	3	20	53	121	292	479	674	903	1,234	1,607	1,896	2,172	2,437	2,750	2,976	3,182	3,405	3,626	3,843	4,047	4,258	4,467	4,675	4,867	5,036	5,190									5,190
1986	0	0	0	10	62	198	449	657	914	1,194	1,515	1,898	2,321	2,755	3,134	3,528	3,885	4,249	4,662	5,063	5,441	5,802	6,150	6,593	6,930	7,239	7,537										7,537
1987	0	0	0	7	25	70	122	302	508	916	1,263	1,558	1,884	2,185	2,478	2,805	3,147	3,454	3,769	4,077	4,380	4,654	4,908	5,142	5,373	5,627											5,627
1988	0	0	0	0	47	146	273	489	759	1,058	1,426	1,792	2,249	2,664	3,049	3,449	3,855	4,265	4,684	5,083	5,477	5,850	6,227	6,574	6,908												6,908
1989	0	0	3	23	67	147	315	521	769	1,034	1,296	1,677	1,988	2,335	2,669	3,012	3,390	3,735	4,101	4,436	4,772	5,116	5,459	5,792													5,792
1990	0	0	20	39	92	188	441	646	945	1,213	1,555	1,880	2,219	2,602	2,949	3,371	3,753	4,237	4,653	5,018	5,359	5,699	6,016														6,016
1991	0	0	1	14	37	150	290	494	666	898	1,123	1,370	1,626	1,899	2,187	2,466	2,721	2,998	3,295	3,579	3,868	4,146															4,146
1992	0	1	1	1	103	253	386	566	790	1,019	1,235	1,463	1,721	1,977	2,224	2,451	2,666	2,920	3,136	3,354	3,583																3,583
1993	0	0	0	11	138	218	349	479	600	742	984	1,184	1,380	1,603	1,785	1,991	2,197	2,398	2,640	2,867																	2,867
1994	0	0	0	68	172	311	448	661	920	1,125	1,351	1,579	1,811	2,130	2,381	2,672	2,962	3,272	3,601																		3,601
1995	0	0	22	90	255	481	688	986	1,220	1,548	1,892	2,256	2,631	3,047	3,498	3,922	4,341	4,750																			4,750
1996	0	0	0	0	1	68	151	315	490	715	908	1,169	1,417	1,654	1,969	2,337	2,666																				2,666
1997	0	0	0	39	86	291	614	898	1,173	1,540	2,005	2,382	2,773	3,176	3,631	4,105																					4,105
1998	0	0	1	57	178	285	376	554	723	968	1,227	1,497	1,786	2,124	2,429																						2,429
1999	0	0	17	36	69	199	469	689	920	1,149	1,399	1,711	2,046	2,357																							2,357
2000	0	0	15	54	109	273	479	751	1,008	1,280	1,529	1,769	2,062																								2,062
2001	0	0	4	104	248	504	855	1,238	1,706	2,329	3,025	3,661																									3,661
2002	0	0	57	143	234	383	569	744	985	1,413	1,823																										1,823
2003	0	0	0	15	112	287	525	850	1,200	1,705																											1,705
2004	0	0	10	37	153	315	504	893	1,360																												1,360
2005	0	0	0	17	59	163	360	769																													769
2006	0	0	0	6	35	150	351																														351
2007	0	0	0	0	14	76																															76
2008	0	0	0	0	0																																-
2009	0	0	39	75																																	75
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					129,570

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977			5.860	6.897	3.348	1.343	1.308	1.242	1.215	1.199	1.175	1.185	1.172	1.143	1.142	1.116	1.092	1.093	1.084	1.075	1.061	1.056	1.056	1.042	1.033	1.030	1.028	1.031	1.024	1.023	1.021	1.020	1.017	1.015	1.014		
1978			11.429	4.137	1.638	1.523	1.406	1.341	1.296	1.286	1.247	1.200	1.188	1.165	1.122	1.104	1.094	1.094	1.076	1.073	1.060	1.052	1.047	1.046	1.038	1.038	1.036	1.032	1.030	1.025	1.022	1.021	1.018	1.017			
1979				1.412	1.327	1.444	1.513	1.410	1.347	1.299	1.248	1.209	1.173	1.155	1.142	1.129	1.103	1.093	1.083	1.073	1.060	1.048	1.043	1.036	1.031	1.030	1.028	1.027	1.025	1.022	1.021	1.019	1.018				
1980			1.278	1.376	1.508	1.716	1.883	1.777	1.634	1.494	1.357	1.246	1.228	1.174	1.197	1.126	1.115	1.099	1.080	1.071	1.058	1.049	1.043	1.035	1.042	1.033	1.030	1.027	1.026	1.024	1.021	1.019					
1981		2.392	3.073	2.366	1.939	1.532	1.493	1.468	1.406	1.338	1.268	1.211	1.168	1.145	1.141	1.124	1.095	1.081	1.078	1.080	1.057	1.050	1.054	1.046	1.040	1.040	1.037	1.034	1.031	1.027	1.025						
1982					3.072	2.252	1.785	1.664	1.502	1.376	1.287	1.218	1.186	1.179	1.173	1.125	1.111	1.091	1.075	1.068	1.062	1.055	1.048	1.040	1.034	1.030	1.028	1.026	1.025	1.023						
1983				6.398	2.077	1.916	1.835	1.672	1.496	1.344	1.264	1.298	1.192	1.170	1.170	1.115	1.106	1.089	1.079	1.069	1.063	1.058	1.051	1.048	1.047	1.043	1.041	1.038	1.034							
1984			1.254	2.563	4.262	3.529	2.265	1.835	1.572	1.328	1.427	1.217	1.209	1.214	1.150	1.134	1.108	1.087	1.078	1.073	1.068	1.057	1.052	1.051	1.036	1.030	1.028	1.026								
1985			6.546	2.616	2.266	2.413	1.638	1.407	1.340	1.366	1.303	1.180	1.146	1.122	1.128	1.082	1.069	1.070	1.065	1.060	1.053	1.052	1.049	1.047	1.041	1.035	1.030									
1986				6.129	3.201	2.274	1.463	1.392	1.306	1.269	1.252	1.223	1.187	1.138	1.126	1.101	1.094	1.097	1.086	1.075	1.066	1.060	1.072	1.051	1.045	1.041										
1987				3.563	2.752	1.756	2.473	1.683	1.802	1.379	1.233	1.210	1.159	1.134	1.132	1.122	1.098	1.091	1.082	1.074	1.063	1.055	1.048	1.045	1.047											
1988					3.131	1.873	1.793	1.552	1.394	1.348	1.257	1.255	1.185	1.144	1.131	1.118	1.106	1.098	1.085	1.078	1.068	1.064	1.056	1.051												
1989			8.868	2.848	2.200	2.148	1.655	1.475	1.346	1.253	1.294	1.185	1.175	1.143	1.129	1.125	1.102	1.098	1.081	1.076	1.072	1.067	1.061													
1990			2.000	2.346	2.047	2.350	1.464	1.464	1.284	1.282	1.209	1.180	1.173	1.134	1.143	1.113	1.129	1.098	1.079	1.068	1.063	1.056														
1991			21.196	2.601	4.023	1.927	1.706	1.349	1.348	1.251	1.220	1.187	1.168	1.152	1.128	1.103	1.102	1.099	1.086	1.081	1.072															
1992		1.000	1.000	148.375	2.447	1.527	1.465	1.396	1.289	1.213	1.184	1.176	1.149	1.125	1.102	1.088	1.096	1.074	1.070	1.068																
1993		1.000	44.354	13.082	1.588	1.598	1.372	1.254	1.236	1.325	1.203	1.166	1.162	1.114	1.115	1.104	1.091	1.101	1.086																	
1994				2.534	1.804	1.442	1.475	1.392	1.222	1.200	1.169	1.147	1.176	1.118	1.122	1.108	1.105	1.101																		
1995			4.110	2.841	1.890	1.429	1.433	1.238	1.269	1.222	1.192	1.166	1.158	1.148	1.121	1.107	1.094																			
1996					64.512	2.224	2.082	1.556	1.460	1.269	1.288	1.212	1.168	1.190	1.187	1.141																				
1997				2.216	3.374	2.110	1.463	1.306	1.313	1.302	1.188	1.164	1.145	1.143	1.130																					
1998			61.856	3.122	1.602	1.321	1.473	1.305	1.338	1.268	1.219	1.194	1.189	1.144																						
1999			2.097	1.936	2.871	2.356	1.467	1.337	1.248	1.217	1.224	1.195	1.152																							
2000			3.514	2.021	2.494	1.758	1.568	1.342	1.270	1.194	1.157	1.166																								
2001			24.530	2.376	2.037	1.696	1.448	1.378	1.365	1.299	1.210																									
2002			2.525	1.634	1.637	1.485	1.308	1.323	1.434	1.290																										
2003				7.721	2.565	1.828	1.618	1.412	1.421																											
2004			3.557	4.104	2.064	1.599	1.771	1.523																												
2005				3.572	2.763	2.209	2.134																													
2006				6.200	4.301	2.335																														
2007					5.543																															
2008																																				
2009			1.888																																	
2010																																				
2011																																				
4 Yr Avg		1.464	8.125	5.399	3.667	1.993	1.708	1.409	1.373	1.250	1.203	1.180	1.164	1.156	1.140	1.115	1.096	1.094	1.080	1.073	1.069	1.060	1.059	1.048	1.042	1.037	1.032	1.031	1.029	1.024	1.022	1.020	1.018	1.016	1.014		
5 Yr Avg		1.464	7.203	4.646	3.447	1.891	1.656	1.396	1.348	1.254	1.200	1.186	1.163	1.149	1.135	1.110	1.097	1.095	1.080	1.074	1.068	1.060	1.057	1.049	1.043	1.036	1.033	1.030	1.028	1.024	1.022	1.020	1.018	1.016	1.014		
7 Yr Avg		1.464	14.281	3.947	2.987	1.844	1.616	1.374	1.341	1.263	1.211	1.178	1.164	1.140	1.129	1.109	1.103	1.096	1.081	1.074	1.065	1.059	1.055	1.047	1.041	1.036	1.032	1.030	1.028	1.024	1.022	1.020	1.018	1.016	1.014		
3 Yr Wtd			1.888	8.644	3.617	1.933	1.807	1.425	1.400	1.270	1.200	1.184	1.159	1.155	1.139	1.116	1.097	1.092	1.080	1.072	1.069	1.062	1.055	1.049	1.044	1.036	1.034	1.031	1.030	1.025	1.022	1.020	1.018	1.016	1.014		
5 Yr Wtd			2.450	4.387	2.664	1.777	1.597	1.398	1.353	1.261	1.200	1.182	1.160	1.147	1.133	1.109	1.097	1.095	1.080	1.074	1.067	1.060	1.058	1.049	1.044	1.036	1.033	1.031	1.028	1.024	1.022	1.020	1.018	1.016	1.014		
10 Yr Wtd			3.562	2.511	2.178	1.790	1.570	1.362	1.331	1.260	1.200	1.175	1.163	1.141	1.130	1.113	1.102	1.093	1.080	1.072	1.065	1.058	1.054	1.045	1.040	1.036	1.032	1.030	1.028	1.024	1.022	1.020	1.018	1.016	1.014		TAIL
Prior	30.000	4.500	3.500	3.500	2.300	1.770	1.525	1.350	1.335	1.260	1.200	1.182	1.165	1.143	1.130	1.107	1.105	1.098	1.080	1.075	1.064	1.059	1.054	1.048	1.041	1.036	1.032	1.031	1.029	1.029	1.027	1.025	1.023	1.021	1.019	1.017	1.181
PA Sel.	30.000	4.275	3.100	2.215	1.915	1.635	1.450	1.350	1.283	1.239	1.201	1.172	1.154	1.133	1.118	1.105	1.095	1.084	1.076	1.070	1.063	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.017	
Selected	30.000	4.500	3.500	3.500	2.500	1.800	1.570	1.365	1.345	1.260	1.200	1.180	1.163	1.143	1.130	1.108	1.102	1.098	1.080	1.073	1.065	1.058	1.054	1.048	1.040	1.035	1.032	1.031	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.017	
Cumulative	180974.1	6032.47	1340.55	383.014	109.433	43.773	24.318	15.489	11.348	8.437	6.696	5.578	4.727	4.065	3.556	3.148	2.841	2.578	2.348	2.174	2.027	1.903	1.798	1.706	1.628	1.565	1.511	1.464	1.420	1.378	1.340	1.307	1.276	1.249	1.223	1.201	1.180

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										5,630	5,603	5,610	5,758	5,834	5,918	5,883	5,979	5,967	6,020	6,033	6,033
1978																									7,484	7,278	7,674	7,894	8,121	8,156	8,190	8,146	8,181	8,270	8,281		8,281
1979																								5,346	5,334	5,220	5,414	5,563	5,645	5,683	5,736	5,824	5,836	5,862			5,862
1980																							5,964	5,987	6,066	6,161	6,381	6,527	6,674	6,715	6,702	6,803	6,776				6,776
1981																						5,738	6,071	6,465	6,340	6,333	6,717	6,868	7,040	7,102	7,181	7,199					7,199
1982																					6,861	6,896	6,818	7,027	7,136	7,015	7,183	7,345	7,467	7,623	7,624						7,624
1983																				6,861	7,513	7,413	7,744	8,034	8,174	8,242	8,629	8,969	9,144	9,082							9,082
1984																			5,922	5,555	6,188	6,320	6,535	6,733	6,633	6,574	6,602	6,800	6,793								6,793
1985																		4,989	5,410	5,095	5,496	5,640	5,909	6,122	6,160	6,165	6,347	6,267									6,267
1986																	6,980	7,454	8,048	7,681	8,635	8,593	8,979	9,408	9,747	9,975	10,040										10,040
1987																5,786	6,285	6,190	6,819	6,566	7,042	6,919	7,200	7,380	7,754	8,015											8,015
1988															7,249	7,679	7,946	8,330	9,310	8,449	9,497	9,452	9,850	10,381	10,427													10,427
1989														5,068	6,259	6,455	6,749	7,140	7,632	6,931	7,671	8,315	8,948	8,829														8,829
1990													5,638	5,783	6,418	7,146	7,777	8,291	8,995	8,276	8,436	9,215	9,228															9,228
1991												3,663	4,274	4,249	5,193	5,402	5,317	5,646	6,160	6,321	6,947	7,005																7,005
1992											3,301	3,530	4,017	3,884	4,552	4,360	4,546	4,827	5,059	5,463	5,604																	5,604
1993										2,005	3,454	3,264	3,529	3,753	4,177	4,431	4,585	4,804	5,666	5,636																		5,636
1994									2,896	2,777	3,459	3,694	4,112	4,301	5,123	5,246	5,933	6,887	7,183																			7,183
1995								2,908	3,807	4,052	5,275	5,629	6,513	6,825	8,027	8,517	9,336	9,481																				9,481
1996							678	1,272	2,242	2,476	2,906	3,365	3,835	4,005	5,085	6,280	6,296																					6,296
1997						1,908	3,527	3,278	4,330	4,637	6,346	6,476	7,330	7,839	9,266	10,110																						10,110
1998					1,045	1,164	1,281	2,181	2,890	3,116	4,193	4,500	5,083	6,226	6,246																							6,246
1999				282	402	1,047	2,688	2,907	3,861	3,439	4,388	5,509	6,352	6,441																								6,441
2000			211	635	651	1,341	2,498	2,778	4,001	4,025	4,497	5,334	5,881																									5,881
2001		0	295	905	1,467	2,715	3,971	4,643	6,397	8,765	10,880	11,417																										11,417
2002	0	0	506	1,096	1,167	1,566	2,374	2,607	3,722	6,395	6,933																											6,933
2003	0	0	0	661	1,032	1,857	3,049	4,239	6,328	7,817																												7,817
2004	0	0	491	500	1,485	2,441	3,071	5,608	7,403																													7,403
2005	0	0	0	298	681	1,447	3,007	4,849																														4,849
2006	0	0	0	422	465	2,066	2,423																															2,423
2007	0	0	0	0	379	1,390																																1,390
2008	0	0	0	0	0																																	-
2009	0	0	404	408																																		408
2010	0	0	0																																			-
2011	0	0																																				-
2012	0																																					-
																																						222,976

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										0.995	1.001	1.026	1.013	1.014	0.994	1.016	0.998	1.009	1.002		
1978																									0.973	1.054	1.029	1.029	1.004	1.004	0.995	1.004	1.011	1.001			
1979																								0.998	0.979	1.037	1.027	1.015	1.007	1.009	1.015	1.002	1.004				
1980																							1.004	1.013	1.016	1.036	1.023	1.023	1.006	0.998	1.015	0.996					
1981																						1.058	1.065	0.981	0.999	1.061	1.023	1.025	1.009	1.011	1.002						
1982																					1.005	0.989	1.031	1.015	0.983	1.024	1.023	1.017	1.021	1.000							
1983																				1.095	0.987	1.045	1.037	1.017	1.008	1.047	1.039	1.019	0.993								
1984																			0.938	1.114	1.021	1.034	1.030	0.985	0.991	1.004	1.030	0.999									
1985																		1.084	0.942	1.079	1.026	1.048	1.036	1.006	1.001	1.030	0.987										
1986																	1.068	1.080	0.954	1.124	0.995	1.045	1.048	1.036	1.023	1.006											
1987																1.086	0.985	1.102	0.963	1.073	0.983	1.041	1.025	1.051	1.034												
1988															1.059	1.035	1.048	1.118	0.907	1.124	0.995	1.042	1.054	1.004													
1989														1.235	1.031	1.045	1.058	1.069	0.908	1.107	1.084	1.076	0.987														
1990													1.026	1.110	1.113	1.088	1.066	1.085	0.920	1.019	1.092	1.001															
1991												1.167	0.994	1.222	1.040	0.984	1.062	1.091	1.026	1.099	1.008																
1992											1.069	1.138	0.967	1.172	0.958	1.043	1.062	1.048	1.080	1.026																	
1993										1.723	0.945	1.081	1.064	1.113	1.061	1.035	1.048	1.179	0.995																		
1994									0.959	1.246	1.068	1.113	1.046	1.191	1.024	1.131	1.161	1.043																			
1995								1.309	1.065	1.302	1.067	1.157	1.048	1.176	1.061	1.096	1.016																				
1996							1.877	1.763	1.104	1.174	1.158	1.139	1.045	1.270	1.235	1.003																					
1997						1.849	0.929	1.321	1.071	1.368	1.020	1.132	1.070	1.182	1.091																						
1998					1.114	1.100	1.703	1.325	1.078	1.346	1.073	1.129	1.225	1.003																							
1999				1.426	2.606	2.568	1.082	1.328	0.891	1.276	1.255	1.153	1.014																								
2000			3.005	1.024	2.061	1.863	1.112	1.440	1.006	1.117	1.186	1.102																									
2001			3.069	1.620	1.851	1.463	1.169	1.378	1.370	1.241	1.049																										
2002			2.165	1.064	1.342	1.516	1.098	1.428	1.718	1.084																											
2003				1.563	1.799	1.642	1.390	1.493	1.235																												
2004			1.019	2.968	1.644	1.258	1.826	1.320																													
2005				2.284	2.125	2.078	1.613																														
2006				1.102	4.443	1.173																															
2007					3.669																																
2008																																					
2009			1.010																																		
2010																																					
2011																																					
3 Yr Avg			1.398	2.118	3.413	1.503	1.610	1.414	1.441	1.148	1.164	1.128	1.103	1.152	1.129	1.076	1.075	1.090	1.034	1.048	1.062	1.040	1.022	1.030	1.019	1.013	1.019	1.012	1.008	1.003	1.011	1.016	1.004	1.005	1.002		
5 Yr Avg			2.054	1.796	2.736	1.533	1.419	1.412	1.244	1.213	1.117	1.131	1.080	1.164	1.094	1.061	1.070	1.089	0.986	1.075	1.032	1.041	1.030	1.016	1.011	1.022	1.020	1.017	1.007	1.005	1.004	1.005	1.004	1.005	1.002		
7 Yr Avg			2.054	1.661	2.411	1.570	1.327	1.387	1.196	1.230	1.116	1.132	1.073	1.158	1.067	1.054	1.067	1.090	0.971	1.082	1.026	1.041	1.031	1.016	1.006	1.030	1.022	1.018	1.008	1.006	1.004	1.005	1.004	1.005	1.002		
3 Yr Wtd			1.010	2.000	3.216	1.428	1.610	1.401	1.397	1.163	1.126	1.128	1.093	1.140	1.113	1.076	1.066	1.084	1.032	1.046	1.064	1.039	1.023	1.028	1.021	1.012	1.021	1.013	1.007	1.003	1.011	1.001	1.005	1.005	1.002		
5 Yr Wtd			2.793	2.466	2.276	1.485	1.419	1.401	1.252	1.200	1.097	1.131	1.076	1.156	1.092	1.065	1.065	1.086	0.974	1.077	1.033	1.040	1.030	1.017	1.013	1.022	1.022	1.017	1.007	1.004	1.004	1.004	1.005	1.005	1.002		
7 Yr Wtd			2.557	1.750	2.020	1.518	1.338	1.386	1.211	1.222	1.097	1.133	1.072	1.153	1.071	1.058	1.064	1.089	0.960	1.083	1.026	1.040	1.031	1.017	1.007	1.028	1.023	1.018	1.007	1.006	1.004	1.004	1.005	1.005	1.002		TAIL
Prior	6.000	1.600	2.100	1.850	1.630	1.350	1.240	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004			1.075
PA Sel.	6.000	1.850	2.200	1.840	1.630	1.350	1.270	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004	1.004		
Selected	6.000	1.850	2.200	1.840	1.630	1.350	1.270	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004	1.004		
Cumulative	385.125	64.188	34.696	15.771	8.571	5.258	3.895	3.067	2.556	2.222	1.984	1.812	1.678	1.576	1.479	1.416	1.355	1.309	1.271	1.240	1.210	1.180	1.151	1.134	1.119	1.104	1.092	1.081	1.071	1.061	1.056	1.051	1.045	1.040	1.036	1.032	1.032

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										1,193	1,032	913	916	878	850	711	706	602	573	508	508
1978																									1,749	1,327	1,498	1,495	1,516	1,354	1,218	1,018	905	861	748		748
1979																								1,256	1,097	851	914	937	894	816	762	746	662	595			595
1980																							1,568	1,401	1,319	1,214	1,269	1,261	1,266	1,166	1,021	1,005	865				865
1981																						1,549	1,671	1,826	1,489	1,288	1,471	1,430	1,417	1,303	1,226	1,095					1,095
1982																					2,278	2,029	1,680	1,642	1,537	1,225	1,222	1,219	1,182	1,181	1,033						1,033
1983																				2,211	2,541	2,129	2,154	2,158	2,014	1,791	1,901	1,965	1,875	1,568							1,568
1984																			2,426	1,787	2,147	2,005	1,975	1,938	1,595	1,357	1,227	1,276	1,123								1,123
1985																		1,806	2,004	1,469	1,652	1,593	1,651	1,655	1,486	1,298	1,311	1,078									1,078
1986																	3,095	3,206	3,385	2,618	3,193	2,791	2,830	2,815	2,817	2,736	2,502										2,502
1987																2,981	3,139	2,736	3,050	2,489	2,663	2,266	2,293	2,239	2,381	2,388											2,388
1988															4,200	4,230	4,091	4,065	4,626	3,366	4,019	3,602	3,623	3,807	3,519												3,519
1989														2,732	3,590	3,443	3,359	3,405	3,531	2,496	2,898	3,199	3,489	3,037													3,037
1990													3,420	3,181	3,469	3,775	4,023	4,054	4,342	3,257	3,077	3,516	3,213														3,213
1991												2,293	2,648	2,349	3,005	2,935	2,596	2,648	2,865	2,741	3,079	2,859															2,859
1992											2,066	2,067	2,296	1,906	2,328	1,909	1,881	1,907	1,923	2,109	2,021																2,021
1993										1,262	2,470	2,080	2,149	2,150	2,392	2,440	2,388	2,406	3,027	2,768																	2,768
1994									1,975	1,652	2,108	2,116	2,301	2,171	2,741	2,574	2,971	3,615	3,582																		3,582
1995								1,922	2,586	2,504	3,384	3,373	3,882	3,777	4,528	4,595	4,995	4,731																			4,731
1996							526	957	1,752	1,761	1,999	2,196	2,418	2,351	3,116	3,943	3,629																				3,629
1997						1,617	2,913	2,380	3,157	3,097	4,341	4,094	4,557	4,663	5,635	6,005																					6,005
1998					868	880	905	1,627	2,167	2,148	2,966	3,004	3,297	4,103	3,817																						3,817
1999				246	332	848	2,219	2,219	2,941	2,290	2,989	3,798	4,306	4,083																							4,083
2000			196	581	541	1,069	2,019	2,027	2,993	2,744	2,968	3,565	3,819																								3,819
2001		0	291	801	1,219	2,211	3,116	3,405	4,691	6,437	7,855	7,757																									7,757
2002	0	0	450	953	932	1,182	1,804	1,863	2,737	4,982	5,110																										5,110
2003	0	0	0	646	920	1,569	2,524	3,389	5,128	6,112																											6,112
2004	0	0	481	463	1,332	2,126	2,567	4,716	6,044																												6,044
2005	0	0	0	282	622	1,284	2,646	4,080																													4,080
2006	0	0	0	416	430	1,915	2,072																														2,072
2007	0	0	0	0	365	1,314																															1,314
2008	0	0	0	0	0																																-
2009	0	0	364	333																																	333
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					93,407

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

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.03%	0.19%	0.63%	0.84%	1.10%	1.37%	1.67%	2.00%	2.35%	2.78%	3.26%	3.72%	4.25%	4.74%	5.18%	5.66%	6.14%	6.60%	7.00%	7.40%	7.81%	8.14%	8.41%	8.66%	8.90%	9.17%	9.39%	9.60%	0.10%	0.10%	0.10%	0.10%	0.10%	5,276,573
1978	0.00%	0.00%	0.01%	0.08%	0.32%	0.53%	0.80%	1.13%	1.51%	1.96%	2.52%	3.14%	3.77%	4.48%	5.22%	5.86%	6.47%	7.08%	7.74%	8.33%	8.93%	9.47%	9.97%	10.43%	10.91%	11.33%	11.75%	12.18%	12.57%	12.94%	13.27%	0.14%	0.14%	0.14%	0.14%		5,254,386
1979	0.00%	0.00%	0.00%	0.18%	0.26%	0.34%	0.50%	0.75%	1.06%	1.43%	1.85%	2.31%	2.79%	3.28%	3.78%	4.32%	4.88%	5.38%	5.88%	6.37%	6.84%	7.25%	7.59%	7.92%	8.20%	8.46%	8.71%	8.96%	9.20%	9.42%	9.63%	0.10%	0.10%	0.10%			5,164,474
1980	0.00%	0.00%	0.04%	0.06%	0.08%	0.12%	0.20%	0.38%	0.68%	1.12%	1.67%	2.27%	2.82%	3.47%	4.07%	4.87%	5.49%	6.12%	6.72%	7.26%	7.78%	8.23%	8.63%	9.01%	9.32%	9.72%	10.04%	10.34%	10.62%	10.90%	11.16%	0.11%	0.12%				5,091,177
1981	0.00%	0.01%	0.02%	0.08%	0.18%	0.35%	0.54%	0.80%	1.18%	1.66%	2.22%	2.82%	3.41%	3.99%	4.56%	5.21%	5.85%	6.41%	6.93%	7.48%	8.07%	8.53%	8.96%	9.45%	9.88%	10.28%	10.69%	11.08%	11.46%	11.81%	12.13%	0.12%					4,908,624
1982	0.00%	0.00%	0.00%	0.00%	0.05%	0.16%	0.35%	0.63%	1.05%	1.57%	2.16%	2.78%	3.39%	4.02%	4.74%	5.56%	6.25%	6.94%	7.58%	8.15%	8.70%	9.24%	9.75%	10.23%	10.63%	10.99%	11.32%	11.63%	11.94%	12.23%	12.51%						5,266,185
1983	0.00%	0.00%	0.00%	0.01%	0.09%	0.19%	0.37%	0.67%	1.12%	1.68%	2.26%	2.85%	3.70%	4.41%	5.16%	6.04%	6.73%	7.44%	8.11%	8.75%	9.35%	9.94%	10.51%	11.05%	11.58%	12.13%	12.65%	13.17%	13.67%	14.13%							5,316,747
1984	0.00%	0.00%	0.00%	0.00%	0.01%	0.05%	0.19%	0.42%	0.78%	1.22%	1.62%	2.31%	2.81%	3.40%	4.12%	4.74%	5.38%	5.96%	6.48%	6.98%	7.49%	8.00%	8.45%	8.89%	9.34%	9.67%	9.96%	10.24%	10.51%								5,395,574
1985	0.00%	0.00%	0.01%	0.04%	0.10%	0.22%	0.53%	0.87%	1.22%	1.64%	2.24%	2.92%	3.44%	3.94%	4.43%	4.99%	5.41%	5.78%	6.18%	6.59%	6.98%	7.35%	7.73%	8.11%	8.49%	8.84%	9.15%	9.42%									5,506,356
1986	0.00%	0.00%	0.00%	0.02%	0.11%	0.34%	0.77%	1.13%	1.57%	2.05%	2.61%	3.27%	3.99%	4.74%	5.39%	6.07%	6.68%	7.31%	8.02%	8.71%	9.36%	9.98%	10.58%	11.34%	11.92%	12.45%	12.97%										5,812,249
1987	0.00%	0.00%	0.00%	0.01%	0.04%	0.11%	0.20%	0.49%	0.82%	1.48%	2.04%	2.52%	3.04%	3.53%	4.00%	4.53%	5.08%	5.58%	6.09%	6.58%	7.07%	7.51%	7.92%	8.30%	8.68%	9.09%											6,193,181
1988	0.00%	0.00%	0.00%	0.00%	0.07%	0.22%	0.42%	0.75%	1.17%	1.63%	2.20%	2.76%	3.47%	4.11%	4.70%	5.32%	5.94%	6.58%	7.22%	7.84%	8.45%	9.02%	9.60%	10.14%	10.65%												6,484,397
1989	0.00%	0.00%	0.00%	0.04%	0.10%	0.22%	0.47%	0.78%	1.16%	1.56%	1.95%	2.53%	2.99%	3.52%	4.02%	4.54%	5.11%	5.63%	6.18%	6.68%	7.19%	7.70%	8.22%	8.72%													6,640,304
1990	0.00%	0.00%	0.03%	0.06%	0.13%	0.27%	0.63%	0.93%	1.36%	1.74%	2.23%	2.70%	3.18%	3.73%	4.23%	4.83%	5.38%	6.08%	6.67%	7.20%	7.68%	8.17%	8.63%														6,973,268
1991	0.00%	0.00%	0.00%	0.02%	0.05%	0.21%	0.41%	0.69%	0.93%	1.26%	1.57%	1.92%	2.28%	2.66%	3.06%	3.45%	3.81%	4.20%	4.62%	5.01%	5.42%	5.81%															7,138,884
1992	0.00%	0.00%	0.00%	0.00%	0.15%	0.36%	0.56%	0.81%	1.14%	1.47%	1.78%	2.10%	2.48%	2.84%	3.20%	3.53%	3.83%	4.20%	4.51%	4.82%	5.15%																6,951,801
1993	0.00%	0.00%	0.00%	0.02%	0.20%	0.31%	0.50%	0.69%	0.86%	1.07%	1.41%	1.70%	1.98%	2.30%	2.57%	2.86%	3.16%	3.45%	3.80%	4.12%																	6,954,996
1994	0.00%	0.00%	0.00%	0.09%	0.24%	0.43%	0.62%	0.92%	1.27%	1.56%	1.87%	2.19%	2.51%	2.95%	3.30%	3.70%	4.10%	4.53%	4.99%																		7,221,716
1995	0.00%	0.00%	0.03%	0.12%	0.35%	0.66%	0.94%	1.35%	1.68%	2.13%	2.60%	3.10%	3.61%	4.19%	4.81%	5.39%	5.96%	6.53%																			7,279,180
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.21%	0.44%	0.69%	1.00%	1.27%	1.64%	1.99%	2.32%	2.77%	3.28%	3.74%																				7,119,619
1997	0.00%	0.00%	0.00%	0.06%	0.12%	0.42%	0.88%	1.28%	1.67%	2.20%	2.86%	3.40%	3.95%	4.53%	5.18%	5.85%																					7,011,137
1998	0.00%	0.00%	0.00%	0.08%	0.25%	0.41%	0.54%	0.79%	1.04%	1.39%	1.76%	2.15%	2.56%	3.04%	3.48%																						6,974,036
1999	0.00%	0.00%	0.02%	0.05%	0.10%	0.28%	0.66%	0.97%	1.30%	1.62%	1.98%	2.42%	2.89%	3.33%																							7,074,826
2000	0.00%	0.00%	0.02%	0.08%	0.15%	0.38%	0.67%	1.05%	1.40%	1.78%	2.13%	2.46%	2.87%																								7,189,648
2001	0.00%	0.00%	0.01%	0.14%	0.33%	0.68%	1.15%	1.67%	2.30%	3.14%	4.08%	4.94%																									7,410,279
2002	0.00%	0.00%	0.08%	0.20%	0.33%	0.53%	0.79%	1.04%	1.37%	1.97%	2.54%																										7,180,173
2003	0.00%	0.00%	0.00%	0.02%	0.15%	0.40%	0.73%	1.17%	1.66%	2.36%																											7,236,443
2004	0.00%	0.00%	0.01%	0.05%	0.20%	0.42%	0.67%	1.18%	1.80%																												7,550,966
2005	0.00%	0.00%	0.00%	0.02%	0.08%	0.22%	0.48%	1.02%																													7,536,083
2006	0.00%	0.00%	0.00%	0.01%	0.04%	0.19%	0.45%																														7,785,410
2007	0.00%	0.00%	0.00%	0.00%	0.02%	0.10%																															7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																																7,613,102
2009	0.00%	0.00%	0.05%	0.10%																																	7,422,640
2010	0.00%	0.00%	0.00%																																		7,501,912
2011	0.00%	0.00%																																			7,501,057
2012	0.00%																																				7,575,325

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										10.67%	10.62%	10.63%	10.91%	11.06%	11.22%	0.11%	0.11%	0.11%	0.11%	0.11%	5,276,573
1978																									14.24%	13.85%	14.61%	15.02%	15.45%	15.52%	15.59%	0.16%	0.16%	0.16%	0.16%		5,254,386
1979																								10.35%	10.33%	10.11%	10.48%	10.77%	10.93%	11.00%	11.11%	0.11%	0.11%	0.11%			5,164,474
1980																							11.71%	11.76%	11.91%	12.10%	12.53%	12.82%	13.11%	13.19%	13.16%	0.13%	0.13%				5,091,177
1981															11.69%	12.37%	13.17%	12.92%	12.90%	13.68%	13.99%	14.34%	14.47%	14.63%	0.15%												4,908,624
1982														13.03%	13.10%	12.95%	13.34%	13.55%	13.32%	13.64%	13.95%	14.18%	14.48%	14.48%													5,266,185
1983													12.90%	14.13%	13.94%	14.57%	15.11%	15.37%	15.50%	16.23%	16.87%	17.20%	17.08%														5,316,747
1984												10.98%	10.29%	11.47%	11.71%	12.11%	12.48%	12.29%	12.18%	12.24%	12.60%	12.59%															5,395,574
1985											9.06%	9.82%	9.25%	9.98%	10.24%	10.73%	11.12%	11.19%	11.20%	11.53%	11.38%															5,506,356
1986											12.01%	12.82%	13.85%	13.22%	14.86%	14.78%	15.45%	16.19%	16.77%	17.16%	17.27%															5,812,249
1987										9.34%	10.15%	9.99%	11.01%	10.60%	11.37%	11.17%	11.63%	11.92%	12.52%	12.94%																6,193,181
1988									11.18%	11.84%	12.25%	12.85%	14.36%	13.03%	14.65%	14.58%	15.19%	16.01%	16.08%																	6,484,397
1989								7.63%	9.43%	9.72%	10.16%	10.75%	11.49%	10.44%	11.55%	12.52%	13.48%	13.30%																		6,640,304
1990							8.09%	8.29%	9.20%	10.25%	11.15%	11.89%	12.90%	11.87%	12.10%	13.22%	13.23%																			6,973,268
1991						5.13%	5.99%	5.95%	7.27%	7.57%	7.45%	7.91%	8.63%	8.85%	9.73%	9.81%																				7,138,884
1992					4.75%	5.08%	5.78%	5.59%	6.55%	6.27%	6.54%	6.94%	7.28%	7.86%	8.06%																					6,951,801
1993				2.88%	4.97%	4.69%	5.07%	5.40%	6.01%	6.37%	6.59%	6.91%	8.15%	8.10%																						6,954,996
1994			4.01%	3.85%	4.79%	5.12%	5.69%	5.96%	7.09%	7.26%	8.22%	9.54%	9.95%																							7,221,716
1995		3.99%	5.23%	5.57%	7.25%	7.73%	8.95%	9.38%	11.03%	11.70%	12.83%	13.02%																								7,279,180
1996	0.95%	1.79%	3.15%	3.48%	4.08%	4.73%	5.39%	5.63%	7.14%	8.82%	8.84%																									7,119,619
1997	2.72%	5.03%	4.68%	6.18%	6.61%	9.05%	9.24%	10.45%	11.18%	13.22%	14.42%																									7,011,137
1998	1.67%	1.84%	3.13%	4.14%	4.47%	6.01%	6.45%	7.29%	8.93%	8.96%																										6,974,036
1999	1.48%	3.80%	4.11%	5.46%	4.86%	6.20%	7.79%	8.98%	9.10%																											7,074,826
2000	1.87%	3.47%	3.86%	5.56%	5.60%	6.25%	7.42%	8.18%																												7,189,648
2001	3.66%	5.36%	6.27%	8.63%	11.83%	14.68%	15.41%																													7,410,279
2002	2.18%	3.31%	3.63%	5.18%	8.91%	9.66%																														7,180,173
2003	2.57%	4.21%	5.86%	8.74%	10.80%																															7,236,443
2004	3.23%	4.07%	7.43%	9.80%																																7,550,966
2005	1.92%	3.99%	6.43%																																	7,536,083
2006	2.65%	3.11%																																		7,785,410
2007	1.79%																																			7,758,240
2008																																				7,613,102
2009																																				7,422,640
2010																																				7,501,912
2011																																				7,501,057
2012																																				7,575,325

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

REPORTED PERMANENT TOTAL DISABILITY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982				3	7	12	21	29	36	41	44	47	51	54	55	58	58	59	60	61	63	64	65	65	65	65	65	65	65	65	65						65
1983			5	5	8	12	20	28	36	39	41	48	53	58	62	62	64	64	64	64	65	65	65	66	67	67	67	68	68	68							68
1984			1	1	2	5	17	22	27	30	36	38	44	45	48	49	52	52	54	56	57	57	58	58	58	58	58	58	58								58
1985			2	2	6	19	21	25	28	36	37	38	39	41	41	41	41	43	44	45	45	47	47	47	47	48	48	48									48
1986			2	5	12	18	23	26	29	36	39	46	47	50	51	53	55	57	58	60	61	61	62	62	62	62	62										62
1987				1	5	8	12	20	27	30	31	33	33	33	36	38	40	41	43	43	44	44	45	45	46	46											46
1988			1	1	6	11	16	22	26	31	35	37	39	43	45	46	46	48	48	48	48	49	49	49	49												49
1989			1	4	7	10	17	23	27	29	35	38	41	44	45	45	47	47	47	48	51	52	52	52													52
1990		1	3	3	7	12	18	20	25	29	34	37	41	43	46	49	51	51	51	52	54	54	55														55
1991				2	6	11	13	15	15	18	21	22	25	26	27	27	28	29	30	31	32	32															32
1992			2	5	7	9	13	14	15	19	20	22	23	25	25	28	28	28	29	30	31																31
1993				1	7	8	12	15	15	18	25	25	27	29	29	31	32	32	35	36																	36
1994				2	3	7	8	12	15	16	18	21	21	23	23	25	28	31	32																		32
1995			1	4	9	11	13	16	18	23	26	28	31	33	35	35	36	36																			36
1996					1	5	5	9	11	15	16	18	19	19	22	25	25																				25
1997				1	4	10	16	17	19	21	27	28	29	30	34	36																					36
1998			1	3	7	8	10	15	17	21	22	25	26	30	31																						31
1999			1	1	2	5	12	13	15	15	16	18	19	19																							19
2000			1	3	3	7	13	15	17	18	19	22	25																								25
2001			2	4	7	12	16	19	22	29	33	35																									35
2002			2	4	4	6	9	11	15	21	23																										23
2003				2	3	7	9	12	15	20																											20
2004			1	1	4	7	9	15	19																												19
2005				1	3	5	10	14																													14
2006				1	1	4	6																														6
2007					1	3																															3
2008																																					
2009			1	1																																	1
2010																																					
2011																																					
2012																																					
																																					927

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982				2.333	1.714	1.750	1.381	1.241	1.139	1.073	1.068	1.085	1.059	1.019	1.055	1.000	1.017	1.017	1.017	1.033	1.016	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983			1.000	1.600	1.500	1.667	1.400	1.286	1.083	1.051	1.171	1.104	1.094	1.069	1.000	1.032	1.000	1.000	1.000	1.016	1.000	1.000	1.015	1.015	1.000	1.000	1.015	1.000	1.000								
1984			1.000	2.000	2.500	3.400	1.294	1.227	1.111	1.200	1.056	1.158	1.023	1.067	1.021	1.061	1.000	1.038	1.037	1.018	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000									
1985			1.000	3.000	3.167	1.105	1.190	1.120	1.286	1.028	1.027	1.026	1.051	1.000	1.000	1.000	1.049	1.023	1.023	1.000	1.044	1.000	1.000	1.000	1.021	1.000	1.000										
1986			2.500	2.400	1.500	1.278	1.130	1.115	1.241	1.083	1.179	1.022	1.064	1.020	1.039	1.038	1.036	1.018	1.034	1.017	1.000	1.016	1.000	1.000	1.000	1.000											
1987				5.000	1.600	1.500	1.667	1.350	1.111	1.033	1.065	1.000	1.000	1.091	1.056	1.053	1.025	1.049	1.000	1.023	1.000	1.023	1.000	1.022	1.000												
1988			1.000	6.000	1.833	1.455	1.375	1.182	1.192	1.129	1.057	1.054	1.103	1.047	1.022	1.000	1.043	1.000	1.000	1.000	1.021	1.000	1.000	1.000													
1989			4.000	1.750	1.429	1.700	1.353	1.174	1.074	1.207	1.086	1.079	1.073	1.023	1.000	1.044	1.000	1.000	1.021	1.063	1.020	1.000	1.000														
1990		3.000	1.000	2.333	1.714	1.500	1.111	1.250	1.160	1.172	1.088	1.108	1.049	1.070	1.065	1.041	1.000	1.000	1.020	1.038	1.000	1.019															
1991				3.000	1.833	1.182	1.154	1.000	1.200	1.167	1.048	1.136	1.040	1.038	1.000	1.037	1.036	1.034	1.033	1.032	1.000																
1992			2.500	1.400	1.286	1.444	1.077	1.071	1.267	1.053	1.100	1.045	1.087	1.000	1.120	1.000	1.000	1.036	1.034	1.033																	
1993				7.000	1.143	1.500	1.250	1.000	1.200	1.389	1.000	1.080	1.074	1.000	1.069	1.032	1.000	1.094	1.029																		
1994				1.500	2.333	1.143	1.500	1.250	1.067	1.125	1.167	1.000	1.095	1.000	1.087	1.120	1.107	1.032																			
1995			4.000	2.250	1.222	1.182	1.231	1.125	1.278	1.130	1.077	1.107	1.065	1.061	1.000	1.029	1.000																				
1996					5.000	1.000	1.800	1.222	1.364	1.067	1.125	1.056	1.000	1.158	1.136	1.000																					
1997				4.000	2.500	1.600	1.063	1.118	1.105	1.286	1.037	1.036	1.034	1.133	1.059																						
1998			3.000	2.333	1.143	1.250	1.500	1.133	1.235	1.048	1.136	1.040	1.154	1.033																							
1999			1.000	2.000	2.500	2.400	1.083	1.154	1.000	1.067	1.125	1.056	1.000																								
2000			3.000	1.000	2.333	1.857	1.154	1.133	1.059	1.056	1.158	1.136																									
2001			2.000	1.750	1.714	1.333	1.188	1.158	1.318	1.138	1.061																										
2002			2.000	1.000	1.500	1.500	1.222	1.364	1.400	1.095																											
2003				1.500	2.333	1.286	1.333	1.250	1.333																												
2004			1.000	4.000	1.750	1.286	1.667	1.267																													
2005				3.000	1.667	2.000	1.400																														
2006				1.000	4.000	1.500																															
2007					3.000																																
2008																																					
2009			1.000																																		
2010																																					
2011																																					
3 Yr Avg		3.000	1.333	2.667	2.889	1.595	1.467	1.293	1.351	1.096	1.115	1.077	1.063	1.108	1.065	1.050	1.036	1.054	1.032	1.035	1.007	1.006	1.000	1.007	1.007	1.000	1.005	1.000	1.000	1.000							
5 Yr Avg		3.000	1.800	2.100	2.550	1.514	1.362	1.234	1.222	1.081	1.103	1.065	1.051	1.077	1.070	1.036	1.029	1.039	1.027	1.033	1.008	1.012	1.000	1.004	1.004	1.000	1.004	1.000	1.000	1.000							
7 Yr Avg		3.000	1.857	1.893	2.281	1.537	1.292	1.208	1.207	1.108	1.103	1.061	1.060	1.055	1.067	1.037	1.020	1.028	1.020	1.029	1.012	1.011	1.002	1.005	1.004	1.000	1.004	1.000	1.000	1.000							
3 Yr Wtd					2.400	1.563	1.464	1.289	1.346	1.103	1.103	1.077	1.068	1.101	1.055	1.047	1.031	1.055	1.032	1.035	1.007	1.006	1.000	1.006	1.006	1.000	1.006	1.000	1.000	1.000							
5 Yr Wtd					2.167	1.483	1.340	1.222	1.226	1.087	1.094	1.063	1.056	1.074	1.063	1.035	1.026	1.035	1.026	1.033	1.009	1.012	1.000	1.004	1.004	1.000	1.004	1.000	1.000	1.000							
7 Yr Wtd					1.913	1.500	1.269	1.200	1.208	1.114	1.094	1.063	1.064	1.053	1.062	1.036	1.016	1.023	1.018	1.029	1.012	1.011	1.003	1.005	1.003	1.000	1.004	1.000	1.000	1.000							TAIL
Prior	8.000	2.600	2.500	1.800	1.625	1.405	1.270	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.020	1.013	1.013	1.010	1.009	1.007	1.006	1.004	1.003	1.004	1.003							1.017
PA Sel.	8.000	2.600	2.500	1.800	1.635	1.405	1.275	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.022	1.014	1.013	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003							
Selected	8.000	2.600	2.500	1.800	1.635	1.405	1.275	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.022	1.014	1.013	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003							
Cumulative	715.153	89.394	34.382	13.753	7.641	4.673	3.326	2.609	2.183	1.915	1.710	1.577	1.463	1.377	1.311	1.261	1.212	1.173	1.144	1.118	1.094	1.079	1.065	1.055	1.045	1.038	1.032	1.028	1.024	1.020	1.017	1.017	1.017	1.017	1.017	1.017	1.017

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982					1.792	1.287	1.293	1.340	1.319	1.282	1.204	1.122	1.120	1.158	1.112	1.125	1.092	1.073	1.058	1.035	1.045	1.039	1.048	1.040	1.034	1.030	1.028	1.026	1.025	1.023							
1983				3.999	1.385	1.150	1.311	1.300	1.381	1.279	1.080	1.175	1.089	1.095	1.170	1.080	1.106	1.089	1.079	1.053	1.063	1.058	1.035	1.033	1.047	1.043	1.026	1.038	1.034							
1984			1.254	1.281	1.705	1.038	1.750	1.496	1.415	1.107	1.352	1.051	1.182	1.138	1.126	1.069	1.108	1.047	1.039	1.054	1.068	1.038	1.052	1.051	1.036	1.030	1.028	1.026								
1985			6.546	0.872	0.715	2.183	1.376	1.257	1.042	1.329	1.268	1.149	1.090	1.122	1.128	1.082	1.019	1.046	1.041	1.060	1.008	1.052	1.049	1.047	1.019	1.035	1.030									
1986				2.554	2.134	1.779	1.294	1.248	1.052	1.172	1.062	1.197	1.116	1.115	1.083	1.061	1.055	1.078	1.050	1.057	1.066	1.043	1.072	1.051	1.045	1.041										
1987				0.713	1.720	1.171	1.484	1.247	1.621	1.335	1.158	1.210	1.159	1.040	1.072	1.066	1.071	1.041	1.082	1.050	1.063	1.031	1.048	1.022	1.047											
1988					1.708	1.287	1.304	1.313	1.169	1.194	1.189	1.190	1.075	1.094	1.106	1.118	1.060	1.098	1.085	1.078	1.046	1.064	1.056	1.051												
1989			2.217	1.627	1.540	1.263	1.223	1.257	1.253	1.038	1.192	1.098	1.095	1.117	1.129	1.077	1.102	1.098	1.059	1.013	1.051	1.067	1.061													
1990			2.000	1.005	1.194	1.567	1.318	1.171	1.107	1.094	1.111	1.065	1.118	1.060	1.073	1.070	1.129	1.098	1.058	1.028	1.063	1.036														
1991				0.867	2.194	1.631	1.479	1.349	1.123	1.072	1.164	1.044	1.123	1.109	1.128	1.064	1.064	1.063	1.051	1.047	1.072															
1992			0.400	105.982	1.903	1.057	1.361	1.303	1.017	1.152	1.077	1.125	1.057	1.125	0.984	1.088	1.096	1.037	1.034	1.034																
1993				1.869	1.389	1.066	1.098	1.254	1.030	0.954	1.203	1.079	1.082	1.114	1.043	1.069	1.091	1.006	1.056																	
1994				1.689	0.773	1.262	0.983	1.113	1.146	1.067	1.002	1.147	1.074	1.118	1.032	0.990	0.998	1.066																		
1995			1.028	1.263	1.547	1.209	1.165	1.100	0.993	1.081	1.107	1.053	1.088	1.082	1.121	1.076	1.094																			
1996					12.902	2.224	1.157	1.273	1.070	1.190	1.145	1.148	1.168	1.028	1.044	1.141																				
1997				0.554	1.349	1.319	1.377	1.169	1.188	1.013	1.145	1.124	1.107	1.009	1.068																					
1998			20.619	1.338	1.401	1.057	0.982	1.151	1.083	1.211	1.073	1.148	1.030	1.107																						
1999			2.097	0.968	1.149	0.982	1.354	1.158	1.248	1.141	1.088	1.132	1.152																							
2000			1.171	2.021	1.069	0.947	1.359	1.184	1.199	1.131	1.000	1.026																								
2001			12.265	1.358	1.188	1.272	1.219	1.190	1.036	1.141	1.141																									
2002			1.262	1.634	1.091	0.990	1.070	0.970	1.025	1.178																										
2003				5.148	1.099	1.421	1.214	1.130	1.066																											
2004			3.557	1.026	1.179	1.244	1.062	1.202																												
2005				1.191	1.658	1.104	1.524																													
2006				6.200	1.075	1.557																														
2007					1.848																															
2008																																				
2009			1.888																																	
2010																																				
2011																																				
3 Yr Avg			2.236	2.806	1.527	1.302	1.267	1.101	1.042	1.150	1.076	1.102	1.097	1.048	1.078	1.069	1.061	1.036	1.047	1.036	1.062	1.056	1.055	1.041	1.037	1.035	1.028	1.030	1.029	1.023							
5 Yr Avg			4.029	3.040	1.372	1.263	1.218	1.135	1.115	1.160	1.089	1.116	1.109	1.069	1.062	1.073	1.069	1.054	1.052	1.040	1.059	1.048	1.057	1.044	1.039	1.036	1.028	1.030	1.029	1.023							
7 Yr Avg			6.123	2.654	1.305	1.219	1.258	1.141	1.121	1.144	1.100	1.111	1.100	1.083	1.060	1.071	1.082	1.067	1.061	1.044	1.053	1.047	1.053	1.042	1.038	1.036	1.028	1.030	1.029	1.023							
3 Yr Wtd					1.398	1.306	1.232	1.097	1.043	1.149	1.079	1.100	1.106	1.042	1.079	1.066	1.059	1.040	1.046	1.037	1.063	1.056	1.055	1.042	1.038	1.036	1.028	1.030	1.029	1.023							
5 Yr Wtd					1.263	1.236	1.191	1.130	1.107	1.156	1.091	1.113	1.113	1.066	1.064	1.070	1.067	1.055	1.051	1.041	1.059	1.049	1.057	1.044	1.039	1.036	1.028	1.030	1.029	1.023							
10 Yr Wtd					1.202	1.177	1.215	1.144	1.102	1.111	1.092	1.103	1.102	1.082	1.070	1.074	1.074	1.063	1.056	1.047	1.055	1.048	1.053	1.042	1.038	1.036	1.028	1.030	1.029	1.023							TAIL
Prior	10.000	5.000	4.000	1.857	1.161	1.194	1.196	1.129	1.119	1.121	1.087	1.119	1.094	1.065	1.061	1.055	1.045	1.052	1.072	1.047	1.046	1.047	1.047	1.041	1.038	1.028	1.030	1.028	1.025	1.021	1.021	1.020	1.018	1.015	1.018		1.192
PA Sel.	3.750	1.525	1.260	1.210	1.145	1.164	1.146	1.125	1.121	1.104	1.103	1.092	1.086	1.079	1.077	1.069	1.062	1.060	1.056	1.051	1.050	1.044	1.041	1.037	1.036	1.033	1.032	1.028	1.028	1.026							
Selected	10.000	5.000	4.000	2.000	1.263	1.236	1.191	1.130	1.107	1.156	1.091	1.113	1.113	1.066	1.064	1.070	1.067	1.055	1.051	1.041	1.059	1.049	1.057	1.044	1.039	1.036	1.028	1.030	1.029	1.023							
Cumulative	4209.641	420.964	84.193	21.048	10.524	8.336	6.745	5.663	5.010	4.527	3.917	3.590	3.225	2.898	2.719	2.557	2.388	2.238	2.122	2.019	1.940	1.831	1.746	1.652	1.583	1.523	1.470	1.430	1.388	1.348	1.318	1.318	1.318	1.318	1.318	1.318	1.318

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	0	0	406	1,248	2,809	5,015	8,345	12,536	17,250	22,193	27,024	32,045	37,790	44,334	49,880	55,395	60,448	64,997	69,448	73,752	77,835	81,593	84,825	87,717	90,315	92,819	95,232	97,601	99,855						99,855
1983	0	0	0	111	708	1,471	2,819	5,171	8,644	12,929	17,379	21,968	28,506	33,967	39,752	46,509	51,850	57,363	62,465	67,387	72,062	76,587	81,012	85,158	89,263	93,490	97,505	101,511	105,355	108,890							108,890
1984	0	0	35	44	113	484	1,707	3,866	7,095	11,151	14,810	21,130	25,709	31,075	37,716	43,359	49,190	54,501	59,250	63,854	68,502	73,136	77,284	81,285	85,394	88,439	91,099	93,639	96,102								96,102
1985	0	0	64	417	1,091	2,472	5,966	9,772	13,753	18,431	25,181	32,799	38,693	44,324	49,732	56,118	60,745	64,948	69,491	73,999	78,433	82,601	86,890	91,159	95,406	99,325	102,777	105,909									105,909
1986	0	0	0	157	964	3,086	7,016	10,266	14,285	18,656	23,678	29,652	36,261	43,047	48,976	55,125	60,696	66,385	72,846	79,111	85,018	90,656	96,091	103,014	108,277	113,105	117,771										117,771
1987	0	0	0	148	526	1,449	2,544	6,292	10,591	19,081	26,319	32,451	39,253	45,514	51,626	58,433	65,555	71,949	78,516	84,941	91,246	96,953	102,246	107,116	111,942	117,228											117,228
1988	0	0	0	0	912	2,856	5,347	9,587	14,880	20,748	27,968	35,144	44,097	52,245	59,793	67,624	75,583	83,627	91,849	99,665	107,398	114,698	122,095	128,896	135,445												135,445
1989	0	0	48	425	1,211	2,665	5,724	9,471	13,974	18,808	23,561	30,497	36,141	42,462	48,528	54,771	61,636	67,918	74,573	80,645	86,764	93,012	99,259	105,311													105,311
1990	0	0	331	662	1,553	3,179	7,472	10,942	16,016	20,561	26,362	31,864	37,606	44,095	49,982	57,132	63,614	71,813	78,861	85,058	90,827	96,592	101,962														101,962
1991	0	0	19	410	1,067	4,293	8,274	14,117	19,040	25,658	32,092	39,143	46,447	54,263	62,499	70,470	77,745	85,649	94,147	102,269	110,521	118,446															118,446
1992	0	20	20	20	3,041	7,441	11,363	16,651	23,246	29,957	36,332	43,024	50,610	58,161	65,416	72,085	78,398	85,894	92,238	98,652	105,379																105,379
1993	0	6	6	263	3,439	5,460	8,726	11,974	15,011	18,555	24,593	29,589	34,494	40,071	44,619	49,765	54,937	59,958	65,992	71,686																	71,686
1994	0	0	0	1,839	4,659	8,404	12,121	17,878	24,878	30,413	36,505	42,665	48,953	57,571	64,358	72,222	80,050	88,426	97,329																		97,329
1995	0	0	519	2,133	6,062	11,460	16,376	23,472	29,058	36,869	45,041	53,710	62,633	72,551	83,294	93,383	103,358	113,088																			113,088
1996	0	0	0	0	35	2,266	5,042	10,496	16,333	23,840	30,253	38,975	47,230	55,147	65,645	77,899	88,876																				88,876
1997	0	0	0	865	1,917	6,466	13,646	19,961	26,072	34,226	44,556	52,927	61,618	70,582	80,693	91,221																					91,221
1998	0	0	22	1,389	4,336	6,945	9,173	13,516	17,637	23,606	29,937	36,501	43,569	51,793	59,251																						59,251
1999	0	0	657	1,378	2,668	7,662	18,055	26,485	35,401	44,186	53,796	65,821	78,675	90,655																							90,655
2000	0	0	416	1,462	2,954	7,367	12,949	20,311	27,255	34,606	41,313	47,813	55,733																								55,733
2001	0	0	77	1,894	4,500	9,165	15,543	22,507	31,009	42,342	54,998	66,556																									66,556
2002	0	0	1,577	3,981	6,506	10,651	15,813	20,679	27,363	39,249	50,634																										50,634
2003	0	0	0	415	3,201	8,208	15,002	24,275	34,289	48,726																											48,726
2004	0	0	283	1,006	4,130	8,522	13,625	24,124	36,745																												36,745
2005	0	0	0	486	1,737	4,799	10,598	22,614																													22,614
2006	0	0	0	194	1,206	5,186	12,109																														12,109
2007	0	0	0	0	492	2,729																															2,729
2008	0	0	0	0	0																																-
2009	0	0	1,362	2,571																																	2,571
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

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

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

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

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

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982				0.01%	0.01%	0.02%	0.04%	0.06%	0.07%	0.08%	0.08%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%					5,266,185
1983			0.01%	0.01%	0.02%	0.02%	0.04%	0.05%	0.07%	0.07%	0.08%	0.09%	0.10%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%							5,316,747
1984			0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%								5,395,574
1985			0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.05%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%									5,506,356
1986			0.00%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%										5,812,249
1987				0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%											6,193,181
1988			0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%												6,484,397
1989			0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%													6,640,304
1990		0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%														6,973,268
1991				0.00%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%															7,138,884
1992			0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%																6,951,801
1993				0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																	6,954,996
1994				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%																		7,221,716
1995			0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%																			7,279,180
1996					0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%																				7,119,619
1997				0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%																					7,011,137
1998			0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%																						6,974,036
1999			0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%																							7,074,826
2000			0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%																								7,189,648
2001			0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%																									7,410,279
2002			0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%																										7,180,173
2003				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%																											7,236,443
2004			0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%																												7,550,966
2005				0.00%	0.00%	0.01%	0.01%	0.02%																													7,536,083
2006				0.00%	0.00%	0.01%	0.01%																														7,785,410
2007					0.00%	0.00%																															7,758,240
2008																																					7,613,102
2009			0.00%	0.00%																																	7,422,640
2010																																					7,501,912
2011																																					7,501,057
2012																																					7,575,325

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	0	0	406	842	1,561	2,206	3,330	4,191	4,714	4,943	4,831	5,020	5,745	6,544	5,547	5,515	5,053	4,549	4,450	4,304	4,084	3,757	3,232	2,893	2,597	2,504	2,413	2,369	2,255						66
1983	0	0	0	111	597	763	1,348	2,353	3,473	4,285	4,450	4,589	6,538	5,461	5,785	6,757	5,341	5,513	5,101	4,922	4,675	4,525	4,425	4,146	4,105	4,227	4,015	4,006	3,843	3,535							69
1984	0	0	35	9	69	370	1,223	2,159	3,229	4,056	3,659	6,320	4,580	5,366	6,641	5,642	5,831	5,312	4,748	4,604	4,648	4,634	4,148	4,001	4,109	3,045	2,660	2,540	2,463								59
1985	0	0	64	353	674	1,381	3,493	3,806	3,981	4,679	6,750	7,618	5,894	5,630	5,408	6,387	4,626	4,203	4,543	4,509	4,434	4,168	4,289	4,268	4,247	3,920	3,452	3,132									49
1986	0	0	0	157	807	2,122	3,930	3,249	4,020	4,371	5,021	5,974	6,609	6,786	5,929	6,149	5,571	5,689	6,461	6,266	5,906	5,638	5,434	6,923	5,263	4,828	4,666										64
1987	0	0	0	148	379	922	1,096	3,748	4,299	8,489	7,239	6,132	6,802	6,261	6,112	6,808	7,122	6,394	6,567	6,425	6,305	5,706	5,293	4,870	4,826	5,286											48
1988	0	0	0	0	912	1,944	2,492	4,239	5,293	5,868	7,220	7,176	8,953	8,148	7,548	7,830	7,959	8,045	8,221	7,817	7,732	7,300	7,397	6,801	6,549												51
1989	0	0	48	377	786	1,454	3,058	3,747	4,503	4,834	4,753	6,936	5,643	6,322	6,066	6,243	6,866	6,281	6,655	6,073	6,119	6,248	6,247	6,052													55
1990	0	0	331	331	891	1,626	4,293	3,470	5,074	4,546	5,801	5,502	5,742	6,489	5,887	7,150	6,482	8,199	7,048	6,197	5,769	5,765	5,370														59
1991	0	0	19	391	657	3,226	3,981	5,843	4,923	6,618	6,434	7,051	7,304	7,816	8,236	7,971	7,275	7,904	8,498	8,122	8,252	7,925															35
1992	0	20	0	0	3,020	4,400	3,923	5,287	6,595	6,711	6,375	6,692	7,586	7,551	7,255	6,669	6,313	7,497	6,343	6,414	6,727																34
1993	0	6	0	257	3,176	2,021	3,266	3,248	3,037	3,544	6,038	4,995	4,906	5,576	4,548	5,147	5,172	5,021	6,034	5,694																	40
1994	0	0	0	1,839	2,820	3,746	3,717	5,757	7,000	5,534	6,092	6,160	6,288	8,618	6,787	7,864	7,829	8,376	8,902																		37
1995	0	0	519	1,614	3,929	5,398	4,916	7,097	5,586	7,811	8,172	8,669	8,923	9,918	10,742	10,089	9,975	9,729																			42
1996	0	0	0	0	35	2,231	2,775	5,454	5,837	7,507	6,413	8,722	8,255	7,917	10,498	12,254	10,977																				30
1997	0	0	0	865	1,052	4,549	7,180	6,314	6,112	8,153	10,330	8,371	8,691	8,964	10,110	10,529																					45
1998	0	0	22	1,366	2,947	2,609	2,229	4,343	4,121	5,968	6,331	6,564	7,068	8,225	7,458																						41
1999	0	0	657	721	1,290	4,994	10,393	8,430	8,917	8,785	9,610	12,025	12,854	11,980																							26
2000	0	0	416	1,046	1,492	4,412	5,583	7,361	6,945	7,350	6,708	6,500	7,920																								37
2001	0	0	77	1,817	2,606	4,665	6,378	6,964	8,502	11,333	12,656	11,558																									55
2002	0	0	1,577	2,404	2,525	4,145	5,162	4,866	6,684	11,886	11,385																										36
2003	0	0	0	415	2,786	5,008	6,794	9,273	10,013	14,438																											35
2004	0	0	283	723	3,123	4,392	5,103	10,499	12,621																												37
2005	0	0	0	486	1,251	3,062	5,799	12,017																													34
2006	0	0	0	194	1,011	3,980	6,924																														29
2007	0	0	0	0	492	2,237																															28
2008	0	0	0	0	0																																31
2009	0	0	1,362	1,209																																	29
2010	0	0	0																																		30
2011	0	0																																			30
2012	0																																				30
																																					1,321

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.000	0.000	2.072	1.856	1.413	1.509	1.259	1.125	1.049	0.977	1.039	1.144	1.139	0.848	0.994	0.916	0.900	0.978	0.967	0.949	0.920	0.860	0.895	0.898	0.964	0.964	0.982	0.952							
1983	0.000	0.000	0.000	5.398	1.276	1.767	1.746	1.476	1.234	1.039	1.031	1.425	0.835	1.059	1.168	0.790	1.032	0.925	0.965	0.950	0.968	0.978	0.937	0.990	1.030	0.950	0.998	0.959	0.920								
1984	0.000	0.000	0.254	7.706	5.349	3.304	1.765	1.496	1.256	0.902	1.727	0.725	1.172	1.238	0.850	1.033	0.911	0.894	0.970	1.010	0.997	0.895	0.965	1.027	0.741	0.874	0.955	0.970									
1985	0.000	0.000	5.546	1.908	2.049	2.529	1.090	1.046	1.175	1.443	1.129	0.774	0.955	0.961	1.181	0.724	0.908	1.081	0.992	0.983	0.940	1.029	0.995	0.995	0.923	0.881	0.907										
1986	0.000	0.000	0.000	5.129	2.630	1.852	0.827	1.237	1.087	1.149	1.190	1.106	1.027	0.874	1.037	0.906	1.021	1.136	0.970	0.943	0.955	0.964	1.274	0.760	0.917	0.966											
1987	0.000	0.000	0.000	2.563	2.436	1.188	3.421	1.147	1.975	0.853	0.847	1.109	0.920	0.976	1.114	1.046	0.898	1.027	0.978	0.981	0.905	0.928	0.920	0.991	1.095												
1988	0.000	0.000	0.000	0.000	2.131	1.282	1.701	1.249	1.108	1.231	0.994	1.248	0.910	0.926	1.037	1.016	1.011	1.022	0.951	0.989	0.944	1.013	0.919	0.963													
1989	0.000	0.000	7.868	2.082	1.850	2.104	1.225	1.202	1.073	0.983	1.459	0.814	1.120	0.960	1.029	1.100	0.915	1.060	0.913	1.008	1.021	1.000	0.969														
1990	0.000	0.000	1.000	2.692	1.825	2.640	0.808	1.462	0.896	1.276	0.948	1.044	1.130	0.907	1.215	0.907	1.265	0.860	0.879	0.931	0.999	0.932															
1991	0.000	0.000	20.196	1.681	4.910	1.234	1.468	0.842	1.344	0.972	1.096	1.036	1.070	1.054	0.968	0.913	1.086	1.075	0.956	1.016	0.960																
1992	0.000	0.000	0.000	0.000	1.457	0.892	1.348	1.247	1.018	0.950	1.050	1.134	0.995	0.961	0.919	0.947	1.187	0.846	1.011	1.049																	
1993	0.000	0.000	0.000	12.360	0.636	1.616	0.994	0.935	1.167	1.703	0.827	0.982	1.137	0.816	1.132	1.005	0.971	1.202	0.944																		
1994	0.000	0.000	0.000	1.534	1.328	0.992	1.549	1.216	0.791	1.101	1.011	1.021	1.370	0.788	1.159	0.996	1.070	1.063																			
1995	0.000	0.000	3.110	2.434	1.374	0.911	1.444	0.787	1.398	1.046	1.061	1.029	1.111	1.083	0.939	0.989	0.975																				
1996	0.000	0.000	0.000	0.000	63.512	1.244	1.965	1.070	1.286	0.854	1.360	0.946	0.959	1.326	1.167	0.896																					
1997	0.000	0.000	0.000	1.216	4.326	1.578	0.879	0.968	1.334	1.267	0.810	1.038	1.031	1.128	1.041																						
1998	0.000	0.000	60.856	2.157	0.885	0.854	1.949	0.949	1.448	1.061	1.037	1.077	1.164	0.907																							
1999	0.000	0.000	1.097	1.789	3.871	2.081	0.811	1.058	0.985	1.094	1.251	1.069	0.932																								
2000	0.000	0.000	2.514	1.427	2.957	1.265	1.319	0.943	1.058	0.913	0.969	1.219																									
2001	0.000	0.000	23.530	1.434	1.790	1.367	1.092	1.221	1.333	1.117	0.913																										
2002	0.000	0.000	1.525	1.050	1.642	1.245	0.943	1.374	1.778	0.958																											
2003	0.000	0.000	0.000	6.721	1.797	1.357	1.365	1.080	1.442																												
2004	0.000	0.000	2.557	4.318	1.406	1.162	2.057	1.202																													
2005	0.000	0.000	0.000	2.572	2.448	1.894	2.072																														
2006	0.000	0.000	0.000	5.200	3.935	1.740																															
2007	0.000	0.000	0.000	0.000	4.543																																
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.000	0.888																																		
2010	0.000	0.000	0.000																																		
2011	0.000																																				
3 Yr Avg	0.000	0.000	0.296	1.733	2.826	1.599	1.832	1.219	1.518	0.996	1.044	1.121	1.042	1.120	1.049	0.960	1.005	1.037	0.970	0.999	0.994	0.982	0.936	0.905	0.979	0.907	0.953	0.964	0.951	0.952							
5 Yr Avg	0.000	0.000	0.178	2.418	2.466	1.480	1.506	1.164	1.319	1.028	0.996	1.070	1.040	1.046	1.088	0.966	1.058	1.009	0.940	0.999	0.966	0.967	1.015	0.947	0.941	0.914	0.956	0.964	0.951	0.952							
10 Yr Avg	0.000	0.000	2.850	2.451	2.439	1.454	1.445	1.065	1.285	1.111	1.029	1.055	1.090	0.993	1.061	0.981	1.040	1.037	0.956	0.986	0.966	0.965	0.987	0.941	0.934	0.914	0.956	0.964	0.951	0.952							
3 Yr Wtd			0.888	7.732	3.368	1.559	1.796	1.190	1.494	1.006	1.038	1.110	1.019	1.118	1.049	0.953	1.007	1.018	0.969	1.001	0.990	0.985	0.936	0.895	0.979	0.914	0.956	0.963	0.944	0.952							
5 Yr Wtd			1.388	4.186	2.156	1.447	1.492	1.149	1.310	1.030	0.986	1.062	1.026	1.045	1.075	0.958	1.054	0.995	0.940	0.999	0.964	0.970	1.009	0.930	0.945	0.920	0.957	0.963	0.944	0.952							
10 Yr Wtd			2.233	2.124	2.023	1.472	1.316	1.067	1.273	1.075	1.019	1.053	1.070	1.002	1.052	0.974	1.036	1.025	0.954	0.987	0.964	0.967	0.988	0.930	0.939	0.920	0.957	0.963	0.944	0.952							
Prior	30.000	5.000	2.500	2.159	2.082	1.428	1.257	1.058	1.238	1.083	1.041	1.039	1.100	1.002	1.058	0.981	1.038	1.008	0.956	0.980	0.947	0.963	0.995	0.920	0.913	0.937	0.966	0.974	0.935	0.910	0.926	0.949	0.902	0.896			
Selected	30.000	5.000	2.233	2.124	2.023	1.472	1.316	1.067	1.273	1.075	1.019	1.053	1.070	1.002	1.052	0.974	1.036	1.025	0.954	0.987	0.964	0.967	0.988	0.930	0.939	0.920	0.957	0.963	0.944	0.952							1.340

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.000	0.000	2.194	4.546	8.435	11.917	17.988	22.639	25.467	26.704	26.099	27.120	31.038	35.351	29.963	29.792	27.297	24.574	24.042	23.251	22.061	20.298	17.460	15.627	14.031	13.529	13.036	12.795	12.179						
1983	0.000	0.000	0.000	0.564	3.044	3.886	6.867	11.988	17.694	21.830	22.674	23.381	33.313	27.823	29.473	34.429	27.211	28.091	25.992	25.079	23.819	23.054	22.545	21.125	20.916	21.537	20.457	20.410	19.582	18.012							
1984	0.000	0.000	0.172	0.044	0.337	1.801	5.953	10.508	15.718	19.743	17.807	30.760	22.289	26.117	32.323	27.462	28.380	25.853	23.110	22.410	22.623	22.555	20.187	19.475	19.997	14.819	12.948	12.361	11.987								
1985	0.000	0.000	0.297	1.647	3.142	6.437	16.279	17.738	18.552	21.804	31.455	35.504	27.467	26.238	25.202	29.765	21.560	19.586	21.173	21.011	20.663	19.424	19.989	19.892	19.792	18.267	16.086	14.596									
1986	0.000	0.000	0.000	0.714	3.660	9.624	17.826	14.738	18.231	19.826	22.774	27.097	29.976	30.778	26.892	27.889	25.269	25.801	29.302	28.419	26.789	25.574	24.648	31.401	23.870	21.899	21.164										
1987	0.000	0.000	0.000	0.649	1.664	4.053	4.815	16.470	18.892	37.306	31.809	26.947	29.891	27.513	26.858	29.916	31.297	28.097	28.859	28.235	27.707	25.075	23.261	21.401	21.208	23.230											
1988	0.000	0.000	0.000	0.000	3.866	8.239	10.562	17.970	22.438	24.873	30.606	30.416	37.952	34.539	31.996	33.192	33.737	34.102	34.849	33.134	32.777	30.946	31.356	28.828	27.761												
1989	0.000	0.000	0.197	1.554	3.236	5.986	12.591	15.428	18.540	19.900	19.568	28.556	23.233	26.025	24.974	25.700	28.265	25.859	27.398	25.001	25.190	25.722	25.719	24.915													
1990	0.000	0.000	1.307	1.307	3.519	6.422	16.953	13.704	20.036	17.952	22.908	21.726	22.676	25.626	23.249	28.237	25.599	32.377	27.835	24.473	22.783	22.765	21.208														
1991	0.000	0.000	0.074	1.502	2.524	12.395	15.298	22.455	18.917	25.430	24.725	27.096	28.068	30.036	31.647	30.632	27.956	30.372	32.655	31.211	31.711	30.454															
1992	0.000	0.075	0.000	0.000	11.114	16.192	14.435	19.457	24.270	24.697	23.458	24.627	27.917	27.788	26.697	24.542	23.232	27.587	23.343	23.604	24.757																
1993	0.000	0.021	0.000	0.920	11.377	7.238	11.700	11.632	10.879	12.696	21.627	17.893	17.571	19.974	16.291	18.435	18.524	17.984	21.614	20.397																	
1994	0.000	0.000	0.000	6.373	9.772	12.981	12.880	19.952	24.259	19.180	21.113	21.348	21.793	29.867	23.520	27.252	27.131	29.029	30.851																		
1995	0.000	0.000	1.752	5.450	13.262	18.221	16.594	23.956	18.856	26.366	27.587	29.262	30.122	33.479	36.262	34.058	33.673	32.843																			
1996	0.000	0.000	0.000	0.000	0.115	7.273	9.046	17.778	19.024	24.470	20.904	28.428	26.907	25.805	34.218	39.940	35.780																				
1997	0.000	0.000	0.000	2.724	3.312	14.329	22.615	19.887	19.250	25.680	32.535	26.367	27.373	28.234	31.844	33.162																					
1998	0.000	0.000	0.068	4.124	8.897	7.876	6.728	13.110	12.442	18.017	19.114	19.815	21.337	24.830	22.514																						
1999	0.000	0.000	1.909	2.094	3.746	14.501	30.179	24.479	25.892	25.511	27.905	34.917	37.327	34.789																							
2000	0.000	0.000	1.164	2.926	4.176	12.348	15.622	20.601	19.435	20.569	18.772	18.189	22.164																								
2001	0.000	0.000	0.209	4.923	7.061	12.639	17.281	18.869	23.037	30.706	34.293	31.315																									
2002	0.000	0.000	4.163	6.348	6.667	10.945	13.628	12.847	17.648	31.383	30.061																										
2003	0.000	0.000	0.000	1.066	7.164	12.875	17.467	23.842	25.745	37.120																											
2004	0.000	0.000	0.704	1.802	7.779	10.939	12.710	26.148	31.432																												
2005	0.000	0.000	0.000	1.183	3.043	7.449	14.110	29.239																													
2006	0.000	0.000	0.000	0.457	2.375	9.347	16.262																														
2007	0.000	0.000	0.000	0.000	1.116	5.070																															
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.000	2.959	2.629																																	
2010	0.000	0.000	0.000																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	0.000	0.000	0.986	0.876	1.164	7.289	14.360	26.410	24.942	33.070	27.708	28.141	26.943	29.284	29.525	35.720	32.195	26.618	25.269	25.071	26.417	26.314	26.095	25.048	24.280	21.132	16.733	15.789	14.868	15.404	12.179						
5 Yr Avg	0.000	0.000	0.592	0.854	2.863	9.136	14.835	22.189	23.460	29.058	26.029	26.121	27.021	29.427	29.672	30.569	27.668	27.563	27.260	24.937	27.443	26.993	25.238	25.287	22.526	19.950	16.937	15.224	14.868	15.404	12.179						
10 Yr Avg	0.000	0.000	0.804	2.133	4.313	10.399	16.660	20.680	21.276	25.900	25.391	25.216	26.058	28.043	27.122	29.515	28.519	28.405	27.788	25.790	25.882	24.882	23.441	23.417	21.572	19.230	16.937	15.224	14.868	15.404	12.179						
Selected	0.000	0.000	0.804	2.133	4.313	10.399	16.660	20.680	21.276	25.900	25.391	25.216	26.058	28.043	27.122	29.515	28.519	28.405	27.788	25.790	25.882	24.882	23.441	23.417	21.572	19.230	16.937	15.224	14.868	15.404	12.179						
Cumulative	587.048	587.048	587.048	586.245	584.112	579.799	569.400	552.740	532.060	510.784	484.883	459.492	434.276	408.218	380.175	353.054	323.539	295.019	266.614	238.826	213.037	187.155	162.273	138.831	115.414	93.842	74.612	57.675	42.451	27.583	12.179	0.000	0.000	0.000	0.000	0.000	0.000

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

PERMANENT TOTAL DISABILITY
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	4,587	(1)
15 times 3 Year Average Annual Payments	6,881	(2)
Incremental Development Method	4,542	(3)
'07 to '12 Exponential Curve Fit	3,437	(4)
'05 to '12 Exponential Curve Fit	3,725	(5)
'03 to '12 Exponential Curve Fit	4,212	(6)
'03 to '11 Exponential Curve Fit	4,489	(7)
Selected Unpaid Loss as of 6/30/2012	4,600	(8)
FY 2012 Payments	405	(9)
FY 2011 Payments	450	(10)
FY 2010 Payments	521	(11)
Unpaid Loss as of 6/30/2009	5,976	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $459
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $459
(3) SECTION 3, EXHIBIT 3, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 3, SHEET 46
(12) = SUM (8) THROUGH (11)

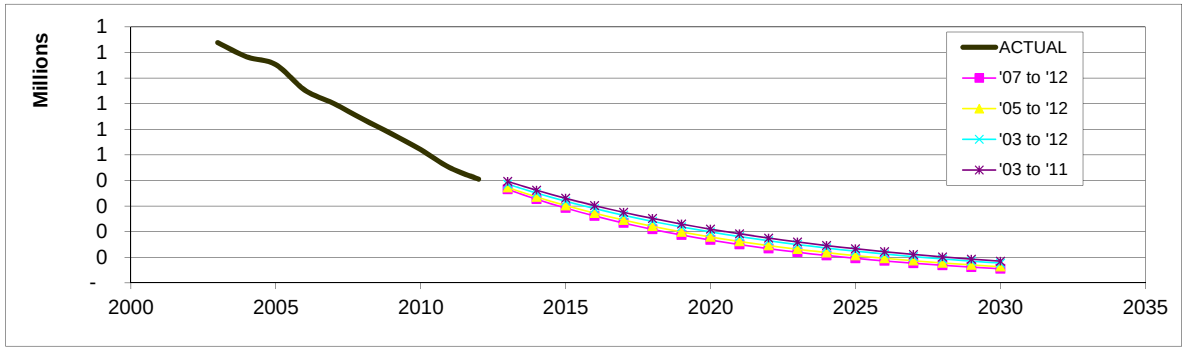
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '07 to '12 CURVE FIT	'05 to '12 CURVE FIT	'03 to '12 CURVE FIT	'03 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	939				
2004	883				
2005	853				
2006	753				
2007	701				
2008	640				
2009	582				
2010	521				
2011	450				
2012	405				
2013		365	373	386	396
2014		327	336	351	362
2015		292	302	319	331
2016		261	272	290	302
2017		234	245	264	276
2018		209	221	240	252
2019		187	199	219	230
2020		167	179	199	210
2021		150	162	181	192
2022		134	146	165	175
2023		120	131	150	160
2024		107	118	136	146
2025		96	106	124	133
2026		86	96	113	122
2027		77	86	103	111
2028		68	78	93	101
2029		61	70	85	93
2030		55	63	77	85

FY ENDING	INCREMENTAL UNPAID LOSS '07 to '12 CURVE FIT	'05 to '12 CURVE FIT	'03 to '12 CURVE FIT	'03 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031	49	57	70	77
2032	44	51	64	71
2033	39	46	58	64
2034	35	42	53	59
2035	31	37	48	54
2036	28	34	44	49
2037	25	30	40	45
2038	22	27	36	41
2039	20	25	33	37
2040	18	22	30	34
2041	16	20	27	31
2042	14	18	25	28
2043	13	16	23	26
2044	11	15	21	24
2045	10	13	19	22
2046	9	12	17	20
2047	8	11	15	18
2048	7	10	14	16
2049	7	9	13	15
2050	6	8	12	14
2051	5	7	11	13
2052	5	6	10	11
2053	4	6	9	10
2054	4	5	8	10
2055	3	5	7	9
2056	3	4	7	8
2057	3	4	6	7
Total	3,437	3,725	4,212	4,489



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

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

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	20.380	20.38	1	26	26
1954	702	1.022	21.85	-	-	26
1955	690	0.870	19.88	-	-	26
1956	678	0.870	18.17	2	34	61
1957	666	0.872	16.71	-	-	61
1958	654	0.875	15.49	-	-	61
1959	642	0.875	14.43	2	27	88
1960	630	0.874	13.49	7	93	181
1961	618	0.874	12.67	4	48	229
1962	606	0.874	11.94	13	157	385
1963	594	0.873	11.30	4	48	433
1964	582	0.877	10.79	4	45	478
1965	570	0.886	10.45	2	23	501
1966	558	0.896	10.25	12	125	626
1967	546	0.905	10.19	8	84	710
1968	534	0.914	10.23	25	254	964
1969	522	0.921	10.34	8	87	1,051
1970	510	0.926	10.50	27	282	1,333
1971	498	0.929	10.68	35	374	1,708
1972	486	0.931	10.88	31	340	2,047
1973	474	0.932	11.07	30	328	2,375
1974	462	0.932	11.25	47	526	2,902
1975	450	0.931	11.41	47	538	3,440
1976	438	0.931	11.56	95	1,102	4,542
TOTAL				405	4,542	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 3, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 3, SHEET 42
(4) SECTION 3, EXHIBIT 3, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

PERMANENT TOTAL DISABILITY

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
20.380	20.831	18.123	15.767	13.745	12.022	10.523	9.201	8.044	7.027	6.134	5.380	4.768	4.271	3.867	3.534	3.256	3.015	2.800	2.607	2.431	2.266	2.110	1.965
	1.022	0.889	0.774	0.674	0.590	0.516	0.451	0.395	0.345	0.301	0.264	0.234	0.210	0.190	0.173	0.160	0.148	0.137	0.128	0.119	0.111	0.104	0.096
		0.870	0.757	0.660	0.577	0.505	0.442	0.386	0.337	0.294	0.258	0.229	0.205	0.186	0.170	0.156	0.145	0.134	0.125	0.117	0.109	0.101	0.094
			0.870	0.758	0.663	0.581	0.508	0.444	0.388	0.338	0.297	0.263	0.236	0.213	0.195	0.180	0.166	0.155	0.144	0.134	0.125	0.116	0.108
				0.872	0.762	0.667	0.584	0.510	0.446	0.389	0.341	0.302	0.271	0.245	0.224	0.206	0.191	0.178	0.165	0.154	0.144	0.134	0.125
					0.875	0.766	0.669	0.585	0.511	0.446	0.391	0.347	0.311	0.281	0.257	0.237	0.219	0.204	0.190	0.177	0.165	0.154	0.143
						0.875	0.765	0.669	0.584	0.510	0.448	0.397	0.355	0.322	0.294	0.271	0.251	0.233	0.217	0.202	0.188	0.176	0.163
							0.874	0.764	0.668	0.583	0.511	0.453	0.406	0.368	0.336	0.309	0.287	0.266	0.248	0.231	0.215	0.201	0.187
								0.874	0.764	0.667	0.585	0.518	0.464	0.420	0.384	0.354	0.328	0.304	0.283	0.264	0.246	0.229	0.214
									0.874	0.763	0.669	0.593	0.531	0.481	0.439	0.405	0.375	0.348	0.324	0.302	0.282	0.262	0.244
										0.873	0.766	0.679	0.608	0.550	0.503	0.463	0.429	0.399	0.371	0.346	0.322	0.300	0.280
											0.877	0.777	0.696	0.630	0.576	0.531	0.492	0.457	0.425	0.396	0.369	0.344	0.320
												0.886	0.794	0.719	0.657	0.605	0.560	0.520	0.485	0.452	0.421	0.392	0.365
													0.896	0.811	0.741	0.683	0.632	0.587	0.547	0.510	0.475	0.443	0.412
														0.905	0.827	0.762	0.706	0.656	0.610	0.569	0.530	0.494	0.460
															0.914	0.842	0.780	0.724	0.674	0.629	0.586	0.546	0.508
																0.921	0.853	0.792	0.738	0.688	0.641	0.597	0.556
																	0.926	0.860	0.801	0.747	0.696	0.648	0.603
																		0.929	0.865	0.806	0.752	0.700	0.652
																			0.931	0.868	0.809	0.753	0.702
																				0.932	0.869	0.809	0.754
																					0.932	0.868	0.808
																						0.931	0.867
																							0.931
20.380	21.853	19.882	18.167	16.709	15.489	14.434	13.494	12.672	11.943	11.299	10.788	10.446	10.253	10.189	10.225	10.341	10.502	10.683	10.877	11.075	11.255	11.412	11.558

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.931 means that the expected payments from 6/30/12-13 are 0.931 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.867 means that the expected payments from 6/30/13-14 are 0.867 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

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

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

PERMANENT TOTAL DISABILITY

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	30.000	24.858	5.461	436.512	30.000	30.000		150,713.924	35,985.857	2,832.583		54,514.084	180,974.097
18	1.5	4.500	2.708	2.805	33.033	4.275	4.500	3.621	5,023.797	1,447.631	518.724	1,002,943.303	1,817.136	6,032.470
30	2.5	3.500	2.328	2.132	10.519	3.100	3.500	3.214	1,116.399	534.637	184.906	30,361.794	425.061	1,340.549
42	3.5	3.500	2.296	1.810	5.280	2.215	3.500	3.500	318.971	229.659	86.736	2,886.344	137.116	383.014
54	4.5	2.500	2.136	1.620	3.356	1.915	2.500	2.100	91.135	100.019	47.909	546.630	61.904	109.433
66	5.5	1.800	1.852	1.493	2.463	1.635	1.800	1.333	36.454	46.821	29.574	162.876	32.326	43.773
78	6.5	1.570	1.581	1.403	1.984	1.450	1.570	1.283	20.252	25.286	19.802	66.136	19.771	24.318
90	7.5	1.365	1.445	1.336	1.700	1.350	1.365	1.005	12.899	15.998	14.109	33.341	13.635	15.489
102	8.5	1.345	1.314	1.284	1.520	1.283	1.345	1.290	9.450	11.075	10.559	19.610	10.100	11.348
114	9.5	1.260	1.286	1.243	1.399	1.239	1.260	1.014	7.026	8.430	8.221	12.901	7.872	8.437
126	10.5	1.200	1.223	1.210	1.315	1.201	1.200	0.971	5.576	6.554	6.612	9.219	6.354	6.696
138	11.5	1.180	1.177	1.183	1.254	1.172	1.180	1.078	4.646	5.359	5.465	7.012	5.290	5.578
150	12.5	1.163	1.159	1.160	1.208	1.154	1.163	1.069	3.937	4.554	4.621	5.593	4.514	4.727
162	13.5	1.143	1.144	1.141	1.173	1.133	1.143	1.020	3.385	3.929	3.984	4.630	3.912	4.065
174	14.5	1.130	1.128	1.124	1.146	1.118	1.130	1.037	2.962	3.434	3.493	3.946	3.452	3.556
186	15.5	1.108	1.116	1.110	1.125	1.105	1.108	0.941	2.622	3.044	3.107	3.443	3.088	3.148
198	16.5	1.102	1.098	1.098	1.108	1.095	1.102	1.046	2.366	2.727	2.798	3.061	2.795	2.841
210	17.5	1.098	1.092	1.088	1.094	1.084	1.098	1.059	2.147	2.483	2.547	2.763	2.552	2.578
222	18.5	1.080	1.088	1.079	1.082	1.076	1.080	0.898	1.955	2.273	2.341	2.527	2.354	2.348
234	19.5	1.073	1.073	1.071	1.072	1.070	1.073	0.978	1.810	2.089	2.170	2.335	2.188	2.174
246	20.5	1.065	1.066	1.064	1.064	1.063	1.065	0.961	1.688	1.947	2.027	2.178	2.045	2.027
258	21.5	1.058	1.059	1.058	1.057	1.057	1.058	0.950	1.585	1.827	1.906	2.046	1.924	1.903
270	22.5	1.054	1.053	1.052	1.051	1.052	1.054	0.986	1.498	1.725	1.802	1.935	1.820	1.798
282	23.5	1.048	1.049	1.047	1.046	1.048	1.048	0.935	1.421	1.638	1.713	1.841	1.730	1.706
294	24.5	1.040	1.044	1.043	1.042	1.044	1.040	0.883	1.356	1.561	1.636	1.759	1.651	1.628
306	25.5	1.035	1.037	1.039	1.038	1.040	1.035	0.911	1.303	1.496	1.569	1.688	1.581	1.565
318	26.5	1.032	1.033	1.035	1.035	1.036	1.032	0.944	1.258	1.443	1.510	1.626	1.521	1.511
330	27.5	1.031	1.030	1.032	1.032	1.033	1.031	0.980	1.219	1.397	1.458	1.571	1.468	1.464
342	28.5	1.031	1.028	1.029	1.029	1.031	1.031	1.035	1.183	1.357	1.413	1.522	1.420	1.420
354	29.5	1.028	1.028	1.027	1.027	1.028	1.028	0.935	1.147	1.320	1.372	1.479	1.378	1.378
366	30.5	1.026	1.025	1.025	1.025	1.026	1.026	0.947	1.116	1.284	1.336	1.440	1.340	1.340
378	31.5	1.024	1.023	1.022	1.023	1.024	1.024	0.954	1.088	1.252	1.304	1.405	1.307	1.307
390	32.5	1.022	1.021	1.021	1.021	1.022	1.022	0.948	1.063	1.224	1.276	1.373	1.276	1.276
402	33.5	1.021	1.020	1.019	1.020	1.021	1.021	0.950	1.040	1.198	1.250	1.344	1.249	1.249
414	34.5	1.019	1.018	1.017	1.019	1.019	1.019	0.932	1.019	1.175	1.227	1.318	1.223	1.223
426	35.5		1.016	1.016	1.017	1.017	1.017	0.939		1.154	1.206	1.294	1.201	1.201
438	36.5		1.015	1.015	1.016	1.016	1.016	0.931		1.135	1.187	1.271	1.180	1.180
450	37.5		1.013	1.013	1.015	1.015	1.015	0.931		1.119	1.170	1.251	1.162	1.162
462	38.5		1.012	1.012	1.014	1.013	1.013	0.932		1.104	1.154	1.232	1.145	1.145
474	39.5		1.011	1.011	1.014	1.012	1.012	0.932		1.091	1.140	1.215	1.130	1.130
486	40.5		1.010	1.011	1.013	1.011	1.011	0.931		1.080	1.127	1.198	1.116	1.116
498	41.5		1.009	1.010	1.012	1.010	1.010	0.929		1.069	1.115	1.183	1.104	1.104
510	42.5		1.008	1.009	1.011	1.010	1.010	0.926		1.060	1.104	1.169	1.093	1.093
522	43.5		1.007	1.008	1.011	1.009	1.009	0.921		1.052	1.095	1.156	1.082	1.082
534	44.5		1.006	1.008	1.010	1.008	1.008	0.914		1.045	1.086	1.144	1.073	1.073
546	45.5		1.005	1.007	1.010	1.007	1.007	0.905		1.039	1.077	1.132	1.064	1.064
558	46.5		1.005	1.007	1.009	1.006	1.006	0.896		1.034	1.070	1.121	1.057	1.057
570	47.5		1.004	1.006	1.009	1.006	1.006	0.886		1.029	1.063	1.111	1.050	1.050
582	48.5		1.003	1.006	1.008	1.005	1.005	0.877		1.025	1.056	1.102	1.045	1.045
594	49.5		1.003	1.005	1.008	1.004	1.004	0.873		1.021	1.050	1.093	1.040	1.040
606	50.5		1.003	1.005	1.008	1.004	1.004	0.874		1.018	1.045	1.084	1.035	1.035
618	51.5		1.002	1.005	1.007	1.003	1.003	0.874		1.016	1.040	1.076	1.031	1.031
630	52.5		1.002	1.004	1.007	1.003	1.003	0.874		1.013	1.035	1.068	1.028	1.028
642	53.5		1.001	1.004	1.007	1.002	1.002	0.875		1.012	1.031	1.061	1.025	1.025
654	54.5		1.001	1.004	1.006	1.002	1.002	0.875		1.010	1.027	1.054	1.023	1.023
666	55.5		1.001	1.003	1.006	1.002	1.002	0.872		1.009	1.023	1.047	1.021	1.021
678	56.5		1.001	1.003	1.006	1.002	1.002	0.870		1.008	1.020	1.041	1.019	1.019
690	57.5		1.001	1.003	1.006	1.001	1.001	0.870		1.008	1.017	1.035	1.017	1.017
702	58.5		1.001	1.003	1.005	1.001	1.001	1.022		1.007	1.014	1.029	1.016	1.016
714	59.5		1.001	1.003	1.005	1.001	1.001	0.892		1.006	1.011	1.024	1.014	1.014
726	60.5		1.001	1.002	1.005	1.001	1.001	0.892		1.006	1.008	1.019	1.013	1.013
738	61.5		1.001	1.002	1.005	1.001	1.001	0.892		1.005	1.006	1.014	1.012	1.012
750	62.5		1.001	1.002	1.005	1.001	1.001	0.892		1.004	1.004	1.009	1.011	1.011
Tail	Tail		1.004	1.002	1.004	1.010	1.010	11.310		1.004	1.002	1.004	1.010	1.010

59.5 TAIL DECAY 20.380 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 3, SHEET 44
(4) SECTION 3, EXHIBIT 3, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 3, SHEET 48
(5) SECTION 3, EXHIBIT 3, SHEET 44
(6) SECTION 3, EXHIBIT 3, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

PERMANENT TOTAL DISABILITY

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.982**
Inverse Power	**1.004**	**0.986**

							Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.709				Slope=	-2.376			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.869				Intercept=	10.333			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	30.000			30.000	30.000	1.792	-3.384	-1.598	**5.461**	2832.583	1.792	3.367	6.077	**436.512**	
2	18	4.500			4.275	4.500	2.890	-1.381	-0.819	**2.805**	518.724	2.890	1.253	3.467	**33.033**	
3	30	3.500	1.888	2.450	3.100	3.500	3.401	-1.089	-0.457	**2.132**	184.906	3.401	0.916	2.253	**10.519**	30361.794
4	42	3.500	8.644	4.387	2.215	3.500	3.738	-1.089	-0.218	**1.810**	86.736	3.738	0.916	1.454	**5.280**	2886.344
5	54	2.500	3.617	2.664	1.915	2.500	3.989	-0.672	-0.040	**1.620**	47.909	3.989	0.405	0.857	**3.356**	546.630
6	66	1.800	1.933	1.777	1.635	1.800	4.190	-0.210	0.102	**1.493**	29.574	4.190	-0.223	0.380	**2.463**	162.876
7	78	1.570	1.807	1.597	1.450	1.570	4.357	0.013	0.220	**1.403**	19.802	4.357	-0.562	-0.017	**1.984**	66.136
8	90	1.365	1.425	1.398	1.350	1.365	4.500	0.277	0.322	**1.336**	14.109	4.500	-1.008	-0.356	**1.700**	33.341
9	102	1.345	1.400	1.353	1.283	1.345	4.625	0.308	0.411	**1.284**	10.559	4.625	-1.064	-0.654	**1.520**	19.610
10	114	1.260	1.270	1.261	1.239	1.260	4.736	0.456	0.489	**1.243**	8.221	4.736	-1.347	-0.918	**1.399**	12.901
11	126	1.200	1.200	1.200	1.201	1.200	4.836	0.582	0.560	**1.210**	6.612	4.836	-1.608	-1.156	**1.315**	9.219
12	138	1.180	1.184	1.182	1.172	1.180	4.927	0.631	0.625	**1.183**	5.465	4.927	-1.715	-1.372	**1.254**	7.012
13	150	1.163	1.159	1.160	1.154	1.163	5.011	0.675	0.684	**1.160**	4.621	5.011	-1.814	-1.570	**1.208**	5.593
14	162	1.143	1.155	1.147	1.133	1.143	5.088	0.732	0.739	**1.141**	3.984	5.088	-1.945	-1.753	**1.173**	4.630
15	174	1.130	1.139	1.133	1.118	1.130	5.159	0.772	0.789	**1.124**	3.493	5.159	-2.043	-1.922	**1.146**	3.946
16	186	1.108	1.116	1.109	1.105	1.108	5.226	0.845	0.837	**1.110**	3.107	5.226	-2.226	-2.081	**1.125**	3.443
17	198	1.102	1.097	1.097	1.095	1.102	5.288	0.867	0.881	**1.098**	2.798	5.288	-2.283	-2.229	**1.108**	3.061
18	210	1.098	1.092	1.095	1.084	1.098	5.347	0.882	0.923	**1.088**	2.547	5.347	-2.323	-2.369	**1.094**	2.763
19	222	1.080	1.080	1.080	1.076	1.080	5.403	0.956	0.962	**1.079**	2.341	5.403	-2.524	-2.501	**1.082**	2.527
20	234	1.073	1.072	1.074	1.070	1.073	5.455	0.991	0.999	**1.071**	2.170	5.455	-2.623	-2.626	**1.072**	2.335
21	246	1.065	1.069	1.067	1.063	1.065	5.505	1.028	1.035	**1.064**	2.027	5.505	-2.733	-2.745	**1.064**	2.178
22	258	1.058	1.062	1.060	1.057	1.058	5.553	1.066	1.069	**1.058**	1.906	5.553	-2.846	-2.858	**1.057**	2.046
23	270	1.054	1.055	1.058	1.052	1.054	5.598	1.089	1.101	**1.052**	1.802	5.598	-2.917	-2.966	**1.051**	1.935
24	282	1.048	1.049	1.049	1.048	1.048	5.642	1.126	1.132	**1.047**	1.713	5.642	-3.037	-3.070	**1.046**	1.841
25	294	1.040	1.044	1.044	1.044	1.040	5.684	1.178	1.161	**1.043**	1.636	5.684	-3.207	-3.168	**1.042**	1.759
26	306	1.035	1.036	1.036	1.040	1.035	5.724	1.216	1.190	**1.039**	1.569	5.724	-3.340	-3.264	**1.038**	1.688
27	318	1.032	1.034	1.033	1.036	1.032	5.762	1.243	1.217	**1.035**	1.510	5.762	-3.433	-3.355	**1.035**	1.626
28	330	1.031	1.031	1.031	1.033	1.031	5.799	1.257	1.243	**1.032**	1.458	5.799	-3.484	-3.443	**1.032**	1.571
29	342	1.031	1.030	1.028	1.031	1.031	5.835	1.256	1.268	**1.029**	1.413	5.835	-3.481	-3.528	**1.029**	1.522
30	354	1.028	1.025	1.024	1.028	1.028	5.869	1.283	1.293	**1.027**	1.372	5.869	-3.581	-3.610	**1.027**	1.479
31	366	1.026	1.022	1.022	1.026	1.026	5.903	1.306	1.316	**1.025**	1.336	5.903	-3.665	-3.689	**1.025**	1.440
32	378	1.024	1.020	1.020	1.024	1.024	5.935	1.325	1.339	**1.022**	1.304	5.935	-3.739	-3.765	**1.023**	1.405
33	390	1.022	1.018	1.018	1.022	1.022	5.966	1.345	1.362	**1.021**	1.276	5.966	-3.816	-3.840	**1.021**	1.373
34	402	1.021	1.016	1.016	1.021	1.020	5.996	1.363	1.383	**1.019**	1.250	5.996	-3.889	-3.912	**1.020**	1.344
35	414	1.019	1.014	1.014	1.019		6.026		1.404	**1.017**	1.227	6.026		-3.982	**1.019**	1.318
36	426						6.054		1.424	**1.016**	1.206	6.054		-4.049	**1.017**	1.294
37	438						6.082		1.444	**1.015**	1.187	6.082		-4.115	**1.016**	1.271
38	450						6.109		1.463	**1.013**	1.170	6.109		-4.180	**1.015**	1.251
39	462						6.136		1.482	**1.012**	1.154	6.136		-4.242	**1.014**	1.232
40	474						6.161		1.500	**1.011**	1.140	6.161		-4.303	**1.014**	1.215
41	486						6.186		1.518	**1.011**	1.127	6.186		-4.362	**1.013**	1.198
42	498						6.211		1.535	**1.010**	1.115	6.211		-4.420	**1.012**	1.183
43	510						6.234		1.552	**1.009**	1.104	6.234		-4.477	**1.011**	1.169
44	522						6.258		1.568	**1.008**	1.095	6.258		-4.532	**1.011**	1.156
45	534						6.280		1.584	**1.008**	1.086	6.280		-4.586	**1.010**	1.144
46	546						6.303		1.600	**1.007**	1.077	6.303		-4.639	**1.010**	1.132
47	558						6.324		1.615	**1.007**	1.070	6.324		-4.691	**1.009**	1.121
48	570						6.346		1.631	**1.006**	1.063	6.346		-4.741	**1.009**	1.111
49	582						6.366		1.645	**1.006**	1.056	6.366		-4.791	**1.008**	1.102
50	594						6.387		1.660	**1.005**	1.050	6.387		-4.839	**1.008**	1.093
51	606						6.407		1.674	**1.005**	1.045	6.407		-4.887	**1.008**	1.084
52	618						6.426		1.688	**1.005**	1.040	6.426		-4.933	**1.007**	1.076
53	630						6.446		1.702	**1.004**	1.035	6.446		-4.979	**1.007**	1.068
54	642						6.465		1.715	**1.004**	1.031	6.465		-5.024	**1.007**	1.061
55	654						6.483		1.728	**1.004**	1.027	6.483		-5.068	**1.006**	1.054
56	666						6.501		1.741	**1.003**	1.023	6.501		-5.111	**1.006**	1.047
57	678						6.519		1.754	**1.003**	1.020	6.519		-5.153	**1.006**	1.041
58	690						6.537		1.766	**1.003**	1.017	6.537		-5.195	**1.006**	1.035
59	702						6.554		1.778	**1.003**	1.014	6.554		-5.236	**1.005**	1.029
60	714						6.571		1.790	**1.003**	1.011	6.571		-5.276	**1.005**	1.024
61	726						6.588		1.802	**1.002**	1.008	6.588		-5.316	**1.005**	1.019
62	738						6.604		1.814	**1.002**	1.006	6.604		-5.355	**1.005**	1.014
63	750						6.620		1.825	**1.002**	1.004	6.620		-5.393	**1.005**	1.009
64	762						6.636		1.836	**1.002**	1.002	6.636		-5.431	**1.004**	1.004

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

PERMANENT TOTAL DISABILITY

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	30.000			
18	1.5	4.500	1.767	2.708	1.767
30	2.5	3.500	1.707	2.328	1.707
42	3.5	3.500	1.815	2.296	1.815
54	4.5	2.500	1.591	2.136	1.591
66	5.5	1.800	1.419	1.852	1.419
78	6.5	1.570	1.306	1.581	1.306
90	7.5	1.365	1.224	1.445	1.224
102	8.5	1.345	1.174	1.314	1.174
114	9.5	1.260	1.116	1.286	1.116
126	10.5	1.200	1.081	1.223	1.081
138	11.5	1.180	1.059	1.177	1.059
150	12.5	1.163	1.044	1.159	1.044
162	13.5	1.143	1.028	1.144	1.028
174	14.5	1.130	1.023	1.128	1.023
186	15.5	1.108	1.015	1.116	1.015
198	16.5	1.102	1.007	1.098	1.007
210	17.5	1.098	0.997	1.092	0.997
222	18.5	1.080	0.988	1.088	0.988
234	19.5	1.073	0.981	1.073	0.981
246	20.5	1.065	0.974	1.066	0.974
258	21.5	1.058	0.968	1.059	0.968
270	22.5	1.054	0.963	1.053	0.963
282	23.5	1.048	0.958	1.049	0.958
294	24.5	1.040	0.955	1.044	0.955
306	25.5	1.035	0.952	1.037	0.952
318	26.5	1.032	0.950	1.033	0.950
330	27.5	1.031	0.946	1.030	0.946
342	28.5	1.031	0.945	1.028	0.945
354	29.5	1.028	0.938	1.028	0.938
366	30.5	1.026	0.933	1.025	0.933
378	31.5	1.024	0.929	1.023	0.929
390	32.5	1.022	0.926	1.021	0.926
402	33.5	1.020	0.919	1.020	0.919
414	34.5		0.916	1.018	0.916
426	35.5		0.913	1.016	0.913
438	36.5		0.911	1.015	0.911
450	37.5		0.907	1.013	0.907
462	38.5		0.908	1.012	0.908
474	39.5		0.908	1.011	0.908
486	40.5		0.907	1.010	0.907
498	41.5		0.902	1.009	0.902
510	42.5		0.899	1.008	0.899
522	43.5		0.897	1.007	0.897
534	44.5		0.891	1.006	0.891
546	45.5		0.885	1.005	0.885
558	46.5		0.881	1.005	0.881
570	47.5		0.877	1.004	0.877
582	48.5		0.871	1.003	0.871
594	49.5		0.862	1.003	0.862
606	50.5		0.853	1.003	0.853
618	51.5		0.832	1.002	0.832
630	52.5		0.808	1.002	0.808
642	53.5		0.783	1.001	0.783
654	54.5		0.790	1.001	0.790
666	55.5		0.798	1.001	0.798
678	56.5		0.823	1.001	0.823
690	57.5		0.870	1.001	0.870
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
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1969																															
1970																															
1971																															
1972																															
1973																															80
1974																														108	103
1975																													111	107	94
1976																												199	186	205	179
1977	0	0	2	12	85	232	114	137	141	155	175	184	229	252	246	278	259	231	254	251	242	213	208	220	173	142	134	127	143	115	112
1978	0	0	4	37	128	108	145	171	202	235	295	327	331	373	390	334	321	318	348	309	318	283	260	245	254	217	224	223	206	197	171
1979	0	0	0	95	39	44	79	131	159	190	220	237	249	250	262	278	288	258	260	252	240	212	179	169	147	132	131	125	125	116	107
1980	0	0	23	6	11	20	43	92	152	221	281	304	284	328	307	409	312	321	309	275	261	231	205	190	162	200	165	154	143	140	131
1981	0	5	7	25	51	84	92	130	185	235	275	292	292	281	283	316	317	274	256	267	293	226	211	238	213	193	201	192	185	176	156
1982	0	0	0	0	27	56	103	146	220	277	311	326	319	331	379	432	366	364	333	300	294	284	270	248	213	191	171	165	159	156	149
1983	0	0	0	8	41	53	93	162	240	296	307	317	451	377	399	466	369	380	352	340	323	312	305	286	283	292	277	276	265	244	
1984	0	0	2	1	4	22	72	127	191	239	216	373	270	317	392	333	344	313	280	272	274	273	245	236	242	180	157	150	145		
1985	0	0	3	17	33	68	171	187	195	229	331	373	289	276	265	313	227	206	223	221	217	204	210	209	208	192	169	153			
1986	0	0	0	10	52	136	252	208	257	280	321	382	423	434	379	394	357	364	413	401	378	361	348	443	337	309	299				
1987	0	0	0	7	18	44	53	180	206	407	347	294	327	301	293	327	342	307	315	308	303	274	254	234	232	254					
1988	0	0	0	0	47	99	127	216	270	299	368	366	457	416	385	399	406	410	419	399	394	372	377	347	334						
1989	0	0	3	21	43	80	168	206	248	266	261	381	310	348	334	343	378	345	366	334	337	344	344	333							
1990	0	0	20	20	53	96	253	205	299	268	342	325	339	383	347	422	382	484	416	366	340	340	317								
1991	0	0	1	14	23	113	139	205	172	232	225	247	256	274	288	279	255	277	297	284	289	277									
1992	0	1	0	0	103	150	133	180	224	228	217	228	258	257	247	227	215	255	216	218	229										
1993	0	0	0	10	127	81	131	130	121	142	242	200	196	223	182	206	207	201	241	228											
1994	0	0	0	68	104	139	138	213	259	205	225	228	233	319	251	291	290	310	329												
1995	0	0	22	68	165	227	206	298	235	328	343	364	375	417	451	424	419	409													
1996	0	0	0	0	1	67	83	164	175	225	192	262	248	238	315	368	329														
1997	0	0	0	39	47	205	323	284	275	367	465	377	391	403	455	474															
1998	0	0	1	56	121	107	91	178	169	245	260	269	290	337	306																
1999	0	0	17	19	34	130	270	219	232	228	250	313	334	311																	
2000	0	0	15	39	55	163	207	272	257	272	248	240	293																		
2001	0	0	4	100	143	257	351	383	468	623	696	636																			
2002	0	0	57	87	91	149	186	175	241	428	410																				
2003	0	0	0	15	98	175	238	325	350	505																					
2004	0	0	10	27	116	163	189	388	467																						
2005	0	0	0	17	43	104	197	409																							
2006	0	0	0	6	29	115	201																								
2007	0	0	0	0	14	63																									
2008	0	0	0	0	0																										
2009	0	0	39	35																											
2010	0	0	0																												
2011	0	0																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1969																															
1970																															
1971																															
1972																															
1973																															0.850
1974																														0.945	0.972
1975																													0.961	0.874	0.895
1976																												0.935	1.100	0.872	0.894
1977	0.000	0.000	4.860	7.110	2.746	0.489	1.205	1.030	1.101	1.126	1.055	1.242	1.102	0.975	1.131	0.932	0.891	1.098	0.991	0.965	0.880	0.977	1.055	0.786	0.820	0.945	0.948	1.130	0.801	0.972	0.933
1978	0.000	0.000	10.429	3.438	0.841	1.343	1.181	1.182	1.165	1.251	1.109	1.012	1.129	1.044	0.856	0.962	0.992	1.093	0.889	1.027	0.892	0.918	0.941	1.036	0.857	1.032	0.993	0.924	0.957	0.867	0.905
1979	0.000	0.000	0.000	0.412	1.120	1.801	1.670	1.209	1.194	1.162	1.074	1.053	1.001	1.048	1.062	1.037	0.896	1.004	0.971	0.954	0.880	0.846	0.942	0.870	0.902	0.992	0.951	1.001	0.931	0.920	0.976
1980	0.000	0.000	0.278	1.728	1.860	2.124	2.116	1.658	1.449	1.274	1.081	0.934	1.154	0.938	1.332	0.763	1.027	0.963	0.891	0.950	0.886	0.888	0.924	0.852	1.236	0.823	0.936	0.928	0.981	0.937	0.898
1981	0.000	1.392	3.563	2.025	1.627	1.099	1.421	1.418	1.272	1.170	1.062	0.999	0.964	1.007	1.115	1.005	0.862	0.937	1.042	1.099	0.770	0.935	1.127	0.896	0.906	1.041	0.957	0.962	0.951	0.887	0.952
1982	0.000	0.000	0.000	0.000	2.072	1.856	1.413	1.509	1.259	1.125	1.049	0.977	1.039	1.144	1.139	0.848	0.994	0.916	0.900	0.978	0.967	0.949	0.920	0.860	0.895	0.898	0.964	0.964	0.982	0.952	
1983	0.000	0.000	0.000	5.398	1.276	1.767	1.746	1.476	1.234	1.039	1.031	1.425	0.835	1.059	1.168	0.790	1.032	0.925	0.965	0.950	0.968	0.978	0.937	0.990	1.030	0.950	0.998	0.959	0.920		
1984	0.000	0.000	0.254	7.706	5.349	3.304	1.765	1.496	1.256	0.902	1.727	0.725	1.172	1.238	0.850	1.033	0.911	0.894	0.970	1.010	0.997	0.895	0.965	1.027	0.741	0.874	0.955	0.970			
1985	0.000	0.000	5.546	1.908	2.049	2.529	1.090	1.046	1.175	1.443	1.129	0.774	0.955	0.961	1.181	0.724	0.908	1.081	0.992	0.983	0.940	1.029	0.995	0.995	0.923	0.881	0.907				
1986	0.000	0.000	0.000	5.129	2.630	1.852	0.827	1.237	1.087	1.149	1.190	1.106	1.027	0.874	1.037	0.906	1.021	1.136	0.970	0.943	0.955	0.964	1.274	0.760	0.917	0.966					
1987	0.000	0.000	0.000	2.563	2.436	1.188	3.421	1.147	1.975	0.853	0.847	1.109	0.920	0.976	1.114	1.046	0.898	1.027	0.978	0.981	0.905	0.928	0.920	0.991	1.095						
1988	0.000	0.000	0.000	0.000	2.131	1.282	1.701	1.249	1.108	1.231	0.994	1.248	0.910	0.926	1.037	1.016	1.011	1.022	0.951	0.989	0.944	1.013	0.919	0.963							
1989	0.000	0.000	7.868	2.082	1.850	2.104	1.225	1.202	1.073	0.983	1.459	0.814	1.120	0.960	1.029	1.100	0.915	1.060	0.913	1.008	1.021	1.000	0.969								
1990	0.000	0.000	1.000	2.692	1.825	2.640	0.808	1.462	0.896	1.276	0.948	1.044	1.130	0.907	1.215	0.907	1.265	0.860	0.879	0.931	0.999	0.932									
1991	0.000	0.000	20.196	1.681	4.910	1.234	1.468	0.842	1.344	0.972	1.096	1.036	1.070	1.054	0.968	0.913	1.086	1.075	0.956	1.016	0.960										
1992	0.000	0.000	0.000	0.000	1.457	0.892	1.348	1.247	1.018	0.950	1.050	1.134	0.995	0.961	0.919	0.947	1.187	0.846	1.011	1.049											
1993	0.000	0.000	0.000	12.360	0.636	1.616	0.994	0.935	1.167	1.703	0.827	0.982	1.137	0.816	1.132	1.005	0.971	1.202	0.944												
1994	0.000	0.000	0.000	1.534	1.328	0.992	1.549	1.216	0.791	1.101	1.011	1.021	1.370	0.788	1.159	0.996	1.070	1.063													
1995	0.000	0.000	3.110	2.434	1.374	0.911	1.444	0.787	1.398	1.046	1.061	1.029	1.111	1.083	0.939	0.989	0.975														
1996	0.000	0.000	0.000	0.000	63.512	1.244	1.965	1.070	1.286	0.854	1.360	0.946	0.959	1.326	1.167	0.896															
1997	0.000	0.000	0.000	1.216	4.326	1.578	0.879	0.968	1.334	1.267	0.810	1.038	1.031	1.128	1.041																
1998	0.000	0.000	60.856	2.157	0.885	0.854	1.949	0.949	1.448	1.061	1.037	1.077	1.164	0.907																	
1999	0.000	0.000	1.097	1.789	3.871	2.081	0.811	1.058	0.985	1.094	1.251	1.069	0.932																		
2000	0.000	0.000	2.514	1.427	2.957	1.265	1.319	0.943	1.058	0.913	0.969	1.219																			
2001	0.000	0.000	23.530	1.434	1.790	1.367	1.092	1.221	1.333	1.117	0.913																				
2002	0.000	0.000	1.525	1.050	1.642	1.245	0.943	1.374	1.778	0.958																					
2003	0.000	0.000	0.000	6.721	1.797	1.357	1.365	1.080	1.442																						
2004	0.000	0.000	2.557	4.318	1.406	1.162	2.057	1.202																							
2005	0.000	0.000	0.000	2.572	2.448	1.894	2.072																								
2006	0.000	0.000	0.000	5.200	3.935	1.740																									
2007	0.000	0.000	0.000	0.000	4.543																										
2008	0.000	0.000	0.000	0.000																											
2009	0.000	0.000	0.888																												
2010	0.000	0.000																													
2011	0.000																														
Latest diag	0.000	0.000	0.888	0.000	4.543	1.740	2.072	1.202	1.442	0.958	0.913	1.219	0.932	0.907	1.041	0.896	0.975	1.063	0.944	1.049	0.960	0.932	0.969	0.963	1.095	0.966	0.907	0.970	0.920	0.952	0.952
5 Yr Avg	0.000	0.000	0.178	2.418	2.826	1.480	1.506	1.164	1.319	1.028	0.996	1.070	1.040	1.046	1.088	0.966	1.058	1.009	0.940	0.999	0.966	0.967	1.015	0.947	0.941	0.914	0.956	0.957	0.953	0.912	0.933
9 Yr Avg	0.000	0.000	3.167	2.525	2.710	1.441	1.387	1.096	1.340	1.046	1.027	1.057	1.086	0.996	1.063	0.974	1.042	1.032	0.955	0.990	0.965	0.965	1.003	0.926	0.961	0.940	0.957	0.975	0.954	0.914	0.919
3 Yr Wtd			0.888	7.644	3.294	1.536	1.798	1.191	1.470	1.023	0.996	1.115	1.036	1.100	1.036	0.959	1.004	1.027	0.968	0.988	0.995	0.983	0.937	0.882	0.972	0.918	0.961	0.963	0.945	0.923	0.940
5 Yr Wtd			1.450	4.111	2.075	1.430	1.448	1.155	1.329	1.037	0.956	1.065	1.042	1.038	1.065	0.963	1.048	0.983	0.931	0.993	0.967	0.970	1.021	0.921	0.942	0.923	0.961	0.957	0.949	0.909	0.930
9 Yr Wtd			2.569	2.038	2.121	1.415	1.284	1.103	1.342	1.058	0.989	1.055	1.077	0.997	1.057	0.973	1.036	1.021	0.949	0.985	0.966	0.965	1.004	0.915	0.954	0.941	0.961	0.967	0.956	0.909	0.920
Selected			2.569	2.038	2.121	1.415	1.284	1.103	1.342	1.058	0.989	1.055	1.077	0.997	1.057	0.973	1.036	1.021	0.949	0.985	0.966	0.965	1.004	0.915	0.954	0.941	0.961	0.967	0.956	0.909	0.920
Loss $ Weight	0	0	111	289	622	1,363	2,052	2,389	2,401	2,921	2,921	2,480	2,580	2,850	2,870	2,958	2,893	2,953	2,907	2,803	2,855	2,765	2,564	2,431	2,037	1,906	1,630	1,612	1,525	1,321	1,132
Center Wtd Avg		2.569	2.146	1.728	1.523	1.356	1.330	1.214	1.141	1.102	1.097	1.034	1.033	1.030	1.027	1.017	1.007	0.993	0.992	0.978	0.973	0.968	0.962	0.957	0.956	0.945	0.955	0.948	0.945	0.939	0.936
Geometric Mean		1.767	1.707	1.815	1.591	1.419	1.306	1.224	1.174	1.116	1.081	1.059	1.044	1.028	1.023	1.015	1.007	0.997	0.988	0.981	0.974	0.968	0.963	0.958	0.955	0.952	0.950	0.946	0.945	0.938	0.933

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

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		1.000	0.920	0.864	0.566	0.000	0.000	0.000	0.000	0.000		
1956																	0.657	0.893	0.943	1.000	0.726	0.931	1.000	1.000	1.000			
1957																0.887	1.038	0.963	1.000	1.009	0.745	0.754	0.257	0.000				
1958															0.776	0.500	0.445	1.000	1.000	1.000	0.192	0.000	0.000					
1959														0.826	0.790	0.670	1.000	0.731	0.614	1.000	1.000	1.000						
1960													0.858	0.880	0.875	0.999	1.000	0.948	0.746	0.826	0.875							
1961												0.885	1.033	0.900	1.000	1.000	0.885	0.760	0.635	0.878								
1962											0.872	1.038	0.963	1.000	1.000	0.921	0.921	1.000	0.978									
1963										0.870	0.937	0.712	0.944	0.848	0.622	0.954	0.758	0.831										
1964									0.915	1.033	0.963	1.000	0.939	0.877	0.937	0.664	0.596											
1965								0.889	0.911	0.902	0.695	0.702	1.000	0.806	0.539	0.737												
1966							0.933	1.026	0.831	0.932	0.944	0.796	0.899	0.949	0.998													
1967						0.912	0.820	0.906	0.957	0.867	0.908	0.936	0.835	0.925														
1968					0.976	1.165	0.807	0.910	0.872	0.957	0.944	0.817	0.993															
1969				0.940	0.917	0.785	0.845	0.754	0.969	0.823	0.879	0.768																
1970			0.962	1.025	0.910	0.939	0.909	0.943	0.995	0.948	0.895																	
1971		1.469	0.704	0.888	0.943	0.877	0.991	1.000	0.921	0.924																		
1972	0.740	0.952	0.903	0.954	0.955	0.935	0.938	0.883	0.945																			
1973	0.967	0.943	0.941	0.963	0.896	0.940	0.731	0.850																				
1974	0.931	1.015	0.914	0.775	0.858	0.891	0.918																					
1975	0.899	0.848	0.919	0.910	0.908	0.971																						
1976	0.960	0.973	0.838	0.891	0.856																							
1977	0.974	0.905	0.896	0.948																								
1978	0.961	0.899	0.933																									
1979	0.912	0.975																										
1980	0.953																											
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Latest diag	0.953	0.975	0.933	0.948	0.856	0.971	0.918	0.850	0.945	0.924	0.895	0.768	0.993	0.925	0.998	0.737	0.596	0.831	0.978	0.878	0.875	1.000	0.000	0.000	1.000	0.000	0.000	
5 Yr Avg	0.952	0.920	0.900	0.897	0.895	0.923	0.897	0.886	0.940	0.904	0.914	0.804	0.933	0.881	0.819	0.855	0.832	0.854	0.794	0.943	0.708	0.537	0.251	0.250	0.333	0.000	0.000	
9 Yr Avg	0.922	0.998	0.890	0.922	0.913	0.935	0.877	0.907	0.924	0.917	0.893	0.850	0.940	0.890	0.837	0.815	0.811	0.903	0.760	0.822	0.586	0.448	0.251	0.250	0.333	0.000	0.000	
3 Yr Wtd	0.945	0.922	0.886	0.913	0.868	0.932	0.859	0.915	0.951	0.915	0.914	0.832	0.932	0.908	0.888	0.773	0.802	0.890	0.817	0.861	0.861	0.822	0.559	0.727	1.000			
5 Yr Wtd	0.953	0.926	0.895	0.891	0.885	0.922	0.893	0.901	0.933	0.920	0.918	0.809	0.940	0.886	0.866	0.873	0.869	0.893	0.803	0.899	0.808	0.770	0.559	0.727	1.000			
9 Yr Wtd	0.931	0.974	0.883	0.908	0.903	0.941	0.875	0.913	0.921	0.922	0.902	0.846	0.938	0.898	0.873	0.867	0.866	0.904	0.837	0.908	0.790	0.770	0.559	0.727	1.000			
Selected	0.931	0.974	0.883	0.908	0.903	0.941	0.875	0.913	0.921	0.922	0.902	0.846	0.938	0.898	0.873	0.867	0.866	0.904	0.837	0.908	0.790	0.770	0.700	0.700	0.870	0.870	0.870	
Loss $ Weight	967	842	771	593	507	385	341	270	232	207	174	142	132	109	93	74	67	56	46	26	19	8	5	3	2	0	0	
Center Wtd Avg	0.922	0.925	0.923	0.923	0.900	0.908	0.910	0.914	0.904	0.905	0.908	0.902	0.892	0.886	0.895	0.882	0.870	0.873	0.868	0.863	0.834	0.826	0.772	0.752	0.735	0.870	0.870	
Geometric Mean	0.929	0.926	0.919	0.916	0.913	0.911	0.907	0.908	0.908	0.907	0.902	0.899	0.897	0.891	0.885	0.881	0.877	0.871	0.862	0.853	0.832	0.808	0.783	0.790	0.798	0.823	0.870	

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

PERMANENT TOTAL DISABILITY

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**15**
	To:	**33**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.032**	**0.968**
Inverse Power	**1.050**	**0.952**
Selected Tail	**1.032**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.696				Slope=	-2.945			
							Intercept=	-2.475				Intercept=	12.305			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000			6.000	6.000	1.792	-1.702	-1.228	**3.940**	128.435	1.792	1.609	7.029	**1130.058**	
2	18	1.850			1.850	1.850	2.890	-0.251	-0.464	**2.143**	32.595	2.890	-0.163	3.794	**45.441**	93252.906
3	30	2.200	1.010	2.793	2.100	2.100	3.401	-0.436	-0.109	**1.689**	15.213	3.401	0.095	2.290	**10.875**	2052.161
4	42	1.840	2.000	2.466	1.850	1.850	3.738	-0.251	0.125	**1.475**	9.009	3.738	-0.163	1.299	**4.666**	188.706
5	54	1.630	3.216	2.276	1.630	1.630	3.989	-0.051	0.300	**1.350**	6.110	3.989	-0.462	0.559	**2.749**	40.439
6	66	1.350	1.428	1.485	1.350	1.350	4.190	0.300	0.440	**1.269**	4.526	4.190	-1.050	-0.032	**1.969**	14.709
7	78	1.270	1.610	1.419	1.250	1.250	4.357	0.476	0.556	**1.212**	3.568	4.357	-1.386	-0.524	**1.592**	7.471
8	90	1.200	1.401	1.401	1.200	1.200	4.500	0.583	0.656	**1.170**	2.944	4.500	-1.609	-0.945	**1.389**	4.692
9	102	1.150	1.397	1.252	1.150	1.150	4.625	0.711	0.743	**1.139**	2.515	4.625	-1.897	-1.314	**1.269**	3.379
10	114	1.120	1.163	1.200	1.120	1.120	4.736	0.804	0.820	**1.115**	2.208	4.736	-2.120	-1.641	**1.194**	2.663
11	126	1.095	1.126	1.097	1.095	1.095	4.836	0.894	0.890	**1.096**	1.980	4.836	-2.354	-1.936	**1.144**	2.230
12	138	1.080	1.128	1.131	1.080	1.080	4.927	0.957	0.953	**1.081**	1.807	4.927	-2.526	-2.204	**1.110**	1.949
13	150	1.065	1.093	1.076	1.065	1.065	5.011	1.028	1.011	**1.068**	1.672	5.011	-2.733	-2.449	**1.086**	1.755
14	162	1.065	1.140	1.156	1.065	1.065	5.088	1.028	1.065	**1.058**	1.565	5.088	-2.733	-2.676	**1.069**	1.616
15	174	1.045	1.113	1.092	1.045	1.045	5.159	1.146	1.114	**1.050**	1.479	5.159	-3.101	-2.886	**1.056**	1.512
16	186	1.045	1.076	1.065	1.045	1.045	5.226	1.146	1.161	**1.043**	1.408	5.226	-3.101	-3.083	**1.046**	1.432
17	198	1.035	1.066	1.065	1.035	1.035	5.288	1.220	1.204	**1.037**	1.351	5.288	-3.352	-3.267	**1.038**	1.369
18	210	1.030	1.084	1.086	1.030	1.030	5.347	1.263	1.245	**1.032**	1.302	5.347	-3.507	-3.440	**1.032**	1.319
19	222	1.025	1.032	0.974	1.025	1.025	5.403	1.312	1.284	**1.028**	1.262	5.403	-3.689	-3.604	**1.027**	1.278
20	234	1.025	1.046	1.077	1.025	1.025	5.455	1.312	1.321	**1.024**	1.228	5.455	-3.689	-3.759	**1.023**	1.244
21	246	1.025	1.064	1.033	1.025	1.025	5.505	1.312	1.355	**1.021**	1.199	5.505	-3.689	-3.906	**1.020**	1.216
22	258	1.025	1.039	1.040	1.025	1.025	5.553	1.312	1.389	**1.018**	1.174	5.553	-3.689	-4.046	**1.017**	1.192
23	270	1.015	1.023	1.030	1.015	1.015	5.598	1.439	1.420	**1.016**	1.153	5.598	-4.200	-4.180	**1.015**	1.171
24	282	1.014	1.028	1.017	1.014	1.014	5.642	1.455	1.450	**1.014**	1.134	5.642	-4.269	-4.308	**1.013**	1.153
25	294	1.013	1.021	1.013	1.013	1.013	5.684	1.471	1.479	**1.013**	1.118	5.684	-4.343	-4.431	**1.012**	1.138
26	306	1.011	1.012	1.022	1.011	1.011	5.724	1.509	1.507	**1.011**	1.105	5.724	-4.510	-4.548	**1.011**	1.125
27	318	1.010	1.021	1.022	1.010	1.010	5.762	1.529	1.534	**1.010**	1.093	5.762	-4.605	-4.662	**1.009**	1.113
28	330	1.010	1.013	1.017	1.010	1.010	5.799	1.529	1.560	**1.009**	1.082	5.799	-4.605	-4.771	**1.008**	1.103
29	342	1.009	1.007	1.007	1.009	1.009	5.835	1.552	1.585	**1.008**	1.073	5.835	-4.711	-4.876	**1.008**	1.093
30	354	1.005	1.003	1.004	1.005	1.005	5.869	1.668	1.609	**1.007**	1.064	5.869	-5.298	-4.978	**1.007**	1.085
31	366	1.005	1.011	1.004	1.005	1.005	5.903	1.668	1.632	**1.006**	1.057	5.903	-5.298	-5.076	**1.006**	1.078
32	378	1.005	1.001	1.004	1.005	1.005	5.935	1.668	1.654	**1.005**	1.051	5.935	-5.298	-5.171	**1.006**	1.071
33	390	1.005	1.005	1.005	1.005	1.005	5.966	1.668	1.676	**1.005**	1.045	5.966	-5.298	-5.263	**1.005**	1.065
34	402	1.004	1.005	1.005	1.004	1.004	5.996	1.709	1.697	**1.004**	1.040	5.996	-5.521	-5.352	**1.005**	1.059
35	414	1.004	1.002	1.002	1.004	1.004	6.026	1.709	1.718	**1.004**	1.036	6.026	-5.521	-5.439	**1.004**	1.054
36	426						6.054		1.737	**1.003**	1.032	6.054		-5.523	**1.004**	1.050
37	438						6.082		1.757	**1.003**	1.028	6.082		-5.605	**1.004**	1.046
38	450						6.109		1.776	**1.003**	1.025	6.109		-5.684	**1.003**	1.042
39	462						6.136		1.794	**1.002**	1.022	6.136		-5.762	**1.003**	1.038
40	474						6.161		1.812	**1.002**	1.020	6.161		-5.837	**1.003**	1.035
41	486						6.186		1.829	**1.002**	1.018	6.186		-5.911	**1.003**	1.032
42	498						6.211		1.846	**1.002**	1.016	6.211		-5.983	**1.003**	1.029
43	510						6.234		1.863	**1.002**	1.014	6.234		-6.053	**1.002**	1.027
44	522						6.258		1.879	**1.001**	1.012	6.258		-6.121	**1.002**	1.024
45	534						6.280		1.895	**1.001**	1.011	6.280		-6.188	**1.002**	1.022
46	546						6.303		1.910	**1.001**	1.010	6.303		-6.254	**1.002**	1.020
47	558						6.324		1.925	**1.001**	1.008	6.324		-6.318	**1.002**	1.018
48	570						6.346		1.940	**1.001**	1.007	6.346		-6.380	**1.002**	1.016
49	582						6.366		1.955	**1.001**	1.006	6.366		-6.442	**1.002**	1.014
50	594						6.387		1.969	**1.001**	1.005	6.387		-6.502	**1.002**	1.013
51	606						6.407		1.983	**1.001**	1.005	6.407		-6.561	**1.001**	1.011
52	618						6.426		1.996	**1.001**	1.004	6.426		-6.618	**1.001**	1.010
53	630						6.446		2.010	**1.001**	1.003	6.446		-6.675	**1.001**	1.008
54	642						6.465		2.023	**1.001**	1.003	6.465		-6.730	**1.001**	1.007
55	654						6.483		2.036	**1.000**	1.002	6.483		-6.785	**1.001**	1.006
56	666						6.501		2.048	**1.000**	1.002	6.501		-6.839	**1.001**	1.005
57	678						6.519		2.061	**1.000**	1.001	6.519		-6.891	**1.001**	1.004
58	690						6.537		2.073	**1.000**	1.001	6.537		-6.943	**1.001**	1.003
59	702						6.554		2.085	**1.000**	1.001	6.554		-6.994	**1.001**	1.002
60	714						6.571		2.097	**1.000**	1.000	6.571		-7.043	**1.001**	1.001

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

PERMANENT TOTAL DISABILITY

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**55**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**0.986**
Inverse Power	**1.009**	**0.962**
Selected Tail	**1.004**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.080				Slope=	-5.542			
		IMPLIED	PA	SELECTED	Intercept=	-5.128				Intercept=	29.510			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.193	**24.858**		1.792		19.580		
2	18	2.708	6.208	2.708	2.890	-0.774	-2.006	**7.947**		2.890	0.535	13.491		
3	30	2.328	3.476	2.328	3.401	-0.577	-1.455	**4.802**	32791.316	3.401	0.284	10.660	**42625.250**	
4	42	2.296	2.188	2.296	3.738	-0.559	-1.091	**3.506**	6828.480	3.738	0.259	8.795	**6604.997**	
5	54	2.136	1.800	2.136	3.989	-0.460	-0.820	**2.807**	1947.776	3.989	0.128	7.403	**1641.295**	
6	66	1.852	1.633	1.852	4.190	-0.253	-0.603	**2.373**	693.996	4.190	-0.161	6.291	**540.425**	
7	78	1.581	1.478	1.581	4.357	0.002	-0.423	**2.080**	292.444	4.357	-0.544	5.365	**214.723**	
8	90	1.445	1.362	1.445	4.500	0.164	-0.268	**1.871**	140.583	4.500	-0.811	4.572	**97.699**	
9	102	1.314	1.290	1.314	4.625	0.359	-0.133	**1.714**	75.153	4.625	-1.159	3.878	**49.325**	
10	114	1.286	1.239	1.286	4.736	0.407	-0.013	**1.594**	43.841	4.736	-1.251	3.262	**27.089**	
11	126	1.223	1.204	1.223	4.836	0.532	0.095	**1.499**	27.506	4.836	-1.501	2.707	**15.982**	
12	138	1.177	1.174	1.177	4.927	0.640	0.194	**1.423**	18.350	4.927	-1.733	2.203	**10.049**	
13	150	1.159	1.151	1.159	5.011	0.686	0.284	**1.361**	12.897	5.011	-1.837	1.741	**6.701**	17005.613
14	162	1.144	1.136	1.144	5.088	0.728	0.367	**1.309**	9.479	5.088	-1.937	1.314	**4.721**	2537.901
15	174	1.128	1.118	1.128	5.159	0.778	0.444	**1.266**	7.240	5.159	-2.056	0.918	**3.504**	537.548
16	186	1.116	1.105	1.116	5.226	0.815	0.516	**1.230**	5.716	5.226	-2.150	0.548	**2.731**	153.395
17	198	1.098	1.094	1.098	5.288	0.882	0.583	**1.200**	4.646	5.288	-2.321	0.202	**2.224**	56.178
18	210	1.092	1.085	1.092	5.347	0.905	0.647	**1.174**	3.872	5.347	-2.383	-0.124	**1.883**	25.262
19	222	1.088	1.076	1.088	5.403	0.921	0.707	**1.152**	3.298	5.403	-2.428	-0.432	**1.649**	13.414
20	234	1.073	1.069	1.073	5.455	0.990	0.764	**1.132**	2.864	5.455	-2.620	-0.724	**1.485**	8.134
21	246	1.066	1.063	1.066	5.505	1.023	0.818	**1.116**	2.529	5.505	-2.719	-1.001	**1.367**	5.478
22	258	1.059	1.057	1.059	5.553	1.060	0.869	**1.101**	2.267	5.553	-2.829	-1.265	**1.282**	4.006
23	270	1.053	1.052	1.053	5.598	1.096	0.918	**1.089**	2.058	5.598	-2.940	-1.517	**1.219**	3.124
24	282	1.049	1.048	1.049	5.642	1.119	0.965	**1.078**	1.890	5.642	-3.013	-1.758	**1.172**	2.562
25	294	1.044	1.044	1.044	5.684	1.154	1.010	**1.069**	1.753	5.684	-3.129	-1.989	**1.137**	2.185
26	306	1.037	1.040	1.037	5.724	1.204	1.054	**1.060**	1.641	5.724	-3.296	-2.211	**1.110**	1.922
27	318	1.033	1.036	1.033	5.762	1.241	1.095	**1.053**	1.548	5.762	-3.426	-2.424	**1.089**	1.732
28	330	1.030	1.033	1.030	5.799	1.267	1.135	**1.047**	1.470	5.799	-3.519	-2.629	**1.072**	1.591
29	342	1.028	1.030	1.028	5.835	1.281	1.174	**1.041**	1.404	5.835	-3.571	-2.827	**1.059**	1.484
30	354	1.028	1.028	1.028	5.869	1.282	1.211	**1.036**	1.349	5.869	-3.575	-3.018	**1.049**	1.401
31	366	1.025	1.026	1.025	5.903	1.309	1.247	**1.032**	1.302	5.903	-3.678	-3.203	**1.041**	1.336
32	378	1.023	1.024	1.023	5.935	1.332	1.282	**1.028**	1.262	5.935	-3.764	-3.382	**1.034**	1.284
33	390	1.021	1.022	1.021	5.966	1.351	1.316	**1.025**	1.227	5.966	-3.840	-3.555	**1.029**	1.242
34	402	1.020	1.020	1.020	5.996	1.372	1.348	**1.022**	1.198	5.996	-3.923	-3.723	**1.024**	1.207
35	414	1.018	1.019	1.018	6.026	1.390	1.380	**1.019**	1.172	6.026	-3.997	-3.886	**1.021**	1.179
36	426	1.016	1.017	1.016	6.054	1.417	1.411	**1.017**	1.150	6.054	-4.107	-4.044	**1.018**	1.155
37	438	1.015	1.016	1.015	6.082	1.442	1.441	**1.015**	1.131	6.082	-4.216	-4.198	**1.015**	1.135
38	450	1.013	1.015	1.013	6.109	1.468	1.470	**1.013**	1.115	6.109	-4.328	-4.348	**1.013**	1.118
39	462	1.012	1.013	1.012	6.136	1.493	1.498	**1.012**	1.100	6.136	-4.437	-4.494	**1.011**	1.104
40	474	1.011	1.012	1.011	6.161	1.516	1.526	**1.010**	1.088	6.161	-4.546	-4.636	**1.010**	1.092
41	486	1.010	1.011	1.010	6.186	1.540	1.553	**1.009**	1.077	6.186	-4.654	-4.775	**1.008**	1.081
42	498	1.009	1.010	1.009	6.211	1.563	1.580	**1.008**	1.067	6.211	-4.766	-4.910	**1.007**	1.072
43	510	1.008	1.010	1.008	6.234	1.587	1.605	**1.007**	1.059	6.234	-4.882	-5.042	**1.006**	1.064
44	522	1.007	1.009	1.007	6.258	1.610	1.630	**1.006**	1.052	6.258	-4.998	-5.171	**1.006**	1.058
45	534	1.006	1.008	1.006	6.280	1.634	1.655	**1.005**	1.045	6.280	-5.120	-5.297	**1.005**	1.052
46	546	1.005	1.007	1.005	6.303	1.659	1.679	**1.005**	1.040	6.303	-5.248	-5.420	**1.004**	1.046
47	558	1.005	1.006	1.005	6.324	1.684	1.702	**1.004**	1.035	6.324	-5.380	-5.540	**1.004**	1.042
48	570	1.004	1.006	1.004	6.346	1.708	1.725	**1.004**	1.031	6.346	-5.516	-5.658	**1.003**	1.038
49	582	1.003	1.005	1.003	6.366	1.734	1.748	**1.003**	1.027	6.366	-5.657	-5.774	**1.003**	1.034
50	594	1.003	1.004	1.003	6.387	1.760	1.770	**1.003**	1.024	6.387	-5.810	-5.887	**1.003**	1.031
51	606	1.003	1.004	1.003	6.407	1.788	1.791	**1.002**	1.021	6.407	-5.972	-5.997	**1.002**	1.028
52	618	1.002	1.003	1.002	6.426	1.818	1.813	**1.002**	1.018	6.426	-6.159	-6.106	**1.002**	1.025
53	630	1.002	1.003	1.002	6.446	1.852	1.833	**1.002**	1.016	6.446	-6.374	-6.213	**1.002**	1.023
54	642	1.001	1.002	1.001	6.465	1.890	1.854	**1.002**	1.014	6.465	-6.620	-6.317	**1.002**	1.021
55	654	1.001	1.002	1.001	6.483	1.926	1.874	**1.001**	1.012	6.483	-6.858	-6.420	**1.002**	1.019
56	666	1.001	1.002	1.001	6.501	1.958	1.893	**1.001**	1.011	6.501	-7.085	-6.521	**1.001**	1.018
57	678	1.001	1.002	1.001	6.519	1.985	1.913	**1.001**	1.009	6.519	-7.281	-6.620	**1.001**	1.016
58	690	1.001	1.001	1.001	6.537	2.004	1.932	**1.001**	1.008	6.537	-7.421	-6.717	**1.001**	1.015
59	702	1.000			6.554		1.950	**1.001**	1.007	6.554		-6.812	**1.001**	1.014
60	714	1.000			6.571		1.969	**1.001**	1.006	6.571		-6.906	**1.001**	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
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SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		264	1,464	1,200	72.2%	867	
1977	1,465,551	1,191	1,496	305	68.3%	208	0.102
1978	1,553,484	1,825	2,334	509	67.8%	345	0.150
1979	1,646,693	1,807	2,356	549	67.3%	370	0.143
1980	1,745,494	1,287	1,712	425	66.7%	283	0.098
1981	1,826,711	854	1,159	305	66.1%	201	0.063
1982	2,061,263	1,397	1,937	540	65.5%	353	0.094
1983	2,173,213	2,728	3,867	1,139	64.9%	739	0.178
1984	2,314,385	2,225	3,231	1,007	64.3%	647	0.140
1985	2,444,242	1,141	1,702	561	63.8%	358	0.070
1986	2,644,132	1,719	2,639	920	63.4%	583	0.100
1987	2,911,888	553	875	323	63.0%	203	0.030
1988	3,191,151	706	1,155	449	62.5%	280	0.036
1989	3,341,117	2,096	3,546	1,450	61.9%	898	0.106
1990	3,644,538	1,268	2,227	958	61.5%	589	0.061
1991	3,852,022	984	1,796	812	61.0%	495	0.047
1992	3,944,342	1,563	2,975	1,412	60.5%	854	0.075
1993	4,020,534	2,112	4,206	2,095	60.1%	1,258	0.105
1994	4,272,082	1,811	3,790	1,980	59.6%	1,180	0.089
1995	4,432,599	514	1,133	620	59.2%	367	0.026
1996	4,487,291	122	284	163	58.7%	95	0.006
1997	4,623,816	1,059	2,630	1,571	58.2%	915	0.057
1998	4,816,176	1,407	3,733	2,326	57.7%	1,342	0.078
1999	5,047,597	374	1,064	691	57.2%	395	0.021
2000	5,318,217	137	423	285	56.6%	162	0.008
2001	5,597,545	696	2,327	1,631	56.1%	914	0.042
2002	5,822,846	9	242	233	55.6%	130	0.004
2003	6,004,956	1,354	5,141	3,787	55.0%	2,083	0.086
2004	6,183,507	676	3,101	2,425	54.5%	1,321	0.050
2005	6,388,250	535	2,931	2,396	53.9%	1,291	0.046
2006	6,653,696	347	2,626	2,279	53.3%	1,216	0.039
2007	6,915,410	274	2,759	2,485	52.8%	1,311	0.040
2008	7,073,199	0	2,209	2,209	52.3%	1,154	0.031
2009	7,109,910	75	2,869	2,794	51.7%	1,446	0.040
2010	7,245,414	118	3,476	3,358	51.4%	1,727	0.048
2011	7,353,256	0	3,605	3,605	50.7%	1,829	0.049
2012	3,750,161	0	1,872	1,872	49.7%	930	0.050
2013		0	0				
TOTAL		35,226	86,891	51,665	56.8%	29,341	
EXLD PRIOR		34,961	85,427	50,465	56.4%	28,474	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 4, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 4, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 4, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,200	94	89	83	78	73	69	65	61	57	94	44	40	37	45	29	26	24	22	114
1977	305	20	19	18	17	16	16	15	15	14	13	13	12	11	10	10	9	8	8	62
1978	509	33	31	30	28	27	25	24	23	23	22	21	20	19	17	16	15	14	13	109
1979	549	35	33	32	30	28	27	26	25	24	23	22	21	20	19	17	16	15	14	123
1980	425	26	26	24	23	22	21	19	19	18	17	17	16	15	15	14	13	12	11	99
1981	305	17	17	17	16	16	15	14	13	13	12	12	11	11	10	10	9	9	8	75
1982	540	31	29	29	29	27	26	25	23	22	21	20	19	19	18	17	16	15	14	138
1983	1,139	61	61	57	58	58	55	52	49	46	44	42	40	39	38	36	35	33	31	304
1984	1,007	55	51	51	48	49	48	46	43	41	39	37	35	34	32	31	30	29	27	280
1985	561	31	29	27	27	25	26	25	24	23	22	20	19	18	18	17	17	16	15	162
1986	920	51	48	45	42	42	39	40	39	37	35	33	32	30	29	27	27	26	25	275
1987	323	18	17	16	15	14	14	13	13	13	12	12	11	10	10	10	9	9	9	99
1988	449	23	23	22	21	20	18	18	17	17	17	16	15	15	14	13	13	12	12	142
1989	1,450	72	71	71	68	64	60	56	56	52	53	53	50	47	45	43	40	39	37	472
1990	958	48	45	44	45	43	40	38	35	35	33	33	33	32	30	28	27	25	24	320
1991	812	39	38	36	36	36	34	32	30	29	28	26	27	27	25	24	23	22	20	277
1992	1,412	67	64	64	60	59	60	57	54	50	47	47	44	45	44	42	40	38	36	494
1993	2,095	99	95	91	90	85	84	84	81	76	71	67	67	62	63	63	60	56	53	748
1994	1,980	92	89	85	82	81	77	76	76	73	68	64	60	60	56	57	57	54	51	722
1995	620	28	28	27	26	25	24	23	23	23	22	20	19	18	18	17	17	17	16	231
1996	163	7	7	7	7	6	6	6	6	6	6	5	5	5	5	4	4	4	4	62
1997	1,571	68	65	65	64	62	59	57	56	53	52	53	51	47	45	42	42	39	40	613
1998	2,326	96	96	93	92	91	88	84	81	80	76	74	75	72	67	63	59	59	55	926
1999	691	27	27	27	26	26	26	25	24	23	23	22	21	21	20	19	18	17	17	280
2000	285	11	11	11	11	11	10	10	10	10	9	9	9	8	8	8	8	7	7	118
2001	1,631	61	61	60	60	60	58	57	56	55	52	50	50	47	46	47	45	42	39	685
2002	233	9	8	8	8	8	8	8	8	8	8	7	7	7	6	6	6	6	6	100
2003	3,787	135	135	131	131	129	129	129	125	123	122	118	113	109	107	102	100	100	96	1,653
2004	2,425	85	84	84	81	81	79	80	80	77	76	75	73	70	67	66	63	62	62	1,081
2005	2,396	80	81	80	80	77	77	76	76	76	74	73	72	70	67	64	63	60	59	1,092
2006	2,279	74	74	75	74	73	71	71	70	70	70	68	67	66	64	61	59	58	55	1,059
2007	2,485	78	78	78	79	78	78	75	75	74	74	74	71	71	70	68	65	62	62	1,177
2008	2,209	71	68	67	67	68	67	67	64	64	63	64	64	61	61	60	58	56	54	1,065
2009	2,794	87	87	83	82	82	83	82	82	79	79	78	78	78	75	75	74	71	68	1,371
2010	3,358	117	101	101	96	96	95	96	95	95	92	92	90	90	91	87	86	85	83	1,670
2011	3,605	96	122	106	105	100	100	100	101	99	99	96	96	94	94	95	91	90	89	1,831
2012	1,872	68	98	124	108	107	102	102	102	103	101	101	98	98	96	96	97	93	92	1,959
TOTAL	51,665	2,108	2,106	2,067	2,007	1,962	1,913	1,872	1,829	1,779	1,771	1,678	1,631	1,582	1,547	1,485	1,435	1,384	1,333	21,988

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

OHIO BUREAU OF WORKERS' COMPENSATION
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	132	15	13	12	10	8	8	7	6	6	47	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	57	6	5	5	5	4	4	3	3	2	2	2	2	2	13	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	44	4	4	3	3	3	3	3	2	2	2	2	2	1	1	1	1	1	1	6
1969	182	15	14	14	13	12	11	10	10	9	8	7	7	6	5	4	4	4	3	26
1970	155	12	12	11	11	10	9	9	8	8	7	6	6	5	5	4	3	3	3	23
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	266	18	17	17	16	16	15	14	14	13	12	11	10	10	9	8	7	7	6	23
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	363	24	23	22	21	20	19	19	18	17	16	15	14	13	12	11	11	10	9	35
TOTAL	1,200	94	89	83	78	73	69	65	61	57	94	44	40	37	45	29	26	24	22	114

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

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

DEATH
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		264										1,464	
1977	1,465,551	1,191	1,331	1,496	1,410	1,496	1,415					1,496	0.102
1978	1,553,484	1,825	2,067	2,334	2,202	2,334	2,210					2,334	0.150
1979	1,646,693	1,807	2,170	2,356	2,325	2,356	2,327					2,356	0.143
1980	1,745,494	1,287	1,537	1,712	1,657	1,712	1,661					1,712	0.098
1981	1,826,711	854	987	1,159	1,073	1,159	1,080					1,159	0.063
1982	2,061,263	1,397	1,636	1,937	1,791	1,937	1,804	1,937	1,937	1,937		1,937	0.094
1983	2,173,213	2,728	3,339	3,867	3,690	3,869	3,707	3,851	3,858	3,856		3,867	0.178
1984	2,314,385	2,225	2,614	3,231	2,917	3,234	2,951	3,211	3,154	3,209		3,231	0.140
1985	2,444,242	1,141	1,359	1,702	1,531	1,704	1,551	1,687	1,638	1,719		1,702	0.070
1986	2,644,132	1,719	2,069	2,639	2,356	2,642	2,391	2,597	2,538	2,521		2,639	0.100
1987	2,911,888	553	612	875	708	877	731	855	818	888		875	0.030
1988	3,191,151	706	934	1,155	1,095	1,156	1,104	1,116	1,114	1,054		1,155	0.036
1989	3,341,117	2,096	3,028	3,546	3,605	3,547	3,596	3,392	3,453	3,366		3,546	0.106
1990	3,644,538	1,268	1,545	2,227	1,867	2,233	1,932	2,111	1,896	2,101		2,227	0.061
1991	3,852,022	984	1,566	1,796	1,921	1,796	1,898	1,683	1,750	1,637		1,796	0.047
1992	3,944,342	1,563	1,835	2,975	2,284	2,986	2,425	2,779	2,391	2,839		2,975	0.075
1993	4,020,534	2,112	3,766	4,206	4,782	4,206	4,659	3,890	4,241	4,306		4,206	0.105
1994	4,272,082	1,811	3,055	3,790	3,957	3,790	3,919	3,474	3,717	3,642		3,790	0.089
1995	4,432,599	514	514	1,133	678	1,726	1,052	1,031	712	1,226		1,133	0.026
1996	4,487,291	122	122	284	166	1,405	717	256	169	457		284	0.006
1997	4,623,816	1,059	1,819	2,630	2,549	2,440	2,481	2,316	2,365	2,730		2,630	0.057
1998	4,816,176	1,407	2,126	3,733	3,096	2,907	2,881	3,256	2,881	4,395		3,733	0.078
1999	5,047,597	374	845	1,064	1,278	2,011	1,701	913	992	899		1,064	0.021
2000	5,318,217	137	137	423	216	1,932	1,105	356	191	605		423	0.008
2001	5,597,545	696	1,307	2,327	2,134	2,658	2,392	1,903	2,118	2,296		2,327	0.042
2002	5,822,846	9	9	32	15	2,128	1,223		12	1,927		242	0.004
2003	6,004,956	1,354	2,444	5,521	4,400	3,620	3,779	4,309	5,175	4,428		5,141	0.086
2004	6,183,507	676	1,583	3,104	2,994	3,094	3,040	2,354	2,914	2,590		3,101	0.050
2005	6,388,250	535	1,640	2,805	3,257	3,120	3,226	2,083	2,335	2,501		2,931	0.046
2006	6,653,696	347	2,738	2,123	5,707	3,130	4,469	1,520	2,035	3,028		2,626	0.039
2007	6,915,410	274	1,117	2,007	2,446	3,260	2,995	1,459	1,812	1,765		2,759	0.040
2008	7,073,199	0	0	0	0	3,156	1,998			2,974		2,209	0.031
2009	7,109,910	75	563	949	1,410	3,349	2,699	761	892	903		2,869	0.040
2010	7,245,414	118	1,093	2,580	3,216	3,575	3,484	2,197	1,687	2,664		3,476	0.048
2011	7,353,256	0	0	0	0	3,605	2,636			3,456		3,605	0.049
2012	7,500,322	0	0	0	0	3,745	3,471			3,654		3,745	0.050
2013	7,590,325					3,795	3,795					3,795	0.050
TOTAL		35,226	53,508	73,717	74,733	97,689	90,502	57,296	58,795	75,570		92,559	
EXLD PRIOR		34,961	53,508	73,717	74,733	97,689	90,502	57,296	58,795	75,570		91,094	
EXLD PRIOR & 2013		34,961	53,508	73,717	74,733	93,894	86,706	57,296	58,795	75,570		87,299	

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

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

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	1,191	1.256	1,496	0.102
1978	414	1,825	1.279	2,334	0.150
1979	402	1,807	1.304	2,356	0.143
1980	390	1,287	1.330	1,712	0.098
1981	378	854	1.357	1,159	0.063
1982	366	1,397	1.386	1,937	0.094
1983	354	2,728	1.418	3,867	0.178
1984	342	2,225	1.452	3,231	0.140
1985	330	1,141	1.491	1,702	0.070
1986	318	1,719	1.535	2,639	0.100
1987	306	553	1.584	875	0.030
1988	294	706	1.636	1,155	0.036
1989	282	2,096	1.692	3,546	0.106
1990	270	1,268	1.755	2,227	0.061
1991	258	984	1.825	1,796	0.047
1992	246	1,563	1.903	2,975	0.075
1993	234	2,112	1.992	4,206	0.105
1994	222	1,811	2.093	3,790	0.089
1995	210	514	2.207	1,133	0.026
1996	198	122	2.335	284	0.006
1997	186	1,059	2.484	2,630	0.057
1998	174	1,407	2.653	3,733	0.078
1999	162	374	2.847	1,064	0.021
2000	150	137	3.075	423	0.008
2001	138	696	3.342	2,327	0.042
2002	126	9	3.673	32	0.001
2003	114	1,354	4.077	5,521	0.092
2004	102	676	4.589	3,104	0.050
2005	90	535	5.241	2,805	0.044
2006	78	347	6.111	2,123	0.032
2007	66	274	7.333	2,007	0.029
2008	54	0	9.284	0	-
2009	42	75	12.673	949	0.013
2010	30	118	21.861	2,580	0.036
2011	18	0	51.154	0	-
2012	6	0	680.349	0	-
2013	0				
TOTAL		34,961		73,717	

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

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

DEATH
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	1,331	1.059	1,410	0.096
1978	414	2,067	1.065	2,202	0.142
1979	402	2,170	1.071	2,325	0.141
1980	390	1,537	1.079	1,657	0.095
1981	378	987	1.086	1,073	0.059
1982	366	1,636	1.095	1,791	0.087
1983	354	3,339	1.105	3,690	0.170
1984	342	2,614	1.116	2,917	0.126
1985	330	1,359	1.127	1,531	0.063
1986	318	2,069	1.138	2,356	0.089
1987	306	612	1.156	708	0.024
1988	294	934	1.173	1,095	0.034
1989	282	3,028	1.190	3,605	0.108
1990	270	1,545	1.208	1,867	0.051
1991	258	1,566	1.226	1,921	0.050
1992	246	1,835	1.245	2,284	0.058
1993	234	3,766	1.270	4,782	0.119
1994	222	3,055	1.295	3,957	0.093
1995	210	514	1.321	678	0.015
1996	198	122	1.361	166	0.004
1997	186	1,819	1.401	2,549	0.055
1998	174	2,126	1.456	3,096	0.064
1999	162	845	1.513	1,278	0.025
2000	150	137	1.572	216	0.004
2001	138	1,307	1.633	2,134	0.038
2002	126	9	1.715	15	0.000
2003	114	2,444	1.801	4,400	0.073
2004	102	1,583	1.891	2,994	0.048
2005	90	1,640	1.985	3,257	0.051
2006	78	2,738	2.084	5,707	0.086
2007	66	1,117	2.189	2,446	0.035
2008	54	0	2.298	0	-
2009	42	563	2.505	1,410	0.020
2010	30	1,093	2.943	3,216	0.044
2011	18	0	3.532	0	-
2012	6	0	13.422	0	-
2013	0				
TOTAL		53,508		74,733	

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

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

DEATH
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.102	1,497	79.6%	1,192	1,191	305	1,496	0.102
1978	1,553,484	0.150	2,335	78.2%	1,825	1,825	509	2,334	0.150
1979	1,646,693	0.143	2,359	76.7%	1,809	1,807	550	2,356	0.143
1980	1,745,494	0.098	1,712	75.2%	1,287	1,287	425	1,712	0.098
1981	1,826,711	0.063	1,160	73.7%	855	854	305	1,159	0.063
1982	2,061,263	0.094	1,939	72.1%	1,399	1,397	540	1,937	0.094
1983	2,173,213	0.178	3,874	70.5%	2,733	2,728	1,141	3,869	0.178
1984	2,314,385	0.140	3,241	68.8%	2,232	2,225	1,010	3,234	0.140
1985	2,444,242	0.070	1,709	67.0%	1,146	1,141	563	1,704	0.070
1986	2,644,132	0.100	2,647	65.1%	1,724	1,719	923	2,642	0.100
1987	2,911,888	0.030	879	63.1%	555	553	324	877	0.030
1988	3,191,151	0.036	1,157	61.1%	707	706	450	1,156	0.036
1989	3,341,117	0.106	3,550	59.1%	2,098	2,096	1,452	3,547	0.106
1990	3,644,538	0.062	2,242	57.0%	1,277	1,268	965	2,233	0.061
1991	3,852,022	0.047	1,795	54.8%	984	984	811	1,796	0.047
1992	3,944,342	0.076	2,999	52.5%	1,576	1,563	1,423	2,986	0.076
1993	4,020,534	0.105	4,205	50.2%	2,111	2,112	2,094	4,206	0.105
1994	4,272,082	0.089	3,790	47.8%	1,810	1,811	1,979	3,790	0.089
1995	4,432,599	0.050	2,216	45.3%	1,004	514	1,212	1,726	0.039
1996	4,487,291	0.050	2,244	42.8%	961	122	1,283	1,405	0.031
1997	4,623,816	0.050	2,312	40.3%	931	1,059	1,381	2,440	0.053
1998	4,816,176	0.050	2,408	37.7%	908	1,407	1,501	2,907	0.060
1999	5,047,597	0.050	2,524	35.1%	886	374	1,637	2,011	0.040
2000	5,318,217	0.050	2,659	32.5%	865	137	1,794	1,932	0.036
2001	5,597,545	0.050	2,799	29.9%	837	696	1,961	2,658	0.047
2002	5,822,846	0.050	2,911	27.2%	793	9	2,119	2,128	0.037
2003	6,004,956	0.050	3,002	24.5%	736	1,354	2,266	3,620	0.060
2004	6,183,507	0.050	3,092	21.8%	674	676	2,418	3,094	0.050
2005	6,388,250	0.050	3,194	19.1%	609	535	2,585	3,120	0.049
2006	6,653,696	0.050	3,327	16.4%	544	347	2,782	3,130	0.047
2007	6,915,410	0.050	3,458	13.6%	471	274	2,986	3,260	0.047
2008	7,073,199	0.050	3,537	10.8%	381		3,156	3,156	0.045
2009	7,109,910	0.050	3,555	7.9%	281	75	3,274	3,349	0.047
2010	7,245,414	0.050	3,623	4.6%	166	118	3,457	3,575	0.049
2011	7,353,256	0.050	3,677	2.0%	72		3,605	3,605	0.049
2012	7,500,322	0.050	3,750	0.1%	6		3,745	3,745	0.050
2013	7,590,325	0.050	3,795	0.0%			3,795	3,795	0.050
TOTAL			101,172		38,445	34,961	62,728	97,689	

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

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

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.102	1,497	94.4%	1,413	1,331	83	1,415	0.097
1978	1,553,484	0.150	2,335	93.9%	2,192	2,067	142	2,210	0.142
1979	1,646,693	0.143	2,359	93.3%	2,201	2,170	157	2,327	0.141
1980	1,745,494	0.098	1,712	92.7%	1,588	1,537	125	1,661	0.095
1981	1,826,711	0.063	1,160	92.0%	1,067	987	92	1,080	0.059
1982	2,061,263	0.094	1,939	91.3%	1,771	1,636	168	1,804	0.088
1983	2,173,213	0.178	3,874	90.5%	3,506	3,339	368	3,707	0.171
1984	2,314,385	0.140	3,241	89.6%	2,904	2,614	337	2,951	0.127
1985	2,444,242	0.070	1,709	88.7%	1,516	1,359	193	1,551	0.063
1986	2,644,132	0.100	2,647	87.8%	2,325	2,069	322	2,391	0.090
1987	2,911,888	0.030	879	86.5%	761	612	118	731	0.025
1988	3,191,151	0.036	1,157	85.3%	986	934	171	1,104	0.035
1989	3,341,117	0.106	3,550	84.0%	2,982	3,028	568	3,596	0.108
1990	3,644,538	0.062	2,242	82.8%	1,855	1,545	386	1,932	0.053
1991	3,852,022	0.047	1,795	81.5%	1,464	1,566	332	1,898	0.049
1992	3,944,342	0.076	2,999	80.3%	2,409	1,835	590	2,425	0.061
1993	4,020,534	0.105	4,205	78.8%	3,312	3,766	893	4,659	0.116
1994	4,272,082	0.089	3,790	77.2%	2,926	3,055	864	3,919	0.092
1995	4,432,599	0.050	2,216	75.7%	1,678	514	539	1,052	0.024
1996	4,487,291	0.050	2,244	73.5%	1,649	122	595	717	0.016
1997	4,623,816	0.050	2,312	71.4%	1,650	1,819	662	2,481	0.054
1998	4,816,176	0.050	2,408	68.7%	1,654	2,126	754	2,881	0.060
1999	5,047,597	0.050	2,524	66.1%	1,668	845	856	1,701	0.034
2000	5,318,217	0.050	2,659	63.6%	1,692	137	967	1,105	0.021
2001	5,597,545	0.050	2,799	61.2%	1,714	1,307	1,085	2,392	0.043
2002	5,822,846	0.050	2,911	58.3%	1,698	9	1,214	1,223	0.021
2003	6,004,956	0.050	3,002	55.5%	1,667	2,444	1,335	3,779	0.063
2004	6,183,507	0.050	3,092	52.9%	1,635	1,583	1,456	3,040	0.049
2005	6,388,250	0.050	3,194	50.4%	1,609	1,640	1,585	3,226	0.050
2006	6,653,696	0.050	3,327	48.0%	1,596	2,738	1,731	4,469	0.067
2007	6,915,410	0.050	3,458	45.7%	1,580	1,117	1,878	2,995	0.043
2008	7,073,199	0.050	3,537	43.5%	1,539	0	1,998	1,998	0.028
2009	7,109,910	0.050	3,555	39.9%	1,419	563	2,136	2,699	0.038
2010	7,245,414	0.050	3,623	34.0%	1,231	1,093	2,392	3,484	0.048
2011	7,353,256	0.050	3,677	28.3%	1,041		2,636	2,636	0.036
2012	7,500,322	0.050	3,750	7.5%	279		3,471	3,471	0.046
2013	7,590,325	0.050	3,795	0.0%			3,795	3,795	0.050
TOTAL			101,172		64,178	53,508	36,994	90,502	

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

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

DEATH
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.386			
1978	1,553,484		1.000			1.386			
1979	1,646,693		1.000			1.386			
1980	1,745,494		1.000			1.386			
1981	1,826,711		1.000			1.386			
1982	2,061,263	4	1.000	4	349,224	1.386	484,141	1,937	0.094
1983	2,173,213	8	1.000	8	340,962	1.412	481,395	3,851	0.177
1984	2,314,385	6	1.000	6	370,777	1.443	535,104	3,211	0.139
1985	2,444,242	4	1.000	4	285,263	1.478	421,711	1,687	0.069
1986	2,644,132	3	1.000	3	572,953	1.511	865,652	2,597	0.098
1987	2,911,888	2	1.000	2	276,311	1.547	427,447	855	0.029
1988	3,191,151	1	1.000	1	705,983	1.581	1,116,298	1,116	0.035
1989	3,341,117	5	1.000	5	419,141	1.619	678,432	3,392	0.102
1990	3,644,538	3	1.000	3	422,814	1.664	703,697	2,111	0.058
1991	3,852,022	2	1.000	2	492,029	1.711	841,705	1,683	0.044
1992	3,944,342	4	1.000	4	390,831	1.778	694,716	2,779	0.070
1993	4,020,534	7	1.000	7	301,652	1.842	555,728	3,890	0.097
1994	4,272,082	5	1.000	5	362,138	1.919	694,790	3,474	0.081
1995	4,432,599	2	1.000	2	256,753	2.007	515,365	1,031	0.023
1996	4,487,291	1	1.000	1	121,840	2.099	255,726	256	0.006
1997	4,623,816	4	1.000	4	264,671	2.188	579,062	2,316	0.050
1998	4,816,176	7	1.000	7	200,982	2.314	465,073	3,256	0.068
1999	5,047,597	1	1.000	1	373,869	2.441	912,558	913	0.018
2000	5,318,217	1	1.000	1	137,489	2.587	355,641	356	0.007
2001	5,597,545	3	1.000	3	232,041	2.734	634,487	1,903	0.034
2002	5,822,846		1.000			2.942			
2003	6,004,956	5	1.000	5	270,816	3.182	861,703	4,309	0.072
2004	6,183,507	3	1.000	3	225,440	3.480	784,599	2,354	0.038
2005	6,388,250	3	1.000	3	178,389	3.893	694,477	2,083	0.033
2006	6,653,696	4	1.000	4	86,852	4.377	380,108	1,520	0.023
2007	6,915,410	2	1.000	2	136,823	5.330	729,323	1,459	0.021
2008	7,073,199		1.000			6.764			
2009	7,109,910	1	1.084	1	74,907	9.379	702,558	761	0.011
2010	7,245,414	2	1.307	3	59,013	14.244	840,561	2,197	0.030
2011	7,353,256		1.594			29.437			
2012	7,500,322		5.684			96.416			
2013	7,590,325								
Total		93		94				57,296	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 4, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 4, SHEET 30
(6) SECTION 3, EXHIBIT 4, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	1	18	38	60	99	48	54	54	54	59	70	41	42	45	63	57	43	43	43	43	44	43	43	45	43	43	39	32	36	28	25						540	1,937
1983	2	44	127	98	126	147	122	119	92	85	85	106	89	109	82	65	90	96	94	115	93	95	98	89	80	80	80	80	80	62	55						1,075	3,858
1984	1	39	140	81	78	77	77	84	103	139	94	92	90	84	87	117	105	98	84	142	63	50	46	46	46	46	46	37	34	26	24						879	3,154
1985	2	36	52	44	42	55	59	30	56	46	46	46	42	56	58	55	57	52	56	56	50	44	21	16	16	16	16	16	16	13	11						456	1,638
1986	2	34	39	45	108	142	86	86	124	93	93	87	81	85	51	62	105	49	48	48	36	35	35	35	35	36	35	32	33	25	23						707	2,538
1987	0	0	4	13	53	54	23	24	23	25	61	19	20	19	19	19	19	19	20	19	19	19	19	19	12	9	9	8	8	6	6						228	818
1988	0	0	36	64	57	49	52	49	50	47	20	20	20	20	21	20	20	21	19	20	20	20	20	20	20	19	19	17	17	13	12						311	1,114
1989	1	22	58	92	110	52	52	199	108	100	83	83	87	85	84	173	96	93	93	93	93	93	74	72	67	65	63	56	58	45	40						962	3,453
1990	2	38	93	72	117	80	76	70	68	48	83	48	48	48	74	53	47	38	38	36	39	36	16	15	14	14	13	12	12	10	9						528	1,896
1991	2	45	60	45	45	65	53	44	43	43	43	43	43	55	46	45	45	45	45	45	45	45	38	37	34	33	32	29	30	23	21						488	1,750
1992	0	42	136	112	115	102	114	116	101	78	88	81	68	89	77	68	47	45	37	23	23	22	19	18	17	17	16	15	15	12	10						666	2,391
1993	3	100	101	98	90	98	98	98	125	117	115	140	119	115	111	112	113	126	119	115	116	115	98	95	89	86	84	75	77	60	53						1,182	4,241
1994	10	101	101	94	101	101	101	101	101	101	101	103	99	99	99	98	98	100	100	94	95	94	81	78	73	70	68	61	63	49	44						1,036	3,717
1995	0	35	76	40	39	39	39	39	39	27	23	21	21	21	21	21	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0						198	712
1996	11	24	26	28	26	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						47	169
1997	11	86	90	82	73	74	74	74	76	63	54	54	54	54	68	71	60	57	55	51	52	51	44	43	40	39	37	33	34	27	24						659	2,365
1998	0	53	149	102	200	130	146	138	63	52	76	78	78	78	66	66	56	53	51	48	49	48	41	40	37	36	35	31	32	25	22						803	2,881
1999	0	18	30	30	29	30	31	29	29	29	29	29	29	29	30	31	26	25	24	22	23	22	19	18	17	17	16	15	15	12	10						276	992
2000	0	0	69	31	31	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						53	191
2001	0	42	61	60	103	62	61	61	61	61	61	61	61	61	63	64	54	51	49	46	47	46	40	38	36	35	34	30	31	24	22						590	2,118
2002	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						3	12
2003	0	114	149	144	144	191	180	144	146	144	152	153	153	153	158	160	134	127	122	115	117	115	99	96	89	86	84	75	77	60	54						1,442	5,175
2004	7	64	83	83	83	83	110	82	82	81	86	86	86	86	89	90	76	72	69	65	66	65	56	54	50	49	47	42	44	34	30						812	2,914
2005	0	13	147	90	94	67	62	62	62	62	66	66	66	66	68	69	58	55	53	50	50	50	43	41	38	37	36	32	33	26	23						651	2,335
2006	0	34	30	30	120	67	67	57	58	57	61	61	61	61	63	64	54	51	49	46	47	46	39	38	36	34	33	30	31	24	21						567	2,035
2007	0	51	56	56	56	56	58	50	50	50	53	53	53	53	55	55	47	44	42	40	41	40	34	33	31	30	29	26	27	21	19						505	1,812
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
2009	0	27	24	24	30	28	29	25	25	25	26	26	26	26	27	27	23	22	21	20	20	20	17	16	15	15	14	13	13	10	9						249	892
2010	10	54	54	45	56	51	54	46	46	46	48	49	49	49	50	51	43	41	39	37	37	37	31	30	28	27	27	24	25	19	17						470	1,687
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
Factors	21.483	0.969	0.826	1.257	0.913	1.050	0.852	1.006	0.994	1.059	1.004	1.000	1.000	1.034	1.012	0.841	0.948	0.962	0.940	1.015	0.986	0.856	0.968	0.934	0.968	0.972	0.895	1.028	0.779	0.891							Tail 1.386	

Example: AY 2007 Age 78 of 58 = 56 x 1.050 and AY 2007 Age 90 of 50 = 58 x 0.852

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 4, SHEET 35

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

DEATH
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.386 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	1,191									
1978	1,553,484	1,825									
1979	1,646,693	1,807									
1980	1,745,494	1,287									
1981	1,826,711	854									
1982	2,061,263	1,397	1,610.589	-	1,610.589	216.83	4	1,397	540	1,937	0.094
1983	2,173,213	2,728	1,487.292	29.138	1,516.430	229.25	8	2,781	1,074	3,856	0.177
1984	2,314,385	2,225	1,544.388	62.394	1,606.783	240.08	6	2,315	894	3,209	0.139
1985	2,444,242	1,141	1,139.411	98.702	1,238.113	250.36	4	1,240	479	1,719	0.070
1986	2,644,132	1,719	2,228.176	129.069	2,357.245	257.14	3	1,818	703	2,521	0.095
1987	2,911,888	553	1,040.917	165.428	1,206.345	265.45	2	640	247	888	0.030
1988	3,191,151	706	2,561.438	196.551	2,757.989	275.62	1	760	294	1,054	0.033
1989	3,341,117	2,096	1,478.607	234.421	1,713.028	283.47	5	2,428	938	3,366	0.101
1990	3,644,538	1,268	1,431.667	278.684	1,710.350	295.33	3	1,515	585	2,101	0.058
1991	3,852,022	984	1,619.850	323.753	1,943.603	303.75	2	1,181	456	1,637	0.042
1992	3,944,342	1,563	1,230.848	381.386	1,612.233	317.53	4	2,048	791	2,839	0.072
1993	4,020,534	2,112	925.908	436.069	1,361.977	325.79	7	3,106	1,200	4,306	0.107
1994	4,272,082	1,811	1,077.248	485.489	1,562.737	336.17	5	2,627	1,015	3,642	0.085
1995	4,432,599	514	743.607	536.741	1,280.349	345.28	2	884	342	1,226	0.028
1996	4,487,291	122	340.764	581.496	922.260	357.55	1	330	127	457	0.010
1997	4,623,816	1,059	713.977	613.826	1,327.803	370.70	4	1,969	761	2,730	0.059
1998	4,816,176	1,407	519.374	651.058	1,170.432	386.97	7	3,170	1,225	4,395	0.091
1999	5,047,597	374	930.254	683.008	1,613.261	401.90	1	648	250	899	0.018
2000	5,318,217	137	329.727	716.829	1,046.556	416.98	1	436	169	605	0.011
2001	5,597,545	696	539.794	744.502	1,284.296	429.87	3	1,656	640	2,296	0.041
2002	5,822,846	9	5.003	781.670	786.673	441.62	4	1,390	537	1,927	0.033
2003	6,004,956	1,354	597.038	811.421	1,408.459	453.60	5	3,194	1,234	4,428	0.074
2004	6,183,507	676	481.175	848.246	1,329.421	468.52	3	1,869	722	2,590	0.042
2005	6,388,250	535	372.015	882.216	1,254.231	479.52	3	1,804	697	2,501	0.039
2006	6,653,696	347	174.878	924.578	1,099.457	496.64	4	2,184	844	3,028	0.046
2007	6,915,410	274	265.909	971.520	1,237.429	514.55	2	1,273	492	1,765	0.026
2008	7,073,199		-	1,027.038	1,027.038	522.13	4	2,145	829	2,974	0.042
2009	7,109,910	75	139.695	1,074.789	1,214.484	536.22	1	651	252	903	0.013
2010	7,245,414	118	72.643	1,110.043	1,182.686	541.58	3	1,922	742	2,664	0.037
2011	7,353,256		-	1,139.307	1,139.307	547.00	4	2,493	963	3,456	0.047
2012	7,500,322		-	1,166.061	1,166.061	565.05	4	2,636	1,018	3,654	0.049
2013	7,590,325						4				
TOTAL		34,961					114	54,511	21,059	75,570	

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

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

DEATH
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					1.000					
1978	1,553,484	3.382	5,254,386		1.000					1.000					
1979	1,646,693	3.136	5,164,474		1.000					1.000					
1980	1,745,494	2.917	5,091,177		1.000					1.000					
1981	1,826,711	2.687	4,908,624		1.000					1.000					
1982	2,061,263	2.555	5,266,185	4	1.000	4	0.019%	0.008%		1.000	0.008%	0.019%	4	4	0.019%
1983	2,173,213	2.446	5,316,747	8	1.000	8	0.037%	0.015%		1.000	0.015%	0.037%	8	8	0.037%
1984	2,314,385	2.331	5,395,574	6	1.000	6	0.026%	0.011%		1.000	0.011%	0.026%	6	6	0.026%
1985	2,444,242	2.253	5,506,356	4	1.000	4	0.016%	0.007%		1.000	0.007%	0.016%	4	4	0.016%
1986	2,644,132	2.198	5,812,249	3	1.000	3	0.011%	0.005%	-13.9%	1.000	0.005%	0.011%	3	3	0.011%
1987	2,911,888	2.127	6,193,181	2	1.000	2	0.007%	0.003%		1.000	0.003%	0.007%	2	2	0.007%
1988	3,191,151	2.032	6,484,397	1	1.000	1	0.003%	0.002%		1.000	0.002%	0.003%	1	1	0.003%
1989	3,341,117	1.987	6,640,304	5	1.000	5	0.015%	0.008%	-10.7%	1.000	0.008%	0.015%	5	5	0.015%
1990	3,644,538	1.913	6,973,268	3	1.000	3	0.008%	0.004%	4.9%	1.000	0.004%	0.008%	3	3	0.008%
1991	3,852,022	1.853	7,138,884	2	1.000	2	0.005%	0.003%	7.7%	1.000	0.003%	0.005%	2	2	0.005%
1992	3,944,342	1.762	6,951,801	4	1.000	4	0.010%	0.006%	17.9%	1.000	0.006%	0.010%	4	4	0.010%
1993	4,020,534	1.730	6,954,996	7	1.000	7	0.017%	0.010%	9.1%	1.000	0.010%	0.017%	7	7	0.017%
1994	4,272,082	1.690	7,221,716	5	1.000	5	0.012%	0.007%	25.0%	1.000	0.007%	0.012%	5	5	0.012%
1995	4,432,599	1.642	7,279,180	2	1.000	2	0.005%	0.003%	1.5%	1.000	0.003%	0.005%	2	2	0.005%
1996	4,487,291	1.587	7,119,619	1	1.000	1	0.002%	0.001%		1.000	0.001%	0.002%	1	1	0.002%
1997	4,623,816	1.516	7,011,137	4	1.000	4	0.009%	0.006%	-23.9%	1.000	0.006%	0.009%	4	4	0.009%
1998	4,816,176	1.448	6,974,036	7	1.000	7	0.015%	0.010%	15.9%	1.000	0.010%	0.015%	7	7	0.015%
1999	5,047,597	1.402	7,074,826	1	1.000	1	0.002%	0.001%	6.6%	1.000	0.001%	0.002%	1	1	0.002%
2000	5,318,217	1.352	7,189,648	1	1.000	1	0.002%	0.001%	-13.2%	1.000	0.001%	0.002%	1	1	0.002%
2001	5,597,545	1.324	7,410,279	3	1.000	3	0.005%	0.004%	-23.4%	1.000	0.004%	0.005%	3	3	0.005%
2002	5,822,846	1.233	7,180,173		1.000					1.000		0.006%	4	4	0.007%
2003	6,004,956	1.205	7,236,443	5	1.000	5	0.008%	0.007%		1.000	0.007%	0.006%	4	5	0.008%
2004	6,183,507	1.221	7,550,966	3	1.000	3	0.005%	0.004%		1.000	0.004%	0.006%	4	3	0.005%
2005	6,388,250	1.180	7,536,083	3	1.000	3	0.005%	0.004%		1.000	0.004%	0.006%	4	3	0.005%
2006	6,653,696	1.170	7,785,410	4	1.000	4	0.006%	0.005%		1.000	0.005%	0.006%	4	4	0.006%
2007	6,915,410	1.122	7,758,240	2	1.000	2	0.003%	0.003%	-15.8%	1.000	0.003%	0.006%	4	2	0.003%
2008	7,073,199	1.076	7,613,102		1.000					1.000		0.005%	4	4	0.006%
2009	7,109,910	1.044	7,422,640	1	1.084	1	0.002%	0.001%		1.000	0.001%	0.005%	4	1	0.001%
2010	7,245,414	1.035	7,501,912	2	1.307	3	0.004%	0.003%		1.000	0.003%	0.005%	4	3	0.004%
2011	7,353,256	1.020	7,501,057		1.594					1.000		0.005%	4	4	0.005%
2012	7,500,322	1.010	7,575,325		5.684					1.000		0.005%	4	4	0.005%
2013	7,590,325	1.000	7,590,325							1.000		0.005%	4	4	0.005%
TOTAL				93		94							118	114	

5 Year Average excluding 2012	0.003%
10 Year Average excluding 2012	0.004%
5 Year Average excluding 2010-2012	0.003%
10 Year Average excluding 2010-2012	0.004%
2006-2011 Average excluding 2009	0.004%
(16) 2013 Selected Frequency	0.005%

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

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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,496		0.102
1978	1,553,484			2,334		0.150
1979	1,646,693			2,356		0.143
1980	1,745,494			1,712		0.098
1981	1,826,711			1,159		0.063
1982	2,061,263	4	0.02%	1,937	484,141	0.094
1983	2,173,213	8	0.04%	3,867	483,342	0.178
1984	2,314,385	6	0.03%	3,231	538,533	0.140
1985	2,444,242	4	0.02%	1,702	425,459	0.070
1986	2,644,132	3	0.01%	2,639	879,743	0.100
1987	2,911,888	2	0.01%	875	437,710	0.030
1988	3,191,151	1	0.00%	1,155	1,154,829	0.036
1989	3,341,117	5	0.01%	3,546	709,124	0.106
1990	3,644,538	3	0.01%	2,227	742,196	0.061
1991	3,852,022	2	0.01%	1,796	897,798	0.047
1992	3,944,342	4	0.01%	2,975	743,755	0.075
1993	4,020,534	7	0.02%	4,206	600,921	0.105
1994	4,272,082	5	0.01%	3,790	758,083	0.089
1995	4,432,599	2	0.00%	1,133	566,620	0.026
1996	4,487,291	1	0.00%	284	284,481	0.006
1997	4,623,816	4	0.01%	2,630	657,523	0.057
1998	4,816,176	7	0.01%	3,733	533,301	0.078
1999	5,047,597	1	0.00%	1,064	1,064,472	0.021
2000	5,318,217	1	0.00%	423	422,774	0.008
2001	5,597,545	3	0.01%	2,327	775,591	0.042
2002	5,822,846	4	0.01%	242	60,496	0.004
2003	6,004,956	5	0.01%	5,141	1,028,200	0.086
2004	6,183,507	3	0.00%	3,101	1,033,627	0.050
2005	6,388,250	3	0.00%	2,931	976,940	0.046
2006	6,653,696	4	0.01%	2,626	656,618	0.039
2007	6,915,410	2	0.00%	2,759	1,379,312	0.040
2008	7,073,199	4	0.01%	2,209	552,242	0.031
2009	7,109,910	1	0.00%	2,869	2,869,335	0.040
2010	7,245,414	3	0.00%	3,476	1,158,509	0.048
2011	7,353,256	4	0.01%	3,605	901,189	0.049
2012	7,500,322	4	0.01%	3,745	936,162	0.050
2013	7,590,325	4	0.01%	3,795	948,791	0.050
TOTAL		114		91,094		

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

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	264	181	1,431	1,250						100	83	(17)	1,464	1,431	33
1977	1,191	1,171	1,477	306	426	414	1.238	1.261	7.1%	22	19	(2)	1,496	1,477	19
1978	1,825	1,786	2,297	511	414	402	1.261	1.286	7.0%	36	39	4	2,334	2,297	37
1979	1,807	1,776	2,331	555	402	390	1.286	1.312	6.5%	36	30	(6)	2,356	2,331	24
1980	1,287	1,261	1,689	427	390	378	1.312	1.339	5.9%	25	26	0	1,712	1,689	23
1981	854	837	1,146	308	378	366	1.339	1.368	5.9%	18	17	(2)	1,159	1,146	13
1982	1,397	1,372	1,919	547	366	354	1.368	1.399	5.7%	31	25	(6)	1,937	1,919	18
1983	2,728	2,666	3,819	1,153	354	342	1.399	1.433	5.6%	64	62	(2)	3,867	3,819	48
1984	2,225	2,191	3,223	1,032	342	330	1.433	1.471	5.7%	59	34	(25)	3,231	3,223	8
1985	1,141	1,125	1,705	580	330	318	1.471	1.515	5.8%	34	16	(18)	1,702	1,705	(3)
1986	1,719	1,683	2,632	949	318	306	1.515	1.564	5.7%	54	35	(18)	2,639	2,632	7
1987	553	543	877	334	306	294	1.564	1.615	5.4%	18	9	(9)	875	877	(2)
1988	706	686	1,146	460	294	282	1.615	1.670	5.1%	23	20	(3)	1,155	1,146	9
1989	2,096	2,024	3,506	1,482	282	270	1.670	1.732	5.1%	75	72	(3)	3,546	3,506	40
1990	1,268	1,253	2,256	1,003	270	258	1.732	1.801	5.0%	50	16	(34)	2,227	2,256	(29)
1991	984	940	1,765	825	258	246	1.801	1.879	4.9%	41	45	4	1,796	1,765	31
1992	1,563	1,541	3,030	1,489	246	234	1.879	1.966	4.8%	72	23	(49)	2,975	3,030	(55)
1993	2,112	1,997	4,128	2,131	234	222	1.966	2.067	4.8%	102	115	13	4,206	4,128	79
1994	1,811	1,711	3,730	2,019	222	210	2.067	2.180	4.6%	94	100	6	3,790	3,730	61
1995	514	514	1,185	671	210	198	2.180	2.308	4.5%	30	0	(30)	1,133	1,185	(52)
1996	122	122	299	177	198	186	2.308	2.456	4.4%	8	0	(8)	284	299	(15)
1997	1,059	988	2,592	1,605	186	174	2.456	2.625	4.2%	68	71	3	2,630	2,592	38
1998	1,407	1,341	3,781	2,440	174	162	2.625	2.819	4.1%	99	66	(34)	3,733	3,781	(48)
1999	374	344	1,050	706	162	150	2.819	3.049	4.0%	28	29	1	1,064	1,050	14
2000	137	137	456	318	150	138	3.049	3.315	3.8%	12	0	(12)	423	456	(33)
2001	696	635	2,350	1,715	138	126	3.315	3.646	3.8%	65	61	(4)	2,327	2,350	(23)
2002	9	9	577	568	126	114	3.646	4.051	3.6%	21	0	(21)	242	577	(335)
2003	1,354	1,211	4,733	3,522	114	102	4.051	4.559	3.5%	124	144	19	5,141	4,733	408
2004	676	595	3,094	2,500	102	90	4.559	5.206	3.4%	84	82	(3)	3,101	3,094	7
2005	535	473	3,062	2,589	90	78	5.206	6.076	3.3%	85	62	(23)	2,931	3,062	(131)
2006	347	280	2,986	2,706	78	66	6.076	7.309	3.2%	87	67	(20)	2,626	2,986	(360)
2007	274	218	3,239	3,021	66	54	7.309	9.275	3.3%	98	56	(43)	2,759	3,239	(480)
2008	0		3,257	3,257	54	42	9.275	12.661	3.1%	102	0	(102)	2,209	3,257	(1,048)
2009	75	51	3,444	3,393	42	30	12.661	21.903	3.5%	118	24	(94)	2,869	3,444	(574)
2010	118	64	3,616	3,552	30	18	21.903	51.144	2.7%	95	54	(41)	3,476	3,616	(140)
2011	0		3,726	3,726	18	6	51.144	690.445	1.8%	68	0	(68)	3,605	3,726	(121)
2012	0		3,843	3,843	6		690.445		0.1%	6	0	(6)	3,745	3,843	(99)
2013									0.0%		0	0			
TOTAL	35,226	33,725	91,397	57,672						2,151	1,501	(650)	88,763	91,397	(2,634)
EXLD PRIOR	34,961	33,544	89,966	56,422						2,051	1,417	(633)	87,299	89,966	(2,667)

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

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.017	1.019	9.9%	0	0	0
1954	0	0	0	702	690	1.019	1.021	9.9%	0	0	0
1955	0	0	0	690	678	1.021	1.024	12.2%	0	0	0
1956	0	0	0	678	666	1.024	1.028	12.1%	0	0	0
1957	0	0	0	666	654	1.028	1.032	12.1%	0	0	0
1958	0	0	0	654	642	1.032	1.036	12.0%	0	0	0
1959	33	22	121	642	630	1.036	1.041	11.9%	14	11	(4)
1960	0	0	0	630	618	1.041	1.047	11.9%	0	0	0
1961	0	0	0	618	606	1.047	1.053	11.8%	0	0	0
1962	0	0	0	606	594	1.053	1.061	11.1%	0	0	0
1963	14	9	55	594	582	1.061	1.068	10.5%	6	5	(1)
1964	0	0	0	582	570	1.068	1.076	10.1%	0	0	0
1965	0	0	0	570	558	1.076	1.085	9.7%	0	0	0
1966	0	0	0	558	546	1.085	1.095	9.3%	0	0	0
1967	0	0	0	546	534	1.095	1.105	8.9%	0	0	0
1968	10	7	46	534	522	1.105	1.116	8.5%	4	3	(1)
1969	40	27	192	522	510	1.116	1.127	8.1%	16	13	(2)
1970	33	22	162	510	498	1.127	1.140	7.7%	13	11	(2)
1971	0	0	0	498	486	1.140	1.153	7.5%	0	0	0
1972	9	9	21	486	474	1.153	1.167	7.3%	2	0	(2)
1973	0	0	0	474	462	1.167	1.182	7.2%	0	0	0
1974	57	40	302	462	450	1.182	1.199	7.2%	22	17	(5)
1975	0	0	0	450	438	1.199	1.218	7.2%	0	0	0
1976	69	46	351	438	426	1.218	1.238	7.1%	25	23	(2)
TOTAL	264	181	1,250						100	83	(17)

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

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	1,331	1,325	1,477	153	426	414	1.059	1.065	8.2%	13	7	(6)	1,496	1,477	19
1978	2,067	2,100	2,297	197	414	402	1.065	1.070	7.1%	14	(32)	(46)	2,334	2,297	37
1979	2,170	2,160	2,331	171	402	390	1.070	1.076	7.6%	13	10	(3)	2,356	2,331	24
1980	1,537	1,528	1,689	161	390	378	1.076	1.084	8.7%	14	9	(5)	1,712	1,689	23
1981	987	978	1,146	168	378	366	1.084	1.093	8.5%	14	10	(5)	1,159	1,146	13
1982	1,636	1,622	1,919	297	366	354	1.093	1.102	8.3%	25	14	(11)	1,937	1,919	18
1983	3,339	3,414	3,819	405	354	342	1.102	1.113	8.9%	36	(75)	(111)	3,867	3,819	48
1984	2,614	2,593	3,223	630	342	330	1.113	1.124	8.1%	51	21	(30)	3,231	3,223	8
1985	1,359	1,349	1,705	356	330	318	1.124	1.135	7.4%	26	10	(16)	1,702	1,705	(3)
1986	2,069	2,065	2,632	567	318	306	1.135	1.152	9.8%	56	4	(52)	2,639	2,632	7
1987	612	607	877	271	306	294	1.152	1.170	8.8%	24	6	(18)	875	877	(2)
1988	934	925	1,146	221	294	282	1.170	1.187	8.0%	18	9	(8)	1,155	1,146	9
1989	3,028	2,983	3,506	523	282	270	1.187	1.205	7.3%	38	45	7	3,546	3,506	40
1990	1,545	1,533	2,256	723	270	258	1.205	1.223	6.7%	49	12	(37)	2,227	2,256	(29)
1991	1,566	1,557	1,765	208	258	246	1.223	1.241	6.2%	13	9	(4)	1,796	1,765	31
1992	1,835	1,836	3,030	1,193	246	234	1.241	1.266	7.5%	90	(1)	(91)	2,975	3,030	(55)
1993	3,766	3,808	4,128	319	234	222	1.266	1.291	6.9%	22	(42)	(64)	4,206	4,128	79
1994	3,055	3,008	3,730	722	222	210	1.291	1.317	6.3%	46	47	2	3,790	3,730	61
1995	514	514	1,185	671	210	198	1.317	1.357	8.4%	56	0	(56)	1,133	1,185	(52)
1996	122	122	299	177	198	186	1.357	1.398	7.5%	13	0	(13)	284	299	(15)
1997	1,819	1,783	2,592	810	186	174	1.398	1.453	8.8%	71	36	(36)	2,630	2,592	38
1998	2,126	2,105	3,781	1,676	174	162	1.453	1.512	7.8%	131	21	(110)	3,733	3,781	(48)
1999	845	842	1,050	208	162	150	1.512	1.572	7.0%	15	3	(11)	1,064	1,050	14
2000	137	137	456	318	150	138	1.572	1.635	6.3%	20	0	(20)	423	456	(33)
2001	1,307	1,297	2,350	1,053	138	126	1.635	1.717	7.0%	73	10	(64)	2,327	2,350	(23)
2002	9	9	577	568	126	114	1.717	1.803	6.2%	35	0	(35)	242	577	(335)
2003	2,444	2,282	4,733	2,451	114	102	1.803	1.893	5.6%	137	162	25	5,141	4,733	408
2004	1,583	1,570	3,094	1,524	102	90	1.893	1.987	5.1%	77	14	(64)	3,101	3,094	7
2005	1,640	1,532	3,062	1,530	90	78	1.987	2.087	4.6%	70	109	39	2,931	3,062	(131)
2006	2,738	2,757	2,986	230	78	66	2.087	2.191	4.2%	10	(19)	(28)	2,626	2,986	(360)
2007	1,117	1,118	3,239	2,121	66	54	2.191	2.301	3.8%	82	(1)	(82)	2,759	3,239	(480)
2008	0		3,257	3,257	54	42	2.301	2.473	5.1%	166	0	(166)	2,209	3,257	(1,048)
2009	563	542	3,444	2,902	42	30	2.473	2.906	9.2%	266	21	(245)	2,869	3,444	(574)
2010	1,093	1,093	3,616	2,523	30	18	2.906	3.487	8.0%	203	0	(203)	3,476	3,616	(140)
2011	0		3,726	3,726	18	6	3.487	13.599	23.0%	858	0	(858)	3,605	3,726	(121)
2012	0		3,843	3,843	6		13.599		7.4%	283	0	(283)	3,745	3,843	(99)
2013									0.0%		0	0			
TOTAL	53,508	53,089	89,966	36,877						3,128	419	(2,709)	87,299	89,966	(2,667)
EXLD PRIOR	53,508	53,089	89,966	36,877						3,128	419	(2,709)	87,299	89,966	(2,667)

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

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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	4	4	4	0	366	354	1.000	1.000	100.0%	0	0	0	4	4	0
1983	8	8	8	0	354	342	1.000	1.000	100.0%	0	0	0	8	8	0
1984	6	6	6	0	342	330	1.000	1.000	100.0%	0	0	0	6	6	0
1985	4	4	4	0	330	318	1.000	1.000	100.0%	0	0	0	4	4	0
1986	3	3	3	0	318	306	1.000	1.000	100.0%	0	0	0	3	3	0
1987	2	2	2	0	306	294	1.000	1.000	100.0%	0	0	0	2	2	0
1988	1	1	1	0	294	282	1.000	1.000	100.0%	0	0	0	1	1	0
1989	5	5	5	0	282	270	1.000	1.000	100.0%	0	0	0	5	5	0
1990	3	3	3	0	270	258	1.000	1.000	100.0%	0	0	0	3	3	0
1991	2	2	2	0	258	246	1.000	1.000	100.0%	0	0	0	2	2	0
1992	4	4	4	0	246	234	1.000	1.000	100.0%	0	0	0	4	4	0
1993	7	7	7	0	234	222	1.000	1.000	100.0%	0	0	0	7	7	0
1994	5	5	5	0	222	210	1.000	1.000	100.0%	0	0	0	5	5	0
1995	2	2	2	0	210	198	1.000	1.000	100.0%	0	0	0	2	2	0
1996	1	1	1	0	198	186	1.000	1.000	100.0%	0	0	0	1	1	0
1997	4	4	4	0	186	174	1.000	1.000	100.0%	0	0	0	4	4	0
1998	7	7	7	0	174	162	1.000	1.000	100.0%	0	0	0	7	7	0
1999	1	1	1	0	162	150	1.000	1.000	100.0%	0	0	0	1	1	0
2000	1	1	1	0	150	138	1.000	1.000	100.0%	0	0	0	1	1	0
2001	3	3	3	0	138	126	1.000	1.000	100.0%	0	0	0	3	3	0
2002		0	0	0	126	114	1.000	1.000	100.0%	0	0	0	4	0	4
2003	5	5	5	0	114	102	1.000	1.000	100.0%	0	0	0	5	5	0
2004	3	3	3	0	102	90	1.000	1.000	100.0%	0	0	0	3	3	0
2005	3	3	3	0	90	78	1.000	1.000	100.0%	0	0	0	3	3	0
2006	4	4	4	0	78	66	1.000	1.000	100.0%	0	0	0	4	4	0
2007	2	2	2	0	66	54	1.000	1.000	100.0%	0	0	0	2	2	0
2008		0	0	0	54	42	1.000	1.084	100.0%	0	0	0	4	0	4
2009	1	1	2	1	42	30	1.084	1.307	67.1%	1	0	(1)	1	2	(1)
2010	2	2	3	1	30	18	1.307	1.594	37.0%	0	0	0	3	3	0
2011		0	3	3	18	6	1.594	5.684	54.8%	2	0	(2)	4	3	1
2012		0	4	4	6		5.684		17.6%	1	0	(1)	4	4	0
2013		0	0	0					0.0%	0			4	0	4
									0.0%						
TOTAL	93	93	102	9						4	0	(4)	114	102	12
EXLD PRIOR	93	93	102	9						4	0	(4)	114	102	12

(1)	BASED ON DATA FROM THE BWC	(7)	SECTION 3, EXHIBIT 4, SHEET 20, COL. 12	(13)	SECTION 3, EXHIBIT 4, SHEET 13, COL. 14
(2)	BASED ON DATA FROM THE BWC	(8)	SECTION 3, EXHIBIT 4, SHEET 20, COL. 10	(14)	= (3)
(3)	= (2) + [1 - 1/(8)] x [SECT 3, EXH 4, SHEET 13, COL. (12) x SECT 3, EXH 4, SHEET 13, COL. (1)] / 100	(9)	BASED ON (7) AND (8)	(15)	= (13) - (14)
(4)	= (3) - (2)	(10)	= (4) x (9)		
(5)	CURRENT AGE OF ACCIDENT YEAR IN MONTHS	(11)	= (1) - (2)		
(6)	PRIOR AGE OF ACCIDENT YEAR IN MONTHS	(12)	= (11) - (10)		

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.1%	0.1%	48.8%
6	680.349	0.1%	1.8%	1.7%	49.7%
18	51.154	2.0%	2.6%	2.4%	50.7%
30	21.861	4.6%	3.3%	2.9%	51.4%
42	12.673	7.9%	2.9%	2.5%	51.7%
54	9.284	10.8%	2.9%	2.4%	52.3%
66	7.333	13.6%	2.7%	2.2%	52.8%
78	6.111	16.4%	2.7%	2.1%	53.3%
90	5.241	19.1%	2.7%	2.0%	53.9%
102	4.589	21.8%	2.7%	1.9%	54.5%
114	4.077	24.5%	2.7%	1.8%	55.0%
126	3.673	27.2%	2.7%	1.8%	55.6%
138	3.342	29.9%	2.6%	1.6%	56.1%
150	3.075	32.5%	2.6%	1.6%	56.6%
162	2.847	35.1%	2.6%	1.5%	57.2%
174	2.653	37.7%	2.6%	1.4%	57.7%
186	2.484	40.3%	2.6%	1.4%	58.2%
198	2.335	42.8%	2.5%	1.3%	58.7%
210	2.207	45.3%	2.5%	1.2%	59.2%
222	2.093	47.8%	2.4%	1.2%	59.6%
234	1.992	50.2%	2.4%	1.1%	60.1%
246	1.903	52.5%	2.3%	1.0%	60.5%
258	1.825	54.8%	2.2%	0.9%	61.0%
270	1.755	57.0%	2.1%	0.9%	61.5%
282	1.692	59.1%	2.0%	0.8%	61.9%
294	1.636	61.1%	2.0%	0.7%	62.5%
306	1.584	63.1%	2.0%	0.7%	63.0%
318	1.535	65.1%	1.9%	0.7%	63.4%
330	1.491	67.0%	1.8%	0.6%	63.8%
342	1.452	68.8%	1.7%	0.5%	64.3%
354	1.418	70.5%	1.6%	0.5%	64.9%
366	1.386	72.1%	1.6%	0.5%	65.5%
378	1.357	73.7%	1.5%	0.4%	66.1%
390	1.330	75.2%	1.5%	0.4%	66.7%
402	1.304	76.7%	1.5%	0.4%	67.3%
414	1.279	78.2%	1.4%	0.4%	67.8%
426	1.256	79.6%	1.3%	0.3%	68.3%
438	1.235	80.9%	1.3%	0.3%	68.9%
450	1.216	82.2%	1.2%	0.3%	69.5%
462	1.199	83.4%	1.1%	0.2%	70.1%
474	1.183	84.5%	1.1%	0.2%	70.8%
486	1.168	85.6%	1.0%	0.2%	71.5%
498	1.154	86.7%	1.0%	0.2%	72.2%
510	1.140	87.7%	1.0%	0.2%	72.8%
522	1.128	88.7%	0.9%	0.2%	73.5%
534	1.116	89.6%	0.9%	0.2%	74.1%
546	1.105	90.5%	0.8%	0.1%	74.8%
558	1.095	91.3%	0.8%	0.1%	75.4%
570	1.085	92.1%	0.7%	0.1%	76.0%
582	1.077	92.9%	0.7%	0.1%	76.7%
594	1.069	93.6%	0.6%	0.1%	77.4%
606	1.062	94.2%	0.6%	0.1%	78.1%
618	1.055	94.8%	0.6%	0.1%	78.9%
630	1.049	95.3%	0.5%	0.1%	79.7%
642	1.043	95.9%	0.5%	0.1%	80.5%
654	1.038	96.3%	0.4%	0.0%	81.4%
666	1.034	96.7%	0.4%	0.0%	82.5%
678	1.030	97.1%	0.3%	0.0%	83.8%
690	1.027	97.4%	0.3%	0.0%	85.3%
702	1.024	97.7%	0.3%	0.0%	87.3%
714	1.021	97.9%	0.2%	0.0%	89.4%
726	1.019	98.2%	0.2%	0.0%	91.8%
738	1.017	98.4%	0.2%	0.0%	94.7%
750	1.015	98.5%	1.5%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 4, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	2,227	1,867	1.000	1.989	4,428	3,713	100%	4,428	0.064	0.061	0.062
1991	3,852,022	1.853	7,138,884	1,796	1,921	1.000	1.947	3,496	3,740	100%	3,496	0.049	0.047	0.047
1992	3,944,342	1.762	6,951,801	2,975	2,284	1.000	1.881	5,596	4,297	100%	5,596	0.080	0.075	0.076
1993	4,020,534	1.730	6,954,996	4,206	4,782	1.000	1.811	7,620	8,662	100%	7,620	0.110	0.105	0.105
1994	4,272,082	1.690	7,221,716	3,790	3,957	1.000	1.729	6,553	6,841	100%	6,553	0.091	0.089	0.089
1995	4,432,599	1.642	7,279,180	1,133	678	1.000	1.690	1,915	1,147	100%	1,915	0.026	0.026	0.050
1996	4,487,291	1.587	7,119,619	284	166	1.000	1.631	464	270	100%	464	0.007	0.006	0.050
1997	4,623,816	1.516	7,011,137	2,630	2,549	1.000	1.599	4,206	4,077	100%	4,206	0.060	0.057	0.050
1998	4,816,176	1.448	6,974,036	3,733	3,096	1.000	1.540	5,750	4,769	100%	5,750	0.082	0.078	0.050
1999	5,047,597	1.402	7,074,826	1,064	1,278	1.000	1.470	1,564	1,879	100%	1,564	0.022	0.021	0.050
2000	5,318,217	1.352	7,189,648	423	216	1.000	1.415	598	306	100%	598	0.008	0.008	0.050
2001	5,597,545	1.324	7,410,279	2,327	2,134	1.000	1.348	3,137	2,878	100%	3,137	0.042	0.042	0.050
2002	5,822,846	1.233	7,180,173	32	15	1.000	1.327	43	20	100%	43	0.001	0.001	0.050
2003	6,004,956	1.205	7,236,443	5,521	4,400	1.000	1.294	7,144	5,693	100%	7,144	0.099	0.092	0.050
2004	6,183,507	1.221	7,550,966	3,104	2,994	1.000	1.259	3,907	3,768	100%	3,907	0.052	0.050	0.050
2005	6,388,250	1.180	7,536,083	2,805	3,257	1.000	1.229	3,447	4,002	100%	3,447	0.046	0.044	0.050
2006	6,653,696	1.170	7,785,410	2,123	5,707	1.000	1.184	2,513	6,755	100%	2,513	0.032	0.032	0.050
2007	6,915,410	1.122	7,758,240	2,007	2,446	1.000	1.141	2,291	2,791	100%	2,291	0.030	0.029	0.050
2008	7,073,199	1.076	7,613,102	0	0	1.000	1.110	0	0	100%	0	0.000	0.000	0.050
2009	7,109,910	1.044	7,422,640	949	1,410	1.000	1.086	1,031	1,532	100%	1,031	0.014	0.013	0.050
2010	7,245,414	1.035	7,501,912	2,580	3,216	1.000	1.075	2,774	3,458	100%	2,774	0.037	0.036	0.050
2011	7,353,256	1.020	7,501,057	0	0	1.000	1.064	0	0	100%	0	0.000	0.000	0.050
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.030	0	0	100%	0	0.000	0.000	0.050
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0					0.050

	5 Year Average excluding 2011-2012	0.023	0.022
	7 Year Average excluding 2011-2012	0.030	0.029
	10 Year Weighted Average excluding 2011-2012	0.035	
	18 Year Weighted Average excluding 2008-2012	0.050	
	5 Year Average excluding 2010-2012	0.024	0.024
	5 Year Average excluding 2012	0.016	0.016
	7 Year Average excluding 2012	0.023	0.022
(14)	2013 Selected Loss Rate:	0.050	

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

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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.021	1.019	1.021									
1954	702	702	714	1.024	1.021	1.024									
1955	690	690	702	1.027	1.024	1.027									
1956	678	678	690	1.030	1.027	1.030									
1957	666	666	678	1.034	1.030	1.034									
1958	654	654	666	1.038	1.034	1.038									
1959	642	642	654	1.043	1.038	1.043									
1960	630	630	642	1.049	1.043	1.049									
1961	618	618	630	1.055	1.049	1.055									
1962	606	606	618	1.062	1.055	1.062									
1963	594	594	606	1.069	1.062	1.069									
1964	582	582	594	1.077	1.069	1.077									
1965	570	570	582	1.085	1.077	1.085									
1966	558	558	570	1.095	1.085	1.095									
1967	546	546	558	1.105	1.095	1.105									
1968	534	534	546	1.116	1.105	1.116									
1969	522	522	534	1.128	1.116	1.128									
1970	510	510	522	1.140	1.128	1.140									
1971	498	498	510	1.154	1.140	1.154									
1972	486	486	498	1.168	1.154	1.168									
1973	474	474	486	1.183	1.168	1.183									
1974	462	462	474	1.199	1.183	1.199									
1975	450	450	462	1.216	1.199	1.216									
1976	438	438	450	1.235	1.216	1.235									
1977	426	426	438	1.256	1.235	1.256	1.059	1.054	1.059	1.000	1.000	1.000	1.386	1.386	1.386
1978	414	414	426	1.279	1.256	1.279	1.065	1.059	1.065	1.000	1.000	1.000	1.386	1.386	1.386
1979	402	402	414	1.304	1.279	1.304	1.071	1.065	1.071	1.000	1.000	1.000	1.386	1.386	1.386
1980	390	390	402	1.330	1.304	1.330	1.079	1.071	1.079	1.000	1.000	1.000	1.386	1.386	1.386
1981	378	378	390	1.357	1.330	1.357	1.086	1.079	1.086	1.000	1.000	1.000	1.386	1.386	1.386
1982	366	366	378	1.386	1.357	1.386	1.095	1.086	1.095	1.000	1.000	1.000	1.386	1.386	1.386
1983	354	354	366	1.418	1.386	1.418	1.105	1.095	1.105	1.000	1.000	1.000	1.412	1.386	1.412
1984	342	342	354	1.452	1.418	1.452	1.116	1.105	1.116	1.000	1.000	1.000	1.443	1.412	1.443
1985	330	330	342	1.491	1.452	1.491	1.127	1.116	1.127	1.000	1.000	1.000	1.478	1.443	1.478
1986	318	318	330	1.535	1.491	1.535	1.138	1.127	1.138	1.000	1.000	1.000	1.511	1.478	1.511
1987	306	306	318	1.584	1.535	1.584	1.156	1.138	1.156	1.000	1.000	1.000	1.547	1.511	1.547
1988	294	294	306	1.636	1.584	1.636	1.173	1.156	1.173	1.000	1.000	1.000	1.581	1.547	1.581
1989	282	282	294	1.692	1.636	1.692	1.190	1.173	1.190	1.000	1.000	1.000	1.619	1.581	1.619
1990	270	270	282	1.755	1.692	1.755	1.208	1.190	1.208	1.000	1.000	1.000	1.664	1.619	1.664
1991	258	258	270	1.825	1.755	1.825	1.226	1.208	1.226	1.000	1.000	1.000	1.711	1.664	1.711
1992	246	246	258	1.903	1.825	1.903	1.245	1.226	1.245	1.000	1.000	1.000	1.778	1.711	1.778
1993	234	234	246	1.992	1.903	1.992	1.270	1.245	1.270	1.000	1.000	1.000	1.842	1.778	1.842
1994	222	222	234	2.093	1.992	2.093	1.295	1.270	1.295	1.000	1.000	1.000	1.919	1.842	1.919
1995	210	210	222	2.207	2.093	2.207	1.321	1.295	1.321	1.000	1.000	1.000	2.007	1.919	2.007
1996	198	198	210	2.335	2.207	2.335	1.361	1.321	1.361	1.000	1.000	1.000	2.099	2.007	2.099
1997	186	186	198	2.484	2.335	2.484	1.401	1.361	1.401	1.000	1.000	1.000	2.188	2.099	2.188
1998	174	174	186	2.653	2.484	2.653	1.456	1.401	1.456	1.000	1.000	1.000	2.314	2.188	2.314
1999	162	162	174	2.847	2.653	2.847	1.513	1.456	1.513	1.000	1.000	1.000	2.441	2.314	2.441
2000	150	150	162	3.075	2.847	3.075	1.572	1.513	1.572	1.000	1.000	1.000	2.587	2.441	2.587
2001	138	138	150	3.342	3.075	3.342	1.633	1.572	1.633	1.000	1.000	1.000	2.734	2.587	2.734
2002	126	126	138	3.673	3.342	3.673	1.715	1.633	1.715	1.000	1.000	1.000	2.942	2.734	2.942
2003	114	114	126	4.077	3.673	4.077	1.801	1.715	1.801	1.000	1.000	1.000	3.182	2.942	3.182
2004	102	102	114	4.589	4.077	4.589	1.891	1.801	1.891	1.000	1.000	1.000	3.480	3.182	3.480
2005	90	90	102	5.241	4.589	5.241	1.985	1.891	1.985	1.000	1.000	1.000	3.893	3.480	3.893
2006	78	78	90	6.111	5.241	6.111	2.084	1.985	2.084	1.000	1.000	1.000	4.377	3.893	4.377
2007	66	66	78	7.333	6.111	7.333	2.189	2.084	2.189	1.000	1.000	1.000	5.330	4.377	5.330
2008	54	54	66	9.284	7.333	9.284	2.298	2.189	2.298	1.000	1.000	1.000	6.764	5.330	6.764
2009	42	42	54	12.673	9.284	12.673	2.505	2.298	2.505	1.084	1.000	1.084	9.379	6.764	9.379
2010	30	30	42	21.861	12.673	21.861	2.943	2.505	2.943	1.307	1.084	1.307	14.244	9.379	14.244
2011	18	18	30	51.154	21.861	51.154	3.532	2.943	3.532	1.594	1.307	1.594	29.437	14.244	29.437
2012	6	6	18	680.349	51.154	680.349	13.422	3.532	13.422	5.684	1.594	5.684	96.416	29.437	96.416

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

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

DEATH

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	29.138	-	29.138
1984	342	342	354	62.394	29.138	62.394
1985	330	330	342	98.702	62.394	98.702
1986	318	318	330	129.069	98.702	129.069
1987	306	306	318	165.428	129.069	165.428
1988	294	294	306	196.551	165.428	196.551
1989	282	282	294	234.421	196.551	234.421
1990	270	270	282	278.684	234.421	278.684
1991	258	258	270	323.753	278.684	323.753
1992	246	246	258	381.386	323.753	381.386
1993	234	234	246	436.069	381.386	436.069
1994	222	222	234	485.489	436.069	485.489
1995	210	210	222	536.741	485.489	536.741
1996	198	198	210	581.496	536.741	581.496
1997	186	186	198	613.826	581.496	613.826
1998	174	174	186	651.058	613.826	651.058
1999	162	162	174	683.008	651.058	683.008
2000	150	150	162	716.829	683.008	716.829
2001	138	138	150	744.502	716.829	744.502
2002	126	126	138	781.670	744.502	781.670
2003	114	114	126	811.421	781.670	811.421
2004	102	102	114	848.246	811.421	848.246
2005	90	90	102	882.216	848.246	882.216
2006	78	78	90	924.578	882.216	924.578
2007	66	66	78	971.520	924.578	971.520
2008	54	54	66	1,027.038	971.520	1,027.038
2009	42	42	54	1,074.789	1,027.038	1,074.789
2010	30	30	42	1,110.043	1,074.789	1,110.043
2011	18	18	30	1,139.307	1,110.043	1,139.307
2012	6	6	18	1,166.061	1,139.307	1,166.061

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	12	58	93	184	347	372	398	424	449	474	505	542	578	614	649	697	742	776	802	827	853	880	906	932	959	994	1,021	1,049	1,074	1,093	1,113	1,132	1,152	1,171	1,191	1,191
1978	0	13	69	139	195	237	277	316	355	435	529	580	632	686	748	808	869	923	983	1,029	1,080	1,129	1,192	1,247	1,302	1,358	1,428	1,486	1,543	1,599	1,650	1,695	1,740	1,786	1,825		1,825
1979	0	9	33	70	107	163	237	280	328	377	427	477	524	568	619	708	770	833	956	1,024	1,101	1,168	1,236	1,303	1,373	1,439	1,500	1,554	1,609	1,666	1,707	1,746	1,776	1,807			1,807
1980	1	27	102	153	209	266	319	373	419	454	485	521	571	617	663	704	751	795	838	873	908	944	979	1,014	1,049	1,086	1,121	1,156	1,185	1,210	1,236	1,261	1,287				1,287
1981	0	0	74	104	144	181	213	243	274	304	333	361	375	396	410	569	595	620	633	644	676	685	699	720	737	754	771	787	804	821	837	854					854
1982	1	19	57	117	216	265	318	372	426	485	555	597	638	684	746	803	847	889	932	975	1,019	1,062	1,106	1,151	1,194	1,237	1,275	1,307	1,343	1,372	1,397						1,397
1983	2	45	172	270	396	543	665	784	876	961	1,046	1,152	1,241	1,349	1,432	1,497	1,586	1,683	1,777	1,891	1,984	2,079	2,177	2,266	2,346	2,426	2,506	2,586	2,666	2,728							2,728
1984	1	40	181	261	339	416	493	577	680	819	913	1,005	1,094	1,178	1,265	1,382	1,487	1,585	1,669	1,811	1,874	1,924	1,970	2,016	2,062	2,108	2,154	2,191	2,225								2,225
1985	2	38	90	134	175	231	290	320	376	421	467	513	556	612	670	725	782	833	890	946	996	1,040	1,062	1,078	1,094	1,109	1,125	1,141									1,141
1986	2	36	75	120	228	370	456	542	667	760	853	940	1,021	1,106	1,157	1,218	1,324	1,373	1,421	1,470	1,506	1,541	1,577	1,612	1,647	1,683	1,719										1,719
1987	0	0	4	17	70	124	147	170	193	218	279	298	318	337	356	376	395	414	434	454	473	492	512	531	543	553											553
1988	0	0	36	101	157	207	259	308	359	405	425	445	465	485	506	526	546	567	586	606	626	646	666	686	706												706
1989	1	23	80	173	283	335	387	586	694	795	878	962	1,049	1,134	1,218	1,391	1,487	1,579	1,672	1,764	1,857	1,950	2,024	2,096													2,096
1990	2	40	133	205	323	402	478	549	617	665	748	796	844	892	966	1,019	1,066	1,104	1,141	1,177	1,217	1,253	1,268														1,268
1991	2	47	107	151	196	261	314	358	401	444	486	529	572	626	672	717	761	806	851	895	940	984															984
1992	0	42	179	291	406	508	623	738	839	917	1,005	1,086	1,155	1,243	1,320	1,389	1,436	1,481	1,518	1,541	1,563																1,563
1993	3	103	204	302	392	490	588	685	810	927	1,042	1,182	1,301	1,416	1,528	1,639	1,752	1,878	1,997	2,112																	2,112
1994	10	111	211	305	406	508	609	711	812	914	1,015	1,117	1,216	1,315	1,414	1,512	1,611	1,711	1,811																		1,811
1995	0	35	111	151	190	229	268	307	346	373	396	417	438	460	481	502	514	514																			514
1996	11	35	61	88	114	122	122	122	122	122	122	122	122	122	122	122	122																				122
1997	11	97	187	269	342	416	491	565	641	704	758	812	866	919	988	1,059																					1,059
1998	0	53	203	305	504	634	781	918	981	1,033	1,108	1,186	1,264	1,341	1,407																						1,407
1999	0	18	48	78	107	137	167	197	226	256	285	315	344	374																							374
2000	0	0	69	100	130	137	137	137	137	137	137	137	137																								137
2001	0	42	104	164	266	329	390	451	512	574	635	696																									696
2002	9	9	9	9	9	9	9	9	9	9	9																										9
2003	0	114	263	407	551	741	921	1,065	1,211	1,354																											1,354
2004	7	70	153	236	320	403	513	595	676																												676
2005	0	13	161	251	345	411	473	535																													535
2006	0	34	64	93	213	280	347																														347
2007	0	51	107	162	218	274																															274
2008	0	0	0	0	0																																-
2009	0	27	51	75																																	75
2010	10	64	118																																		118
2011	0	0																																			-
2012	0																																				-
																																					34,961

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	33.500	4.795	1.588	1.990	1.886	1.072	1.069	1.064	1.059	1.056	1.066	1.073	1.067	1.062	1.057	1.073	1.065	1.046	1.034	1.030	1.032	1.031	1.030	1.029	1.028	1.037	1.027	1.027	1.024	1.018	1.018	1.017	1.017	1.017	1.017		
1978	33.500	5.271	2.013	1.411	1.213	1.167	1.144	1.122	1.225	1.216	1.097	1.090	1.084	1.090	1.080	1.076	1.062	1.065	1.047	1.049	1.046	1.055	1.046	1.044	1.043	1.052	1.041	1.038	1.037	1.032	1.027	1.027	1.026	1.022			
1979	22.447	3.489	2.118	1.536	1.526	1.455	1.182	1.170	1.151	1.131	1.117	1.100	1.084	1.089	1.143	1.089	1.081	1.147	1.071	1.076	1.061	1.058	1.054	1.053	1.049	1.042	1.036	1.035	1.036	1.025	1.023	1.017	1.017				
1980	30.360	3.786	1.505	1.365	1.268	1.202	1.168	1.125	1.083	1.069	1.075	1.095	1.081	1.074	1.063	1.066	1.058	1.054	1.042	1.040	1.040	1.038	1.036	1.035	1.035	1.032	1.031	1.025	1.022	1.021	1.021	1.020					
1981			1.408	1.382	1.257	1.174	1.144	1.127	1.109	1.094	1.086	1.040	1.054	1.036	1.388	1.045	1.042	1.020	1.017	1.050	1.014	1.020	1.030	1.024	1.023	1.022	1.022	1.021	1.021	1.020	1.020						
1982	25.434	3.077	2.050	1.852	1.224	1.202	1.170	1.144	1.140	1.144	1.075	1.070	1.071	1.092	1.076	1.054	1.051	1.048	1.046	1.045	1.042	1.041	1.041	1.038	1.036	1.031	1.025	1.028	1.021	1.018							
1983	28.995	3.799	1.571	1.466	1.370	1.224	1.179	1.117	1.097	1.089	1.101	1.077	1.088	1.061	1.045	1.060	1.061	1.056	1.064	1.049	1.048	1.047	1.041	1.035	1.034	1.033	1.032	1.031	1.023								
1984	36.565	4.497	1.446	1.298	1.228	1.185	1.170	1.178	1.204	1.115	1.100	1.090	1.076	1.074	1.092	1.076	1.066	1.053	1.085	1.035	1.027	1.024	1.023	1.023	1.022	1.022	1.017	1.016									
1985	18.653	2.361	1.490	1.311	1.314	1.257	1.103	1.174	1.122	1.108	1.099	1.082	1.101	1.094	1.082	1.079	1.066	1.068	1.063	1.053	1.045	1.021	1.015	1.015	1.014	1.014	1.014										
1986	17.396	2.081	1.602	1.899	1.622	1.233	1.188	1.229	1.139	1.123	1.102	1.086	1.083	1.046	1.053	1.087	1.037	1.035	1.034	1.025	1.024	1.023	1.022	1.022	1.022	1.021											
1987			4.159	4.050	1.772	1.186	1.160	1.135	1.128	1.278	1.069	1.067	1.061	1.057	1.054	1.051	1.049	1.048	1.044	1.043	1.041	1.039	1.038	1.023	1.017												
1988			2.757	1.566	1.314	1.250	1.191	1.164	1.130	1.049	1.047	1.045	1.043	1.043	1.040	1.038	1.038	1.034	1.034	1.033	1.032	1.031	1.030	1.029													
1989	22.632	3.541	2.147	1.637	1.185	1.156	1.513	1.184	1.144	1.105	1.095	1.091	1.081	1.074	1.142	1.069	1.062	1.059	1.055	1.052	1.050	1.038	1.035														
1990	18.479	3.300	1.542	1.572	1.247	1.189	1.147	1.124	1.078	1.125	1.064	1.060	1.057	1.082	1.055	1.046	1.035	1.034	1.031	1.033	1.030	1.013															
1991	21.127	2.264	1.418	1.295	1.333	1.205	1.140	1.121	1.106	1.096	1.087	1.080	1.096	1.074	1.066	1.062	1.058	1.055	1.052	1.050	1.047																
1992		4.217	1.626	1.397	1.252	1.225	1.186	1.136	1.093	1.096	1.081	1.063	1.077	1.062	1.052	1.034	1.032	1.025	1.015	1.015																	
1993	31.408	1.979	1.479	1.299	1.249	1.200	1.166	1.182	1.145	1.124	1.134	1.101	1.089	1.078	1.073	1.069	1.072	1.063	1.057																		
1994	10.668	1.906	1.443	1.332	1.250	1.200	1.167	1.143	1.125	1.111	1.101	1.088	1.081	1.075	1.070	1.065	1.062	1.058																			
1995		3.195	1.360	1.260	1.206	1.171	1.146	1.127	1.079	1.060	1.054	1.051	1.048	1.046	1.044	1.023	1.000																				
1996	3.154	1.738	1.458	1.292	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	8.673	1.933	1.440	1.271	1.216	1.178	1.152	1.135	1.098	1.077	1.071	1.066	1.062	1.074	1.072																						
1998		3.793	1.503	1.655	1.258	1.231	1.176	1.068	1.053	1.073	1.070	1.065	1.061	1.049																							
1999		2.617	1.611	1.373	1.280	1.224	1.176	1.150	1.130	1.115	1.103	1.094	1.086																								
2000			1.443	1.307	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001		2.441	1.578	1.628	1.234	1.186	1.157	1.136	1.119	1.107	1.096																										
2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003		2.310	1.545	1.353	1.347	1.242	1.156	1.137	1.119																												
2004	10.531	2.183	1.542	1.351	1.260	1.274	1.159	1.137																													
2005		12.052	1.559	1.375	1.194	1.151	1.131																														
2006		1.870	1.465	2.281	1.315	1.240																															
2007		2.091	1.522	1.343	1.255																																
2008																																					
2009		1.869	1.471																																		
2010	6.483	1.840																																			
2011																																					
4 Yr Avg	6.672	1.917	1.504	1.587	1.256	1.227	1.111	1.102	1.060	1.055	1.067	1.056	1.052	1.042	1.046	1.039	1.041	1.050	1.039	1.038	1.040	1.030	1.031	1.022	1.019	1.023	1.022	1.024	1.022	1.021	1.023	1.020	1.020	1.019	1.017		
5 Yr Avg	5.968	3.944	1.512	1.541	1.274	1.181	1.120	1.082	1.074	1.059	1.068	1.045	1.052	1.049	1.052	1.038	1.045	1.047	1.042	1.037	1.040	1.029	1.028	1.022	1.022	1.024	1.022	1.024	1.024	1.023	1.022	1.020	1.020	1.019	1.017		
7 Yr Avg	10.274	3.459	1.444	1.476	1.229	1.156	1.111	1.090	1.074	1.053	1.056	1.052	1.061	1.055	1.054	1.043	1.046	1.047	1.041	1.036	1.038	1.027	1.029	1.026	1.024	1.025	1.025	1.028	1.026	1.022	1.022	1.020	1.020	1.019	1.017		
3 Yr Wtd	9.237	1.849	1.505	1.685	1.244	1.219	1.150	1.136	1.118	1.085	1.086	1.065	1.065	1.056	1.058	1.051	1.058	1.050	1.042	1.029	1.043	1.029	1.035	1.024	1.019	1.020	1.023	1.025	1.022	1.020	1.022	1.021	1.020	1.020	1.017		
5 Yr Wtd	14.396	1.923	1.521	1.474	1.282	1.227	1.151	1.128	1.112	1.083	1.076	1.063	1.060	1.061	1.067	1.052	1.052	1.048	1.043	1.037	1.042	1.028	1.028	1.022	1.024	1.025	1.023	1.024	1.025	1.024	1.022	1.021	1.020	1.020	1.017		
10 Yr Wtd	15.077	2.420	1.527	1.439	1.260	1.209	1.147	1.114	1.096	1.091	1.087	1.074	1.072	1.068	1.072	1.054	1.049	1.049	1.049	1.038	1.038	1.031	1.031	1.030	1.030	1.031	1.028	1.028	1.027	1.023	1.022	1.021	1.020	1.020	1.017		TAIL
Prior	13.500	2.335	1.730	1.365	1.269	1.203	1.167	1.142	1.125	1.111	1.100	1.087	1.082	1.074	1.069	1.064	1.058	1.055	1.051	1.047	1.043	1.040	1.037	1.034	1.033	1.032	1.030	1.027	1.024	1.023	1.022	1.020	1.020	1.020	1.018	1.017	1.218
PA Sel.	13.300	2.340	1.725	1.365	1.266	1.200	1.166	1.142	1.125	1.110	1.099	1.087	1.080	1.073	1.068	1.064	1.058	1.054	1.051	1.047	1.043	1.039	1.038	1.034	1.033	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.020	1.020	1.018	1.017	
Selected	13.300	2.340	1.725	1.365	1.266	1.200	1.166	1.142	1.125	1.110	1.099	1.087	1.080	1.073	1.068	1.064	1.058	1.054	1.051	1.047	1.043	1.039	1.038	1.034	1.033	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.020	1.020	1.018	1.017	
Cumulative	680.349	51.154	21.861	12.673	9.284	7.333	6.111	5.241	4.589	4.077	3.673	3.342	3.075	2.847	2.653	2.484	2.335	2.207	2.093	1.992	1.903	1.825	1.755	1.692	1.636	1.584	1.535	1.491	1.452	1.418	1.386	1.357	1.330	1.304	1.279	1.256	1.235

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										1,175	1,258	1,258	1,423	1,276	1,276	1,308	1,330	1,351	1,325	1,331	1,331
1978																									1,722	1,878	2,040	2,133	2,042	2,042	2,188	2,115	2,159	2,100	2,067		2,067
1979																								1,672	2,071	2,281	2,316	2,162	2,162	2,357	2,219	2,174	2,160	2,170			2,170
1980																							1,271	1,388	1,489	1,558	1,491	1,491	1,652	1,517	1,550	1,528	1,537				1,537
1981																						818	854	907	908	935	935	962	982	1,000	978	987					987
1982																					1,338	1,551	1,789	1,909	1,676	1,676	1,789	1,607	1,713	1,622	1,636						1,636
1983																				2,789	3,018	3,132	3,428	3,378	3,214	3,358	3,435	3,545	3,414	3,339							3,339
1984																			2,346	2,267	2,341	2,820	2,523	2,523	2,605	2,651	2,710	2,593	2,614								2,614
1985																		1,265	1,667	1,722	3,024	1,754	1,460	1,306	1,326	1,352	1,349	1,359									1,359
1986																	1,728	1,980	2,256	3,447	1,935	1,955	2,001	2,045	2,092	2,065	2,069										2,069
1987																555	609	629	728	663	671	696	714	735	607	612											612
1988															735	786	807	1,086	850	850	887	912	940	925	934												934
1989														1,994	1,998	2,955	3,477	2,920	2,931	3,194	2,773	3,287	2,983	3,028													3,028
1990													1,476	1,594	2,305	4,125	1,909	1,676	1,460	1,538	1,573	1,533	1,545														1,545
1991												1,024	1,131	1,248	1,250	1,351	1,351	1,441	1,494	1,566	1,557	1,566															1,566
1992											1,768	1,959	2,021	2,350	2,188	2,188	2,302	2,087	1,847	1,836	1,835																1,835
1993										2,375	2,279	3,299	5,044	3,173	3,090	3,352	3,489	3,773	3,808	3,766																	3,766
1994									2,011	2,261	2,661	4,177	2,565	2,588	2,775	2,873	3,030	3,008	3,055																		3,055
1995								774	679	634	919	683	683	720	743	769	514	514																			514
1996							122	122	122	122	122	122	122	122	122	122	122																				122
1997						1,201	1,354	1,425	1,568	1,572	1,498	1,612	1,664	1,755	1,783	1,819																					1,819
1998					2,082	2,431	2,743	3,009	1,769	1,734	2,306	2,021	2,109	2,105	2,126																						2,126
1999				354	407	582	597	661	661	729	770	827	842	845																							845
2000			305	390	390	137	137	137	137	137	137	137	137																								137
2001		1,077	1,024	1,102	1,633	1,282	1,282	1,427	1,246	1,296	1,297	1,307																									1,307
2002	9	9	9	9	9	9	9	9	9	9	9																										9
2003	0	3,110	5,794	2,728	2,758	3,108	2,355	2,253	2,282	2,444																											2,444
2004	295	1,361	1,256	1,256	1,411	1,454	1,548	1,570	1,583																												1,583
2005	0	451	1,611	1,772	1,906	1,538	1,532	1,640																													1,640
2006	0	1,041	1,732	1,796	2,702	2,757	2,738																														2,738
2007	0	907	985	1,090	1,118	1,117																															1,117
2008	0	0	0	0	0																																-
2009	0	498	542	563																																	563
2010	1,029	1,093	1,093																																		1,093
2011	0	0																																			-
2012	0																																				-
																																					53,508

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										1.071	0.999	1.131	0.897	1.000	1.025	1.017	1.015	0.981	1.005		
1978																									1.090	1.086	1.046	0.957	1.000	1.072	0.967	1.021	0.972	0.985			
1979																								1.239	1.101	1.015	0.934	1.000	1.090	0.941	0.980	0.993	1.004				
1980																							1.092	1.073	1.046	0.957	1.000	1.108	0.919	1.021	0.986	1.006					
1981																						1.044	1.062	1.001	1.030	1.000	1.029	1.021	1.019	0.978	1.010						
1982																					1.159	1.154	1.067	0.878	1.000	1.068	0.898	1.066	0.947	1.009							
1983																				1.082	1.038	1.095	0.985	0.951	1.045	1.023	1.032	0.963	0.978								
1984																			0.966	1.033	1.204	0.895	1.000	1.033	1.018	1.022	0.957	1.008									
1985																		1.318	1.033	1.756	0.580	0.833	0.894	1.016	1.019	0.998	1.007										
1986																	1.146	1.139	1.528	0.561	1.010	1.023	1.022	1.023	0.987	1.002											
1987																1.097	1.033	1.157	0.911	1.012	1.038	1.025	1.030	0.825	1.009												
1988															1.069	1.027	1.345	0.783	1.000	1.044	1.028	1.030	0.984	1.010													
1989														1.002	1.479	1.177	0.840	1.004	1.090	0.868	1.185	0.907	1.015														
1990													1.080	1.445	1.790	0.463	0.878	0.871	1.054	1.023	0.975	1.008															
1991												1.104	1.104	1.001	1.081	1.000	1.067	1.037	1.048	0.995	1.006																
1992											1.108	1.032	1.163	0.931	1.000	1.052	0.907	0.885	0.994	0.999																	
1993										0.960	1.448	1.529	0.629	0.974	1.085	1.041	1.081	1.009	0.989																		
1994									1.125	1.177	1.570	0.614	1.009	1.072	1.035	1.055	0.993	1.016																			
1995								0.877	0.934	1.449	0.742	1.000	1.055	1.031	1.036	0.667	1.000																				
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997						1.127	1.052	1.100	1.002	0.953	1.076	1.032	1.054	1.016	1.020																						
1998					1.168	1.129	1.097	0.588	0.980	1.330	0.876	1.044	0.998	1.010																							
1999				1.150	1.428	1.025	1.108	1.000	1.103	1.055	1.074	1.018	1.004																								
2000			1.278	1.000	0.352	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001		0.951	1.076	1.482	0.785	1.000	1.113	0.873	1.040	1.001	1.008																										
2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003		1.863	0.471	1.011	1.127	0.758	0.957	1.013	1.071																												
2004	4.613	0.923	1.000	1.124	1.031	1.064	1.014	1.009																													
2005		3.571	1.100	1.075	0.807	0.995	1.071																														
2006		1.664	1.037	1.504	1.020	0.993																															
2007		1.086	1.106	1.025	1.000																																
2008																																					
2009		1.089	1.039																																		
2010	1.062	1.000																																			
2011																																					
3 Yr Avg	2.225	1.058	1.061	1.202	0.942	1.018	1.014	1.007	1.037	1.000	1.027	1.021	1.019	1.009	1.019	0.907	1.025	0.970	1.010	1.006	1.055	0.982	1.010	0.953	1.005	1.007	0.999	1.013	0.981	1.003	0.992	1.017	0.997	0.983	1.005		
5 Yr Avg	2.225	1.682	1.057	1.148	0.997	0.962	1.031	0.979	1.043	1.077	1.007	1.019	1.022	1.026	1.035	0.963	1.009	0.964	1.035	0.986	1.046	0.999	0.989	0.981	1.016	1.023	0.985	1.033	0.990	1.004	0.993	1.009	0.997	0.983	1.005		
7 Yr Avg	2.225	1.599	0.965	1.175	0.967	0.973	1.038	0.926	1.028	1.048	0.968	0.958	0.964	1.005	1.037	0.897	0.966	0.944	1.012	0.929	0.975	0.960	0.990	0.962	1.015	1.010	0.979	1.018	0.978	1.003	0.993	1.009	0.997	0.983	1.005		
3 Yr Wtd	1.546	1.028	1.082	1.323	0.945	1.012	1.005	1.011	1.060	1.001	1.030	1.035	1.019	1.013	1.024	0.974	1.037	0.982	1.003	1.005	1.082	0.954	1.011	0.980	1.001	1.010	1.000	1.000	0.976	1.006	0.988	1.007	0.995	0.983	1.005		
5 Yr Wtd	2.428	1.230	1.072	1.207	1.008	0.923	1.026	0.974	1.065	1.157	0.983	1.033	1.023	1.035	1.050	1.016	1.013	0.973	1.031	0.960	1.071	0.976	0.993	1.004	1.020	1.023	0.985	1.017	0.991	1.004	0.988	1.009	0.995	0.983	1.005		
7 Yr Wtd	3.878	1.349	0.772	1.145	0.977	0.933	1.032	0.848	1.032	1.097	0.952	0.848	0.868	1.001	1.044	0.860	0.959	0.966	1.023	0.858	0.942	0.939	0.992	0.971	1.018	1.014	0.978	1.006	0.983	1.003	0.988	1.009	0.995	0.983	1.005		TAIL
Prior	3.900	1.200	1.175	1.075	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.040	1.040	1.040	1.040	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.006	1.005	1.005		1.059
PA Sel.	3.800	1.200	1.175	1.090	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.039	1.039	1.039	1.039	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005	
Selected	3.800	1.200	1.175	1.090	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.039	1.039	1.039	1.039	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005	
Cumulative	13.422	3.532	2.943	2.505	2.298	2.189	2.084	1.985	1.891	1.801	1.715	1.633	1.572	1.513	1.456	1.401	1.361	1.321	1.295	1.270	1.245	1.226	1.208	1.190	1.173	1.156	1.138	1.127	1.116	1.105	1.095	1.086	1.079	1.071	1.065	1.059	1.054

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

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										216	264	236	373	202	183	195	198	199	153	141	141
1978																									420	520	612	646	499	443	538	420	419	314	243		243
1979																								369	699	842	816	608	554	691	512	428	383	363			363
1980																							291	374	440	472	370	335	467	307	314	267	250				250
1981																						133	155	187	170	181	164	174	178	179	140	133					133
1982																					318	488	683	758	482	439	514	299	370	250	239						239
1983																				898	1,034	1,053	1,252	1,112	868	932	930	960	748	611							611
1984																			677	456	467	895	553	507	543	543	556	402	389								389
1985																		431	777	776	2,028	713	398	228	233	242	223	218									218
1986																	404	607	834	1,977	429	414	424	433	445	382	350										350
1987																179	214	214	293	210	198	204	202	204	63	60											60
1988															229	260	261	519	264	244	261	266	274	239	228												228
1989														860	780	1,564	1,990	1,340	1,259	1,430	916	1,338	959	932														932
1990													632	702	1,339	3,106	843	572	318	361	357	281	277															277
1991												495	559	622	577	634	589	635	644	671	618	582																582
1992											763	873	866	1,107	868	799	866	606	329	296	272																	272
1993										1,448	1,237	2,117	3,743	1,757	1,562	1,713	1,737	1,895	1,811	1,655																	1,655
1994									1,199	1,348	1,646	3,060	1,349	1,273	1,360	1,361	1,419	1,297	1,245																		1,245
1995								468	333	261	523	265	244	260	262	267	0	0																				-
1996							0	0	0	0	0	0	0	0	0	0	0																					-
1997						785	864	860	927	868	740	800	799	835	795	760																						760
1998					1,578	1,796	1,962	2,090	789	701	1,198	835	846	764	720																							720
1999				276	301	445	429	464	435	473	484	512	497	471																								471
2000			236	290	260	0	0	0	0	0	0	0	0																									-
2001		1,035	921	938	1,366	953	892	976	734	722	662	611																										611
2002	0	0	0	0	0	0	0	0	0	0	0																											-
2003	0	2,996	5,531	2,321	2,207	2,366	1,434	1,189	1,071	1,090																												1,090
2004	288	1,290	1,102	1,019	1,092	1,052	1,035	975	907																													907
2005	0	438	1,450	1,522	1,562	1,127	1,058	1,105																														1,105
2006	0	1,007	1,668	1,703	2,489	2,476	2,391																															2,391
2007	0	856	879	928	900	844																																844
2008	0	0	0	0	0																																	-
2009	0	470	491	488																																		488
2010	1,019	1,028	975																																			975
2011	0	0																																				-
2012	0																																					-
																																						18,546

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

PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										81.6%	79.0%	81.2%	73.7%	84.1%	85.7%	85.1%	85.1%	85.3%	88.4%	89.4%	89.4%
1978																									75.6%	72.3%	70.0%	69.7%	75.6%	78.3%	75.4%	80.2%	80.6%	85.0%	88.3%		88.3%
1979																								77.9%	66.3%	63.1%	64.8%	71.9%	74.4%	70.7%	76.9%	80.3%	82.2%	83.3%			83.3%
1980																							77.1%	73.1%	70.5%	69.7%	75.2%	77.5%	71.7%	79.8%	79.7%	82.6%	83.8%				83.8%
1981																						83.7%	81.8%	79.4%	81.2%	80.7%	82.4%	81.9%	81.9%	82.1%	85.6%	86.5%					86.5%
1982																					76.2%	68.5%	61.8%	60.3%	71.2%	73.8%	71.3%	81.4%	78.4%	84.6%	85.4%						85.4%
1983																				67.8%	65.7%	66.4%	63.5%	67.1%	73.0%	72.2%	72.9%	72.9%	78.1%	81.7%							81.7%
1984																			71.2%	79.9%	80.1%	68.2%	78.1%	79.9%	79.1%	79.5%	79.5%	84.5%	85.1%								85.1%
1985																		65.9%	53.4%	54.9%	32.9%	59.3%	72.7%	82.5%	82.4%	82.1%	83.4%	84.0%									84.0%
1986																	76.6%	69.4%	63.0%	42.6%	77.8%	78.8%	78.8%	78.8%	78.7%	81.5%	83.1%										83.1%
1987																67.7%	64.9%	65.9%	59.7%	68.4%	70.5%	70.7%	71.7%	72.2%	89.6%	90.3%											90.3%
1988															68.8%	66.9%	67.6%	52.2%	68.9%	71.3%	70.5%	70.8%	70.8%	74.2%	75.6%												75.6%
1989														56.9%	61.0%	47.1%	42.8%	54.1%	57.1%	55.2%	67.0%	59.3%	67.9%	69.2%													69.2%
1990													57.2%	56.0%	41.9%	24.7%	55.9%	65.9%	78.2%	76.5%	77.3%	81.7%	82.1%														82.1%
1991												51.7%	50.5%	50.2%	53.8%	53.1%	56.4%	55.9%	56.9%	57.2%	60.3%	62.8%															62.8%
1992											56.8%	55.4%	57.1%	52.9%	60.3%	63.5%	62.4%	71.0%	82.2%	83.9%	85.2%																85.2%
1993										39.0%	45.7%	35.8%	25.8%	44.6%	49.4%	48.9%	50.2%	49.8%	52.4%	56.1%																	56.1%
1994									40.4%	40.4%	38.1%	26.8%	47.4%	50.8%	51.0%	52.6%	53.2%	56.9%	59.3%																		59.3%
1995								39.6%	50.9%	58.9%	43.1%	61.1%	64.2%	63.8%	64.8%	65.2%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1997						34.7%	36.2%	39.6%	40.9%	44.8%	50.6%	50.4%	52.0%	52.4%	55.4%	58.2%																						58.2%
1998					24.2%	26.1%	28.5%	30.5%	55.4%	59.6%	48.1%	58.7%	59.9%	63.7%	66.2%																							66.2%
1999				22.0%	26.2%	23.5%	28.1%	29.8%	34.2%	35.1%	37.1%	38.1%	40.9%	44.2%																								44.2%
2000			22.7%	25.6%	33.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2001		3.9%	10.1%	14.9%	16.3%	25.6%	30.4%	31.6%	41.1%	44.3%	49.0%	53.3%																										53.3%
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2003		3.7%	4.5%	14.9%	20.0%	23.9%	39.1%	47.2%	53.1%	55.4%																												55.4%
2004	2.3%	5.2%	12.2%	18.8%	22.6%	27.7%	33.2%	37.9%	42.7%																													42.7%
2005		3.0%	10.0%	14.1%	18.1%	26.7%	30.9%	32.6%																														32.6%
2006		3.3%	3.7%	5.2%	7.9%	10.2%	12.7%																															12.7%
2007		5.6%	10.8%	14.9%	19.5%	24.5%																																24.5%
2008																																						
2009		5.5%	9.4%	13.3%																																		13.3%
2010	1.0%	5.9%	10.8%																																			10.8%
2011																																						
2012																																						

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

PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.02%	0.11%	0.18%	0.35%	0.66%	0.71%	0.75%	0.80%	0.85%	0.90%	0.96%	1.03%	1.10%	1.16%	1.23%	1.32%	1.41%	1.47%	1.52%	1.57%	1.62%	1.67%	1.72%	1.77%	1.82%	1.88%	1.94%	1.99%	2.04%	2.07%	0.02%	0.02%	0.02%	0.02%	0.02%	5,276,573
1978	0.00%	0.02%	0.13%	0.26%	0.37%	0.45%	0.53%	0.60%	0.68%	0.83%	1.01%	1.10%	1.20%	1.30%	1.42%	1.54%	1.65%	1.76%	1.87%	1.96%	2.05%	2.15%	2.27%	2.37%	2.48%	2.58%	2.72%	2.83%	2.94%	3.04%	3.14%	0.03%	0.03%	0.03%	0.03%		5,254,386
1979	0.00%	0.02%	0.06%	0.13%	0.21%	0.32%	0.46%	0.54%	0.63%	0.73%	0.83%	0.92%	1.02%	1.10%	1.20%	1.37%	1.49%	1.61%	1.85%	1.98%	2.13%	2.26%	2.39%	2.52%	2.66%	2.79%	2.90%	3.01%	3.12%	3.23%	3.31%	0.03%	0.03%	0.03%			5,164,474
1980	0.00%	0.05%	0.20%	0.30%	0.41%	0.52%	0.63%	0.73%	0.82%	0.89%	0.95%	1.02%	1.12%	1.21%	1.30%	1.38%	1.47%	1.56%	1.65%	1.71%	1.78%	1.85%	1.92%	1.99%	2.06%	2.13%	2.20%	2.27%	2.33%	2.38%	2.43%	0.02%	0.03%				5,091,177
1981	0.00%	0.00%	0.15%	0.21%	0.29%	0.37%	0.43%	0.50%	0.56%	0.62%	0.68%	0.74%	0.76%	0.81%	0.84%	1.16%	1.21%	1.26%	1.29%	1.31%	1.38%	1.40%	1.42%	1.47%	1.50%	1.54%	1.57%	1.60%	1.64%	1.67%	1.71%	0.02%					4,908,624
1982	0.00%	0.04%	0.11%	0.22%	0.41%	0.50%	0.60%	0.71%	0.81%	0.92%	1.05%	1.13%	1.21%	1.30%	1.42%	1.53%	1.61%	1.69%	1.77%	1.85%	1.94%	2.02%	2.10%	2.18%	2.27%	2.35%	2.42%	2.48%	2.55%	2.60%	2.65%						5,266,185
1983	0.00%	0.09%	0.32%	0.51%	0.75%	1.02%	1.25%	1.47%	1.65%	1.81%	1.97%	2.17%	2.33%	2.54%	2.69%	2.81%	2.98%	3.16%	3.34%	3.56%	3.73%	3.91%	4.09%	4.26%	4.41%	4.56%	4.71%	4.86%	5.01%	5.13%							5,316,747
1984	0.00%	0.07%	0.33%	0.48%	0.63%	0.77%	0.91%	1.07%	1.26%	1.52%	1.69%	1.86%	2.03%	2.18%	2.35%	2.56%	2.76%	2.94%	3.09%	3.36%	3.47%	3.57%	3.65%	3.74%	3.82%	3.91%	3.99%	4.06%	4.12%								5,395,574
1985	0.00%	0.07%	0.16%	0.24%	0.32%	0.42%	0.53%	0.58%	0.68%	0.77%	0.85%	0.93%	1.01%	1.11%	1.22%	1.32%	1.42%	1.51%	1.62%	1.72%	1.81%	1.89%	1.93%	1.96%	1.99%	2.01%	2.04%	2.07%									5,506,356
1986	0.00%	0.06%	0.13%	0.21%	0.39%	0.64%	0.79%	0.93%	1.15%	1.31%	1.47%	1.62%	1.76%	1.90%	1.99%	2.10%	2.28%	2.36%	2.45%	2.53%	2.59%	2.65%	2.71%	2.77%	2.83%	2.90%	2.96%										5,812,249
1987	0.00%	0.00%	0.01%	0.03%	0.11%	0.20%	0.24%	0.27%	0.31%	0.35%	0.45%	0.48%	0.51%	0.54%	0.58%	0.61%	0.64%	0.67%	0.70%	0.73%	0.76%	0.79%	0.83%	0.86%	0.88%	0.89%											6,193,181
1988	0.00%	0.00%	0.06%	0.16%	0.24%	0.32%	0.40%	0.48%	0.55%	0.62%	0.66%	0.69%	0.72%	0.75%	0.78%	0.81%	0.84%	0.87%	0.90%	0.93%	0.97%	1.00%	1.03%	1.06%	1.09%												6,484,397
1989	0.00%	0.03%	0.12%	0.26%	0.43%	0.50%	0.58%	0.88%	1.05%	1.20%	1.32%	1.45%	1.58%	1.71%	1.83%	2.09%	2.24%	2.38%	2.52%	2.66%	2.80%	2.94%	3.05%	3.16%													6,640,304
1990	0.00%	0.06%	0.19%	0.29%	0.46%	0.58%	0.69%	0.79%	0.88%	0.95%	1.07%	1.14%	1.21%	1.28%	1.39%	1.46%	1.53%	1.58%	1.64%	1.69%	1.74%	1.80%	1.82%														6,973,268
1991	0.00%	0.07%	0.15%	0.21%	0.27%	0.37%	0.44%	0.50%	0.56%	0.62%	0.68%	0.74%	0.80%	0.88%	0.94%	1.00%	1.07%	1.13%	1.19%	1.25%	1.32%	1.38%															7,138,884
1992	0.00%	0.06%	0.26%	0.42%	0.58%	0.73%	0.90%	1.06%	1.21%	1.32%	1.45%	1.56%	1.66%	1.79%	1.90%	2.00%	2.07%	2.13%	2.18%	2.22%	2.25%																6,951,801
1993	0.00%	0.15%	0.29%	0.43%	0.56%	0.70%	0.85%	0.99%	1.16%	1.33%	1.50%	1.70%	1.87%	2.04%	2.20%	2.36%	2.52%	2.70%	2.87%	3.04%																	6,954,996
1994	0.01%	0.15%	0.29%	0.42%	0.56%	0.70%	0.84%	0.98%	1.12%	1.27%	1.41%	1.55%	1.68%	1.82%	1.96%	2.09%	2.23%	2.37%	2.51%																		7,221,716
1995	0.00%	0.05%	0.15%	0.21%	0.26%	0.31%	0.37%	0.42%	0.48%	0.51%	0.54%	0.57%	0.60%	0.63%	0.66%	0.69%	0.71%	0.71%																			7,279,180
1996	0.02%	0.05%	0.09%	0.12%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%																				7,119,619
1997	0.02%	0.14%	0.27%	0.38%	0.49%	0.59%	0.70%	0.81%	0.91%	1.00%	1.08%	1.16%	1.23%	1.31%	1.41%	1.51%																					7,011,137
1998	0.00%	0.08%	0.29%	0.44%	0.72%	0.91%	1.12%	1.32%	1.41%	1.48%	1.59%	1.70%	1.81%	1.92%	2.02%																						6,974,036
1999	0.00%	0.03%	0.07%	0.11%	0.15%	0.19%	0.24%	0.28%	0.32%	0.36%	0.40%	0.45%	0.49%	0.53%																							7,074,826
2000	0.00%	0.00%	0.10%	0.14%	0.18%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%																								7,189,648
2001	0.00%	0.06%	0.14%	0.22%	0.36%	0.44%	0.53%	0.61%	0.69%	0.77%	0.86%	0.94%																									7,410,279
2002	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																										7,180,173
2003	0.00%	0.16%	0.36%	0.56%	0.76%	1.02%	1.27%	1.47%	1.67%	1.87%																											7,236,443
2004	0.01%	0.09%	0.20%	0.31%	0.42%	0.53%	0.68%	0.79%	0.90%																												7,550,966
2005	0.00%	0.02%	0.21%	0.33%	0.46%	0.55%	0.63%	0.71%																													7,536,083
2006	0.00%	0.04%	0.08%	0.12%	0.27%	0.36%	0.45%																														7,785,410
2007	0.00%	0.07%	0.14%	0.21%	0.28%	0.35%																															7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																																7,613,102
2009	0.00%	0.04%	0.07%	0.10%																																	7,422,640
2010	0.01%	0.09%	0.16%																																		7,501,912
2011	0.00%	0.00%																																			7,501,057
2012	0.00%																																				7,575,325

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

INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										2.23%	2.38%	2.38%	2.70%	2.42%	2.42%	0.02%	0.03%	0.03%	0.03%	0.03%	5,276,573
1978																									3.28%	3.57%	3.88%	4.06%	3.89%	3.89%	4.16%	0.04%	0.04%	0.04%	0.04%		5,254,386
1979																								3.24%	4.01%	4.42%	4.48%	4.19%	4.19%	4.56%	4.30%	0.04%	0.04%	0.04%			5,164,474
1980																							2.50%	2.73%	2.92%	3.06%	2.93%	2.93%	3.24%	2.98%	3.04%	0.03%	0.03%				5,091,177
1981															1.67%	1.74%	1.85%	1.85%	1.90%	1.90%	1.96%	2.00%	2.04%	1.99%	0.02%											4,908,624
1982														2.54%	2.94%	3.40%	3.62%	3.18%	3.18%	3.40%	3.05%	3.25%	3.08%	3.11%												5,266,185
1983													5.25%	5.68%	5.89%	6.45%	6.35%	6.04%	6.32%	6.46%	6.67%	6.42%	6.28%													5,316,747
1984												4.35%	4.20%	4.34%	5.23%	4.68%	4.68%	4.83%	4.91%	5.02%	4.80%	4.84%														5,395,574
1985											2.30%	3.03%	3.13%	5.49%	3.18%	2.65%	2.37%	2.41%	2.45%	2.45%	2.47%															5,506,356
1986											2.97%	3.41%	3.88%	5.93%	3.33%	3.36%	3.44%	3.52%	3.60%	3.55%	3.56%															5,812,249
1987										0.90%	0.98%	1.02%	1.17%	1.07%	1.08%	1.12%	1.15%	1.19%	0.98%	0.99%																6,193,181
1988									1.13%	1.21%	1.24%	1.67%	1.31%	1.31%	1.37%	1.41%	1.45%	1.43%	1.44%																	6,484,397
1989								3.00%	3.01%	4.45%	5.24%	4.40%	4.41%	4.81%	4.18%	4.95%	4.49%	4.56%																		6,640,304
1990								2.12%	2.29%	3.30%	5.92%	2.74%	2.40%	2.09%	2.21%	2.26%	2.20%	2.22%																		6,973,268
1991								1.43%	1.58%	1.75%	1.75%	1.89%	1.89%	2.02%	2.09%	2.19%	2.18%	2.19%																		7,138,884
1992								2.54%	2.82%	2.91%	3.38%	3.15%	3.15%	3.31%	3.00%	2.66%	2.64%	2.64%																		6,951,801
1993								3.41%	3.28%	4.74%	7.25%	4.56%	4.44%	4.82%	5.02%	5.43%	5.48%	5.42%																		6,954,996
1994								2.78%	3.13%	3.68%	5.78%	3.55%	3.58%	3.84%	3.98%	4.20%	4.17%	4.23%																		7,221,716
1995								1.06%	0.93%	0.87%	1.26%	0.94%	0.94%	0.99%	1.02%	1.06%	0.71%	0.71%																		7,279,180
1996							0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%																			7,119,619
1997						1.71%	1.93%	2.03%	2.24%	2.24%	2.14%	2.30%	2.37%	2.50%	2.54%	2.59%																				7,011,137
1998					2.99%	3.49%	3.93%	4.31%	2.54%	2.49%	3.31%	2.90%	3.02%	3.02%	3.05%																					6,974,036
1999				0.50%	0.58%	0.82%	0.84%	0.93%	0.93%	1.03%	1.09%	1.17%	1.19%	1.19%																						7,074,826
2000			0.42%	0.54%	0.54%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%																							7,189,648
2001		1.45%	1.38%	1.49%	2.20%	1.73%	1.73%	1.93%	1.68%	1.75%	1.75%	1.76%																								7,410,279
2002	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																									7,180,173
2003	0.00%	4.30%	8.01%	3.77%	3.81%	4.29%	3.25%	3.11%	3.15%	3.38%																										7,236,443
2004	0.39%	1.80%	1.66%	1.66%	1.87%	1.93%	2.05%	2.08%	2.10%																											7,550,966
2005	0.00%	0.60%	2.14%	2.35%	2.53%	2.04%	2.03%	2.18%																												7,536,083
2006	0.00%	1.34%	2.22%	2.31%	3.47%	3.54%	3.52%																													7,785,410
2007	0.00%	1.17%	1.27%	1.41%	1.44%	1.44%																														7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																															7,613,102
2009	0.00%	0.67%	0.73%	0.76%																																7,422,640
2010	1.37%	1.46%	1.46%																																	7,501,912
2011	0.00%	0.00%																																		7,501,057
2012	0.00%																																			7,575,325

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

REPORTED DEATH CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1	3	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4						4
1983	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8							8
1984	3	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6	6								6
1985	1	2	2	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4									4
1986	1	2	2	2	2	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3										3
1987		1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2											2
1988	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1												1
1989	2	3	3	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5													5
1990	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3														3
1991	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2															2
1992	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																4
1993	1	5	5	5	5	5	5	5	6	7	7	7	7	7	7	7	7	7	7	7																	7
1994	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5																		5
1995		1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																			2
1996	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																				1
1997	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																					4
1998	1	3	5	5	6	6	7	7	7	7	7	7	7	7	7																						7
1999		1	1	1	1	1	1	1	1	1	1	1	1	1																							1
2000			1	1	1	1	1	1	1	1	1	1	1																								1
2001	1	3	3	3	3	3	3	3	3	3	3	3																									3
2002																																					
2003		5	5	5	5	5	5	5	5	5																											5
2004	1	3	3	3	3	3	3	3	3																												3
2005		1	3	3	3	3	3	3																													3
2006		2	3	3	4	4	4																														4
2007		2	2	2	2	2																															2
2008																																					
2009		1	1	1																																	1
2010	2	2	2																																		2
2011																																					
2012																																					
																																					93

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	3.000	1.000	1.000	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.400	1.000	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.000	1.000	1.000	1.500	1.000	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987		1.000	1.000	1.000	1.000	1.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	1.500	1.000	1.000	1.000	1.333	1.000	1.000	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	5.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	2.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995		2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	3.000	1.667	1.000	1.200	1.000	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2002																																					
2003		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																												
2004	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
2005		3.000	1.000	1.000	1.000	1.000	1.000																														
2006		1.500	1.000	1.333	1.000	1.000																															
2007		1.000	1.000	1.000	1.000																																
2008																																					
2009		1.000	1.000																																		
2010	1.000	1.000																																			
2011																																					
3 Yr Avg	2.333	1.000	1.000	1.111	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.400	1.500	1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.214	1.357	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd		1.000	1.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd		1.375	1.000	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd		1.188	1.000	1.050	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	3.565	1.220	1.206	1.084	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	3.550	1.220	1.206	1.084	1.029	1.032	1.018	1.029	1.016	1.016	1.008	1.006	1.011	1.005	1.009	1.004	1.010	1.006	1.006	1.004	1.002	1.005	1.004	1.001	1.000	1.006	1.000	1.005	1.003	1.000							
Selected	3.565	1.220	1.206	1.084	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5.684	1.594	1.307	1.084	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	728	6,169	18,983	38,907	72,064	66,158	79,546	93,055	106,433	121,303	138,790	149,133	159,596	170,881	186,545	200,793	211,645	222,347	233,049	243,751	254,809	265,541	276,391	287,659	298,449	309,156	318,840	326,768	335,818	342,906	349,224						349,224
1983	781	9,058	34,406	54,056	79,268	108,596	132,927	156,726	175,126	192,187	209,248	230,464	248,170	269,890	286,304	213,791	226,623	210,324	222,084	236,396	248,038	259,898	272,101	283,244	293,236	303,229	313,222	323,214	333,207	340,962							340,962
1984	366	13,386	60,194	87,061	112,978	138,750	164,484	144,356	170,034	204,665	228,230	251,140	273,618	235,621	253,060	276,406	297,429	317,089	333,823	362,150	374,789	320,697	328,355	336,013	343,671	351,329	358,987	365,112	370,777								370,777
1985	2,040	19,022	44,915	66,915	58,498	76,873	96,638	79,936	93,876	105,368	116,746	128,343	138,897	152,970	167,396	181,149	195,449	208,352	222,475	236,414	249,014	260,112	265,480	269,437	273,393	277,350	281,306	285,263									285,263
1986	2,071	18,009	37,485	60,068	114,077	184,980	228,166	271,170	333,319	379,792	426,448	313,435	340,342	368,525	385,563	406,102	441,236	457,725	473,784	489,938	501,948	513,770	525,592	537,381	549,136	561,164	572,953										572,953
1987		0	4,145	17,239	69,818	123,698	146,696	85,113	96,612	108,995	139,262	148,899	158,804	168,468	178,131	187,794	197,457	207,120	217,155	226,818	236,481	246,143	255,806	265,469	271,653	276,311											276,311
1988	0	0	36,485	100,583	157,498	206,918	258,658	308,078	358,518	405,078	425,043	445,063	465,083	485,103	505,783	525,803	545,823	566,613	585,863	605,883	625,903	645,923	665,943	685,963	705,983												705,983
1989	502	7,574	26,822	57,600	94,302	83,798	96,869	146,565	138,862	158,909	175,608	192,307	209,784	226,803	243,627	278,135	297,358	315,869	334,380	352,891	371,402	389,913	404,790	419,141													419,141
1990	1,091	13,439	44,347	68,385	107,523	134,118	159,422	182,867	205,565	221,687	249,361	265,350	281,339	297,459	321,964	339,711	355,426	367,961	380,496	392,452	405,566	417,542	422,814														422,814
1991	2,229	23,542	53,298	75,554	97,810	130,412	157,122	179,057	200,713	221,981	243,249	264,517	285,785	313,125	336,237	358,493	380,749	403,005	425,261	447,517	469,773	492,029															492,029
1992	0	10,596	44,681	72,648	101,505	127,049	155,665	184,564	209,708	229,139	251,230	271,538	288,628	310,779	330,094	347,200	358,989	370,336	379,524	385,178	390,831																390,831
1993	3,285	20,634	40,840	60,405	78,465	97,977	117,542	137,057	134,970	132,436	148,872	168,853	185,886	202,357	218,219	234,166	250,250	268,284	285,284	301,652																	301,652
1994	5,199	22,184	42,289	61,026	81,268	101,566	121,863	142,161	162,459	182,757	202,955	223,493	243,271	263,049	282,827	302,487	322,187	342,160	362,138																		362,138
1995		34,641	55,340	75,265	94,810	114,356	133,901	153,447	172,992	186,698	197,966	208,580	219,195	229,809	240,423	251,037	256,753	256,753																			256,753
1996	11,057	34,872	60,601	88,386	114,185	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840																				121,840
1997	5,579	24,192	46,755	67,344	85,602	104,121	122,639	141,254	160,265	175,969	189,443	202,916	216,390	229,864	246,883	264,671																					264,671
1998	0	17,810	40,529	60,918	84,027	105,720	111,514	131,164	140,112	147,517	158,324	169,413	180,503	191,593	200,982																						200,982
1999		18,468	48,330	77,881	106,960	136,863	167,481	196,965	226,449	255,933	285,417	314,901	344,385	373,869																							373,869
2000			69,165	99,793	130,421	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489																								137,489
2001	0	14,160	34,565	54,559	88,803	109,607	130,013	150,418	170,824	191,230	211,635	232,041																									232,041
2002																																					
2003		22,807	52,684	81,394	110,103	148,273	184,219	212,928	242,107	270,816																											270,816
2004	6,670	23,413	51,118	78,823	106,527	134,232	171,040	198,240	225,440																												225,440
2005		13,333	53,565	83,534	114,856	137,110	157,772	178,389																													178,389
2006		17,047	21,252	31,139	53,263	70,057	86,852																														86,852
2007		25,515	53,342	81,169	108,996	136,823																															136,823
2008																																					
2009		27,239	50,906	74,907																																	74,907
2010	4,946	32,064	59,013																																		59,013
2011																																					
2012																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	8.478	3.077	2.050	1.852	0.918	1.202	1.170	1.144	1.140	1.144	1.075	1.070	1.071	1.092	1.076	1.054	1.051	1.048	1.046	1.045	1.042	1.041	1.041	1.038	1.036	1.031	1.025	1.028	1.021	1.018							
1983	11.598	3.799	1.571	1.466	1.370	1.224	1.179	1.117	1.097	1.089	1.101	1.077	1.088	1.061	0.747	1.060	0.928	1.056	1.064	1.049	1.048	1.047	1.041	1.035	1.034	1.033	1.032	1.031	1.023								
1984	36.565	4.497	1.446	1.298	1.228	1.185	0.878	1.178	1.204	1.115	1.100	1.090	0.861	1.074	1.092	1.076	1.066	1.053	1.085	1.035	0.856	1.024	1.023	1.023	1.022	1.022	1.017	1.016									
1985	9.327	2.361	1.490	0.874	1.314	1.257	0.827	1.174	1.122	1.108	1.099	1.082	1.101	1.094	1.082	1.079	1.066	1.068	1.063	1.053	1.045	1.021	1.015	1.015	1.014	1.014	1.014										
1986	8.698	2.081	1.602	1.899	1.622	1.233	1.188	1.229	1.139	1.123	0.735	1.086	1.083	1.046	1.053	1.087	1.037	1.035	1.034	1.025	1.024	1.023	1.022	1.022	1.022	1.021											
1987			4.159	4.050	1.772	1.186	0.580	1.135	1.128	1.278	1.069	1.067	1.061	1.057	1.054	1.051	1.049	1.048	1.044	1.043	1.041	1.039	1.038	1.023	1.017												
1988			2.757	1.566	1.314	1.250	1.191	1.164	1.130	1.049	1.047	1.045	1.043	1.043	1.040	1.038	1.038	1.034	1.034	1.033	1.032	1.031	1.030	1.029													
1989	15.088	3.541	2.147	1.637	0.889	1.156	1.513	0.947	1.144	1.105	1.095	1.091	1.081	1.074	1.142	1.069	1.062	1.059	1.055	1.052	1.050	1.038	1.035														
1990	12.319	3.300	1.542	1.572	1.247	1.189	1.147	1.124	1.078	1.125	1.064	1.060	1.057	1.082	1.055	1.046	1.035	1.034	1.031	1.033	1.030	1.013															
1991	10.564	2.264	1.418	1.295	1.333	1.205	1.140	1.121	1.106	1.096	1.087	1.080	1.096	1.074	1.066	1.062	1.058	1.055	1.052	1.050	1.047																
1992		4.217	1.626	1.397	1.252	1.225	1.186	1.136	1.093	1.096	1.081	1.063	1.077	1.062	1.052	1.034	1.032	1.025	1.015	1.015																	
1993	6.282	1.979	1.479	1.299	1.249	1.200	1.166	0.985	0.981	1.124	1.134	1.101	1.089	1.078	1.073	1.069	1.072	1.063	1.057																		
1994	4.267	1.906	1.443	1.332	1.250	1.200	1.167	1.143	1.125	1.111	1.101	1.088	1.081	1.075	1.070	1.065	1.062	1.058																			
1995		1.598	1.360	1.260	1.206	1.171	1.146	1.127	1.079	1.060	1.054	1.051	1.048	1.046	1.044	1.023	1.000																				
1996	3.154	1.738	1.458	1.292	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	4.336	1.933	1.440	1.271	1.216	1.178	1.152	1.135	1.098	1.077	1.071	1.066	1.062	1.074	1.072																						
1998		2.276	1.503	1.379	1.258	1.055	1.176	1.068	1.053	1.073	1.070	1.065	1.061	1.049																							
1999		2.617	1.611	1.373	1.280	1.224	1.176	1.150	1.130	1.115	1.103	1.094	1.086																								
2000			1.443	1.307	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001		2.441	1.578	1.628	1.234	1.186	1.157	1.136	1.119	1.107	1.096																										
2002																																					
2003		2.310	1.545	1.353	1.347	1.242	1.156	1.137	1.119																												
2004	3.510	2.183	1.542	1.351	1.260	1.274	1.159	1.137																													
2005		4.017	1.559	1.375	1.194	1.151	1.131																														
2006		1.247	1.465	1.710	1.315	1.240																															
2007		2.091	1.522	1.343	1.255																																
2008																																					
2009		1.869	1.471																																		
2010	6.483	1.840																																			
2011																																					
3 Yr Avg	4.777	1.933	1.486	1.476	1.255	1.222	1.149	1.137	1.079	1.074	1.067	1.053	1.070	1.041	1.039	1.029	1.045	1.049	1.042	1.033	1.042	1.027	1.034	1.025	1.018	1.019	1.021	1.025	1.022	1.018							
5 Yr Avg	4.350	2.213	1.512	1.426	1.274	1.219	1.120	1.112	1.084	1.074	1.068	1.045	1.052	1.049	1.052	1.038	1.045	1.047	1.042	1.037	1.040	1.029	1.028	1.022	1.022	1.024	1.022	1.025	1.022	1.018							
7 Yr Avg	5.514	2.222	1.526	1.438	1.237	1.188	1.136	1.109	1.074	1.062	1.056	1.052	1.061	1.055	1.054	1.043	1.046	1.047	1.041	1.036	1.038	1.027	1.029	1.026	1.024	1.024	1.022	1.025	1.022	1.018							
3 Yr Wtd		1.925	1.492	1.415	1.241	1.218	1.149	1.137	1.089	1.085	1.079	1.065	1.073	1.049	1.047	1.038	1.046	1.047	1.041	1.033	1.042	1.028	1.033	1.025	1.019	1.020	1.021	1.024	1.022	1.018							
5 Yr Wtd		2.067	1.519	1.387	1.269	1.218	1.124	1.119	1.094	1.082	1.076	1.057	1.060	1.055	1.058	1.042	1.046	1.046	1.041	1.036	1.039	1.028	1.028	1.024	1.022	1.024	1.022	1.024	1.022	1.018							
10 Yr Wtd			1.523	1.381	1.233	1.154	1.128	1.110	1.080	1.082	1.077	1.067	1.070	1.066	1.062	1.048	1.044	1.045	1.045	1.037	1.020	1.029	1.030	1.026	1.024	1.024	1.022	1.024	1.022	1.018							TAIL
Prior	3.275	1.987	1.424	1.292	1.233	1.164	1.144	1.112	1.098	1.085	1.083	1.080	1.063	1.063	1.060	1.054	1.048	1.045	1.041	1.040	1.038	1.033	1.031	1.024	1.029	1.026	1.026	1.021	1.021	1.023	1.021	1.019	1.020	1.020	1.018		1.238
PA Sel.	3.548	1.944	1.423	1.249	1.229	1.156	1.144	1.107	1.103	1.092	1.086	1.078	1.065	1.063	1.056	1.055	1.045	1.045	1.044	1.042	1.039	1.033	1.031	1.032	1.032	1.023	1.028	1.022	1.023	1.022							
Selected	3.275	2.067	1.519	1.387	1.269	1.218	1.124	1.119	1.094	1.082	1.076	1.057	1.060	1.055	1.058	1.042	1.046	1.046	1.041	1.036	1.039	1.028	1.028	1.024	1.022	1.024	1.022	1.024	1.022	1.018							
Cumulative	96.416	29.437	14.244	9.379	6.764	5.330	4.377	3.893	3.480	3.182	2.942	2.734	2.587	2.441	2.314	2.188	2.099	2.007	1.919	1.842	1.778	1.711	1.664	1.619	1.581	1.547	1.511	1.478	1.443	1.412	1.386	1.386	1.386	1.386	1.386	1.386	1.386

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	182	4,627	14,237	29,181	54,048	66,158	79,546	93,055	106,433	121,303	138,790	149,133	159,596	170,881	186,545	200,793	211,645	222,347	233,049	243,751	254,809	265,541	276,391	287,659	298,449	309,156	318,840	326,768	335,818	342,906	349,224						349,224
1983	195	5,661	21,504	33,785	49,542	67,873	83,079	97,954	109,454	120,117	130,780	144,040	155,106	168,681	178,940	187,067	198,295	210,324	222,084	236,396	248,038	259,898	272,101	283,244	293,236	303,229	313,222	323,214	333,207	340,962							340,962
1984	183	6,693	30,097	43,531	56,489	69,375	82,242	96,237	113,356	136,443	152,154	167,427	182,412	196,351	210,884	230,338	247,858	264,241	278,186	301,791	312,324	320,697	328,355	336,013	343,671	351,329	358,987	365,112	370,777								370,777
1985	510	9,511	22,458	33,458	43,874	57,655	72,479	79,936	93,876	105,368	116,746	128,343	138,897	152,970	167,396	181,149	195,449	208,352	222,475	236,414	249,014	260,112	265,480	269,437	273,393	277,350	281,306	285,263									285,263
1986	690	12,006	24,990	40,045	76,051	123,320	152,111	180,780	222,213	253,195	284,299	313,435	340,342	368,525	385,563	406,102	441,236	457,725	473,784	489,938	501,948	513,770	525,592	537,381	549,136	561,164	572,953										572,953
1987	0	0	2,073	8,620	34,909	61,849	73,348	85,113	96,612	108,995	139,262	148,899	158,804	168,468	178,131	187,794	197,457	207,120	217,155	226,818	236,481	246,143	255,806	265,469	271,653	276,311											276,311
1988	0	0	36,485	100,583	157,498	206,918	258,658	308,078	358,518	405,078	425,043	445,063	465,083	485,103	505,783	525,803	545,823	566,613	585,863	605,883	625,903	645,923	665,943	685,963	705,983												705,983
1989	201	4,544	16,093	34,560	56,581	67,038	77,495	117,252	138,862	158,909	175,608	192,307	209,784	226,803	243,627	278,135	297,358	315,869	334,380	352,891	371,402	389,913	404,790	419,141													419,141
1990	727	13,439	44,347	68,385	107,523	134,118	159,422	182,867	205,565	221,687	249,361	265,350	281,339	297,459	321,964	339,711	355,426	367,961	380,496	392,452	405,566	417,542	422,814														422,814
1991	1,114	23,542	53,298	75,554	97,810	130,412	157,122	179,057	200,713	221,981	243,249	264,517	285,785	313,125	336,237	358,493	380,749	403,005	425,261	447,517	469,773	492,029															492,029
1992	0	10,596	44,681	72,648	101,505	127,049	155,665	184,564	209,708	229,139	251,230	271,538	288,628	310,779	330,094	347,200	358,989	370,336	379,524	385,178	390,831																390,831
1993	469	14,739	29,171	43,146	56,046	69,983	83,958	97,898	115,688	132,436	148,872	168,853	185,886	202,357	218,219	234,166	250,250	268,284	285,284	301,652																	301,652
1994	2,080	22,184	42,289	61,026	81,268	101,566	121,863	142,161	162,459	182,757	202,955	223,493	243,271	263,049	282,827	302,487	322,187	342,160	362,138																		362,138
1995	0	17,320	55,340	75,265	94,810	114,356	133,901	153,447	172,992	186,698	197,966	208,580	219,195	229,809	240,423	251,037	256,753	256,753																			256,753
1996	11,057	34,872	60,601	88,386	114,185	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840																				121,840
1997	2,789	24,192	46,755	67,344	85,602	104,121	122,639	141,254	160,265	175,969	189,443	202,916	216,390	229,864	246,883	264,671																					264,671
1998	0	7,633	28,949	43,513	72,023	90,617	111,514	131,164	140,112	147,517	158,324	169,413	180,503	191,593	200,982																						200,982
1999	0	18,468	48,330	77,881	106,960	136,863	167,481	196,965	226,449	255,933	285,417	314,901	344,385	373,869																							373,869
2000	0	0	69,165	99,793	130,421	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489																								137,489
2001	0	14,160	34,565	54,559	88,803	109,607	130,013	150,418	170,824	191,230	211,635	232,041																									232,041
2002	2,209	2,209	2,209	2,209	2,209	2,209	2,209	2,209	2,209	2,209	2,209																										2,209
2003	0	22,807	52,684	81,394	110,103	148,273	184,219	212,928	242,107	270,816																											270,816
2004	2,223	23,413	51,118	78,823	106,527	134,232	171,040	198,240	225,440																												225,440
2005	0	4,444	53,565	83,534	114,856	137,110	157,772	178,389																													178,389
2006	0	8,523	15,939	23,354	53,263	70,057	86,852																														86,852
2007	0	25,515	53,342	81,169	108,996	136,823																															136,823
2008	0	0	0	0	0																																-
2009	0	27,239	50,906	74,907																																	74,907
2010	3,297	21,376	39,342																																		39,342
2011	0	0																																			-
2012	0																																				-

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

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					334,375	387,628	447,218	477,215	419,015	419,016	447,314	401,627	428,324	405,458	408,955						408,955
1983																				348,678	377,306	391,468	428,554	422,284	401,742	419,756	429,429	443,172	426,715	417,376							417,376
1984																			469,149	453,318	468,187	469,919	420,513	420,513	434,208	441,854	451,723	432,094	435,639								435,639
1985																		316,186	416,714	430,431	755,947	438,434	365,039	326,503	331,600	337,916	337,155	339,666									339,666
1986																	576,024	659,958	751,845	1,148,971	645,105	651,728	666,857	681,598	697,360	688,413	689,786										689,786
1987																277,482	304,375	314,323	363,782	331,569	335,511	348,197	356,861	367,693	303,273	306,140											306,140
1988															734,858	785,678	807,238	1,085,593	849,973	849,973	887,318	912,344	940,063	924,664	933,904												933,904
1989														398,751	399,694	590,960	695,396	583,964	586,114	638,872	554,683	657,456	596,509	605,601													605,601
1990													492,130	531,470	768,174	1,374,966	636,386	558,637	486,532	512,712	524,449	511,125	515,079														515,079
1991												512,129	565,445	624,067	624,923	675,427	675,427	720,367	747,118	782,856	778,575	783,069															783,069
1992											441,963	489,712	505,173	587,456	546,994	546,993	575,467	521,743	461,717	459,107	458,781																458,781
1993										339,260	325,530	471,250	720,597	453,307	441,428	478,911	498,411	539,020	544,026	538,025																	538,025
1994									402,199	452,280	532,186	835,479	513,000	517,627	554,920	574,598	606,048	601,578	611,049																		611,049
1995								387,221	339,720	317,131	459,648	341,258	341,258	360,037	371,264	384,736	256,753	256,753																			256,753
1996							121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840																				121,840
1997						300,353	338,602	356,322	391,969	392,888	374,488	402,997	416,084	438,637	445,716	454,683																					454,683
1998					346,959	405,098	391,861	429,803	252,780	247,659	329,445	288,680	301,338	300,710	303,776																						303,776
1999				354,214	407,485	581,877	596,700	661,338	661,338	729,378	769,636	826,902	841,644	845,045																							845,045
2000			305,354	390,170	390,170	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489																								137,489
2001		359,067	341,434	367,245	544,194	427,365	427,365	475,681	415,333	431,930	432,312	435,591																									435,591
2002																																					
2003		622,093	1,158,872	545,587	551,553	621,519	470,956	450,687	456,357	488,743																											488,743
2004	295,006	453,573	418,592	418,592	470,450	484,809	515,895	523,270	527,774																												527,774
2005		451,073	536,863	590,807	635,381	512,819	510,501	546,825																													546,825
2006		520,442	577,179	598,675	675,427	689,126	684,497																														684,497
2007		453,628	492,646	545,096	558,948	558,677																															558,677
2008																																					
2009		497,507	541,965	563,050																																	563,050
2010	514,338	546,296	546,301																																		546,301
2011																																					
2012																																					

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					79,567	122,087	170,827	189,556	120,566	109,859	128,475	74,859	92,505	62,552	59,731						59,731
1983																				112,282	129,268	131,569	156,453	139,041	108,506	116,527	116,207	119,958	93,508	76,414							76,414
1984																			135,326	91,168	93,398	149,222	92,157	84,499	90,537	90,525	92,736	66,982	64,862								64,862
1985																		107,834	194,239	194,017	506,934	178,322	99,559	57,066	58,207	60,566	55,848	54,403									54,403
1986																	134,788	202,233	278,061	659,033	143,157	137,958	141,264	144,217	148,224	127,248	116,833										116,833
1987																89,688	106,918	107,203	146,628	104,752	99,030	102,054	101,055	102,223	31,620	29,829											29,829
1988															229,075	259,875	261,415	518,980	264,110	244,090	261,415	266,420	274,120	238,700	227,920												227,920
1989														171,948	156,066	312,826	398,038	268,095	251,734	285,981	183,281	267,543	191,719	186,460													186,460
1990													210,791	234,011	446,210	1,035,255	280,960	190,676	106,037	120,260	118,884	93,583	92,265														92,265
1991												247,612	279,660	310,942	288,686	316,934	294,678	317,362	321,857	335,338	308,802	291,040															291,040
1992											190,733	218,174	216,545	276,677	216,900	199,794	216,477	151,407	82,193	73,929	67,950																67,950
1993										206,824	176,658	302,397	534,711	250,950	223,209	244,744	248,161	270,737	258,742	236,373																	236,373
1994									239,739	269,523	329,231	611,986	269,729	254,578	272,093	272,111	283,861	259,418	248,910																		248,910
1995								233,774	166,728	130,433	261,682	132,678	122,064	130,228	130,841	133,699	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						196,232	215,963	215,068	231,704	216,920	185,045	200,081	199,694	208,773	198,833	190,011																					190,011
1998					262,933	299,378	280,347	298,639	112,668	100,142	171,122	119,267	120,834	109,117	102,794																						102,794
1999				276,333	300,525	445,014	429,219	464,373	434,889	473,445	484,219	512,001	497,259	471,177																							471,177
2000			236,189	290,377	259,749	0	0	0	0	0	0	0	0																								-
2001		344,907	306,868	312,686	455,391	317,758	297,352	325,262	244,509	240,701	220,676	203,550																									203,550
2002																																					
2003		599,286	1,106,188	464,193	441,450	473,245	286,737	237,759	214,250	217,927																											217,927
2004	288,336	430,160	367,474	339,769	363,922	350,577	344,855	325,030	302,334																												302,334
2005		437,740	483,299	507,273	520,525	375,709	352,728	368,437																													368,437
2006		503,396	555,927	567,536	622,164	619,069	597,646																														597,646
2007		428,113	439,303	463,927	449,952	421,853																															421,853
2008																																					
2009		470,268	491,059	488,142																																	488,142
2010	509,392	514,232	487,288																																		487,288
2011																																					
2012																																					

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

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%						5,266,185
1983	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%							5,316,747
1984	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%								5,395,574
1985	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%									5,506,356
1986	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%										5,812,249
1987		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											6,193,181
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												6,484,397
1989	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%													6,640,304
1990	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														6,973,268
1991	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,138,884
1992	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																6,951,801
1993	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																	6,954,996
1994	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																		7,221,716
1995		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																			7,279,180
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																				7,119,619
1997	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																					7,011,137
1998	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																						6,974,036
1999		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																							7,074,826
2000			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								7,189,648
2001	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																									7,410,279
2002																																					7,180,173
2003		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																											7,236,443
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												7,550,966
2005		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													7,536,083
2006		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%																														7,785,410
2007		0.00%	0.00%	0.00%	0.00%	0.00%																															7,758,240
2008																																					7,613,102
2009		0.00%	0.00%	0.00%																																	7,422,640
2010	0.00%	0.00%	0.00%																																		7,501,912
2011																																					7,501,057
2012																																					7,575,325

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	182	4,445	9,610	14,944	24,867	12,110	13,387	13,510	13,378	14,869	17,487	10,343	10,463	11,285	15,663	14,248	10,852	10,702	10,702	10,702	11,057	10,733	10,850	11,267	10,790	10,707	9,683	7,929	9,050	7,088	6,318						4
1983	195	5,466	15,843	12,281	15,757	18,330	15,207	14,875	11,500	10,663	10,663	13,260	11,066	13,575	10,259	8,128	11,228	12,029	11,760	14,313	11,641	11,861	12,203	11,142	9,993	9,993	9,993	9,993	9,993	7,755							8
1984	183	6,510	23,404	13,433	12,959	12,886	12,867	13,995	17,118	23,087	15,711	15,273	14,985	13,938	14,533	19,455	17,519	16,383	13,945	23,606	10,533	8,373	7,658	7,658	7,658	7,658	7,658	6,125	5,665								6
1985	510	9,001	12,947	11,000	10,416	13,781	14,824	7,458	13,940	11,492	11,378	11,597	10,554	14,073	14,426	13,753	14,300	12,903	14,123	13,940	12,599	11,098	5,369	3,957	3,957	3,957	3,957	3,957									4
1986	690	11,316	12,984	15,055	36,006	47,269	28,790	28,670	41,432	30,982	31,104	29,136	26,907	28,183	17,039	20,539	35,134	16,489	16,059	16,154	12,010	11,822	11,822	11,789	11,755	12,028	11,789										3
1987	0	0	2,073	6,547	26,289	26,940	11,499	11,765	11,499	12,383	30,267	9,637	9,906	9,663	9,663	9,663	9,663	9,663	10,035	9,663	9,663	9,663	9,663	9,663	6,184	4,658											2
1988	0	0	36,485	64,098	56,915	49,420	51,740	49,420	50,440	46,560	19,965	20,020	20,020	20,020	20,681	20,020	20,020	20,790	19,250	20,020	20,020	20,020	20,020	20,020	20,020												1
1989	201	4,344	11,549	18,467	22,021	10,457	10,457	39,756	21,610	20,047	16,699	16,699	17,477	17,019	16,825	34,507	19,223	18,511	18,511	18,511	18,511	18,511	14,877	14,351													5
1990	727	12,712	30,908	24,038	39,138	26,595	25,304	23,445	22,698	16,122	27,673	15,989	15,989	16,120	24,505	17,747	15,715	12,535	12,535	11,956	13,114	11,976	5,272														3
1991	1,114	22,428	29,756	22,256	22,256	32,602	26,710	21,936	21,656	21,268	21,268	21,268	21,268	27,340	23,112	22,256	22,256	22,256	22,256	22,256	22,256	22,256															2
1992	0	10,596	34,085	27,967	28,857	25,544	28,616	28,898	25,144	19,431	22,091	20,307	17,090	22,151	19,315	17,106	11,790	11,347	9,188	5,653	5,653																4
1993	469	14,270	14,432	13,975	12,900	13,937	13,975	13,940	17,790	16,747	16,436	19,981	17,033	16,471	15,862	15,948	16,083	18,034	17,000	16,368																	7
1994	2,080	20,104	20,105	18,737	20,242	20,298	20,298	20,298	20,298	20,298	20,198	20,538	19,778	19,778	19,778	19,661	19,700	19,973	19,978																		5
1995	0	17,320	38,020	19,925	19,546	19,546	19,546	19,546	19,546	13,706	11,268	10,614	10,614	10,614	10,614	10,614	5,715	0																			2
1996	11,057	23,815	25,729	27,784	25,800	7,655	0	0	0	0	0	0	0	0	0	0	0																				1
1997	2,789	21,403	22,563	20,589	18,258	18,518	18,518	18,615	19,010	15,704	13,474	13,474	13,474	13,474	17,019	17,789																					4
1998	0	7,633	21,316	14,564	28,510	18,594	20,897	19,650	8,948	7,405	10,806	11,090	11,090	11,090	9,389																						7
1999	0	18,468	29,862	29,551	29,079	29,902	30,618	29,484	29,484	29,484	29,484	29,484	29,484	29,484																							1
2000	0	0	69,165	30,628	30,628	7,068	0	0	0	0	0	0	0																								1
2001	0	14,160	20,406	19,994	34,244	20,804	20,406	20,406	20,406	20,406	20,406	20,406																									3
2002	2,209	0	0	0	0	0	0	0	0	0	0																										4
2003	0	22,807	29,878	28,709	28,709	38,171	35,945	28,709	29,179	28,709																											5
2004	2,223	21,189	27,705	27,705	27,705	27,705	36,807	27,200	27,200																												3
2005	0	4,444	49,120	29,969	31,322	22,254	20,662	20,616																													3
2006	0	8,523	7,415	7,415	29,909	16,794	16,794																														4
2007	0	25,515	27,827	27,827	27,827	27,827																															2
2008	0	0	0	0	0																																4
2009	0	27,239	23,667	24,001																																	1
2010	3,297	18,079	17,966																																		3
2011	0	0																																			4
2012	0																																				4
																																					114

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	24.434	2.162	1.555	1.664	0.487	1.105	1.009	0.990	1.111	1.176	0.591	1.012	1.079	1.388	0.910	0.762	0.986	1.000	1.000	1.033	0.971	1.011	1.038	0.958	0.992	0.904	0.819	1.141	0.783	0.891							
1983	27.995	2.898	0.775	1.283	1.163	0.830	0.978	0.773	0.927	1.000	1.244	0.835	1.227	0.756	0.792	1.381	1.071	0.978	1.217	0.813	1.019	1.029	0.913	0.897	1.000	1.000	1.000	1.000	0.776								
1984	35.565	3.595	0.574	0.965	0.994	0.999	1.088	1.223	1.349	0.680	0.972	0.981	0.930	1.043	1.339	0.901	0.935	0.851	1.693	0.446	0.795	0.915	1.000	1.000	1.000	1.000	0.800	0.925									
1985	17.653	1.438	0.850	0.947	1.323	1.076	0.503	1.869	0.824	0.990	1.019	0.910	1.333	1.025	0.953	1.040	0.902	1.095	0.987	0.904	0.881	0.484	0.737	1.000	1.000	1.000	1.000										
1986	16.396	1.147	1.160	2.392	1.313	0.609	0.996	1.445	0.748	1.004	0.937	0.923	1.047	0.605	1.205	1.711	0.469	0.974	1.006	0.743	0.984	1.000	0.997	0.997	1.023	0.980											
1987	0.000	0.000	3.159	4.015	1.025	0.427	1.023	0.977	1.077	2.444	0.318	1.028	0.976	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	0.640	0.753												
1988	0.000	0.000	1.757	0.888	0.868	1.047	0.955	1.021	0.923	0.429	1.003	1.000	1.000	1.033	0.968	1.000	1.038	0.926	1.040	1.000	1.000	1.000	1.000	1.000													
1989	21.632	2.659	1.599	1.192	0.475	1.000	3.802	0.544	0.928	0.833	1.000	1.047	0.974	0.989	2.051	0.557	0.963	1.000	1.000	1.000	1.000	0.804	0.965														
1990	17.479	2.431	0.778	1.628	0.680	0.951	0.927	0.968	0.710	1.716	0.578	1.000	1.008	1.520	0.724	0.885	0.798	1.000	0.954	1.097	0.913	0.440															
1991	20.127	1.327	0.748	1.000	1.465	0.819	0.821	0.987	0.982	1.000	1.000	1.000	1.286	0.845	0.963	1.000	1.000	1.000	1.000	1.000	1.000																
1992	0.000	3.217	0.821	1.032	0.885	1.120	1.010	0.870	0.773	1.137	0.919	0.842	1.296	0.872	0.886	0.689	0.962	0.810	0.615	1.000																	
1993	30.408	1.011	0.968	0.923	1.080	1.003	0.997	1.276	0.941	0.981	1.216	0.852	0.967	0.963	1.005	1.008	1.121	0.943	0.963																		
1994	9.668	1.000	0.932	1.080	1.003	1.000	1.000	1.000	1.000	0.995	1.017	0.963	1.000	1.000	0.994	1.002	1.014	1.000																			
1995	0.000	2.195	0.524	0.981	1.000	1.000	1.000	1.000	0.701	0.822	0.942	1.000	1.000	1.000	1.000	0.538	0.000	0.000																			
1996	2.154	1.080	1.080	0.929	0.297	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1997	7.673	1.054	0.913	0.887	1.014	1.000	1.005	1.021	0.826	0.858	1.000	1.000	1.000	1.263	1.045																						
1998	0.000	2.793	0.683	1.958	0.652	1.124	0.940	0.455	0.827	1.459	1.026	1.000	1.000	0.847																							
1999	0.000	1.617	0.990	0.984	1.028	1.024	0.963	1.000	1.000	1.000	1.000	1.000	1.000																								
2000	0.000	0.000	0.443	1.000	0.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2001	0.000	1.441	0.980	1.713	0.608	0.981	1.000	1.000	1.000	1.000	1.000																										
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																										
2003	0.000	1.310	0.961	1.000	1.330	0.942	0.799	1.016	0.984																												
2004	9.531	1.307	1.000	1.000	1.000	1.329	0.739	1.000																													
2005	0.000	11.052	0.610	1.045	0.710	0.928	0.998																														
2006	0.000	0.870	1.000	4.033	0.562	1.000																															
2007	0.000	1.091	1.000	1.000	1.000																																
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.869	1.014																																		
2010	5.483	0.994																																			
2011	0.000																																				
3 Yr Avg	1.828	0.621	0.671	1.678	0.521	1.086	0.845	0.672	0.661	0.333	0.333	0.667	0.667	0.703	0.682	0.513	0.338	0.648	0.859	1.032	0.971	0.748	0.988	0.879	0.925	0.993	0.933	1.022	0.780	0.891							
5 Yr Avg	1.097	0.765	0.725	1.416	0.654	0.840	0.707	0.603	0.597	0.692	0.605	0.600	0.600	0.822	0.809	0.648	0.620	0.751	0.906	1.019	0.983	0.849	0.940	0.927	0.955	0.977	0.905	1.022	0.780	0.891							
10 Yr Avg	1.501	1.893	0.701	1.178	0.647	0.833	0.644	0.649	0.634	0.712	0.720	0.766	0.855	0.930	0.964	0.768	0.790	0.869	1.022	0.900	0.956	0.854	0.956	0.927	0.961	0.977	0.905	1.022	0.780	0.891							
3 Yr Wtd	13.744	0.919	1.006	1.638	0.751	1.113	0.819	1.008	0.991	1.000	1.000	1.000	1.000	1.075	1.028	0.839	0.916	0.935	0.914	1.029	0.979	0.795	0.988	0.915	0.943	0.990	0.929	1.028	0.779	0.891							
5 Yr Wtd	21.483	0.969	0.826	1.257	0.913	1.050	0.852	1.006	0.994	1.059	1.004	1.000	1.000	1.034	1.012	0.841	0.948	0.962	0.940	1.015	0.986	0.856	0.968	0.934	0.968	0.972	0.895	1.028	0.779	0.891							
10 Yr Wtd	16.533	1.437	0.769	1.186	0.780	1.004	0.896	0.940	0.924	0.986	1.012	0.953	1.069	1.015	1.047	0.837	0.853	0.978	1.034	0.871	0.964	0.857	0.972	0.932	0.973	0.972	0.895	1.028	0.779	0.891							
Prior	5.895	2.360	0.763	1.249	0.771	0.955	0.903	0.935	0.910	0.999	1.017	0.961	1.055	1.024	1.084	0.883	0.921	0.968	1.061	0.885	0.907	0.912	0.995	0.933	0.997	1.026	0.886	0.996	0.927	0.862	0.958	0.917	1.000	1.000			
Selected	21.483	0.969	0.826	1.257	0.913	1.050	0.852	1.006	0.994	1.059	1.004	1.000	1.000	1.034	1.012	0.841	0.948	0.962	0.940	1.015	0.986	0.856	0.968	0.934	0.968	0.972	0.895	1.028	0.779	0.891							1.386

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.839	20.500	44.320	68.918	114.686	55.851	61.742	62.305	61.698	68.577	80.650	47.701	48.256	52.046	72.238	65.710	50.049	49.358	49.358	49.358	50.994	49.498	50.040	51.965	49.765	49.379	44.659	36.566	41.738	32.687	29.138						
1983	0.852	23.843	69.107	53.572	68.734	79.957	66.332	64.884	50.163	46.513	46.513	57.842	48.271	59.214	44.748	35.453	48.975	52.472	51.296	62.433	50.780	51.736	53.230	48.603	43.589	43.589	43.589	43.589	43.589	33.826							
1984	0.762	27.116	97.485	55.954	53.976	53.673	53.595	58.294	71.303	96.165	65.439	63.617	62.419	58.057	60.534	81.034	72.973	68.240	58.085	98.324	43.873	34.875	31.898	31.898	31.898	31.898	31.898	25.512	23.596								
1985	2.037	35.953	51.712	43.936	41.604	55.046	59.211	29.787	55.679	45.902	45.446	46.320	42.156	56.211	57.622	54.933	57.119	51.536	56.410	55.678	50.325	44.328	21.444	15.803	15.803	15.803	15.803	15.803									
1986	2.684	44.007	50.492	58.549	140.025	183.826	111.964	111.494	161.128	120.487	120.960	113.309	104.639	109.602	66.262	79.874	136.632	64.125	62.453	62.820	46.707	45.975	45.975	45.846	45.716	46.776	45.846										
1987	0.000	0.000	7.808	24.664	99.036	101.489	43.319	44.321	43.319	46.650	114.021	36.303	37.316	36.403	36.403	36.403	36.403	36.403	37.802	36.402	36.402	36.402	36.402	36.402	23.297	17.547											
1988	0.000	0.000	132.373	232.559	206.498	179.305	187.722	179.305	183.006	168.928	72.437	72.636	72.636	72.636	75.034	72.636	72.636	75.430	69.843	72.636	72.636	72.636	72.636	72.636	72.636												
1989	0.708	15.323	40.741	65.145	77.683	36.890	36.890	140.249	76.234	70.721	58.909	58.909	61.653	60.038	59.352	121.732	67.813	65.302	65.302	65.302	65.302	65.302	52.481	50.626													
1990	2.463	43.042	104.655	81.395	132.523	90.053	85.680	79.386	76.857	54.590	93.703	54.140	54.140	54.582	82.975	60.092	53.211	42.444	42.444	40.485	44.403	40.552	17.852														
1991	3.669	73.836	97.962	73.271	73.271	107.332	87.933	72.216	71.295	70.018	70.018	70.018	70.018	90.009	76.089	73.271	73.271	73.271	73.271	73.271	73.271	73.271															
1992	0.000	33.371	107.343	88.077	90.881	80.445	90.121	91.010	79.186	61.195	69.573	63.954	53.822	69.760	60.829	53.871	37.129	35.734	28.937	17.804	17.804																
1993	1.440	43.800	44.299	42.896	39.596	42.778	42.896	42.787	54.606	51.405	50.451	61.331	52.282	50.557	48.687	48.951	49.367	55.355	52.180	50.241																	
1994	6.186	59.804	59.806	55.735	60.214	60.380	60.380	60.380	60.380	60.380	60.082	61.095	58.833	58.833	58.833	58.484	58.600	59.414	59.429																		
1995	0.000	50.163	110.114	57.706	56.608	56.608	56.608	56.608	56.608	39.695	32.634	30.741	30.741	30.741	30.741	30.741	16.553	0.000																			
1996	30.924	66.607	71.959	77.708	72.157	21.409	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1997	7.525	57.736	60.866	55.541	49.253	49.955	49.955	50.215	51.283	42.364	36.347	36.347	36.347	36.347	45.909	47.986																					
1998	0.000	19.725	55.085	37.636	73.674	48.051	54.001	50.779	23.124	19.135	27.926	28.658	28.658	28.658	24.263																						
1999	0.000	45.952	74.302	73.529	72.354	74.403	76.183	73.362	73.362	73.362	73.362	73.362	73.362	73.362																							
2000	0.000	0.000	165.872	73.452	73.452	16.950	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2001	0.000	32.940	47.469	46.511	79.662	48.395	47.469	47.469	47.469	47.469	47.469	47.469																									
2002	5.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																										
2003	0.000	50.279	65.868	63.292	63.292	84.150	79.245	63.292	64.328	63.292																											
2004	4.745	45.226	59.133	59.133	59.133	59.133	78.560	58.056	58.056																												
2005	0.000	9.268	102.437	62.499	65.320	46.408	43.090	42.994																													
2006	0.000	17.162	14.931	14.931	60.223	33.816	33.816																														
2007	0.000	49.588	54.080	54.080	54.080	54.080																															
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	50.798	44.137	44.760																																	
2010	6.088	33.382	33.173																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	2.029	28.060	25.770	32.947	38.101	44.768	51.822	54.781	40.795	36.920	15.823	40.277	34.007	46.122	23.391	26.242	25.051	38.256	46.849	47.105	45.159	59.708	47.656	53.222	47.216	26.709	31.182	28.301	36.308	33.256	29.138						
5 Yr Avg	1.218	26.754	29.264	35.254	47.751	55.517	46.942	42.362	33.971	36.825	29.751	37.167	27.673	33.822	31.949	37.232	32.330	44.755	51.252	49.420	54.683	57.633	45.069	44.263	37.870	31.123	36.359	30.367	36.308	33.256	29.138						
10 Yr Avg	1.083	25.570	42.123	41.866	52.752	46.539	46.232	38.617	37.423	34.570	32.827	40.296	40.406	49.285	48.768	56.777	46.498	50.748	54.807	57.296	50.150	51.458	42.440	44.222	40.386	34.165	36.359	30.367	36.308	33.256	29.138						
Selected	1.218	26.754	29.264	35.254	47.751	55.517	46.942	42.362	33.971	36.825	29.751	37.167	27.673	33.822	31.949	37.232	32.330	44.755	51.252	49.420	54.683	57.633	45.069	44.263	37.870	31.123	36.359	30.367	36.308	33.256	29.138						
Cumulative	1167.279	1166.061	1139.307	1110.043	1074.789	1027.038	971.520	924.578	882.216	848.246	811.421	781.670	744.502	716.829	683.008	651.058	613.826	581.496	536.741	485.489	436.069	381.386	323.753	278.684	234.421	196.551	165.428	129.069	98.702	62.394	29.138	0.000	0.000	0.000	0.000	0.000	0.000

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

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	881	(1)
15 times 3 Year Average Annual Payments	1,322	(2)
Incremental Development Method	1,205	(3)
'09 to '12 Exponential Curve Fit	1,249	(4)
'07 to '12 Exponential Curve Fit	1,742	(5)
'05 to '12 Exponential Curve Fit	1,195	(6)
'03 to '12 Exponential Curve Fit	1,011	(7)
Selected Unpaid Loss as of 6/30/2012	1,200	(8)
FY 2012 Payments	83	(9)
FY 2011 Payments	87	(10)
FY 2010 Payments	94	(11)
Unpaid Loss as of 6/30/2009	1,464	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $88
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $88
(3) SECTION 3, EXHIBIT 4, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 4, SHEET 46
(12) = SUM (8) THROUGH (11)

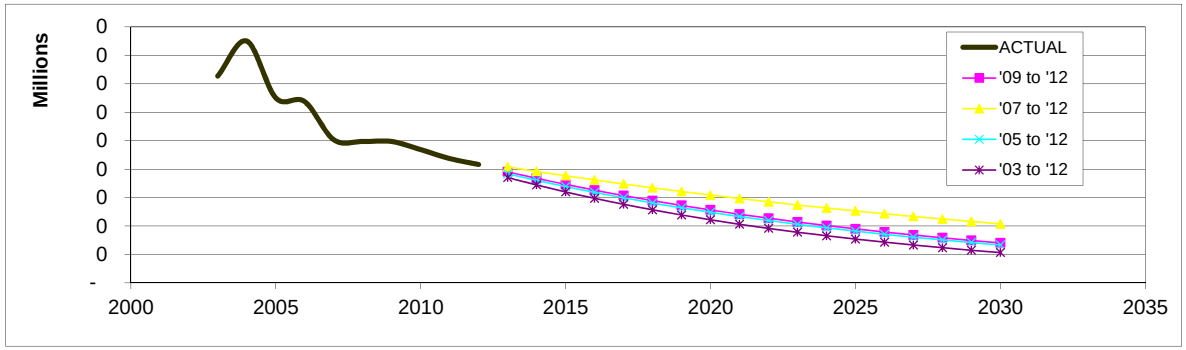
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

DEATH
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'07 to '12 CURVE FIT	'05 to '12 CURVE FIT	'03 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	145				
2004	170				
2005	130				
2006	127				
2007	101				
2008	99				
2009	99				
2010	94				
2011	87				
2012	83				
2013		78	82	77	74
2014		74	78	72	69
2015		69	75	68	64
2016		65	72	64	59
2017		61	70	60	55
2018		58	67	56	51
2019		54	64	53	48
2020		51	62	50	44
2021		48	59	47	41
2022		45	57	44	38
2023		43	55	41	36
2024		40	53	39	33
2025		38	51	36	31
2026		36	49	34	29
2027		34	47	32	27
2028		32	45	30	25
2029		30	43	28	23
2030		28	41	27	21

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'07 to '12 CURVE FIT	'05 to '12 CURVE FIT	'03 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	26	40	25	20
2032	25	38	24	18
2033	23	37	22	17
2034	22	35	21	16
2035	21	34	20	15
2036	20	33	18	14
2037	18	31	17	13
2038	17	30	16	12
2039	16	29	15	11
2040	15	28	14	10
2041	15	27	13	10
2042	14	26	13	9
2043	13	25	12	8
2044	12	24	11	8
2045	11	23	10	7
2046	11	22	10	7
2047	10	21	9	6
2048	10	20	9	6
2049	9	19	8	5
2050	8	19	8	5
2051	8	18	7	5
2052	7	17	7	4
2053	7	17	6	4
2054	7	16	6	4
2055	6	15	6	3
2056	6	15	5	3
2057	6	14	5	3
Total	1,249	1,742	1,195	1,011



(1) SECTION 3, EXHIBIT 4, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

DEATH
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	16.348	16.35	-	-	-
1954	702	0.963	16.71	-	-	-
1955	690	0.850	15.06	-	-	-
1956	678	0.858	13.78	-	-	-
1957	666	0.874	12.92	-	-	-
1958	654	0.890	12.40	-	-	-
1959	642	0.909	12.18	11	133	133
1960	630	0.921	12.13	-	-	133
1961	618	0.930	12.22	-	-	133
1962	606	0.933	12.34	-	-	133
1963	594	0.933	12.44	5	57	190
1964	582	0.929	12.48	-	-	190
1965	570	0.930	12.54	-	-	190
1966	558	0.936	12.68	-	-	190
1967	546	0.946	12.94	-	-	190
1968	534	0.954	13.30	3	44	234
1969	522	0.964	13.78	13	183	417
1970	510	0.969	14.33	11	156	573
1971	498	0.965	14.79	-	-	573
1972	486	0.959	15.13	-	-	573
1973	474	0.955	15.40	-	-	573
1974	462	0.950	15.57	17	268	840
1975	450	0.945	15.67	-	-	840
1976	438	0.947	15.78	23	365	1,205
TOTAL				83	1,205	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 4, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 4, SHEET 42
(4) SECTION 3, EXHIBIT 4, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
16.348	15.750	13.388	11.493	10.047	8.944	8.129	7.486	6.965	6.499	6.064	5.631	5.237	4.903	4.640	4.426	4.266	4.135	3.989	3.824	3.650	3.466	3.277	3.102
	0.963	0.819	0.703	0.615	0.547	0.497	0.458	0.426	0.398	0.371	0.344	0.320	0.300	0.284	0.271	0.261	0.253	0.244	0.234	0.223	0.212	0.200	0.190
		0.850	0.730	0.638	0.568	0.516	0.475	0.442	0.413	0.385	0.358	0.333	0.311	0.295	0.281	0.271	0.263	0.253	0.243	0.232	0.220	0.208	0.197
			0.858	0.750	0.668	0.607	0.559	0.520	0.485	0.453	0.421	0.391	0.366	0.347	0.331	0.319	0.309	0.298	0.286	0.273	0.259	0.245	0.232
				0.874	0.778	0.707	0.651	0.606	0.566	0.528	0.490	0.456	0.427	0.404	0.385	0.371	0.360	0.347	0.333	0.318	0.302	0.285	0.270
					0.890	0.809	0.745	0.693	0.647	0.604	0.560	0.521	0.488	0.462	0.441	0.425	0.412	0.397	0.381	0.363	0.345	0.326	0.309
						0.909	0.837	0.779	0.727	0.678	0.630	0.586	0.548	0.519	0.495	0.477	0.462	0.446	0.428	0.408	0.388	0.366	0.347
							0.921	0.857	0.800	0.746	0.693	0.644	0.603	0.571	0.544	0.525	0.509	0.491	0.470	0.449	0.426	0.403	0.382
								0.930	0.868	0.810	0.752	0.700	0.655	0.620	0.591	0.570	0.552	0.533	0.511	0.488	0.463	0.438	0.414
									0.933	0.871	0.808	0.752	0.704	0.666	0.636	0.612	0.594	0.573	0.549	0.524	0.498	0.471	0.445
										0.933	0.866	0.806	0.754	0.714	0.681	0.656	0.636	0.614	0.588	0.562	0.533	0.504	0.477
											0.929	0.864	0.809	0.765	0.730	0.703	0.682	0.658	0.631	0.602	0.572	0.540	0.512
												0.930	0.871	0.824	0.786	0.758	0.734	0.708	0.679	0.648	0.616	0.582	0.551
													0.936	0.886	0.845	0.814	0.790	0.762	0.730	0.697	0.662	0.626	0.592
														0.946	0.903	0.870	0.843	0.814	0.780	0.744	0.707	0.668	0.633
															0.954	0.919	0.891	0.860	0.824	0.787	0.747	0.706	0.669
																0.964	0.934	0.901	0.864	0.825	0.783	0.740	0.701
																	0.969	0.935	0.896	0.856	0.813	0.768	0.727
																		0.965	0.925	0.883	0.838	0.793	0.750
																			0.959	0.915	0.869	0.821	0.778
																				0.955	0.906	0.857	0.811
																					0.950	0.898	0.850
																						0.945	0.895
																							0.947
16.348	16.713	15.056	13.784	12.924	12.395	12.175	12.133	12.219	12.335	12.442	12.482	12.539	12.676	12.941	13.299	13.781	14.328	14.788	15.133	15.401	15.574	15.670	15.779

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.947 means that the expected payments from 6/30/12-13 are 0.947 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.895 means that the expected payments from 6/30/13-14 are 0.895 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 4, SHEET 41, COLUMN (2)

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

DEATH

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	13.300		2.323	19.627	13.300	13.300		541.582		76.133	6,302.185	680.349	680.349
18	1.5	2.340	4.169	1.641	4.085	2.340	2.340	1.449	40.720	111.105	32.769	321.092	51.154	51.154
30	2.5	1.725	2.208	1.435	2.337	1.725	1.725	1.266	17.402	26.650	19.970	78.605	21.861	21.861
42	3.5	1.365	1.477	1.329	1.771	1.365	1.365	0.868	10.088	12.067	13.915	33.635	12.673	12.673
54	4.5	1.266	1.275	1.263	1.511	1.266	1.266	0.995	7.391	8.170	10.471	18.994	9.284	9.284
66	5.5	1.200	1.204	1.217	1.368	1.200	1.200	0.952	5.838	6.409	8.294	12.571	7.333	7.333
78	6.5	1.166	1.158	1.183	1.280	1.166	1.166	0.996	4.865	5.323	6.815	9.191	6.111	6.111
90	7.5	1.142	1.134	1.158	1.221	1.142	1.142	0.998	4.172	4.597	5.759	7.181	5.241	5.241
102	8.5	1.125	1.118	1.137	1.180	1.125	1.125	1.009	3.653	4.054	4.974	5.879	4.589	4.589
114	9.5	1.110	1.108	1.121	1.150	1.110	1.110	0.987	3.246	3.626	4.373	4.981	4.077	4.077
126	10.5	1.099	1.098	1.107	1.128	1.099	1.099	0.999	2.924	3.273	3.901	4.330	3.673	3.673
138	11.5	1.087	1.090	1.096	1.110	1.087	1.087	0.966	2.661	2.982	3.523	3.839	3.342	3.342
150	12.5	1.080	1.080	1.087	1.096	1.080	1.080	1.000	2.448	2.737	3.214	3.459	3.075	3.075
162	13.5	1.073	1.074	1.078	1.085	1.073	1.073	0.985	2.266	2.534	2.958	3.156	2.847	2.847
174	14.5	1.068	1.067	1.071	1.075	1.068	1.068	1.001	2.112	2.360	2.743	2.910	2.653	2.653
186	15.5	1.064	1.061	1.065	1.067	1.064	1.064	1.004	1.978	2.211	2.561	2.706	2.484	2.484
198	16.5	1.058	1.057	1.059	1.061	1.058	1.058	0.964	1.859	2.084	2.405	2.535	2.335	2.335
210	17.5	1.054	1.051	1.055	1.055	1.054	1.054	0.989	1.757	1.971	2.270	2.390	2.207	2.207
222	18.5	1.051	1.047	1.050	1.051	1.051	1.051	0.988	1.666	1.875	2.152	2.264	2.093	2.093
234	19.5	1.047	1.044	1.046	1.046	1.047	1.047	0.968	1.586	1.790	2.049	2.155	1.992	1.992
246	20.5	1.043	1.041	1.043	1.043	1.043	1.043	0.960	1.515	1.715	1.958	2.060	1.903	1.903
258	21.5	1.039	1.038	1.040	1.040	1.039	1.039	0.959	1.453	1.647	1.877	1.976	1.825	1.825
270	22.5	1.038	1.035	1.037	1.037	1.038	1.038	0.988	1.397	1.587	1.805	1.900	1.755	1.755
282	23.5	1.034	1.034	1.035	1.034	1.034	1.034	0.947	1.347	1.533	1.741	1.833	1.692	1.692
294	24.5	1.033	1.032	1.032	1.032	1.033	1.033	0.984	1.302	1.482	1.682	1.773	1.636	1.636
306	25.5	1.032	1.030	1.030	1.030	1.032	1.032	1.004	1.261	1.437	1.630	1.718	1.584	1.584
318	26.5	1.029	1.029	1.028	1.028	1.029	1.029	0.960	1.222	1.394	1.582	1.668	1.535	1.535
330	27.5	1.027	1.027	1.027	1.026	1.027	1.027	0.938	1.187	1.355	1.539	1.623	1.491	1.491
342	28.5	1.025	1.025	1.025	1.025	1.025	1.025	0.940	1.156	1.319	1.499	1.581	1.452	1.452
354	29.5	1.023	1.022	1.023	1.024	1.023	1.023	0.939	1.128	1.287	1.462	1.542	1.418	1.418
366	30.5	1.022	1.020	1.022	1.022	1.022	1.022	0.994	1.104	1.259	1.429	1.507	1.386	1.386
378	31.5	1.020	1.020	1.021	1.021	1.020	1.020	0.933	1.080	1.234	1.398	1.474	1.357	1.357
390	32.5	1.020	1.018	1.020	1.020	1.020	1.020	1.020	1.059	1.210	1.370	1.444	1.330	1.330
402	33.5	1.020	1.018	1.018	1.019	1.020	1.020	0.995	1.038	1.188	1.343	1.415	1.304	1.304
414	34.5	1.018	1.018	1.017	1.018	1.018	1.018	0.946	1.018	1.167	1.319	1.389	1.279	1.279
426	35.5		1.016	1.017	1.017	1.017	1.017	0.946		1.147	1.296	1.364	1.256	1.256
438	36.5		1.015	1.016	1.017	1.016	1.016	0.947		1.128	1.275	1.340	1.235	1.235
450	37.5		1.014	1.015	1.016	1.015	1.015	0.945		1.111	1.256	1.319	1.216	1.216
462	38.5		1.012	1.014	1.015	1.014	1.014	0.950		1.096	1.237	1.298	1.199	1.199
474	39.5		1.011	1.013	1.015	1.013	1.013	0.955		1.082	1.220	1.278	1.183	1.183
486	40.5		1.010	1.013	1.014	1.012	1.012	0.959		1.070	1.204	1.260	1.168	1.168
498	41.5		1.009	1.012	1.013	1.012	1.012	0.965		1.059	1.189	1.243	1.154	1.154
510	42.5		1.009	1.011	1.013	1.011	1.011	0.969		1.049	1.175	1.226	1.140	1.140
522	43.5		1.008	1.011	1.012	1.011	1.011	0.964		1.041	1.162	1.210	1.128	1.128
534	44.5		1.006	1.010	1.012	1.010	1.010	0.954		1.033	1.149	1.196	1.116	1.116
546	45.5		1.005	1.010	1.012	1.009	1.009	0.946		1.026	1.137	1.181	1.105	1.105
558	46.5		1.004	1.009	1.011	1.009	1.009	0.936		1.021	1.126	1.168	1.095	1.095
570	47.5		1.003	1.009	1.011	1.008	1.008	0.930		1.016	1.116	1.155	1.085	1.085
582	48.5		1.003	1.009	1.010	1.007	1.007	0.929		1.013	1.106	1.143	1.077	1.077
594	49.5		1.002	1.008	1.010	1.007	1.007	0.933		1.010	1.096	1.131	1.069	1.069
606	50.5		1.002	1.008	1.010	1.006	1.006	0.933		1.008	1.087	1.120	1.062	1.062
618	51.5		1.001	1.007	1.009	1.006	1.006	0.930		1.006	1.079	1.109	1.055	1.055
630	52.5		1.001	1.007	1.009	1.005	1.005	0.921		1.005	1.071	1.098	1.049	1.049
642	53.5		1.001	1.007	1.009	1.005	1.005	0.909		1.004	1.063	1.088	1.043	1.043
654	54.5		1.001	1.007	1.009	1.004	1.004	0.890		1.003	1.056	1.079	1.038	1.038
666	55.5		1.001	1.006	1.008	1.004	1.004	0.874		1.002	1.049	1.070	1.034	1.034
678	56.5		1.000	1.006	1.008	1.003	1.003	0.858		1.002	1.043	1.061	1.030	1.030
690	57.5		1.000	1.006	1.008	1.003	1.003	0.850		1.001	1.036	1.052	1.027	1.027
702	58.5		1.000	1.006	1.008	1.003	1.003	0.963		1.001	1.030	1.044	1.024	1.024
714	59.5		1.000	1.005	1.007	1.002	1.002	0.894		1.001	1.025	1.036	1.021	1.021
726	60.5		1.000	1.005	1.007	1.002	1.002	0.894		1.000	1.019	1.028	1.019	1.019
738	61.5		1.000	1.005	1.007	1.002	1.002	0.893		1.000	1.014	1.021	1.017	1.017
750	62.5		1.000	1.005	1.007	1.002	1.002	0.893		1.000	1.009	1.014	1.015	1.015
Tail	Tail		1.000	1.005	1.007	1.013	1.013	8.034		1.000	1.005	1.007	1.013	1.013

59.5 TAIL DECAY 16.348 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 4, SHEET 44
(4) SECTION 3, EXHIBIT 4, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 4, SHEET 48
(5) SECTION 3, EXHIBIT 4, SHEET 44
(6) SECTION 3, EXHIBIT 4, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

DEATH

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.995**
Inverse Power	**1.007**	**0.991**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.467				Slope=	-1.637			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.411				Intercept=	5.857			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	13.300	9.237	14.396	13.300	13.300	1.792	-2.549	-0.575	**2.323**	76.133	1.792	2.510	2.925	**19.627**	6302.185
2	18	2.340	1.849	1.923	2.340	2.340	2.890	-0.584	-0.062	**1.641**	32.769	2.890	0.293	1.127	**4.085**	321.092
3	30	1.725	1.505	1.521	1.725	1.725	3.401	-0.143	0.177	**1.435**	19.970	3.401	-0.322	0.290	**2.337**	78.605
4	42	1.365	1.685	1.474	1.365	1.365	3.738	0.277	0.334	**1.329**	13.915	3.738	-1.008	-0.260	**1.771**	33.635
5	54	1.266	1.244	1.282	1.266	1.266	3.989	0.445	0.451	**1.263**	10.471	3.989	-1.324	-0.672	**1.511**	18.994
6	66	1.200	1.219	1.227	1.200	1.200	4.190	0.583	0.545	**1.217**	8.294	4.190	-1.609	-1.000	**1.368**	12.571
7	78	1.166	1.150	1.151	1.166	1.166	4.357	0.667	0.623	**1.183**	6.815	4.357	-1.796	-1.273	**1.280**	9.191
8	90	1.142	1.136	1.128	1.142	1.142	4.500	0.734	0.690	**1.158**	5.759	4.500	-1.951	-1.508	**1.221**	7.181
9	102	1.125	1.118	1.112	1.125	1.125	4.625	0.786	0.748	**1.137**	4.974	4.625	-2.076	-1.713	**1.180**	5.879
10	114	1.110	1.085	1.083	1.110	1.110	4.736	0.838	0.800	**1.121**	4.373	4.736	-2.207	-1.895	**1.150**	4.981
11	126	1.099	1.086	1.076	1.099	1.099	4.836	0.878	0.847	**1.107**	3.901	4.836	-2.313	-2.058	**1.128**	4.330
12	138	1.087	1.065	1.063	1.087	1.087	4.927	0.926	0.889	**1.096**	3.523	4.927	-2.442	-2.207	**1.110**	3.839
13	150	1.080	1.065	1.060	1.080	1.080	5.011	0.957	0.928	**1.087**	3.214	5.011	-2.526	-2.344	**1.096**	3.459
14	162	1.073	1.056	1.061	1.073	1.073	5.088	0.989	0.964	**1.078**	2.958	5.088	-2.617	-2.470	**1.085**	3.156
15	174	1.068	1.058	1.067	1.068	1.068	5.159	1.013	0.998	**1.071**	2.743	5.159	-2.687	-2.587	**1.075**	2.910
16	186	1.064	1.051	1.052	1.064	1.064	5.226	1.034	1.029	**1.065**	2.561	5.226	-2.749	-2.696	**1.067**	2.706
17	198	1.058	1.058	1.052	1.058	1.058	5.288	1.066	1.058	**1.059**	2.405	5.288	-2.847	-2.798	**1.061**	2.535
18	210	1.054	1.050	1.048	1.054	1.054	5.347	1.088	1.085	**1.055**	2.270	5.347	-2.915	-2.894	**1.055**	2.390
19	222	1.051	1.042	1.043	1.051	1.051	5.403	1.108	1.111	**1.050**	2.152	5.403	-2.979	-2.985	**1.051**	2.264
20	234	1.047	1.029	1.037	1.047	1.047	5.455	1.134	1.136	**1.046**	2.049	5.455	-3.061	-3.072	**1.046**	2.155
21	246	1.043	1.043	1.042	1.043	1.043	5.505	1.160	1.159	**1.043**	1.958	5.505	-3.148	-3.153	**1.043**	2.060
22	258	1.039	1.029	1.028	1.039	1.039	5.553	1.185	1.182	**1.040**	1.877	5.553	-3.232	-3.231	**1.040**	1.976
23	270	1.038	1.035	1.028	1.038	1.038	5.598	1.200	1.203	**1.037**	1.805	5.598	-3.282	-3.306	**1.037**	1.900
24	282	1.034	1.024	1.022	1.034	1.034	5.642	1.226	1.223	**1.035**	1.741	5.642	-3.373	-3.377	**1.034**	1.833
25	294	1.033	1.019	1.024	1.033	1.033	5.684	1.240	1.243	**1.032**	1.682	5.684	-3.423	-3.445	**1.032**	1.773
26	306	1.032	1.020	1.025	1.032	1.032	5.724	1.248	1.261	**1.030**	1.630	5.724	-3.452	-3.511	**1.030**	1.718
27	318	1.029	1.023	1.023	1.029	1.029	5.762	1.268	1.279	**1.028**	1.582	5.762	-3.523	-3.574	**1.028**	1.668
28	330	1.027	1.025	1.024	1.027	1.027	5.799	1.293	1.297	**1.027**	1.539	5.799	-3.617	-3.634	**1.026**	1.623
29	342	1.025	1.022	1.025	1.025	1.025	5.835	1.316	1.313	**1.025**	1.499	5.835	-3.705	-3.693	**1.025**	1.581
30	354	1.023	1.020	1.024	1.023	1.023	5.869	1.339	1.329	**1.023**	1.462	5.869	-3.792	-3.749	**1.024**	1.542
31	366	1.022	1.022	1.022	1.022	1.022	5.903	1.346	1.345	**1.022**	1.429	5.903	-3.820	-3.804	**1.022**	1.507
32	378	1.020	1.021	1.021	1.020	1.020	5.935	1.369	1.360	**1.021**	1.398	5.935	-3.912	-3.857	**1.021**	1.474
33	390	1.020	1.020	1.020	1.020	1.020	5.966	1.369	1.375	**1.020**	1.370	5.966	-3.912	-3.908	**1.020**	1.444
34	402	1.020	1.020	1.020	1.020	1.020	5.996	1.375	1.389	**1.018**	1.343	5.996	-3.937	-3.957	**1.019**	1.415
35	414	1.018	1.017	1.017	0.000		6.026		1.402	**1.017**	1.319	6.026		-4.005	**1.018**	1.389
36	426						6.054		1.416	**1.017**	1.296	6.054		-4.052	**1.017**	1.364
37	438						6.082		1.429	**1.016**	1.275	6.082		-4.098	**1.017**	1.340
38	450						6.109		1.441	**1.015**	1.256	6.109		-4.142	**1.016**	1.319
39	462						6.136		1.454	**1.014**	1.237	6.136		-4.185	**1.015**	1.298
40	474						6.161		1.466	**1.013**	1.220	6.161		-4.227	**1.015**	1.278
41	486						6.186		1.477	**1.013**	1.204	6.186		-4.268	**1.014**	1.260
42	498						6.211		1.489	**1.012**	1.189	6.211		-4.308	**1.013**	1.243
43	510						6.234		1.500	**1.011**	1.175	6.234		-4.347	**1.013**	1.226
44	522						6.258		1.511	**1.011**	1.162	6.258		-4.385	**1.012**	1.210
45	534						6.280		1.521	**1.010**	1.149	6.280		-4.422	**1.012**	1.196
46	546						6.303		1.532	**1.010**	1.137	6.303		-4.458	**1.012**	1.181
47	558						6.324		1.542	**1.009**	1.126	6.324		-4.494	**1.011**	1.168
48	570						6.346		1.552	**1.009**	1.116	6.346		-4.529	**1.011**	1.155
49	582						6.366		1.561	**1.009**	1.106	6.366		-4.563	**1.010**	1.143
50	594						6.387		1.571	**1.008**	1.096	6.387		-4.596	**1.010**	1.131
51	606						6.407		1.580	**1.008**	1.087	6.407		-4.629	**1.010**	1.120
52	618						6.426		1.589	**1.007**	1.079	6.426		-4.661	**1.009**	1.109
53	630						6.446		1.598	**1.007**	1.071	6.446		-4.693	**1.009**	1.098
54	642						6.465		1.607	**1.007**	1.063	6.465		-4.723	**1.009**	1.088
55	654						6.483		1.616	**1.007**	1.056	6.483		-4.754	**1.009**	1.079
56	666						6.501		1.624	**1.006**	1.049	6.501		-4.784	**1.008**	1.070
57	678						6.519		1.633	**1.006**	1.043	6.519		-4.813	**1.008**	1.061
58	690						6.537		1.641	**1.006**	1.036	6.537		-4.841	**1.008**	1.052
59	702						6.554		1.649	**1.006**	1.030	6.554		-4.870	**1.008**	1.044
60	714						6.571		1.657	**1.005**	1.025	6.571		-4.897	**1.007**	1.036
61	726						6.588		1.665	**1.005**	1.019	6.588		-4.925	**1.007**	1.028
62	738						6.604		1.672	**1.005**	1.014	6.604		-4.952	**1.007**	1.021
63	750						6.620		1.680	**1.005**	1.009	6.620		-4.978	**1.007**	1.014
64	762						6.636		1.687	**1.005**	1.005	6.636		-5.004	**1.007**	1.007

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

DEATH

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	13.300	21.588		
18	1.5	2.340	3.427	4.169	3.427
30	2.5	1.725	2.110	2.208	2.110
42	3.5	1.365	1.135	1.477	1.135
54	4.5	1.266	1.027	1.275	1.027
66	5.5	1.200	0.972	1.204	0.972
78	6.5	1.166	0.947	1.158	0.947
90	7.5	1.142	0.942	1.134	0.942
102	8.5	1.125	0.947	1.118	0.947
114	9.5	1.110	0.967	1.108	0.967
126	10.5	1.099	0.985	1.098	0.985
138	11.5	1.087	0.994	1.090	0.994
150	12.5	1.080	1.001	1.080	1.001
162	13.5	1.073	0.997	1.074	0.997
174	14.5	1.068	0.987	1.067	0.987
186	15.5	1.064	0.960	1.061	0.960
198	16.5	1.058	0.951	1.057	0.951
210	17.5	1.054	0.935	1.051	0.935
222	18.5	1.051	0.923	1.047	0.923
234	19.5	1.047	0.910	1.044	0.910
246	20.5	1.043	0.918	1.041	0.918
258	21.5	1.039	0.921	1.038	0.921
270	22.5	1.038	0.931	1.035	0.931
282	23.5	1.034	0.942	1.034	0.942
294	24.5	1.033	0.954	1.032	0.954
306	25.5	1.032	0.956	1.030	0.956
318	26.5	1.029	0.951	1.029	0.951
330	27.5	1.027	0.946	1.027	0.946
342	28.5	1.025	0.939	1.025	0.939
354	29.5	1.023	0.931	1.022	0.931
366	30.5	1.022	0.925	1.020	0.925
378	31.5	1.020	0.927	1.020	0.927
390	32.5	1.020	0.929	1.018	0.929
402	33.5	1.020	0.935	1.018	0.935
414	34.5		0.937	1.018	0.937
426	35.5		0.937	1.016	0.937
438	36.5		0.933	1.015	0.933
450	37.5		0.927	1.014	0.927
462	38.5		0.911	1.012	0.911
474	39.5		0.921	1.011	0.921
486	40.5		0.927	1.010	0.927
498	41.5		0.925	1.009	0.925
510	42.5		0.910	1.009	0.910
522	43.5		0.894	1.008	0.894
534	44.5		0.859	1.006	0.859
546	45.5		0.829	1.005	0.829
558	46.5		0.809	1.004	0.809
570	47.5		0.800	1.003	0.800
582	48.5		0.800	1.003	0.800
594	49.5		0.800	1.002	0.800
606	50.5		0.800	1.002	0.800
618	51.5		0.800	1.001	0.800
630	52.5		0.800	1.001	0.800
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
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1969																															
1970																															
1971																															
1972																															
1973																															14
1974																														28	48
1975																													10	15	6
1976																												23	23	24	23
1977	0	12	46	34	92	163	25	26	26	25	25	31	37	36	36	35	48	45	34	26	24	26	27	26	27	26	35	27	28	25	19
1978	0	13	56	70	57	42	40	40	39	80	94	51	52	53	62	60	61	54	60	46	50	50	63	55	55	56	70	58	56	56	51
1979	0	9	23	37	37	56	74	43	48	49	49	50	48	44	51	89	63	62	123	68	77	67	68	67	70	67	61	54	54	57	41
1980	1	26	75	51	56	56	54	54	46	35	31	36	50	46	46	42	46	44	43	35	35	36	35	35	35	36	35	35	29	26	26
1981	0	0	74	30	40	37	31	31	31	30	29	28	14	20	14	159	26	25	13	11	32	9	14	21	17	17	17	17	17	17	17
1982	1	18	38	60	99	48	54	54	54	59	70	41	42	45	63	57	43	43	43	43	44	43	43	45	43	43	39	32	36	28	25
1983	2	44	127	98	126	147	122	119	92	85	85	106	89	109	82	65	90	96	94	115	93	95	98	89	80	80	80	80	80	62	
1984	1	39	140	81	78	77	77	84	103	139	94	92	90	84	87	117	105	98	84	142	63	50	46	46	46	46	46	37	34		
1985	2	36	52	44	42	55	59	30	56	46	46	46	42	56	58	55	57	52	56	56	50	44	21	16	16	16	16	16			
1986	2	34	39	45	108	142	86	86	124	93	93	87	81	85	51	62	105	49	48	48	36	35	35	35	35	36	35				
1987	0	0	4	13	53	54	23	24	23	25	61	19	20	19	19	19	19	19	20	19	19	19	19	19	12	9					
1988	0	0	36	64	57	49	52	49	50	47	20	20	20	20	21	20	20	21	19	20	20	20	20	20	20						
1989	1	22	58	92	110	52	52	199	108	100	83	83	87	85	84	173	96	93	93	93	93	93	74	72							
1990	2	38	93	72	117	80	76	70	68	48	83	48	48	48	74	53	47	38	38	36	39	36	16								
1991	2	45	60	45	45	65	53	44	43	43	43	43	43	55	46	45	45	45	45	45	45	45									
1992	0	42	136	112	115	102	114	116	101	78	88	81	68	89	77	68	47	45	37	23	23										
1993	3	100	101	98	90	98	98	98	125	117	115	140	119	115	111	112	113	126	119	115											
1994	10	101	101	94	101	101	101	101	101	101	101	103	99	99	99	98	98	100	100												
1995	0	35	76	40	39	39	39	39	39	27	23	21	21	21	21	21	11	0													
1996	11	24	26	28	26	8	0	0	0	0	0	0	0	0	0	0	0														
1997	11	86	90	82	73	74	74	74	76	63	54	54	54	54	68	71															
1998	0	53	149	102	200	130	146	138	63	52	76	78	78	78	66																
1999	0	18	30	30	29	30	31	29	29	29	29	29	29	29																	
2000	0	0	69	31	31	7	0	0	0	0	0	0	0																		
2001	0	42	61	60	103	62	61	61	61	61	61	61																			
2002	9	0	0	0	0	0	0	0	0	0	0																				
2003	0	114	149	144	144	191	180	144	146	144																					
2004	7	64	83	83	83	83	110	82	82																						
2005	0	13	147	90	94	67	62	62																							
2006	0	34	30	30	120	67	67																								
2007	0	51	56	56	56	56																									
2008	0	0	0	0	0																										
2009	0	27	24	24																											
2010	10	54	54																												
2011	0	0																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1969																															
1970																															
1971																															
1972																															
1973																															1.000
1974																														1.700	0.581
1975																													1.517	0.440	0.963
1976																												1.000	1.038	0.963	1.000
1977	32.500	3.911	0.743	2.675	1.781	0.154	1.019	1.001	0.981	1.000	1.239	1.190	0.986	0.980	0.976	1.366	0.952	0.747	0.780	0.923	1.080	1.007	0.992	1.008	0.996	1.332	0.773	1.025	0.890	0.782	1.018
1978	32.500	4.403	1.251	0.816	0.733	0.952	1.002	0.974	2.067	1.172	0.546	1.016	1.027	1.162	0.968	1.021	0.883	1.111	0.763	1.096	0.988	1.260	0.882	1.000	1.007	1.261	0.832	0.967	1.000	0.902	0.890
1979	21.447	2.605	1.567	1.017	1.507	1.318	0.581	1.106	1.039	0.997	1.012	0.954	0.922	1.153	1.752	0.709	0.992	1.967	0.553	1.140	0.868	1.005	0.993	1.038	0.959	0.910	0.894	1.000	1.056	0.712	0.960
1980	29.360	2.881	0.686	1.087	1.003	0.955	0.999	0.868	0.749	0.895	1.171	1.360	0.929	0.996	0.909	1.111	0.947	0.983	0.812	1.002	1.025	0.987	0.985	1.002	1.038	0.963	1.000	0.834	0.875	1.000	1.000
1981	0.000	0.000	0.408	1.317	0.929	0.850	0.972	1.010	0.970	0.952	0.999	0.502	1.429	0.700	11.122	0.163	0.971	0.500	0.869	2.931	0.291	1.500	1.513	0.819	0.963	1.000	1.000	1.000	1.000	1.000	1.000
1982	24.434	2.162	1.555	1.664	0.487	1.105	1.009	0.990	1.111	1.176	0.591	1.012	1.079	1.388	0.910	0.762	0.986	1.000	1.000	1.033	0.971	1.011	1.038	0.958	0.992	0.904	0.819	1.141	0.783	0.891	
1983	27.995	2.898	0.775	1.283	1.163	0.830	0.978	0.773	0.927	1.000	1.244	0.835	1.227	0.756	0.792	1.381	1.071	0.978	1.217	0.813	1.019	1.029	0.913	0.897	1.000	1.000	1.000	1.000	0.776		
1984	35.565	3.595	0.574	0.965	0.994	0.999	1.088	1.223	1.349	0.680	0.972	0.981	0.930	1.043	1.339	0.901	0.935	0.851	1.693	0.446	0.795	0.915	1.000	1.000	1.000	1.000	0.800	0.925			
1985	17.653	1.438	0.850	0.947	1.323	1.076	0.503	1.869	0.824	0.990	1.019	0.910	1.333	1.025	0.953	1.040	0.902	1.095	0.987	0.904	0.881	0.484	0.737	1.000	1.000	1.000	1.000				
1986	16.396	1.147	1.160	2.392	1.313	0.609	0.996	1.445	0.748	1.004	0.937	0.923	1.047	0.605	1.205	1.711	0.469	0.974	1.006	0.743	0.984	1.000	0.997	0.997	1.023	0.980					
1987	0.000	0.000	3.159	4.015	1.025	0.427	1.023	0.977	1.077	2.444	0.318	1.028	0.976	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	0.640	0.753						
1988	0.000	0.000	1.757	0.888	0.868	1.047	0.955	1.021	0.923	0.429	1.003	1.000	1.000	1.033	0.968	1.000	1.038	0.926	1.040	1.000	1.000	1.000	1.000	1.000							
1989	21.632	2.659	1.599	1.192	0.475	1.000	3.802	0.544	0.928	0.833	1.000	1.047	0.974	0.989	2.051	0.557	0.963	1.000	1.000	1.000	1.000	0.804	0.965								
1990	17.479	2.431	0.778	1.628	0.680	0.951	0.927	0.968	0.710	1.716	0.578	1.000	1.008	1.520	0.724	0.885	0.798	1.000	0.954	1.097	0.913	0.440									
1991	20.127	1.327	0.748	1.000	1.465	0.819	0.821	0.987	0.982	1.000	1.000	1.000	1.286	0.845	0.963	1.000	1.000	1.000	1.000	1.000	1.000										
1992	0.000	3.217	0.821	1.032	0.885	1.120	1.010	0.870	0.773	1.137	0.919	0.842	1.296	0.872	0.886	0.689	0.962	0.810	0.615	1.000											
1993	30.408	1.011	0.968	0.923	1.080	1.003	0.997	1.276	0.941	0.981	1.216	0.852	0.967	0.963	1.005	1.008	1.121	0.943	0.963												
1994	9.668	1.000	0.932	1.080	1.003	1.000	1.000	1.000	1.000	0.995	1.017	0.963	1.000	1.000	0.994	1.002	1.014	1.000													
1995	0.000	2.195	0.524	0.981	1.000	1.000	1.000	1.000	0.701	0.822	0.942	1.000	1.000	1.000	1.000	0.538	0.000														
1996	2.154	1.080	1.080	0.929	0.297	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1997	7.673	1.054	0.913	0.887	1.014	1.000	1.005	1.021	0.826	0.858	1.000	1.000	1.000	1.263	1.045																
1998	0.000	2.793	0.683	1.958	0.652	1.124	0.940	0.455	0.827	1.459	1.026	1.000	1.000	0.847																	
1999	0.000	1.617	0.990	0.984	1.028	1.024	0.963	1.000	1.000	1.000	1.000	1.000	1.000																		
2000	0.000	0.000	0.443	1.000	0.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
2001	0.000	1.441	0.980	1.713	0.608	0.981	1.000	1.000	1.000	1.000	1.000																				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
2003	0.000	1.310	0.961	1.000	1.330	0.942	0.799	1.016	0.984																						
2004	9.531	1.307	1.000	1.000	1.000	1.329	0.739	1.000																							
2005	0.000	11.052	0.610	1.045	0.710	0.928	0.998																								
2006	0.000	0.870	1.000	4.033	0.562	1.000																									
2007	0.000	1.091	1.000	1.000	1.000																										
2008	0.000	0.000	0.000	0.000																											
2009	0.000	0.869	1.014																												
2010	5.483	0.994																													
2011	0.000																														
Latest diag	0.000	0.994	1.014	0.000	1.000	1.000	0.998	1.000	0.984	0.000	1.000	0.000	1.000	0.847	1.045	0.000	0.000	1.000	0.963	1.000	1.000	0.440	0.965	1.000	0.753	0.980	1.000	0.925	0.776	0.891	1.000
5 Yr Avg	1.097	0.765	0.725	1.416	0.920	0.840	0.707	0.603	0.597	0.692	0.805	0.600	0.800	0.822	0.809	0.648	0.820	0.951	0.906	1.019	0.983	0.849	0.940	0.927	0.955	0.977	0.924	0.980	0.898	0.901	0.974
9 Yr Avg	1.668	1.944	0.729	1.199	0.719	0.814	0.716	0.610	0.593	0.682	0.800	0.740	0.950	0.923	0.963	0.742	0.877	0.966	0.948	0.910	0.955	0.854	1.018	0.924	0.970	1.002	0.902	0.988	0.993	0.932	0.935
3 Yr Wtd	8.237	0.952	1.004	2.055	0.704	1.104	0.815	1.010	0.989	1.000	1.000	1.000	1.000	1.017	1.034	0.920	1.016	0.942	0.907	1.034	0.981	0.742	0.977	0.906	0.965	0.993	0.935	1.012	0.806	0.956	0.980
5 Yr Wtd	13.396	0.978	0.777	1.364	0.935	1.028	0.842	1.008	0.990	1.167	1.009	1.000	1.000	1.009	1.010	0.900	1.006	0.955	0.939	1.016	0.984	0.812	0.951	0.948	0.988	0.978	0.918	0.980	0.878	0.864	0.955
9 Yr Wtd	21.588	1.518	0.883	1.278	0.855	1.031	0.888	0.866	0.908	1.028	1.059	0.926	1.056	1.006	1.105	0.809	0.979	0.967	0.956	0.807	0.954	0.857	0.978	0.933	0.987	1.006	0.893	0.985	0.929	0.929	0.888
Selected	21.588	1.518	0.883	1.278	0.855	1.031	0.888	0.866	0.908	1.028	1.059	0.926	1.056	1.006	1.105	0.809	0.979	0.967	0.956	0.807	0.954	0.857	0.978	0.933	0.987	1.006	0.893	0.985	0.929	0.929	0.888
Loss $ Weight	17	358	550	492	658	637	664	528	414	334	459	506	511	559	580	590	497	536	474	481	459	436	372	327	354	396	398	363	333	276	245
Center Wtd Avg	21.588	1.500	1.243	1.068	0.974	0.972	0.911	0.940	0.939	0.951	0.995	1.013	1.032	0.979	0.989	0.972	0.962	0.901	0.933	0.910	0.908	0.901	0.939	0.950	0.960	0.961	0.960	0.950	0.927	0.936	0.924
Geometric Mean	21.588	3.427	2.110	1.135	1.027	0.972	0.947	0.942	0.947	0.967	0.985	0.994	1.001	0.997	0.987	0.960	0.951	0.935	0.923	0.910	0.918	0.921	0.931	0.942	0.954	0.956	0.951	0.946	0.939	0.931	0.925

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702
1954																			0	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	0	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															9	8	0	0	0	0	0	0	0	0				
1959														11	11	11	11	11	11	11	11	11	11					
1960													0	0	0	0	0	0	0	0	0	0						
1961												0	0	0	0	0	0	0	0	0	0							
1962											0	0	0	0	0	0	0	0	0	0								
1963										5	5	5	5	5	5	5	5	5	5									
1964									0	0	0	0	0	0	0	0	0	0										
1965								0	0	0	0	0	0	0	0	0	0											
1966							0	0	0	0	0	0	0	0	0	0												
1967						0	0	0	0	0	0	0	0	0	0													
1968					9	10	10	17	3	3	3	3	3	3														
1969				18	19	16	14	13	13	13	13	13	13															
1970			11	11	11	11	11	11	11	11	11	11																
1971		0	0	0	0	0	0	0	0	0	0																	
1972	7	7	7	7	7	7	7	7	1	0																		
1973	14	11	9	1	0	0	0	0	0																			
1974	28	25	20	20	20	20	20	17																				
1975	6	6	6	6	0	0	0																					
1976	23	23	23	23	23	23																						
1977	20	19	19	19	19																							
1978	45	45	45	39																								
1979	39	30	30																									
1980	26	26																										
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AGE-TO-AGE DEVELOPMENT FACTORS

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1958															0.885	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1959														0.973	1.053	0.963	1.000	1.000	1.000	1.000	1.000	1.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					1.022	1.014	1.708	0.197	1.000	1.000	1.000	1.000	1.000															
1969				1.064	0.850	0.877	0.938	1.000	1.000	1.000	1.000	1.000																
1970			1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.963	1.038	0.963	1.000	1.000	1.000	1.000	0.192	0.000																			
1973	0.781	0.805	0.143	0.000	0.000	0.000	0.000	0.000																				
1974	0.892	0.798	1.000	1.000	1.000	1.000	0.859																					
1975	1.000	1.000	1.000	0.077	0.000	0.000																						
1976	1.000	1.000	1.000	1.000	1.000																							
1977	0.982	1.000	1.000	1.000																								
1978	1.000	1.000	0.865																									
1979	0.772	1.000																										
1980	1.000																											
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Latest diag	1.000	1.000	0.865	1.000	1.000	0.000	0.859	0.000	0.000	0.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.951	1.000	0.973	0.615	0.600	0.400	0.572	0.438	0.600	0.600	0.600	0.400	0.200	0.200	0.200	0.200	0.200	0.400	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.932	0.849	0.775	0.687	0.648	0.543	0.612	0.266	0.333	0.444	0.449	0.329	0.222	0.219	0.326	0.218	0.222	0.222	0.111	0.125	0.143	0.167	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.919	1.000	0.931	0.883	0.989	1.000	0.896	0.192	0.888	1.000	1.000	1.000	1.000			1.000	1.000	1.000		1.000	1.000	1.000						
5 Yr Wtd	0.939	1.000	0.947	0.901	0.991	1.000	0.926	0.816	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
9 Yr Wtd	0.925	0.959	0.902	0.949	0.961	0.971	1.052	0.601	0.952	1.000	1.006	0.992	1.000	0.981	0.980	0.644	1.000	1.000	1.000	1.000	1.000	1.000						
Selected	0.925	0.959	0.902	0.949	0.961	0.971	1.052	0.601	0.952	1.000	1.006	0.992	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	208	167	141	106	90	64	62	48	29	32	32	21	8	16	25	24	15	15	11	11	11	11	0	0	0	0	0	
Center Wtd Avg	0.920	0.920	0.936	0.945	0.954	0.928	0.923	0.918	0.916	0.873	0.976	0.957	0.905	0.844	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	
Geometric Mean	0.927	0.929	0.935	0.937	0.937	0.933	0.927	0.911	0.921	0.927	0.925	0.910	0.894	0.859	0.829	0.809	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	

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

DEATH

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	37-to-Ult:	**37**
Fitting for Periods:	*From:*	**24**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.054**	**0.902**
Inverse Power	**1.066**	**0.907**
Selected Tail	**1.054**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.577				Slope=	-2.640			
							Intercept=	-1.828				Intercept=	10.755			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.800	1.546	2.428	3.800	3.900	1.792	-1.216	-0.795	**2.752**	44.191	1.792	1.065	6.025	**414.690**	
2	18	1.200	1.028	1.230	1.200	1.200	2.890	0.583	-0.161	**1.745**	16.059	2.890	-1.609	3.125	**23.761**	14620.970
3	30	1.175	1.082	1.072	1.175	1.175	3.401	0.644	0.133	**1.468**	9.203	3.401	-1.743	1.777	**6.910**	615.343
4	42	1.090	1.323	1.207	1.090	1.085	3.738	0.935	0.328	**1.333**	6.268	3.738	-2.465	0.888	**3.431**	89.057
5	54	1.050	0.945	1.008	1.050	1.050	3.989	1.113	0.472	**1.252**	4.703	3.989	-2.996	0.225	**2.252**	25.955
6	66	1.050	1.012	0.923	1.050	1.050	4.190	1.113	0.588	**1.198**	3.757	4.190	-2.996	-0.305	**1.737**	11.524
7	78	1.050	1.005	1.026	1.050	1.050	4.357	1.113	0.685	**1.160**	3.136	4.357	-2.996	-0.746	**1.474**	6.633
8	90	1.050	1.011	0.974	1.050	1.050	4.500	1.113	0.767	**1.131**	2.705	4.500	-2.996	-1.124	**1.325**	4.499
9	102	1.050	1.060	1.065	1.050	1.050	4.625	1.113	0.839	**1.110**	2.391	4.625	-2.996	-1.454	**1.234**	3.395
10	114	1.050	1.001	1.157	1.050	1.050	4.736	1.113	0.904	**1.093**	2.155	4.736	-2.996	-1.748	**1.174**	2.752
11	126	1.050	1.030	0.983	1.050	1.050	4.836	1.113	0.961	**1.079**	1.972	4.836	-2.996	-2.012	**1.134**	2.344
12	138	1.039	1.035	1.033	1.040	1.040	4.927	1.181	1.014	**1.068**	1.828	4.927	-3.219	-2.252	**1.105**	2.067
13	150	1.039	1.019	1.023	1.040	1.040	5.011	1.181	1.062	**1.059**	1.712	5.011	-3.219	-2.472	**1.084**	1.871
14	162	1.039	1.013	1.035	1.040	1.040	5.088	1.181	1.106	**1.051**	1.617	5.088	-3.219	-2.675	**1.069**	1.725
15	174	1.039	1.024	1.050	1.040	1.040	5.159	1.181	1.147	**1.045**	1.538	5.159	-3.219	-2.864	**1.057**	1.614
16	186	1.030	0.974	1.016	1.030	1.030	5.226	1.263	1.186	**1.039**	1.472	5.226	-3.507	-3.040	**1.048**	1.527
17	198	1.030	1.037	1.013	1.030	1.030	5.288	1.263	1.222	**1.035**	1.416	5.288	-3.507	-3.205	**1.041**	1.457
18	210	1.020	0.982	0.973	1.020	1.020	5.347	1.369	1.256	**1.031**	1.369	5.347	-3.912	-3.360	**1.035**	1.400
19	222	1.020	1.003	1.031	1.020	1.020	5.403	1.369	1.288	**1.027**	1.328	5.403	-3.912	-3.507	**1.030**	1.353
20	234	1.020	1.005	0.960	1.020	1.020	5.455	1.369	1.318	**1.024**	1.292	5.455	-3.912	-3.646	**1.026**	1.314
21	246	1.015	1.082	1.071	1.015	1.015	5.505	1.439	1.347	**1.022**	1.262	5.505	-4.200	-3.778	**1.023**	1.280
22	258	1.015	0.954	0.976	1.015	1.015	5.553	1.439	1.375	**1.020**	1.235	5.553	-4.200	-3.904	**1.020**	1.252
23	270	1.015	1.011	0.993	1.015	1.015	5.598	1.439	1.401	**1.018**	1.211	5.598	-4.200	-4.024	**1.018**	1.227
24	282	1.015	0.980	1.004	1.015	1.015	5.642	1.439	1.426	**1.016**	1.190	5.642	-4.200	-4.138	**1.016**	1.205
25	294	1.015	1.001	1.020	1.015	1.015	5.684	1.439	1.450	**1.014**	1.172	5.684	-4.200	-4.248	**1.014**	1.186
26	306	1.015	1.010	1.023	1.015	1.015	5.724	1.439	1.473	**1.013**	1.155	5.724	-4.200	-4.354	**1.013**	1.170
27	318	1.010	1.000	0.985	1.010	1.010	5.762	1.529	1.495	**1.012**	1.140	5.762	-4.605	-4.456	**1.012**	1.155
28	330	1.010	1.000	1.017	1.010	1.010	5.799	1.529	1.517	**1.011**	1.127	5.799	-4.605	-4.553	**1.011**	1.142
29	342	1.010	0.976	0.991	1.010	1.010	5.835	1.529	1.537	**1.010**	1.115	5.835	-4.605	-4.648	**1.010**	1.130
30	354	1.009	1.006	1.004	1.009	1.009	5.869	1.552	1.557	**1.009**	1.105	5.869	-4.711	-4.739	**1.009**	1.119
31	366	1.008	0.988	0.988	1.008	1.008	5.903	1.576	1.576	**1.008**	1.095	5.903	-4.828	-4.827	**1.008**	1.109
32	378	1.007	1.007	1.009		1.007	5.935	1.595	1.595	**1.007**	1.086	5.935	-4.921	-4.912	**1.007**	1.100
33	390	1.007	0.995	0.995		1.007	5.966	1.613	1.613	**1.007**	1.079	5.966	-5.011	-4.994	**1.007**	1.092
34	402	1.006	0.983	0.983		1.006	5.996	1.630	1.630	**1.006**	1.071	5.996	-5.100	-5.074	**1.006**	1.085
35	414	1.006	1.005	1.005		1.006	6.026	1.647	1.647	**1.006**	1.065	6.026	-5.188	-5.152	**1.006**	1.078
36	426						6.054		1.664	**1.005**	1.059	6.054		-5.227	**1.005**	1.072
37	438						6.082		1.680	**1.005**	1.054	6.082		-5.301	**1.005**	1.066
38	450						6.109		1.696	**1.004**	1.049	6.109		-5.372	**1.005**	1.061
39	462						6.136		1.711	**1.004**	1.044	6.136		-5.442	**1.004**	1.056
40	474						6.161		1.725	**1.004**	1.040	6.161		-5.509	**1.004**	1.052
41	486						6.186		1.740	**1.003**	1.036	6.186		-5.575	**1.004**	1.047
42	498						6.211		1.754	**1.003**	1.033	6.211		-5.640	**1.004**	1.043
43	510						6.234		1.768	**1.003**	1.030	6.234		-5.702	**1.003**	1.040
44	522						6.258		1.781	**1.003**	1.027	6.258		-5.764	**1.003**	1.036
45	534						6.280		1.794	**1.002**	1.024	6.280		-5.824	**1.003**	1.033
46	546						6.303		1.807	**1.002**	1.021	6.303		-5.883	**1.003**	1.030
47	558						6.324		1.820	**1.002**	1.019	6.324		-5.940	**1.003**	1.027
48	570						6.346		1.832	**1.002**	1.017	6.346		-5.996	**1.002**	1.024
49	582						6.366		1.844	**1.002**	1.015	6.366		-6.051	**1.002**	1.022
50	594						6.387		1.856	**1.002**	1.013	6.387		-6.105	**1.002**	1.020
51	606						6.407		1.867	**1.002**	1.012	6.407		-6.158	**1.002**	1.017
52	618						6.426		1.879	**1.001**	1.010	6.426		-6.209	**1.002**	1.015
53	630						6.446		1.890	**1.001**	1.008	6.446		-6.260	**1.002**	1.013
54	642						6.465		1.900	**1.001**	1.007	6.465		-6.310	**1.002**	1.011
55	654						6.483		1.911	**1.001**	1.006	6.483		-6.359	**1.002**	1.009
56	666						6.501		1.922	**1.001**	1.005	6.501		-6.407	**1.002**	1.008
57	678						6.519		1.932	**1.001**	1.004	6.519		-6.454	**1.002**	1.006
58	690						6.537		1.942	**1.001**	1.003	6.537		-6.500	**1.002**	1.004
59	702						6.554		1.952	**1.001**	1.002	6.554		-6.546	**1.001**	1.003
60	714						6.571		1.962	**1.001**	1.001	6.571		-6.591	**1.001**	1.001

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

DEATH

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**1.000**
Inverse Power	**1.001**	**0.999**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.827				Slope=	-10.782			
		IMPLIED	PA	SELECTED	Intercept=	-9.858				Intercept=	62.717			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-6.584	**724.111**		1.792		43.398		
2	18	4.169	3.657	4.169	2.890	-1.294	-4.577	**97.693**		2.890	1.153	31.552		
3	30	2.208	2.091	2.208	3.401	-0.506	-3.643	**38.717**		3.401	0.189	26.045		
4	42	1.477	1.488	1.477	3.738	0.122	-3.028	**21.168**		3.738	-0.740	22.417		
5	54	1.275	1.278	1.275	3.989	0.428	-2.569	**13.561**		3.989	-1.292	19.707		
6	66	1.204	1.207	1.204	4.190	0.574	-2.202	**9.556**		4.190	-1.589	17.543		
7	78	1.158	1.165	1.158	4.357	0.690	-1.897	**7.179**		4.357	-1.846	15.742		
8	90	1.134	1.139	1.134	4.500	0.758	-1.636	**5.649**		4.500	-2.009	14.199		
9	102	1.118	1.123	1.118	4.625	0.811	-1.407	**4.604**		4.625	-2.139	12.850		
10	114	1.108	1.109	1.108	4.736	0.846	-1.204	**3.857**	76806.922	4.736	-2.227	11.650		
11	126	1.098	1.098	1.098	4.836	0.884	-1.021	**3.305**	19911.525	4.836	-2.326	10.571	**39000.158**	
12	138	1.090	1.088	1.090	4.927	0.916	-0.855	**2.886**	6023.901	4.927	-2.413	9.590	**14625.126**	
13	150	1.080	1.079	1.080	5.011	0.956	-0.702	**2.559**	2087.478	5.011	-2.524	8.691	**5952.500**	
14	162	1.074	1.073	1.074	5.088	0.985	-0.562	**2.301**	815.634	5.088	-2.606	7.862	**2596.661**	
15	174	1.067	1.067	1.067	5.159	1.018	-0.431	**2.093**	354.515	5.159	-2.701	7.091	**1202.250**	
16	186	1.061	1.063	1.061	5.226	1.048	-0.309	**1.923**	169.417	5.226	-2.793	6.372	**586.253**	
17	198	1.057	1.059	1.057	5.288	1.070	-0.195	**1.783**	88.107	5.288	-2.861	5.698	**299.253**	
18	210	1.051	1.054	1.051	5.347	1.105	-0.087	**1.667**	49.415	5.347	-2.970	5.064	**159.146**	
19	222	1.047	1.050	1.047	5.403	1.130	0.014	**1.569**	29.650	5.403	-3.048	4.464	**87.865**	
20	234	1.044	1.047	1.044	5.455	1.152	0.110	**1.487**	18.897	5.455	-3.123	3.897	**50.242**	
21	246	1.041	1.043	1.041	5.505	1.173	0.202	**1.417**	12.711	5.505	-3.193	3.358	**29.718**	
22	258	1.038	1.040	1.038	5.553	1.197	0.289	**1.357**	8.972	5.553	-3.272	2.844	**18.184**	
23	270	1.035	1.037	1.035	5.598	1.217	0.372	**1.306**	6.611	5.598	-3.342	2.354	**11.526**	
24	282	1.034	1.035	1.034	5.642	1.227	0.451	**1.263**	5.061	5.642	-3.379	1.885	**7.586**	9656.634
25	294	1.032	1.032	1.032	5.684	1.249	0.528	**1.225**	4.008	5.684	-3.454	1.436	**5.202**	1272.940
26	306	1.030	1.030	1.030	5.724	1.261	0.601	**1.193**	3.272	5.724	-3.500	1.004	**3.730**	244.686
27	318	1.029	1.029	1.029	5.762	1.270	0.671	**1.165**	2.744	5.762	-3.533	0.590	**2.803**	65.600
28	330	1.027	1.027	1.027	5.799	1.290	0.739	**1.141**	2.356	5.799	-3.608	0.190	**2.209**	23.402
29	342	1.025	1.025	1.025	5.835	1.317	0.804	**1.120**	2.065	5.835	-3.706	-0.195	**1.823**	10.592
30	354	1.022	1.023	1.022	5.869	1.341	0.867	**1.102**	1.844	5.869	-3.801	-0.567	**1.567**	5.810
31	366	1.020	1.021	1.020	5.903	1.364	0.928	**1.087**	1.673	5.903	-3.892	-0.926	**1.396**	3.707
32	378	1.020	1.020	1.020	5.935	1.370	0.987	**1.073**	1.540	5.935	-3.918	-1.274	**1.280**	2.655
33	390	1.018	1.019	1.018	5.966	1.392	1.044	**1.062**	1.434	5.966	-4.005	-1.611	**1.200**	2.075
34	402	1.018	1.017	1.018	5.996	1.391	1.099	**1.052**	1.351	5.996	-3.999	-1.938	**1.144**	1.730
35	414	1.018	1.018	1.018	6.026	1.396	1.153	**1.044**	1.284	6.026	-4.022	-2.255	**1.105**	1.512
36	426	1.016	1.017	1.016	6.054	1.416	1.205	**1.037**	1.230	6.054	-4.105	-2.563	**1.077**	1.368
37	438	1.015	1.015	1.015	6.082	1.436	1.256	**1.031**	1.186	6.082	-4.191	-2.863	**1.057**	1.271
38	450	1.014	1.014	1.014	6.109	1.457	1.305	**1.026**	1.150	6.109	-4.281	-3.154	**1.043**	1.202
39	462	1.012	1.013	1.012	6.136	1.482	1.353	**1.021**	1.122	6.136	-4.387	-3.438	**1.032**	1.153
40	474	1.011	1.013	1.011	6.161	1.503	1.400	**1.018**	1.098	6.161	-4.483	-3.714	**1.024**	1.117
41	486	1.010	1.012	1.010	6.186	1.522	1.446	**1.015**	1.079	6.186	-4.569	-3.984	**1.019**	1.090
42	498	1.009	1.011	1.009	6.211	1.541	1.491	**1.012**	1.064	6.211	-4.658	-4.247	**1.014**	1.070
43	510	1.009	1.011	1.009	6.234	1.562	1.534	**1.010**	1.051	6.234	-4.762	-4.503	**1.011**	1.055
44	522	1.008	1.010	1.008	6.258	1.587	1.577	**1.008**	1.041	6.258	-4.883	-4.754	**1.009**	1.044
45	534	1.006	1.010	1.006	6.280	1.619	1.618	**1.006**	1.033	6.280	-5.042	-4.999	**1.007**	1.035
46	546	1.005	1.009	1.005	6.303	1.657	1.659	**1.005**	1.026	6.303	-5.236	-5.239	**1.005**	1.028
47	558	1.004	1.009	1.004	6.324	1.697	1.698	**1.004**	1.021	6.324	-5.454	-5.473	**1.004**	1.022
48	570	1.003	1.008	1.003	6.346	1.738	1.737	**1.003**	1.016	6.346	-5.682	-5.703	**1.003**	1.018
49	582	1.003	1.008	1.003	6.366	1.777	1.775	**1.003**	1.013	6.366	-5.908	-5.927	**1.003**	1.015
50	594	1.002	1.007	1.002	6.387	1.814	1.813	**1.002**	1.010	6.387	-6.134	-6.147	**1.002**	1.012
51	606	1.002	1.007	1.002	6.407	1.850	1.849	**1.002**	1.008	6.407	-6.359	-6.363	**1.002**	1.010
52	618	1.001	1.006	1.001	6.426	1.885	1.885	**1.001**	1.006	6.426	-6.584	-6.574	**1.001**	1.008
53	630	1.001	1.006	1.001	6.446	1.918	1.920	**1.001**	1.005	6.446	-6.809	-6.782	**1.001**	1.007
54	642	1.000	1.005	1.000	6.465		1.955	**1.001**	1.004	6.465		-6.985	**1.001**	1.006
55	654	1.000	1.005	1.000	6.483		1.989	**1.001**	1.003	6.483		-7.185	**1.001**	1.005
56	666	1.000	1.004	1.000	6.501		2.022	**1.001**	1.002	6.501		-7.381	**1.001**	1.004
57	678	1.000	1.003	1.000	6.519		2.054	**1.000**	1.002	6.519		-7.574	**1.001**	1.003
58	690	1.000	1.003	1.000	6.537		2.086	**1.000**	1.001	6.537		-7.763	**1.000**	1.003
59	702	1.000			6.554		2.118	**1.000**	1.001	6.554		-7.949	**1.000**	1.002
60	714	1.000			6.571		2.149	**1.000**	1.001	6.571		-8.131	**1.000**	1.002

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

TT, WL, LMWL, LM, TP, CO
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	9,437	9,448	11	82.5%	9	0.645
1978	1,553,484	10,549	10,563	14	82.0%	11	0.680
1979	1,646,693	9,859	9,874	15	81.4%	12	0.600
1980	1,745,494	10,637	10,655	18	80.8%	15	0.610
1981	1,826,711	10,143	10,164	21	80.7%	17	0.556
1982	2,061,263	12,393	12,422	29	80.2%	23	0.603
1983	2,173,213	11,832	11,865	33	80.5%	26	0.546
1984	2,314,385	12,489	12,528	40	80.0%	32	0.541
1985	2,444,242	12,093	12,138	45	79.9%	36	0.497
1986	2,644,132	12,457	12,511	54	80.1%	44	0.473
1987	2,911,888	16,129	16,211	82	80.0%	66	0.557
1988	3,191,151	16,931	17,032	101	80.0%	81	0.534
1989	3,341,117	17,000	17,118	118	79.9%	95	0.512
1990	3,644,538	15,534	15,661	127	80.0%	102	0.430
1991	3,852,022	15,635	15,786	151	80.2%	121	0.410
1992	3,944,342	16,044	16,232	188	80.7%	152	0.412
1993	4,020,534	14,557	14,763	206	81.1%	167	0.367
1994	4,272,082	14,705	14,958	253	81.4%	206	0.350
1995	4,432,599	13,475	13,762	286	82.0%	235	0.310
1996	4,487,291	13,526	13,882	357	82.5%	294	0.309
1997	4,623,816	13,347	13,781	434	82.8%	359	0.298
1998	4,816,176	15,039	15,657	617	83.3%	514	0.325
1999	5,047,597	15,499	16,318	819	84.0%	688	0.323
2000	5,318,217	17,587	18,779	1,192	84.4%	1,006	0.353
2001	5,597,545	19,889	21,574	1,684	84.3%	1,420	0.385
2002	5,822,846	17,915	19,838	1,923	84.4%	1,622	0.341
2003	6,004,956	20,748	23,487	2,739	84.3%	2,308	0.391
2004	6,183,507	17,323	20,351	3,028	84.2%	2,549	0.329
2005	6,388,250	16,053	19,694	3,641	84.1%	3,062	0.308
2006	6,653,696	13,747	18,195	4,448	84.3%	3,749	0.273
2007	6,915,410	14,712	20,705	5,993	84.5%	5,065	0.299
2008	7,073,199	13,030	20,465	7,435	84.7%	6,299	0.289
2009	7,109,910	13,146	22,589	9,444	84.8%	8,009	0.318
2010	7,245,414	9,459	21,288	11,829	85.1%	10,067	0.294
2011	7,353,256	4,915	20,185	15,271	85.6%	13,072	0.275
2012	3,750,161	466	10,740	10,274	86.0%	8,839	0.286
2013		0	0				
TOTAL		488,299	571,218	82,919	84.9%	70,370	
EXLD PRIOR		488,299	571,218	82,919	84.9%	70,370	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

TT, WL, LMWL, LM, TP, CO
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	11	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1978	14	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1979	15	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1980	18	2	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1981	21	3	2	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	1
1982	29	4	4	3	2	2	2	2	2	1	1	1	1	1	1	0	0	0	0	1
1983	33	5	4	4	3	2	2	2	2	2	1	1	1	1	1	1	0	0	0	1
1984	40	5	6	4	4	3	3	2	2	2	2	1	1	1	1	1	1	0	0	2
1985	45	6	5	5	4	4	3	2	2	2	2	2	1	1	1	1	1	1	0	2
1986	54	9	6	5	6	4	4	3	3	2	2	2	2	1	1	1	1	1	1	2
1987	82	12	11	8	6	7	5	5	4	3	3	3	3	2	2	2	1	1	1	4
1988	101	15	12	12	9	7	8	5	5	4	3	3	3	3	2	2	2	1	1	5
1989	118	17	15	12	12	9	7	8	5	5	4	3	3	3	3	2	2	2	1	6
1990	127	19	15	14	11	11	8	6	7	5	5	3	3	3	3	2	2	2	1	7
1991	151	23	19	15	14	11	11	8	6	7	5	5	3	3	3	3	3	2	2	9
1992	188	32	24	20	16	14	12	11	8	6	7	5	5	4	3	3	3	3	2	11
1993	206	35	29	22	18	14	13	11	10	8	6	7	4	4	3	3	3	3	2	12
1994	253	44	35	30	22	18	15	13	11	10	8	6	7	4	4	3	3	3	3	14
1995	286	54	41	33	27	20	17	13	12	10	9	7	5	6	4	4	3	3	3	15
1996	357	68	54	41	33	28	20	17	14	12	10	9	7	6	6	4	4	3	3	18
1997	434	80	67	54	41	33	27	20	17	13	12	10	9	7	5	6	4	4	3	21
1998	617	124	91	76	61	46	37	31	23	19	15	14	11	11	8	6	7	5	5	27
1999	819	176	129	95	79	64	48	39	32	24	20	16	14	12	11	8	7	7	5	33
2000	1,192	250	202	149	109	91	74	55	44	37	27	23	18	16	13	13	10	7	8	44
2001	1,684	315	287	232	171	125	105	84	64	51	43	32	26	21	19	15	15	11	9	60
2002	1,923	376	289	263	213	157	115	97	78	58	47	39	29	24	19	17	14	14	10	63
2003	2,739	507	436	336	306	248	182	134	112	90	68	54	46	34	28	22	20	16	16	84
2004	3,028	565	456	392	302	275	223	164	120	101	81	61	49	41	30	25	20	18	15	90
2005	3,641	667	555	447	385	296	270	219	161	118	99	80	60	48	40	30	25	20	18	103
2006	4,448	885	653	543	438	377	290	264	214	158	116	97	78	59	47	40	29	24	19	118
2007	5,993	1,225	949	700	582	469	404	311	283	229	169	124	104	83	63	50	42	31	26	147
2008	7,435	1,529	1,208	935	690	574	463	398	306	279	226	167	122	102	82	62	50	42	31	171
2009	9,444	1,903	1,551	1,225	948	699	582	469	404	311	283	229	169	124	104	83	63	50	42	204
2010	11,829	2,549	1,870	1,524	1,204	932	687	572	461	397	305	278	225	166	122	102	82	62	50	242
2011	15,271	3,552	2,525	1,852	1,510	1,192	923	681	566	457	393	302	276	223	164	120	101	81	61	289
2012	10,274	4,975	3,731	2,652	1,946	1,586	1,252	969	715	595	480	413	318	290	234	173	127	106	85	368
TOTAL	82,919	20,035	15,287	11,710	9,178	7,325	5,816	4,620	3,697	3,020	2,455	1,999	1,606	1,305	1,030	807	643	523	424	2,177

(1) SECTION 3, EXHIBIT 5, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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TT, WL, LMWL, LM, TP, CO
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 23

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

TT, WL, LMWL, LM, TP, CO
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	9,437	9,437	9,448	9,437	9,448	9,437					9,448	0.645
1978	1,553,484	10,549	10,549	10,563	10,549	10,563	10,549					10,563	0.680
1979	1,646,693	9,859	9,867	9,874	9,867	9,874	9,867					9,874	0.600
1980	1,745,494	10,637	10,637	10,655	10,641	10,655	10,641					10,655	0.610
1981	1,826,711	10,143	10,143	10,164	10,147	10,164	10,147					10,164	0.556
1982	2,061,263	12,393	12,400	12,422	12,405	12,422	12,405	12,422	12,422	12,422		12,422	0.603
1983	2,173,213	11,832	11,832	11,865	11,829	11,865	11,829	11,872	11,860	11,873		11,865	0.546
1984	2,314,385	12,489	12,492	12,528	12,492	12,528	12,492	12,540	12,558	12,543		12,528	0.541
1985	2,444,242	12,093	12,093	12,138	12,101	12,138	12,101	12,156	12,124	12,168		12,138	0.497
1986	2,644,132	12,457	12,475	12,511	12,473	12,511	12,473	12,535	12,625	12,551		12,511	0.473
1987	2,911,888	16,129	16,157	16,211	16,186	16,211	16,186	16,251	16,395	16,252		16,211	0.557
1988	3,191,151	16,931	16,991	17,032	17,011	17,032	17,011	17,071	26,299	17,084		17,032	0.534
1989	3,341,117	17,000	17,000	17,118	17,034	17,118	17,034	17,147	18,682	17,171		17,118	0.512
1990	3,644,538	15,534	15,534	15,661	15,539	15,661	15,540	15,685	18,384	15,722		15,661	0.430
1991	3,852,022	15,635	15,688	15,786	15,677	15,786	15,677	15,807	18,399	15,850		15,786	0.410
1992	3,944,342	16,044	16,092	16,232	16,168	16,232	16,168	16,254	17,709	16,319		16,232	0.412
1993	4,020,534	14,557	14,656	14,763	14,776	14,769	14,780	14,785	16,769	14,897		14,763	0.367
1994	4,272,082	14,705	14,719	14,958	14,814	14,963	14,817	14,987	15,619	15,098		14,958	0.350
1995	4,432,599	13,475	13,528	13,762	13,644	13,786	13,655	13,797	14,507	13,933		13,762	0.310
1996	4,487,291	13,526	13,779	13,882	13,992	13,890	13,995	13,916	17,777	14,062		13,882	0.309
1997	4,623,816	13,347	13,440	13,781	13,753	13,811	13,775	13,808	16,413	13,916		13,781	0.298
1998	4,816,176	15,039	15,173	15,657	15,647	15,647	15,640	15,696	18,823	15,710		15,657	0.325
1999	5,047,597	15,499	15,694	16,318	16,180	16,327	16,189	16,361	18,829	16,438		16,318	0.323
2000	5,318,217	17,587	17,954	18,779	18,831	18,708	18,777	18,828	23,962	18,826		18,779	0.353
2001	5,597,545	19,889	20,191	21,574	21,115	21,387	21,030	21,669	25,245	21,447		21,574	0.385
2002	5,822,846	17,915	18,328	19,840	19,285	19,816	19,300	19,938	23,308	19,730		19,838	0.341
2003	6,004,956	20,748	21,209	23,553	22,604	23,226	22,493	23,687	26,397	23,069		23,487	0.391
2004	6,183,507	17,323	17,961	20,294	19,481	20,485	19,647	20,368	25,491	20,073		20,351	0.329
2005	6,388,250	16,053	16,811	19,558	18,164	19,898	18,410	19,617	23,703	19,343		19,694	0.308
2006	6,653,696	13,747	14,832	17,708	16,527	18,681	17,094	17,764	22,650	17,562		18,195	0.273
2007	6,915,410	14,712	16,234	20,468	18,491	20,863	18,904	20,502	26,809	19,743		20,705	0.299
2008	7,073,199	13,030	14,810	20,170	17,742	20,591	18,339	20,216	27,955	19,171		20,465	0.289
2009	7,109,910	13,146	15,696	23,616	19,600	22,333	19,823	23,720	33,005	20,437		22,589	0.318
2010	7,245,414	9,459	12,495	21,751	17,548	21,237	18,496	21,658	31,849	18,184		21,288	0.294
2011	7,353,256	4,915	8,639	18,646	15,773	20,185	18,017	18,747	26,882	15,632		20,185	0.275
2012	7,500,322	466	2,726	13,268	15,429	21,480	20,657	15,692	19,051	16,269		21,480	0.286
2013	7,590,325					22,695	22,695					22,695	0.299
TOTAL		488,299	508,264	572,554	552,951	604,984	586,089	525,496	632,501	513,496		604,654	
EXLD PRIOR		488,299	508,264	572,554	552,951	604,984	586,089	525,496	632,501	513,496		604,654	
EXLD PRIOR & 2013		488,299	508,264	572,554	552,951	582,289	563,394	525,496	632,501	513,496		581,958	

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

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

TT, WL, LMWL, LM, TP, CO
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	9,437	1.001	9,448	0.645
1978	414	10,549	1.001	10,563	0.680
1979	402	9,859	1.002	9,874	0.600
1980	390	10,637	1.002	10,655	0.610
1981	378	10,143	1.002	10,164	0.556
1982	366	12,393	1.002	12,422	0.603
1983	354	11,832	1.003	11,865	0.546
1984	342	12,489	1.003	12,528	0.541
1985	330	12,093	1.004	12,138	0.497
1986	318	12,457	1.004	12,511	0.473
1987	306	16,129	1.005	16,211	0.557
1988	294	16,931	1.006	17,032	0.534
1989	282	17,000	1.007	17,118	0.512
1990	270	15,534	1.008	15,661	0.430
1991	258	15,635	1.010	15,786	0.410
1992	246	16,044	1.012	16,232	0.412
1993	234	14,557	1.014	14,763	0.367
1994	222	14,705	1.017	14,958	0.350
1995	210	13,475	1.021	13,762	0.310
1996	198	13,526	1.026	13,882	0.309
1997	186	13,347	1.033	13,781	0.298
1998	174	15,039	1.041	15,657	0.325
1999	162	15,499	1.053	16,318	0.323
2000	150	17,587	1.068	18,779	0.353
2001	138	19,889	1.085	21,574	0.385
2002	126	17,915	1.107	19,840	0.341
2003	114	20,748	1.135	23,553	0.392
2004	102	17,323	1.171	20,294	0.328
2005	90	16,053	1.218	19,558	0.306
2006	78	13,747	1.288	17,708	0.266
2007	66	14,712	1.391	20,468	0.296
2008	54	13,030	1.548	20,170	0.285
2009	42	13,146	1.796	23,616	0.332
2010	30	9,459	2.299	21,751	0.300
2011	18	4,915	3.794	18,646	0.254
2012	6	466	28.456	13,268	0.177
2013	0				
TOTAL		488,299		572,554	

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

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	9,437	1.000	9,437	0.644
1978	414	10,549	1.000	10,549	0.679
1979	402	9,867	1.000	9,867	0.599
1980	390	10,637	1.000	10,641	0.610
1981	378	10,143	1.000	10,147	0.555
1982	366	12,400	1.000	12,405	0.602
1983	354	11,832	1.000	11,829	0.544
1984	342	12,492	1.000	12,492	0.540
1985	330	12,093	1.001	12,101	0.495
1986	318	12,475	1.000	12,473	0.472
1987	306	16,157	1.002	16,186	0.556
1988	294	16,991	1.001	17,011	0.533
1989	282	17,000	1.002	17,034	0.510
1990	270	15,534	1.000	15,539	0.426
1991	258	15,688	0.999	15,677	0.407
1992	246	16,092	1.005	16,168	0.410
1993	234	14,656	1.008	14,776	0.368
1994	222	14,719	1.006	14,814	0.347
1995	210	13,528	1.009	13,644	0.308
1996	198	13,779	1.015	13,992	0.312
1997	186	13,440	1.023	13,753	0.297
1998	174	15,173	1.031	15,647	0.325
1999	162	15,694	1.031	16,180	0.321
2000	150	17,954	1.049	18,831	0.354
2001	138	20,191	1.046	21,115	0.377
2002	126	18,328	1.052	19,285	0.331
2003	114	21,209	1.066	22,604	0.376
2004	102	17,961	1.085	19,481	0.315
2005	90	16,811	1.081	18,164	0.284
2006	78	14,832	1.114	16,527	0.248
2007	66	16,234	1.139	18,491	0.267
2008	54	14,810	1.198	17,742	0.251
2009	42	15,696	1.249	19,600	0.276
2010	30	12,495	1.404	17,548	0.242
2011	18	8,639	1.826	15,773	0.214
2012	6	2,726	5.660	15,429	0.206
2013	0				
TOTAL		508,264		552,951	

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

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

TT, WL, LMWL, LM, TP, CO
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.645	9,450	99.9%	9,439	9,437	11	9,448	0.645
1978	1,553,484	0.680	10,565	99.9%	10,551	10,549	14	10,563	0.680
1979	1,646,693	0.600	9,874	99.8%	9,860	9,859	15	9,874	0.600
1980	1,745,494	0.611	10,658	99.8%	10,639	10,637	18	10,655	0.610
1981	1,826,711	0.557	10,166	99.8%	10,146	10,143	21	10,164	0.556
1982	2,061,263	0.603	12,423	99.8%	12,394	12,393	29	12,422	0.603
1983	2,173,213	0.546	11,868	99.7%	11,835	11,832	33	11,865	0.546
1984	2,314,385	0.541	12,528	99.7%	12,488	12,489	40	12,528	0.541
1985	2,444,242	0.497	12,142	99.6%	12,097	12,093	45	12,138	0.497
1986	2,644,132	0.473	12,515	99.6%	12,460	12,457	55	12,511	0.473
1987	2,911,888	0.556	16,194	99.5%	16,112	16,129	82	16,211	0.557
1988	3,191,151	0.534	17,032	99.4%	16,931	16,931	101	17,032	0.534
1989	3,341,117	0.512	17,121	99.3%	17,003	17,000	118	17,118	0.512
1990	3,644,538	0.430	15,668	99.2%	15,540	15,534	127	15,661	0.430
1991	3,852,022	0.410	15,780	99.0%	15,628	15,635	151	15,786	0.410
1992	3,944,342	0.412	16,237	98.8%	16,049	16,044	188	16,232	0.412
1993	4,020,534	0.378	15,208	98.6%	14,995	14,557	212	14,769	0.367
1994	4,272,082	0.357	15,270	98.3%	15,012	14,705	258	14,963	0.350
1995	4,432,599	0.337	14,933	97.9%	14,622	13,475	311	13,786	0.311
1996	4,487,291	0.316	14,171	97.4%	13,807	13,526	364	13,890	0.310
1997	4,623,816	0.318	14,708	96.9%	14,244	13,347	463	13,811	0.299
1998	4,816,176	0.320	15,419	96.1%	14,811	15,039	608	15,647	0.325
1999	5,047,597	0.327	16,486	95.0%	15,658	15,499	827	16,327	0.323
2000	5,318,217	0.332	17,657	93.7%	16,536	17,587	1,121	18,708	0.352
2001	5,597,545	0.343	19,181	92.2%	17,683	19,889	1,498	21,387	0.382
2002	5,822,846	0.336	19,588	90.3%	17,687	17,915	1,901	19,816	0.340
2003	6,004,956	0.346	20,806	88.1%	18,329	20,748	2,477	23,226	0.387
2004	6,183,507	0.349	21,604	85.4%	18,442	17,323	3,162	20,485	0.331
2005	6,388,250	0.336	21,456	82.1%	17,611	16,053	3,845	19,898	0.311
2006	6,653,696	0.332	22,057	77.6%	17,123	13,747	4,935	18,681	0.281
2007	6,915,410	0.316	21,873	71.9%	15,722	14,712	6,151	20,863	0.302
2008	7,073,199	0.302	21,358	64.6%	13,797	13,030	7,561	20,591	0.291
2009	7,109,910	0.291	20,722	55.7%	11,535	13,146	9,187	22,333	0.314
2010	7,245,414	0.288	20,841	43.5%	9,063	9,459	11,777	21,237	0.293
2011	7,353,256	0.282	20,736	26.4%	5,465	4,915	15,271	20,185	0.275
2012	7,500,322	0.290	21,779	3.5%	765	466	21,014	21,480	0.286
2013	7,590,325	0.299	22,695	0.0%			22,695	22,695	0.299
TOTAL			608,766		492,081	488,299	116,685	604,984	

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

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.645	9,450	100.0%	9,450	9,437	0	9,437	0.644
1978	1,553,484	0.680	10,565	100.0%	10,565	10,549	0	10,549	0.679
1979	1,646,693	0.600	9,874	100.0%	9,874	9,867	0	9,867	0.599
1980	1,745,494	0.611	10,658	100.0%	10,654	10,637	4	10,641	0.610
1981	1,826,711	0.557	10,166	100.0%	10,163	10,143	4	10,147	0.555
1982	2,061,263	0.603	12,423	100.0%	12,418	12,400	5	12,405	0.602
1983	2,173,213	0.546	11,868	100.0%	11,871	11,832	(3)	11,829	0.544
1984	2,314,385	0.541	12,528	100.0%	12,529	12,492	(1)	12,492	0.540
1985	2,444,242	0.497	12,142	99.9%	12,134	12,093	8	12,101	0.495
1986	2,644,132	0.473	12,515	100.0%	12,517	12,475	(3)	12,473	0.472
1987	2,911,888	0.556	16,194	99.8%	16,165	16,157	29	16,186	0.556
1988	3,191,151	0.534	17,032	99.9%	17,012	16,991	19	17,011	0.533
1989	3,341,117	0.512	17,121	99.8%	17,087	17,000	34	17,034	0.510
1990	3,644,538	0.430	15,668	100.0%	15,663	15,534	5	15,540	0.426
1991	3,852,022	0.410	15,780	100.1%	15,791	15,688	(11)	15,677	0.407
1992	3,944,342	0.412	16,237	99.5%	16,161	16,092	77	16,168	0.410
1993	4,020,534	0.378	15,208	99.2%	15,084	14,656	124	14,780	0.368
1994	4,272,082	0.357	15,270	99.4%	15,171	14,719	98	14,817	0.347
1995	4,432,599	0.337	14,933	99.2%	14,806	13,528	126	13,655	0.308
1996	4,487,291	0.316	14,171	98.5%	13,954	13,779	216	13,995	0.312
1997	4,623,816	0.318	14,708	97.7%	14,373	13,440	335	13,775	0.298
1998	4,816,176	0.320	15,419	97.0%	14,953	15,173	466	15,640	0.325
1999	5,047,597	0.327	16,486	97.0%	15,990	15,694	496	16,189	0.321
2000	5,318,217	0.332	17,657	95.3%	16,834	17,954	823	18,777	0.353
2001	5,597,545	0.343	19,181	95.6%	18,342	20,191	839	21,030	0.376
2002	5,822,846	0.336	19,588	95.0%	18,615	18,328	973	19,300	0.331
2003	6,004,956	0.346	20,806	93.8%	19,523	21,209	1,284	22,493	0.375
2004	6,183,507	0.349	21,604	92.2%	19,919	17,961	1,686	19,647	0.318
2005	6,388,250	0.336	21,456	92.5%	19,858	16,811	1,599	18,410	0.288
2006	6,653,696	0.332	22,057	89.7%	19,795	14,832	2,262	17,094	0.257
2007	6,915,410	0.316	21,873	87.8%	19,202	16,234	2,671	18,904	0.273
2008	7,073,199	0.302	21,358	83.5%	17,829	14,810	3,529	18,339	0.259
2009	7,109,910	0.291	20,722	80.1%	16,594	15,696	4,128	19,823	0.279
2010	7,245,414	0.288	20,841	71.2%	14,839	12,495	6,001	18,496	0.255
2011	7,353,256	0.282	20,736	54.8%	11,357	8,639	9,379	18,017	0.245
2012	7,500,322	0.290	21,779	17.7%	3,848	2,726	17,931	20,657	0.275
2013	7,590,325	0.299	22,695	0.0%			22,695	22,695	0.299
TOTAL			608,766		530,941	508,264	77,825	586,089	

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

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

TT, WL, LMWL, LM, TP, CO
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.002			
1978	1,553,484		1.000			1.002			
1979	1,646,693		1.000			1.002			
1980	1,745,494		1.000			1.002			
1981	1,826,711		1.000			1.002			
1982	2,061,263	894	1.000	894	13,862	1.002	13,895	12,422	0.603
1983	2,173,213	923	1.000	923	12,819	1.003	12,862	11,872	0.546
1984	2,314,385	945	1.000	945	13,215	1.004	13,270	12,540	0.542
1985	2,444,242	1,055	1.000	1,055	11,463	1.005	11,523	12,156	0.497
1986	2,644,132	1,092	1.000	1,092	11,407	1.006	11,479	12,535	0.474
1987	2,911,888	1,085	1.000	1,085	14,865	1.008	14,977	16,251	0.558
1988	3,191,151	1,242	1.000	1,242	13,632	1.008	13,745	17,071	0.535
1989	3,341,117	1,322	1.000	1,322	12,859	1.009	12,970	17,147	0.513
1990	3,644,538	1,280	1.000	1,280	12,136	1.010	12,254	15,685	0.430
1991	3,852,022	1,272	1.000	1,272	12,292	1.011	12,427	15,807	0.410
1992	3,944,342	1,351	1.000	1,351	11,876	1.013	12,029	16,254	0.412
1993	4,020,534	1,417	1.000	1,417	10,273	1.016	10,433	14,785	0.368
1994	4,272,082	1,337	1.000	1,337	10,998	1.019	11,206	14,987	0.351
1995	4,432,599	1,280	1.000	1,280	10,528	1.024	10,776	13,797	0.311
1996	4,487,291	1,247	1.001	1,248	10,847	1.028	11,152	13,916	0.310
1997	4,623,816	1,106	1.001	1,107	12,068	1.034	12,475	13,808	0.299
1998	4,816,176	1,038	1.001	1,039	14,489	1.043	15,107	15,696	0.326
1999	5,047,597	1,154	1.001	1,155	13,431	1.054	14,160	16,361	0.324
2000	5,318,217	1,198	1.002	1,200	14,680	1.069	15,691	18,828	0.354
2001	5,597,545	1,187	1.002	1,190	16,756	1.087	18,211	21,669	0.387
2002	5,822,846	1,085	1.004	1,089	16,511	1.109	18,311	19,938	0.342
2003	6,004,956	1,089	1.005	1,095	19,053	1.136	21,640	23,687	0.394
2004	6,183,507	1,022	1.006	1,029	16,950	1.168	19,803	20,368	0.329
2005	6,388,250	964	1.008	972	16,652	1.212	20,185	19,617	0.307
2006	6,653,696	846	1.010	855	16,249	1.279	20,780	17,764	0.267
2007	6,915,410	847	1.014	858	17,370	1.375	23,883	20,502	0.296
2008	7,073,199	792	1.020	807	16,451	1.522	25,037	20,216	0.286
2009	7,109,910	713	1.029	734	18,437	1.753	32,329	23,720	0.334
2010	7,245,414	635	1.050	667	14,896	2.180	32,476	21,658	0.299
2011	7,353,256	521	1.135	591	9,433	3.362	31,713	18,747	0.255
2012	7,500,322	132	4.539	599	3,532	7.415	26,193	15,692	0.209
2013	7,590,325								
Total		32,071		32,731				525,496	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 5, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 5, SHEET 30
(6) SECTION 3, EXHIBIT 5, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	229	1,363	1,749	1,789	1,972	1,131	983	703	543	461	334	286	192	135	91	140	37	52	20	16	18	20	15	10	22	15	10	9	17	19	12						29	12,422
1983	209	1,215	2,061	2,133	1,310	1,114	904	711	543	455	370	232	124	111	65	106	43	13	23	15	25	22	19	4	2	1	1	1	1	0	0						28	11,860
1984	239	1,699	2,775	1,677	1,558	1,260	861	565	474	373	283	188	118	56	40	33	44	35	50	30	4	3	5	14	0	9	30	41	22	25	16						29	12,558
1985	374	1,996	2,213	1,725	1,481	1,188	850	585	558	391	237	100	51	90	38	60	42	14	3	14	21	33	6	19	0	1	1	1	1	1	1						28	12,124
1986	336	1,868	2,257	1,752	1,414	1,200	996	780	519	338	280	174	160	88	47	11	12	12	22	26	49	54	9	3	0	12	35	43	34	38	25						29	12,625
1987	353	2,197	3,233	2,423	2,104	1,822	1,227	856	521	390	255	160	88	96	67	43	88	76	52	25	0	13	16	1	0	23	46	56	44	49	32						38	16,395
1988	445	2,575	3,344	2,583	1,955	1,625	1,401	929	524	408	296	169	127	98	64	46	26	23	50	48	45	30	44	42	34	863	1,713	2,073	1,643	1,827	1,188						61	26,299
1989	477	2,799	3,681	2,558	1,858	1,393	1,082	666	506	352	382	201	213	125	89	119	116	77	119	96	63	11	5	15	6	151	301	364	288	320	208						43	18,682
1990	492	2,865	3,358	2,341	1,889	1,184	893	480	313	300	193	195	165	138	211	139	106	74	67	21	15	66	27	26	10	257	510	617	489	544	354						43	18,384
1991	599	4,255	2,986	2,285	1,551	1,128	669	525	405	183	134	144	100	103	76	101	91	90	72	36	57	45	26	25	10	247	490	593	470	522	340						43	18,399
1992	588	4,297	3,238	2,249	1,438	919	708	592	378	305	229	153	143	173	133	113	67	113	107	72	28	26	15	15	6	145	288	348	276	307	199						41	17,709
1993	797	4,735	3,039	1,711	1,044	695	500	364	371	213	143	123	147	181	94	106	99	75	72	48	37	35	20	19	7	191	378	458	363	403	262						39	16,769
1994	691	4,600	2,813	1,518	1,071	897	755	397	347	347	298	210	140	224	192	99	35	40	30	19	15	14	8	8	3	75	149	181	143	159	104						36	15,619
1995	689	4,283	2,424	1,388	1,050	917	634	440	315	286	335	231	175	143	49	34	45	38	33	21	16	15	9	8	3	83	164	199	158	175	114						34	14,507
1996	676	4,276	2,339	1,472	895	777	596	349	321	296	200	216	237	283	237	210	145	153	136	85	65	61	35	34	13	336	668	808	641	712	463						41	17,777
1997	722	3,938	2,384	1,414	1,236	824	541	509	380	324	310	237	153	119	111	145	101	107	95	59	45	43	24	24	9	234	464	562	445	495	322						38	16,413
1998	700	4,175	2,604	1,878	1,392	929	651	529	424	327	442	301	268	226	194	171	119	126	112	69	54	50	29	28	11	276	547	662	525	584	379						44	18,823
1999	816	4,844	2,745	1,807	1,197	987	817	565	332	317	326	329	214	204	162	143	99	105	93	58	45	42	24	23	9	230	457	553	439	487	317						44	18,829
2000	922	5,119	3,154	2,081	1,439	1,259	744	550	513	500	473	432	400	370	293	259	179	190	169	105	81	76	43	42	16	417	828	1,001	794	882	574						56	23,962
2001	978	5,449	3,467	2,548	1,789	1,489	1,150	906	684	641	411	377	315	292	231	204	141	150	133	83	64	60	34	33	13	329	653	789	626	696	452						59	25,245
2002	755	5,130	3,211	2,205	1,641	1,296	1,015	895	719	630	418	355	296	275	218	192	133	141	125	78	60	56	32	31	12	309	614	743	589	655	426						54	23,308
2003	978	5,583	4,095	2,636	2,194	1,752	1,245	1,096	698	471	406	344	288	266	211	186	129	137	121	75	58	55	31	30	12	300	596	721	572	635	413						61	26,397
2004	870	4,789	3,256	2,243	1,640	1,488	1,353	957	728	630	543	461	385	357	283	249	173	183	162	101	78	73	42	41	16	402	798	965	765	850	553						59	25,491
2005	953	5,033	3,303	1,990	1,706	1,249	992	827	626	541	467	396	331	307	243	214	148	157	140	87	67	63	36	35	13	345	685	829	657	731	475						55	23,703
2006	748	4,063	3,018	1,991	1,545	1,313	1,069	869	658	569	491	416	348	322	255	225	156	165	147	91	71	66	38	37	14	363	720	872	691	768	499						53	22,650
2007	840	4,846	3,168	2,444	1,795	1,619	1,297	1,054	798	690	595	505	422	391	310	273	189	201	178	111	86	80	46	45	17	440	874	1,057	838	932	606						62	26,809
2008	905	4,450	3,164	2,409	2,102	1,762	1,411	1,147	868	752	648	550	459	425	337	297	206	218	194	121	93	87	50	49	19	479	951	1,151	913	1,014	659						65	27,955
2009	942	4,917	4,204	3,083	2,452	2,055	1,646	1,338	1,013	876	756	641	536	496	393	347	240	255	226	141	109	102	58	57	22	559	1,109	1,342	1,064	1,183	769						77	33,005
2010	466	4,762	4,232	3,009	2,393	2,005	1,607	1,306	988	855	738	626	523	484	384	339	235	249	221	137	106	99	57	55	21	545	1,083	1,310	1,039	1,154	750						74	31,849
2011	439	4,475	3,492	2,482	1,974	1,655	1,326	1,078	816	706	609	516	431	400	317	279	194	205	182	113	87	82	47	46	17	450	893	1,081	857	953	619						62	26,882
2012	466	3,145	2,454	1,745	1,388	1,163	932	757	573	496	428	363	303	281	223	196	136	144	128	80	61	58	33	32	12	316	628	760	602	669	435						44	19,051
Factors	6.745	0.780	0.711	0.795	0.838	0.801	0.813	0.757	0.865	0.862	0.849	0.835	0.927	0.792	0.882	0.693	1.060	0.888	0.622	0.773	0.936	0.572	0.977	0.382	25.737	1.986	1.210	0.793	1.112	0.650							Tail 1.002	

Example: AY 2007 Age 78 of 1,297 = 1,619 x 0.801 and AY 2007 Age 90 of 1,054 = 1,297 x 0.813

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 5, SHEET 35

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	9,437									
1978	1,553,484	10,549									
1979	1,646,693	9,859									
1980	1,745,494	10,637									
1981	1,826,711	10,143									
1982	2,061,263	12,393	68.096	-	68.096	203.57	894	12,393	29	12,422	0.603
1983	2,173,213	11,832	59.755	0.068	59.823	214.53	923	11,846	28	11,873	0.546
1984	2,314,385	12,489	58.790	0.121	58.910	224.79	945	12,514	29	12,543	0.542
1985	2,444,242	12,093	49.000	0.187	49.186	233.94	1,055	12,139	28	12,168	0.498
1986	2,644,132	12,457	47.504	0.249	47.753	240.13	1,092	12,522	29	12,551	0.475
1987	2,911,888	16,129	59.948	0.317	60.266	247.97	1,085	16,214	38	16,252	0.558
1988	3,191,151	16,931	52.832	0.355	53.186	258.03	1,242	17,045	40	17,084	0.535
1989	3,341,117	17,000	48.534	0.375	48.909	264.95	1,322	17,131	40	17,171	0.514
1990	3,644,538	15,534	44.000	0.429	44.429	275.82	1,280	15,685	36	15,722	0.431
1991	3,852,022	15,635	43.287	0.493	43.780	283.96	1,272	15,813	37	15,850	0.411
1992	3,944,342	16,044	39.942	0.590	40.533	297.32	1,351	16,281	38	16,319	0.414
1993	4,020,534	14,557	33.740	0.709	34.448	304.48	1,417	14,863	35	14,897	0.371
1994	4,272,082	14,705	35.085	0.853	35.938	313.48	1,337	15,063	35	15,098	0.353
1995	4,432,599	13,475	32.676	1.032	33.708	322.18	1,280	13,901	32	13,933	0.314
1996	4,487,291	13,526	32.489	1.210	33.699	333.58	1,248	14,029	33	14,062	0.313
1997	4,623,816	13,347	34.778	1.397	36.175	346.69	1,107	13,883	32	13,916	0.301
1998	4,816,176	15,039	39.961	1.686	41.647	362.22	1,039	15,674	36	15,710	0.326
1999	5,047,597	15,499	35.722	2.076	37.798	375.66	1,155	16,400	38	16,438	0.326
2000	5,318,217	17,587	37.609	2.558	40.167	389.68	1,200	18,783	44	18,826	0.354
2001	5,597,545	19,889	41.713	3.163	44.877	400.68	1,190	21,398	50	21,447	0.383
2002	5,822,846	17,915	39.899	3.941	43.841	412.31	1,089	19,685	46	19,730	0.339
2003	6,004,956	20,748	44.733	4.887	49.620	423.59	1,095	23,015	53	23,069	0.384
2004	6,183,507	17,323	38.451	6.000	44.451	437.83	1,029	20,026	47	20,073	0.325
2005	6,388,250	16,053	36.859	7.451	44.309	448.07	972	19,298	45	19,343	0.303
2006	6,653,696	13,747	34.618	9.507	44.125	464.44	855	17,522	41	17,562	0.264
2007	6,915,410	14,712	35.681	12.090	47.771	480.56	858	19,697	46	19,743	0.285
2008	7,073,199	13,030	33.178	15.526	48.704	486.64	807	19,127	44	19,171	0.271
2009	7,109,910	13,146	35.853	19.757	55.610	500.21	733	20,389	47	20,437	0.287
2010	7,245,414	9,459	28.071	25.767	53.838	505.21	667	18,142	42	18,184	0.251
2011	7,353,256	4,915	16.214	35.240	51.454	510.26	594	15,596	36	15,632	0.213
2012	7,500,322	466	1.429	48.318	49.747	527.10	619	16,231	38	16,269	0.217
2013	7,590,325						626				
TOTAL		488,299					33,378	512,306	1,191	513,496	

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

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

TT, WL, LMWL, LM, TP, CO
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.498					
1978	1,553,484	3.382	5,254,386		1.000					0.498					
1979	1,646,693	3.136	5,164,474		1.000					0.498					
1980	1,745,494	2.917	5,091,177		1.000					0.498					
1981	1,826,711	2.687	4,908,624		1.000					0.498					
1982	2,061,263	2.555	5,266,185	894	1.000	894	4.337%	1.698%		0.498	0.845%	4.337%	894	894	4.337%
1983	2,173,213	2.446	5,316,747	923	1.000	923	4.247%	1.736%		0.493	0.856%	4.247%	923	923	4.247%
1984	2,314,385	2.331	5,395,574	945	1.000	945	4.083%	1.751%		0.488	0.855%	4.083%	945	945	4.083%
1985	2,444,242	2.253	5,506,356	1,055	1.000	1,055	4.316%	1.916%		0.483	0.926%	4.316%	1,055	1,055	4.316%
1986	2,644,132	2.198	5,812,249	1,092	1.000	1,092	4.130%	1.879%	3.1%	0.478	0.899%	4.130%	1,092	1,092	4.130%
1987	2,911,888	2.127	6,193,181	1,085	1.000	1,085	3.726%	1.752%	0.9%	0.474	0.830%	3.726%	1,085	1,085	3.726%
1988	3,191,151	2.032	6,484,397	1,242	1.000	1,242	3.892%	1.915%	0.9%	0.469	0.898%	3.892%	1,242	1,242	3.892%
1989	3,341,117	1.987	6,640,304	1,322	1.000	1,322	3.957%	1.991%	1.0%	0.464	0.924%	3.957%	1,322	1,322	3.957%
1990	3,644,538	1.913	6,973,268	1,280	1.000	1,280	3.512%	1.836%	0.8%	0.460	0.844%	3.512%	1,280	1,280	3.512%
1991	3,852,022	1.853	7,138,884	1,272	1.000	1,272	3.302%	1.782%	-0.1%	0.467	0.832%	3.302%	1,272	1,272	3.302%
1992	3,944,342	1.762	6,951,801	1,351	1.000	1,351	3.426%	1.944%	-0.8%	0.474	0.921%	3.426%	1,351	1,351	3.425%
1993	4,020,534	1.730	6,954,996	1,417	1.000	1,417	3.525%	2.038%	1.0%	0.481	0.980%	3.525%	1,417	1,417	3.524%
1994	4,272,082	1.690	7,221,716	1,337	1.000	1,337	3.131%	1.852%	1.5%	0.488	0.905%	3.131%	1,337	1,337	3.130%
1995	4,432,599	1.642	7,279,180	1,280	1.000	1,280	2.889%	1.759%	-0.7%	0.496	0.872%	2.889%	1,280	1,280	2.888%
1996	4,487,291	1.587	7,119,619	1,247	1.001	1,248	2.781%	1.753%	-3.5%	0.503	0.882%	2.781%	1,248	1,248	2.781%
1997	4,623,816	1.516	7,011,137	1,106	1.001	1,107	2.394%	1.579%	-5.5%	0.511	0.807%	2.394%	1,107	1,107	2.394%
1998	4,816,176	1.448	6,974,036	1,038	1.001	1,039	2.157%	1.490%	-5.3%	0.519	0.773%	2.157%	1,039	1,039	2.157%
1999	5,047,597	1.402	7,074,826	1,154	1.001	1,155	2.289%	1.633%	-3.1%	0.527	0.860%	2.289%	1,155	1,155	2.288%
2000	5,318,217	1.352	7,189,648	1,198	1.002	1,200	2.256%	1.669%	-0.6%	0.535	0.893%	2.256%	1,200	1,200	2.256%
2001	5,597,545	1.324	7,410,279	1,187	1.002	1,190	2.126%	1.606%	1.5%	0.543	0.872%	2.126%	1,190	1,190	2.126%
2002	5,822,846	1.233	7,180,173	1,085	1.004	1,089	1.870%	1.516%	0.2%	0.551	0.836%	1.870%	1,089	1,089	1.870%
2003	6,004,956	1.205	7,236,443	1,089	1.005	1,095	1.823%	1.513%	-2.5%	0.560	0.846%	1.823%	1,095	1,095	1.823%
2004	6,183,507	1.221	7,550,966	1,022	1.006	1,029	1.663%	1.362%	-4.6%	0.602	0.820%	1.663%	1,029	1,029	1.664%
2005	6,388,250	1.180	7,536,083	964	1.008	972	1.521%	1.290%	-5.3%	0.647	0.834%	1.521%	972	972	1.522%
2006	6,653,696	1.170	7,785,410	846	1.010	855	1.285%	1.098%	-7.7%	0.696	0.764%	1.285%	855	855	1.285%
2007	6,915,410	1.122	7,758,240	847	1.014	858	1.241%	1.106%	-8.1%	0.748	0.828%	1.241%	858	858	1.241%
2008	7,073,199	1.076	7,613,102	792	1.020	807	1.142%	1.061%	-6.3%	0.804	0.853%	1.142%	807	807	1.141%
2009	7,109,910	1.044	7,422,640	713	1.029	734	1.032%	0.988%	-5.5%	0.865	0.855%	0.996%	708	733	1.031%
2010	7,245,414	1.035	7,501,912	635	1.050	667	0.920%	0.889%	-5.2%	0.930	0.827%	0.919%	665	667	0.921%
2011	7,353,256	1.020	7,501,057	521	1.135	591	0.804%	0.788%	-8.2%	1.000	0.788%	0.842%	619	594	0.808%
2012	7,500,322	1.010	7,575,325	132	4.539	599	0.799%	0.791%	-7.8%	1.000	0.791%	0.833%	625	619	0.825%
2013	7,590,325	1.000	7,590,325							1.000		0.825%	626	626	0.825%
TOTAL				32,071		32,731							33,383	33,378	

	5 Year Average excluding 2012	0.830%
	10 Year Average excluding 2012	0.825%
	5 Year Average excluding 2010-2012	0.827%
	10 Year Average excluding 2010-2012	0.840%
	2006-2011 Average excluding 2009	0.812%
(16)	2013 Selected Frequency	0.825%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			9,448		0.645
1978	1,553,484			10,563		0.680
1979	1,646,693			9,874		0.600
1980	1,745,494			10,655		0.610
1981	1,826,711			10,164		0.556
1982	2,061,263	894	4.34%	12,422	13,895	0.603
1983	2,173,213	923	4.25%	11,865	12,855	0.546
1984	2,314,385	945	4.08%	12,528	13,257	0.541
1985	2,444,242	1,055	4.32%	12,138	11,505	0.497
1986	2,644,132	1,092	4.13%	12,511	11,457	0.473
1987	2,911,888	1,085	3.73%	16,211	14,941	0.557
1988	3,191,151	1,242	3.89%	17,032	13,714	0.534
1989	3,341,117	1,322	3.96%	17,118	12,948	0.512
1990	3,644,538	1,280	3.51%	15,661	12,235	0.430
1991	3,852,022	1,272	3.30%	15,786	12,411	0.410
1992	3,944,342	1,351	3.43%	16,232	12,015	0.412
1993	4,020,534	1,417	3.52%	14,763	10,418	0.367
1994	4,272,082	1,337	3.13%	14,958	11,187	0.350
1995	4,432,599	1,280	2.89%	13,762	10,751	0.310
1996	4,487,291	1,248	2.78%	13,882	11,124	0.309
1997	4,623,816	1,107	2.39%	13,781	12,449	0.298
1998	4,816,176	1,039	2.16%	15,657	15,069	0.325
1999	5,047,597	1,155	2.29%	16,318	14,128	0.323
2000	5,318,217	1,200	2.26%	18,779	15,649	0.353
2001	5,597,545	1,190	2.13%	21,574	18,129	0.385
2002	5,822,846	1,089	1.87%	19,838	18,216	0.341
2003	6,004,956	1,095	1.82%	23,487	21,450	0.391
2004	6,183,507	1,029	1.66%	20,351	19,778	0.329
2005	6,388,250	972	1.52%	19,694	20,261	0.308
2006	6,653,696	855	1.29%	18,195	21,280	0.273
2007	6,915,410	858	1.24%	20,705	24,132	0.299
2008	7,073,199	807	1.14%	20,465	25,359	0.289
2009	7,109,910	733	1.03%	22,589	30,817	0.318
2010	7,245,414	667	0.92%	21,288	31,916	0.294
2011	7,353,256	594	0.81%	20,185	33,982	0.275
2012	7,500,322	619	0.83%	21,480	34,701	0.286
2013	7,590,325	626	0.82%	22,695	36,254	0.299
TOTAL		33,378		604,654		

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR										0	0	0			
1977	9,437	9,437	9,448	11	426	414	1.001	1.001	20.8%	2	0	(2)	9,448	9,448	(0)
1978	10,549	10,549	10,563	14	414	402	1.001	1.001	16.4%	2	0	(2)	10,563	10,563	(1)
1979	9,859	9,856	9,872	16	402	390	1.001	1.002	15.0%	2	3	0	9,874	9,872	2
1980	10,637	10,637	10,656	20	390	378	1.002	1.002	13.5%	3	0	(3)	10,655	10,656	(1)
1981	10,143	10,143	10,165	22	378	366	1.002	1.002	14.1%	3	0	(3)	10,164	10,165	(1)
1982	12,393	12,381	12,413	33	366	354	1.002	1.003	18.4%	6	12	6	12,422	12,413	9
1983	11,832	11,832	11,868	36	354	342	1.003	1.003	13.0%	5	0	(5)	11,865	11,868	(3)
1984	12,489	12,466	12,510	44	342	330	1.003	1.004	13.6%	6	22	16	12,528	12,510	18
1985	12,093	12,092	12,141	49	330	318	1.004	1.004	13.1%	6	1	(5)	12,138	12,141	(3)
1986	12,457	12,421	12,481	59	318	306	1.004	1.005	15.4%	9	35	26	12,511	12,481	31
1987	16,129	16,106	16,195	89	306	294	1.005	1.006	13.6%	12	23	11	16,211	16,195	16
1988	16,931	16,898	17,007	109	294	282	1.006	1.006	14.4%	16	34	18	17,032	17,007	25
1989	17,000	16,984	17,115	131	282	270	1.006	1.008	15.8%	21	15	(5)	17,118	17,115	3
1990	15,534	15,507	15,649	141	270	258	1.008	1.009	15.6%	22	27	5	15,661	15,649	13
1991	15,635	15,590	15,767	177	258	246	1.009	1.011	19.6%	35	45	10	15,786	15,767	19
1992	16,044	16,016	16,236	220	246	234	1.011	1.014	17.0%	37	28	(9)	16,232	16,236	(4)
1993	14,557	14,509	14,751	242	234	222	1.014	1.017	17.5%	43	48	5	14,763	14,751	12
1994	14,705	14,674	14,977	302	222	210	1.017	1.021	18.6%	56	30	(26)	14,958	14,977	(19)
1995	13,475	13,438	13,784	346	210	198	1.021	1.026	19.6%	68	38	(30)	13,762	13,784	(22)
1996	13,526	13,381	13,802	421	198	186	1.026	1.031	17.7%	75	145	70	13,882	13,802	80
1997	13,347	13,202	13,727	525	186	174	1.031	1.040	20.1%	106	145	40	13,781	13,727	55
1998	15,039	14,845	15,572	726	174	162	1.040	1.049	18.1%	131	194	63	15,657	15,572	85
1999	15,499	15,295	16,231	936	162	150	1.049	1.061	19.1%	179	204	25	16,318	16,231	87
2000	17,587	17,187	18,516	1,329	150	138	1.061	1.077	19.6%	261	400	138	18,779	18,516	262
2001	19,889	19,512	21,442	1,930	138	126	1.077	1.099	20.2%	390	377	(13)	21,574	21,442	131
2002	17,915	17,497	19,709	2,213	126	114	1.099	1.126	19.8%	438	418	(20)	19,838	19,709	128
2003	20,748	20,278	23,575	3,297	114	102	1.126	1.162	19.7%	650	471	(179)	23,487	23,575	(87)
2004	17,323	16,595	19,987	3,392	102	90	1.162	1.204	17.6%	598	728	130	20,351	19,987	364
2005	16,053	15,226	19,357	4,131	90	78	1.204	1.270	20.3%	840	827	(13)	19,694	19,357	337
2006	13,747	12,678	17,633	4,956	78	66	1.270	1.366	20.5%	1,016	1,069	53	18,195	17,633	561
2007	14,712	13,094	19,875	6,781	66	54	1.366	1.514	21.1%	1,429	1,619	189	20,705	19,875	830
2008	13,030	10,927	19,597	8,670	54	42	1.514	1.750	20.8%	1,804	2,102	298	20,465	19,597	867
2009	13,146	10,063	22,067	12,004	42	30	1.750	2.195	21.3%	2,557	3,083	525	22,589	22,067	523
2010	9,459	5,227	21,220	15,992	30	18	2.195	3.535	24.1%	3,849	4,232	383	21,288	21,220	68
2011	4,915	439	22,928	22,488	18	6	3.535	25.095	25.3%	5,693	4,475	(1,218)	20,185	22,928	(2,742)
2012	466		24,597	24,597	6		25.095		4.0%	980	466	(514)	21,480	24,597	(3,117)
2013									0.0%		0	0			
TOTAL	488,299	466,983	583,433	116,450						21,351	21,316	(34)	581,958	583,433	(1,474)
EXLD PRIOR										21,351	21,316	(34)			

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

OHIO BUREAU OF WORKERS' COMPENSATION
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TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.000	1.000	100.0%	0	0	0
1954	0	0	0	702	690	1.000	1.000	100.0%	0	0	0
1955	0	0	0	690	678	1.000	1.000	100.0%	0	0	0
1956	0	0	0	678	666	1.000	1.000	100.0%	0	0	0
1957	0	0	0	666	654	1.000	1.000	100.0%	0	0	0
1958	0	0	0	654	642	1.000	1.000	100.0%	0	0	0
1959	0	0	0	642	630	1.000	1.000	100.0%	0	0	0
1960	0	0	0	630	618	1.000	1.000	100.0%	0	0	0
1961	0	0	0	618	606	1.000	1.000	100.0%	0	0	0
1962	0	0	0	606	594	1.000	1.000	100.0%	0	0	0
1963	0	0	0	594	582	1.000	1.000	100.0%	0	0	0
1964	0	0	0	582	570	1.000	1.000	100.0%	0	0	0
1965	0	0	0	570	558	1.000	1.000	100.0%	0	0	0
1966	0	0	0	558	546	1.000	1.000	100.0%	0	0	0
1967	0	0	0	546	534	1.000	1.000	100.0%	0	0	0
1968	0	0	0	534	522	1.000	1.000	80.7%	0	0	0
1969	0	0	0	522	510	1.000	1.000	76.5%	0	0	0
1970	0	0	0	510	498	1.000	1.000	75.6%	0	0	0
1971	0	0	0	498	486	1.000	1.000	73.6%	0	0	0
1972	0	0	0	486	474	1.000	1.000	66.1%	0	0	0
1973	0	0	0	474	462	1.000	1.000	57.2%	0	0	0
1974	0	0	0	462	450	1.000	1.000	46.7%	0	0	0
1975	0	0	0	450	438	1.000	1.001	36.6%	0	0	0
1976	0	0	0	438	426	1.001	1.001	26.9%	0	0	0
TOTAL									0	0	0

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

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	9,437	9,437	9,448	11	426	414	1.001	1.001	0.0%	0	0	0	9,448	9,448	(0)
1978	10,549	10,549	10,563	14	414	402	1.001	1.001	5.7%	1	0	(1)	10,563	10,563	(1)
1979	9,867	9,856	9,872	16	402	390	1.001	1.001	0.1%	0	11	11	9,874	9,872	2
1980	10,637	10,637	10,656	20	390	378	1.001	1.001	0.0%	0	0	0	10,655	10,656	(1)
1981	10,143	10,143	10,165	22	378	366	1.001	1.001	3.6%	1	0	(1)	10,164	10,165	(1)
1982	12,400	12,411	12,413	2	366	354	1.001	1.001	0.0%	0	(11)	(11)	12,422	12,413	9
1983	11,832	11,832	11,868	36	354	342	1.001	1.001	16.6%	6	0	(6)	11,865	11,868	(3)
1984	12,492	12,477	12,510	33	342	330	1.001	1.002	21.9%	7	16	8	12,528	12,510	18
1985	12,093	12,092	12,141	49	330	318	1.002	1.002	0.0%	0	1	1	12,138	12,141	(3)
1986	12,475	12,448	12,481	33	318	306	1.002	1.004	52.8%	17	27	10	12,511	12,481	31
1987	16,157	16,106	16,195	89	306	294	1.004	1.004	0.0%	0	51	51	16,211	16,195	16
1988	16,991	16,966	17,007	41	294	282	1.004	1.004	15.3%	6	26	19	17,032	17,007	25
1989	17,000	17,016	17,115	98	282	270	1.004	1.004	0.0%	0	(16)	(16)	17,118	17,115	3
1990	15,534	15,547	15,649	102	270	258	1.004	1.006	22.4%	23	(13)	(35)	15,661	15,649	13
1991	15,688	15,637	15,767	130	258	246	1.006	1.007	21.5%	28	51	23	15,786	15,767	19
1992	16,092	16,081	16,236	155	246	234	1.007	1.012	40.1%	62	11	(51)	16,232	16,236	(4)
1993	14,656	14,554	14,751	197	234	222	1.012	1.010	-19.3%	(38)	102	140	14,763	14,751	12
1994	14,719	14,700	14,977	277	222	210	1.010	1.014	24.2%	67	18	(48)	14,958	14,977	(19)
1995	13,528	13,491	13,784	293	210	198	1.014	1.020	31.7%	93	38	(55)	13,762	13,784	(22)
1996	13,779	13,574	13,802	228	198	186	1.020	1.024	16.6%	38	205	167	13,882	13,802	80
1997	13,440	13,390	13,727	336	186	174	1.024	1.031	20.3%	68	49	(19)	13,781	13,727	55
1998	15,173	15,125	15,572	446	174	162	1.031	1.035	13.2%	59	48	(11)	15,657	15,572	85
1999	15,694	15,512	16,231	719	162	150	1.035	1.051	29.7%	214	182	(32)	16,318	16,231	87
2000	17,954	17,587	18,516	929	150	138	1.051	1.051	-1.1%	(10)	366	376	18,779	18,516	262
2001	20,191	20,023	21,442	1,420	138	126	1.051	1.056	9.7%	137	169	31	21,574	21,442	131
2002	18,328	18,194	19,709	1,515	126	114	1.056	1.073	21.4%	325	133	(192)	19,838	19,709	128
2003	21,209	20,969	23,575	2,606	114	102	1.073	1.088	15.9%	414	241	(173)	23,487	23,575	(87)
2004	17,961	17,697	19,987	2,290	102	90	1.088	1.088	-0.3%	(7)	264	270	20,351	19,987	364
2005	16,811	16,450	19,357	2,907	90	78	1.088	1.123	26.5%	770	361	(409)	19,694	19,357	337
2006	14,832	14,168	17,633	3,465	78	66	1.123	1.150	15.9%	551	664	113	18,195	17,633	561
2007	16,234	15,122	19,875	4,753	66	54	1.150	1.187	17.4%	828	1,112	284	20,705	19,875	830
2008	14,810	13,227	19,597	6,371	54	42	1.187	1.225	14.1%	899	1,583	685	20,465	19,597	867
2009	15,696	13,501	22,067	8,566	42	30	1.225	1.372	32.2%	2,757	2,195	(562)	22,589	22,067	523
2010	12,495	8,592	21,220	12,628	30	18	1.372	1.704	34.4%	4,343	3,903	(441)	21,288	21,220	68
2011	8,639	2,767	22,928	20,161	18	6	1.704	5.281	49.1%	9,890	5,872	(4,018)	20,185	22,928	(2,742)
2012	2,726		24,597	24,597	6		5.281		18.9%	4,658	2,726	(1,932)	21,480	24,597	(3,117)
2013									0.0%		0	0			
TOTAL	508,264	487,879	583,433	95,554						26,207	20,384	(5,823)	581,958	583,433	(1,474)
EXLD PRIOR	508,264	487,879	583,433	95,554						26,207	20,384	(5,823)	581,958	583,433	(1,474)

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

OHIO BUREAU OF WORKERS' COMPENSATION
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TT, WL, LMWL, LM, TP, CO
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	894	894	894	0	366	354	1.000	1.000	100.0%	0	0	0	894	894	0
1983	923	923	923	0	354	342	1.000	1.000	100.0%	0	0	0	923	923	0
1984	945	945	945	0	342	330	1.000	1.000	100.0%	0	0	0	945	945	0
1985	1,055	1,055	1,055	0	330	318	1.000	1.000	100.0%	0	0	0	1,055	1,055	0
1986	1,092	1,092	1,092	0	318	306	1.000	1.000	100.0%	0	0	0	1,092	1,092	0
1987	1,085	1,085	1,085	0	306	294	1.000	1.000	100.0%	0	0	0	1,085	1,085	0
1988	1,242	1,242	1,242	0	294	282	1.000	1.000	100.0%	0	0	0	1,242	1,242	0
1989	1,322	1,322	1,322	0	282	270	1.000	1.000	100.0%	0	0	0	1,322	1,322	0
1990	1,280	1,280	1,280	0	270	258	1.000	1.000	100.0%	0	0	0	1,280	1,280	0
1991	1,272	1,272	1,272	0	258	246	1.000	1.000	100.0%	0	0	0	1,272	1,272	0
1992	1,351	1,351	1,351	0	246	234	1.000	1.000	100.0%	0	0	0	1,351	1,351	0
1993	1,417	1,417	1,417	0	234	222	1.000	1.000	100.0%	0	0	0	1,417	1,417	0
1994	1,337	1,337	1,337	0	222	210	1.000	1.000	100.0%	0	0	0	1,337	1,337	0
1995	1,280	1,280	1,280	0	210	198	1.000	1.000	100.0%	0	0	0	1,280	1,280	0
1996	1,247	1,247	1,248	1	198	186	1.000	1.000	33.4%	0	0	0	1,248	1,248	0
1997	1,106	1,106	1,107	1	186	174	1.000	1.001	25.8%	0	0	0	1,107	1,107	0
1998	1,038	1,038	1,039	1	174	162	1.001	1.001	35.4%	0	0	0	1,039	1,039	0
1999	1,154	1,154	1,155	1	162	150	1.001	1.001	26.7%	0	0	0	1,155	1,155	0
2000	1,198	1,196	1,198	2	150	138	1.001	1.002	35.2%	1	2	1	1,200	1,198	2
2001	1,187	1,184	1,188	4	138	126	1.002	1.003	34.8%	1	3	2	1,190	1,188	2
2002	1,085	1,084	1,089	5	126	114	1.003	1.005	34.3%	2	1	(1)	1,089	1,089	0
2003	1,089	1,089	1,095	6	114	102	1.005	1.006	20.9%	1	0	(1)	1,095	1,095	0
2004	1,022	1,020	1,028	8	102	90	1.006	1.008	21.6%	2	2	0	1,029	1,028	1
2005	964	961	970	9	90	78	1.008	1.010	23.1%	2	3	1	972	970	2
2006	846	844	855	11	78	66	1.010	1.013	23.5%	3	2	(1)	855	855	0
2007	847	843	859	16	66	54	1.013	1.019	30.7%	5	4	(1)	858	859	(1)
2008	792	785	807	22	54	42	1.019	1.028	32.6%	7	7	0	807	807	0
2009	713	694	727	33	42	30	1.028	1.049	42.0%	14	19	5	733	727	6
2010	635	575	653	78	30	18	1.049	1.132	59.9%	47	60	13	667	653	14
2011	521	112	594	482	18	6	1.132	4.529	85.0%	410	409	(1)	594	594	0
2012	132	0	625	625	6		4.529		22.1%	138	132	(6)	619	625	(6)
2013		0	0	0					0.0%	0			626	0	626
									0.0%						
TOTAL	32,071	31,427	32,732	1,305						633	644	11	33,378	32,732	646
EXLD PRIOR	32,071	31,427	32,732	1,305						633	644	11	33,378	32,732	646

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 5, SHEET 13, COL. (12) x SECT 3, EXH 5, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 5, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 5, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 5, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.5%	3.4%	84.8%
6	28.456	3.5%	22.8%	22.0%	86.0%
18	3.794	26.4%	17.1%	15.8%	85.6%
30	2.299	43.5%	12.2%	10.8%	85.1%
42	1.796	55.7%	8.9%	7.6%	84.8%
54	1.548	64.6%	7.3%	6.0%	84.7%
66	1.391	71.9%	5.8%	4.5%	84.5%
78	1.288	77.6%	4.5%	3.4%	84.3%
90	1.218	82.1%	3.3%	2.4%	84.1%
102	1.171	85.4%	2.7%	1.9%	84.2%
114	1.135	88.1%	2.2%	1.5%	84.3%
126	1.107	90.3%	1.9%	1.2%	84.4%
138	1.085	92.2%	1.5%	0.9%	84.3%
150	1.068	93.7%	1.3%	0.8%	84.4%
162	1.053	95.0%	1.1%	0.6%	84.0%
174	1.041	96.1%	0.8%	0.4%	83.3%
186	1.033	96.9%	0.6%	0.3%	82.8%
198	1.026	97.4%	0.5%	0.3%	82.5%
210	1.021	97.9%	0.4%	0.2%	82.0%
222	1.017	98.3%	0.3%	0.1%	81.4%
234	1.014	98.6%	0.2%	0.1%	81.1%
246	1.012	98.8%	0.2%	0.1%	80.7%
258	1.010	99.0%	0.1%	0.1%	80.2%
270	1.008	99.2%	0.1%	0.0%	80.0%
282	1.007	99.3%	0.1%	0.0%	79.9%
294	1.006	99.4%	0.1%	0.0%	80.0%
306	1.005	99.5%	0.1%	0.0%	80.0%
318	1.004	99.6%	0.1%	0.0%	80.1%
330	1.004	99.6%	0.1%	0.0%	79.9%
342	1.003	99.7%	0.0%	0.0%	80.0%
354	1.003	99.7%	0.0%	0.0%	80.5%
366	1.002	99.8%	0.0%	0.0%	80.2%
378	1.002	99.8%	0.0%	0.0%	80.7%
390	1.002	99.8%	0.0%	0.0%	80.8%
402	1.002	99.8%	0.0%	0.0%	81.4%
414	1.001	99.9%	0.0%	0.0%	82.0%
426	1.001	99.9%	0.0%	0.0%	82.5%
438	1.001	99.9%	0.0%	0.0%	83.0%
450	1.001	99.9%	0.0%	0.0%	83.1%
462	1.001	99.9%	0.0%	0.0%	83.4%
474	1.001	99.9%	0.0%	0.0%	83.6%
486	1.000	100.0%	0.0%	0.0%	83.9%
498	1.000	100.0%	0.0%	0.0%	84.0%
510	1.000	100.0%	0.0%	0.0%	84.2%
522	1.000	100.0%	0.0%	0.0%	84.0%
534	1.000	100.0%	0.0%	0.0%	83.9%
546	1.000	100.0%	0.0%	0.0%	84.4%
558	1.000	100.0%	0.0%	0.0%	84.6%
570	1.000	100.0%	0.0%	0.0%	84.8%
582	1.000	100.0%	0.0%	0.0%	85.2%
594	1.000	100.0%	0.0%	0.0%	85.5%
606	1.000	100.0%	0.0%	0.0%	85.9%
618	1.000	100.0%	0.0%	0.0%	86.4%
630	1.000	100.0%	0.0%	0.0%	86.9%
642	1.000	100.0%	0.0%	0.0%	87.6%
654	1.000	100.0%	0.0%	0.0%	88.3%
666	1.000	100.0%	0.0%	0.0%	89.1%
678	1.000	100.0%	0.0%	0.0%	90.0%
690	1.000	100.0%	0.0%	0.0%	91.0%
702	1.000	100.0%	0.0%	0.0%	92.1%
714	1.000	100.0%	0.0%	0.0%	93.4%
726	1.000	100.0%	0.0%	0.0%	94.8%
738	1.000	100.0%	0.0%	0.0%	96.3%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	15,661	15,539	0.460	2.725	19,625	19,472	100%	19,625	0.281	0.430	0.430
1991	3,852,022	1.853	7,138,884	15,786	15,677	0.467	2.767	20,389	20,248	100%	20,389	0.286	0.410	0.410
1992	3,944,342	1.762	6,951,801	16,232	16,168	0.474	2.809	21,607	21,522	100%	21,607	0.311	0.412	0.412
1993	4,020,534	1.730	6,954,996	14,763	14,776	0.481	2.852	20,255	20,273	100%	20,255	0.291	0.367	0.378
1994	4,272,082	1.690	7,221,716	14,958	14,814	0.488	2.895	21,152	20,949	100%	21,152	0.293	0.350	0.357
1995	4,432,599	1.642	7,279,180	13,762	13,644	0.496	2.939	20,058	19,886	100%	20,058	0.276	0.310	0.337
1996	4,487,291	1.587	7,119,619	13,882	13,992	0.503	2.984	20,854	21,020	100%	20,854	0.293	0.309	0.316
1997	4,623,816	1.516	7,011,137	13,781	13,753	0.511	2.789	19,643	19,603	100%	19,643	0.280	0.298	0.318
1998	4,816,176	1.448	6,974,036	15,657	15,647	0.519	2.606	21,174	21,160	100%	21,174	0.304	0.325	0.320
1999	5,047,597	1.402	7,074,826	16,318	16,180	0.527	2.436	20,939	20,762	100%	20,939	0.296	0.323	0.327
2000	5,318,217	1.352	7,189,648	18,779	18,831	0.535	2.277	22,863	22,927	100%	22,863	0.318	0.353	0.332
2001	5,597,545	1.324	7,410,279	21,574	21,115	0.543	2.128	24,921	24,391	100%	24,921	0.336	0.385	0.343
2002	5,822,846	1.233	7,180,173	19,840	19,285	0.551	1.988	21,745	21,137	100%	21,745	0.303	0.341	0.336
2003	6,004,956	1.205	7,236,443	23,553	22,604	0.560	1.858	24,493	23,506	100%	24,493	0.338	0.392	0.346
2004	6,183,507	1.221	7,550,966	20,294	19,481	0.602	1.737	21,208	20,358	100%	21,208	0.281	0.328	0.349
2005	6,388,250	1.180	7,536,083	19,558	18,164	0.647	1.623	20,539	19,076	100%	20,539	0.273	0.306	0.336
2006	6,653,696	1.170	7,785,410	17,708	16,527	0.696	1.517	18,689	17,442	100%	18,689	0.240	0.266	0.332
2007	6,915,410	1.122	7,758,240	20,468	18,491	0.748	1.418	21,708	19,611	100%	21,708	0.280	0.296	0.316
2008	7,073,199	1.076	7,613,102	20,170	17,742	0.804	1.325	21,497	18,909	100%	21,497	0.282	0.285	0.302
2009	7,109,910	1.044	7,422,640	23,616	19,600	0.865	1.238	25,293	20,992	100%	25,293	0.341	0.332	0.291
2010	7,245,414	1.035	7,501,912	21,751	17,548	0.930	1.157	23,411	18,887	100%	23,411	0.312	0.300	0.288
2011	7,353,256	1.020	7,501,057	18,646	15,773	1.000	1.082	20,168	17,060	100%	20,168	0.269	0.254	0.282
2012	7,500,322	1.010	7,575,325	13,268	15,429	1.000	1.040	13,799	16,046	100%	13,799	0.182	0.177	0.290
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.299

	5 Year Average excluding 2011-2012	0.291	0.296
	7 Year Average excluding 2011-2012	0.287	0.302
	10 Year Weighted Average excluding 2011-2012	0.298	
	10 Year Weighted Average excluding 2010-2012	0.299	
	5 Year Average excluding 2010-2012	0.283	0.297
	5 Year Average excluding 2012	0.297	0.293
	7 Year Average excluding 2012	0.285	0.291
(14)	2013 Selected Loss Rate:	0.299	

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

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

TT, WL, LMWL, LM, TP, CO

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/12	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	414	414	426	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	402	402	414	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1980	390	390	402	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1981	378	378	390	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1982	366	366	378	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1983	354	354	366	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1984	342	342	354	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.003	1.004
1985	330	330	342	1.004	1.003	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.005	1.004	1.005
1986	318	318	330	1.004	1.004	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.006	1.005	1.006
1987	306	306	318	1.005	1.004	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.008	1.006	1.008
1988	294	294	306	1.006	1.005	1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.008	1.008	1.008
1989	282	282	294	1.007	1.006	1.007	1.002	1.001	1.002	1.000	1.000	1.000	1.009	1.008	1.009
1990	270	270	282	1.008	1.007	1.008	1.000	1.002	1.000	1.000	1.000	1.000	1.010	1.009	1.010
1991	258	258	270	1.010	1.008	1.010	0.999	1.000	0.999	1.000	1.000	1.000	1.011	1.010	1.011
1992	246	246	258	1.012	1.010	1.012	1.005	0.999	1.005	1.000	1.000	1.000	1.013	1.011	1.013
1993	234	234	246	1.014	1.012	1.014	1.008	1.005	1.008	1.000	1.000	1.000	1.016	1.013	1.016
1994	222	222	234	1.017	1.014	1.017	1.006	1.008	1.006	1.000	1.000	1.000	1.019	1.016	1.019
1995	210	210	222	1.021	1.017	1.021	1.009	1.006	1.009	1.000	1.000	1.000	1.024	1.019	1.024
1996	198	198	210	1.026	1.021	1.026	1.015	1.009	1.015	1.001	1.000	1.001	1.028	1.024	1.028
1997	186	186	198	1.033	1.026	1.033	1.023	1.015	1.023	1.001	1.001	1.001	1.034	1.028	1.034
1998	174	174	186	1.041	1.033	1.041	1.031	1.023	1.031	1.001	1.001	1.001	1.043	1.034	1.043
1999	162	162	174	1.053	1.041	1.053	1.031	1.031	1.031	1.001	1.001	1.001	1.054	1.043	1.054
2000	150	150	162	1.068	1.053	1.068	1.049	1.031	1.049	1.002	1.001	1.002	1.069	1.054	1.069
2001	138	138	150	1.085	1.068	1.085	1.046	1.049	1.046	1.002	1.002	1.002	1.087	1.069	1.087
2002	126	126	138	1.107	1.085	1.107	1.052	1.046	1.052	1.004	1.002	1.004	1.109	1.087	1.109
2003	114	114	126	1.135	1.107	1.135	1.066	1.052	1.066	1.005	1.004	1.005	1.136	1.109	1.136
2004	102	102	114	1.171	1.135	1.171	1.085	1.066	1.085	1.006	1.005	1.006	1.168	1.136	1.168
2005	90	90	102	1.218	1.171	1.218	1.081	1.085	1.081	1.008	1.006	1.008	1.212	1.168	1.212
2006	78	78	90	1.288	1.218	1.288	1.114	1.081	1.114	1.010	1.008	1.010	1.279	1.212	1.279
2007	66	66	78	1.391	1.288	1.391	1.139	1.114	1.139	1.014	1.010	1.014	1.375	1.279	1.375
2008	54	54	66	1.548	1.391	1.548	1.198	1.139	1.198	1.020	1.014	1.020	1.522	1.375	1.522
2009	42	42	54	1.796	1.548	1.796	1.249	1.198	1.249	1.029	1.020	1.029	1.753	1.522	1.753
2010	30	30	42	2.299	1.796	2.299	1.404	1.249	1.404	1.050	1.029	1.050	2.180	1.753	2.180
2011	18	18	30	3.794	2.299	3.794	1.826	1.404	1.826	1.135	1.050	1.135	3.362	2.180	3.362
2012	6	6	18	28.456	3.794	28.456	5.660	1.826	5.660	4.539	1.135	4.539	7.415	3.362	7.415

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

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

TT, WL, LMWL, LM, TP, CO

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	0.068	-	0.068
1984	342	342	354	0.121	0.068	0.121
1985	330	330	342	0.187	0.121	0.187
1986	318	318	330	0.249	0.187	0.249
1987	306	306	318	0.317	0.249	0.317
1988	294	294	306	0.355	0.317	0.355
1989	282	282	294	0.375	0.355	0.375
1990	270	270	282	0.429	0.375	0.429
1991	258	258	270	0.493	0.429	0.493
1992	246	246	258	0.590	0.493	0.590
1993	234	234	246	0.709	0.590	0.709
1994	222	222	234	0.853	0.709	0.853
1995	210	210	222	1.032	0.853	1.032
1996	198	198	210	1.210	1.032	1.210
1997	186	186	198	1.397	1.210	1.397
1998	174	174	186	1.686	1.397	1.686
1999	162	162	174	2.076	1.686	2.076
2000	150	150	162	2.558	2.076	2.558
2001	138	138	150	3.163	2.558	3.163
2002	126	126	138	3.941	3.163	3.941
2003	114	114	126	4.887	3.941	4.887
2004	102	102	114	6.000	4.887	6.000
2005	90	90	102	7.451	6.000	7.451
2006	78	78	90	9.507	7.451	9.507
2007	66	66	78	12.090	9.507	12.090
2008	54	54	66	15.526	12.090	15.526
2009	42	42	54	19.757	15.526	19.757
2010	30	30	42	25.767	19.757	25.767
2011	18	18	30	35.240	25.767	35.240
2012	6	6	18	48.318	35.240	48.318

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	79	617	1,631	2,613	3,502	4,461	5,600	6,376	7,192	8,095	8,465	8,741	8,960	9,115	9,214	9,274	9,314	9,352	9,380	9,413	9,426	9,429	9,430	9,431	9,432	9,433	9,434	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437
1978	84	660	1,743	2,828	4,003	5,338	6,412	7,418	8,413	8,883	9,249	9,527	9,750	9,964	10,172	10,264	10,341	10,405	10,426	10,472	10,488	10,510	10,513	10,526	10,533	10,540	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549		10,549
1979	90	702	1,836	3,073	4,473	5,540	6,628	7,704	8,153	8,510	8,775	8,971	9,138	9,317	9,496	9,583	9,642	9,661	9,693	9,734	9,768	9,789	9,802	9,813	9,820	9,826	9,836	9,843	9,850	9,851	9,853	9,856	9,856	9,859			9,859
1980	78	664	2,018	3,632	5,009	6,397	7,850	8,582	9,154	9,553	9,784	9,970	10,125	10,277	10,334	10,357	10,393	10,413	10,417	10,443	10,451	10,476	10,550	10,584	10,606	10,613	10,620	10,627	10,629	10,632	10,637	10,637	10,637				10,637
1981	118	945	2,552	3,758	5,112	6,707	7,438	8,130	8,678	9,055	9,335	9,560	9,720	9,845	9,908	9,950	9,988	10,037	10,068	10,104	10,105	10,108	10,110	10,113	10,122	10,124	10,140	10,141	10,143	10,143	10,143	10,143					10,143
1982	229	1,592	3,341	5,129	7,101	8,232	9,215	9,918	10,461	10,922	11,257	11,542	11,735	11,869	11,961	12,101	12,138	12,190	12,210	12,227	12,245	12,265	12,280	12,290	12,312	12,326	12,336	12,345	12,362	12,381	12,393						12,393
1983	209	1,424	3,485	5,618	6,928	8,042	8,946	9,657	10,201	10,656	11,026	11,258	11,382	11,493	11,558	11,664	11,707	11,720	11,742	11,757	11,782	11,804	11,823	11,827	11,829	11,830	11,831	11,832	11,832	11,832							11,832
1984	239	1,938	4,713	6,391	7,948	9,208	10,069	10,635	11,109	11,482	11,765	11,953	12,071	12,128	12,168	12,201	12,245	12,281	12,331	12,360	12,364	12,367	12,372	12,386	12,386	12,396	12,426	12,466	12,489								12,489
1985	374	2,371	4,584	6,309	7,790	8,978	9,827	10,413	10,970	11,361	11,598	11,698	11,749	11,839	11,876	11,936	11,979	11,993	11,995	12,010	12,031	12,064	12,070	12,090	12,090	12,091	12,092	12,093									12,093
1986	336	2,204	4,461	6,213	7,627	8,828	9,824	10,604	11,123	11,462	11,742	11,916	12,076	12,164	12,211	12,222	12,234	12,245	12,267	12,293	12,343	12,397	12,406	12,409	12,409	12,421	12,457										12,457
1987	353	2,550	5,782	8,205	10,309	12,131	13,358	14,214	14,735	15,125	15,381	15,540	15,628	15,724	15,792	15,835	15,923	15,999	16,050	16,075	16,076	16,089	16,105	16,106	16,106	16,129											16,129
1988	445	3,020	6,364	8,947	10,902	12,528	13,929	14,858	15,382	15,790	16,087	16,256	16,383	16,481	16,545	16,591	16,617	16,640	16,689	16,737	16,782	16,812	16,856	16,898	16,931												16,931
1989	477	3,275	6,957	9,515	11,372	12,765	13,847	14,513	15,018	15,370	15,752	15,953	16,166	16,290	16,379	16,498	16,614	16,691	16,809	16,905	16,968	16,979	16,984	17,000													17,000
1990	492	3,357	6,715	9,056	10,946	12,129	13,022	13,502	13,816	14,116	14,309	14,504	14,669	14,807	15,018	15,157	15,264	15,338	15,405	15,426	15,441	15,507	15,534														15,534
1991	599	4,854	7,840	10,125	11,676	12,804	13,473	13,998	14,404	14,587	14,720	14,865	14,964	15,067	15,143	15,245	15,335	15,425	15,497	15,533	15,590	15,635															15,635
1992	588	4,885	8,123	10,372	11,810	12,729	13,438	14,030	14,408	14,713	14,942	15,095	15,238	15,412	15,544	15,657	15,724	15,837	15,944	16,016	16,044																16,044
1993	797	5,532	8,571	10,282	11,326	12,021	12,521	12,885	13,256	13,469	13,612	13,735	13,882	14,064	14,158	14,264	14,363	14,437	14,509	14,557																	14,557
1994	691	5,290	8,103	9,621	10,692	11,589	12,345	12,742	13,089	13,436	13,734	13,945	14,085	14,308	14,501	14,599	14,634	14,674	14,705																		14,705
1995	689	4,972	7,396	8,784	9,834	10,752	11,386	11,826	12,141	12,427	12,762	12,993	13,167	13,310	13,359	13,393	13,438	13,475																			13,475
1996	676	4,952	7,292	8,763	9,658	10,435	11,032	11,381	11,702	11,998	12,198	12,414	12,652	12,935	13,171	13,381	13,526																				13,526
1997	722	4,660	7,045	8,458	9,694	10,518	11,059	11,568	11,948	12,272	12,582	12,819	12,972	13,091	13,202	13,347																					13,347
1998	700	4,875	7,479	9,357	10,749	11,678	12,329	12,858	13,282	13,609	14,050	14,351	14,619	14,845	15,039																						15,039
1999	816	5,660	8,404	10,212	11,408	12,395	13,212	13,777	14,109	14,426	14,752	15,081	15,295	15,499																							15,499
2000	922	6,041	9,195	11,276	12,715	13,974	14,718	15,268	15,781	16,282	16,755	17,187	17,587																								17,587
2001	978	6,427	9,894	12,441	14,230	15,719	16,869	17,775	18,459	19,101	19,512	19,889																									19,889
2002	755	5,885	9,096	11,301	12,942	14,238	15,253	16,148	16,867	17,497	17,915																										17,915
2003	978	6,561	10,656	13,292	15,487	17,239	18,484	19,580	20,278	20,748																											20,748
2004	870	5,659	8,915	11,158	12,797	14,285	15,638	16,595	17,323																												17,323
2005	953	5,986	9,289	11,279	12,985	14,234	15,226	16,053																													16,053
2006	748	4,811	7,828	9,820	11,365	12,678	13,747																														13,747
2007	840	5,687	8,855	11,299	13,094	14,712																															14,712
2008	905	5,355	8,518	10,927	13,030																																13,030
2009	942	5,859	10,063	13,146																																	13,146
2010	466	5,227	9,459																																		9,459
2011	439	4,915																																			4,915
2012	466																																				466
																																					488,299

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	7.855	2.643	1.602	1.340	1.274	1.255	1.139	1.128	1.125	1.046	1.033	1.025	1.017	1.011	1.007	1.004	1.004	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	7.855	2.640	1.623	1.415	1.334	1.201	1.157	1.134	1.056	1.041	1.030	1.023	1.022	1.021	1.009	1.008	1.006	1.002	1.004	1.002	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	7.786	2.617	1.674	1.456	1.238	1.196	1.162	1.058	1.044	1.031	1.022	1.019	1.020	1.019	1.009	1.006	1.002	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000				
1980	8.483	3.040	1.800	1.379	1.277	1.227	1.093	1.067	1.044	1.024	1.019	1.016	1.015	1.006	1.002	1.004	1.002	1.000	1.002	1.001	1.002	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000					
1981	8.006	2.700	1.473	1.360	1.312	1.109	1.093	1.067	1.043	1.031	1.024	1.017	1.013	1.006	1.004	1.004	1.005	1.003	1.004	1.000	1.000	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000						
1982	6.954	2.098	1.535	1.384	1.159	1.119	1.076	1.055	1.044	1.031	1.025	1.017	1.011	1.008	1.012	1.003	1.004	1.002	1.001	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001							
1983	6.825	2.447	1.612	1.233	1.161	1.112	1.080	1.056	1.045	1.035	1.021	1.011	1.010	1.006	1.009	1.004	1.001	1.002	1.001	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	8.122	2.432	1.356	1.244	1.159	1.094	1.056	1.045	1.034	1.025	1.016	1.010	1.005	1.003	1.003	1.004	1.003	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.002	1.003	1.002									
1985	6.332	1.933	1.376	1.235	1.152	1.095	1.060	1.054	1.036	1.021	1.009	1.004	1.008	1.003	1.005	1.004	1.001	1.000	1.001	1.002	1.003	1.001	1.002	1.000	1.000	1.000	1.000										
1986	6.557	2.024	1.393	1.228	1.157	1.113	1.079	1.049	1.030	1.024	1.015	1.013	1.007	1.004	1.001	1.001	1.001	1.002	1.002	1.004	1.004	1.001	1.000	1.000	1.001	1.003											
1987	7.222	2.268	1.419	1.256	1.177	1.101	1.064	1.037	1.026	1.017	1.010	1.006	1.006	1.004	1.003	1.006	1.005	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.001												
1988	6.785	2.108	1.406	1.219	1.149	1.112	1.067	1.035	1.027	1.019	1.010	1.008	1.006	1.004	1.003	1.002	1.001	1.003	1.003	1.003	1.002	1.003	1.002	1.002													
1989	6.867	2.124	1.368	1.195	1.122	1.085	1.048	1.035	1.023	1.025	1.013	1.013	1.008	1.005	1.007	1.007	1.005	1.007	1.006	1.004	1.001	1.000	1.001														
1990	6.827	2.000	1.349	1.209	1.108	1.074	1.037	1.023	1.022	1.014	1.014	1.011	1.009	1.014	1.009	1.007	1.005	1.004	1.001	1.001	1.004	1.002															
1991	8.102	1.615	1.291	1.153	1.097	1.052	1.039	1.029	1.013	1.009	1.010	1.007	1.007	1.005	1.007	1.006	1.006	1.005	1.002	1.004	1.003																
1992	8.313	1.663	1.277	1.139	1.078	1.056	1.044	1.027	1.021	1.016	1.010	1.009	1.011	1.009	1.007	1.004	1.007	1.007	1.004	1.002																	
1993	6.942	1.549	1.200	1.102	1.061	1.042	1.029	1.029	1.016	1.011	1.009	1.011	1.013	1.007	1.008	1.007	1.005	1.005	1.003																		
1994	7.659	1.532	1.187	1.111	1.084	1.065	1.032	1.027	1.027	1.022	1.015	1.010	1.016	1.013	1.007	1.002	1.003	1.002																			
1995	7.215	1.487	1.188	1.120	1.093	1.059	1.039	1.027	1.024	1.027	1.018	1.013	1.011	1.004	1.003	1.003	1.003																				
1996	7.321	1.472	1.202	1.102	1.080	1.057	1.032	1.028	1.025	1.017	1.018	1.019	1.022	1.018	1.016	1.011																					
1997	6.454	1.512	1.201	1.146	1.085	1.051	1.046	1.033	1.027	1.025	1.019	1.012	1.009	1.008	1.011																						
1998	6.961	1.534	1.251	1.149	1.086	1.056	1.043	1.033	1.025	1.032	1.021	1.019	1.015	1.013																							
1999	6.935	1.485	1.215	1.117	1.086	1.066	1.043	1.024	1.022	1.023	1.022	1.014	1.013																								
2000	6.551	1.522	1.226	1.128	1.099	1.053	1.037	1.034	1.032	1.029	1.026	1.023																									
2001	6.574	1.539	1.258	1.144	1.105	1.073	1.054	1.038	1.035	1.022	1.019																										
2002	7.799	1.546	1.242	1.145	1.100	1.071	1.059	1.044	1.037	1.024																											
2003	6.709	1.624	1.247	1.165	1.113	1.072	1.059	1.036	1.023																												
2004	6.506	1.575	1.252	1.147	1.116	1.095	1.061	1.044																													
2005	6.284	1.552	1.214	1.151	1.096	1.070	1.054																														
2006	6.434	1.627	1.254	1.157	1.116	1.084																															
2007	6.767	1.557	1.276	1.159	1.124																																
2008	5.916	1.591	1.283	1.192																																	
2009	6.218	1.717	1.306																																		
2010	11.225	1.810																																			
2011	11.183																																				
4 Yr Avg	8.636	1.669	1.280	1.165	1.113	1.080	1.058	1.041	1.032	1.024	1.022	1.017	1.015	1.011	1.009	1.006	1.004	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	8.262	1.660	1.267	1.161	1.113	1.078	1.057	1.039	1.030	1.026	1.022	1.017	1.014	1.011	1.009	1.006	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.718	1.633	1.262	1.160	1.110	1.074	1.052	1.036	1.029	1.024	1.021	1.016	1.014	1.010	1.008	1.006	1.005	1.005	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	8.661	1.705	1.289	1.170	1.112	1.083	1.058	1.041	1.031	1.025	1.022	1.019	1.013	1.013	1.010	1.005	1.004	1.005	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000		
5 Yr Wtd	7.527	1.660	1.267	1.161	1.113	1.078	1.057	1.039	1.030	1.026	1.022	1.018	1.014	1.011	1.009	1.005	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	7.086	1.611	1.256	1.151	1.105	1.070	1.050	1.035	1.028	1.023	1.018	1.014	1.013	1.010	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	7.100	1.610	1.255	1.156	1.108	1.075	1.055	1.036	1.032	1.025	1.020	1.015	1.012	1.009	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	7.550	1.700	1.320	1.190	1.130	1.090	1.060	1.044	1.034	1.025	1.021	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	7.500	1.650	1.280	1.160	1.113	1.080	1.057	1.040	1.032	1.025	1.021	1.016	1.014	1.011	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	28.456	3.794	2.299	1.796	1.548	1.391	1.288	1.218	1.171	1.135	1.107	1.085	1.068	1.053	1.041	1.033	1.026	1.021	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										9,446	9,449	9,448	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437
1978																									10,571	10,577	10,586	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549		10,549
1979																								9,862	9,867	9,853	9,939	9,881	9,875	9,871	9,855	9,856	9,856	9,867			9,867
1980																							10,578	10,643	10,639	10,624	10,645	10,627	10,629	10,651	10,637	10,637	10,637				10,637
1981																						10,134	10,129	10,133	10,138	10,140	10,148	10,143	10,146	10,143	10,143	10,143					10,143
1982																					12,286	12,468	12,392	12,384	12,468	12,338	12,358	12,372	12,411	12,411	12,400						12,400
1983																				11,757	11,801	11,859	11,936	11,845	11,829	11,830	11,831	11,832	11,832	11,832							11,832
1984																			12,389	12,360	12,374	12,406	12,403	12,424	12,416	12,396	12,479	12,477	12,492								12,492
1985																		12,007	12,002	12,010	12,036	12,218	12,078	12,096	12,090	12,091	12,092	12,093									12,093
1986																	12,248	12,312	12,279	12,293	12,346	12,570	12,555	12,409	12,409	12,448	12,475										12,475
1987																15,914	16,053	16,058	16,134	16,075	16,077	16,117	16,105	16,106	16,106	16,157											16,157
1988															16,587	16,633	16,650	16,730	16,808	16,737	16,809	16,876	16,915	16,966	16,991												16,991
1989														16,612	16,429	16,595	16,752	16,975	16,907	16,905	17,037	16,979	17,016	17,000													17,000
1990													14,859	14,931	15,063	15,240	15,423	15,459	15,503	15,426	15,478	15,547	15,534														15,534
1991												15,713	15,048	15,201	15,169	15,321	15,449	15,595	15,635	15,583	15,637	15,688															15,688
1992											15,859	15,992	15,434	15,772	15,573	15,735	15,835	16,003	16,114	16,081	16,092																16,092
1993										14,477	14,307	14,062	14,003	14,285	14,190	14,339	14,469	14,552	14,554	14,656																	14,656
1994									14,164	14,751	15,144	14,155	14,139	14,497	14,537	14,686	14,664	14,700	14,719																		14,719
1995								13,019	13,058	13,249	13,328	13,596	13,259	13,512	13,398	13,427	13,491	13,528																			13,528
1996							12,336	12,482	12,709	13,133	12,964	13,125	12,829	13,323	13,495	13,574	13,779																				13,779
1997						12,437	12,877	13,175	12,833	13,484	13,801	13,615	13,170	13,261	13,390	13,440																					13,440
1998					13,126	14,120	13,938	14,677	14,305	14,390	14,722	14,790	15,085	15,125	15,173																						15,173
1999				12,755	13,727	14,615	14,902	14,985	14,646	14,984	15,232	15,386	15,512	15,694																							15,694
2000			12,564	14,600	15,244	16,115	15,914	16,624	16,619	17,153	17,550	17,587	17,954																								17,954
2001		10,164	14,656	17,656	17,606	18,290	18,897	19,734	19,670	19,854	20,023	20,191																									20,191
2002	1,474	10,278	13,039	15,109	15,364	16,566	16,864	17,704	18,152	18,194	18,328																										18,328
2003	3,025	12,011	16,621	18,104	18,990	20,328	20,621	21,368	20,969	21,209																											21,209
2004	2,845	9,924	13,432	15,329	15,688	16,834	17,491	17,697	17,961																												17,961
2005	3,090	10,920	13,751	15,507	15,916	16,131	16,450	16,811																													16,811
2006	2,695	8,552	11,527	13,325	14,039	14,168	14,832																														14,832
2007	2,764	10,039	13,158	14,857	15,122	16,234																															16,234
2008	2,778	9,594	12,300	13,227	14,810																																14,810
2009	4,101	11,736	13,501	15,696																																	15,696
2010	3,467	8,592	12,495																																		12,495
2011	2,767	8,639																																			8,639
2012	2,726																																				2,726
																																					508,264

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979																								1.001	0.999	1.009	0.994	0.999	1.000	0.998	1.000	1.000	1.001				
1980																							1.006	1.000	0.999	1.002	0.998	1.000	1.002	0.999	1.000	1.000					
1981																						0.999	1.000	1.001	1.000	1.001	0.999	1.000	1.000	1.000	1.000						
1982																					1.015	0.994	0.999	1.007	0.990	1.002	1.001	1.003	1.000	0.999							
1983																				1.004	1.005	1.006	0.992	0.999	1.000	1.000	1.000	1.000	1.000								
1984																			0.998	1.001	1.003	1.000	1.002	0.999	0.998	1.007	1.000	1.001									
1985																		1.000	1.001	1.002	1.015	0.989	1.001	0.999	1.000	1.000	1.000										
1986																	1.005	0.997	1.001	1.004	1.018	0.999	0.988	1.000	1.003	1.002											
1987																1.009	1.000	1.005	0.996	1.000	1.002	0.999	1.000	1.000	1.003												
1988															1.003	1.001	1.005	1.005	0.996	1.004	1.004	1.002	1.003	1.002													
1989														0.989	1.010	1.009	1.013	0.996	1.000	1.008	0.997	1.002	0.999														
1990													1.005	1.009	1.012	1.012	1.002	1.003	0.995	1.003	1.004	0.999															
1991												0.958	1.010	0.998	1.010	1.008	1.009	1.003	0.997	1.003	1.003																
1992											1.008	0.965	1.022	0.987	1.010	1.006	1.011	1.007	0.998	1.001																	
1993										0.988	0.983	0.996	1.020	0.993	1.011	1.009	1.006	1.000	1.007																		
1994									1.041	1.027	0.935	0.999	1.025	1.003	1.010	0.999	1.002	1.001																			
1995								1.003	1.015	1.006	1.020	0.975	1.019	0.992	1.002	1.005	1.003																				
1996							1.012	1.018	1.033	0.987	1.012	0.977	1.039	1.013	1.006	1.015																					
1997						1.035	1.023	0.974	1.051	1.023	0.987	0.967	1.007	1.010	1.004																						
1998					1.076	0.987	1.053	0.975	1.006	1.023	1.005	1.020	1.003	1.003																							
1999				1.076	1.065	1.020	1.006	0.977	1.023	1.017	1.010	1.008	1.012																								
2000			1.162	1.044	1.057	0.988	1.045	1.000	1.032	1.023	1.002	1.021																									
2001		1.442	1.205	0.997	1.039	1.033	1.044	0.997	1.009	1.008	1.008																										
2002	6.973	1.269	1.159	1.017	1.078	1.018	1.050	1.025	1.002	1.007																											
2003	3.971	1.384	1.089	1.049	1.070	1.014	1.036	0.981	1.011																												
2004	3.489	1.353	1.141	1.023	1.073	1.039	1.012	1.015																													
2005	3.534	1.259	1.128	1.026	1.013	1.020	1.022																														
2006	3.173	1.348	1.156	1.054	1.009	1.047																															
2007	3.632	1.311	1.129	1.018	1.074																																
2008	3.453	1.282	1.075	1.120																																	
2009	2.862	1.150	1.163																																		
2010	2.478	1.454																																			
2011	3.122																																				
3 Yr Avg	2.821	1.296	1.122	1.064	1.032	1.035	1.023	1.007	1.008	1.013	1.007	1.016	1.007	1.009	1.004	1.006	1.004	1.003	1.001	1.003	1.001	1.001	1.001	1.001	1.002	1.003	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	3.109	1.309	1.130	1.048	1.048	1.028	1.033	1.004	1.016	1.016	1.002	0.999	1.016	1.004	1.006	1.007	1.006	1.003	0.999	1.004	1.002	1.000	0.998	1.000	1.001	1.002	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	3.179	1.308	1.126	1.044	1.051	1.023	1.031	0.996	1.019	1.013	1.006	0.995	1.018	1.000	1.008	1.008	1.007	1.002	0.998	1.003	1.006	0.999	0.998	1.001	0.999	1.002	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	2.803	1.280	1.124	1.062	1.032	1.035	1.024	1.006	1.008	1.013	1.007	1.016	1.007	1.008	1.004	1.006	1.004	1.003	1.000	1.002	1.001	1.001	1.001	1.001	1.002	1.003	1.000	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	3.061	1.298	1.130	1.046	1.049	1.027	1.033	1.003	1.015	1.015	1.003	1.001	1.015	1.004	1.007	1.007	1.006	1.003	0.999	1.004	1.002	1.000	0.999	1.000	1.001	1.002	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	3.142	1.300	1.125	1.042	1.052	1.022	1.031	0.996	1.018	1.013	1.006	0.997	1.017	1.000	1.008	1.008	1.007	1.002	0.998	1.003	1.005	0.999	0.998	1.001	0.999	1.002	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	3.100	1.242	1.120	1.032	1.033	1.024	1.033	1.000	1.014	1.016	1.005	0.999	1.015	1.005	1.006	1.004	1.006	1.003	0.998	1.005	1.002	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.001
PA Sel.	3.850	1.300	1.155	1.085	1.047	1.035	1.023	1.019	1.012	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Selected	3.100	1.300	1.125	1.042	1.052	1.022	1.031	0.996	1.018	1.013	1.006	0.997	1.017	1.000	1.008	1.008	1.007	1.002	0.998	1.003	1.005	0.999	0.998	1.001	0.999	1.002	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000		
Cumulative	5.660	1.826	1.404	1.249	1.198	1.139	1.114	1.081	1.085	1.066	1.052	1.046	1.049	1.031	1.031	1.023	1.015	1.009	1.006	1.008	1.005	0.999	1.000	1.002	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										13	14	11	0	0	0	0	0	0	0	0	-
1978																									39	37	37	0	0	0	0	0	0	0	0		-
1979																								49	47	26	102	38	25	20	2	0	0	8			8
1980																							27	59	34	11	25	0	0	19	0	0	0				-
1981																						27	20	20	17	16	8	2	3	0	0	0					-
1982																					41	203	112	94	156	12	22	27	49	31	7						7
1983																				0	19	55	113	18	0	0	0	0	0	0							-
1984																			58	0	9	39	31	38	29	0	54	10	4								4
1985																		15	7	0	5	154	8	6	0	0	0	0									-
1986																	14	67	11	0	3	174	149	0	0	27	19										19
1987																80	130	59	83	0	1	28	0	0	0	28											28
1988															42	42	33	90	118	0	26	63	59	68	60												60
1989														322	50	96	138	284	97	0	69	0	32	1													1
1990													191	124	45	83	159	121	98	0	37	40	0														0
1991												848	84	133	26	76	113	170	138	50	47	53															53
1992											917	897	195	360	29	78	110	166	170	65	48																48
1993										1,008	695	327	121	222	32	75	106	115	45	99																	99
1994									1,076	1,315	1,409	210	54	189	37	87	30	26	14																		14
1995								1,192	917	822	566	603	92	202	39	35	53	53																			53
1996							1,304	1,101	1,007	1,135	766	710	177	388	324	193	253																				253
1997						1,919	1,818	1,607	885	1,213	1,219	796	198	170	188	93																					93
1998					2,378	2,442	1,609	1,819	1,024	781	672	439	466	280	134																						134
1999				2,543	2,318	2,220	1,690	1,209	537	558	480	305	217	195																							195
2000			3,368	3,324	2,530	2,140	1,196	1,356	838	871	795	400	367																								367
2001		3,737	4,762	5,214	3,375	2,571	2,028	1,959	1,211	754	510	302																									302
2002	719	4,393	3,942	3,808	2,422	2,328	1,611	1,556	1,285	698	413																										413
2003	2,047	5,450	5,964	4,811	3,503	3,089	2,137	1,788	691	461																											461
2004	1,975	4,265	4,516	4,171	2,891	2,549	1,853	1,102	638																												638
2005	2,138	4,934	4,462	4,228	2,931	1,896	1,224	758																													758
2006	1,948	3,741	3,699	3,506	2,674	1,491	1,085																														1,085
2007	1,923	4,352	4,303	3,558	2,028	1,521																															1,521
2008	1,873	4,239	3,781	2,300	1,781																																1,781
2009	3,159	5,877	3,438	2,550																																	2,550
2010	3,002	3,365	3,035																																		3,035
2011	2,327	3,724																																			3,724
2012	2,260																																				2,260
																																					19,965

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										99.9%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									99.6%	99.7%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								99.5%	99.5%	99.7%	99.0%	99.6%	99.7%	99.8%	100.0%	100.0%	100.0%	99.9%			99.9%
1980																							99.7%	99.4%	99.7%	99.9%	99.8%	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%				100.0%
1981																						99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					99.7%	98.4%	99.1%	99.2%	98.7%	99.9%	99.8%	99.8%	99.6%	99.8%	99.9%						99.9%
1983																				100.0%	99.8%	99.5%	99.1%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			99.5%	100.0%	99.9%	99.7%	99.7%	99.7%	99.8%	100.0%	99.6%	99.9%	100.0%								100.0%
1985																		99.9%	99.9%	100.0%	100.0%	98.7%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	99.9%	99.5%	99.9%	100.0%	100.0%	98.6%	98.8%	100.0%	100.0%	99.8%	99.9%										99.9%
1987																99.5%	99.2%	99.6%	99.5%	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	99.8%											99.8%
1988															99.7%	99.7%	99.8%	99.5%	99.3%	100.0%	99.8%	99.6%	99.7%	99.6%	99.6%												99.6%
1989														98.1%	99.7%	99.4%	99.2%	98.3%	99.4%	100.0%	99.6%	100.0%	99.8%	100.0%													100.0%
1990													98.7%	99.2%	99.7%	99.5%	99.0%	99.2%	99.4%	100.0%	99.8%	99.7%	100.0%														100.0%
1991												94.6%	99.4%	99.1%	99.8%	99.5%	99.3%	98.9%	99.1%	99.7%	99.7%	99.7%															99.7%
1992											94.2%	94.4%	98.7%	97.7%	99.8%	99.5%	99.3%	99.0%	98.9%	99.6%	99.7%																99.7%
1993										93.0%	95.1%	97.7%	99.1%	98.4%	99.8%	99.5%	99.3%	99.2%	99.7%	99.3%																	99.3%
1994									92.4%	91.1%	90.7%	98.5%	99.6%	98.7%	99.7%	99.4%	99.8%	99.8%	99.9%																		99.9%
1995								90.8%	93.0%	93.8%	95.8%	95.6%	99.3%	98.5%	99.7%	99.7%	99.6%	99.6%																			99.6%
1996							89.4%	91.2%	92.1%	91.4%	94.1%	94.6%	98.6%	97.1%	97.6%	98.6%	98.2%																					98.2%
1997						84.6%	85.9%	87.8%	93.1%	91.0%	91.2%	94.2%	98.5%	98.7%	98.6%	99.3%																						99.3%
1998					81.9%	82.7%	88.5%	87.6%	92.8%	94.6%	95.4%	97.0%	96.9%	98.1%	99.1%																							99.1%
1999				80.1%	83.1%	84.8%	88.7%	91.9%	96.3%	96.3%	96.8%	98.0%	98.6%	98.8%																								98.8%
2000			73.2%	77.2%	83.4%	86.7%	92.5%	91.8%	95.0%	94.9%	95.5%	97.7%	98.0%																									98.0%
2001		63.2%	67.5%	70.5%	80.8%	85.9%	89.3%	90.1%	93.8%	96.2%	97.5%	98.5%																										98.5%
2002	51.2%	57.3%	69.8%	74.8%	84.2%	85.9%	90.4%	91.2%	92.9%	96.2%	97.7%																											97.7%
2003	32.3%	54.6%	64.1%	73.4%	81.6%	84.8%	89.6%	91.6%	96.7%	97.8%																												97.8%
2004	30.6%	57.0%	66.4%	72.8%	81.6%	84.9%	89.4%	93.8%	96.4%																													96.4%
2005	30.8%	54.8%	67.6%	72.7%	81.6%	88.2%	92.6%	95.5%																														95.5%
2006	27.7%	56.3%	67.9%	73.7%	81.0%	89.5%	92.7%																															92.7%
2007	30.4%	56.6%	67.3%	76.1%	86.6%	90.6%																																90.6%
2008	32.6%	55.8%	69.3%	82.6%	88.0%																																	88.0%
2009	23.0%	49.9%	74.5%	83.8%																																		83.8%
2010	13.4%	60.8%	75.7%																																			75.7%
2011	15.9%	56.9%																																				56.9%
2012	17.1%																																					17.1%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.15%	1.17%	3.09%	4.95%	6.64%	8.45%	10.61%	12.08%	13.63%	15.34%	16.04%	16.57%	16.98%	17.27%	17.46%	17.58%	17.65%	17.72%	17.78%	17.84%	17.86%	17.87%	17.87%	17.87%	17.87%	17.88%	17.88%	17.88%	17.88%	17.88%	17.88%	0.18%	0.18%	0.18%	0.18%	0.18%	5,276,573
1978	0.16%	1.26%	3.32%	5.38%	7.62%	10.16%	12.20%	14.12%	16.01%	16.91%	17.60%	18.13%	18.56%	18.96%	19.36%	19.53%	19.68%	19.80%	19.84%	19.93%	19.96%	20.00%	20.01%	20.03%	20.05%	20.06%	20.08%	20.08%	20.08%	20.08%	20.08%	0.20%	0.20%	0.20%	0.20%		5,254,386
1979	0.17%	1.36%	3.55%	5.95%	8.66%	10.73%	12.83%	14.92%	15.79%	16.48%	16.99%	17.37%	17.69%	18.04%	18.39%	18.56%	18.67%	18.71%	18.77%	18.85%	18.91%	18.95%	18.98%	19.00%	19.02%	19.03%	19.05%	19.06%	19.07%	19.07%	19.08%	0.19%	0.19%	0.19%			5,164,474
1980	0.15%	1.30%	3.96%	7.13%	9.84%	12.56%	15.42%	16.86%	17.98%	18.76%	19.22%	19.58%	19.89%	20.19%	20.30%	20.34%	20.41%	20.45%	20.46%	20.51%	20.53%	20.58%	20.72%	20.79%	20.83%	20.85%	20.86%	20.87%	20.88%	20.88%	20.89%	0.21%	0.21%				5,091,177
1981	0.24%	1.93%	5.20%	7.66%	10.42%	13.66%	15.15%	16.56%	17.68%	18.45%	19.02%	19.48%	19.80%	20.06%	20.19%	20.27%	20.35%	20.45%	20.51%	20.58%	20.59%	20.59%	20.60%	20.60%	20.62%	20.62%	20.66%	20.66%	20.66%	20.66%	20.66%	0.21%					4,908,624
1982	0.43%	3.02%	6.34%	9.74%	13.48%	15.63%	17.50%	18.83%	19.86%	20.74%	21.38%	21.92%	22.28%	22.54%	22.71%	22.98%	23.05%	23.15%	23.19%	23.22%	23.25%	23.29%	23.32%	23.34%	23.38%	23.41%	23.43%	23.44%	23.47%	23.51%	23.53%						5,266,185
1983	0.39%	2.68%	6.56%	10.57%	13.03%	15.13%	16.83%	18.16%	19.19%	20.04%	20.74%	21.17%	21.41%	21.62%	21.74%	21.94%	22.02%	22.04%	22.09%	22.11%	22.16%	22.20%	22.24%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%							5,316,747
1984	0.44%	3.59%	8.74%	11.84%	14.73%	17.07%	18.66%	19.71%	20.59%	21.28%	21.80%	22.15%	22.37%	22.48%	22.55%	22.61%	22.69%	22.76%	22.85%	22.91%	22.92%	22.92%	22.93%	22.96%	22.96%	22.97%	23.03%	23.10%	23.15%								5,395,574
1985	0.68%	4.31%	8.32%	11.46%	14.15%	16.30%	17.85%	18.91%	19.92%	20.63%	21.06%	21.24%	21.34%	21.50%	21.57%	21.68%	21.75%	21.78%	21.78%	21.81%	21.85%	21.91%	21.92%	21.96%	21.96%	21.96%	21.96%	21.96%									5,506,356
1986	0.58%	3.79%	7.67%	10.69%	13.12%	15.19%	16.90%	18.24%	19.14%	19.72%	20.20%	20.50%	20.78%	20.93%	21.01%	21.03%	21.05%	21.07%	21.11%	21.15%	21.24%	21.33%	21.34%	21.35%	21.35%	21.37%	21.43%										5,812,249
1987	0.57%	4.12%	9.34%	13.25%	16.65%	19.59%	21.57%	22.95%	23.79%	24.42%	24.83%	25.09%	25.23%	25.39%	25.50%	25.57%	25.71%	25.83%	25.92%	25.96%	25.96%	25.98%	26.00%	26.01%	26.01%	26.04%											6,193,181
1988	0.69%	4.66%	9.81%	13.80%	16.81%	19.32%	21.48%	22.91%	23.72%	24.35%	24.81%	25.07%	25.27%	25.42%	25.51%	25.59%	25.63%	25.66%	25.74%	25.81%	25.88%	25.93%	25.99%	26.06%	26.11%												6,484,397
1989	0.72%	4.93%	10.48%	14.33%	17.13%	19.22%	20.85%	21.86%	22.62%	23.15%	23.72%	24.02%	24.34%	24.53%	24.67%	24.85%	25.02%	25.14%	25.31%	25.46%	25.55%	25.57%	25.58%	25.60%													6,640,304
1990	0.71%	4.81%	9.63%	12.99%	15.70%	17.39%	18.67%	19.36%	19.81%	20.24%	20.52%	20.80%	21.04%	21.23%	21.54%	21.74%	21.89%	22.00%	22.09%	22.12%	22.14%	22.24%	22.28%														6,973,268
1991	0.84%	6.80%	10.98%	14.18%	16.36%	17.94%	18.87%	19.61%	20.18%	20.43%	20.62%	20.82%	20.96%	21.11%	21.21%	21.35%	21.48%	21.61%	21.71%	21.76%	21.84%	21.90%															7,138,884
1992	0.85%	7.03%	11.68%	14.92%	16.99%	18.31%	19.33%	20.18%	20.73%	21.16%	21.49%	21.71%	21.92%	22.17%	22.36%	22.52%	22.62%	22.78%	22.94%	23.04%	23.08%																6,951,801
1993	1.15%	7.95%	12.32%	14.78%	16.28%	17.28%	18.00%	18.53%	19.06%	19.37%	19.57%	19.75%	19.96%	20.22%	20.36%	20.51%	20.65%	20.76%	20.86%	20.93%																	6,954,996
1994	0.96%	7.33%	11.22%	13.32%	14.81%	16.05%	17.09%	17.64%	18.12%	18.61%	19.02%	19.31%	19.50%	19.81%	20.08%	20.22%	20.26%	20.32%	20.36%																		7,221,716
1995	0.95%	6.83%	10.16%	12.07%	13.51%	14.77%	15.64%	16.25%	16.68%	17.07%	17.53%	17.85%	18.09%	18.29%	18.35%	18.40%	18.46%	18.51%																			7,279,180
1996	0.95%	6.96%	10.24%	12.31%	13.57%	14.66%	15.50%	15.99%	16.44%	16.85%	17.13%	17.44%	17.77%	18.17%	18.50%	18.79%	19.00%																				7,119,619
1997	1.03%	6.65%	10.05%	12.06%	13.83%	15.00%	15.77%	16.50%	17.04%	17.50%	17.95%	18.28%	18.50%	18.67%	18.83%	19.04%																					7,011,137
1998	1.00%	6.99%	10.72%	13.42%	15.41%	16.74%	17.68%	18.44%	19.04%	19.51%	20.15%	20.58%	20.96%	21.29%	21.56%																						6,974,036
1999	1.15%	8.00%	11.88%	14.43%	16.13%	17.52%	18.67%	19.47%	19.94%	20.39%	20.85%	21.32%	21.62%	21.91%																							7,074,826
2000	1.28%	8.40%	12.79%	15.68%	17.69%	19.44%	20.47%	21.24%	21.95%	22.65%	23.30%	23.91%	24.46%																								7,189,648
2001	1.32%	8.67%	13.35%	16.79%	19.20%	21.21%	22.76%	23.99%	24.91%	25.78%	26.33%	26.84%																									7,410,279
2002	1.05%	8.20%	12.67%	15.74%	18.02%	19.83%	21.24%	22.49%	23.49%	24.37%	24.95%																										7,180,173
2003	1.35%	9.07%	14.73%	18.37%	21.40%	23.82%	25.54%	27.06%	28.02%	28.67%																											7,236,443
2004	1.15%	7.49%	11.81%	14.78%	16.95%	18.92%	20.71%	21.98%	22.94%																												7,550,966
2005	1.26%	7.94%	12.33%	14.97%	17.23%	18.89%	20.20%	21.30%																													7,536,083
2006	0.96%	6.18%	10.06%	12.61%	14.60%	16.28%	17.66%																														7,785,410
2007	1.08%	7.33%	11.41%	14.56%	16.88%	18.96%																															7,758,240
2008	1.19%	7.03%	11.19%	14.35%	17.11%																																7,613,102
2009	1.27%	7.89%	13.56%	17.71%																																	7,422,640
2010	0.62%	6.97%	12.61%																																		7,501,912
2011	0.59%	6.55%																																			7,501,057
2012	0.62%																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										17.90%	17.91%	17.91%	17.88%	17.88%	17.88%	0.18%	0.18%	0.18%	0.18%	0.18%	5,276,573
1978																									20.12%	20.13%	20.15%	20.08%	20.08%	20.08%	20.08%	0.20%	0.20%	0.20%	0.20%		5,254,386
1979																								19.10%	19.11%	19.08%	19.24%	19.13%	19.12%	19.11%	19.08%	0.19%	0.19%	0.19%			5,164,474
1980																							20.78%	20.90%	20.90%	20.87%	20.91%	20.87%	20.88%	20.92%	20.89%	0.21%	0.21%				5,091,177
1981																						20.65%	20.64%	20.64%	20.65%	20.66%	20.67%	20.66%	20.67%	20.66%	20.66%	0.21%					4,908,624
1982																					23.33%	23.68%	23.53%	23.52%	23.68%	23.43%	23.47%	23.49%	23.57%	23.57%	23.55%						5,266,185
1983																				22.11%	22.20%	22.31%	22.45%	22.28%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%							5,316,747
1984																			22.96%	22.91%	22.93%	22.99%	22.99%	23.03%	23.01%	22.97%	23.13%	23.12%	23.15%								5,395,574
1985																		21.81%	21.80%	21.81%	21.86%	22.19%	21.93%	21.97%	21.96%	21.96%	21.96%	21.96%									5,506,356
1986																	21.07%	21.18%	21.13%	21.15%	21.24%	21.63%	21.60%	21.35%	21.35%	21.42%	21.46%										5,812,249
1987																25.70%	25.92%	25.93%	26.05%	25.96%	25.96%	26.02%	26.00%	26.01%	26.01%	26.09%											6,193,181
1988															25.58%	25.65%	25.68%	25.80%	25.92%	25.81%	25.92%	26.02%	26.09%	26.16%	26.20%												6,484,397
1989														25.02%	24.74%	24.99%	25.23%	25.56%	25.46%	25.46%	25.66%	25.57%	25.63%	25.60%													6,640,304
1990													21.31%	21.41%	21.60%	21.85%	22.12%	22.17%	22.23%	22.12%	22.20%	22.30%	22.28%														6,973,268
1991												22.01%	21.08%	21.29%	21.25%	21.46%	21.64%	21.85%	21.90%	21.83%	21.90%	21.98%															7,138,884
1992											22.81%	23.00%	22.20%	22.69%	22.40%	22.64%	22.78%	23.02%	23.18%	23.13%	23.15%																6,951,801
1993										20.82%	20.57%	20.22%	20.13%	20.54%	20.40%	20.62%	20.80%	20.92%	20.93%	21.07%																	6,954,996
1994									19.61%	20.43%	20.97%	19.60%	19.58%	20.07%	20.13%	20.34%	20.31%	20.36%	20.38%																		7,221,716
1995								17.88%	17.94%	18.20%	18.31%	18.68%	18.22%	18.56%	18.41%	18.45%	18.53%	18.59%																			7,279,180
1996							17.33%	17.53%	17.85%	18.45%	18.21%	18.43%	18.02%	18.71%	18.95%	19.07%	19.35%																				7,119,619
1997						17.74%	18.37%	18.79%	18.30%	19.23%	19.68%	19.42%	18.78%	18.91%	19.10%	19.17%																					7,011,137
1998					18.82%	20.25%	19.99%	21.05%	20.51%	20.63%	21.11%	21.21%	21.63%	21.69%	21.76%																						6,974,036
1999				18.03%	19.40%	20.66%	21.06%	21.18%	20.70%	21.18%	21.53%	21.75%	21.93%	22.18%																							7,074,826
2000			17.47%	20.31%	21.20%	22.41%	22.13%	23.12%	23.12%	23.86%	24.41%	24.46%	24.97%																								7,189,648
2001		13.72%	19.78%	23.83%	23.76%	24.68%	25.50%	26.63%	26.54%	26.79%	27.02%	27.25%																									7,410,279
2002	2.05%	14.31%	18.16%	21.04%	21.40%	23.07%	23.49%	24.66%	25.28%	25.34%	25.53%																										7,180,173
2003	4.18%	16.60%	22.97%	25.02%	26.24%	28.09%	28.50%	29.53%	28.98%	29.31%																											7,236,443
2004	3.77%	13.14%	17.79%	20.30%	20.78%	22.29%	23.16%	23.44%	23.79%																												7,550,966
2005	4.10%	14.49%	18.25%	20.58%	21.12%	21.40%	21.83%	22.31%																													7,536,083
2006	3.46%	10.98%	14.81%	17.12%	18.03%	18.20%	19.05%																														7,785,410
2007	3.56%	12.94%	16.96%	19.15%	19.49%	20.92%																															7,758,240
2008	3.65%	12.60%	16.16%	17.37%	19.45%																																7,613,102
2009	5.52%	15.81%	18.19%	21.15%																																	7,422,640
2010	4.62%	11.45%	16.66%																																		7,501,912
2011	3.69%	11.52%																																			7,501,057
2012	3.60%																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

REPORTED TT, WL, LMWL, LM, TP, CO CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	370	829	854	865	870	878	883	889	892	892	893	893	893	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894						894
1983	373	831	868	888	899	911	913	914	917	920	921	921	922	922	923	923	923	923	923	923	923	923	923	923	923	923	923	923	923	923							923
1984	391	863	900	915	927	933	936	938	940	942	943	944	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945								945
1985	454	975	1,004	1,028	1,037	1,045	1,046	1,049	1,049	1,054	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055									1,055
1986	454	1,004	1,044	1,061	1,072	1,081	1,086	1,088	1,089	1,091	1,091	1,091	1,091	1,091	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092										1,092
1987	414	993	1,034	1,056	1,066	1,071	1,077	1,078	1,079	1,081	1,081	1,082	1,083	1,083	1,083	1,084	1,084	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085											1,085
1988	514	1,132	1,181	1,198	1,212	1,225	1,233	1,238	1,238	1,238	1,240	1,240	1,241	1,241	1,241	1,241	1,242	1,242	1,242	1,242	1,242	1,242	1,242	1,242	1,242												1,242
1989	512	1,215	1,253	1,278	1,295	1,302	1,308	1,314	1,316	1,319	1,319	1,320	1,320	1,321	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322													1,322
1990	533	1,180	1,225	1,243	1,252	1,263	1,268	1,269	1,272	1,275	1,276	1,276	1,276	1,277	1,277	1,277	1,277	1,278	1,278	1,279	1,279	1,280	1,280														1,280
1991	564	1,178	1,218	1,233	1,249	1,257	1,259	1,264	1,268	1,270	1,270	1,271	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272															1,272
1992	527	1,256	1,303	1,326	1,335	1,342	1,345	1,346	1,346	1,347	1,347	1,348	1,349	1,350	1,351	1,351	1,351	1,351	1,351	1,351	1,351																1,351
1993	326	1,203	1,342	1,378	1,392	1,397	1,404	1,409	1,409	1,411	1,411	1,414	1,414	1,414	1,415	1,415	1,416	1,417	1,417	1,417																	1,417
1994	256	1,151	1,278	1,304	1,316	1,325	1,329	1,330	1,333	1,333	1,333	1,334	1,334	1,336	1,336	1,336	1,336	1,337	1,337																		1,337
1995	263	1,115	1,218	1,243	1,253	1,262	1,264	1,267	1,270	1,272	1,274	1,276	1,278	1,279	1,279	1,280	1,280	1,280																			1,280
1996	291	1,103	1,189	1,220	1,229	1,233	1,235	1,238	1,241	1,242	1,243	1,243	1,245	1,246	1,247	1,247	1,247																				1,247
1997	281	971	1,052	1,074	1,088	1,099	1,102	1,103	1,104	1,104	1,105	1,105	1,105	1,105	1,106	1,106																					1,106
1998	274	915	983	1,007	1,021	1,027	1,032	1,034	1,035	1,037	1,038	1,038	1,038	1,038	1,038																						1,038
1999	308	1,035	1,111	1,129	1,138	1,142	1,147	1,147	1,148	1,149	1,152	1,153	1,154	1,154																							1,154
2000	324	1,065	1,147	1,172	1,182	1,187	1,187	1,188	1,190	1,190	1,194	1,196	1,198																								1,198
2001	317	1,055	1,136	1,156	1,164	1,170	1,174	1,175	1,180	1,184	1,184	1,187																									1,187
2002	264	982	1,055	1,068	1,073	1,076	1,079	1,082	1,082	1,084	1,085																										1,085
2003	304	981	1,053	1,065	1,075	1,082	1,087	1,088	1,089	1,089																											1,089
2004	292	914	974	991	1,005	1,012	1,016	1,020	1,022																												1,022
2005	278	869	931	943	952	960	961	964																													964
2006	225	757	817	833	842	844	846																														846
2007	233	776	828	841	843	847																															847
2008	244	707	762	785	792																																792
2009	228	643	694	713																																	713
2010	119	575	635																																		635
2011	112	521																																			521
2012	132																																				132
																																					32,071

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.241	1.030	1.013	1.006	1.009	1.006	1.007	1.003	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.228	1.045	1.023	1.012	1.013	1.002	1.001	1.003	1.003	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.207	1.043	1.017	1.013	1.006	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.148	1.030	1.024	1.009	1.008	1.001	1.003	1.000	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.211	1.040	1.016	1.010	1.008	1.005	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.399	1.041	1.021	1.009	1.005	1.006	1.001	1.001	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.202	1.043	1.014	1.012	1.011	1.007	1.004	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.373	1.031	1.020	1.013	1.005	1.005	1.005	1.002	1.002	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.214	1.038	1.015	1.007	1.009	1.004	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.000															
1991	2.089	1.034	1.012	1.013	1.006	1.002	1.004	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.383	1.037	1.018	1.007	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.690	1.116	1.027	1.010	1.004	1.005	1.004	1.000	1.001	1.000	1.002	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000																		
1994	4.496	1.110	1.020	1.009	1.007	1.003	1.001	1.002	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000																			
1995	4.240	1.092	1.021	1.008	1.007	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000																				
1996	3.790	1.078	1.026	1.007	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000																					
1997	3.456	1.083	1.021	1.013	1.010	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000																						
1998	3.339	1.074	1.024	1.014	1.006	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000																							
1999	3.360	1.073	1.016	1.008	1.004	1.004	1.000	1.001	1.001	1.003	1.001	1.001	1.000																								
2000	3.287	1.077	1.022	1.009	1.004	1.000	1.001	1.002	1.000	1.003	1.002	1.002																									
2001	3.328	1.077	1.018	1.007	1.005	1.003	1.001	1.004	1.003	1.000	1.003																										
2002	3.720	1.074	1.012	1.005	1.003	1.003	1.003	1.000	1.002	1.001																											
2003	3.227	1.073	1.011	1.009	1.007	1.005	1.001	1.001	1.000																												
2004	3.130	1.066	1.017	1.014	1.007	1.004	1.004	1.002																													
2005	3.126	1.071	1.013	1.010	1.008	1.001	1.003																														
2006	3.364	1.079	1.020	1.011	1.002	1.002																															
2007	3.330	1.067	1.016	1.002	1.005																																
2008	2.898	1.078	1.030	1.009																																	
2009	2.820	1.079	1.027																																		
2010	4.832	1.104																																			
2011	4.652																																				
3 Yr Avg	4.101	1.087	1.024	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.706	1.082	1.021	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.575	1.078	1.019	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.789	1.086	1.024	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.442	1.080	1.021	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	3.369	1.076	1.018	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	4.000	1.079	1.021	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.000
PA Sel.	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Selected	4.000	1.080	1.021	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	4.539	1.135	1.050	1.029	1.020	1.014	1.010	1.008	1.006	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	619	1,920	3,912	5,930	8,163	9,376	10,436	11,156	11,727	12,245	12,605	12,925	13,141	13,277	13,379	13,536	13,577	13,635	13,658	13,676	13,697	13,719	13,736	13,747	13,771	13,788	13,799	13,809	13,827	13,849	13,862						13,862
1983	559	1,714	4,015	6,327	7,706	8,828	9,799	10,566	11,124	11,583	11,972	12,223	12,345	12,465	12,522	12,637	12,684	12,697	12,722	12,738	12,765	12,788	12,809	12,814	12,816	12,816	12,818	12,819	12,819	12,819							12,819
1984	610	2,246	5,237	6,984	8,574	9,869	10,758	11,338	11,818	12,189	12,476	12,662	12,774	12,833	12,876	12,911	12,958	12,995	13,048	13,080	13,084	13,087	13,092	13,107	13,107	13,117	13,149	13,192	13,215								13,215
1985	825	2,431	4,565	6,137	7,512	8,591	9,395	9,926	10,458	10,779	10,994	11,088	11,136	11,221	11,257	11,314	11,354	11,367	11,370	11,384	11,403	11,435	11,441	11,459	11,459	11,461	11,462	11,463									11,463
1986	740	2,195	4,273	5,856	7,115	8,166	9,046	9,746	10,214	10,506	10,762	10,922	11,069	11,149	11,182	11,192	11,203	11,214	11,234	11,258	11,303	11,352	11,361	11,364	11,364	11,375	11,407										11,407
1987	853	2,568	5,592	7,770	9,671	11,327	12,403	13,186	13,656	13,992	14,228	14,363	14,431	14,519	14,581	14,608	14,689	14,745	14,793	14,816	14,816	14,828	14,843	14,844	14,844	14,865											14,865
1988	866	2,667	5,389	7,468	8,995	10,227	11,297	12,002	12,425	12,755	12,973	13,109	13,201	13,280	13,332	13,369	13,379	13,398	13,438	13,476	13,512	13,536	13,572	13,605	13,632												13,632
1989	932	2,696	5,552	7,445	8,782	9,804	10,586	11,045	11,412	11,653	11,942	12,086	12,247	12,332	12,390	12,480	12,567	12,625	12,715	12,788	12,835	12,844	12,847	12,859													12,859
1990	923	2,845	5,482	7,286	8,743	9,604	10,270	10,640	10,862	11,071	11,214	11,367	11,496	11,595	11,761	11,870	11,953	12,001	12,054	12,061	12,073	12,115	12,136														12,136
1991	1,062	4,121	6,437	8,212	9,348	10,186	10,701	11,075	11,359	11,486	11,591	11,695	11,764	11,846	11,905	11,985	12,056	12,127	12,183	12,212	12,256	12,292															12,292
1992	1,115	3,889	6,234	7,822	8,846	9,485	9,991	10,423	10,704	10,923	11,093	11,198	11,296	11,416	11,506	11,589	11,639	11,722	11,802	11,855	11,876																11,876
1993	2,445	4,599	6,387	7,461	8,137	8,605	8,918	9,145	9,408	9,546	9,647	9,714	9,818	9,946	10,005	10,081	10,143	10,189	10,239	10,273																	10,273
1994	2,698	4,596	6,340	7,378	8,125	8,747	9,289	9,580	9,819	10,080	10,303	10,453	10,558	10,710	10,854	10,928	10,954	10,976	10,998																		10,998
1995	2,620	4,459	6,072	7,067	7,849	8,520	9,008	9,334	9,560	9,770	10,017	10,182	10,303	10,407	10,445	10,463	10,498	10,528																			10,528
1996	2,325	4,490	6,133	7,183	7,859	8,463	8,933	9,193	9,429	9,660	9,814	9,987	10,162	10,381	10,562	10,731	10,847																				10,847
1997	2,570	4,800	6,696	7,876	8,910	9,571	10,035	10,488	10,822	11,116	11,386	11,601	11,739	11,847	11,937	12,068																					12,068
1998	2,556	5,328	7,608	9,292	10,527	11,371	11,947	12,435	12,833	13,123	13,536	13,826	14,084	14,302	14,489																						14,489
1999	2,650	5,468	7,565	9,045	10,025	10,854	11,519	12,011	12,290	12,555	12,805	13,080	13,254	13,431																							13,431
2000	2,846	5,673	8,017	9,621	10,757	11,773	12,400	12,852	13,262	13,682	14,033	14,370	14,680																								14,680
2001	3,084	6,092	8,709	10,763	12,226	13,435	14,369	15,128	15,644	16,132	16,480	16,756																									16,756
2002	2,858	5,993	8,622	10,581	12,062	13,233	14,136	14,925	15,589	16,141	16,511																										16,511
2003	3,217	6,689	10,120	12,481	14,406	15,933	17,005	17,997	18,621	19,053																											19,053
2004	2,979	6,191	9,153	11,259	12,734	14,116	15,392	16,270	16,950																												16,950
2005	3,426	6,888	9,977	11,961	13,640	14,827	15,844	16,652																													16,652
2006	3,323	6,355	9,582	11,788	13,497	15,021	16,249																														16,249
2007	3,607	7,328	10,694	13,435	15,532	17,370																															17,370
2008	3,709	7,574	11,179	13,920	16,451																																16,451
2009	4,133	9,112	14,500	18,437																																	18,437
2010	3,913	9,091	14,896																																		14,896
2011	3,924	9,433																																			9,433
2012	3,532																																				3,532

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	3.103	2.037	1.516	1.377	1.149	1.113	1.069	1.051	1.044	1.029	1.025	1.017	1.010	1.008	1.012	1.003	1.004	1.002	1.001	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001							
1983	3.063	2.343	1.576	1.218	1.146	1.110	1.078	1.053	1.041	1.034	1.021	1.010	1.010	1.005	1.009	1.004	1.001	1.002	1.001	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	3.680	2.332	1.334	1.228	1.151	1.090	1.054	1.042	1.031	1.024	1.015	1.009	1.005	1.003	1.003	1.004	1.003	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.002	1.003	1.002									
1985	2.949	1.878	1.344	1.224	1.144	1.094	1.057	1.054	1.031	1.020	1.009	1.004	1.008	1.003	1.005	1.004	1.001	1.000	1.001	1.002	1.003	1.001	1.002	1.000	1.000	1.000	1.000										
1986	2.965	1.946	1.370	1.215	1.148	1.108	1.077	1.048	1.029	1.024	1.015	1.013	1.007	1.003	1.001	1.001	1.001	1.002	1.002	1.004	1.004	1.001	1.000	1.000	1.001	1.003											
1987	3.011	2.178	1.389	1.245	1.171	1.095	1.063	1.036	1.025	1.017	1.009	1.005	1.006	1.004	1.002	1.006	1.004	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.001												
1988	3.081	2.020	1.386	1.204	1.137	1.105	1.062	1.035	1.027	1.017	1.010	1.007	1.006	1.004	1.003	1.001	1.001	1.003	1.003	1.003	1.002	1.003	1.002	1.002													
1989	2.894	2.060	1.341	1.180	1.116	1.080	1.043	1.033	1.021	1.025	1.012	1.013	1.007	1.005	1.007	1.007	1.005	1.007	1.006	1.004	1.001	1.000	1.001														
1990	3.084	1.927	1.329	1.200	1.098	1.069	1.036	1.021	1.019	1.013	1.014	1.011	1.009	1.014	1.009	1.007	1.004	1.004	1.001	1.001	1.004	1.002															
1991	3.879	1.562	1.276	1.138	1.090	1.051	1.035	1.026	1.011	1.009	1.009	1.006	1.007	1.005	1.007	1.006	1.006	1.005	1.002	1.004	1.003																
1992	3.488	1.603	1.255	1.131	1.072	1.053	1.043	1.027	1.020	1.016	1.009	1.009	1.011	1.008	1.007	1.004	1.007	1.007	1.004	1.002																	
1993	1.881	1.389	1.168	1.090	1.058	1.036	1.025	1.029	1.015	1.011	1.007	1.011	1.013	1.006	1.008	1.006	1.004	1.005	1.003																		
1994	1.704	1.379	1.164	1.101	1.077	1.062	1.031	1.025	1.027	1.022	1.015	1.010	1.014	1.013	1.007	1.002	1.002	1.002																			
1995	1.702	1.362	1.164	1.111	1.085	1.057	1.036	1.024	1.022	1.025	1.017	1.012	1.010	1.004	1.002	1.003	1.003																				
1996	1.931	1.366	1.171	1.094	1.077	1.055	1.029	1.026	1.024	1.016	1.018	1.017	1.022	1.017	1.016	1.011																					
1997	1.868	1.395	1.176	1.131	1.074	1.049	1.045	1.032	1.027	1.024	1.019	1.012	1.009	1.008	1.011																						
1998	2.084	1.428	1.221	1.133	1.080	1.051	1.041	1.032	1.023	1.031	1.021	1.019	1.015	1.013																							
1999	2.064	1.383	1.196	1.108	1.083	1.061	1.043	1.023	1.022	1.020	1.021	1.013	1.013																								
2000	1.993	1.413	1.200	1.118	1.094	1.053	1.036	1.032	1.032	1.026	1.024	1.022																									
2001	1.975	1.430	1.236	1.136	1.099	1.069	1.053	1.034	1.031	1.022	1.017																										
2002	2.097	1.439	1.227	1.140	1.097	1.068	1.056	1.044	1.035	1.023																											
2003	2.079	1.513	1.233	1.154	1.106	1.067	1.058	1.035	1.023																												
2004	2.078	1.478	1.230	1.131	1.109	1.090	1.057	1.042																													
2005	2.010	1.449	1.199	1.140	1.087	1.069	1.051																														
2006	1.912	1.508	1.230	1.145	1.113	1.082																															
2007	2.032	1.459	1.256	1.156	1.118																																
2008	2.042	1.476	1.245	1.182																																	
2009	2.205	1.591	1.272																																		
2010	2.323	1.639																																			
2011	2.404																																				
3 Yr Avg	2.311	1.569	1.258	1.161	1.106	1.080	1.055	1.040	1.030	1.023	1.021	1.018	1.013	1.013	1.010	1.006	1.003	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001							
5 Yr Avg	2.201	1.535	1.240	1.151	1.107	1.075	1.055	1.037	1.029	1.024	1.021	1.017	1.014	1.011	1.009	1.005	1.004	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001							
7 Yr Avg	2.133	1.514	1.238	1.150	1.104	1.071	1.051	1.035	1.028	1.023	1.020	1.015	1.014	1.010	1.008	1.006	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
3 Yr Wtd	2.309	1.574	1.259	1.162	1.107	1.080	1.056	1.040	1.030	1.023	1.021	1.018	1.013	1.013	1.010	1.006	1.003	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001							
5 Yr Wtd	2.206	1.542	1.243	1.152	1.107	1.075	1.055	1.038	1.029	1.024	1.020	1.017	1.014	1.011	1.009	1.005	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001							
10 Yr Wtd	2.128	1.507	1.236	1.143	1.100	1.067	1.048	1.033	1.027	1.022	1.017	1.013	1.012	1.009	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							TAIL
Prior	1.883	1.200	1.166	1.103	1.075	1.047	1.025	1.034	1.030	1.022	1.019	1.014	1.014	1.009	1.008	1.004	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.001
PA Sel.	2.126	1.541	1.278	1.174	1.116	1.081	1.057	1.042	1.031	1.024	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000				
Selected	2.206	1.542	1.243	1.152	1.107	1.075	1.055	1.038	1.029	1.024	1.020	1.017	1.014	1.011	1.009	1.005	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001							
Cumulative	7.415	3.362	2.180	1.753	1.522	1.375	1.279	1.212	1.168	1.136	1.109	1.087	1.069	1.054	1.043	1.034	1.028	1.024	1.019	1.016	1.013	1.011	1.010	1.009	1.008	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	256	1,781	3,737	5,737	7,943	9,208	10,307	11,094	11,701	12,217	12,591	12,911	13,126	13,277	13,379	13,536	13,577	13,635	13,658	13,676	13,697	13,719	13,736	13,747	13,771	13,788	13,799	13,809	13,827	13,849	13,862						13,862
1983	226	1,543	3,776	6,087	7,506	8,713	9,693	10,463	11,052	11,545	11,946	12,197	12,331	12,451	12,522	12,637	12,684	12,697	12,722	12,738	12,765	12,788	12,809	12,814	12,816	12,816	12,818	12,819	12,819	12,819							12,819
1984	252	2,051	4,988	6,763	8,411	9,744	10,655	11,254	11,756	12,150	12,450	12,649	12,774	12,833	12,876	12,911	12,958	12,995	13,048	13,080	13,084	13,087	13,092	13,107	13,107	13,117	13,149	13,192	13,215								13,215
1985	355	2,247	4,345	5,980	7,384	8,510	9,315	9,870	10,398	10,769	10,994	11,088	11,136	11,221	11,257	11,314	11,354	11,367	11,370	11,384	11,403	11,435	11,441	11,459	11,459	11,461	11,462	11,463									11,463
1986	308	2,018	4,085	5,689	6,985	8,084	8,996	9,711	10,186	10,496	10,752	10,912	11,059	11,139	11,182	11,192	11,203	11,214	11,234	11,258	11,303	11,352	11,361	11,364	11,364	11,375	11,407										11,407
1987	325	2,350	5,329	7,562	9,502	11,181	12,311	13,101	13,581	13,940	14,176	14,323	14,404	14,492	14,555	14,594	14,675	14,745	14,793	14,816	14,816	14,828	14,843	14,844	14,844	14,865											14,865
1988	358	2,431	5,124	7,204	8,778	10,087	11,215	11,963	12,385	12,714	12,952	13,088	13,191	13,269	13,321	13,358	13,379	13,398	13,438	13,476	13,512	13,536	13,572	13,605	13,632												13,632
1989	361	2,478	5,262	7,197	8,602	9,656	10,474	10,978	11,360	11,626	11,915	12,067	12,228	12,323	12,390	12,480	12,567	12,625	12,715	12,788	12,835	12,844	12,847	12,859													12,859
1990	384	2,623	5,246	7,075	8,551	9,476	10,174	10,549	10,794	11,028	11,179	11,331	11,460	11,568	11,733	11,842	11,925	11,983	12,035	12,051	12,063	12,115	12,136														12,136
1991	471	3,816	6,163	7,960	9,179	10,066	10,592	11,005	11,324	11,468	11,573	11,686	11,764	11,846	11,905	11,985	12,056	12,127	12,183	12,212	12,256	12,292															12,292
1992	435	3,616	6,012	7,677	8,742	9,422	9,947	10,385	10,665	10,890	11,060	11,173	11,279	11,408	11,506	11,589	11,639	11,722	11,802	11,855	11,876																11,876
1993	562	3,904	6,049	7,256	7,993	8,483	8,836	9,093	9,355	9,505	9,607	9,693	9,797	9,925	9,991	10,066	10,136	10,189	10,239	10,273																	10,273
1994	517	3,957	6,061	7,196	7,997	8,668	9,233	9,530	9,790	10,049	10,273	10,430	10,535	10,702	10,846	10,919	10,946	10,976	10,998																		10,998
1995	538	3,884	5,778	6,863	7,683	8,400	8,895	9,239	9,485	9,708	9,970	10,151	10,287	10,399	10,437	10,463	10,498	10,528																			10,528
1996	542	3,968	5,843	7,022	7,739	8,362	8,840	9,119	9,377	9,614	9,774	9,947	10,138	10,364	10,554	10,722	10,838																				10,838
1997	652	4,210	6,364	7,641	8,757	9,502	9,990	10,450	10,793	11,086	11,366	11,580	11,718	11,826	11,926	12,057																					12,057
1998	674	4,692	7,198	9,006	10,345	11,239	11,866	12,375	12,783	13,098	13,523	13,812	14,070	14,288	14,475																						14,475
1999	707	4,900	7,277	8,841	9,877	10,731	11,439	11,928	12,216	12,490	12,772	13,057	13,242	13,419																							13,419
2000	768	5,034	7,663	9,397	10,596	11,645	12,265	12,724	13,151	13,568	13,963	14,323	14,655																								14,655
2001	822	5,401	8,314	10,455	11,958	13,209	14,176	14,937	15,512	16,051	16,397	16,714																									16,714
2002	693	5,404	8,353	10,377	11,884	13,075	14,006	14,829	15,488	16,067	16,451																										16,451
2003	893	5,992	9,732	12,139	14,143	15,744	16,881	17,881	18,519	18,948																											18,948
2004	845	5,499	8,664	10,843	12,437	13,883	15,197	16,127	16,835																												16,835
2005	980	6,158	9,557	11,604	13,359	14,644	15,665	16,515																													16,515
2006	874	5,626	9,156	11,485	13,292	14,828	16,078																														16,078
2007	979	6,628	10,320	13,169	15,260	17,147																															17,147
2008	1,122	6,635	10,556	13,541	16,146																																16,146
2009	1,286	7,993	13,728	17,934																																	17,934
2010	698	7,837	14,182																																		14,182
2011	740	8,274																																			8,274
2012	753																																				753

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					13,743	13,946	13,862	13,853	13,946	13,801	13,824	13,839	13,882	13,883	13,870						13,870
1983																				12,738	12,786	12,849	12,931	12,833	12,816	12,816	12,818	12,819	12,819	12,819							12,819
1984																			13,110	13,080	13,094	13,128	13,125	13,148	13,138	13,117	13,205	13,203	13,219								13,219
1985																		11,381	11,377	11,384	11,408	11,581	11,448	11,465	11,459	11,461	11,462	11,463									11,463
1986																	11,216	11,275	11,244	11,258	11,305	11,511	11,497	11,364	11,364	11,399	11,424										11,424
1987																14,681	14,809	14,800	14,870	14,816	14,817	14,854	14,843	14,844	14,844	14,891											14,891
1988															13,365	13,403	13,406	13,470	13,533	13,476	13,534	13,587	13,619	13,660	13,681												13,681
1989														12,575	12,427	12,553	12,671	12,841	12,789	12,788	12,887	12,844	12,872	12,859													12,859
1990													11,645	11,692	11,796	11,934	12,077	12,096	12,130	12,061	12,102	12,146	12,136														12,136
1991												12,362	11,830	11,950	11,926	12,044	12,145	12,260	12,291	12,251	12,293	12,334															12,334
1992											11,774	11,863	11,441	11,683	11,527	11,647	11,721	11,845	11,927	11,903	11,911																11,911
1993										10,260	10,140	9,945	9,903	10,103	10,028	10,134	10,218	10,270	10,271	10,343																	10,343
1994									10,626	11,066	11,361	10,611	10,599	10,851	10,881	10,993	10,976	10,995	11,009																		11,009
1995								10,275	10,282	10,416	10,461	10,655	10,375	10,564	10,476	10,490	10,540	10,569																			10,569
1996							9,988	10,082	10,241	10,574	10,430	10,559	10,304	10,692	10,822	10,885	11,050																				11,050
1997						11,317	11,685	11,945	11,624	12,214	12,489	12,321	11,919	12,001	12,107	12,152																					12,152
1998					12,856	13,748	13,506	14,194	13,822	13,876	14,183	14,248	14,533	14,572	14,618																						14,618
1999				11,298	12,062	12,798	12,992	13,065	12,758	13,041	13,222	13,344	13,442	13,600																							13,600
2000			10,953	12,457	12,897	13,576	13,407	13,993	13,966	14,414	14,698	14,705	14,986																								14,986
2001		9,634	12,901	15,273	15,125	15,633	16,096	16,795	16,670	16,769	16,911	17,010																									17,010
2002	5,583	10,466	12,359	14,147	14,319	15,396	15,629	16,362	16,776	16,785	16,892																										16,892
2003	9,949	12,244	15,784	16,999	17,665	18,787	18,971	19,640	19,255	19,476																											19,476
2004	9,742	10,858	13,790	15,468	15,610	16,634	17,215	17,350	17,574																												17,574
2005	11,116	12,566	14,770	16,445	16,719	16,803	17,118	17,439																													17,439
2006	11,979	11,297	14,109	15,997	16,673	16,787	17,532																														17,532
2007	11,861	12,937	15,891	17,666	17,938	19,166																															19,166
2008	11,387	13,570	16,141	16,850	18,700																																18,700
2009	17,986	18,251	19,454	22,014																																	22,014
2010	29,137	14,943	19,676																																		19,676
2011	24,703	16,581																																			16,581
2012	20,652																																				20,652

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					46	227	126	106	175	13	25	30	55	35	8						8
1983																				0	21	60	122	19	0	0	0	0	0	0							-
1984																			62	0	10	41	33	40	31	0	57	11	4								4
1985																		14	7	0	5	146	7	6	0	0	0	0									-
1986																	13	61	10	0	3	159	137	0	0	24	17										17
1987																73	120	54	77	0	1	26	0	0	0	26											26
1988															34	34	27	73	95	0	21	51	48	55	48												48
1989														243	38	73	104	215	74	0	52	0	24	0													0
1990													149	97	35	65	124	95	77	0	29	31	0														0
1991												667	66	105	20	59	89	134	108	39	37	42															42
1992											681	665	145	267	21	58	82	123	126	48	35																35
1993										714	492	231	86	157	23	53	75	81	32	70																	70
1994									807	987	1,057	158	40	142	28	65	23	19	10																		10
1995								941	722	647	444	472	72	158	31	27	41	42																			42
1996							1,056	889	812	914	616	571	142	312	259	155	203																				203
1997						1,746	1,650	1,457	801	1,098	1,103	720	179	154	170	84																					84
1998					2,329	2,378	1,560	1,759	989	753	647	423	449	270	129																						129
1999				2,253	2,037	1,944	1,473	1,054	468	486	417	265	188	169																							169
2000			2,937	2,836	2,140	1,803	1,007	1,141	704	732	666	335	306																								306
2001		3,542	4,192	4,511	2,900	2,197	1,727	1,667	1,026	637	431	254																									254
2002	2,725	4,473	3,737	3,565	2,258	2,163	1,493	1,438	1,188	644	380																										380
2003	6,732	5,555	5,664	4,518	3,259	2,855	1,966	1,643	635	423																											423
2004	6,763	4,667	4,637	4,209	2,877	2,519	1,824	1,081	624																												624
2005	7,690	5,678	4,792	4,484	3,079	1,975	1,274	787																													787
2006	8,656	4,942	4,527	4,208	3,176	1,766	1,283																														1,283
2007	8,254	5,608	5,197	4,231	2,406	1,796																															1,796
2008	7,678	5,996	4,962	2,929	2,249																																2,249
2009	13,853	9,139	4,954	3,577																																	3,577
2010	25,224	5,851	4,780																																		4,780
2011	20,780	7,148																																			7,148
2012	17,119																																				17,119

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982	0.70%	1.57%	1.62%	1.64%	1.65%	1.67%	1.68%	1.69%	1.69%	1.69%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%						5,266,185
1983	0.70%	1.56%	1.63%	1.67%	1.69%	1.71%	1.72%	1.72%	1.72%	1.73%	1.73%	1.73%	1.73%	1.73%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%							5,316,747
1984	0.72%	1.60%	1.67%	1.70%	1.72%	1.73%	1.73%	1.74%	1.74%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%								5,395,574
1985	0.82%	1.77%	1.82%	1.87%	1.88%	1.90%	1.90%	1.91%	1.91%	1.91%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%									5,506,356
1986	0.78%	1.73%	1.80%	1.83%	1.84%	1.86%	1.87%	1.87%	1.87%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%										5,812,249
1987	0.67%	1.60%	1.67%	1.71%	1.72%	1.73%	1.74%	1.74%	1.74%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%											6,193,181
1988	0.79%	1.75%	1.82%	1.85%	1.87%	1.89%	1.90%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%												6,484,397
1989	0.77%	1.83%	1.89%	1.92%	1.95%	1.96%	1.97%	1.98%	1.98%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%													6,640,304
1990	0.76%	1.69%	1.76%	1.78%	1.80%	1.81%	1.82%	1.82%	1.82%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.84%	1.84%														6,973,268
1991	0.79%	1.65%	1.71%	1.73%	1.75%	1.76%	1.76%	1.77%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%															7,138,884
1992	0.76%	1.81%	1.87%	1.91%	1.92%	1.93%	1.93%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%																6,951,801
1993	0.47%	1.73%	1.93%	1.98%	2.00%	2.01%	2.02%	2.03%	2.03%	2.03%	2.03%	2.03%	2.03%	2.03%	2.03%	2.03%	2.04%	2.04%	2.04%	2.04%																	6,954,996
1994	0.35%	1.59%	1.77%	1.81%	1.82%	1.83%	1.84%	1.84%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%																		7,221,716
1995	0.36%	1.53%	1.67%	1.71%	1.72%	1.73%	1.74%	1.74%	1.74%	1.75%	1.75%	1.75%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%																			7,279,180
1996	0.41%	1.55%	1.67%	1.71%	1.73%	1.73%	1.73%	1.74%	1.74%	1.74%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%																				7,119,619
1997	0.40%	1.38%	1.50%	1.53%	1.55%	1.57%	1.57%	1.57%	1.57%	1.57%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%																					7,011,137
1998	0.39%	1.31%	1.41%	1.44%	1.46%	1.47%	1.48%	1.48%	1.48%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%																						6,974,036
1999	0.44%	1.46%	1.57%	1.60%	1.61%	1.61%	1.62%	1.62%	1.62%	1.62%	1.63%	1.63%	1.63%	1.63%																							7,074,826
2000	0.45%	1.48%	1.60%	1.63%	1.64%	1.65%	1.65%	1.65%	1.66%	1.66%	1.66%	1.66%	1.67%																								7,189,648
2001	0.43%	1.42%	1.53%	1.56%	1.57%	1.58%	1.58%	1.59%	1.59%	1.60%	1.60%	1.60%																									7,410,279
2002	0.37%	1.37%	1.47%	1.49%	1.49%	1.50%	1.50%	1.51%	1.51%	1.51%	1.51%																										7,180,173
2003	0.42%	1.36%	1.46%	1.47%	1.49%	1.50%	1.50%	1.50%	1.50%	1.50%																											7,236,443
2004	0.39%	1.21%	1.29%	1.31%	1.33%	1.34%	1.35%	1.35%	1.35%																												7,550,966
2005	0.37%	1.15%	1.24%	1.25%	1.26%	1.27%	1.28%	1.28%																													7,536,083
2006	0.29%	0.97%	1.05%	1.07%	1.08%	1.08%	1.09%																														7,785,410
2007	0.30%	1.00%	1.07%	1.08%	1.09%	1.09%																															7,758,240
2008	0.32%	0.93%	1.00%	1.03%	1.04%																																7,613,102
2009	0.31%	0.87%	0.93%	0.96%																																	7,422,640
2010	0.16%	0.77%	0.85%																																		7,501,912
2011	0.15%	0.69%																																			7,501,057
2012	0.17%																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	256	1,525	1,956	2,001	2,206	1,265	1,099	786	607	516	374	320	215	151	102	157	41	58	23	18	21	22	17	11	24	16	11	10	18	21	14						894
1983	226	1,317	2,233	2,311	1,419	1,207	979	771	588	493	401	251	134	120	71	115	47	14	25	16	27	23	21	5	2	1	1	1	1	0							923
1984	252	1,798	2,937	1,775	1,648	1,333	911	598	502	395	299	199	125	59	43	35	46	38	53	31	4	3	5	15	0	10	32	43	23								945
1985	355	1,892	2,098	1,635	1,404	1,126	805	555	529	370	225	94	48	85	36	57	40	13	3	13	20	32	6	18	0	1	1	1									1,055
1986	308	1,711	2,067	1,604	1,295	1,099	912	715	476	310	256	159	147	81	43	10	11	11	20	24	45	49	9	3	0	11	32										1,092
1987	325	2,025	2,980	2,233	1,939	1,679	1,131	789	480	360	235	147	81	89	62	40	81	70	48	23	0	12	15	1	0	22											1,085
1988	358	2,073	2,693	2,080	1,574	1,309	1,128	748	422	329	239	136	103	79	52	37	21	19	40	39	36	24	35	34	27												1,242
1989	361	2,117	2,785	1,935	1,405	1,053	818	504	382	266	289	152	161	94	67	90	87	58	90	72	48	9	4	12													1,322
1990	384	2,239	2,624	1,829	1,476	925	698	375	245	234	151	152	129	108	165	109	83	58	52	16	12	52	21														1,280
1991	471	3,345	2,347	1,796	1,220	886	526	413	319	144	105	113	78	81	60	80	71	70	57	28	45	35															1,272
1992	435	3,181	2,397	1,665	1,065	681	524	438	280	226	169	113	106	128	98	84	49	84	79	53	21																1,351
1993	562	3,342	2,144	1,208	737	490	353	257	262	150	101	86	104	128	66	75	70	53	51	34																	1,417
1994	517	3,440	2,104	1,135	801	671	565	297	260	260	223	157	105	167	144	74	26	30	23																		1,337
1995	538	3,346	1,893	1,085	821	717	495	344	246	223	262	181	136	112	38	27	35	29																			1,280
1996	542	3,426	1,875	1,179	717	623	478	280	257	237	160	173	190	227	190	168	116																				1,248
1997	652	3,558	2,154	1,277	1,116	745	488	460	343	293	280	214	138	108	100	131																					1,107
1998	674	4,018	2,506	1,808	1,339	894	627	509	408	314	425	290	258	218	187																						1,039
1999	707	4,194	2,376	1,565	1,036	854	707	489	288	275	282	285	185	177																							1,155
2000	768	4,266	2,628	1,734	1,199	1,049	620	458	428	417	394	360	333																								1,200
2001	822	4,579	2,913	2,141	1,503	1,251	966	762	575	539	346	317																									1,190
2002	693	4,711	2,949	2,024	1,507	1,190	932	822	660	578	384																										1,089
2003	893	5,099	3,740	2,407	2,004	1,600	1,137	1,001	637	430																											1,095
2004	845	4,654	3,165	2,179	1,593	1,446	1,315	930	708																												1,029
2005	980	5,178	3,398	2,047	1,756	1,285	1,020	851																													972
2006	874	4,752	3,530	2,329	1,807	1,536	1,250																														855
2007	979	5,648	3,693	2,848	2,092	1,886																															858
2008	1,122	5,514	3,920	2,985	2,605																																807
2009	1,286	6,708	5,735	4,206																																	733
2010	698	7,139	6,345																																		667
2011	740	7,534																																			594
2012	753																																				619
																																					33,378

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	5.954	1.283	1.023	1.103	0.573	0.869	0.715	0.773	0.850	0.724	0.855	0.673	0.700	0.678	1.538	0.262	1.407	0.395	0.802	1.123	1.073	0.778	0.621	2.289	0.665	0.683	0.890	1.867	1.154	0.650							
1983	5.825	1.696	1.035	0.614	0.851	0.811	0.787	0.764	0.839	0.812	0.627	0.535	0.894	0.588	1.624	0.408	0.293	1.796	0.655	1.664	0.872	0.890	0.220	0.376	0.451	1.765	0.526	1.000	0.022								
1984	7.122	1.633	0.604	0.929	0.809	0.683	0.657	0.839	0.787	0.758	0.665	0.630	0.474	0.715	0.834	1.308	0.810	1.415	0.590	0.138	0.641	1.817	3.019	0.000	0.000	3.263	1.359	0.543									
1985	5.332	1.109	0.779	0.859	0.802	0.715	0.689	0.953	0.700	0.608	0.420	0.510	1.764	0.421	1.593	0.707	0.322	0.213	4.834	1.487	1.584	0.195	2.985	0.000	0.000	1.000	1.000										
1986	5.557	1.208	0.776	0.807	0.849	0.830	0.783	0.666	0.652	0.828	0.622	0.921	0.548	0.534	0.228	1.098	0.989	1.910	1.168	1.906	1.086	0.175	0.332	0.000	0.000	2.887											
1987	6.222	1.472	0.749	0.869	0.866	0.673	0.698	0.608	0.749	0.654	0.626	0.550	1.093	0.701	0.639	2.050	0.862	0.679	0.485	0.009	56.605	1.258	0.036	0.000	0.000												
1988	5.785	1.299	0.772	0.757	0.831	0.862	0.664	0.564	0.780	0.726	0.569	0.755	0.767	0.656	0.723	0.559	0.888	2.163	0.963	0.943	0.661	1.463	0.958	0.802													
1989	5.867	1.315	0.695	0.726	0.750	0.777	0.615	0.759	0.696	1.087	0.526	1.059	0.587	0.710	1.347	0.968	0.664	1.544	0.808	0.657	0.180	0.420	3.229														
1990	5.827	1.172	0.697	0.807	0.626	0.754	0.538	0.652	0.957	0.643	1.012	0.846	0.836	1.532	0.658	0.765	0.697	0.901	0.316	0.722	4.365	0.402															
1991	7.102	0.702	0.765	0.679	0.727	0.594	0.784	0.772	0.452	0.730	1.080	0.691	1.035	0.736	1.336	0.892	0.989	0.805	0.502	1.575	0.788																
1992	7.313	0.753	0.695	0.639	0.639	0.770	0.836	0.639	0.806	0.751	0.669	0.936	1.211	0.764	0.853	0.591	1.690	0.948	0.669	0.393																	
1993	5.942	0.642	0.563	0.610	0.665	0.720	0.729	1.018	0.574	0.672	0.856	1.202	1.232	0.518	1.132	0.927	0.757	0.963	0.667																		
1994	6.659	0.611	0.540	0.706	0.837	0.842	0.525	0.875	1.000	0.859	0.705	0.665	1.598	0.860	0.514	0.353	1.154	0.757																			
1995	6.215	0.566	0.573	0.757	0.874	0.691	0.694	0.715	0.908	1.171	0.691	0.755	0.818	0.341	0.698	1.314	0.844																				
1996	6.321	0.547	0.629	0.608	0.868	0.768	0.585	0.921	0.922	0.676	1.081	1.098	1.191	0.837	0.886	0.690																					
1997	5.454	0.605	0.593	0.874	0.667	0.656	0.942	0.746	0.854	0.957	0.764	0.644	0.781	0.930	1.310																						
1998	5.961	0.624	0.721	0.741	0.668	0.701	0.811	0.802	0.770	1.352	0.681	0.891	0.845	0.857																							
1999	5.935	0.567	0.659	0.662	0.824	0.828	0.692	0.588	0.955	1.026	1.011	0.649	0.957																								
2000	5.551	0.616	0.660	0.692	0.875	0.591	0.739	0.933	0.975	0.945	0.913	0.925																									
2001	5.574	0.636	0.735	0.702	0.832	0.772	0.788	0.755	0.937	0.641	0.917																										
2002	6.799	0.626	0.686	0.744	0.790	0.783	0.882	0.802	0.876	0.664																											
2003	5.709	0.733	0.644	0.832	0.799	0.710	0.880	0.637	0.675																												
2004	5.506	0.680	0.689	0.731	0.907	0.909	0.707	0.761																													
2005	5.284	0.656	0.602	0.858	0.732	0.794	0.834																														
2006	5.434	0.743	0.660	0.776	0.850	0.814																															
2007	5.767	0.654	0.771	0.734	0.902																																
2008	4.916	0.711	0.761	0.873																																	
2009	5.218	0.855	0.733																																		
2010	10.225	0.889																																			
2011	10.183																																				
3 Yr Avg	8.542	0.818	0.755	0.794	0.828	0.839	0.807	0.733	0.830	0.750	0.947	0.821	0.861	0.875	0.964	0.785	0.918	0.890	0.613	0.897	1.778	0.762	1.408	0.267	0.000	2.383	0.962	1.137	0.588	0.650							
5 Yr Avg	7.262	0.770	0.706	0.794	0.838	0.802	0.818	0.778	0.884	0.926	0.857	0.841	0.918	0.765	0.908	0.775	1.087	0.875	0.592	0.858	12.520	0.744	1.508	0.160	0.090	1.920	0.944	1.137	0.588	0.650							
10 Yr Avg	6.504	0.718	0.694	0.760	0.818	0.756	0.786	0.766	0.887	0.896	0.829	0.845	1.050	0.809	0.946	0.911	0.953	1.088	1.100	0.949	6.786	0.822	1.425	0.495	0.186	1.920	0.944	1.137	0.588	0.650							
3 Yr Wtd	7.850	0.826	0.752	0.797	0.832	0.840	0.801	0.728	0.827	0.733	0.941	0.830	0.865	0.863	0.994	0.659	0.859	0.918	0.618	0.791	0.918	0.705	0.851	0.729		2.950	1.313	0.793	1.112	0.650							
5 Yr Wtd	6.745	0.780	0.711	0.795	0.838	0.801	0.813	0.757	0.865	0.862	0.849	0.835	0.927	0.792	0.882	0.693	1.060	0.888	0.622	0.773	0.936	0.572	0.977	0.382	25.737	1.986	1.210	0.793	1.112	0.650							
10 Yr Wtd	6.250	0.730	0.698	0.768	0.820	0.765	0.791	0.751	0.870	0.869	0.824	0.828	1.017	0.813	0.893	0.817	0.900	0.994	0.679	0.815	1.012	0.588	0.873	0.619	2.320	1.986	1.210	0.793	1.112	0.650							
Prior	5.956	0.727	0.698	0.784	0.814	0.792	0.801	0.734	0.900	0.934	0.857	0.796	1.011	0.723	0.797	0.742	0.982	1.017	0.656	0.795	1.023	0.540	1.019	0.042	1.452	2.138	0.836	1.232	0.727	1.774	0.631	0.000	0.000	0.000	0.000		
Selected	6.745	0.780	0.711	0.795	0.838	0.801	0.813	0.757	0.865	0.862	0.849	0.835	0.927	0.792	0.882	0.693	1.060	0.888	0.622	0.773	0.936	0.572	0.977	0.382	25.737	1.986	1.210	0.793	1.112	0.650							1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1.258	7.490	9.608	9.828	10.837	6.213	5.400	3.862	2.984	2.536	1.837	1.570	1.057	0.740	0.502	0.772	0.202	0.285	0.112	0.090	0.101	0.109	0.084	0.052	0.120	0.080	0.055	0.049	0.091	0.105	0.068						
1983	1.054	6.139	10.410	10.770	6.615	5.627	4.565	3.592	2.743	2.300	1.868	1.171	0.627	0.560	0.329	0.535	0.218	0.064	0.115	0.075	0.125	0.109	0.097	0.021	0.008	0.004	0.006	0.003	0.003	0.000							
1984	1.123	8.000	13.065	7.896	7.332	5.932	4.053	2.661	2.233	1.757	1.331	0.885	0.558	0.265	0.189	0.158	0.206	0.167	0.236	0.139	0.019	0.012	0.022	0.068	0.000	0.043	0.141	0.192	0.104								
1985	1.517	8.089	8.967	6.989	6.002	4.813	3.443	2.371	2.260	1.583	0.962	0.404	0.206	0.363	0.153	0.244	0.172	0.055	0.012	0.057	0.085	0.135	0.026	0.078	0.000	0.005	0.005	0.005									
1986	1.282	7.124	8.606	6.681	5.394	4.578	3.799	2.975	1.980	1.290	1.068	0.664	0.612	0.335	0.179	0.041	0.045	0.044	0.085	0.099	0.189	0.205	0.036	0.012	0.000	0.047	0.135										
1987	1.312	8.164	12.016	9.005	7.821	6.772	4.560	3.183	1.936	1.450	0.949	0.594	0.327	0.357	0.250	0.160	0.328	0.282	0.192	0.093	0.001	0.048	0.061	0.002	0.000	0.087											
1988	1.389	8.033	10.436	8.060	6.101	5.072	4.371	2.900	1.635	1.275	0.925	0.527	0.397	0.305	0.200	0.145	0.081	0.072	0.155	0.149	0.141	0.093	0.136	0.130	0.105												
1989	1.362	7.990	10.510	7.302	5.304	3.976	3.089	1.901	1.444	1.004	1.091	0.573	0.607	0.356	0.253	0.341	0.330	0.219	0.339	0.273	0.180	0.032	0.014	0.044													
1990	1.393	8.116	9.512	6.631	5.351	3.352	2.529	1.360	0.888	0.850	0.546	0.553	0.468	0.391	0.599	0.394	0.301	0.210	0.189	0.060	0.043	0.188	0.076														
1991	1.659	11.781	8.266	6.326	4.295	3.122	1.853	1.454	1.123	0.507	0.370	0.400	0.276	0.286	0.210	0.281	0.251	0.248	0.199	0.100	0.158	0.124															
1992	1.463	10.698	8.060	5.600	3.580	2.289	1.764	1.474	0.942	0.759	0.570	0.381	0.357	0.432	0.330	0.281	0.166	0.281	0.267	0.178	0.070																
1993	1.847	10.975	7.043	3.966	2.421	1.610	1.158	0.844	0.860	0.494	0.332	0.284	0.341	0.421	0.218	0.246	0.229	0.173	0.166	0.111																	
1994	1.648	10.975	6.711	3.622	2.556	2.140	1.802	0.947	0.828	0.829	0.712	0.502	0.334	0.533	0.459	0.236	0.083	0.096	0.073																		
1995	1.671	10.386	5.877	3.366	2.547	2.225	1.538	1.067	0.763	0.693	0.812	0.561	0.423	0.346	0.118	0.082	0.108	0.091																			
1996	1.625	10.271	5.619	3.535	2.150	1.866	1.433	0.838	0.772	0.711	0.481	0.519	0.570	0.679	0.569	0.504	0.347																				
1997	1.882	10.262	6.212	3.684	3.220	2.148	1.408	1.327	0.989	0.844	0.808	0.618	0.398	0.311	0.289	0.378																					
1998	1.861	11.093	6.918	4.991	3.697	2.468	1.731	1.405	1.127	0.868	1.174	0.799	0.712	0.601	0.515																						
1999	1.881	11.163	6.326	4.166	2.758	2.274	1.883	1.302	0.765	0.731	0.751	0.759	0.492	0.471																							
2000	1.972	10.947	6.744	4.450	3.077	2.693	1.591	1.176	1.098	1.070	1.012	0.924	0.854																								
2001	2.050	11.429	7.271	5.343	3.752	3.122	2.411	1.901	1.435	1.345	0.863	0.791																									
2002	1.680	11.426	7.152	4.910	3.655	2.887	2.260	1.994	1.600	1.403	0.931																										
2003	2.108	12.038	8.829	5.683	4.731	3.778	2.684	2.363	1.504	1.015																											
2004	1.931	10.630	7.228	4.978	3.639	3.302	3.003	2.124	1.616																												
2005	2.187	11.556	7.585	4.569	3.918	2.868	2.277	1.898																													
2006	1.883	10.232	7.600	5.015	3.891	3.306	2.692																														
2007	2.038	11.754	7.684	5.927	4.353	3.926																															
2008	2.305	11.330	8.056	6.134	5.353																																
2009	2.570	13.410	11.465	8.408																																	
2010	1.382	14.131	12.558																																		
2011	1.450	14.765																																			
2012	1.429																																				
3 Yr Avg	1.420	14.102	10.693	6.823	4.532	3.367	2.657	2.128	1.573	1.254	0.935	0.825	0.686	0.461	0.458	0.321	0.180	0.120	0.169	0.130	0.090	0.115	0.075	0.059	0.035	0.046	0.094	0.067	0.066	0.052	0.068						
5 Yr Avg	1.827	13.078	9.473	6.010	4.231	3.436	2.583	2.056	1.451	1.113	0.946	0.778	0.605	0.482	0.390	0.289	0.187	0.178	0.179	0.145	0.118	0.097	0.064	0.053	0.021	0.037	0.068	0.062	0.066	0.052	0.068						
10 Yr Avg	1.928	12.127	8.543	5.542	3.913	3.062	2.194	1.633	1.167	0.951	0.787	0.614	0.476	0.447	0.356	0.289	0.222	0.172	0.168	0.126	0.101	0.106	0.061	0.051	0.033	0.044	0.068	0.062	0.066	0.052	0.068						
Selected	1.827	13.078	9.473	6.010	4.231	3.436	2.583	2.056	1.451	1.113	0.946	0.778	0.605	0.482	0.390	0.289	0.187	0.178	0.179	0.145	0.118	0.097	0.064	0.053	0.021	0.037	0.068	0.062	0.066	0.052	0.068						
Cumulative	50.145	48.318	35.240	25.767	19.757	15.526	12.090	9.507	7.451	6.000	4.887	3.941	3.163	2.558	2.076	1.686	1.397	1.210	1.032	0.853	0.709	0.590	0.493	0.429	0.375	0.355	0.317	0.249	0.187	0.121	0.068	0.000	0.000	0.000	0.000	0.000	0.000

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

TT, WL, LMWL, LM, TP, CO
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	-	(8)
FY 2012 Payments	-	(9)
FY 2011 Payments	-	(10)
FY 2010 Payments	-	(11)
Unpaid Loss as of 6/30/2009	-	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $0
(3) SECTION 3, EXHIBIT 5, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 5, SHEET 46
(12) = SUM (8) THROUGH (11)

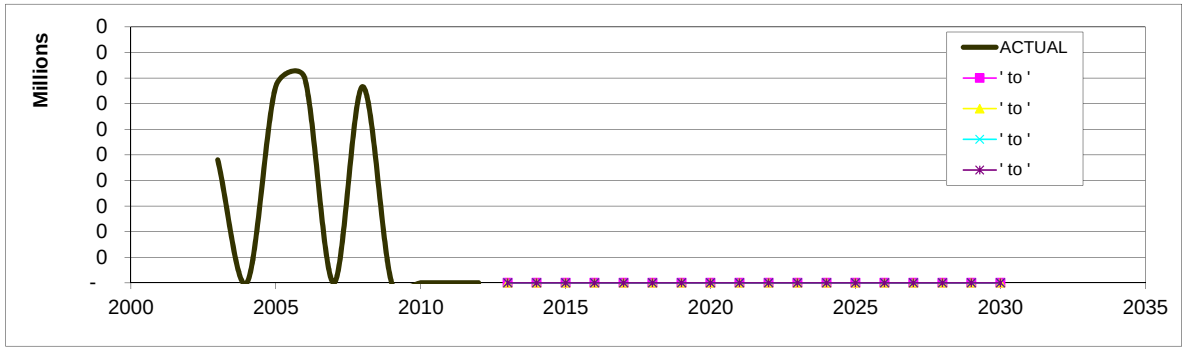
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	1				
2004	-				
2005	2				
2006	2				
2007	-				
2008	2				
2009	-				
2010	-				
2011	-				
2012	-				
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



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

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	5.105	5.11	-	-	-
1954	702	0.827	5.05	-	-	-
1955	690	0.827	5.01	-	-	-
1956	678	0.827	4.96	-	-	-
1957	666	0.826	4.93	-	-	-
1958	654	0.826	4.90	-	-	-
1959	642	0.825	4.87	-	-	-
1960	630	0.825	4.84	-	-	-
1961	618	0.825	4.82	-	-	-
1962	606	0.824	4.79	-	-	-
1963	594	0.824	4.77	-	-	-
1964	582	0.823	4.75	-	-	-
1965	570	0.823	4.73	-	-	-
1966	558	0.822	4.71	-	-	-
1967	546	0.933	5.33	-	-	-
1968	534	0.675	4.27	-	-	-
1969	522	0.798	4.20	-	-	-
1970	510	0.894	4.65	-	-	-
1971	498	0.830	4.69	-	-	-
1972	486	0.865	4.92	-	-	-
1973	474	0.846	5.01	-	-	-
1974	462	0.846	5.09	-	-	-
1975	450	0.828	5.04	-	-	-
1976	438	0.930	5.62	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 5, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 5, SHEET 42
(4) SECTION 3, EXHIBIT 5, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

TT, WL, LMWL, LM, TP, CO

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
5.105	4.225	3.494	2.889	2.387	1.971	1.627	1.343	1.107	0.912	0.751	0.619	0.509	0.419	0.390	0.263	0.210	0.188	0.156	0.135	0.114	0.097	0.080	0.074
	0.827	0.684	0.566	0.468	0.386	0.319	0.263	0.217	0.179	0.147	0.121	0.100	0.082	0.076	0.052	0.041	0.037	0.031	0.026	0.022	0.019	0.016	0.015
		0.827	0.684	0.565	0.467	0.385	0.318	0.262	0.216	0.178	0.146	0.120	0.099	0.092	0.062	0.050	0.044	0.037	0.032	0.027	0.023	0.019	0.018
			0.827	0.683	0.564	0.466	0.384	0.317	0.261	0.215	0.177	0.146	0.120	0.112	0.075	0.060	0.054	0.045	0.039	0.033	0.028	0.023	0.021
				0.826	0.682	0.563	0.465	0.383	0.316	0.260	0.214	0.176	0.145	0.135	0.091	0.073	0.065	0.054	0.047	0.039	0.033	0.028	0.026
					0.826	0.682	0.562	0.464	0.382	0.315	0.259	0.213	0.175	0.164	0.110	0.088	0.079	0.065	0.056	0.048	0.040	0.033	0.031
						0.825	0.681	0.562	0.463	0.381	0.314	0.258	0.212	0.198	0.134	0.107	0.095	0.079	0.068	0.058	0.049	0.041	0.038
							0.825	0.680	0.561	0.462	0.380	0.313	0.257	0.240	0.162	0.129	0.115	0.096	0.083	0.070	0.059	0.049	0.046
								0.825	0.680	0.560	0.461	0.379	0.312	0.291	0.196	0.156	0.140	0.116	0.100	0.085	0.072	0.060	0.055
									0.824	0.679	0.559	0.460	0.378	0.353	0.238	0.190	0.170	0.141	0.122	0.103	0.087	0.072	0.067
										0.824	0.678	0.558	0.459	0.428	0.289	0.230	0.206	0.171	0.148	0.125	0.106	0.088	0.081
											0.823	0.677	0.557	0.520	0.350	0.280	0.250	0.207	0.179	0.152	0.128	0.106	0.099
												0.823	0.676	0.631	0.426	0.340	0.304	0.252	0.218	0.184	0.156	0.129	0.120
													0.822	0.767	0.517	0.413	0.369	0.306	0.265	0.224	0.190	0.157	0.146
														0.933	0.629	0.502	0.449	0.372	0.322	0.273	0.231	0.191	0.178
															0.675	0.538	0.481	0.399	0.345	0.292	0.247	0.205	0.190
																0.798	0.713	0.592	0.512	0.433	0.367	0.303	0.282
																	0.894	0.742	0.642	0.543	0.460	0.380	0.354
																		0.830	0.717	0.607	0.514	0.425	0.396
																			0.865	0.732	0.619	0.513	0.477
																				0.846	0.716	0.593	0.551
																					0.846	0.701	0.652
																						0.828	0.770
																							0.930
5.105	5.052	5.006	4.965	4.929	4.896	4.867	4.841	4.816	4.793	4.772	4.752	4.732	4.713	5.330	4.270	4.204	4.654	4.691	4.921	5.011	5.087	5.040	5.616

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.930 means that the expected payments from 6/30/12-13 are 0.930 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.770 means that the expected payments from 6/30/13-14 are 0.770 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 5, SHEET 41, COLUMN (2)

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

TT, WL, LMWL, LM, TP, CO

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	7.500		2.429	85.971	7.550	7.500		28.424		8.428	1,366.832	32.103	28.456
18	1.5	1.650	2.698	1.501	4.516	1.700	1.650	0.750	3.790	7.699	3.469	15.899	4.252	3.794
30	2.5	1.280	1.526	1.274	1.800	1.320	1.280	0.711	2.297	2.853	2.311	3.521	2.501	2.299
42	3.5	1.160	1.195	1.172	1.301	1.190	1.160	0.734	1.794	1.870	1.814	1.957	1.895	1.796
54	4.5	1.113	1.114	1.115	1.145	1.130	1.113	0.815	1.546	1.565	1.549	1.503	1.592	1.548
66	5.5	1.080	1.079	1.081	1.081	1.090	1.080	0.790	1.390	1.405	1.388	1.312	1.409	1.391
78	6.5	1.057	1.059	1.059	1.050	1.060	1.057	0.774	1.287	1.303	1.284	1.214	1.293	1.288
90	7.5	1.040	1.044	1.043	1.033	1.044	1.040	0.738	1.217	1.230	1.213	1.156	1.220	1.218
102	8.5	1.032	1.032	1.033	1.023	1.034	1.032	0.832	1.170	1.179	1.163	1.119	1.168	1.171
114	9.5	1.025	1.026	1.025	1.017	1.025	1.025	0.806	1.134	1.143	1.126	1.094	1.130	1.135
126	10.5	1.021	1.021	1.019	1.012	1.021	1.021	0.861	1.106	1.114	1.099	1.076	1.102	1.107
138	11.5	1.016	1.018	1.015	1.010	1.016	1.016	0.769	1.083	1.091	1.078	1.063	1.079	1.085
150	12.5	1.014	1.014	1.012	1.008	1.013	1.014	0.912	1.067	1.072	1.062	1.052	1.063	1.068
162	13.5	1.011	1.012	1.009	1.006	1.009	1.011	0.809	1.052	1.057	1.050	1.045	1.049	1.053
174	14.5	1.008	1.010	1.007	1.005	1.007	1.008	0.737	1.040	1.045	1.040	1.038	1.040	1.041
186	15.5	1.006	1.007	1.006	1.004	1.006	1.006	0.733	1.031	1.035	1.033	1.033	1.033	1.033
198	16.5	1.005	1.005	1.005	1.003	1.005	1.005	0.838	1.025	1.027	1.027	1.029	1.026	1.026
210	17.5	1.004	1.004	1.004	1.003	1.004	1.004	0.804	1.020	1.022	1.022	1.026	1.021	1.021
222	18.5	1.003	1.003	1.003	1.002	1.003	1.003	0.753	1.016	1.018	1.018	1.023	1.017	1.017
234	19.5	1.002	1.002	1.003	1.002	1.002	1.002	0.802	1.013	1.014	1.015	1.020	1.014	1.014
246	20.5	1.002	1.002	1.002	1.002	1.002	1.002	0.841	1.011	1.012	1.012	1.018	1.012	1.012
258	21.5	1.001	1.002	1.002	1.002	1.001	1.001	0.734	1.009	1.010	1.010	1.016	1.010	1.010
270	22.5	1.001	1.001	1.001	1.001	1.001	1.001	0.835	1.007	1.008	1.008	1.015	1.008	1.008
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	0.801	1.006	1.007	1.007	1.013	1.007	1.007
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.884	1.005	1.006	1.006	1.012	1.006	1.006
306	25.5	1.001	1.001	1.001	1.001	1.001	1.001	0.826	1.004	1.005	1.005	1.011	1.005	1.005
318	26.5	1.001	1.001	1.001	1.001	1.001	1.001	0.957	1.003	1.004	1.004	1.010	1.004	1.004
330	27.5	1.001	1.001	1.001	1.001	1.001	1.001	0.745	1.003	1.004	1.003	1.009	1.004	1.004
342	28.5	1.000	1.000	1.000	1.001	1.000	1.000	0.783	1.002	1.003	1.003	1.009	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	1.121	1.002	1.002	1.002	1.008	1.003	1.003
366	30.5	1.000	1.000	1.000	1.001	1.000	1.000	0.666	1.001	1.002	1.002	1.007	1.002	1.002
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	1.007	1.001	1.002	1.002	1.007	1.002	1.002
390	32.5	1.000	1.000	1.000	1.000	1.000	1.000	0.734	1.001	1.002	1.002	1.006	1.002	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	1.000	0.911	1.000	1.001	1.001	1.006	1.002	1.002
414	34.5	1.000	1.000	1.000	1.000	1.000	1.000	0.909	1.000	1.001	1.001	1.005	1.001	1.001
426	35.5		1.000	1.000	1.000	1.000	1.000	0.937		1.001	1.001	1.005	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	0.930		1.001	1.001	1.004	1.001	1.001
450	37.5		1.000	1.000	1.000	1.000	1.000	0.828		1.001	1.001	1.004	1.001	1.001
462	38.5		1.000	1.000	1.000	1.000	1.000	0.846		1.001	1.001	1.004	1.001	1.001
474	39.5		1.000	1.000	1.000	1.000	1.000	0.846		1.000	1.000	1.003	1.001	1.001
486	40.5		1.000	1.000	1.000	1.000	1.000	0.865		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.830		1.000	1.000	1.003	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.894		1.000	1.000	1.003	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	0.798		1.000	1.000	1.003	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	0.675		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.933		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.822		1.000	1.000	1.002	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.002	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.002	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.001	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	0.826		1.000	1.000	1.001	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.826		1.000	1.000	1.001	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.827		1.000	1.000	1.001	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.827		1.000	1.000	1.001	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.827		1.000	1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.828		1.000	1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.828		1.000	1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.829		1.000	1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.829		1.000	1.000	1.000	1.000	1.000
Tail	Tail		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000

59.5 TAIL DECAY 5.105 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 5, SHEET 44
(4) SECTION 3, EXHIBIT 5, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 5, SHEET 48
(5) SECTION 3, EXHIBIT 5, SHEET 44
(6) SECTION 3, EXHIBIT 5, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

TT, WL, LMWL, LM, TP, CO

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.998**
Inverse Power	**1.000**	**0.954**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.661				Slope=	-2.899			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.819				Intercept=	9.637			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.500	8.661	7.527	7.550	7.500	1.792	-1.944	-0.634	**2.429**	8.428	1.792	1.872	4.442	**85.971**	1366.832
2	18	1.650	1.705	1.660	1.700	1.650	2.890	-0.071	0.093	**1.501**	3.469	2.890	-0.431	1.257	**4.516**	15.899
3	30	1.280	1.289	1.267	1.320	1.280	3.401	0.419	0.430	**1.274**	2.311	3.401	-1.273	-0.224	**1.800**	3.521
4	42	1.160	1.170	1.161	1.190	1.160	3.738	0.682	0.653	**1.172**	1.814	3.738	-1.830	-1.199	**1.301**	1.957
5	54	1.113	1.112	1.113	1.130	1.113	3.989	0.828	0.819	**1.115**	1.549	3.989	-2.183	-1.928	**1.145**	1.503
6	66	1.080	1.083	1.078	1.090	1.080	4.190	0.957	0.952	**1.081**	1.388	4.190	-2.526	-2.510	**1.081**	1.312
7	78	1.057	1.058	1.057	1.060	1.057	4.357	1.070	1.062	**1.059**	1.284	4.357	-2.859	-2.994	**1.050**	1.214
8	90	1.040	1.041	1.039	1.044	1.040	4.500	1.181	1.157	**1.043**	1.213	4.500	-3.219	-3.409	**1.033**	1.156
9	102	1.032	1.031	1.030	1.034	1.032	4.625	1.245	1.240	**1.033**	1.163	4.625	-3.442	-3.772	**1.023**	1.119
10	114	1.025	1.025	1.026	1.025	1.025	4.736	1.312	1.313	**1.025**	1.126	4.736	-3.689	-4.094	**1.017**	1.094
11	126	1.021	1.022	1.022	1.021	1.021	4.836	1.357	1.380	**1.019**	1.099	4.836	-3.863	-4.384	**1.012**	1.076
12	138	1.016	1.019	1.018	1.016	1.016	4.927	1.426	1.440	**1.015**	1.078	4.927	-4.146	-4.648	**1.010**	1.063
13	150	1.014	1.013	1.014	1.013	1.014	5.011	1.451	1.495	**1.012**	1.062	5.011	-4.255	-4.890	**1.008**	1.052
14	162	1.011	1.013	1.011	1.009	1.011	5.088	1.502	1.546	**1.009**	1.050	5.088	-4.480	-5.113	**1.006**	1.045
15	174	1.008	1.010	1.009	1.007	1.008	5.159	1.570	1.593	**1.007**	1.040	5.159	-4.797	-5.320	**1.005**	1.038
16	186	1.006	1.005	1.005	1.006	1.006	5.226	1.634	1.637	**1.006**	1.033	5.226	-5.116	-5.513	**1.004**	1.033
17	198	1.005	1.004	1.005	1.005	1.005	5.288	1.668	1.679	**1.005**	1.027	5.288	-5.298	-5.695	**1.003**	1.029
18	210	1.004	1.005	1.005	1.004	1.004	5.347	1.709	1.718	**1.004**	1.022	5.347	-5.521	-5.865	**1.003**	1.026
19	222	1.003	1.003	1.003	1.003	1.003	5.403	1.760	1.754	**1.003**	1.018	5.403	-5.809	-6.026	**1.002**	1.023
20	234	1.002	1.002	1.003	1.002	1.002	5.455	1.798	1.789	**1.003**	1.015	5.455	-6.032	-6.179	**1.002**	1.020
21	246	1.002	1.003	1.002	1.002	1.002	5.505	1.826	1.822	**1.002**	1.012	5.505	-6.208	-6.324	**1.002**	1.018
22	258	1.001	1.002	1.001	1.001	1.001	5.553	1.875	1.854	**1.002**	1.010	5.553	-6.519	-6.462	**1.002**	1.016
23	270	1.001	1.001	1.001	1.001	1.001	5.598	1.902	1.884	**1.001**	1.008	5.598	-6.701	-6.594	**1.001**	1.015
24	282	1.001	1.001	1.000	1.001	1.001	5.642	1.935	1.913	**1.001**	1.007	5.642	-6.924	-6.720	**1.001**	1.013
25	294	1.001	1.001	1.001	1.001	1.001	5.684	1.953	1.940	**1.001**	1.006	5.684	-7.048	-6.841	**1.001**	1.012
26	306	1.001	1.002	1.001	1.001	1.001	5.724	1.980	1.967	**1.001**	1.005	5.724	-7.240	-6.957	**1.001**	1.011
27	318	1.001	1.001	1.001	1.001	1.001	5.762	1.986	1.992	**1.001**	1.004	5.762	-7.284	-7.068	**1.001**	1.010
28	330	1.001	1.001	1.001	1.001	1.001	5.799	2.026	2.016	**1.001**	1.003	5.799	-7.580	-7.176	**1.001**	1.009
29	342	1.000	1.001	1.000	1.000	1.000	5.835	2.057	2.040	**1.000**	1.003	5.835	-7.825	-7.279	**1.001**	1.009
30	354	1.000	1.001	1.000	1.000	1.000	5.869	2.043	2.063	**1.000**	1.002	5.869	-7.712	-7.379	**1.001**	1.008
31	366	1.000	1.000	1.000	1.000	1.000	5.903	2.094	2.085	**1.000**	1.002	5.903	-8.118	-7.476	**1.001**	1.007
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.093	2.106	**1.000**	1.002	5.935	-8.112	-7.569	**1.001**	1.007
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.131	2.127	**1.000**	1.002	5.966	-8.422	-7.660	**1.000**	1.006
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.142	2.147	**1.000**	1.001	5.996	-8.515	-7.748	**1.000**	1.006
35	414	1.000	1.000	1.000	0.000	1.000	6.026	2.150	2.166	**1.000**	1.001	6.026	-8.581	-7.833	**1.000**	1.005
36	426						6.054		2.185	**1.000**	1.001	6.054		-7.916	**1.000**	1.005
37	438						6.082		2.204	**1.000**	1.001	6.082		-7.997	**1.000**	1.004
38	450						6.109		2.222	**1.000**	1.001	6.109		-8.075	**1.000**	1.004
39	462						6.136		2.239	**1.000**	1.001	6.136		-8.151	**1.000**	1.004
40	474						6.161		2.256	**1.000**	1.000	6.161		-8.226	**1.000**	1.003
41	486						6.186		2.273	**1.000**	1.000	6.186		-8.298	**1.000**	1.003
42	498						6.211		2.289	**1.000**	1.000	6.211		-8.369	**1.000**	1.003
43	510						6.234		2.304	**1.000**	1.000	6.234		-8.438	**1.000**	1.003
44	522						6.258		2.320	**1.000**	1.000	6.258		-8.505	**1.000**	1.003
45	534						6.280		2.335	**1.000**	1.000	6.280		-8.571	**1.000**	1.002
46	546						6.303		2.350	**1.000**	1.000	6.303		-8.635	**1.000**	1.002
47	558						6.324		2.364	**1.000**	1.000	6.324		-8.699	**1.000**	1.002
48	570						6.346		2.378	**1.000**	1.000	6.346		-8.760	**1.000**	1.002
49	582						6.366		2.392	**1.000**	1.000	6.366		-8.821	**1.000**	1.002
50	594						6.387		2.405	**1.000**	1.000	6.387		-8.880	**1.000**	1.001
51	606						6.407		2.418	**1.000**	1.000	6.407		-8.938	**1.000**	1.001
52	618						6.426		2.431	**1.000**	1.000	6.426		-8.995	**1.000**	1.001
53	630						6.446		2.444	**1.000**	1.000	6.446		-9.050	**1.000**	1.001
54	642						6.465		2.457	**1.000**	1.000	6.465		-9.105	**1.000**	1.001
55	654						6.483		2.469	**1.000**	1.000	6.483		-9.159	**1.000**	1.001
56	666						6.501		2.481	**1.000**	1.000	6.501		-9.211	**1.000**	1.001
57	678						6.519		2.493	**1.000**	1.000	6.519		-9.263	**1.000**	1.001
58	690						6.537		2.504	**1.000**	1.000	6.537		-9.314	**1.000**	1.001
59	702						6.554		2.516	**1.000**	1.000	6.554		-9.364	**1.000**	1.000
60	714						6.571		2.527	**1.000**	1.000	6.571		-9.413	**1.000**	1.000
61	726						6.588		2.538	**1.000**	1.000	6.588		-9.462	**1.000**	1.000
62	738						6.604		2.549	**1.000**	1.000	6.604		-9.509	**1.000**	1.000
63	750						6.620		2.560	**1.000**	1.000	6.620		-9.556	**1.000**	1.000
64	762						6.636		2.570	**1.000**	1.000	6.636		-9.602	**1.000**	1.000

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

TT, WL, LMWL, LM, TP, CO

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	7.500	6.010		
18	1.5	1.650	1.959	2.698	1.959
30	2.5	1.280	1.335	1.526	1.335
42	3.5	1.160	0.889	1.195	0.889
54	4.5	1.113	0.824	1.114	0.824
66	5.5	1.080	0.778	1.079	0.778
78	6.5	1.057	0.793	1.059	0.793
90	7.5	1.040	0.806	1.044	0.806
102	8.5	1.032	0.823	1.032	0.823
114	9.5	1.025	0.837	1.026	0.837
126	10.5	1.021	0.853	1.021	0.853
138	11.5	1.016	0.866	1.018	0.866
150	12.5	1.014	0.880	1.014	0.880
162	13.5	1.011	0.875	1.012	0.875
174	14.5	1.008	0.870	1.010	0.870
186	15.5	1.006	0.860	1.007	0.860
198	16.5	1.005	0.858	1.005	0.858
210	17.5	1.004	0.845	1.004	0.845
222	18.5	1.003	0.825	1.003	0.825
234	19.5	1.002	0.812	1.002	0.812
246	20.5	1.002	0.813	1.002	0.813
258	21.5	1.001	0.813	1.002	0.813
270	22.5	1.001	0.847	1.001	0.847
282	23.5	1.001	0.894	1.001	0.894
294	24.5	1.001	0.958	1.001	0.958
306	25.5	1.001	1.007	1.001	1.007
318	26.5	1.001	0.985	1.001	0.985
330	27.5	1.001	0.931	1.001	0.931
342	28.5	1.000	0.886	1.000	0.886
354	29.5	1.000	0.820	1.000	0.820
366	30.5	1.000	0.731	1.000	0.731
378	31.5	1.000	0.743	1.000	0.743
390	32.5	1.000	0.879	1.000	0.879
402	33.5	1.000	-	1.000	-
414	34.5	1.000	-	1.000	-
426	35.5		-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0
1974																														0	0
1975																													0	0	0
1976																												1	0	2	2
1977	79	539	1,014	982	888	960	1,139	776	816	903	370	277	219	155	99	60	40	38	28	34	13	3	2	1	1	1	1	3	0	0	0
1978	84	576	1,083	1,085	1,175	1,335	1,073	1,007	994	470	366	278	223	214	208	92	77	64	21	46	16	22	3	13	6	7	9	0	0	0	0
1979	90	612	1,134	1,237	1,401	1,066	1,088	1,077	449	357	264	197	167	178	180	87	58	19	32	42	33	22	13	10	7	6	10	7	7	1	2
1980	78	585	1,354	1,614	1,377	1,388	1,453	732	571	400	231	186	155	152	57	23	37	19	4	26	9	24	75	34	22	7	7	7	3	3	5
1981	118	827	1,607	1,207	1,354	1,595	731	692	547	377	280	225	161	124	64	41	38	49	32	36	1	3	2	3	9	2	17	0	3	0	0
1982	229	1,363	1,749	1,789	1,972	1,131	983	703	543	461	334	286	192	135	91	140	37	52	20	16	18	20	15	10	22	15	10	9	17	19	12
1983	209	1,215	2,061	2,133	1,310	1,114	904	711	543	455	370	232	124	111	65	106	43	13	23	15	25	22	19	4	2	1	1	1	1	0	
1984	239	1,699	2,775	1,677	1,558	1,260	861	565	474	373	283	188	118	56	40	33	44	35	50	30	4	3	5	14	0	9	30	41	22		
1985	374	1,996	2,213	1,725	1,481	1,188	850	585	558	391	237	100	51	90	38	60	42	14	3	14	21	33	6	19	0	1	1	1			
1986	336	1,868	2,257	1,752	1,414	1,200	996	780	519	338	280	174	160	88	47	11	12	12	22	26	49	54	9	3	0	12	35				
1987	353	2,197	3,233	2,423	2,104	1,822	1,227	856	521	390	255	160	88	96	67	43	88	76	52	25	0	13	16	1	0	23					
1988	445	2,575	3,344	2,583	1,955	1,625	1,401	929	524	408	296	169	127	98	64	46	26	23	50	48	45	30	44	42	34						
1989	477	2,799	3,681	2,558	1,858	1,393	1,082	666	506	352	382	201	213	125	89	119	116	77	119	96	63	11	5	15							
1990	492	2,865	3,358	2,341	1,889	1,184	893	480	313	300	193	195	165	138	211	139	106	74	67	21	15	66	27								
1991	599	4,255	2,986	2,285	1,551	1,128	669	525	405	183	134	144	100	103	76	101	91	90	72	36	57	45									
1992	588	4,297	3,238	2,249	1,438	919	708	592	378	305	229	153	143	173	133	113	67	113	107	72	28										
1993	797	4,735	3,039	1,711	1,044	695	500	364	371	213	143	123	147	181	94	106	99	75	72	48											
1994	691	4,600	2,813	1,518	1,071	897	755	397	347	347	298	210	140	224	192	99	35	40	30												
1995	689	4,283	2,424	1,388	1,050	917	634	440	315	286	335	231	175	143	49	34	45	38													
1996	676	4,276	2,339	1,472	895	777	596	349	321	296	200	216	237	283	237	210	145														
1997	722	3,938	2,384	1,414	1,236	824	541	509	380	324	310	237	153	119	111	145															
1998	700	4,175	2,604	1,878	1,392	929	651	529	424	327	442	301	268	226	194																
1999	816	4,844	2,745	1,807	1,197	987	817	565	332	317	326	329	214	204																	
2000	922	5,119	3,154	2,081	1,439	1,259	744	550	513	500	473	432	400																		
2001	978	5,449	3,467	2,548	1,789	1,489	1,150	906	684	641	411	377																			
2002	755	5,130	3,211	2,205	1,641	1,296	1,015	895	719	630	418																				
2003	978	5,583	4,095	2,636	2,194	1,752	1,245	1,096	698	471																					
2004	870	4,789	3,256	2,243	1,640	1,488	1,353	957	728																						
2005	953	5,033	3,303	1,990	1,706	1,249	992	827																							
2006	748	4,063	3,018	1,991	1,545	1,313	1,069																								
2007	840	4,846	3,168	2,444	1,795	1,619																									
2008	905	4,450	3,164	2,409	2,102																										
2009	942	4,917	4,204	3,083																											
2010	466	4,762	4,232																												
2011	439	4,475																													
2012	466																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
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1973																															0.000
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1975																													0.000	0.000	0.000
1976																												0.000	0.000	1.043	0.000
1977	6.855	1.883	0.968	0.905	1.080	1.187	0.681	1.052	1.106	0.410	0.747	0.792	0.706	0.637	0.608	0.674	0.934	0.738	1.207	0.384	0.215	0.558	0.413	1.123	1.732	0.991	2.136	0.000	0.000	0.000	0.000
1978	6.855	1.879	1.002	1.083	1.137	0.804	0.938	0.988	0.473	0.779	0.758	0.803	0.960	0.970	0.443	0.838	0.828	0.328	2.195	0.346	1.404	0.134	4.482	0.456	1.161	1.316	0.000	0.000	0.000	0.000	0.000
1979	6.786	1.855	1.090	1.132	0.761	1.021	0.990	0.417	0.796	0.741	0.744	0.848	1.068	1.009	0.484	0.667	0.332	1.657	1.304	0.799	0.648	0.612	0.789	0.718	0.797	1.661	0.703	1.014	0.127	1.790	2.176
1980	7.483	2.313	1.192	0.853	1.008	1.047	0.504	0.780	0.700	0.577	0.806	0.836	0.977	0.377	0.394	1.635	0.521	0.226	5.932	0.333	2.818	3.093	0.449	0.651	0.322	0.993	1.000	0.393	0.962	1.767	0.000
1981	7.006	1.942	0.751	1.122	1.178	0.458	0.946	0.791	0.689	0.743	0.802	0.715	0.775	0.511	0.648	0.921	1.291	0.643	1.148	0.015	5.676	0.626	1.563	2.963	0.248	7.557	0.018	9.520	0.000	0.000	0.000
1982	5.954	1.283	1.023	1.103	0.573	0.869	0.715	0.773	0.850	0.724	0.855	0.673	0.700	0.678	1.538	0.262	1.407	0.395	0.802	1.123	1.073	0.778	0.621	2.289	0.665	0.683	0.890	1.867	1.154	0.650	
1983	5.825	1.696	1.035	0.614	0.851	0.811	0.787	0.764	0.839	0.812	0.627	0.535	0.894	0.588	1.624	0.408	0.293	1.796	0.655	1.664	0.872	0.890	0.220	0.376	0.451	1.765	0.526	1.000	0.022		
1984	7.122	1.633	0.604	0.929	0.809	0.683	0.657	0.839	0.787	0.758	0.665	0.630	0.474	0.715	0.834	1.308	0.810	1.415	0.590	0.138	0.641	1.817	3.019	0.000	0.000	3.263	1.359	0.543			
1985	5.332	1.109	0.779	0.859	0.802	0.715	0.689	0.953	0.700	0.608	0.420	0.510	1.764	0.421	1.593	0.707	0.322	0.213	4.834	1.487	1.584	0.195	2.985	0.000	0.000	1.000	1.000				
1986	5.557	1.208	0.776	0.807	0.849	0.830	0.783	0.666	0.652	0.828	0.622	0.921	0.548	0.534	0.228	1.098	0.989	1.910	1.168	1.906	1.086	0.175	0.332	0.000	0.000	2.887					
1987	6.222	1.472	0.749	0.869	0.866	0.673	0.698	0.608	0.749	0.654	0.626	0.550	1.093	0.701	0.639	2.050	0.862	0.679	0.485	0.009	56.605	1.258	0.036	0.000	0.000						
1988	5.785	1.299	0.772	0.757	0.831	0.862	0.664	0.564	0.780	0.726	0.569	0.755	0.767	0.656	0.723	0.559	0.888	2.163	0.963	0.943	0.661	1.463	0.958	0.802							
1989	5.867	1.315	0.695	0.726	0.750	0.777	0.615	0.759	0.696	1.087	0.526	1.059	0.587	0.710	1.347	0.968	0.664	1.544	0.808	0.657	0.180	0.420	3.229								
1990	5.827	1.172	0.697	0.807	0.626	0.754	0.538	0.652	0.957	0.643	1.012	0.846	0.836	1.532	0.658	0.765	0.697	0.901	0.316	0.722	4.365	0.402									
1991	7.102	0.702	0.765	0.679	0.727	0.594	0.784	0.772	0.452	0.730	1.080	0.691	1.035	0.736	1.336	0.892	0.989	0.805	0.502	1.575	0.788										
1992	7.313	0.753	0.695	0.639	0.639	0.770	0.836	0.639	0.806	0.751	0.669	0.936	1.211	0.764	0.853	0.591	1.690	0.948	0.669	0.393											
1993	5.942	0.642	0.563	0.610	0.665	0.720	0.729	1.018	0.574	0.672	0.856	1.202	1.232	0.518	1.132	0.927	0.757	0.963	0.667												
1994	6.659	0.611	0.540	0.706	0.837	0.842	0.525	0.875	1.000	0.859	0.705	0.665	1.598	0.860	0.514	0.353	1.154	0.757													
1995	6.215	0.566	0.573	0.757	0.874	0.691	0.694	0.715	0.908	1.171	0.691	0.755	0.818	0.341	0.698	1.314	0.844														
1996	6.321	0.547	0.629	0.608	0.868	0.768	0.585	0.921	0.922	0.676	1.081	1.098	1.191	0.837	0.886	0.690															
1997	5.454	0.605	0.593	0.874	0.667	0.656	0.942	0.746	0.854	0.957	0.764	0.644	0.781	0.930	1.310																
1998	5.961	0.624	0.721	0.741	0.668	0.701	0.811	0.802	0.770	1.352	0.681	0.891	0.845	0.857																	
1999	5.935	0.567	0.659	0.662	0.824	0.828	0.692	0.588	0.955	1.026	1.011	0.649	0.957																		
2000	5.551	0.616	0.660	0.692	0.875	0.591	0.739	0.933	0.975	0.945	0.913	0.925																			
2001	5.574	0.636	0.735	0.702	0.832	0.772	0.788	0.755	0.937	0.641	0.917																				
2002	6.799	0.626	0.686	0.744	0.790	0.783	0.882	0.802	0.876	0.664																					
2003	5.709	0.733	0.644	0.832	0.799	0.710	0.880	0.637	0.675																						
2004	5.506	0.680	0.689	0.731	0.907	0.909	0.707	0.761																							
2005	5.284	0.656	0.602	0.858	0.732	0.794	0.834																								
2006	5.434	0.743	0.660	0.776	0.850	0.814																									
2007	5.767	0.654	0.771	0.734	0.902																										
2008	4.916	0.711	0.761	0.873																											
2009	5.218	0.855	0.733																												
2010	10.225	0.889																													
2011	10.183																														
Latest diag	10.183	0.889	0.733	0.873	0.902	0.814	0.834	0.761	0.675	0.664	0.917	0.925	0.957	0.857	1.310	0.690	0.844	0.757	0.667	0.393	0.788	0.402	3.229	0.802	0.000	2.887	1.000	0.543	0.022	0.650	0.000
5 Yr Avg	7.262	0.770	0.706	0.794	0.838	0.802	0.818	0.778	0.884	0.926	0.857	0.841	0.918	0.765	0.908	0.775	1.087	0.875	0.592	0.858	12.520	0.744	1.508	0.160	0.090	1.920	0.759	2.665	0.453	0.842	0.435
9 Yr Avg	6.471	0.727	0.698	0.771	0.835	0.767	0.808	0.772	0.875	0.921	0.847	0.863	1.074	0.819	0.970	0.784	0.949	1.186	1.157	0.870	7.420	0.822	1.440	0.787	0.276	2.347	0.848	1.593	0.252	0.583	0.242
3 Yr Wtd	7.661	0.821	0.753	0.795	0.828	0.843	0.802	0.727	0.829	0.735	0.941	0.830	0.867	0.862	0.981	0.655	0.856	0.919	0.621	0.778	0.908	0.698	0.892	0.737		2.934	1.313	0.782	0.955	0.786	0.558
5 Yr Wtd	6.527	0.772	0.707	0.793	0.836	0.799	0.814	0.759	0.869	0.857	0.854	0.839	0.932	0.787	0.870	0.693	1.058	0.890	0.625	0.765	0.917	0.579	0.994	0.423	29.346	2.050	0.879	0.779	0.759	0.826	0.558
9 Yr Wtd	6.010	0.726	0.698	0.772	0.833	0.768	0.803	0.755	0.865	0.876	0.836	0.840	1.051	0.815	0.896	0.752	0.901	1.020	0.685	0.771	0.989	0.583	0.913	0.677	1.242	2.002	0.791	0.763	0.809	0.840	0.445
Selected	6.010	0.726	0.698	0.772	0.833	0.768	0.803	0.755	0.865	0.876	0.836	0.840	1.051	0.815	0.896	0.752	0.901	1.020	0.685	0.771	0.989	0.583	0.913	0.677	1.242	2.002	0.791	0.763	0.809	0.840	0.445
Loss $ Weight	7.141	43,574	30,886	20,546	14,946	11,762	8,507	6,356	4,386	3,669	2,938	2,233	1,576	1,591	1,191	968	671	579	563	367	280	252	122	130	62	60	87	68	30	24	8
Center Wtd Avg	6.010	1.178	1.063	0.744	0.758	0.788	0.803	0.798	0.816	0.824	0.878	0.874	0.877	0.876	0.893	0.857	0.850	0.823	0.870	0.825	0.760	0.787	0.828	0.869	1.010	0.998	1.115	1.062	0.778	0.760	0.780
Geometric Mean	6.010	1.959	1.335	0.889	0.824	0.778	0.793	0.806	0.823	0.837	0.853	0.866	0.880	0.875	0.870	0.860	0.858	0.845	0.825	0.812	0.813	0.813	0.847	0.894	0.958	1.007	0.985	0.931	0.886	0.820	0.731

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
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Latest diag	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.000																											
5 Yr Wtd	0.439	1.764																										
9 Yr Wtd	0.439	1.764																										
Selected	0.439	1.764	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.756	0.600	0.842	1.764	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.743	0.879	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

TT, WL, LMWL, LM, TP, CO

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**1**
	To:	**33**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.916**
Inverse Power	**1.008**	**0.841**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.613				Slope=	-2.113			
							Intercept=	-1.493				Intercept=	5.245			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.100	2.803	3.061	3.850	3.100	1.792	-0.943	-0.395	**2.041**	5.078	1.792	0.742	1.458	**5.296**	11.010
2	18	1.300	1.280	1.298	1.300	1.300	2.890	0.383	0.278	**1.364**	2.489	2.890	-1.204	-0.864	**1.421**	2.079
3	30	1.125	1.124	1.130	1.155	1.125	3.401	0.788	0.591	**1.197**	1.824	3.401	-2.082	-1.944	**1.143**	1.462
4	42	1.042	1.062	1.046	1.085	1.042	3.738	1.164	0.797	**1.122**	1.524	3.738	-3.160	-2.655	**1.070**	1.279
5	54	1.052	1.032	1.049	1.047	1.052	3.989	1.103	0.951	**1.081**	1.358	3.989	-2.963	-3.186	**1.041**	1.195
6	66	1.022	1.035	1.027	1.035	1.022	4.190	1.342	1.074	**1.057**	1.256	4.190	-3.805	-3.610	**1.027**	1.148
7	78	1.031	1.024	1.033	1.023	1.031	4.357	1.252	1.176	**1.041**	1.189	4.357	-3.466	-3.963	**1.019**	1.118
8	90	0.996	1.006	1.003	1.019	0.996	4.500		1.264	**1.030**	1.142	4.500		-4.266	**1.014**	1.097
9	102	1.018	1.008	1.015	1.012	1.018	4.625	1.399	1.341	**1.022**	1.109	4.625	-4.034	-4.530	**1.011**	1.082
10	114	1.013	1.013	1.015	1.010	1.013	4.736	1.475	1.409	**1.017**	1.085	4.736	-4.357	-4.765	**1.009**	1.070
11	126	1.006	1.007	1.003	1.008	1.006	4.836	1.626	1.470	**1.013**	1.067	4.836	-5.078	-4.977	**1.007**	1.061
12	138	0.997	1.016	1.001	1.006	0.997	4.927		1.526	**1.010**	1.053	4.927		-5.169	**1.006**	1.054
13	150	1.017	1.007	1.015	1.006	1.017	5.011	1.404	1.577	**1.008**	1.042	5.011	-4.054	-5.345	**1.005**	1.048
14	162	1.000	1.008	1.004	1.004	1.000	5.088		1.624	**1.006**	1.034	5.088		-5.508	**1.004**	1.043
15	174	1.008	1.004	1.007	1.003	1.008	5.159	1.584	1.668	**1.005**	1.028	5.159	-4.865	-5.659	**1.003**	1.039
16	186	1.008	1.006	1.007	1.003	1.008	5.226	1.584	1.709	**1.004**	1.023	5.226	-4.869	-5.800	**1.003**	1.035
17	198	1.007	1.004	1.006	1.003	1.007	5.288	1.606	1.747	**1.003**	1.019	5.288	-4.976	-5.932	**1.003**	1.032
18	210	1.002	1.003	1.003	1.003	1.002	5.347	1.824	1.783	**1.003**	1.015	5.347	-6.197	-6.056	**1.002**	1.029
19	222	0.998	1.000	0.999	1.002	0.998	5.403		1.817	**1.002**	1.013	5.403		-6.174	**1.002**	1.027
20	234	1.003	1.002	1.004	1.001	1.003	5.455	1.737	1.849	**1.002**	1.010	5.455	-5.677	-6.285	**1.002**	1.025
21	246	1.005	1.001	1.002	1.002	1.005	5.505	1.651	1.880	**1.001**	1.009	5.505	-5.209	-6.391	**1.002**	1.023
22	258	0.999	1.001	1.000	1.000	0.999	5.553		1.909	**1.001**	1.007	5.553		-6.491	**1.002**	1.021
23	270	0.998	1.001	0.999	1.001	0.998	5.598		1.937	**1.001**	1.006	5.598		-6.587	**1.001**	1.019
24	282	1.001	1.001	1.000	1.000	1.001	5.642	1.959	1.964	**1.001**	1.005	5.642	-7.089	-6.679	**1.001**	1.018
25	294	0.999	1.002	1.001	1.001	0.999	5.684		1.989	**1.001**	1.004	5.684		-6.767	**1.001**	1.017
26	306	1.002	1.003	1.002	1.001	1.002	5.724	1.828	2.014	**1.001**	1.004	5.724	-6.220	-6.852	**1.001**	1.016
27	318	0.999	1.000	1.000	1.001	0.999	5.762		2.037	**1.000**	1.003	5.762		-6.933	**1.001**	1.014
28	330	1.001	1.002	1.001	1.000	1.001	5.799	1.982	2.060	**1.000**	1.003	5.799	-7.259	-7.012	**1.001**	1.013
29	342	1.000	1.000	1.000	1.000	1.000	5.835	2.140	2.082	**1.000**	1.002	5.835	-8.496	-7.087	**1.001**	1.013
30	354	0.999	0.999	0.999	1.000	0.999	5.869		2.103	**1.000**	1.002	5.869		-7.160	**1.001**	1.012
31	366	1.000	1.000	1.000	1.000	1.000	5.903	2.351	2.123	**1.000**	1.002	5.903	-10.500	-7.230	**1.001**	1.011
32	378	1.000	1.000	1.000	1.000	1.000	5.935		2.143	**1.000**	1.001	5.935		-7.299	**1.001**	1.010
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.068	2.162	**1.000**	1.001	5.966	-7.910	-7.365	**1.001**	1.010
34	402	1.000	1.000	1.000	1.000	1.000	5.996		2.181	**1.000**	1.001	5.996		-7.429	**1.001**	1.009
35	414	1.000	1.000	1.000	1.000	1.000	6.026		2.199	**1.000**	1.001	6.026		-7.491	**1.001**	1.008
36	426						6.054		2.216	**1.000**	1.001	6.054		-7.551	**1.001**	1.008
37	438						6.082		2.233	**1.000**	1.001	6.082		-7.610	**1.000**	1.007
38	450						6.109		2.250	**1.000**	1.001	6.109		-7.667	**1.000**	1.007
39	462						6.136		2.266	**1.000**	1.000	6.136		-7.723	**1.000**	1.006
40	474						6.161		2.282	**1.000**	1.000	6.161		-7.777	**1.000**	1.006
41	486						6.186		2.297	**1.000**	1.000	6.186		-7.830	**1.000**	1.005
42	498						6.211		2.312	**1.000**	1.000	6.211		-7.881	**1.000**	1.005
43	510						6.234		2.327	**1.000**	1.000	6.234		-7.932	**1.000**	1.005
44	522						6.258		2.341	**1.000**	1.000	6.258		-7.981	**1.000**	1.004
45	534						6.280		2.355	**1.000**	1.000	6.280		-8.029	**1.000**	1.004
46	546						6.303		2.368	**1.000**	1.000	6.303		-8.076	**1.000**	1.004
47	558						6.324		2.382	**1.000**	1.000	6.324		-8.122	**1.000**	1.003
48	570						6.346		2.395	**1.000**	1.000	6.346		-8.167	**1.000**	1.003
49	582						6.366		2.408	**1.000**	1.000	6.366		-8.211	**1.000**	1.003
50	594						6.387		2.420	**1.000**	1.000	6.387		-8.254	**1.000**	1.002
51	606						6.407		2.432	**1.000**	1.000	6.407		-8.296	**1.000**	1.002
52	618						6.426		2.444	**1.000**	1.000	6.426		-8.337	**1.000**	1.002
53	630						6.446		2.456	**1.000**	1.000	6.446		-8.378	**1.000**	1.002
54	642						6.465		2.468	**1.000**	1.000	6.465		-8.418	**1.000**	1.001
55	654						6.483		2.479	**1.000**	1.000	6.483		-8.457	**1.000**	1.001
56	666						6.501		2.490	**1.000**	1.000	6.501		-8.496	**1.000**	1.001
57	678						6.519		2.501	**1.000**	1.000	6.519		-8.533	**1.000**	1.001
58	690						6.537		2.512	**1.000**	1.000	6.537		-8.570	**1.000**	1.001
59	702						6.554		2.522	**1.000**	1.000	6.554		-8.607	**1.000**	1.000
60	714						6.571		2.533	**1.000**	1.000	6.571		-8.643	**1.000**	1.000

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

TT, WL, LMWL, LM, TP, CO

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**20**
	To:	**31**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.981**
Inverse Power	**1.000**	**0.971**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.654				Slope=	-4.606			
		IMPLIED	PA	SELECTED	Intercept=	-1.771				Intercept=	19.169			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-0.600	**2.368**	7.844	1.792		10.916	**55037.227**	
2	18	2.698	2.687	2.692	2.890	-0.767	0.118	**1.481**	3.313	2.890	0.526	5.855	**350.029**	
3	30	1.526	1.553	1.524	3.401	0.065	0.452	**1.262**	2.238	3.401	-0.645	3.502	**34.185**	3940.983
4	42	1.195	1.217	1.194	3.738	0.597	0.672	**1.164**	1.773	3.738	-1.639	1.952	**8.044**	115.282
5	54	1.114	1.132	1.114	3.989	0.825	0.836	**1.111**	1.522	3.989	-2.173	0.795	**3.213**	14.331
6	66	1.079	1.091	1.079	4.190	0.962	0.967	**1.078**	1.371	4.190	-2.540	-0.130	**1.878**	4.460
7	78	1.059	1.066	1.059	4.357	1.062	1.076	**1.056**	1.272	4.357	-2.834	-0.899	**1.407**	2.374
8	90	1.044	1.046	1.044	4.500	1.154	1.170	**1.042**	1.204	4.500	-3.128	-1.558	**1.210**	1.688
9	102	1.032	1.034	1.032	4.625	1.247	1.252	**1.031**	1.156	4.625	-3.449	-2.135	**1.118**	1.394
10	114	1.026	1.027	1.026	4.736	1.301	1.324	**1.024**	1.121	4.736	-3.648	-2.647	**1.071**	1.247
11	126	1.021	1.020	1.021	4.836	1.359	1.390	**1.018**	1.095	4.836	-3.872	-3.108	**1.045**	1.164
12	138	1.018	1.017	1.018	4.927	1.399	1.449	**1.014**	1.075	4.927	-4.033	-3.527	**1.029**	1.115
13	150	1.014	1.013	1.014	5.011	1.461	1.504	**1.011**	1.060	5.011	-4.298	-3.912	**1.020**	1.083
14	162	1.012	1.011	1.012	5.088	1.487	1.554	**1.009**	1.048	5.088	-4.414	-4.266	**1.014**	1.062
15	174	1.010	1.008	1.010	5.159	1.538	1.601	**1.007**	1.039	5.159	-4.644	-4.595	**1.010**	1.047
16	186	1.007	1.006	1.007	5.226	1.605	1.644	**1.006**	1.032	5.226	-4.970	-4.902	**1.007**	1.036
17	198	1.005	1.005	1.005	5.288	1.666	1.685	**1.005**	1.026	5.288	-5.284	-5.190	**1.006**	1.029
18	210	1.004	1.004	1.004	5.347	1.702	1.724	**1.004**	1.021	5.347	-5.479	-5.461	**1.004**	1.023
19	222	1.003	1.003	1.003	5.403	1.745	1.760	**1.003**	1.018	5.403	-5.724	-5.717	**1.003**	1.019
20	234	1.002	1.003	1.002	5.455	1.796	1.794	**1.002**	1.014	5.455	-6.024	-5.960	**1.003**	1.015
21	246	1.002	1.002	1.002	5.505	1.832	1.827	**1.002**	1.012	5.505	-6.244	-6.190	**1.002**	1.013
22	258	1.002	1.002	1.002	5.553	1.859	1.858	**1.002**	1.010	5.553	-6.418	-6.410	**1.002**	1.011
23	270	1.001	1.001	1.001	5.598	1.900	1.888	**1.001**	1.008	5.598	-6.686	-6.619	**1.001**	1.009
24	282	1.001	1.001	1.001	5.642	1.918	1.916	**1.001**	1.007	5.642	-6.809	-6.819	**1.001**	1.008
25	294	1.001	1.001	1.001	5.684	1.940	1.943	**1.001**	1.006	5.684	-6.957	-7.011	**1.001**	1.007
26	306	1.001	1.001	1.001	5.724	1.951	1.970	**1.001**	1.005	5.724	-7.032	-7.196	**1.001**	1.006
27	318	1.001	1.001	1.001	5.762	1.981	1.995	**1.001**	1.004	5.762	-7.248	-7.373	**1.001**	1.005
28	330	1.001	1.001	1.001	5.799	1.996	2.019	**1.001**	1.003	5.799	-7.358	-7.543	**1.001**	1.004
29	342	1.000	1.000	1.000	5.835	2.044	2.042	**1.000**	1.003	5.835	-7.720	-7.708	**1.000**	1.004
30	354	1.000	1.000	1.000	5.869	2.089	2.065	**1.000**	1.002	5.869	-8.074	-7.867	**1.000**	1.003
31	366	1.000	1.000	1.000	5.903	2.098	2.087	**1.000**	1.002	5.903	-8.148	-8.020	**1.000**	1.003
32	378	1.000	1.000	1.000	5.935		2.108	**1.000**	1.002	5.935		-8.169	**1.000**	1.003
33	390	1.000	1.000	1.000	5.966		2.128	**1.000**	1.002	5.966		-8.313	**1.000**	1.002
34	402	1.000	1.000	1.000	5.996		2.148	**1.000**	1.001	5.996		-8.453	**1.000**	1.002
35	414	1.000	1.000	1.000	6.026		2.167	**1.000**	1.001	6.026		-8.588	**1.000**	1.002
36	426	1.000	1.000	1.000	6.054		2.186	**1.000**	1.001	6.054		-8.720	**1.000**	1.002
37	438	1.000	1.000	1.000	6.082		2.204	**1.000**	1.001	6.082		-8.848	**1.000**	1.001
38	450	1.000	1.000	1.000	6.109		2.222	**1.000**	1.001	6.109		-8.972	**1.000**	1.001
39	462	1.000	1.000	1.000	6.136		2.239	**1.000**	1.001	6.136		-9.093	**1.000**	1.001
40	474	1.000	1.000	1.000	6.161		2.256	**1.000**	1.001	6.161		-9.211	**1.000**	1.001
41	486	1.000	1.000	1.000	6.186		2.272	**1.000**	1.000	6.186		-9.327	**1.000**	1.001
42	498	1.000	1.000	1.000	6.211		2.288	**1.000**	1.000	6.211		-9.439	**1.000**	1.001
43	510	1.000	1.000	1.000	6.234		2.303	**1.000**	1.000	6.234		-9.549	**1.000**	1.001
44	522	1.000	1.000	1.000	6.258		2.319	**1.000**	1.000	6.258		-9.656	**1.000**	1.001
45	534	1.000	1.000	1.000	6.280		2.333	**1.000**	1.000	6.280		-9.760	**1.000**	1.001
46	546	1.000	1.000	1.000	6.303		2.348	**1.000**	1.000	6.303		-9.863	**1.000**	1.001
47	558	1.000	1.000	1.000	6.324		2.362	**1.000**	1.000	6.324		-9.963	**1.000**	1.001
48	570	1.000	1.000	1.000	6.346		2.376	**1.000**	1.000	6.346		-10.061	**1.000**	1.001
49	582	1.000	1.000	1.000	6.366		2.390	**1.000**	1.000	6.366		-10.157	**1.000**	1.001
50	594	1.000	1.000	1.000	6.387		2.403	**1.000**	1.000	6.387		-10.251	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.416	**1.000**	1.000	6.407		-10.343	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.429	**1.000**	1.000	6.426		-10.433	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.442	**1.000**	1.000	6.446		-10.522	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.454	**1.000**	1.000	6.465		-10.609	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.466	**1.000**	1.000	6.483		-10.694	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.478	**1.000**	1.000	6.501		-10.778	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.489	**1.000**	1.000	6.519		-10.860	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.501	**1.000**	1.000	6.537		-10.941	**1.000**	1.000
59	702	1.000			6.554		2.512	**1.000**	1.000	6.554		-11.020	**1.000**	1.000
60	714	1.000			6.571		2.523	**1.000**	1.000	6.571		-11.099	**1.000**	1.000

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

TEMPORARY TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	8,822	8,832	10	82.5%	8	0.603
1978	1,553,484	9,862	9,874	13	82.0%	11	0.636
1979	1,646,693	8,955	8,968	13	81.4%	11	0.545
1980	1,745,494	9,918	9,935	17	80.8%	14	0.569
1981	1,826,711	9,396	9,415	19	80.7%	15	0.515
1982	2,061,263	11,343	11,369	26	80.2%	21	0.552
1983	2,173,213	10,947	10,977	30	80.5%	24	0.505
1984	2,314,385	11,606	11,643	36	80.0%	29	0.503
1985	2,444,242	11,088	11,128	41	79.9%	32	0.455
1986	2,644,132	11,278	11,325	48	80.1%	38	0.428
1987	2,911,888	14,036	14,106	69	80.0%	56	0.484
1988	3,191,151	14,431	14,516	85	80.0%	68	0.455
1989	3,341,117	15,063	15,166	103	79.9%	82	0.454
1990	3,644,538	13,622	13,730	109	80.0%	87	0.377
1991	3,852,022	13,005	13,123	118	80.2%	95	0.341
1992	3,944,342	13,249	13,390	141	80.7%	114	0.339
1993	4,020,534	12,273	12,416	143	81.1%	116	0.309
1994	4,272,082	12,412	12,587	175	81.4%	142	0.295
1995	4,432,599	10,826	11,041	215	82.0%	176	0.249
1996	4,487,291	11,355	11,615	260	82.5%	214	0.259
1997	4,623,816	11,072	11,374	302	82.8%	250	0.246
1998	4,816,176	12,203	12,630	428	83.3%	356	0.262
1999	5,047,597	12,516	13,077	561	84.0%	471	0.259
2000	5,318,217	15,118	15,930	813	84.4%	686	0.300
2001	5,597,545	16,248	17,397	1,149	84.3%	968	0.311
2002	5,822,846	14,620	15,928	1,308	84.4%	1,104	0.274
2003	6,004,956	17,534	19,420	1,885	84.3%	1,589	0.323
2004	6,183,507	14,230	16,321	2,091	84.2%	1,760	0.264
2005	6,388,250	13,544	16,048	2,504	84.1%	2,106	0.251
2006	6,653,696	11,334	14,375	3,041	84.3%	2,563	0.216
2007	6,915,410	12,528	16,606	4,079	84.5%	3,447	0.240
2008	7,073,199	11,503	16,606	5,103	84.7%	4,323	0.235
2009	7,109,910	12,061	18,602	6,541	84.8%	5,547	0.262
2010	7,245,414	8,823	17,263	8,440	85.1%	7,183	0.238
2011	7,353,256	4,812	16,325	11,514	85.6%	9,856	0.222
2012	3,750,161	453	8,654	8,201	86.0%	7,056	0.231
2013		0	0		100.0%		
TOTAL		422,085	481,714	59,629	84.9%	50,618	
EXLD PRIOR		422,085	481,714	59,629	84.9%	50,618	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	10	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1978	13	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1979	13	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1980	17	2	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1981	19	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1982	26	3	3	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	1
1983	30	5	3	3	2	2	2	2	2	1	1	1	1	1	1	1	0	0	0	1
1984	36	4	5	3	3	3	2	2	2	2	2	1	1	1	1	1	1	0	0	2
1985	41	6	4	5	3	3	2	2	2	2	2	1	1	1	1	1	1	1	0	2
1986	48	7	6	4	5	2	3	2	2	2	2	2	1	1	1	1	1	1	1	2
1987	69	11	9	7	5	6	3	4	3	3	3	2	2	2	2	1	1	1	1	3
1988	85	13	11	9	7	5	6	3	4	3	3	3	2	2	2	2	1	1	1	4
1989	103	14	13	11	9	8	5	7	3	4	3	3	3	3	2	2	2	1	1	6
1990	109	17	12	12	10	8	7	5	6	2	4	3	2	2	2	2	2	2	1	6
1991	118	13	16	12	12	10	8	7	5	6	2	3	3	2	2	2	2	2	1	7
1992	141	22	13	16	12	12	10	8	7	5	6	2	3	3	2	2	2	2	2	9
1993	143	16	20	12	15	11	11	9	7	6	4	5	2	3	3	2	2	2	2	10
1994	175	32	16	21	12	15	11	11	9	7	6	4	5	2	3	3	2	2	2	12
1995	215	50	30	15	19	12	14	10	10	9	7	6	4	5	2	3	2	2	2	13
1996	260	50	49	29	15	19	11	13	10	10	9	6	6	4	5	2	3	2	2	15
1997	302	53	48	48	28	13	18	11	13	9	10	9	6	6	4	5	2	3	2	16
1998	428	85	60	54	54	31	15	21	12	14	11	11	10	7	6	4	6	2	3	21
1999	561	115	88	63	56	57	33	16	22	13	15	11	11	10	7	7	4	6	2	25
2000	813	168	132	102	72	65	65	38	18	25	15	17	13	13	12	8	8	5	7	31
2001	1,149	215	192	152	117	83	74	75	43	21	29	17	20	14	15	13	10	9	6	43
2002	1,308	253	198	177	139	107	76	68	69	40	19	26	16	18	13	14	12	9	8	45
2003	1,885	367	294	229	205	162	124	88	79	80	46	22	31	18	21	15	16	14	10	61
2004	2,091	396	330	264	206	185	145	112	79	71	72	41	20	28	16	19	14	15	13	64
2005	2,504	450	389	324	259	203	181	143	110	78	70	71	41	20	27	16	19	14	14	76
2006	3,041	590	441	380	318	254	198	177	140	107	76	69	69	40	19	27	16	18	13	88
2007	4,079	818	633	472	408	340	272	212	190	150	115	82	74	74	43	21	28	17	20	109
2008	5,103	1,084	806	624	465	402	335	268	209	187	148	114	80	72	73	42	20	28	17	127
2009	6,541	1,366	1,099	817	632	472	407	340	272	212	190	150	115	82	74	74	43	21	28	145
2010	8,440	2,018	1,342	1,080	803	621	464	400	334	267	209	187	147	113	80	72	73	42	20	171
2011	11,514	3,142	1,999	1,329	1,070	796	616	460	397	331	265	207	185	146	112	79	72	72	42	189
2012	8,201	4,763	3,300	2,100	1,396	1,124	836	647	483	417	348	278	217	194	153	118	83	75	76	242
TOTAL	59,629	16,154	11,572	8,387	6,369	5,038	3,965	3,167	2,547	2,090	1,692	1,357	1,095	890	706	560	448	369	298	1,548

(1) SECTION 3, EXHIBIT 5A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5A, SHEET 23

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

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5A, SHEET 23

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

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551	0.603	8,822	1.001	8,832	8,832	8,832	8,832
1978	1,553,484	0.636	9,862	1.001	9,874	9,874	9,874	9,874
1979	1,646,693	0.544	8,955	1.002	8,968	8,968	8,968	8,968
1980	1,745,494	0.569	9,918	1.002	9,935	9,935	9,935	9,935
1981	1,826,711	0.515	9,396	1.002	9,415	9,415	9,415	9,415
1982	2,061,263	0.551	11,343	1.002	11,366	11,366	11,366	11,369
1983	2,173,213	0.505	10,947	1.002	10,973	10,973	10,973	10,977
1984	2,314,385	0.503	11,606	1.003	11,639	11,639	11,639	11,643
1985	2,444,242	0.455	11,088	1.004	11,127	11,127	11,127	11,128
1986	2,644,132	0.428	11,278	1.004	11,324	11,324	11,324	11,325
1987	2,911,888	0.484	14,036	1.005	14,112	14,112	14,112	14,106
1988	3,191,151	0.454	14,431	1.006	14,520	14,520	14,520	14,516
1989	3,341,117	0.454	15,063	1.007	15,164	15,164	15,164	15,166
1990	3,644,538	0.376	13,622	1.008	13,727	13,727	13,727	13,730
1991	3,852,022	0.340	13,005	1.009	13,118	13,118	13,118	13,123
1992	3,944,342	0.339	13,249	1.010	13,388	13,388	13,388	13,390
1993	4,020,534	0.306	12,273	1.012	12,422	12,420	12,420	12,416
1994	4,272,082	0.288	12,412	1.015	12,602	12,597	12,597	12,587
1995	4,432,599	0.272	10,826	1.020	11,047	11,067	11,067	11,041
1996	4,487,291	0.255	11,355	1.025	11,638	11,633	11,633	11,615
1997	4,623,816	0.256	11,072	1.030	11,399	11,412	11,412	11,374
1998	4,816,176	0.258	12,203	1.037	12,656	12,648	12,648	12,630
1999	5,047,597	0.263	12,516	1.047	13,101	13,109	13,109	13,077
2000	5,318,217	0.268	15,118	1.059	16,010	15,911	15,911	15,930
2001	5,597,545	0.276	16,248	1.075	17,470	17,330	17,330	17,397
2002	5,822,846	0.271	14,620	1.095	16,006	15,987	15,987	15,928
2003	6,004,956	0.279	17,534	1.120	19,633	19,327	19,327	19,420
2004	6,183,507	0.282	14,230	1.148	16,341	16,479	16,479	16,321
2005	6,388,250	0.271	13,544	1.185	16,045	16,240	16,240	16,048
2006	6,653,696	0.267	11,334	1.238	14,031	14,751	14,751	14,375
2007	6,915,410	0.255	12,528	1.312	16,432	16,716	16,716	16,606
2008	7,073,199	0.243	11,503	1.430	16,452	16,681	16,681	16,606
2009	7,109,910	0.235	12,061	1.614	19,464	18,414	18,414	18,602
2010	7,245,414	0.232	8,823	1.986	17,522	17,162	17,162	17,263
2011	7,353,256	0.227	4,812	3.195	15,373	16,294	16,294	16,325
2012	7,500,322	0.234	453	23.324	10,563	17,255	17,255	17,307
2013	7,590,325	0.241				18,293	18,293	18,354
TOTAL			422,085		483,689	509,209	509,209	508,721
EXLD PRIOR			422,085		483,689	509,209	509,209	508,721

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

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

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***36***	***39***	-		-	-
1977	8,822	8,832	10	11	11	1.000	10	8,832
1978	9,862	9,874	13	14	14	1.000	13	9,874
1979	8,955	8,968	13	15	15	0.995	13	8,968
1980	9,918	9,935	17	18	18	1.000	17	9,935
1981	9,396	9,415	19	20	21	1.028	19	9,415
1982	11,343	11,366	23	26	29	1.115	26	11,369
1983	10,947	10,973	26	28	33	1.152	30	10,977
1984	11,606	11,639	33	36	40	1.113	36	11,643
1985	11,088	11,127	39	43	45	1.035	41	11,128
1986	11,278	11,324	46	53	54	1.033	48	11,325
1987	14,036	14,112	76	90	82	0.915	69	14,106
1988	14,431	14,520	89	106	101	0.952	85	14,516
1989	15,063	15,164	101	117	118	1.014	103	15,166
1990	13,622	13,727	105	123	127	1.032	109	13,730
1991	13,005	13,118	113	145	151	1.043	118	13,123
1992	13,249	13,388	139	185	188	1.018	141	13,390
1993	12,273	12,420	147	212	206	0.971	143	12,416
1994	12,412	12,597	185	268	253	0.944	175	12,587
1995	10,826	11,067	241	321	286	0.892	215	11,041
1996	11,355	11,633	277	381	357	0.936	260	11,615
1997	11,072	11,412	340	489	434	0.888	302	11,374
1998	12,203	12,648	445	642	617	0.962	428	12,630
1999	12,516	13,109	593	867	819	0.945	561	13,077
2000	15,118	15,911	793	1,163	1,192	1.025	813	15,930
2001	16,248	17,330	1,082	1,586	1,684	1.062	1,149	17,397
2002	14,620	15,987	1,367	2,009	1,923	0.957	1,308	15,928
2003	17,534	19,327	1,793	2,604	2,739	1.052	1,885	19,420
2004	14,230	16,479	2,249	3,257	3,028	0.930	2,091	16,321
2005	13,544	16,240	2,696	3,920	3,641	0.929	2,504	16,048
2006	11,334	14,751	3,418	4,998	4,448	0.890	3,041	14,375
2007	12,528	16,716	4,189	6,155	5,993	0.974	4,079	16,606
2008	11,503	16,681	5,178	7,545	7,435	0.985	5,103	16,606
2009	12,061	18,414	6,353	9,172	9,444	1.030	6,541	18,602
2010	8,823	17,162	8,339	11,687	11,829	1.012	8,440	17,263
2011	4,812	16,294	11,483	15,229	15,271	1.003	11,514	16,325
2012	453	17,255	16,802	20,948	21,014	1.003	16,855	17,307
2013		18,293	18,293	22,619	22,695	1.003	18,354	18,354
TOTAL	422,085	509,209	87,160	117,142	116,355		86,636	508,721
EXLD PRIOR	422,085		87,124	117,103	116,355		86,636	508,721

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

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

TEMPORARY TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.498					
1978	1,553,484	3.382	5,254,386		1.000					0.498					
1979	1,646,693	3.136	5,164,474		1.000					0.498					
1980	1,745,494	2.917	5,091,177		1.000					0.498					
1981	1,826,711	2.687	4,908,624		1.000					0.498					
1982	2,061,263	2.555	5,266,185	884	1.000	884	4.289%	1.679%		0.498	0.836%	4.289%	884	884	4.289%
1983	2,173,213	2.446	5,316,747	913	1.000	913	4.201%	1.717%		0.493	0.846%	4.201%	913	913	4.201%
1984	2,314,385	2.331	5,395,574	936	1.000	936	4.044%	1.735%		0.488	0.847%	4.044%	936	936	4.044%
1985	2,444,242	2.253	5,506,356	1,043	1.000	1,043	4.267%	1.894%		0.483	0.915%	4.267%	1,043	1,043	4.267%
1986	2,644,132	2.198	5,812,249	1,087	1.000	1,087	4.111%	1.870%	3.2%	0.478	0.895%	4.111%	1,087	1,087	4.111%
1987	2,911,888	2.127	6,193,181	1,083	1.000	1,083	3.719%	1.749%	1.1%	0.474	0.828%	3.719%	1,083	1,083	3.719%
1988	3,191,151	2.032	6,484,397	1,239	1.000	1,239	3.883%	1.911%	1.1%	0.469	0.896%	3.883%	1,239	1,239	3.883%
1989	3,341,117	1.987	6,640,304	1,320	1.000	1,320	3.951%	1.988%	1.2%	0.464	0.923%	3.951%	1,320	1,320	3.951%
1990	3,644,538	1.913	6,973,268	1,274	1.000	1,274	3.496%	1.827%	0.8%	0.460	0.840%	3.496%	1,274	1,274	3.496%
1991	3,852,022	1.853	7,138,884	1,268	1.000	1,268	3.292%	1.776%	-0.1%	0.467	0.829%	3.292%	1,268	1,268	3.292%
1992	3,944,342	1.762	6,951,801	1,347	1.000	1,347	3.416%	1.938%	-0.8%	0.474	0.918%	3.416%	1,347	1,347	3.415%
1993	4,020,534	1.730	6,954,996	1,411	1.000	1,411	3.511%	2.029%	1.0%	0.481	0.976%	3.511%	1,411	1,411	3.509%
1994	4,272,082	1.690	7,221,716	1,330	1.000	1,331	3.115%	1.843%	1.5%	0.488	0.900%	3.115%	1,331	1,331	3.116%
1995	4,432,599	1.642	7,279,180	1,271	1.000	1,272	2.869%	1.747%	-0.8%	0.496	0.866%	2.869%	1,272	1,272	2.870%
1996	4,487,291	1.587	7,119,619	1,239	1.001	1,240	2.763%	1.742%	-3.6%	0.503	0.877%	2.763%	1,240	1,240	2.763%
1997	4,623,816	1.516	7,011,137	1,099	1.001	1,100	2.379%	1.569%	-5.5%	0.511	0.802%	2.379%	1,100	1,100	2.379%
1998	4,816,176	1.448	6,974,036	1,029	1.001	1,030	2.139%	1.477%	-5.3%	0.519	0.766%	2.139%	1,030	1,030	2.139%
1999	5,047,597	1.402	7,074,826	1,141	1.001	1,143	2.264%	1.615%	-3.2%	0.527	0.851%	2.264%	1,143	1,143	2.264%
2000	5,318,217	1.352	7,189,648	1,189	1.002	1,191	2.240%	1.657%	-0.7%	0.535	0.886%	2.240%	1,191	1,191	2.239%
2001	5,597,545	1.324	7,410,279	1,177	1.002	1,180	2.108%	1.592%	1.4%	0.543	0.864%	2.108%	1,180	1,180	2.108%
2002	5,822,846	1.233	7,180,173	1,078	1.004	1,082	1.858%	1.507%	0.3%	0.551	0.831%	1.858%	1,082	1,082	1.858%
2003	6,004,956	1.205	7,236,443	1,078	1.005	1,084	1.805%	1.498%	-2.4%	0.560	0.838%	1.805%	1,084	1,084	1.805%
2004	6,183,507	1.221	7,550,966	1,017	1.007	1,024	1.655%	1.356%	-4.5%	0.602	0.816%	1.655%	1,024	1,024	1.656%
2005	6,388,250	1.180	7,536,083	957	1.008	965	1.511%	1.281%	-5.3%	0.647	0.828%	1.511%	965	965	1.511%
2006	6,653,696	1.170	7,785,410	839	1.011	848	1.275%	1.089%	-7.7%	0.696	0.758%	1.275%	848	848	1.274%
2007	6,915,410	1.122	7,758,240	842	1.014	854	1.235%	1.100%	-8.0%	0.748	0.823%	1.235%	854	854	1.235%
2008	7,073,199	1.076	7,613,102	786	1.020	802	1.133%	1.053%	-6.4%	0.804	0.847%	1.091%	771	801	1.132%
2009	7,109,910	1.044	7,422,640	705	1.029	726	1.021%	0.978%	-5.6%	0.865	0.846%	0.984%	699	725	1.020%
2010	7,245,414	1.035	7,501,912	631	1.050	663	0.915%	0.884%	-5.2%	0.930	0.822%	0.907%	657	663	0.915%
2011	7,353,256	1.020	7,501,057	516	1.137	587	0.798%	0.782%	-8.2%	1.000	0.782%	0.831%	611	590	0.802%
2012	7,500,322	1.010	7,575,325	129	3.897	503	0.670%	0.664%	-10.8%	1.000	0.664%	0.823%	617	588	0.784%
2013	7,590,325	1.000	7,590,325							1.000		0.815%	619	619	0.816%
TOTAL				31,858		32,428							33,124	33,135	

5 Year Average excluding 2012	0.824%
10 Year Average excluding 2012	0.819%
5 Year Average excluding 2010-2012	0.820%
10 Year Average excluding 2010-2012	0.834%
2006-2011 Average excluding 2009	0.806%
(16) 2013 Selected Frequency	0.815%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			8,832		0.603
1978	1,553,484			9,874		0.636
1979	1,646,693			8,968		0.545
1980	1,745,494			9,935		0.569
1981	1,826,711			9,415		0.515
1982	2,061,263	884	4.29%	11,369	12,861	0.552
1983	2,173,213	913	4.20%	10,977	12,023	0.505
1984	2,314,385	936	4.04%	11,643	12,439	0.503
1985	2,444,242	1,043	4.27%	11,128	10,669	0.455
1986	2,644,132	1,087	4.11%	11,325	10,419	0.428
1987	2,911,888	1,083	3.72%	14,106	13,025	0.484
1988	3,191,151	1,239	3.88%	14,516	11,716	0.455
1989	3,341,117	1,320	3.95%	15,166	11,489	0.454
1990	3,644,538	1,274	3.50%	13,730	10,777	0.377
1991	3,852,022	1,268	3.29%	13,123	10,349	0.341
1992	3,944,342	1,347	3.42%	13,390	9,941	0.339
1993	4,020,534	1,411	3.51%	12,416	8,800	0.309
1994	4,272,082	1,331	3.12%	12,587	9,457	0.295
1995	4,432,599	1,272	2.87%	11,041	8,680	0.249
1996	4,487,291	1,240	2.76%	11,615	9,367	0.259
1997	4,623,816	1,100	2.38%	11,374	10,340	0.246
1998	4,816,176	1,030	2.14%	12,630	12,263	0.262
1999	5,047,597	1,143	2.26%	13,077	11,441	0.259
2000	5,318,217	1,191	2.24%	15,930	13,376	0.300
2001	5,597,545	1,180	2.11%	17,397	14,743	0.311
2002	5,822,846	1,082	1.86%	15,928	14,721	0.274
2003	6,004,956	1,084	1.81%	19,420	17,915	0.323
2004	6,183,507	1,024	1.66%	16,321	15,939	0.264
2005	6,388,250	965	1.51%	16,048	16,630	0.251
2006	6,653,696	848	1.27%	14,375	16,952	0.216
2007	6,915,410	854	1.23%	16,606	19,445	0.240
2008	7,073,199	801	1.13%	16,606	20,731	0.235
2009	7,109,910	725	1.02%	18,602	25,658	0.262
2010	7,245,414	663	0.92%	17,263	26,038	0.238
2011	7,353,256	590	0.80%	16,325	27,670	0.222
2012	7,500,322	588	0.78%	17,307	29,434	0.231
2013	7,590,325	619	0.82%	18,354	29,651	0.242
TOTAL		33,135		508,721		

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	13,727		0.460	2.725	17,201	0	100%	17,201	0.247	0.377	0.376
1991	3,852,022	1.853	7,138,884	13,118		0.467	2.767	16,942	0	100%	16,942	0.237	0.341	0.340
1992	3,944,342	1.762	6,951,801	13,388		0.474	2.809	17,821	0	100%	17,821	0.256	0.339	0.339
1993	4,020,534	1.730	6,954,996	12,422		0.481	2.852	17,043	0	100%	17,043	0.245	0.309	0.306
1994	4,272,082	1.690	7,221,716	12,602		0.488	2.895	17,820	0	100%	17,820	0.247	0.295	0.288
1995	4,432,599	1.642	7,279,180	11,047		0.496	2.939	16,102	0	100%	16,102	0.221	0.249	0.272
1996	4,487,291	1.587	7,119,619	11,638		0.503	2.984	17,483	0	100%	17,483	0.246	0.259	0.255
1997	4,623,816	1.516	7,011,137	11,399		0.511	2.789	16,248	0	100%	16,248	0.232	0.247	0.256
1998	4,816,176	1.448	6,974,036	12,656		0.519	2.606	17,115	0	100%	17,115	0.245	0.263	0.258
1999	5,047,597	1.402	7,074,826	13,101		0.527	2.436	16,811	0	100%	16,811	0.238	0.260	0.263
2000	5,318,217	1.352	7,189,648	16,010		0.535	2.277	19,491	0	100%	19,491	0.271	0.301	0.268
2001	5,597,545	1.324	7,410,279	17,470		0.543	2.128	20,181	0	100%	20,181	0.272	0.312	0.276
2002	5,822,846	1.233	7,180,173	16,006		0.551	1.988	17,542	0	100%	17,542	0.244	0.275	0.271
2003	6,004,956	1.205	7,236,443	19,633		0.560	1.858	20,417	0	100%	20,417	0.282	0.327	0.279
2004	6,183,507	1.221	7,550,966	16,341		0.602	1.737	17,077	0	100%	17,077	0.226	0.264	0.282
2005	6,388,250	1.180	7,536,083	16,045		0.647	1.623	16,851	0	100%	16,851	0.224	0.251	0.271
2006	6,653,696	1.170	7,785,410	14,031		0.696	1.517	14,808	0	100%	14,808	0.190	0.211	0.267
2007	6,915,410	1.122	7,758,240	16,432		0.748	1.418	17,427	0	100%	17,427	0.225	0.238	0.255
2008	7,073,199	1.076	7,613,102	16,452		0.804	1.325	17,534	0	100%	17,534	0.230	0.233	0.243
2009	7,109,910	1.044	7,422,640	19,464		0.865	1.238	20,847	0	100%	20,847	0.281	0.274	0.235
2010	7,245,414	1.035	7,501,912	17,522		0.930	1.157	18,858	0	100%	18,858	0.251	0.242	0.232
2011	7,353,256	1.020	7,501,057	15,373		1.000	1.082	16,628	0	100%	16,628	0.222	0.209	0.227
2012	7,500,322	1.010	7,575,325	10,563		1.000	1.040	10,985	0	100%	10,985	0.145	0.141	0.234
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.241

	5 Year Average excluding 2011-2012	0.235	0.239
	7 Year Average excluding 2011-2012	0.232	0.245
	10 Year Weighted Average excluding 2011-2012	0.242	
	10 Year Weighted Average excluding 2010-2012	0.244	
	5 Year Average excluding 2010-2012	0.230	0.241
	5 Year Average excluding 2012	0.242	0.239
	7 Year Average excluding 2012	0.232	0.237
(14)	2013 Selected Loss Rate:	0.241	

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

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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1980	390	390	402	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1981	378	378	390	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1982	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1983	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1984	342	342	354	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1985	330	330	342	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1986	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1987	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1988	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1989	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1990	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000	1.001	1.001	1.001
1991	258	258	270	1.009	1.008	1.009				1.000	1.000	1.000	1.001	1.001	1.001
1992	246	246	258	1.010	1.009	1.010				1.000	1.000	1.000	1.001	1.001	1.001
1993	234	234	246	1.012	1.010	1.012				1.000	1.000	1.000	1.001	1.001	1.001
1994	222	222	234	1.015	1.012	1.015				1.000	1.000	1.000	1.001	1.001	1.001
1995	210	210	222	1.020	1.015	1.020				1.000	1.000	1.000	1.001	1.001	1.001
1996	198	198	210	1.025	1.020	1.025				1.001	1.000	1.001	1.001	1.001	1.001
1997	186	186	198	1.030	1.025	1.030				1.001	1.001	1.001	1.001	1.001	1.001
1998	174	174	186	1.037	1.030	1.037				1.001	1.001	1.001	1.001	1.001	1.001
1999	162	162	174	1.047	1.037	1.047				1.001	1.001	1.001	1.001	1.001	1.001
2000	150	150	162	1.059	1.047	1.059				1.002	1.001	1.002	1.001	1.001	1.001
2001	138	138	150	1.075	1.059	1.075				1.002	1.002	1.002	1.001	1.001	1.001
2002	126	126	138	1.095	1.075	1.095				1.004	1.002	1.004	1.001	1.001	1.001
2003	114	114	126	1.120	1.095	1.120				1.005	1.004	1.005	1.001	1.001	1.001
2004	102	102	114	1.148	1.120	1.148				1.007	1.005	1.007	1.001	1.001	1.001
2005	90	90	102	1.185	1.148	1.185				1.008	1.007	1.008	1.001	1.001	1.001
2006	78	78	90	1.238	1.185	1.238				1.011	1.008	1.011	1.001	1.001	1.001
2007	66	66	78	1.312	1.238	1.312				1.014	1.011	1.014	1.001	1.001	1.001
2008	54	54	66	1.430	1.312	1.430				1.020	1.014	1.020	1.001	1.001	1.001
2009	42	42	54	1.614	1.430	1.614				1.029	1.020	1.029	1.001	1.001	1.001
2010	30	30	42	1.986	1.614	1.986				1.050	1.029	1.050	1.001	1.001	1.001
2011	18	18	30	3.195	1.986	3.195				1.137	1.050	1.137	1.001	1.001	1.001
2012	6	6	18	23.324	3.195	23.324				3.897	1.137	3.897	1.001	1.001	1.001

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	78	609	1,590	2,538	3,384	4,292	5,374	6,099	6,878	7,744	8,079	8,323	8,513	8,631	8,692	8,729	8,755	8,774	8,791	8,810	8,820	8,820	8,820	8,820	8,820	8,820	8,820	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822
1978	84	652	1,699	2,748	3,878	5,158	6,170	7,119	8,071	8,518	8,864	9,108	9,284	9,447	9,611	9,662	9,727	9,763	9,773	9,797	9,813	9,823	9,826	9,839	9,845	9,852	9,861	9,861	9,862	9,862	9,862	9,862	9,862	9,862	9,862		9,862
1979	90	693	1,789	2,987	4,341	5,348	6,361	7,373	7,788	8,097	8,308	8,441	8,529	8,594	8,730	8,778	8,809	8,810	8,821	8,854	8,881	8,901	8,912	8,920	8,926	8,931	8,935	8,941	8,947	8,947	8,948	8,952	8,952	8,955			8,955
1980	78	654	1,968	3,542	4,869	6,189	7,577	8,266	8,798	9,156	9,333	9,440	9,525	9,635	9,677	9,683	9,699	9,712	9,713	9,730	9,737	9,760	9,834	9,867	9,888	9,895	9,902	9,909	9,911	9,913	9,918	9,918	9,918				9,918
1981	118	935	2,500	3,664	4,957	6,473	7,155	7,802	8,304	8,627	8,841	9,018	9,112	9,218	9,249	9,261	9,286	9,323	9,341	9,376	9,376	9,376	9,377	9,379	9,388	9,389	9,394	9,394	9,396	9,396	9,396	9,396					9,396
1982	229	1,581	3,282	5,011	6,917	8,001	8,934	9,598	10,086	10,455	10,681	10,871	10,985	11,036	11,079	11,108	11,126	11,173	11,189	11,198	11,215	11,227	11,241	11,249	11,269	11,279	11,288	11,297	11,313	11,331	11,343						11,343
1983	208	1,412	3,423	5,516	6,799	7,869	8,705	9,342	9,795	10,149	10,443	10,632	10,713	10,762	10,789	10,847	10,883	10,894	10,894	10,900	10,922	10,932	10,944	10,947	10,947	10,947	10,947	10,947	10,947	10,947							10,947
1984	238	1,925	4,645	6,274	7,793	9,025	9,837	10,322	10,674	10,947	11,123	11,236	11,300	11,330	11,358	11,375	11,412	11,438	11,480	11,504	11,508	11,510	11,515	11,530	11,530	11,538	11,568	11,589	11,606								11,606
1985	374	2,359	4,515	6,185	7,612	8,717	9,479	9,937	10,380	10,621	10,763	10,821	10,834	10,889	10,909	10,963	11,000	11,006	11,006	11,018	11,034	11,066	11,070	11,088	11,088	11,088	11,088	11,088									11,088
1986	336	2,190	4,398	6,075	7,385	8,395	9,183	9,848	10,241	10,496	10,705	10,819	10,952	11,016	11,056	11,062	11,070	11,076	11,096	11,121	11,169	11,218	11,227	11,230	11,230	11,242	11,278										11,278
1987	352	2,527	5,629	7,919	9,810	11,259	12,275	12,885	13,160	13,338	13,496	13,595	13,667	13,732	13,785	13,803	13,881	13,935	13,964	13,983	13,983	13,996	14,012	14,013	14,013	14,036											14,036
1988	444	2,999	6,232	8,611	10,291	11,601	12,591	13,135	13,341	13,573	13,736	13,876	13,995	14,079	14,140	14,182	14,208	14,231	14,280	14,317	14,332	14,342	14,362	14,398	14,431												14,431
1989	476	3,245	6,779	9,103	10,767	11,965	12,814	13,243	13,537	13,723	14,025	14,189	14,379	14,489	14,571	14,685	14,765	14,815	14,915	14,990	15,038	15,050	15,055	15,063													15,063
1990	491	3,338	6,487	8,643	10,299	11,161	11,730	12,007	12,224	12,433	12,575	12,739	12,864	12,987	13,183	13,311	13,392	13,447	13,510	13,531	13,539	13,605	13,622														13,622
1991	596	4,755	7,435	9,426	10,597	11,300	11,627	11,904	12,181	12,279	12,346	12,456	12,515	12,573	12,639	12,709	12,777	12,853	12,925	12,950	12,982	13,005															13,005
1992	585	4,761	7,753	9,602	10,582	11,159	11,632	11,935	12,108	12,290	12,400	12,495	12,593	12,732	12,849	12,946	12,991	13,087	13,193	13,241	13,249																13,249
1993	788	5,239	7,958	9,242	9,931	10,346	10,658	10,892	11,170	11,334	11,455	11,565	11,697	11,852	11,925	12,029	12,125	12,182	12,233	12,273																	12,273
1994	686	4,991	7,381	8,553	9,356	9,968	10,500	10,824	11,079	11,367	11,632	11,805	11,924	12,143	12,321	12,371	12,372	12,382	12,412																		12,412
1995	666	4,665	6,744	7,815	8,498	9,070	9,476	9,793	10,011	10,221	10,439	10,547	10,635	10,731	10,744	10,776	10,798	10,826																			10,826
1996	668	4,759	6,774	7,936	8,595	9,199	9,587	9,823	10,066	10,323	10,492	10,685	10,877	11,052	11,140	11,250	11,355																				11,355
1997	717	4,433	6,436	7,489	8,411	9,006	9,332	9,711	9,967	10,232	10,462	10,636	10,748	10,860	10,948	11,072																					11,072
1998	689	4,482	6,642	8,149	9,208	9,866	10,318	10,666	10,991	11,193	11,503	11,700	11,888	12,043	12,203																						12,203
1999	801	5,154	7,321	8,722	9,604	10,346	10,961	11,395	11,588	11,826	12,054	12,274	12,389	12,516																							12,516
2000	894	5,518	8,192	9,899	11,113	12,181	12,814	13,233	13,638	14,048	14,451	14,805	15,118																								15,118
2001	957	5,860	8,852	10,930	12,300	13,445	14,279	14,901	15,338	15,753	16,022	16,248																									16,248
2002	742	5,474	8,331	10,117	11,321	12,184	12,849	13,418	13,850	14,301	14,620																										14,620
2003	967	6,264	9,936	12,108	13,740	15,020	15,958	16,747	17,217	17,534																											17,534
2004	864	5,488	8,346	10,024	11,148	12,168	13,077	13,695	14,230																												14,230
2005	936	5,665	8,576	10,233	11,500	12,421	13,030	13,544																													13,544
2006	743	4,615	7,263	8,848	9,900	10,735	11,334																														11,334
2007	836	5,467	8,157	10,095	11,370	12,528																															12,528
2008	900	5,164	8,046	9,914	11,503																																11,503
2009	940	5,736	9,526	12,061																																	12,061
2010	460	5,008	8,823																																		8,823
2011	439	4,812																																			4,812
2012	453																																				453
																																					422,085

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	7.776	2.610	1.596	1.334	1.268	1.252	1.135	1.128	1.126	1.043	1.030	1.023	1.014	1.007	1.004	1.003	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	7.776	2.607	1.617	1.412	1.330	1.196	1.154	1.134	1.055	1.041	1.028	1.019	1.018	1.017	1.005	1.007	1.004	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	7.708	2.583	1.670	1.453	1.232	1.189	1.159	1.056	1.040	1.026	1.016	1.011	1.008	1.016	1.006	1.004	1.000	1.001	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000				
1980	8.390	3.009	1.799	1.375	1.271	1.224	1.091	1.064	1.041	1.019	1.011	1.009	1.012	1.004	1.001	1.002	1.001	1.000	1.002	1.001	1.002	1.008	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000					
1981	7.941	2.673	1.466	1.353	1.306	1.105	1.090	1.064	1.039	1.025	1.020	1.010	1.012	1.003	1.001	1.003	1.004	1.002	1.004	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	6.914	2.076	1.527	1.380	1.157	1.117	1.074	1.051	1.037	1.022	1.018	1.011	1.005	1.004	1.003	1.002	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001							
1983	6.779	2.424	1.611	1.233	1.157	1.106	1.073	1.048	1.036	1.029	1.018	1.008	1.005	1.002	1.005	1.003	1.001	1.000	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	8.080	2.413	1.351	1.242	1.158	1.090	1.049	1.034	1.026	1.016	1.010	1.006	1.003	1.002	1.001	1.003	1.002	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.003	1.002	1.002									
1985	6.306	1.914	1.370	1.231	1.145	1.087	1.048	1.045	1.023	1.013	1.005	1.001	1.005	1.002	1.005	1.003	1.000	1.000	1.001	1.001	1.003	1.000	1.002	1.000	1.000	1.000	1.000										
1986	6.525	2.008	1.381	1.216	1.137	1.094	1.072	1.040	1.025	1.020	1.011	1.012	1.006	1.004	1.001	1.001	1.001	1.002	1.002	1.004	1.004	1.001	1.000	1.000	1.001	1.003											
1987	7.171	2.227	1.407	1.239	1.148	1.090	1.050	1.021	1.014	1.012	1.007	1.005	1.005	1.004	1.001	1.006	1.004	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.002												
1988	6.747	2.078	1.382	1.195	1.127	1.085	1.043	1.016	1.017	1.012	1.010	1.009	1.006	1.004	1.003	1.002	1.002	1.003	1.003	1.001	1.001	1.001	1.003	1.002													
1989	6.820	2.089	1.343	1.183	1.111	1.071	1.033	1.022	1.014	1.022	1.012	1.013	1.008	1.006	1.008	1.005	1.003	1.007	1.005	1.003	1.001	1.000	1.001														
1990	6.793	1.943	1.332	1.192	1.084	1.051	1.024	1.018	1.017	1.011	1.013	1.010	1.010	1.015	1.010	1.006	1.004	1.005	1.002	1.001	1.005	1.001															
1991	7.976	1.564	1.268	1.124	1.066	1.029	1.024	1.023	1.008	1.005	1.009	1.005	1.005	1.005	1.006	1.005	1.006	1.006	1.002	1.002	1.002																
1992	8.138	1.628	1.238	1.102	1.054	1.042	1.026	1.014	1.015	1.009	1.008	1.008	1.011	1.009	1.008	1.003	1.007	1.008	1.004	1.001																	
1993	6.649	1.519	1.161	1.075	1.042	1.030	1.022	1.026	1.015	1.011	1.010	1.011	1.013	1.006	1.009	1.008	1.005	1.004	1.003																		
1994	7.271	1.479	1.159	1.094	1.065	1.053	1.031	1.024	1.026	1.023	1.015	1.010	1.018	1.015	1.004	1.000	1.001	1.002																			
1995	7.004	1.446	1.159	1.087	1.067	1.045	1.034	1.022	1.021	1.021	1.010	1.008	1.009	1.001	1.003	1.002	1.003																				
1996	7.124	1.424	1.171	1.083	1.070	1.042	1.025	1.025	1.026	1.016	1.018	1.018	1.016	1.008	1.010	1.009																					
1997	6.181	1.452	1.164	1.123	1.071	1.036	1.041	1.026	1.027	1.022	1.017	1.011	1.010	1.008	1.011																						
1998	6.502	1.482	1.227	1.130	1.071	1.046	1.034	1.030	1.018	1.028	1.017	1.016	1.013	1.013																							
1999	6.434	1.420	1.191	1.101	1.077	1.059	1.040	1.017	1.020	1.019	1.018	1.009	1.010																								
2000	6.171	1.485	1.208	1.123	1.096	1.052	1.033	1.031	1.030	1.029	1.024	1.021																									
2001	6.121	1.511	1.235	1.125	1.093	1.062	1.044	1.029	1.027	1.017	1.014																										
2002	7.382	1.522	1.214	1.119	1.076	1.055	1.044	1.032	1.033	1.022																											
2003	6.475	1.586	1.219	1.135	1.093	1.062	1.049	1.028	1.018																												
2004	6.356	1.521	1.201	1.112	1.092	1.075	1.047	1.039																													
2005	6.049	1.514	1.193	1.124	1.080	1.049	1.039																														
2006	6.213	1.574	1.218	1.119	1.084	1.056																															
2007	6.538	1.492	1.238	1.126	1.102																																
2008	5.736	1.558	1.232	1.160																																	
2009	6.105	1.661	1.266																																		
2010	10.882	1.762																																			
2011	10.956																																				
4 Yr Avg	8.420	1.618	1.239	1.132	1.089	1.060	1.045	1.032	1.027	1.022	1.019	1.014	1.012	1.008	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	8.043	1.609	1.229	1.128	1.090	1.059	1.045	1.032	1.026	1.023	1.018	1.015	1.012	1.009	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.497	1.583	1.224	1.128	1.089	1.059	1.042	1.030	1.025	1.022	1.017	1.013	1.013	1.009	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	8.459	1.659	1.246	1.136	1.089	1.060	1.046	1.033	1.025	1.022	1.019	1.016	1.011	1.010	1.008	1.004	1.003	1.005	1.003	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	7.324	1.609	1.231	1.128	1.090	1.059	1.045	1.032	1.026	1.023	1.018	1.015	1.012	1.009	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	6.860	1.568	1.223	1.125	1.087	1.056	1.040	1.028	1.025	1.021	1.015	1.012	1.012	1.009	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	6.809	1.560	1.216	1.124	1.085	1.061	1.044	1.028	1.026	1.023	1.019	1.012	1.013	1.008	1.007	1.004	1.005	1.006	1.003	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
PA Sel.	7.300	1.615	1.280	1.167	1.110	1.076	1.055	1.042	1.031	1.025	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	7.300	1.609	1.231	1.128	1.090	1.059	1.045	1.032	1.026	1.023	1.018	1.015	1.012	1.009	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	23.324	3.195	1.986	1.614	1.430	1.312	1.238	1.185	1.148	1.120	1.095	1.075	1.059	1.047	1.037	1.030	1.025	1.020	1.015	1.012	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY TOTAL
REPORTED TEMPORARY TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	369	822	846	857	862	869	873	879	882	882	883	883	883	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884						884
1983	370	825	861	880	892	903	904	905	907	910	911	911	912	912	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913							913
1984	388	858	896	910	919	925	928	931	933	933	934	935	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936								936
1985	452	968	995	1,016	1,025	1,033	1,034	1,037	1,037	1,042	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043									1,043
1986	453	999	1,040	1,058	1,069	1,078	1,082	1,084	1,085	1,086	1,086	1,086	1,086	1,086	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087										1,087
1987	414	992	1,032	1,054	1,063	1,069	1,075	1,076	1,077	1,079	1,079	1,080	1,081	1,081	1,081	1,082	1,082	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083											1,083
1988	514	1,130	1,179	1,195	1,209	1,221	1,229	1,235	1,235	1,235	1,237	1,237	1,238	1,238	1,238	1,238	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239												1,239
1989	511	1,212	1,251	1,276	1,293	1,300	1,306	1,312	1,314	1,317	1,317	1,318	1,318	1,319	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320													1,320
1990	533	1,176	1,221	1,239	1,247	1,257	1,262	1,263	1,266	1,269	1,270	1,270	1,270	1,271	1,271	1,271	1,271	1,272	1,272	1,273	1,273	1,274	1,274														1,274
1991	562	1,171	1,213	1,228	1,244	1,252	1,254	1,259	1,263	1,265	1,265	1,266	1,267	1,267	1,267	1,267	1,267	1,267	1,267	1,267	1,268	1,268															1,268
1992	527	1,253	1,299	1,322	1,331	1,338	1,341	1,342	1,342	1,343	1,343	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347																1,347
1993	325	1,202	1,339	1,375	1,387	1,392	1,399	1,403	1,403	1,405	1,405	1,408	1,408	1,408	1,409	1,409	1,410	1,411	1,411	1,411																	1,411
1994	256	1,147	1,274	1,299	1,308	1,317	1,322	1,323	1,326	1,326	1,326	1,327	1,327	1,329	1,329	1,329	1,329	1,330	1,330																		1,330
1995	262	1,106	1,207	1,232	1,242	1,251	1,253	1,257	1,260	1,262	1,264	1,266	1,268	1,269	1,269	1,270	1,271	1,271																			1,271
1996	291	1,097	1,182	1,212	1,222	1,226	1,228	1,231	1,234	1,235	1,236	1,236	1,238	1,239	1,239	1,239	1,239																				1,239
1997	280	966	1,045	1,067	1,081	1,092	1,095	1,096	1,097	1,097	1,098	1,098	1,098	1,098	1,099	1,099																					1,099
1998	274	908	975	999	1,012	1,018	1,023	1,025	1,026	1,028	1,029	1,029	1,029	1,029	1,029																						1,029
1999	308	1,022	1,098	1,115	1,124	1,128	1,133	1,133	1,134	1,135	1,138	1,140	1,141	1,141																							1,141
2000	323	1,054	1,135	1,163	1,173	1,178	1,179	1,180	1,182	1,182	1,186	1,188	1,189																								1,189
2001	317	1,045	1,125	1,145	1,153	1,159	1,163	1,165	1,170	1,174	1,174	1,177																									1,177
2002	264	973	1,047	1,061	1,065	1,069	1,072	1,075	1,075	1,077	1,078																										1,078
2003	303	973	1,044	1,055	1,063	1,071	1,076	1,077	1,078	1,078																											1,078
2004	291	911	971	987	1,001	1,007	1,011	1,015	1,017																												1,017
2005	277	862	924	936	945	953	954	957																													957
2006	224	751	811	827	836	837	839																														839
2007	232	770	823	836	838	842																															842
2008	243	700	757	779	786																																786
2009	226	635	686	705																																	705
2010	118	569	631																																		631
2011	112	516																																			516
2012	129																																				129
																																					31,858

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.228	1.029	1.013	1.006	1.008	1.005	1.007	1.003	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.230	1.044	1.022	1.014	1.012	1.001	1.001	1.002	1.003	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.211	1.044	1.016	1.010	1.007	1.003	1.003	1.002	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.142	1.028	1.021	1.009	1.008	1.001	1.003	1.000	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.205	1.041	1.017	1.010	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.396	1.040	1.021	1.009	1.006	1.006	1.001	1.001	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.198	1.043	1.014	1.012	1.010	1.007	1.005	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.372	1.032	1.020	1.013	1.005	1.005	1.005	1.002	1.002	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.206	1.038	1.015	1.006	1.008	1.004	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.000															
1991	2.084	1.036	1.012	1.013	1.006	1.002	1.004	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000																
1992	2.378	1.037	1.018	1.007	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.698	1.114	1.027	1.009	1.004	1.005	1.003	1.000	1.001	1.000	1.002	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000																		
1994	4.480	1.111	1.020	1.007	1.007	1.004	1.001	1.002	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.001	1.000																			
1995	4.221	1.091	1.021	1.008	1.007	1.002	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.001	1.000																				
1996	3.770	1.077	1.025	1.008	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.000	1.000	1.000																					
1997	3.450	1.082	1.021	1.013	1.010	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000																						
1998	3.314	1.074	1.025	1.013	1.006	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000																							
1999	3.318	1.074	1.015	1.008	1.004	1.004	1.000	1.001	1.001	1.003	1.002	1.001	1.000																								
2000	3.263	1.077	1.025	1.009	1.004	1.001	1.001	1.002	1.000	1.003	1.002	1.001																									
2001	3.297	1.077	1.018	1.007	1.005	1.003	1.002	1.004	1.003	1.000	1.003																										
2002	3.686	1.076	1.013	1.004	1.004	1.003	1.003	1.000	1.002	1.001																											
2003	3.211	1.073	1.011	1.008	1.008	1.005	1.001	1.001	1.000																												
2004	3.131	1.066	1.016	1.014	1.006	1.004	1.004	1.002																													
2005	3.112	1.072	1.013	1.010	1.008	1.001	1.003																														
2006	3.353	1.080	1.020	1.011	1.001	1.002																															
2007	3.319	1.069	1.016	1.002	1.005																																
2008	2.881	1.081	1.029	1.009																																	
2009	2.810	1.080	1.028																																		
2010	4.822	1.109																																			
2011	4.607																																				
3 Yr Avg	4.080	1.090	1.024	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.688	1.084	1.021	1.009	1.006	1.003	1.003	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.558	1.080	1.019	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.772	1.089	1.024	1.007	1.005	1.003	1.003	1.001	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.426	1.083	1.020	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	3.354	1.078	1.018	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	3.408	1.082	1.020	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	3.507	1.099	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Selected	3.426	1.083	1.020	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	3.897	1.137	1.050	1.029	1.020	1.014	1.011	1.008	1.007	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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

TEMPORARY PARTIAL & CO (<1987)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	417	418	0	82.5%	0	0.029
1978	1,553,484	472	472	1	82.0%	1	0.030
1979	1,646,693	638	639	1	81.4%	1	0.039
1980	1,745,494	514	515	1	80.8%	1	0.030
1981	1,826,711	583	584	1	80.7%	1	0.032
1982	2,061,263	709	711	1	80.2%	1	0.034
1983	2,173,213	717	718	2	80.5%	1	0.033
1984	2,314,385	603	604	1	80.0%	1	0.026
1985	2,444,242	690	692	2	79.9%	1	0.028
1986	2,644,132	258	259	1	80.1%	1	0.010
1987	2,911,888	0	0		80.0%		-
1988	3,191,151	0	0		80.0%		-
1989	3,341,117	0	0		79.9%		-
1990	3,644,538	0	0		80.0%		-
1991	3,852,022	0	0		80.2%		-
1992	3,944,342	0	0		80.7%		-
1993	4,020,534	0	0		81.1%		-
1994	4,272,082	0	0		81.4%		-
1995	4,432,599	0	0		82.0%		-
1996	4,487,291	0	0		82.5%		-
1997	4,623,816	0	0		82.8%		-
1998	4,816,176	0	0		83.3%		-
1999	5,047,597	0	0		84.0%		-
2000	5,318,217	0	0		84.4%		-
2001	5,597,545	0	0		84.3%		-
2002	5,822,846	0	0		84.4%		-
2003	6,004,956	0	0		84.3%		-
2004	6,183,507	0	0		84.2%		-
2005	6,388,250	0	0		84.1%		-
2006	6,653,696	0	0		84.3%		-
2007	6,915,410	0	0		84.5%		-
2008	7,073,199	0	0		84.7%		-
2009	7,109,910	0	0		84.8%		-
2010	7,245,414	0	0		85.1%		-
2011	7,353,256	0	0		85.6%		-
2012	3,750,161	0	0		86.0%		-
2013		0	0		100.0%		
TOTAL		5,602	5,612	10	80.6%	8	
EXLD PRIOR		5,602	5,612	10	80.6%	8	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

TEMPORARY PARTIAL & CO (<1987)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987		0	0																	0
1988		0	0																	0
1989		0	0																	0
1990		0	0																	0
1991		0	0																	0
1992		0	0																	0
1993		0	0																	0
1994		0	0																	0
1995		0	0																	0
1996		0	0																	0
1997		0	0																	0
1998		0	0																	0
1999		0	0																	0
2000		0	0																	0
2001		0	0																	0
2002		0	0																	0
2003		0	0																	0
2004		0	0																	0
2005		0	0																	0
2006		0	0																	0
2007		0	0																	0
2008		0	0																	0
2009		0	0																	0
2010		0	0																	0
2011		0	0																	0
2012		0	0																	0
TOTAL	10	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1

(1) SECTION 3, EXHIBIT 5B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5B, SHEET 23

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

TEMPORARY PARTIAL & CO (<1987)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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TEMPORARY PARTIAL & CO (<1987)
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ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551		417	1.001	418		418	418
1978	1,553,484		472	1.001	472		472	472
1979	1,646,693		638	1.001	639		639	639
1980	1,745,494		514	1.001	515		515	515
1981	1,826,711		583	1.002	584		584	584
1982	2,061,263		709	1.002	710		710	711
1983	2,173,213		717	1.002	718		718	718
1984	2,314,385		603	1.002	604		604	604
1985	2,444,242		690	1.002	691		691	692
1986	2,644,132		258	1.003	259		259	259
1987	2,911,888			1.003			-	-
1988	3,191,151			1.004			-	-
1989	3,341,117			1.005			-	-
1990	3,644,538			1.006			-	-
1991	3,852,022			1.007			-	-
1992	3,944,342			1.009			-	-
1993	4,020,534			1.012			-	-
1994	4,272,082			1.016			-	-
1995	4,432,599			1.023			-	-
1996	4,487,291			1.034			-	-
1997	4,623,816			1.051			-	-
1998	4,816,176			1.076			-	-
1999	5,047,597			1.115			-	-
2000	5,318,217			1.184			-	-
2001	5,597,545			1.300			-	-
2002	5,822,846			1.489			-	-
2003	6,004,956			1.791			-	-
2004	6,183,507			2.291			-	-
2005	6,388,250			3.091			-	-
2006	6,653,696			4.491			-	-
2007	6,915,410			6.969			-	-
2008	7,073,199			11.997			-	-
2009	7,109,910			28.096			-	-
2010	7,245,414			121.515			-	-
2011	7,353,256			477.153			-	-
2012	7,500,322			477.153			-	-
2013	7,590,325						-	-
TOTAL			5,602		5,611		5,611	5,612
EXLD PRIOR			5,602		5,611		5,611	5,612

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

OHIO BUREAU OF WORKERS' COMPENSATION
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ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***2***	***39***	-		-	-
1977	417	418	0	11	11	1.000	0	418
1978	472	472	1	14	14	1.000	1	472
1979	638	639	1	15	15	0.995	1	639
1980	514	515	1	18	18	1.000	1	515
1981	583	584	1	20	21	1.028	1	584
1982	709	710	1	26	29	1.115	1	711
1983	717	718	1	28	33	1.152	2	718
1984	603	604	1	36	40	1.113	1	604
1985	690	691	2	43	45	1.035	2	692
1986	258	259	1	53	54	1.033	1	259
1987		-	-	90	82	0.915	-	-
1988		-	-	106	101	0.952	-	-
1989		-	-	117	118	1.014	-	-
1990		-	-	123	127	1.032	-	-
1991		-	-	145	151	1.043	-	-
1992		-	-	185	188	1.018	-	-
1993		-	-	212	206	0.971	-	-
1994		-	-	268	253	0.944	-	-
1995		-	-	321	286	0.892	-	-
1996		-	-	381	357	0.936	-	-
1997		-	-	489	434	0.888	-	-
1998		-	-	642	617	0.962	-	-
1999		-	-	867	819	0.945	-	-
2000		-	-	1,163	1,192	1.025	-	-
2001		-	-	1,586	1,684	1.062	-	-
2002		-	-	2,009	1,923	0.957	-	-
2003		-	-	2,604	2,739	1.052	-	-
2004		-	-	3,257	3,028	0.930	-	-
2005		-	-	3,920	3,641	0.929	-	-
2006		-	-	4,998	4,448	0.890	-	-
2007		-	-	6,155	5,993	0.974	-	-
2008		-	-	7,545	7,435	0.985	-	-
2009		-	-	9,172	9,444	1.030	-	-
2010		-	-	11,687	11,829	1.012	-	-
2011		-	-	15,229	15,271	1.003	-	-
2012		-	-	20,948	21,014	1.003	-	-
2013		-	-	22,619	22,695	1.003	-	-
TOTAL	5,602	5,611	12	117,142	116,355		10	5,612
EXLD PRIOR	5,602		10	117,103	116,355		10	5,612

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

OHIO BUREAU OF WORKERS' COMPENSATION
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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.498					
1978	1,553,484	3.382	5,254,386		1.000					0.498					
1979	1,646,693	3.136	5,164,474		1.000					0.498					
1980	1,745,494	2.917	5,091,177		1.000					0.498					
1981	1,826,711	2.687	4,908,624		1.000					0.498					
1982	2,061,263	2.555	5,266,185	57	1.000	57	0.277%	0.108%		0.498	0.054%	0.277%	57	57	0.277%
1983	2,173,213	2.446	5,316,747	49	1.000	49	0.225%	0.092%		0.493	0.045%	0.225%	49	49	0.225%
1984	2,314,385	2.331	5,395,574	43	1.000	43	0.186%	0.080%		0.488	0.039%	0.186%	43	43	0.186%
1985	2,444,242	2.253	5,506,356	46	1.000	46	0.188%	0.084%		0.483	0.040%	0.188%	46	46	0.188%
1986	2,644,132	2.198	5,812,249	18	1.000	18	0.068%	0.031%	-22.9%	0.478	0.015%	0.068%	18	18	0.068%
1987	2,911,888	2.127	6,193,181		1.000					0.474					
1988	3,191,151	2.032	6,484,397		1.000					0.469					
1989	3,341,117	1.987	6,640,304		1.000					0.464					
1990	3,644,538	1.913	6,973,268		1.000					0.460					
1991	3,852,022	1.853	7,138,884		1.000					0.467					
1992	3,944,342	1.762	6,951,801		1.000					0.474					
1993	4,020,534	1.730	6,954,996		1.000					0.481					
1994	4,272,082	1.690	7,221,716		1.000					0.488					
1995	4,432,599	1.642	7,279,180		1.000					0.496					
1996	4,487,291	1.587	7,119,619		1.000					0.503					
1997	4,623,816	1.516	7,011,137		1.000					0.511					
1998	4,816,176	1.448	6,974,036		1.000					0.519					
1999	5,047,597	1.402	7,074,826		1.000					0.527					
2000	5,318,217	1.352	7,189,648		1.000					0.535					
2001	5,597,545	1.324	7,410,279		1.000					0.543					
2002	5,822,846	1.233	7,180,173		1.000					0.551					
2003	6,004,956	1.205	7,236,443		1.000					0.560					
2004	6,183,507	1.221	7,550,966		1.000					0.602					
2005	6,388,250	1.180	7,536,083		1.000					0.647					
2006	6,653,696	1.170	7,785,410		1.000					0.696					
2007	6,915,410	1.122	7,758,240		1.000					0.748					
2008	7,073,199	1.076	7,613,102		1.000					0.804					
2009	7,109,910	1.044	7,422,640		1.000					0.865					
2010	7,245,414	1.035	7,501,912		1.000					0.930					
2011	7,353,256	1.020	7,501,057		1.000					1.000					
2012	7,500,322	1.010	7,575,325		1.000					1.000					
2013	7,590,325	1.000	7,590,325							1.000					
TOTAL				213		213							213	213	

5 Year Average excluding 2012
10 Year Average excluding 2012
5 Year Average excluding 2010-2012
10 Year Average excluding 2010-2012
2006-2011 Average excluding 2009

(16) 2013 Selected Frequency

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

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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			418		0.029
1978	1,553,484			472		0.030
1979	1,646,693			639		0.039
1980	1,745,494			515		0.030
1981	1,826,711			584		0.032
1982	2,061,263	57	0.28%	711	12,467	0.034
1983	2,173,213	49	0.23%	718	14,661	0.033
1984	2,314,385	43	0.19%	604	14,046	0.026
1985	2,444,242	46	0.19%	692	15,033	0.028
1986	2,644,132	18	0.07%	259	14,375	0.010
1987	2,911,888					
1988	3,191,151					
1989	3,341,117					
1990	3,644,538					
1991	3,852,022					
1992	3,944,342					
1993	4,020,534					
1994	4,272,082					
1995	4,432,599					
1996	4,487,291					
1997	4,623,816					
1998	4,816,176					
1999	5,047,597					
2000	5,318,217					
2001	5,597,545					
2002	5,822,846					
2003	6,004,956					
2004	6,183,507					
2005	6,388,250					
2006	6,653,696					
2007	6,915,410					
2008	7,073,199					
2009	7,109,910					
2010	7,245,414					
2011	7,353,256					
2012	7,500,322					
2013	7,590,325					
TOTAL		213		5,612		

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

OHIO BUREAU OF WORKERS' COMPENSATION
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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	0		0.460	2.725	0	0	100%	0	0.000	0.000	
1991	3,852,022	1.853	7,138,884	0		0.467	2.767	0	0	100%	0	0.000	0.000	
1992	3,944,342	1.762	6,951,801	0		0.474	2.809	0	0	100%	0	0.000	0.000	
1993	4,020,534	1.730	6,954,996	0		0.481	2.852	0	0	100%	0	0.000	0.000	
1994	4,272,082	1.690	7,221,716	0		0.488	2.895	0	0	100%	0	0.000	0.000	
1995	4,432,599	1.642	7,279,180	0		0.496	2.939	0	0	100%	0	0.000	0.000	
1996	4,487,291	1.587	7,119,619	0		0.503	2.984	0	0	100%	0	0.000	0.000	
1997	4,623,816	1.516	7,011,137	0		0.511	2.789	0	0	100%	0	0.000	0.000	
1998	4,816,176	1.448	6,974,036	0		0.519	2.606	0	0	100%	0	0.000	0.000	
1999	5,047,597	1.402	7,074,826	0		0.527	2.436	0	0	100%	0	0.000	0.000	
2000	5,318,217	1.352	7,189,648	0		0.535	2.277	0	0	100%	0	0.000	0.000	
2001	5,597,545	1.324	7,410,279	0		0.543	2.128	0	0	100%	0	0.000	0.000	
2002	5,822,846	1.233	7,180,173	0		0.551	1.988	0	0	100%	0	0.000	0.000	
2003	6,004,956	1.205	7,236,443	0		0.560	1.858	0	0	100%	0	0.000	0.000	
2004	6,183,507	1.221	7,550,966	0		0.602	1.737	0	0	100%	0	0.000	0.000	
2005	6,388,250	1.180	7,536,083	0		0.647	1.623	0	0	100%	0	0.000	0.000	
2006	6,653,696	1.170	7,785,410	0		0.696	1.517	0	0	100%	0	0.000	0.000	
2007	6,915,410	1.122	7,758,240	0		0.748	1.418	0	0	100%	0	0.000	0.000	
2008	7,073,199	1.076	7,613,102	0		0.804	1.325	0	0	100%	0	0.000	0.000	
2009	7,109,910	1.044	7,422,640	0		0.865	1.238	0	0	100%	0	0.000	0.000	
2010	7,245,414	1.035	7,501,912	0		0.930	1.157	0	0	100%	0	0.000	0.000	
2011	7,353,256	1.020	7,501,057	0		1.000	1.082	0	0	100%	0	0.000	0.000	
2012	7,500,322	1.010	7,575,325	0		1.000	1.040	0	0	100%	0	0.000	0.000	
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	

5 Year Average excluding 2011-2012	0.000	0.000
7 Year Average excluding 2011-2012	0.000	0.000
10 Year Weighted Average excluding 2011-2012	0.000	
10 Year Weighted Average excluding 2010-2012	0.000	
5 Year Average excluding 2010-2012	0.000	0.000
5 Year Average excluding 2012	0.000	0.000
7 Year Average excluding 2012	0.000	0.000

(14) 2013 Selected Loss Rate:

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

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TEMPORARY PARTIAL & CO (<1987)

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	378	378	390	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1982	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1983	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1984	342	342	354	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1985	330	330	342	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1986	318	318	330	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1987	306	306	318	1.003	1.003	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1988	294	294	306	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1989	282	282	294	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1990	270	270	282	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1991	258	258	270	1.007	1.006	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1992	246	246	258	1.009	1.007	1.009				1.000	1.000	1.000	1.001	1.001	1.001
1993	234	234	246	1.012	1.009	1.012				1.000	1.000	1.000	1.001	1.001	1.001
1994	222	222	234	1.016	1.012	1.016				1.000	1.000	1.000	1.001	1.001	1.001
1995	210	210	222	1.023	1.016	1.023				1.000	1.000	1.000	1.001	1.001	1.001
1996	198	198	210	1.034	1.023	1.034				1.000	1.000	1.000	1.001	1.001	1.001
1997	186	186	198	1.051	1.034	1.051				1.000	1.000	1.000	1.001	1.001	1.001
1998	174	174	186	1.076	1.051	1.076				1.000	1.000	1.000	1.001	1.001	1.001
1999	162	162	174	1.115	1.076	1.115				1.000	1.000	1.000	1.001	1.001	1.001
2000	150	150	162	1.184	1.115	1.184				1.000	1.000	1.000	1.001	1.001	1.001
2001	138	138	150	1.300	1.184	1.300				1.000	1.000	1.000	1.001	1.001	1.001
2002	126	126	138	1.489	1.300	1.489				1.000	1.000	1.000	1.001	1.001	1.001
2003	114	114	126	1.791	1.489	1.791				1.000	1.000	1.000	1.001	1.001	1.001
2004	102	102	114	2.291	1.791	2.291				1.000	1.000	1.000	1.001	1.001	1.001
2005	90	90	102	3.091	2.291	3.091				1.000	1.000	1.000	1.001	1.001	1.001
2006	78	78	90	4.491	3.091	4.491				1.000	1.000	1.000	1.001	1.001	1.001
2007	66	66	78	6.969	4.491	6.969				1.000	1.000	1.000	1.001	1.001	1.001
2008	54	54	66	11.997	6.969	11.997				1.000	1.000	1.000	1.001	1.001	1.001
2009	42	42	54	28.096	11.997	28.096				1.000	1.000	1.000	1.001	1.001	1.001
2010	30	30	42	121.515	28.096	121.515				1.000	1.000	1.000	1.001	1.001	1.001
2011	18	18	30	477.153	121.515	477.153				1.000	1.000	1.000	1.001	1.001	1.001
2012	6	6	18	477.153	477.153	477.153				1.000	1.000	1.000	1.001	1.001	1.001

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	2	14	32	64	103	137	169	196	223	250	277	305	332	352	366	385	396	407	409	412	413	414	415	416	417	417	417	417	417	417	417	417	417	417	417
1978	0	0	2	15	34	69	110	150	182	199	217	246	281	313	346	386	398	426	437	459	459	471	471	471	471	472	472	472	472	472	472	472	472	472	472		472
1979	0	0	3	16	37	74	123	167	196	235	280	334	389	471	508	546	573	592	613	621	624	626	629	631	632	633	635	636	637	638	638	638	638	638			638
1980	0	0	3	17	39	78	118	146	181	223	268	332	401	442	458	474	495	501	505	508	510	511	512	513	514	514	514	514	514	514	514	514	514				514
1981	0	0	3	18	47	103	148	190	234	283	344	391	457	474	507	537	550	559	566	567	568	569	569	570	570	571	583	583	583	583	583	583					583
1982	0	0	3	23	46	72	110	143	181	241	323	412	490	573	621	666	680	684	689	696	698	700	702	704	705	706	707	707	708	709	709						709
1983	0	0	4	21	35	65	119	179	249	342	417	460	503	564	602	650	657	660	683	689	692	703	710	712	714	714	715	716	717	717							717
1984	0	0	3	16	25	40	74	132	234	330	419	487	537	563	575	591	595	597	600	602	602	602	602	602	602	603	603	603	603								603
1985	0	0	2	11	29	73	108	198	301	446	542	576	609	641	658	665	670	674	677	679	681	682	685	686	686	687	689	690									690
1986	0	0	7	27	30	38	55	74	102	124	174	195	209	232	239	243	247	252	254	255	256	257	258	258	258	258	258										258
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											-
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												-
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													-
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														-
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															-
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																-
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	-
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																		-
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			-
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																				-
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																					-
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						-
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							-
2000	0	0	0	0	0	0	0	0	0	0	0	0	0																								-
2001	0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					5,602

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977			6.061	2.284	2.015	1.594	1.338	1.227	1.165	1.137	1.119	1.108	1.104	1.086	1.062	1.041	1.051	1.029	1.026	1.006	1.007	1.004	1.002	1.002	1.002	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978			6.061	2.284	2.015	1.594	1.366	1.214	1.094	1.087	1.136	1.141	1.114	1.106	1.115	1.032	1.070	1.025	1.050	1.000	1.027	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979			6.061	2.284	2.015	1.662	1.357	1.177	1.198	1.193	1.190	1.167	1.210	1.077	1.076	1.050	1.032	1.035	1.013	1.006	1.003	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000				
1980			6.061	2.284	2.005	1.516	1.241	1.237	1.231	1.201	1.238	1.208	1.103	1.036	1.035	1.045	1.011	1.008	1.007	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
1981			6.061	2.648	2.210	1.432	1.284	1.232	1.208	1.213	1.137	1.169	1.038	1.069	1.058	1.024	1.017	1.012	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.021	1.000	1.001	1.000	1.000	1.000						
1982			6.877	2.021	1.565	1.519	1.298	1.270	1.330	1.342	1.275	1.189	1.170	1.084	1.071	1.021	1.007	1.006	1.011	1.003	1.003	1.003	1.003	1.001	1.002	1.001	1.000	1.001	1.001	1.001							
1983			4.947	1.645	1.881	1.830	1.504	1.392	1.373	1.218	1.103	1.094	1.122	1.068	1.079	1.011	1.004	1.034	1.009	1.004	1.017	1.010	1.002	1.002	1.001	1.002	1.001	1.001	1.000								
1984			5.292	1.581	1.604	1.835	1.785	1.776	1.411	1.267	1.165	1.102	1.047	1.022	1.028	1.006	1.004	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000									
1985			5.477	2.646	2.517	1.476	1.837	1.525	1.478	1.216	1.063	1.058	1.052	1.027	1.010	1.008	1.007	1.004	1.003	1.002	1.002	1.004	1.002	1.000	1.002	1.002	1.002										
1986			4.224	1.092	1.273	1.444	1.348	1.375	1.210	1.409	1.119	1.073	1.108	1.030	1.018	1.017	1.017	1.010	1.005	1.004	1.004	1.004	1.000	1.000	1.000	1.000											
1987																																					
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4 Yr Avg			4.985	1.741	1.819	1.646	1.618	1.517	1.368	1.277	1.112	1.082	1.082	1.037	1.034	1.011	1.008	1.013	1.005	1.003	1.006	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg			5.363	1.797	1.768	1.621	1.554	1.468	1.360	1.290	1.145	1.103	1.100	1.046	1.041	1.013	1.008	1.012	1.006	1.003	1.005	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg			5.563	1.988	1.865	1.579	1.471	1.401	1.320	1.267	1.157	1.128	1.092	1.048	1.043	1.019	1.010	1.011	1.006	1.003	1.004	1.003	1.001	1.001	1.001	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd																								1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd																						1.004	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd																	1.017	1.006	1.004	1.002	1.005	1.004	1.002	1.001	1.001	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	6.600	1.575	1.245	1.150	1.105	1.070	1.050	1.033	1.027	1.025	1.019	1.015	1.015	1.008	1.007	1.007	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
PA Sel.	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	477.153	477.153	121.515	28.096	11.997	6.969	4.491	3.091	2.291	1.791	1.489	1.300	1.184	1.115	1.076	1.051	1.034	1.023	1.016	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)

REPORTED TEMPORARY PARTIAL & CO (<1987) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	3	16	22	26	28	34	42	50	52	53	56	56	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57						57
1983	5	11	15	19	23	31	40	43	46	46	46	48	48	48	48	48	48	49	49	49	49	49	49	49	49	49	49	49	49	49							49
1984	4	11	11	13	20	30	36	40	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43								43
1985	3	10	13	19	25	35	39	42	45	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46									46
1986	2	5	8	10	14	16	17	17	17	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18										18
1987																																					
1988																																					
1989																																					
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2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
2012																																					
																																					213

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	5.333	1.375	1.182	1.077	1.214	1.235	1.190	1.040	1.019	1.057	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.200	1.364	1.267	1.211	1.348	1.290	1.075	1.070	1.000	1.000	1.043	1.000	1.000	1.000	1.000	1.000	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.750	1.000	1.182	1.538	1.500	1.200	1.111	1.050	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	3.333	1.300	1.462	1.316	1.400	1.114	1.077	1.071	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.500	1.600	1.250	1.400	1.143	1.063	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
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3 Yr Avg	2.861	1.300	1.298	1.418	1.348	1.126	1.063	1.040	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.223	1.328	1.268	1.308	1.321	1.180	1.091	1.046	1.025	1.011	1.009	1.004	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.223	1.328	1.268	1.308	1.321	1.180	1.091	1.046	1.025	1.011	1.009	1.004	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	2.889	1.231	1.313	1.405	1.373	1.136	1.076	1.051	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.118	1.302	1.261	1.264	1.327	1.192	1.103	1.052	1.020	1.015	1.010	1.005	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	3.118	1.302	1.261	1.264	1.327	1.192	1.103	1.052	1.020	1.015	1.010	1.005	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

WL, LMWL & CO (>1986)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	0	0		82.5%		-
1978	1,553,484	0	0		82.0%		-
1979	1,646,693	0	0		81.4%		-
1980	1,745,494	0	0		80.8%		-
1981	1,826,711	0	0		80.7%		-
1982	2,061,263	0	0		80.2%		-
1983	2,173,213	0	0		80.5%		-
1984	2,314,385	0	0		80.0%		-
1985	2,444,242	0	0		79.9%		-
1986	2,644,132	515	517	2	80.1%	2	0.020
1987	2,911,888	1,484	1,491	7	80.0%	6	0.051
1988	3,191,151	1,897	1,907	10	80.0%	8	0.060
1989	3,341,117	1,354	1,362	8	79.9%	6	0.041
1990	3,644,538	1,274	1,282	8	80.0%	6	0.035
1991	3,852,022	1,993	2,014	20	80.2%	16	0.052
1992	3,944,342	2,025	2,054	29	80.7%	23	0.052
1993	4,020,534	1,418	1,449	31	81.1%	25	0.036
1994	4,272,082	1,365	1,401	36	81.4%	29	0.033
1995	4,432,599	1,863	1,896	33	82.0%	27	0.043
1996	4,487,291	1,255	1,295	40	82.5%	33	0.029
1997	4,623,816	1,269	1,322	53	82.8%	44	0.029
1998	4,816,176	1,423	1,510	87	83.3%	73	0.031
1999	5,047,597	1,447	1,576	129	84.0%	108	0.031
2000	5,318,217	1,048	1,253	205	84.4%	173	0.024
2001	5,597,545	1,875	2,196	320	84.3%	270	0.039
2002	5,822,846	2,024	2,416	392	84.4%	331	0.041
2003	6,004,956	1,965	2,525	561	84.3%	472	0.042
2004	6,183,507	1,995	2,624	629	84.2%	529	0.042
2005	6,388,250	1,188	1,963	775	84.1%	652	0.031
2006	6,653,696	1,103	2,079	976	84.3%	822	0.031
2007	6,915,410	963	2,311	1,348	84.5%	1,139	0.033
2008	7,073,199	514	2,133	1,619	84.7%	1,372	0.030
2009	7,109,910	358	2,281	1,923	84.8%	1,631	0.032
2010	7,245,414	173	2,261	2,088	85.1%	1,777	0.031
2011	7,353,256	32	2,191	2,158	85.6%	1,848	0.030
2012	3,750,161	13	1,174	1,160	86.0%	998	0.031
2013		0	0		100.0%		
TOTAL		33,831	48,479	14,647	84.8%	12,421	
EXLD PRIOR		33,831	48,479	14,647	84.8%	12,421	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977		0	0																	0
1978		0	0																	0
1979		0	0																	0
1980		0	0																	0
1981		0	0																	0
1982		0	0																	0
1983		0	0																	0
1984		0	0																	0
1985		0	0																	0
1986	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	7	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	10	0	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	1
1989	8	1	0	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1
1990	8	0	1	0	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0	1
1991	20	8	1	1	0	1	2	1	1	1	1	1	0	0	0	0	0	0	0	1
1992	29	8	8	1	1	0	1	2	1	1	1	1	1	0	0	0	0	0	0	1
1993	31	8	7	7	1	1	0	1	1	1	1	1	1	0	0	0	0	0	0	1
1994	36	5	8	7	7	1	1	0	1	1	1	1	1	1	0	0	0	0	0	2
1995	33	0	5	7	6	6	1	1	0	1	1	1	1	1	1	0	0	0	0	2
1996	40	8	0	4	7	6	6	1	1	0	1	1	1	0	1	1	0	0	0	2
1997	53	15	7	0	4	6	6	6	1	1	0	1	1	1	0	1	1	0	0	2
1998	87	27	17	8	0	5	7	7	7	1	1	0	1	1	1	1	1	1	0	3
1999	129	38	28	18	9	0	5	8	7	7	1	1	0	1	1	1	1	1	1	3
2000	205	58	44	32	21	10	0	6	9	8	8	1	1	0	1	1	1	1	1	5
2001	320	82	66	51	37	24	12	0	7	10	9	9	1	1	1	1	2	1	1	7
2002	392	98	76	61	46	34	22	11	0	6	9	9	8	1	1	0	1	1	1	7
2003	561	106	114	88	71	54	39	26	12	0	7	11	10	10	1	1	1	1	2	9
2004	629	125	95	102	79	64	48	35	23	11	0	6	10	9	9	1	1	0	1	10
2005	775	158	123	93	100	78	62	48	34	23	11	0	6	10	9	9	1	1	0	11
2006	976	218	155	121	91	98	76	61	47	34	22	11	0	6	9	9	8	1	1	11
2007	1,348	304	234	166	129	98	105	81	66	50	36	24	12	0	7	10	9	9	1	13
2008	1,619	291	299	230	164	127	96	104	80	65	49	36	23	11	0	6	10	9	9	13
2009	1,923	281	295	304	234	166	129	98	105	81	65	50	36	24	12	0	7	10	9	22
2010	2,088	191	276	290	298	230	163	127	96	103	80	64	49	35	23	11	0	6	10	31
2011	2,158	99	189	273	287	296	228	162	126	95	102	79	64	49	35	23	11	0	6	41
2012	1,160	66	104	199	287	301	310	239	170	132	100	108	83	67	51	37	24	12	0	49
TOTAL	14,647	2,196	2,153	2,065	1,882	1,609	1,323	1,024	796	633	509	415	311	230	164	115	80	57	46	248

(1) SECTION 3, EXHIBIT 5C, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5C, SHEET 23

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

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5C, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5C, SHEET 23

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

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551			1.001			-	-
1978	1,553,484			1.001			-	-
1979	1,646,693			1.002			-	-
1980	1,745,494			1.002			-	-
1981	1,826,711			1.002			-	-
1982	2,061,263			1.002			-	-
1983	2,173,213			1.003			-	-
1984	2,314,385			1.003			-	-
1985	2,444,242			1.004			-	-
1986	2,644,132	0.020	515	1.004	517	517	517	517
1987	2,911,888	0.051	1,484	1.005	1,491	1,491	1,491	1,491
1988	3,191,151	0.060	1,897	1.005	1,907	1,907	1,907	1,907
1989	3,341,117	0.041	1,354	1.006	1,361	1,361	1,361	1,362
1990	3,644,538	0.035	1,274	1.006	1,281	1,281	1,281	1,282
1991	3,852,022	0.052	1,993	1.010	2,013	2,013	2,013	2,014
1992	3,944,342	0.052	2,025	1.014	2,054	2,053	2,053	2,054
1993	4,020,534	0.040	1,418	1.020	1,446	1,450	1,450	1,449
1994	4,272,082	0.038	1,365	1.024	1,398	1,403	1,403	1,401
1995	4,432,599	0.036	1,863	1.024	1,907	1,900	1,900	1,896
1996	4,487,291	0.034	1,255	1.029	1,291	1,298	1,298	1,295
1997	4,623,816	0.034	1,269	1.040	1,319	1,329	1,329	1,322
1998	4,816,176	0.034	1,423	1.058	1,506	1,514	1,514	1,510
1999	5,047,597	0.035	1,447	1.084	1,568	1,583	1,583	1,576
2000	5,318,217	0.036	1,048	1.118	1,172	1,248	1,248	1,253
2001	5,597,545	0.037	1,875	1.172	2,198	2,177	2,177	2,196
2002	5,822,846	0.036	2,024	1.243	2,516	2,434	2,434	2,416
2003	6,004,956	0.037	1,965	1.315	2,583	2,498	2,498	2,525
2004	6,183,507	0.037	1,995	1.413	2,820	2,671	2,671	2,624
2005	6,388,250	0.036	1,188	1.571	1,866	2,022	2,022	1,963
2006	6,653,696	0.035	1,103	1.867	2,060	2,199	2,199	2,079
2007	6,915,410	0.034	963	2.447	2,356	2,347	2,347	2,311
2008	7,073,199	0.032	514	3.558	1,828	2,157	2,157	2,133
2009	7,109,910	0.031	358	6.334	2,267	2,226	2,226	2,281
2010	7,245,414	0.031	173	13.301	2,300	2,236	2,236	2,261
2011	7,353,256	0.030	32	33.253	1,075	2,185	2,185	2,191
2012	7,500,322	0.031	13	532.041	7,133	2,340	2,340	2,347
2013	7,590,325	0.032				2,429	2,429	2,437
TOTAL			33,831		53,234	52,269	52,269	52,089
EXLD PRIOR			33,831		53,234	52,269	52,269	52,089

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

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

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***39***	-		-	-
1977		-	-	11	11	1.000	-	-
1978		-	-	14	14	1.000	-	-
1979		-	-	15	15	0.995	-	-
1980		-	-	18	18	1.000	-	-
1981		-	-	20	21	1.028	-	-
1982		-	-	26	29	1.115	-	-
1983		-	-	28	33	1.152	-	-
1984		-	-	36	40	1.113	-	-
1985		-	-	43	45	1.035	-	-
1986	515	517	2	53	54	1.033	2	517
1987	1,484	1,491	8	90	82	0.915	7	1,491
1988	1,897	1,907	10	106	101	0.952	10	1,907
1989	1,354	1,361	8	117	118	1.014	8	1,362
1990	1,274	1,281	8	123	127	1.032	8	1,282
1991	1,993	2,013	20	145	151	1.043	20	2,014
1992	2,025	2,053	29	185	188	1.018	29	2,054
1993	1,418	1,450	32	212	206	0.971	31	1,449
1994	1,365	1,403	38	268	253	0.944	36	1,401
1995	1,863	1,900	37	321	286	0.892	33	1,896
1996	1,255	1,298	43	381	357	0.936	40	1,295
1997	1,269	1,329	60	489	434	0.888	53	1,322
1998	1,423	1,514	91	642	617	0.962	87	1,510
1999	1,447	1,583	136	867	819	0.945	129	1,576
2000	1,048	1,248	200	1,163	1,192	1.025	205	1,253
2001	1,875	2,177	302	1,586	1,684	1.062	320	2,196
2002	2,024	2,434	410	2,009	1,923	0.957	392	2,416
2003	1,965	2,498	533	2,604	2,739	1.052	561	2,525
2004	1,995	2,671	676	3,257	3,028	0.930	629	2,624
2005	1,188	2,022	834	3,920	3,641	0.929	775	1,963
2006	1,103	2,199	1,096	4,998	4,448	0.890	976	2,079
2007	963	2,347	1,384	6,155	5,993	0.974	1,348	2,311
2008	514	2,157	1,643	7,545	7,435	0.985	1,619	2,133
2009	358	2,226	1,868	9,172	9,444	1.030	1,923	2,281
2010	173	2,236	2,063	11,687	11,829	1.012	2,088	2,261
2011	32	2,185	2,153	15,229	15,271	1.003	2,158	2,191
2012	13	2,340	2,326	20,948	21,014	1.003	2,334	2,347
2013		2,429	2,429	22,619	22,695	1.003	2,437	2,437
TOTAL	33,831	52,269	18,438	117,142	116,355		18,258	52,089
EXLD PRIOR	33,831		18,438	117,103	116,355		18,258	52,089

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

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

WL, LMWL & CO (>1986)
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.498					
1978	1,553,484	3.382	5,254,386		1.000					0.498					
1979	1,646,693	3.136	5,164,474		1.000					0.498					
1980	1,745,494	2.917	5,091,177		1.000					0.498					
1981	1,826,711	2.687	4,908,624		1.000					0.498					
1982	2,061,263	2.555	5,266,185		1.000					0.498					
1983	2,173,213	2.446	5,316,747		1.000					0.493					
1984	2,314,385	2.331	5,395,574		1.000					0.488					
1985	2,444,242	2.253	5,506,356		1.000					0.483					
1986	2,644,132	2.198	5,812,249	15	1.000	15	0.057%	0.026%		0.478	0.012%	0.057%	15	15	0.057%
1987	2,911,888	2.127	6,193,181	54	1.000	54	0.185%	0.087%		0.474	0.041%	0.185%	54	54	0.185%
1988	3,191,151	2.032	6,484,397	68	1.000	68	0.213%	0.105%		0.469	0.049%	0.213%	68	68	0.213%
1989	3,341,117	1.987	6,640,304	52	1.000	52	0.156%	0.078%		0.464	0.036%	0.156%	52	52	0.156%
1990	3,644,538	1.913	6,973,268	57	1.000	57	0.156%	0.082%	24.6%	0.460	0.038%	0.156%	57	57	0.156%
1991	3,852,022	1.853	7,138,884	76	1.004	76	0.198%	0.107%	1.6%	0.467	0.050%	0.198%	76	76	0.197%
1992	3,944,342	1.762	6,951,801	72	1.007	73	0.184%	0.104%	3.1%	0.474	0.049%	0.184%	73	73	0.185%
1993	4,020,534	1.730	6,954,996	70	1.007	71	0.175%	0.101%	7.9%	0.481	0.049%	0.175%	71	71	0.177%
1994	4,272,082	1.690	7,221,716	70	1.007	71	0.165%	0.098%	3.1%	0.488	0.048%	0.165%	71	71	0.166%
1995	4,432,599	1.642	7,279,180	74	1.010	75	0.169%	0.103%	-1.5%	0.496	0.051%	0.169%	75	75	0.169%
1996	4,487,291	1.587	7,119,619	76	1.010	77	0.171%	0.108%	0.8%	0.503	0.054%	0.171%	77	77	0.172%
1997	4,623,816	1.516	7,011,137	68	1.016	69	0.149%	0.099%	0.4%	0.511	0.050%	0.149%	69	69	0.149%
1998	4,816,176	1.448	6,974,036	56	1.019	57	0.118%	0.082%	-3.9%	0.519	0.042%	0.118%	57	57	0.118%
1999	5,047,597	1.402	7,074,826	69	1.028	71	0.141%	0.100%	-3.2%	0.527	0.053%	0.141%	71	71	0.141%
2000	5,318,217	1.352	7,189,648	75	1.037	78	0.146%	0.108%	0.2%	0.535	0.058%	0.146%	78	78	0.147%
2001	5,597,545	1.324	7,410,279	83	1.046	87	0.155%	0.117%	6.5%	0.543	0.064%	0.155%	87	87	0.155%
2002	5,822,846	1.233	7,180,173	95	1.052	100	0.172%	0.139%	13.0%	0.551	0.077%	0.172%	100	100	0.172%
2003	6,004,956	1.205	7,236,443	107	1.064	114	0.190%	0.157%	12.2%	0.560	0.088%	0.190%	114	114	0.190%
2004	6,183,507	1.221	7,550,966	95	1.082	103	0.166%	0.136%	7.8%	0.602	0.082%	0.166%	103	103	0.167%
2005	6,388,250	1.180	7,536,083	97	1.101	107	0.167%	0.142%	3.6%	0.647	0.092%	0.167%	107	107	0.167%
2006	6,653,696	1.170	7,785,410	85	1.118	95	0.143%	0.122%	-3.6%	0.696	0.085%	0.143%	95	95	0.143%
2007	6,915,410	1.122	7,758,240	81	1.168	95	0.137%	0.122%	-6.0%	0.748	0.091%	0.137%	95	95	0.137%
2008	7,073,199	1.076	7,613,102	66	1.256	83	0.117%	0.109%	-5.8%	0.804	0.088%	0.114%	80	82	0.116%
2009	7,109,910	1.044	7,422,640	66	1.424	94	0.132%	0.127%	-3.3%	0.865	0.109%	0.103%	73	88	0.124%
2010	7,245,414	1.035	7,501,912	42	1.639	69	0.095%	0.092%	-5.2%	0.930	0.085%	0.095%	69	69	0.095%
2011	7,353,256	1.020	7,501,057	20	2.335	47	0.064%	0.062%	-14.1%	1.000	0.062%	0.087%	64	56	0.076%
2012	7,500,322	1.010	7,575,325	8	22.941	184	0.245%	0.242%	9.3%	1.000	0.242%	0.086%	64	70	0.093%
2013	7,590,325	1.000	7,590,325							1.000		0.085%	65	65	0.086%
TOTAL				1,797		2,138							2,077	2,095	

5 Year Average excluding 2012	0.087%
10 Year Average excluding 2012	0.086%
5 Year Average excluding 2010-2012	0.093%
10 Year Average excluding 2010-2012	0.083%
2006-2011 Average excluding 2009	0.082%
(16) 2013 Selected Frequency	0.085%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551					
1978	1,553,484					
1979	1,646,693					
1980	1,745,494					
1981	1,826,711					
1982	2,061,263					
1983	2,173,213					
1984	2,314,385					
1985	2,444,242					
1986	2,644,132	15	0.06%	517	34,457	0.020
1987	2,911,888	54	0.19%	1,491	27,607	0.051
1988	3,191,151	68	0.21%	1,907	28,037	0.060
1989	3,341,117	52	0.16%	1,362	26,183	0.041
1990	3,644,538	57	0.16%	1,282	22,483	0.035
1991	3,852,022	76	0.20%	2,014	26,499	0.052
1992	3,944,342	73	0.19%	2,054	28,137	0.052
1993	4,020,534	71	0.18%	1,449	20,405	0.036
1994	4,272,082	71	0.17%	1,401	19,731	0.033
1995	4,432,599	75	0.17%	1,896	25,283	0.043
1996	4,487,291	77	0.17%	1,295	16,819	0.029
1997	4,623,816	69	0.15%	1,322	19,158	0.029
1998	4,816,176	57	0.12%	1,510	26,494	0.031
1999	5,047,597	71	0.14%	1,576	22,195	0.031
2000	5,318,217	78	0.15%	1,253	16,068	0.024
2001	5,597,545	87	0.16%	2,196	25,237	0.039
2002	5,822,846	100	0.17%	2,416	24,161	0.041
2003	6,004,956	114	0.19%	2,525	22,152	0.042
2004	6,183,507	103	0.17%	2,624	25,471	0.042
2005	6,388,250	107	0.17%	1,963	18,344	0.031
2006	6,653,696	95	0.14%	2,079	21,881	0.031
2007	6,915,410	95	0.14%	2,311	24,323	0.033
2008	7,073,199	82	0.12%	2,133	26,013	0.030
2009	7,109,910	88	0.12%	2,281	25,919	0.032
2010	7,245,414	69	0.10%	2,261	32,763	0.031
2011	7,353,256	56	0.08%	2,191	39,120	0.030
2012	7,500,322	70	0.09%	2,347	33,532	0.031
2013	7,590,325	65	0.09%	2,437	37,493	0.032
TOTAL		2,095		52,089		

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

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	1,281		0.460	2.725	1,606	0	100%	1,606	0.023	0.035	0.035
1991	3,852,022	1.853	7,138,884	2,013		0.467	2.767	2,600	0	100%	2,600	0.036	0.052	0.052
1992	3,944,342	1.762	6,951,801	2,054		0.474	2.809	2,734	0	100%	2,734	0.039	0.052	0.052
1993	4,020,534	1.730	6,954,996	1,446		0.481	2.852	1,984	0	100%	1,984	0.029	0.036	0.040
1994	4,272,082	1.690	7,221,716	1,398		0.488	2.895	1,976	0	100%	1,976	0.027	0.033	0.038
1995	4,432,599	1.642	7,279,180	1,907		0.496	2.939	2,780	0	100%	2,780	0.038	0.043	0.036
1996	4,487,291	1.587	7,119,619	1,291		0.503	2.984	1,940	0	100%	1,940	0.027	0.029	0.034
1997	4,623,816	1.516	7,011,137	1,319		0.511	2.789	1,880	0	100%	1,880	0.027	0.029	0.034
1998	4,816,176	1.448	6,974,036	1,506		0.519	2.606	2,036	0	100%	2,036	0.029	0.031	0.034
1999	5,047,597	1.402	7,074,826	1,568		0.527	2.436	2,012	0	100%	2,012	0.028	0.031	0.035
2000	5,318,217	1.352	7,189,648	1,172		0.535	2.277	1,427	0	100%	1,427	0.020	0.022	0.036
2001	5,597,545	1.324	7,410,279	2,198		0.543	2.128	2,539	0	100%	2,539	0.034	0.039	0.037
2002	5,822,846	1.233	7,180,173	2,516		0.551	1.988	2,757	0	100%	2,757	0.038	0.043	0.036
2003	6,004,956	1.205	7,236,443	2,583		0.560	1.858	2,686	0	100%	2,686	0.037	0.043	0.037
2004	6,183,507	1.221	7,550,966	2,820		0.602	1.737	2,946	0	100%	2,946	0.039	0.046	0.037
2005	6,388,250	1.180	7,536,083	1,866		0.647	1.623	1,959	0	100%	1,959	0.026	0.029	0.036
2006	6,653,696	1.170	7,785,410	2,060		0.696	1.517	2,174	0	100%	2,174	0.028	0.031	0.035
2007	6,915,410	1.122	7,758,240	2,356		0.748	1.418	2,499	0	100%	2,499	0.032	0.034	0.034
2008	7,073,199	1.076	7,613,102	1,828		0.804	1.325	1,948	0	100%	1,948	0.026	0.026	0.032
2009	7,109,910	1.044	7,422,640	2,267		0.865	1.238	2,428	0	100%	2,428	0.033	0.032	0.031
2010	7,245,414	1.035	7,501,912	2,300		0.930	1.157	2,476	0	100%	2,476	0.033	0.032	0.031
2011	7,353,256	1.020	7,501,057	1,075		1.000	1.082	1,163	0	100%	1,163	0.016	0.015	0.030
2012	7,500,322	1.010	7,575,325	7,133		1.000	1.040	7,419	0	100%	7,419	0.098	0.095	0.031
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.032

	5 Year Average excluding 2011-2012	0.030	0.031
	7 Year Average excluding 2011-2012	0.031	0.033
	10 Year Weighted Average excluding 2011-2012	0.033	
	10 Year Weighted Average excluding 2010-2012	0.031	
	5 Year Average excluding 2010-2012	0.029	0.030
	5 Year Average excluding 2012	0.028	0.028
	7 Year Average excluding 2012	0.028	0.028
(14)	2013 Selected Loss Rate:	0.032	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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WL, LMWL & CO (>1986)

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1980	390	390	402	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1981	378	378	390	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1982	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1983	354	354	366	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1984	342	342	354	1.003	1.003	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1985	330	330	342	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1986	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1987	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1988	294	294	306	1.005	1.005	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1989	282	282	294	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1990	270	270	282	1.006	1.006	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1991	258	258	270	1.010	1.006	1.010				1.004	1.000	1.004	1.001	1.001	1.001
1992	246	246	258	1.014	1.010	1.014				1.007	1.004	1.007	1.001	1.001	1.001
1993	234	234	246	1.020	1.014	1.020				1.007	1.007	1.007	1.001	1.001	1.001
1994	222	222	234	1.024	1.020	1.024				1.007	1.007	1.007	1.001	1.001	1.001
1995	210	210	222	1.024	1.024	1.024				1.010	1.007	1.010	1.001	1.001	1.001
1996	198	198	210	1.029	1.024	1.029				1.010	1.010	1.010	1.001	1.001	1.001
1997	186	186	198	1.040	1.029	1.040				1.016	1.010	1.016	1.001	1.001	1.001
1998	174	174	186	1.058	1.040	1.058				1.019	1.016	1.019	1.001	1.001	1.001
1999	162	162	174	1.084	1.058	1.084				1.028	1.019	1.028	1.001	1.001	1.001
2000	150	150	162	1.118	1.084	1.118				1.037	1.028	1.037	1.001	1.001	1.001
2001	138	138	150	1.172	1.118	1.172				1.046	1.037	1.046	1.001	1.001	1.001
2002	126	126	138	1.243	1.172	1.243				1.052	1.046	1.052	1.001	1.001	1.001
2003	114	114	126	1.315	1.243	1.315				1.064	1.052	1.064	1.001	1.001	1.001
2004	102	102	114	1.413	1.315	1.413				1.082	1.064	1.082	1.001	1.001	1.001
2005	90	90	102	1.571	1.413	1.571				1.101	1.082	1.101	1.001	1.001	1.001
2006	78	78	90	1.867	1.571	1.867				1.118	1.101	1.118	1.001	1.001	1.001
2007	66	66	78	2.447	1.867	2.447				1.168	1.118	1.168	1.001	1.001	1.001
2008	54	54	66	3.558	2.447	3.558				1.256	1.168	1.256	1.001	1.001	1.001
2009	42	42	54	6.334	3.558	6.334				1.424	1.256	1.424	1.001	1.001	1.001
2010	30	30	42	13.301	6.334	13.301				1.639	1.424	1.639	1.001	1.001	1.001
2011	18	18	30	33.253	13.301	33.253				2.335	1.639	2.335	1.001	1.001	1.001
2012	6	6	18	532.041	33.253	532.041				22.941	2.335	22.941	1.001	1.001	1.001

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
WL, LMWL & CO (>1986)
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				-
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					-
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							-
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								-
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									-
1986	0	0	0	18	62	152	253	326	402	450	469	500	513	515	515	515	515	515	515	515	515	515	515	515	515	515	515										515
1987	0	0	29	74	175	452	600	822	1,052	1,259	1,350	1,406	1,409	1,421	1,436	1,440	1,449	1,462	1,478	1,484	1,484	1,484	1,484	1,484	1,484	1,484											1,484
1988	0	1	14	88	233	483	871	1,217	1,515	1,677	1,800	1,821	1,827	1,839	1,842	1,842	1,842	1,842	1,842	1,846	1,856	1,868	1,891	1,897	1,897												1,897
1989	0	0	23	101	217	382	596	825	1,030	1,175	1,237	1,266	1,281	1,292	1,296	1,299	1,312	1,327	1,345	1,354	1,354	1,354	1,354	1,354													1,354
1990	0	2	34	114	299	597	866	1,025	1,096	1,171	1,215	1,239	1,261	1,269	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,274														1,274
1991	0	7	69	283	596	968	1,291	1,529	1,633	1,714	1,780	1,805	1,835	1,878	1,884	1,910	1,933	1,946	1,946	1,946	1,971	1,993															1,993
1992	0	3	60	333	679	999	1,210	1,462	1,651	1,734	1,813	1,868	1,904	1,928	1,945	1,960	1,978	1,990	1,990	2,011	2,025																2,025
1993	0	28	150	414	739	987	1,140	1,258	1,314	1,356	1,366	1,377	1,389	1,406	1,418	1,418	1,418	1,418	1,418	1,418																	1,418
1994	2	56	171	429	662	884	1,045	1,108	1,183	1,238	1,260	1,282	1,302	1,307	1,310	1,341	1,354	1,365	1,365																		1,365
1995	0	50	193	438	735	1,040	1,241	1,331	1,406	1,476	1,582	1,702	1,776	1,818	1,846	1,846	1,853	1,863																			1,863
1996	2	40	124	278	449	561	707	802	875	914	944	960	998	1,055	1,139	1,215	1,255																				1,255
1997	4	35	128	319	511	678	843	946	1,028	1,086	1,142	1,183	1,222	1,230	1,252	1,269																					1,269
1998	1	29	128	284	445	628	785	914	998	1,104	1,197	1,277	1,349	1,397	1,423																						1,423
1999	3	27	119	308	528	734	901	1,020	1,133	1,182	1,238	1,310	1,386	1,447																							1,447
2000	2	27	91	255	419	563	660	750	811	871	935	997	1,048																								1,048
2001	1	34	150	382	634	836	1,037	1,247	1,449	1,650	1,753	1,875																									1,875
2002	5	61	141	370	687	1,036	1,343	1,613	1,829	1,949	2,024																										2,024
2003	2	91	260	528	881	1,248	1,490	1,709	1,864	1,965																											1,965
2004	2	61	140	388	785	1,201	1,575	1,834	1,995																												1,995
2005	14	115	216	314	497	672	939	1,188																													1,188
2006	3	33	126	261	500	765	1,103																														1,103
2007	4	87	244	432	672	963																															963
2008	4	68	105	271	514																																514
2009	3	45	151	358																																	358
2010	5	69	173																																		173
2011	0	32																																			32
2012	13																																				13
																																					33,831

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982				3.384	2.435	1.664	1.289	1.235	1.118	1.042	1.066	1.027	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1983			2.556	2.354	2.584	1.326	1.370	1.280	1.197	1.072	1.042	1.002	1.009	1.010	1.003	1.006	1.010	1.011	1.004	1.000	1.000	1.000	1.000	1.000	1.000												
1984		18.268	6.096	2.638	2.072	1.803	1.398	1.245	1.107	1.073	1.011	1.003	1.007	1.001	1.000	1.000	1.000	1.000	1.002	1.006	1.006	1.013	1.003	1.000													
1985			4.350	2.142	1.763	1.559	1.385	1.248	1.140	1.053	1.023	1.012	1.008	1.004	1.002	1.010	1.011	1.014	1.007	1.000	1.000	1.000	1.000														
1986		14.727	3.318	2.618	1.997	1.452	1.183	1.070	1.068	1.037	1.020	1.018	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002															
1987		9.970	4.088	2.106	1.623	1.334	1.184	1.068	1.050	1.039	1.014	1.016	1.024	1.003	1.014	1.012	1.007	1.000	1.000	1.013	1.011																
1988		18.492	5.535	2.039	1.472	1.211	1.208	1.129	1.050	1.045	1.030	1.019	1.013	1.009	1.008	1.009	1.006	1.000	1.010	1.007																	
1989		5.269	2.765	1.786	1.336	1.156	1.103	1.044	1.032	1.007	1.008	1.009	1.012	1.008	1.000	1.000	1.000	1.000	1.000																		
1990	31.455	3.042	2.514	1.543	1.336	1.182	1.060	1.068	1.047	1.018	1.017	1.016	1.004	1.003	1.023	1.010	1.008	1.000																			
1991	2752.895	3.890	2.267	1.678	1.415	1.194	1.073	1.056	1.050	1.072	1.076	1.044	1.024	1.016	1.000	1.004	1.005																				
1992	23.097	3.095	2.241	1.614	1.250	1.260	1.134	1.092	1.044	1.034	1.016	1.040	1.057	1.080	1.067	1.032																					
1993	8.939	3.659	2.497	1.604	1.325	1.244	1.121	1.087	1.056	1.052	1.036	1.033	1.007	1.018	1.013																						
1994	44.491	4.489	2.220	1.566	1.410	1.251	1.164	1.092	1.106	1.084	1.066	1.056	1.036	1.019																							
1995	8.059	4.334	2.593	1.715	1.389	1.227	1.133	1.111	1.043	1.048	1.058	1.058	1.044																								
1996	12.500	3.335	2.805	1.641	1.345	1.172	1.137	1.081	1.074	1.073	1.066	1.051																									
1997	29.741	4.413	2.543	1.660	1.319	1.240	1.202	1.162	1.139	1.062	1.070																										
1998	12.075	2.303	2.625	1.855	1.510	1.295	1.201	1.134	1.066	1.038																											
1999	45.238	2.846	2.035	1.667	1.416	1.194	1.146	1.091	1.054																												
2000	32.182	2.304	2.778	2.020	1.530	1.311	1.165	1.088																													
2001	8.259	1.882	1.458	1.581	1.351	1.398	1.265																														
2002	12.796	3.874	2.066	1.917	1.531	1.441																															
2003	24.376	2.786	1.773	1.554	1.434																																
2004	15.950	1.551	2.583	1.894																																	
2005	16.515	3.362	2.374																																		
2006	14.201	2.519																																			
2007	110.381																																				
4 Yr Avg	39.262	2.554	2.199	1.737	1.462	1.336	1.194	1.119	1.083	1.055	1.065	1.050	1.036	1.033	1.026	1.012	1.005	1.000	1.003	1.005	1.004	1.004	1.001	1.000	1.000	1.000											
5 Yr Avg	36.285	2.818	2.051	1.793	1.453	1.328	1.196	1.111	1.075	1.061	1.059	1.048	1.033	1.027	1.021	1.011	1.005	1.000	1.003	1.005	1.004	1.003	1.001	1.000	1.000	1.000											
7 Yr Avg	28.925	2.611	2.152	1.784	1.442	1.293	1.178	1.108	1.077	1.056	1.056	1.042	1.026	1.022	1.018	1.010	1.005	1.002	1.003	1.004	1.003	1.003	1.001	1.000	1.000	1.000											
3 Yr Wtd	18.594	2.366	2.125	1.748	1.438	1.371	1.181	1.103	1.082	1.054	1.065	1.056	1.030	1.036	1.022	1.014	1.004	1.000	1.004	1.008	1.005	1.006	1.001	1.000	1.000	1.000											
5 Yr Wtd	19.202	2.651	1.945	1.780	1.454	1.310	1.189	1.111	1.075	1.058	1.060	1.048	1.032	1.024	1.018	1.010	1.005	1.000	1.004	1.006	1.004	1.004	1.001	1.000	1.000	1.000											
10 Yr Wtd	16.105	2.571	2.194	1.742	1.430	1.277	1.169	1.101	1.068	1.048	1.045	1.033	1.022	1.014	1.011	1.008	1.005	1.003	1.003	1.005	1.004	1.004	1.001	1.000	1.000	1.000											TAIL
Prior	15.000	2.423	2.007	1.733	1.470	1.279	1.172	1.118	1.086	1.063	1.050	1.046	1.024	1.022	1.016	1.007	1.004	1.002	1.004	1.005	1.002	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
PA Sel.	13.500	3.280	2.155	1.580	1.360	1.215	1.135	1.089	1.065	1.044	1.028	1.021	1.014	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	16.000	2.500	2.100	1.780	1.454	1.310	1.189	1.111	1.075	1.058	1.060	1.048	1.032	1.024	1.018	1.010	1.005	1.000	1.004	1.006	1.004	1.004	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	532.041	33.253	13.301	6.334	3.558	2.447	1.867	1.571	1.413	1.315	1.243	1.172	1.118	1.084	1.058	1.040	1.029	1.024	1.024	1.020	1.014	1.010	1.006	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
WL, LMWL & CO (>1986)

REPORTED WL, LMWL & CO (>1986) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986		1	1	3	5	8	9	11	13	14	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15										15
1987	1	5	8	12	18	26	33	45	49	50	50	51	52	53	53	53	53	53	54	54	54	54	54	54	54	54											54
1988	1	9	13	20	31	46	56	62	63	64	65	65	66	66	66	66	66	66	66	67	67	68	68	68	68												68
1989	2	7	11	22	29	37	43	46	48	49	49	49	50	50	51	52	52	52	52	52	52	52	52	52													52
1990	2	10	17	28	39	46	47	48	52	52	53	55	55	55	56	56	56	56	56	56	56	56	57														57
1991	3	14	25	41	59	64	67	67	68	70	71	72	73	73	76	76	76	76	76	76	76	76															76
1992		10	24	40	58	58	62	68	69	69	69	69	69	70	70	70	71	71	72	72	72																72
1993		9	29	48	58	62	64	66	67	68	68	68	70	70	70	70	70	70	70	70																	70
1994	1	18	32	50	56	60	63	63	64	66	67	69	69	70	70	70	70	70	70																		70
1995		18	34	45	57	65	66	67	69	69	70	72	72	72	73	73	74	74																			74
1996	3	24	39	50	57	59	66	66	67	68	68	69	70	73	75	76	76																				76
1997	3	16	30	45	52	59	62	63	66	67	67	68	68	68	68	68																					68
1998		13	29	36	43	48	50	52	55	55	56	56	56	56	56																						56
1999	5	17	35	47	53	58	60	62	63	66	67	68	69	69																							69
2000	2	23	33	48	55	64	67	70	72	74	74	74	75																								75
2001	1	21	42	57	67	70	77	78	82	82	83	83																									83
2002	4	34	47	68	77	87	90	92	93	94	95																										95
2003	5	55	74	87	95	102	104	106	106	107																											107
2004	3	36	57	76	86	91	93	94	95																												95
2005	8	53	71	78	87	92	96	97																													97
2006	5	32	51	60	70	76	85																														85
2007	4	43	59	67	73	81																															81
2008	4	36	45	56	66																																66
2009	4	40	58	66																																	66
2010	4	28	42																																		42
2011	1	20																																			20
2012	8																																				8
																																					1,797

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986		1.000	3.000	1.667	1.600	1.125	1.222	1.182	1.077	1.000	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	5.000	1.600	1.500	1.500	1.444	1.269	1.364	1.089	1.020	1.000	1.020	1.020	1.019	1.000	1.000	1.000	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	9.000	1.444	1.538	1.550	1.484	1.217	1.107	1.016	1.016	1.016	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.015	1.000	1.000	1.000													
1989	3.500	1.571	2.000	1.318	1.276	1.162	1.070	1.043	1.021	1.000	1.000	1.020	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	5.000	1.700	1.647	1.393	1.179	1.022	1.021	1.083	1.000	1.019	1.038	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018															
1991	4.667	1.786	1.640	1.439	1.085	1.047	1.000	1.015	1.029	1.014	1.014	1.014	1.000	1.041	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992		2.400	1.667	1.450	1.000	1.069	1.097	1.015	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.014	1.000	1.014	1.000	1.000																	
1993		3.222	1.655	1.208	1.069	1.032	1.031	1.015	1.015	1.000	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	18.000	1.778	1.563	1.120	1.071	1.050	1.000	1.016	1.031	1.015	1.030	1.000	1.014	1.000	1.000	1.000	1.000	1.000																			
1995		1.889	1.324	1.267	1.140	1.015	1.015	1.030	1.000	1.014	1.029	1.000	1.000	1.014	1.000	1.014	1.000																				
1996	8.000	1.625	1.282	1.140	1.035	1.119	1.000	1.015	1.015	1.000	1.015	1.014	1.043	1.027	1.013	1.000																					
1997	5.333	1.875	1.500	1.156	1.135	1.051	1.016	1.048	1.015	1.000	1.015	1.000	1.000	1.000	1.000																						
1998		2.231	1.241	1.194	1.116	1.042	1.040	1.058	1.000	1.018	1.000	1.000	1.000	1.000																							
1999	3.400	2.059	1.343	1.128	1.094	1.034	1.033	1.016	1.048	1.015	1.015	1.015	1.000																								
2000	11.500	1.435	1.455	1.146	1.164	1.047	1.045	1.029	1.028	1.000	1.000	1.014																									
2001	21.000	2.000	1.357	1.175	1.045	1.100	1.013	1.051	1.000	1.012	1.000																										
2002	8.500	1.382	1.447	1.132	1.130	1.034	1.022	1.011	1.011	1.011																											
2003	11.000	1.345	1.176	1.092	1.074	1.020	1.019	1.000	1.009																												
2004	12.000	1.583	1.333	1.132	1.058	1.022	1.011	1.011																													
2005	6.625	1.340	1.099	1.115	1.057	1.043	1.010																														
2006	6.400	1.594	1.176	1.167	1.086	1.118																															
2007	10.750	1.372	1.136	1.090	1.110																																
2008	9.000	1.250	1.244	1.179																																	
2009	10.000	1.450	1.138																																		
2010	7.000	1.500																																			
2011	20.000																																				
3 Yr Avg	12.333	1.400	1.173	1.145	1.084	1.061	1.013	1.007	1.007	1.008	1.005	1.009	1.000	1.009	1.004	1.005	1.000	1.005	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000											
5 Yr Avg	11.350	1.433	1.159	1.136	1.077	1.048	1.015	1.020	1.019	1.011	1.006	1.009	1.009	1.008	1.003	1.006	1.000	1.003	1.000	1.000	1.003	1.004	1.000	1.000	1.000	1.000											
7 Yr Avg	9.968	1.441	1.186	1.129	1.080	1.055	1.022	1.025	1.016	1.008	1.010	1.006	1.008	1.006	1.002	1.004	1.000	1.002	1.002	1.000	1.002	1.004	1.000	1.000	1.000	1.000											
3 Yr Wtd	9.778	1.394	1.167	1.142	1.083	1.058	1.014	1.007	1.007	1.008	1.004	1.010	1.000	1.010	1.005	1.005	1.000	1.005	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000											
5 Yr Wtd	9.824	1.425	1.151	1.134	1.075	1.045	1.015	1.018	1.017	1.011	1.006	1.009	1.009	1.009	1.003	1.006	1.000	1.003	1.000	1.000	1.003	1.004	1.000	1.000	1.000	1.000											
7 Yr Wtd	8.400	1.429	1.181	1.126	1.079	1.052	1.020	1.022	1.015	1.008	1.010	1.006	1.008	1.006	1.002	1.004	1.000	1.002	1.002	1.000	1.003	1.004	1.000	1.000	1.000	1.000											TAIL
Prior	9.706	1.430	1.155	1.128	1.073	1.047	1.015	1.018	1.017	1.011	1.006	1.009	1.009	1.009	1.003	1.006	1.000	1.003	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	6.440	1.684	1.295	1.142	1.077	1.043	1.027	1.018	1.015	1.008	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
Selected	9.824	1.425	1.151	1.134	1.075	1.045	1.015	1.018	1.017	1.011	1.006	1.009	1.009	1.009	1.003	1.006	1.000	1.003	1.000	1.000	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	22.941	2.335	1.639	1.424	1.256	1.168	1.118	1.101	1.082	1.064	1.052	1.046	1.037	1.028	1.019	1.016	1.010	1.010	1.007	1.007	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

LIVING MAINTENANCE
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	197	197	0	82.5%	0	0.013
1978	1,553,484	216	216	0	82.0%	0	0.014
1979	1,646,693	266	267	1	81.4%	0	0.016
1980	1,745,494	205	205	1	80.8%	0	0.012
1981	1,826,711	164	164	1	80.7%	0	0.009
1982	2,061,263	341	342	2	80.2%	1	0.017
1983	2,173,213	169	169	1	80.5%	1	0.008
1984	2,314,385	280	282	2	80.0%	2	0.012
1985	2,444,242	316	318	2	79.9%	2	0.013
1986	2,644,132	407	411	4	80.1%	3	0.016
1987	2,911,888	609	615	6	80.0%	5	0.021
1988	3,191,151	603	610	7	80.0%	5	0.019
1989	3,341,117	583	591	8	79.9%	7	0.018
1990	3,644,538	639	650	11	80.0%	9	0.018
1991	3,852,022	637	650	13	80.2%	10	0.017
1992	3,944,342	770	788	18	80.7%	14	0.020
1993	4,020,534	866	898	32	81.1%	26	0.022
1994	4,272,082	928	970	42	81.4%	34	0.023
1995	4,432,599	786	824	38	82.0%	31	0.019
1996	4,487,291	915	972	57	82.5%	47	0.022
1997	4,623,816	1,006	1,085	79	82.8%	65	0.023
1998	4,816,176	1,413	1,516	103	83.3%	85	0.031
1999	5,047,597	1,536	1,666	130	84.0%	109	0.033
2000	5,318,217	1,421	1,595	174	84.4%	147	0.030
2001	5,597,545	1,766	1,981	215	84.3%	181	0.035
2002	5,822,846	1,271	1,493	223	84.4%	188	0.026
2003	6,004,956	1,249	1,542	293	84.3%	247	0.026
2004	6,183,507	1,098	1,407	309	84.2%	260	0.023
2005	6,388,250	1,321	1,683	362	84.1%	304	0.026
2006	6,653,696	1,310	1,741	431	84.3%	363	0.026
2007	6,915,410	1,221	1,788	567	84.5%	479	0.026
2008	7,073,199	1,013	1,726	713	84.7%	604	0.024
2009	7,109,910	727	1,706	980	84.8%	831	0.024
2010	7,245,414	463	1,764	1,301	85.1%	1,107	0.024
2011	7,353,256	71	1,669	1,599	85.6%	1,368	0.023
2012	3,750,161	0	913	913	86.0%	785	0.024
2013		0	0		100.0%		
TOTAL		26,781	35,414	8,633	84.8%	7,323	
EXLD PRIOR		26,781	35,414	8,633	84.8%	7,323	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	4	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	6	0	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1988	7	1	0	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
1989	8	2	1	0	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0
1990	11	2	2	1	0	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0
1991	13	2	2	2	1	0	1	1	1	0	1	1	0	0	0	0	0	0	0	0
1992	18	2	2	3	3	1	0	2	1	1	0	1	1	0	1	0	0	0	0	1
1993	32	11	2	3	3	3	1	1	2	1	1	0	1	1	0	1	0	0	0	1
1994	42	8	12	3	3	3	3	2	1	2	1	1	0	2	1	0	1	0	0	1
1995	38	4	6	10	2	2	2	3	1	0	2	1	1	0	1	1	0	1	0	1
1996	57	10	5	8	11	3	3	3	3	2	1	2	1	1	0	2	1	0	1	1
1997	79	12	12	6	9	13	3	3	4	4	2	1	2	1	1	0	2	1	0	2
1998	103	13	14	14	7	10	14	4	4	4	4	2	1	3	1	2	1	2	1	3
1999	130	23	14	14	14	7	10	15	4	4	4	4	2	1	3	1	2	1	2	5
2000	174	24	26	16	16	16	8	12	17	4	5	5	5	3	1	3	1	2	1	8
2001	215	17	28	30	18	19	19	9	14	20	5	5	6	6	3	1	4	1	2	9
2002	223	25	16	26	28	16	17	17	9	13	18	4	5	5	5	3	1	3	1	11
2003	293	34	29	18	30	32	19	20	20	10	15	21	5	6	6	6	3	1	4	14
2004	309	44	30	26	16	27	29	17	18	18	9	13	19	5	5	5	5	3	1	16
2005	362	58	43	30	26	16	26	28	17	18	18	9	13	19	5	5	5	5	3	17
2006	431	76	57	42	29	25	16	26	28	17	17	17	9	13	18	4	5	5	5	19
2007	567	104	82	61	45	31	27	17	28	30	18	18	19	9	14	20	5	5	5	26
2008	713	155	102	81	60	45	31	27	17	27	29	17	18	18	9	13	19	5	5	31
2009	980	256	157	104	82	61	45	31	27	17	28	30	18	18	19	9	14	20	5	37
2010	1,301	340	252	154	102	80	60	44	31	26	17	27	29	17	18	18	9	13	19	41
2011	1,599	311	336	250	153	101	80	60	44	30	26	16	27	29	17	18	18	9	13	60
2012	913	146	327	353	262	160	106	84	63	46	32	28	17	28	30	18	19	19	9	77
TOTAL	8,633	1,684	1,562	1,257	925	678	527	428	353	297	253	227	200	185	159	132	115	98	80	380

(1) SECTION 3, EXHIBIT 5D, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5D, SHEET 23

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

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5D, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5D, SHEET 23

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

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551	0.013	197	1.001	197	197	197	197
1978	1,553,484	0.014	216	1.001	216	216	216	216
1979	1,646,693	0.016	266	1.002	267	267	267	267
1980	1,745,494	0.012	205	1.003	205	205	205	205
1981	1,826,711	0.009	164	1.004	164	164	164	164
1982	2,061,263	0.017	341	1.004	342	342	342	342
1983	2,173,213	0.008	169	1.005	169	169	169	169
1984	2,314,385	0.012	280	1.006	281	281	281	282
1985	2,444,242	0.013	316	1.007	318	318	318	318
1986	2,644,132	0.015	407	1.009	410	410	410	411
1987	2,911,888	0.021	609	1.011	615	615	615	615
1988	3,191,151	0.019	603	1.012	610	610	610	610
1989	3,341,117	0.017	583	1.014	591	591	591	591
1990	3,644,538	0.018	639	1.017	649	649	649	650
1991	3,852,022	0.017	637	1.020	650	649	649	650
1992	3,944,342	0.020	770	1.023	788	788	788	788
1993	4,020,534	0.022	866	1.038	899	899	899	898
1994	4,272,082	0.022	928	1.049	973	972	972	970
1995	4,432,599	0.018	786	1.055	830	829	829	824
1996	4,487,291	0.022	915	1.067	977	976	976	972
1997	4,623,816	0.027	1,006	1.078	1,085	1,095	1,095	1,085
1998	4,816,176	0.027	1,413	1.090	1,541	1,520	1,520	1,516
1999	5,047,597	0.027	1,536	1.111	1,706	1,673	1,673	1,666
2000	5,318,217	0.028	1,421	1.130	1,606	1,591	1,591	1,595
2001	5,597,545	0.029	1,766	1.144	2,021	1,969	1,969	1,981
2002	5,822,846	0.028	1,271	1.166	1,481	1,503	1,503	1,493
2003	6,004,956	0.029	1,249	1.190	1,487	1,528	1,528	1,542
2004	6,183,507	0.029	1,098	1.225	1,345	1,430	1,430	1,407
2005	6,388,250	0.028	1,321	1.278	1,688	1,711	1,711	1,683
2006	6,653,696	0.028	1,310	1.356	1,777	1,794	1,794	1,741
2007	6,915,410	0.026	1,221	1.467	1,791	1,803	1,803	1,788
2008	7,073,199	0.025	1,013	1.681	1,703	1,737	1,737	1,726
2009	7,109,910	0.024	727	2.218	1,612	1,678	1,678	1,706
2010	7,245,414	0.024	463	3.809	1,766	1,749	1,749	1,764
2011	7,353,256	0.024	71	12.420	877	1,665	1,665	1,669
2012	7,500,322	0.024		1,366.180		1,820	1,820	1,825
2013	7,590,325	0.025				1,898	1,898	1,904
TOTAL			26,781		33,638	38,312	38,312	38,231
EXLD PRIOR			26,781		33,638	38,312	38,312	38,231

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

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

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***1***	***39***	-		-	-
1977	197	197	0	11	11	1.000	0	197
1978	216	216	0	14	14	1.000	0	216
1979	266	267	1	15	15	0.995	1	267
1980	205	205	1	18	18	1.000	1	205
1981	164	164	1	20	21	1.028	1	164
1982	341	342	1	26	29	1.115	2	342
1983	169	169	1	28	33	1.152	1	169
1984	280	281	2	36	40	1.113	2	282
1985	316	318	2	43	45	1.035	2	318
1986	407	410	4	53	54	1.033	4	411
1987	609	615	6	90	82	0.915	6	615
1988	603	610	7	106	101	0.952	7	610
1989	583	591	8	117	118	1.014	8	591
1990	639	649	11	123	127	1.032	11	650
1991	637	649	12	145	151	1.043	13	650
1992	770	788	17	185	188	1.018	18	788
1993	866	899	33	212	206	0.971	32	898
1994	928	972	44	268	253	0.944	42	970
1995	786	829	43	321	286	0.892	38	824
1996	915	976	61	381	357	0.936	57	972
1997	1,006	1,095	89	489	434	0.888	79	1,085
1998	1,413	1,520	107	642	617	0.962	103	1,516
1999	1,536	1,673	137	867	819	0.945	130	1,666
2000	1,421	1,591	170	1,163	1,192	1.025	174	1,595
2001	1,766	1,969	202	1,586	1,684	1.062	215	1,981
2002	1,271	1,503	233	2,009	1,923	0.957	223	1,493
2003	1,249	1,528	278	2,604	2,739	1.052	293	1,542
2004	1,098	1,430	332	3,257	3,028	0.930	309	1,407
2005	1,321	1,711	390	3,920	3,641	0.929	362	1,683
2006	1,310	1,794	484	4,998	4,448	0.890	431	1,741
2007	1,221	1,803	582	6,155	5,993	0.974	567	1,788
2008	1,013	1,737	724	7,545	7,435	0.985	713	1,726
2009	727	1,678	952	9,172	9,444	1.030	980	1,706
2010	463	1,749	1,285	11,687	11,829	1.012	1,301	1,764
2011	71	1,665	1,594	15,229	15,271	1.003	1,599	1,669
2012		1,820	1,820	20,948	21,014	1.003	1,825	1,825
2013		1,898	1,898	22,619	22,695	1.003	1,904	1,904
TOTAL	26,781	38,312	11,532	117,142	116,355		11,450	38,231
EXLD PRIOR	26,781		11,531	117,103	116,355		11,450	38,231

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

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

LIVING MAINTENANCE
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.498					
1978	1,553,484	3.382	5,254,386		1.000					0.498					
1979	1,646,693	3.136	5,164,474		1.000					0.498					
1980	1,745,494	2.917	5,091,177		1.000					0.498					
1981	1,826,711	2.687	4,908,624		1.000					0.498					
1982	2,061,263	2.555	5,266,185	29	1.000	29	0.141%	0.055%		0.498	0.027%	0.141%	29	29	0.141%
1983	2,173,213	2.446	5,316,747	24	1.000	24	0.110%	0.045%		0.493	0.022%	0.110%	24	24	0.110%
1984	2,314,385	2.331	5,395,574	39	1.000	39	0.169%	0.072%		0.488	0.035%	0.169%	39	39	0.169%
1985	2,444,242	2.253	5,506,356	50	1.000	50	0.205%	0.091%		0.483	0.044%	0.205%	50	50	0.205%
1986	2,644,132	2.198	5,812,249	57	1.007	57	0.217%	0.099%	20.5%	0.478	0.047%	0.217%	57	57	0.216%
1987	2,911,888	2.127	6,193,181	86	1.007	87	0.297%	0.140%	29.4%	0.474	0.066%	0.297%	87	87	0.299%
1988	3,191,151	2.032	6,484,397	83	1.007	84	0.262%	0.129%	17.2%	0.469	0.060%	0.262%	84	84	0.263%
1989	3,341,117	1.987	6,640,304	89	1.007	90	0.268%	0.135%	11.2%	0.464	0.063%	0.268%	90	90	0.269%
1990	3,644,538	1.913	6,973,268	105	1.007	106	0.290%	0.152%	8.6%	0.460	0.070%	0.290%	106	106	0.291%
1991	3,852,022	1.853	7,138,884	122	1.009	123	0.320%	0.173%	6.0%	0.467	0.081%	0.320%	123	123	0.319%
1992	3,944,342	1.762	6,951,801	150	1.009	151	0.384%	0.218%	13.8%	0.474	0.103%	0.384%	151	151	0.383%
1993	4,020,534	1.730	6,954,996	169	1.009	171	0.424%	0.245%	16.8%	0.481	0.118%	0.424%	171	171	0.425%
1994	4,272,082	1.690	7,221,716	159	1.011	161	0.376%	0.223%	11.8%	0.488	0.109%	0.376%	161	161	0.377%
1995	4,432,599	1.642	7,279,180	155	1.011	157	0.354%	0.215%	4.8%	0.496	0.107%	0.354%	157	157	0.354%
1996	4,487,291	1.587	7,119,619	140	1.012	142	0.316%	0.199%	-3.1%	0.503	0.100%	0.316%	142	142	0.316%
1997	4,623,816	1.516	7,011,137	154	1.014	156	0.338%	0.223%	-3.0%	0.511	0.114%	0.338%	156	156	0.337%
1998	4,816,176	1.448	6,974,036	199	1.016	202	0.420%	0.290%	5.8%	0.519	0.150%	0.420%	202	202	0.419%
1999	5,047,597	1.402	7,074,826	224	1.020	229	0.453%	0.323%	12.6%	0.527	0.170%	0.453%	229	229	0.454%
2000	5,318,217	1.352	7,189,648	212	1.026	218	0.409%	0.303%	12.9%	0.535	0.162%	0.409%	218	218	0.410%
2001	5,597,545	1.324	7,410,279	235	1.027	241	0.431%	0.326%	8.4%	0.543	0.177%	0.431%	241	241	0.431%
2002	5,822,846	1.233	7,180,173	169	1.029	174	0.299%	0.242%	-3.5%	0.551	0.134%	0.299%	174	174	0.299%
2003	6,004,956	1.205	7,236,443	144	1.035	149	0.248%	0.206%	-10.6%	0.560	0.115%	0.248%	149	149	0.248%
2004	6,183,507	1.221	7,550,966	122	1.037	127	0.205%	0.168%	-15.1%	0.602	0.101%	0.205%	127	127	0.205%
2005	6,388,250	1.180	7,536,083	121	1.048	127	0.199%	0.168%	-15.5%	0.647	0.109%	0.199%	127	127	0.199%
2006	6,653,696	1.170	7,785,410	112	1.060	119	0.178%	0.153%	-10.7%	0.696	0.106%	0.178%	119	119	0.179%
2007	6,915,410	1.122	7,758,240	89	1.094	97	0.141%	0.125%	-10.3%	0.748	0.094%	0.141%	97	97	0.140%
2008	7,073,199	1.076	7,613,102	75	1.149	86	0.122%	0.113%	-10.2%	0.804	0.091%	0.130%	92	87	0.123%
2009	7,109,910	1.044	7,422,640	67	1.248	84	0.118%	0.113%	-10.4%	0.865	0.097%	0.117%	83	84	0.118%
2010	7,245,414	1.035	7,501,912	49	1.617	79	0.109%	0.106%	-8.1%	0.930	0.098%	0.108%	78	79	0.109%
2011	7,353,256	1.020	7,501,057	15	3.100	47	0.063%	0.062%	-13.8%	1.000	0.062%	0.099%	73	64	0.087%
2012	7,500,322	1.010	7,575,325		86.812					1.000		0.098%	73	73	0.097%
2013	7,590,325	1.000	7,590,325							1.000		0.097%	74	74	0.097%
TOTAL				3,444		3,603							3,781	3,771	

	5 Year Average excluding 2012	0.089%
	10 Year Average excluding 2012	0.101%
	5 Year Average excluding 2010-2012	0.099%
	10 Year Average excluding 2010-2012	0.119%
	2006-2011 Average excluding 2009	0.090%
(16)	2013 Selected Frequency	0.097%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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LIVING MAINTENANCE
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			197		0.013
1978	1,553,484			216		0.014
1979	1,646,693			267		0.016
1980	1,745,494			205		0.012
1981	1,826,711			164		0.009
1982	2,061,263	29	0.14%	342	11,805	0.017
1983	2,173,213	24	0.11%	169	7,060	0.008
1984	2,314,385	39	0.17%	282	7,218	0.012
1985	2,444,242	50	0.20%	318	6,367	0.013
1986	2,644,132	57	0.22%	411	7,202	0.016
1987	2,911,888	87	0.30%	615	7,063	0.021
1988	3,191,151	84	0.26%	610	7,259	0.019
1989	3,341,117	90	0.27%	591	6,564	0.018
1990	3,644,538	106	0.29%	650	6,128	0.018
1991	3,852,022	123	0.32%	650	5,284	0.017
1992	3,944,342	151	0.38%	788	5,218	0.020
1993	4,020,534	171	0.43%	898	5,251	0.022
1994	4,272,082	161	0.38%	970	6,025	0.023
1995	4,432,599	157	0.35%	824	5,251	0.019
1996	4,487,291	142	0.32%	972	6,846	0.022
1997	4,623,816	156	0.34%	1,085	6,956	0.023
1998	4,816,176	202	0.42%	1,516	7,505	0.031
1999	5,047,597	229	0.45%	1,666	7,273	0.033
2000	5,318,217	218	0.41%	1,595	7,317	0.030
2001	5,597,545	241	0.43%	1,981	8,220	0.035
2002	5,822,846	174	0.30%	1,493	8,583	0.026
2003	6,004,956	149	0.25%	1,542	10,349	0.026
2004	6,183,507	127	0.21%	1,407	11,075	0.023
2005	6,388,250	127	0.20%	1,683	13,252	0.026
2006	6,653,696	119	0.18%	1,741	14,630	0.026
2007	6,915,410	97	0.14%	1,788	18,432	0.026
2008	7,073,199	87	0.12%	1,726	19,840	0.024
2009	7,109,910	84	0.12%	1,706	20,315	0.024
2010	7,245,414	79	0.11%	1,764	22,331	0.024
2011	7,353,256	64	0.09%	1,669	26,081	0.023
2012	7,500,322	73	0.10%	1,825	25,005	0.024
2013	7,590,325	74	0.10%	1,904	25,729	0.025
TOTAL		3,771		38,231		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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LIVING MAINTENANCE
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	649		0.460	2.725	814	0	100%	814	0.012	0.018	0.018
1991	3,852,022	1.853	7,138,884	650		0.467	2.767	839	0	100%	839	0.012	0.017	0.017
1992	3,944,342	1.762	6,951,801	788		0.474	2.809	1,049	0	100%	1,049	0.015	0.020	0.020
1993	4,020,534	1.730	6,954,996	899		0.481	2.852	1,234	0	100%	1,234	0.018	0.022	0.022
1994	4,272,082	1.690	7,221,716	973		0.488	2.895	1,376	0	100%	1,376	0.019	0.023	0.022
1995	4,432,599	1.642	7,279,180	830		0.496	2.939	1,209	0	100%	1,209	0.017	0.019	0.018
1996	4,487,291	1.587	7,119,619	977		0.503	2.984	1,467	0	100%	1,467	0.021	0.022	0.022
1997	4,623,816	1.516	7,011,137	1,085		0.511	2.789	1,546	0	100%	1,546	0.022	0.023	0.027
1998	4,816,176	1.448	6,974,036	1,541		0.519	2.606	2,084	0	100%	2,084	0.030	0.032	0.027
1999	5,047,597	1.402	7,074,826	1,706		0.527	2.436	2,189	0	100%	2,189	0.031	0.034	0.027
2000	5,318,217	1.352	7,189,648	1,606		0.535	2.277	1,955	0	100%	1,955	0.027	0.030	0.028
2001	5,597,545	1.324	7,410,279	2,021		0.543	2.128	2,335	0	100%	2,335	0.032	0.036	0.029
2002	5,822,846	1.233	7,180,173	1,481		0.551	1.988	1,623	0	100%	1,623	0.023	0.025	0.028
2003	6,004,956	1.205	7,236,443	1,487		0.560	1.858	1,547	0	100%	1,547	0.021	0.025	0.029
2004	6,183,507	1.221	7,550,966	1,345		0.602	1.737	1,406	0	100%	1,406	0.019	0.022	0.029
2005	6,388,250	1.180	7,536,083	1,688		0.647	1.623	1,772	0	100%	1,772	0.024	0.026	0.028
2006	6,653,696	1.170	7,785,410	1,777		0.696	1.517	1,875	0	100%	1,875	0.024	0.027	0.028
2007	6,915,410	1.122	7,758,240	1,791		0.748	1.418	1,900	0	100%	1,900	0.024	0.026	0.026
2008	7,073,199	1.076	7,613,102	1,703		0.804	1.325	1,815	0	100%	1,815	0.024	0.024	0.025
2009	7,109,910	1.044	7,422,640	1,612		0.865	1.238	1,727	0	100%	1,727	0.023	0.023	0.024
2010	7,245,414	1.035	7,501,912	1,766		0.930	1.157	1,900	0	100%	1,900	0.025	0.024	0.024
2011	7,353,256	1.020	7,501,057	877		1.000	1.082	949	0	100%	949	0.013	0.012	0.024
2012	7,500,322	1.010	7,575,325	0		1.000	1.040	0	0	100%	0	0.000	0.000	0.024
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.025

	5 Year Average excluding 2011-2012	0.024	0.025
	7 Year Average excluding 2011-2012	0.023	0.025
	10 Year Weighted Average excluding 2011-2012	0.024	
	10 Year Weighted Average excluding 2010-2012	0.024	
	5 Year Average excluding 2010-2012	0.024	0.025
	5 Year Average excluding 2012	0.022	0.022
	7 Year Average excluding 2012	0.022	0.023
(14)	2013 Selected Loss Rate:	0.025	

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

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

LIVING MAINTENANCE

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1980	390	390	402	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1981	378	378	390	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1982	366	366	378	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1983	354	354	366	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1984	342	342	354	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1985	330	330	342	1.007	1.006	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1986	318	318	330	1.009	1.007	1.009				1.007	1.000	1.007	1.001	1.001	1.001
1987	306	306	318	1.011	1.009	1.011				1.007	1.007	1.007	1.001	1.001	1.001
1988	294	294	306	1.012	1.011	1.012				1.007	1.007	1.007	1.001	1.001	1.001
1989	282	282	294	1.014	1.012	1.014				1.007	1.007	1.007	1.001	1.001	1.001
1990	270	270	282	1.017	1.014	1.017				1.007	1.007	1.007	1.001	1.001	1.001
1991	258	258	270	1.020	1.017	1.020				1.009	1.007	1.009	1.001	1.001	1.001
1992	246	246	258	1.023	1.020	1.023				1.009	1.009	1.009	1.001	1.001	1.001
1993	234	234	246	1.038	1.023	1.038				1.009	1.009	1.009	1.001	1.001	1.001
1994	222	222	234	1.049	1.038	1.049				1.011	1.009	1.011	1.001	1.001	1.001
1995	210	210	222	1.055	1.049	1.055				1.011	1.011	1.011	1.001	1.001	1.001
1996	198	198	210	1.067	1.055	1.067				1.012	1.011	1.012	1.001	1.001	1.001
1997	186	186	198	1.078	1.067	1.078				1.014	1.012	1.014	1.001	1.001	1.001
1998	174	174	186	1.090	1.078	1.090				1.016	1.014	1.016	1.001	1.001	1.001
1999	162	162	174	1.111	1.090	1.111				1.020	1.016	1.020	1.001	1.001	1.001
2000	150	150	162	1.130	1.111	1.130				1.026	1.020	1.026	1.001	1.001	1.001
2001	138	138	150	1.144	1.130	1.144				1.027	1.026	1.027	1.001	1.001	1.001
2002	126	126	138	1.166	1.144	1.166				1.029	1.027	1.029	1.001	1.001	1.001
2003	114	114	126	1.190	1.166	1.190				1.035	1.029	1.035	1.001	1.001	1.001
2004	102	102	114	1.225	1.190	1.225				1.037	1.035	1.037	1.001	1.001	1.001
2005	90	90	102	1.278	1.225	1.278				1.048	1.037	1.048	1.001	1.001	1.001
2006	78	78	90	1.356	1.278	1.356				1.060	1.048	1.060	1.001	1.001	1.001
2007	66	66	78	1.467	1.356	1.467				1.094	1.060	1.094	1.001	1.001	1.001
2008	54	54	66	1.681	1.467	1.681				1.149	1.094	1.149	1.001	1.001	1.001
2009	42	42	54	2.218	1.681	2.218				1.248	1.149	1.248	1.001	1.001	1.001
2010	30	30	42	3.809	2.218	3.809				1.617	1.248	1.617	1.001	1.001	1.001
2011	18	18	30	12.420	3.809	12.420				3.100	1.617	3.100	1.001	1.001	1.001
2012	6	6	18	1,366.180	12.420	1,366.180				86.812	3.100	86.812	1.001	1.001	1.001

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	8	39	62	85	105	124	139	145	154	163	168	170	178	190	193	193	193	193	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197
1978	0	9	42	65	90	111	131	149	160	166	168	173	185	204	215	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216		216
1979	0	9	44	69	96	118	144	164	169	178	187	197	219	252	259	259	259	259	259	259	262	262	262	262	262	262	266	266	266	266	266	266	266	266			266
1980	0	10	47	73	101	130	155	170	175	175	183	199	199	199	199	199	199	199	199	205	205	205	205	205	205	205	205	205	205	205	205	205	205				205
1981	0	10	49	77	109	131	135	138	139	145	151	151	152	153	153	153	153	154	161	161	161	164	164	164	164	164	164	164	164	164	164	164					164
1982	0	11	55	95	138	159	171	177	194	227	252	259	259	260	260	328	332	332	332	332	332	337	337	337	337	341	341	341	341	341	341						341
1983	0	12	58	81	94	108	123	137	157	165	166	166	166	166	166	166	166	166	166	169	169	169	169	169	169	169	169	169	169	169							169
1984	0	13	65	101	130	143	158	181	201	205	223	230	234	234	234	236	238	246	251	255	255	255	255	255	255	255	255	275	280								280
1985	0	12	67	112	149	188	241	278	289	294	294	301	306	309	309	309	309	313	313	313	316	316	316	316	316	316	316	316									316
1986	0	14	56	92	150	242	333	356	377	392	394	402	402	402	402	402	402	403	403	403	403	407	407	407	407	407	407										407
1987	1	22	125	212	325	419	483	508	524	528	535	540	553	571	571	591	593	601	609	609	609	609	609	609	609	609											609
1988	1	20	117	248	378	444	467	506	526	540	550	559	561	562	562	567	567	567	567	575	594	603	603	603	603												603
1989	1	30	155	311	388	417	437	444	451	472	490	498	505	510	512	515	537	550	550	561	576	576	576	583													583
1990	0	17	194	299	348	372	426	471	495	512	519	525	544	551	564	574	600	619	622	622	630	630	639														639
1991	3	93	336	415	483	536	555	565	590	594	594	603	614	616	621	626	626	626	626	637	637	637															637
1992	3	121	310	437	549	572	595	633	649	689	730	732	742	751	751	751	755	761	761	764	770																770
1993	9	265	463	626	657	688	723	735	772	779	791	793	797	806	815	818	820	838	858	866																	866
1994	2	243	551	639	675	737	800	810	827	832	842	858	858	858	869	888	908	928	928																		928
1995	23	258	458	531	602	642	669	702	724	730	741	744	756	761	768	770	786	786																			786
1996	7	153	393	549	614	675	738	756	761	761	762	770	777	828	893	915	915																				915
1997	1	192	481	650	771	835	884	911	952	954	978	1,000	1,001	1,001	1,001	1,006																					1,006
1998	10	364	709	923	1,095	1,184	1,226	1,278	1,293	1,311	1,350	1,374	1,382	1,405	1,413																						1,413
1999	12	478	965	1,182	1,276	1,315	1,350	1,362	1,387	1,418	1,460	1,496	1,519	1,536																							1,536
2000	26	496	912	1,122	1,183	1,230	1,244	1,285	1,332	1,363	1,369	1,385	1,421																								1,421
2001	19	533	892	1,129	1,297	1,438	1,553	1,628	1,672	1,698	1,737	1,766																									1,766
2002	8	349	625	814	934	1,018	1,062	1,117	1,188	1,246	1,271																										1,271
2003	9	206	461	656	866	972	1,036	1,124	1,197	1,249																											1,249
2004	4	110	430	745	865	917	987	1,066	1,098																												1,098
2005	2	206	497	732	988	1,142	1,257	1,321																													1,321
2006	2	163	440	711	965	1,177	1,310																														1,310
2007	1	132	455	771	1,052	1,221																															1,221
2008	1	123	367	742	1,013																																1,013
2009	0	79	386	727																																	727
2010	1	150	463																																		463
2011	0	71																																			71
2012	0																																				-
																																					26,781

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	35.358	4.893	1.571	1.381	1.227	1.186	1.123	1.045	1.059	1.056	1.032	1.015	1.045	1.065	1.016	1.000	1.000	1.000	1.022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	35.358	4.893	1.571	1.381	1.227	1.186	1.135	1.070	1.040	1.015	1.025	1.072	1.103	1.055	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	35.358	4.893	1.571	1.381	1.227	1.222	1.144	1.031	1.052	1.048	1.055	1.113	1.147	1.030	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980	35.358	4.893	1.571	1.381	1.281	1.192	1.095	1.030	1.000	1.045	1.087	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	35.358	4.893	1.571	1.416	1.200	1.035	1.020	1.011	1.037	1.042	1.000	1.008	1.004	1.000	1.000	1.000	1.011	1.044	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	35.358	4.893	1.722	1.451	1.149	1.076	1.037	1.096	1.169	1.112	1.029	1.000	1.001	1.002	1.260	1.014	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000							
1983	35.358	4.864	1.396	1.163	1.149	1.135	1.116	1.145	1.056	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	36.322	5.001	1.553	1.285	1.102	1.105	1.141	1.114	1.018	1.089	1.027	1.021	1.000	1.000	1.005	1.012	1.030	1.022	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.080	1.017									
1985	36.990	5.606	1.678	1.325	1.263	1.278	1.155	1.041	1.016	1.000	1.025	1.015	1.011	1.000	1.000	1.000	1.012	1.000	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	29.149	4.079	1.641	1.636	1.618	1.375	1.068	1.060	1.040	1.004	1.021	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.001	1.009	1.000	1.000	1.000	1.000	1.000											
1987	39.399	5.631	1.699	1.534	1.292	1.151	1.052	1.032	1.008	1.013	1.009	1.024	1.033	1.001	1.036	1.003	1.013	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	33.985	5.822	2.110	1.526	1.174	1.052	1.082	1.041	1.026	1.019	1.015	1.005	1.002	1.000	1.008	1.000	1.000	1.000	1.014	1.033	1.015	1.000	1.000	1.000													
1989	26.480	5.131	2.004	1.249	1.075	1.047	1.017	1.016	1.045	1.038	1.017	1.014	1.010	1.004	1.005	1.043	1.024	1.000	1.020	1.027	1.000	1.000	1.012														
1990	54.007	11.673	1.543	1.162	1.069	1.144	1.106	1.053	1.033	1.014	1.013	1.036	1.012	1.024	1.019	1.044	1.033	1.005	1.000	1.012	1.000	1.013															
1991	30.528	3.625	1.238	1.163	1.109	1.036	1.019	1.043	1.007	1.000	1.016	1.018	1.002	1.008	1.009	1.000	1.000	1.000	1.018	1.000	1.000																
1992	46.345	2.565	1.411	1.255	1.042	1.041	1.063	1.026	1.061	1.059	1.004	1.013	1.012	1.000	1.000	1.006	1.007	1.000	1.005	1.008																	
1993	29.516	1.747	1.353	1.048	1.048	1.050	1.017	1.051	1.008	1.015	1.002	1.005	1.011	1.012	1.003	1.003	1.022	1.024	1.009																		
1994	98.073	2.268	1.159	1.057	1.093	1.085	1.012	1.021	1.005	1.013	1.019	1.000	1.000	1.012	1.021	1.023	1.022	1.000																			
1995	11.119	1.777	1.159	1.132	1.068	1.042	1.048	1.032	1.008	1.015	1.004	1.017	1.006	1.010	1.002	1.021	1.000																				
1996	22.622	2.564	1.397	1.117	1.100	1.093	1.025	1.006	1.000	1.001	1.010	1.009	1.066	1.078	1.025	1.000																					
1997	198.851	2.498	1.353	1.186	1.083	1.058	1.031	1.045	1.002	1.026	1.022	1.002	1.000	1.000	1.005																						
1998	35.148	1.947	1.302	1.186	1.081	1.035	1.042	1.012	1.014	1.030	1.018	1.006	1.017	1.006																							
1999	41.195	2.019	1.225	1.079	1.031	1.027	1.008	1.019	1.022	1.029	1.025	1.015	1.011																								
2000	19.187	1.839	1.230	1.054	1.040	1.011	1.033	1.036	1.023	1.005	1.012	1.026																									
2001	27.771	1.672	1.267	1.148	1.109	1.080	1.048	1.027	1.015	1.023	1.017																										
2002	44.172	1.788	1.303	1.148	1.090	1.043	1.053	1.063	1.049	1.020																											
2003	24.154	2.233	1.424	1.319	1.123	1.066	1.085	1.065	1.044																												
2004	25.143	3.910	1.735	1.161	1.060	1.076	1.081	1.030																													
2005	93.095	2.409	1.471	1.351	1.155	1.101	1.051																														
2006	69.146	2.691	1.616	1.358	1.220	1.113																															
2007	195.363	3.432	1.697	1.364	1.161																																
2008	228.477	2.994	2.022	1.365																																	
2009		4.907	1.884																																		
2010	251.952	3.083																																			
2011																																					
4 Yr Avg	186.234	3.604	1.805	1.359	1.149	1.089	1.067	1.046	1.033	1.019	1.018	1.012	1.024	1.024	1.013	1.012	1.013	1.006	1.008	1.012	1.004	1.003	1.003	1.000	1.000	1.000	1.020	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	167.606	3.422	1.738	1.320	1.144	1.080	1.064	1.044	1.031	1.021	1.019	1.012	1.020	1.021	1.011	1.010	1.010	1.006	1.010	1.016	1.003	1.003	1.002	1.000	1.000	1.000	1.016	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	126.761	3.347	1.693	1.295	1.131	1.070	1.051	1.036	1.024	1.019	1.015	1.011	1.016	1.017	1.009	1.014	1.015	1.004	1.010	1.012	1.003	1.002	1.002	1.000	1.001	1.000	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	502.116	3.460	1.856	1.362	1.178	1.098	1.071	1.053	1.034	1.016	1.018	1.016	1.010	1.023	1.011	1.014	1.015	1.008	1.010	1.007	1.000	1.005	1.004	1.000	1.000	1.000	1.027	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	306.237	3.260	1.717	1.319	1.146	1.081	1.062	1.043	1.029	1.021	1.018	1.012	1.018	1.019	1.011	1.010	1.011	1.006	1.010	1.015	1.003	1.003	1.003	1.000	1.000	1.000	1.016	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	58.422	2.443	1.492	1.213	1.104	1.061	1.045	1.033	1.020	1.019	1.015	1.011	1.014	1.015	1.010	1.013	1.013	1.005	1.008	1.011	1.004	1.002	1.002	1.000	1.001	1.002	1.010	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	120.000	3.540	1.691	1.310	1.132	1.074	1.058	1.040	1.024	1.022	1.018	1.010	1.017	1.022	1.011	1.011	1.017	1.007	1.011	1.014	1.004	1.000	1.000	1.000	1.002	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
PA Sel.	110.000	3.270	1.530	1.240	1.130	1.070	1.045	1.034	1.021	1.015	1.012	1.011	1.010	1.009	1.007	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	
Selected	110.000	3.260	1.717	1.319	1.146	1.081	1.062	1.043	1.029	1.021	1.018	1.012	1.018	1.019	1.011	1.010	1.011	1.006	1.010	1.015	1.003	1.003	1.003	1.002	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	
Cumulative	1366.18	12.420	3.809	2.218	1.681	1.467	1.356	1.278	1.225	1.190	1.166	1.144	1.130	1.111	1.090	1.078	1.067	1.055	1.049	1.038	1.023	1.020	1.017	1.014	1.012	1.011	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.001	1.001	1.001

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

REPORTED LIVING MAINTENANCE CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		5	9	12	16	17	19	19	22	26	26	28	28	28	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29						29
1983		4	5	8	12	13	16	18	21	23	23	23	23	23	23	23	23	23	23	24	24	24	24	24	24	24	24	24	24	24							24
1984		7	15	22	24	26	28	29	31	33	34	35	36	36	36	37	38	38	38	38	38	38	38	38	38	38	38	38	39	39							39
1985		6	19	26	31	35	42	44	47	47	47	48	49	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50								50
1986		9	17	24	34	44	49	53	55	55	56	56	56	56	56	56	56	56	56	56	57	57	57	57	57	57	57	57									57
1987		13	29	50	65	72	78	80	81	82	83	83	85	85	85	86	86	86	86	86	86	86	86	86	86	86											86
1988		13	36	47	57	65	68	73	76	77	80	83	83	83	83	83	83	83	83	83	83	83	83	83	83												83
1989	1	16	45	60	72	73	76	77	78	82	85	86	87	87	87	87	88	89	89	89	89	89	89	89													89
1990		17	51	71	84	89	93	93	96	99	99	101	104	104	104	104	104	104	104	104	104	104	105														105
1991		30	82	94	103	110	111	113	116	116	116	119	119	120	121	122	122	122	122	122	122	122															122
1992	3	57	99	119	130	133	138	140	142	145	147	147	147	149	149	149	149	149	149	150	150																150
1993	5	84	129	146	151	155	161	164	164	165	166	166	166	167	167	167	168	169	169	169																	169
1994	2	72	119	126	134	143	149	153	154	154	156	158	158	158	159	159	159	159	159																		159
1995	11	75	114	126	136	143	145	149	150	150	150	152	153	153	154	155	155	155																			155
1996	5	55	95	112	119	125	128	130	132	132	132	134	134	138	139	140	140																				140
1997	1	66	120	139	145	150	152	152	154	154	154	154	154	154	154	154																					154
1998	8	113	161	180	189	193	194	196	197	197	198	199	199	199	199																						199
1999	8	137	186	204	213	216	218	219	220	221	223	223	223	224																							224
2000	13	131	180	201	203	207	208	209	210	210	210	211	212																								212
2001	10	144	197	213	222	226	229	230	232	233	235	235																									235
2002	5	86	128	145	156	161	165	166	168	168	169																										169
2003	5	55	90	116	129	135	139	142	144	144																											144
2004	4	40	83	106	110	113	118	120	122																												122
2005	1	53	82	101	112	114	119	121																													121
2006	2	40	69	95	100	110	112																														112
2007	1	33	60	73	83	89																															89
2008	1	28	50	67	75																																75
2009		20	50	67																																	67
2010	1	24	49																																		49
2011		15																																			15
2012																																					
																																					3,444

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		1.800	1.333	1.333	1.063	1.118	1.000	1.158	1.182	1.000	1.077	1.000	1.000	1.000	1.036	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983		1.250	1.600	1.500	1.083	1.231	1.125	1.167	1.095	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984		2.143	1.467	1.091	1.083	1.077	1.036	1.069	1.065	1.030	1.029	1.029	1.000	1.000	1.028	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026	1.000									
1985		3.167	1.368	1.192	1.129	1.200	1.048	1.068	1.000	1.000	1.021	1.021	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986		1.889	1.412	1.417	1.294	1.114	1.082	1.038	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000											
1987		2.231	1.724	1.300	1.108	1.083	1.026	1.013	1.012	1.012	1.000	1.024	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988		2.769	1.306	1.213	1.140	1.046	1.074	1.041	1.013	1.039	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	16.000	2.813	1.333	1.200	1.014	1.041	1.013	1.013	1.051	1.037	1.012	1.012	1.000	1.000	1.000	1.011	1.011	1.000	1.000	1.000	1.000	1.000	1.000														
1990		3.000	1.392	1.183	1.060	1.045	1.000	1.032	1.031	1.000	1.020	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010															
1991		2.733	1.146	1.096	1.068	1.009	1.018	1.027	1.000	1.000	1.026	1.000	1.008	1.008	1.008	1.000	1.000	1.000	1.000	1.000	1.000																
1992	19.000	1.737	1.202	1.092	1.023	1.038	1.014	1.014	1.021	1.014	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.007	1.000																	
1993	16.800	1.536	1.132	1.034	1.026	1.039	1.019	1.000	1.006	1.006	1.000	1.000	1.006	1.000	1.000	1.006	1.006	1.000	1.000																		
1994	36.000	1.653	1.059	1.063	1.067	1.042	1.027	1.007	1.000	1.013	1.013	1.000	1.000	1.006	1.000	1.000	1.000	1.000																			
1995	6.818	1.520	1.105	1.079	1.051	1.014	1.028	1.007	1.000	1.000	1.013	1.007	1.000	1.007	1.006	1.000	1.000																				
1996	11.000	1.727	1.179	1.063	1.050	1.024	1.016	1.015	1.000	1.000	1.015	1.000	1.030	1.007	1.007	1.000																					
1997	66.000	1.818	1.158	1.043	1.034	1.013	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	14.125	1.425	1.118	1.050	1.021	1.005	1.010	1.005	1.000	1.005	1.005	1.000	1.000	1.000																							
1999	17.125	1.358	1.097	1.044	1.014	1.009	1.005	1.005	1.005	1.009	1.000	1.000	1.004																								
2000	10.077	1.374	1.117	1.010	1.020	1.005	1.005	1.005	1.000	1.000	1.005	1.005																									
2001	14.400	1.368	1.081	1.042	1.018	1.013	1.004	1.009	1.004	1.009	1.000																										
2002	17.200	1.488	1.133	1.076	1.032	1.025	1.006	1.012	1.000	1.006																											
2003	11.000	1.636	1.289	1.112	1.047	1.030	1.022	1.014	1.000																												
2004	10.000	2.075	1.277	1.038	1.027	1.044	1.017	1.017																													
2005	53.000	1.547	1.232	1.109	1.018	1.044	1.017																														
2006	20.000	1.725	1.377	1.053	1.100	1.018																															
2007	33.000	1.818	1.217	1.137	1.072																																
2008	28.000	1.786	1.340	1.119																																	
2009		2.500	1.340																																		
2010	24.000	2.042																																			
2011																																					
3 Yr Avg	28.333	2.109	1.299	1.103	1.063	1.035	1.018	1.014	1.001	1.005	1.002	1.002	1.001	1.002	1.005	1.000	1.002	1.000	1.002	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.009	1.000	1.000	1.000							
5 Yr Avg	31.600	1.974	1.301	1.091	1.053	1.032	1.013	1.011	1.002	1.006	1.002	1.001	1.007	1.004	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000							
7 Yr Avg	25.571	1.928	1.296	1.092	1.045	1.026	1.011	1.009	1.001	1.004	1.005	1.002	1.006	1.003	1.003	1.001	1.002	1.000	1.001	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000							
3 Yr Wtd		2.069	1.294	1.098	1.061	1.036	1.019	1.014	1.002	1.005	1.001	1.002	1.002	1.002	1.004	1.000	1.002	1.000	1.002	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.009	1.000	1.000	1.000							
5 Yr Wtd		1.917	1.296	1.086	1.051	1.032	1.012	1.010	1.002	1.006	1.002	1.001	1.006	1.004	1.003	1.001	1.001	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000							
7 Yr Wtd		1.861	1.291	1.088	1.039	1.023	1.009	1.009	1.002	1.005	1.005	1.002	1.005	1.003	1.003	1.001	1.002	1.000	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000							TAIL
Prior	28.000	1.924	1.302	1.084	1.051	1.032	1.010	1.010	1.002	1.006	1.002	1.001	1.006	1.004	1.003	1.001	1.001	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	36.851	2.114	1.249	1.104	1.056	1.030	1.017	1.012	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001							
Selected	28.000	1.917	1.296	1.086	1.051	1.032	1.012	1.010	1.002	1.006	1.002	1.001	1.006	1.004	1.003	1.001	1.001	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	86.812	3.100	1.617	1.248	1.149	1.094	1.060	1.048	1.037	1.035	1.029	1.027	1.026	1.020	1.016	1.014	1.012	1.011	1.011	1.009	1.009	1.009	1.007	1.007	1.007	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		4	12	8	89.1%	7	
1977	1,465,551	1,147	1,148	1	88.9%	1	0.078
1978	1,553,484	1,388	1,390	2	88.5%	2	0.090
1979	1,646,693	1,985	1,988	4	87.9%	3	0.121
1980	1,745,494	2,511	2,517	6	87.2%	5	0.144
1981	1,826,711	2,442	2,448	6	84.9%	5	0.134
1982	2,061,263	2,718	2,725	8	84.0%	6	0.132
1983	2,173,213	3,105	3,120	15	88.0%	13	0.144
1984	2,314,385	3,578	3,598	20	86.5%	17	0.155
1985	2,444,242	3,859	3,881	22	83.5%	19	0.159
1986	2,644,132	4,172	4,199	27	82.2%	22	0.159
1987	2,911,888	4,069	4,097	28	80.3%	23	0.141
1988	3,191,151	4,473	4,510	37	80.4%	29	0.141
1989	3,341,117	4,379	4,419	39	79.3%	31	0.132
1990	3,644,538	3,986	4,026	40	78.4%	31	0.110
1991	3,852,022	3,678	3,722	44	79.1%	35	0.097
1992	3,944,342	4,011	4,067	56	79.1%	44	0.103
1993	4,020,534	3,777	3,843	65	80.2%	53	0.096
1994	4,272,082	3,805	3,884	79	80.7%	64	0.091
1995	4,432,599	3,857	3,954	96	80.8%	78	0.089
1996	4,487,291	3,515	3,629	113	82.2%	93	0.081
1997	4,623,816	3,255	3,382	127	82.3%	105	0.073
1998	4,816,176	3,201	3,353	152	82.3%	125	0.070
1999	5,047,597	3,612	3,822	209	82.4%	173	0.076
2000	5,318,217	4,131	4,419	288	82.2%	236	0.083
2001	5,597,545	4,566	4,956	390	82.3%	321	0.089
2002	5,822,846	4,315	4,773	458	82.7%	379	0.082
2003	6,004,956	4,353	4,994	640	84.1%	539	0.083
2004	6,183,507	3,986	4,769	783	84.4%	661	0.077
2005	6,388,250	4,346	5,450	1,104	84.9%	938	0.085
2006	6,653,696	3,125	4,405	1,280	85.3%	1,092	0.066
2007	6,915,410	3,415	5,196	1,781	85.2%	1,518	0.075
2008	7,073,199	2,938	5,205	2,267	85.3%	1,933	0.074
2009	7,109,910	2,602	5,581	2,979	85.5%	2,546	0.079
2010	7,245,414	1,904	6,155	4,251	85.9%	3,651	0.085
2011	7,353,256	410	5,957	5,547	86.5%	4,797	0.081
2012	3,750,161	0	3,133	3,133	84.1%	2,634	0.084
2013		0	0				
TOTAL		116,618	142,725	26,107	85.1%	22,229	
EXLD PRIOR		116,615	142,713	26,099	85.1%	22,222	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 6, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	8	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	6	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	8	1	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1983	15	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1984	20	3	7	1	1	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1985	22	0	3	8	2	1	2	2	1	1	1	1	0	0	0	0	0	0	0	0
1986	27	3	1	3	8	2	1	2	2	1	1	1	1	0	0	0	0	0	0	0
1987	28	2	3	1	3	8	2	1	2	2	1	1	1	1	0	0	0	0	0	0
1988	37	6	2	3	1	4	9	2	1	2	2	1	1	1	1	0	0	0	0	1
1989	39	4	5	2	3	1	4	9	2	1	2	2	1	1	1	1	0	0	0	1
1990	40	4	3	5	2	3	0	3	8	2	1	2	2	1	1	1	1	0	0	1
1991	44	7	4	3	5	2	3	0	3	7	2	1	2	1	1	1	1	1	0	1
1992	56	8	8	4	3	5	2	3	0	3	8	2	1	2	2	1	1	1	1	2
1993	65	12	7	8	4	3	5	2	3	0	3	8	2	1	2	2	1	1	1	2
1994	79	13	12	7	8	4	3	5	2	3	0	3	8	2	1	2	2	1	1	3
1995	96	15	14	13	8	8	4	3	5	2	3	0	3	8	2	1	2	2	1	4
1996	113	25	14	12	12	7	7	4	3	4	2	2	0	3	7	1	1	2	1	5
1997	127	22	23	13	12	11	6	7	3	3	4	2	2	0	3	7	1	1	1	6
1998	152	26	21	23	13	11	11	6	7	3	3	4	2	2	0	3	7	1	1	7
1999	209	36	30	24	26	15	13	12	7	7	4	3	5	2	3	0	3	8	2	9
2000	288	45	42	34	28	30	17	15	14	8	9	4	4	5	2	3	1	4	9	12
2001	390	67	51	47	38	32	34	19	17	16	9	10	5	4	6	2	3	1	4	24
2002	458	84	64	49	45	37	30	33	19	16	15	9	9	5	4	6	2	3	1	27
2003	640	161	88	67	51	47	39	32	34	19	17	16	10	10	5	4	6	2	3	28
2004	783	159	157	86	66	50	46	38	31	33	19	17	16	9	9	5	4	6	2	31
2005	1,104	247	174	172	94	72	54	50	41	34	36	21	18	17	10	10	5	4	7	36
2006	1,280	281	224	158	155	85	65	49	45	37	31	33	19	16	15	9	9	5	4	39
2007	1,781	358	312	249	175	173	95	72	55	50	41	34	37	21	18	17	10	10	5	48
2008	2,267	467	362	316	251	177	174	96	73	55	51	42	34	37	21	18	17	10	11	54
2009	2,979	642	482	373	325	259	183	180	99	75	57	52	43	35	38	22	19	18	11	66
2010	4,251	996	702	526	408	355	283	199	196	108	82	62	57	47	39	42	24	21	19	84
2011	5,547	1,396	973	685	514	398	347	276	195	192	105	80	61	56	46	38	41	23	20	101
2012	3,133	385	1,481	1,031	727	545	422	368	293	207	203	112	85	65	59	49	40	43	24	128
TOTAL	26,107	5,490	5,277	3,930	2,992	2,349	1,865	1,491	1,163	896	714	525	428	354	297	246	202	169	131	720

(1) SECTION 3, EXHIBIT 6, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 23

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	8	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	8	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 3, EXHIBIT 6, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 23

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		4										12	
1977	1,465,551	1,147	1,147	1,148	1,147	1,148	1,147					1,148	0.078
1978	1,553,484	1,388	1,388	1,390	1,388	1,390	1,388					1,390	0.090
1979	1,646,693	1,985	1,985	1,988	1,985	1,988	1,985					1,988	0.121
1980	1,745,494	2,511	2,511	2,517	2,512	2,517	2,512					2,517	0.144
1981	1,826,711	2,442	2,442	2,448	2,444	2,448	2,444					2,448	0.134
1982	2,061,263	2,718	2,718	2,725	2,721	2,725	2,721	2,725	2,729	2,725		2,725	0.132
1983	2,173,213	3,105	3,105	3,120	3,114	3,120	3,114	3,114	3,118	3,113		3,120	0.144
1984	2,314,385	3,578	3,578	3,598	3,591	3,598	3,591	3,589	3,593	3,588		3,598	0.155
1985	2,444,242	3,859	3,859	3,881	3,873	3,881	3,873	3,871	3,875	3,870		3,881	0.159
1986	2,644,132	4,172	4,172	4,199	4,191	4,199	4,191	4,189	4,190	4,190		4,199	0.159
1987	2,911,888	4,069	4,069	4,097	4,089	4,097	4,089	4,088	4,087	4,088		4,097	0.141
1988	3,191,151	4,473	4,473	4,510	4,500	4,510	4,500	4,499	4,493	4,498		4,510	0.141
1989	3,341,117	4,379	4,379	4,419	4,412	4,419	4,412	4,408	4,411	4,412		4,419	0.132
1990	3,644,538	3,986	3,986	4,026	4,018	4,026	4,018	4,016	4,010	4,024		4,026	0.110
1991	3,852,022	3,678	3,678	3,722	3,715	3,722	3,715	3,713	3,710	3,727		3,722	0.097
1992	3,944,342	4,011	4,011	4,067	4,060	4,067	4,060	4,056	4,054	4,083		4,067	0.103
1993	4,020,534	3,777	3,777	3,843	3,837	3,842	3,836	3,832	3,806	3,861		3,843	0.096
1994	4,272,082	3,805	3,805	3,884	3,875	3,883	3,875	3,873	3,921	3,915		3,884	0.091
1995	4,432,599	3,857	3,857	3,954	3,944	3,950	3,941	3,941	4,187	3,984		3,954	0.089
1996	4,487,291	3,515	3,515	3,629	3,626	3,629	3,626	3,631	3,680	3,674		3,629	0.081
1997	4,623,816	3,255	3,255	3,382	3,378	3,387	3,383	3,386	3,492	3,427		3,382	0.073
1998	4,816,176	3,201	3,201	3,353	3,351	3,355	3,353	3,363	3,290	3,411		3,353	0.070
1999	5,047,597	3,612	3,612	3,822	3,822	3,814	3,814	3,835	4,260	3,896		3,822	0.076
2000	5,318,217	4,131	4,131	4,419	4,421	4,391	4,393	4,434	4,342	4,500		4,419	0.083
2001	5,597,545	4,566	4,566	4,956	4,968	4,911	4,920	4,976	5,743	5,027		4,956	0.089
2002	5,822,846	4,315	4,315	4,776	4,788	4,752	4,762	4,792	5,264	4,844		4,773	0.082
2003	6,004,956	4,353	4,353	4,997	5,020	4,980	4,999	5,031	5,342	5,101		4,994	0.083
2004	6,183,507	3,986	3,986	4,755	4,761	4,802	4,807	4,767	4,840	4,927		4,769	0.077
2005	6,388,250	4,346	4,346	5,490	5,493	5,390	5,392	5,506	6,383	5,573		5,450	0.085
2006	6,653,696	3,125	3,125	4,264	4,264	4,547	4,547	4,271	4,694	4,410		4,405	0.066
2007	6,915,410	3,415	3,415	5,129	5,092	5,240	5,213	5,095	4,936	5,326		5,196	0.075
2008	7,073,199	2,938	2,939	5,076	5,040	5,260	5,238	4,966	4,710	5,234		5,205	0.074
2009	7,109,910	2,602	2,608	5,619	5,590	5,572	5,559	5,385	5,331	5,638		5,581	0.079
2010	7,245,414	1,904	1,935	6,371	6,386	5,938	5,945	5,813	6,514	5,831		6,155	0.085
2011	7,353,256	410	410	6,514	6,627	5,957	5,963	5,539	8,168	5,493		5,957	0.081
2012	7,500,322	0	0	0	0	6,267	6,269			5,647		6,267	0.084
2013	7,590,325					6,604	6,604					6,604	0.087
TOTAL		116,618	116,652	140,086	140,041	152,323	152,198	128,705	135,170	136,039		152,462	
EXLD PRIOR		116,615	116,652	140,086	140,041	152,323	152,198	128,705	135,170	136,039		152,450	
EXLD PRIOR & 2013		116,615	116,652	140,086	140,041	145,719	145,594	128,705	135,170	136,039		145,847	

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	1,147	1.001	1,148	0.078
1978	414	1,388	1.001	1,390	0.090
1979	402	1,985	1.002	1,988	0.121
1980	390	2,511	1.002	2,517	0.144
1981	378	2,442	1.002	2,448	0.134
1982	366	2,718	1.003	2,725	0.132
1983	354	3,105	1.005	3,120	0.144
1984	342	3,578	1.006	3,598	0.155
1985	330	3,859	1.006	3,881	0.159
1986	318	4,172	1.006	4,199	0.159
1987	306	4,069	1.007	4,097	0.141
1988	294	4,473	1.008	4,510	0.141
1989	282	4,379	1.009	4,419	0.132
1990	270	3,986	1.010	4,026	0.110
1991	258	3,678	1.012	3,722	0.097
1992	246	4,011	1.014	4,067	0.103
1993	234	3,777	1.017	3,843	0.096
1994	222	3,805	1.021	3,884	0.091
1995	210	3,857	1.025	3,954	0.089
1996	198	3,515	1.032	3,629	0.081
1997	186	3,255	1.039	3,382	0.073
1998	174	3,201	1.048	3,353	0.070
1999	162	3,612	1.058	3,822	0.076
2000	150	4,131	1.070	4,419	0.083
2001	138	4,566	1.085	4,956	0.089
2002	126	4,315	1.107	4,776	0.082
2003	114	4,353	1.148	4,997	0.083
2004	102	3,986	1.193	4,755	0.077
2005	90	4,346	1.263	5,490	0.086
2006	78	3,125	1.364	4,264	0.064
2007	66	3,415	1.502	5,129	0.074
2008	54	2,938	1.727	5,076	0.072
2009	42	2,602	2.159	5,619	0.079
2010	30	1,904	3.347	6,371	0.088
2011	18	410	15.898	6,514	0.089
2012	6	0	635.922	0	-
2013	0				
TOTAL		116,615		140,086	

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	1,147	1.000	1,147	0.078
1978	414	1,388	1.000	1,388	0.089
1979	402	1,985	1.000	1,985	0.121
1980	390	2,511	1.000	2,512	0.144
1981	378	2,442	1.001	2,444	0.134
1982	366	2,718	1.001	2,721	0.132
1983	354	3,105	1.003	3,114	0.143
1984	342	3,578	1.004	3,591	0.155
1985	330	3,859	1.004	3,873	0.158
1986	318	4,172	1.005	4,191	0.158
1987	306	4,069	1.005	4,089	0.140
1988	294	4,473	1.006	4,500	0.141
1989	282	4,379	1.007	4,412	0.132
1990	270	3,986	1.008	4,018	0.110
1991	258	3,678	1.010	3,715	0.096
1992	246	4,011	1.012	4,060	0.103
1993	234	3,777	1.016	3,837	0.095
1994	222	3,805	1.019	3,875	0.091
1995	210	3,857	1.023	3,944	0.089
1996	198	3,515	1.031	3,626	0.081
1997	186	3,255	1.038	3,378	0.073
1998	174	3,201	1.047	3,351	0.070
1999	162	3,612	1.058	3,822	0.076
2000	150	4,131	1.070	4,421	0.083
2001	138	4,566	1.088	4,968	0.089
2002	126	4,315	1.109	4,788	0.082
2003	114	4,353	1.153	5,020	0.084
2004	102	3,986	1.194	4,761	0.077
2005	90	4,346	1.264	5,493	0.086
2006	78	3,125	1.364	4,264	0.064
2007	66	3,415	1.491	5,092	0.074
2008	54	2,939	1.715	5,040	0.071
2009	42	2,608	2.143	5,590	0.079
2010	30	1,935	3.301	6,386	0.088
2011	18	410	16.174	6,627	0.090
2012	6	0	808.714	0	-
2013	0				
TOTAL		116,652		140,041	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 6, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.078	1,148	99.9%	1,147	1,147	1	1,148	0.078
1978	1,553,484	0.090	1,390	99.9%	1,388	1,388	2	1,390	0.090
1979	1,646,693	0.121	1,987	99.8%	1,983	1,985	4	1,988	0.121
1980	1,745,494	0.144	2,516	99.8%	2,510	2,511	6	2,517	0.144
1981	1,826,711	0.134	2,447	99.8%	2,441	2,442	6	2,448	0.134
1982	2,061,263	0.132	2,724	99.7%	2,717	2,718	8	2,725	0.132
1983	2,173,213	0.144	3,119	99.5%	3,104	3,105	15	3,120	0.144
1984	2,314,385	0.155	3,596	99.4%	3,576	3,578	20	3,598	0.155
1985	2,444,242	0.159	3,880	99.4%	3,858	3,859	22	3,881	0.159
1986	2,644,132	0.159	4,197	99.4%	4,171	4,172	27	4,199	0.159
1987	2,911,888	0.141	4,097	99.3%	4,069	4,069	28	4,097	0.141
1988	3,191,151	0.141	4,505	99.2%	4,469	4,473	36	4,510	0.141
1989	3,341,117	0.132	4,418	99.1%	4,378	4,379	39	4,419	0.132
1990	3,644,538	0.110	4,025	99.0%	3,985	3,986	40	4,026	0.110
1991	3,852,022	0.097	3,722	98.8%	3,678	3,678	44	3,722	0.097
1992	3,944,342	0.103	4,067	98.6%	4,011	4,011	56	4,067	0.103
1993	4,020,534	0.094	3,770	98.3%	3,706	3,777	64	3,842	0.096
1994	4,272,082	0.090	3,834	98.0%	3,756	3,805	78	3,883	0.091
1995	4,432,599	0.085	3,785	97.6%	3,693	3,857	92	3,950	0.089
1996	4,487,291	0.081	3,626	96.9%	3,513	3,515	113	3,629	0.081
1997	4,623,816	0.076	3,498	96.2%	3,366	3,255	131	3,387	0.073
1998	4,816,176	0.071	3,408	95.5%	3,253	3,201	155	3,355	0.070
1999	5,047,597	0.073	3,684	94.5%	3,482	3,612	202	3,814	0.076
2000	5,318,217	0.075	3,990	93.5%	3,731	4,131	260	4,391	0.083
2001	5,597,545	0.078	4,383	92.1%	4,039	4,566	345	4,911	0.088
2002	5,822,846	0.078	4,526	90.4%	4,090	4,315	436	4,752	0.082
2003	6,004,956	0.081	4,862	87.1%	4,236	4,353	626	4,980	0.083
2004	6,183,507	0.082	5,046	83.8%	4,230	3,986	816	4,802	0.078
2005	6,388,250	0.078	5,009	79.2%	3,965	4,346	1,044	5,390	0.084
2006	6,653,696	0.080	5,325	73.3%	3,903	3,125	1,422	4,547	0.068
2007	6,915,410	0.079	5,461	66.6%	3,635	3,415	1,825	5,240	0.076
2008	7,073,199	0.078	5,514	57.9%	3,192	2,938	2,322	5,260	0.074
2009	7,109,910	0.078	5,532	46.3%	2,562	2,602	2,970	5,572	0.078
2010	7,245,414	0.079	5,753	29.9%	1,719	1,904	4,034	5,938	0.082
2011	7,353,256	0.080	5,919	6.3%	372	410	5,547	5,957	0.081
2012	7,500,322	0.084	6,277	0.2%	10		6,267	6,267	0.084
2013	7,590,325	0.087	6,604	0.0%			6,604	6,604	0.087
TOTAL			151,644		115,936	116,615	35,708	152,323	

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.078	1,148	100.0%	1,148	1,147	0	1,147	0.078
1978	1,553,484	0.090	1,390	100.0%	1,390	1,388	0	1,388	0.089
1979	1,646,693	0.121	1,987	100.0%	1,987	1,985	0	1,985	0.121
1980	1,745,494	0.144	2,516	100.0%	2,514	2,511	1	2,512	0.144
1981	1,826,711	0.134	2,447	99.9%	2,445	2,442	2	2,444	0.134
1982	2,061,263	0.132	2,724	99.9%	2,722	2,718	3	2,721	0.132
1983	2,173,213	0.144	3,119	99.7%	3,110	3,105	9	3,114	0.143
1984	2,314,385	0.155	3,596	99.6%	3,583	3,578	13	3,591	0.155
1985	2,444,242	0.159	3,880	99.6%	3,865	3,859	15	3,873	0.158
1986	2,644,132	0.159	4,197	99.6%	4,179	4,172	19	4,191	0.158
1987	2,911,888	0.141	4,097	99.5%	4,077	4,069	20	4,089	0.140
1988	3,191,151	0.141	4,505	99.4%	4,478	4,473	27	4,500	0.141
1989	3,341,117	0.132	4,418	99.3%	4,386	4,379	32	4,412	0.132
1990	3,644,538	0.110	4,025	99.2%	3,992	3,986	33	4,018	0.110
1991	3,852,022	0.097	3,722	99.0%	3,685	3,678	37	3,715	0.096
1992	3,944,342	0.103	4,067	98.8%	4,018	4,011	49	4,060	0.103
1993	4,020,534	0.094	3,770	98.5%	3,711	3,777	58	3,836	0.095
1994	4,272,082	0.090	3,834	98.2%	3,764	3,805	70	3,875	0.091
1995	4,432,599	0.085	3,785	97.8%	3,702	3,857	84	3,941	0.089
1996	4,487,291	0.081	3,626	97.0%	3,516	3,515	110	3,626	0.081
1997	4,623,816	0.076	3,498	96.4%	3,370	3,255	128	3,383	0.073
1998	4,816,176	0.071	3,408	95.5%	3,256	3,201	152	3,353	0.070
1999	5,047,597	0.073	3,684	94.5%	3,482	3,612	202	3,814	0.076
2000	5,318,217	0.075	3,990	93.4%	3,728	4,131	262	4,393	0.083
2001	5,597,545	0.078	4,383	91.9%	4,029	4,566	354	4,920	0.088
2002	5,822,846	0.078	4,526	90.1%	4,080	4,315	447	4,762	0.082
2003	6,004,956	0.081	4,862	86.7%	4,216	4,353	646	4,999	0.083
2004	6,183,507	0.082	5,046	83.7%	4,225	3,986	821	4,807	0.078
2005	6,388,250	0.078	5,009	79.1%	3,964	4,346	1,046	5,392	0.084
2006	6,653,696	0.080	5,325	73.3%	3,903	3,125	1,422	4,547	0.068
2007	6,915,410	0.079	5,461	67.1%	3,662	3,415	1,798	5,213	0.075
2008	7,073,199	0.078	5,514	58.3%	3,216	2,939	2,298	5,238	0.074
2009	7,109,910	0.078	5,532	46.7%	2,581	2,608	2,951	5,559	0.078
2010	7,245,414	0.079	5,753	30.3%	1,743	1,935	4,010	5,945	0.082
2011	7,353,256	0.080	5,919	6.2%	366	410	5,553	5,963	0.081
2012	7,500,322	0.084	6,277	0.1%	8		6,269	6,269	0.084
2013	7,590,325	0.087	6,604	0.0%			6,604	6,604	0.087
TOTAL			151,644		116,098	116,652	35,545	152,198	

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.003			
1978	1,553,484		1.000			1.003			
1979	1,646,693		1.000			1.003			
1980	1,745,494		1.000			1.003			
1981	1,826,711		1.000			1.003			
1982	2,061,263	752	1.000	752	3,614	1.003	3,624	2,725	0.132
1983	2,173,213	812	1.000	812	3,823	1.003	3,835	3,114	0.143
1984	2,314,385	914	1.000	914	3,914	1.003	3,926	3,589	0.155
1985	2,444,242	998	1.000	998	3,866	1.003	3,879	3,871	0.158
1986	2,644,132	1,119	1.000	1,119	3,728	1.004	3,744	4,189	0.158
1987	2,911,888	1,182	1.000	1,182	3,443	1.005	3,458	4,088	0.140
1988	3,191,151	1,286	1.000	1,286	3,479	1.006	3,498	4,499	0.141
1989	3,341,117	1,224	1.000	1,224	3,578	1.006	3,601	4,408	0.132
1990	3,644,538	1,141	1.000	1,141	3,493	1.007	3,519	4,016	0.110
1991	3,852,022	1,058	1.000	1,058	3,476	1.009	3,508	3,713	0.096
1992	3,944,342	1,183	1.000	1,183	3,390	1.011	3,428	4,056	0.103
1993	4,020,534	1,061	1.000	1,061	3,560	1.014	3,611	3,832	0.095
1994	4,272,082	1,043	1.000	1,043	3,648	1.018	3,713	3,873	0.091
1995	4,432,599	996	1.001	997	3,873	1.021	3,955	3,941	0.089
1996	4,487,291	952	1.001	953	3,693	1.032	3,810	3,631	0.081
1997	4,623,816	873	1.002	875	3,729	1.038	3,872	3,386	0.073
1998	4,816,176	843	1.003	845	3,797	1.048	3,978	3,363	0.070
1999	5,047,597	954	1.005	959	3,786	1.056	4,000	3,835	0.076
2000	5,318,217	1,036	1.009	1,045	3,987	1.064	4,243	4,434	0.083
2001	5,597,545	1,047	1.014	1,061	4,361	1.075	4,689	4,976	0.089
2002	5,822,846	994	1.026	1,020	4,341	1.083	4,700	4,792	0.082
2003	6,004,956	1,069	1.046	1,119	4,072	1.104	4,498	5,031	0.084
2004	6,183,507	1,044	1.067	1,114	3,818	1.121	4,281	4,767	0.077
2005	6,388,250	1,014	1.094	1,110	4,286	1.158	4,962	5,506	0.086
2006	6,653,696	791	1.163	920	3,951	1.176	4,644	4,271	0.064
2007	6,915,410	870	1.245	1,083	3,925	1.199	4,706	5,095	0.074
2008	7,073,199	746	1.352	1,009	3,939	1.250	4,922	4,966	0.070
2009	7,109,910	685	1.566	1,073	3,799	1.321	5,019	5,385	0.076
2010	7,245,414	505	2.158	1,090	3,770	1.415	5,334	5,813	0.080
2011	7,353,256	119	8.885	1,057	3,443	1.521	5,238	5,539	0.075
2012	7,500,322		204.360			1.521			
2013	7,590,325								
Total		28,311		31,102				128,705	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 6, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 6, SHEET 30
(6) SECTION 3, EXHIBIT 6, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	3	27	349	634	344	238	192	173	146	124	102	121	70	57	50	22	13	21	6	0	1	1	0	5	8	0	0	10	0	0	1						12	2,729
1983	3	31	407	718	402	299	226	248	206	165	91	83	68	47	40	14	15	7	14	6	2	1	2	1	6	2	0	0	0	0							13	3,118
1984	3	51	590	751	473	353	282	260	224	175	157	73	52	25	24	23	16	7	10	5	5	2	9	4	2	1	0	0	2								15	3,593
1985	8	42	541	986	520	424	296	311	228	149	106	77	88	8	15	16	18	7	3	1	3	1	2	0	9	0	0	0	0								17	3,875
1986	1	19	433	1,199	566	412	439	278	207	170	147	44	38	36	46	25	16	10	4	3	26	21	4	3	5	10	8										18	4,190
1987	2	30	475	1,060	629	496	326	233	199	210	98	82	49	66	29	21	14	14	7	8	8	2	0	2	1	9	0										18	4,087
1988	4	29	391	1,139	658	589	439	341	256	135	112	86	101	39	38	36	14	16	12	4	9	3	9	11	4	0	0										19	4,493
1989	10	47	288	1,054	859	537	435	322	199	144	68	97	71	48	9	37	22	15	27	21	23	19	24	5	11	1	0										19	4,411
1990	6	38	626	865	603	428	357	312	175	164	99	83	53	38	37	18	21	12	8	18	11	8	4	2	4	1	0										17	4,010
1991	11	78	604	718	428	470	383	244	188	136	99	71	26	33	98	17	13	27	4	13	12	6	5	3	7	1	0										16	3,710
1992	4	44	672	988	661	360	279	292	168	169	71	65	38	32	52	24	13	33	22	10	11	7	6	3	8	1	0										17	4,054
1993	6	53	664	890	516	445	321	224	142	127	106	54	40	42	31	15	17	57	23	3	4	2	2	1	3	0	0										16	3,806
1994	0	78	639	718	686	345	287	210	185	154	149	97	57	44	27	39	44	31	15	17	24	16	14	8	17	2	0										17	3,921
1995	16	141	678	624	488	531	347	200	119	160	95	79	88	41	79	72	40	60	41	46	67	43	39	22	48	6	0										18	4,187
1996	38	86	680	807	525	359	257	154	145	124	104	63	60	25	46	29	14	24	16	19	27	17	16	9	19	2	0										16	3,680
1997	0	69	664	675	441	326	317	173	164	126	117	41	60	40	24	20	19	32	22	25	36	24	22	12	26	3	0										15	3,492
1998	9	68	665	585	531	395	267	176	133	97	131	37	74	23	10	6	6	10	7	8	11	7	7	4	8	1	0										14	3,290
1999	35	99	849	754	483	292	253	275	190	102	108	76	36	60	77	46	44	74	51	58	83	54	49	27	59	8	0										18	4,260
2000	0	152	862	828	611	379	302	264	336	111	196	64	27	17	21	13	12	21	14	16	23	15	14	8	17	2	0										19	4,342
2001	0	215	1,046	895	609	602	310	237	215	170	139	128	141	87	113	67	64	109	75	85	122	80	72	40	87	11	0										25	5,743
2002	0	172	881	903	731	467	324	256	247	157	178	93	102	63	81	48	46	79	54	61	88	58	52	29	63	8	0										23	5,264
2003	5	168	1,105	1,049	613	502	306	330	142	134	155	81	89	55	71	42	40	69	47	54	77	50	46	25	55	7	0										23	5,342
2004	8	102	1,300	978	625	306	233	263	171	101	118	61	67	42	54	32	31	52	36	41	59	38	35	19	42	5	0										21	4,840
2005	0	290	1,349	873	623	465	373	373	342	203	236	123	135	84	108	64	61	105	72	82	117	76	69	38	84	11	0										28	6,383
2006	10	202	1,110	718	478	341	266	243	223	132	153	80	88	55	70	42	40	68	47	53	76	50	45	25	54	7	0										20	4,694
2007	4	374	1,422	748	531	336	220	201	184	109	127	66	72	45	58	34	33	56	38	44	63	41	37	20	45	6	0										21	4,936
2008	0	414	1,301	785	438	321	210	191	175	104	121	63	69	43	55	33	31	54	37	42	60	39	36	19	43	6	0										20	4,710
2009	0	494	1,313	795	541	396	259	236	217	128	149	78	85	53	68	41	39	66	45	52	74	48	44	24	53	7	0										23	5,331
2010	11	387	1,505	1,040	709	519	339	309	284	168	195	102	112	70	89	53	51	87	59	68	97	63	58	31	69	9	0										28	6,514
2011	0	410	1,910	1,320	899	658	431	393	360	213	248	129	142	88	113	67	64	110	75	86	123	80	73	40	88	11	0										35	8,168
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										-	-
Factors	118.115	4.661	0.691	0.681	0.732	0.654	0.912	0.917	0.592	1.161	0.522	1.097	0.622	1.286	0.594	0.957	1.709	0.683	1.140	1.438	0.651	0.910	0.546	2.204	0.130	-		-									Tail 1.004	

Example: AY 2007 Age 78 of 220 = 336 x 0.654 and AY 2007 Age 90 of 201 = 220 x 0.912

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 6, SHEET 35

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	1,147									
1978	1,553,484	1,388									
1979	1,646,693	1,985									
1980	1,745,494	2,511									
1981	1,826,711	2,442									
1982	2,061,263	2,718	35.686	-	35.686	101.27	752	2,718	8	2,725	0.132
1983	2,173,213	3,105	34.950	-	34.950	109.40	812	3,105	9	3,113	0.143
1984	2,314,385	3,578	34.405	-	34.405	113.77	914	3,578	10	3,588	0.155
1985	2,444,242	3,859	32.148	-	32.148	120.27	998	3,859	11	3,870	0.158
1986	2,644,132	4,172	29.170	0.046	29.216	127.81	1,119	4,178	12	4,190	0.158
1987	2,911,888	4,069	24.360	0.046	24.405	141.32	1,182	4,077	11	4,088	0.140
1988	3,191,151	4,473	23.785	0.066	23.851	146.25	1,286	4,486	13	4,498	0.141
1989	3,341,117	4,379	23.335	0.106	23.440	153.34	1,224	4,399	12	4,412	0.132
1990	3,644,538	3,986	18.951	0.130	19.081	184.32	1,141	4,013	11	4,024	0.110
1991	3,852,022	3,678	16.439	0.175	16.615	211.45	1,058	3,717	10	3,727	0.097
1992	3,944,342	4,011	15.755	0.237	15.992	215.19	1,183	4,071	11	4,083	0.104
1993	4,020,534	3,777	15.632	0.302	15.934	227.75	1,061	3,850	11	3,861	0.096
1994	4,272,082	3,805	14.045	0.366	14.411	259.73	1,043	3,904	11	3,915	0.092
1995	4,432,599	3,857	14.704	0.442	15.146	263.12	997	3,973	11	3,984	0.090
1996	4,487,291	3,515	13.535	0.573	14.108	272.54	953	3,664	10	3,674	0.082
1997	4,623,816	3,255	13.464	0.672	14.136	276.31	875	3,418	10	3,427	0.074
1998	4,816,176	3,201	12.955	0.810	13.766	292.38	845	3,401	10	3,411	0.071
1999	5,047,597	3,612	12.829	0.971	13.800	293.61	959	3,886	11	3,896	0.077
2000	5,318,217	4,131	12.806	1.105	13.911	308.70	1,045	4,487	13	4,500	0.085
2001	5,597,545	4,566	13.810	1.353	15.163	311.61	1,061	5,013	14	5,027	0.090
2002	5,822,846	4,315	13.071	1.559	14.630	323.68	1,020	4,830	14	4,844	0.083
2003	6,004,956	4,353	12.137	2.044	14.181	320.54	1,119	5,087	14	5,101	0.085
2004	6,183,507	3,986	10.577	2.462	13.039	338.27	1,114	4,914	14	4,927	0.080
2005	6,388,250	4,346	11.351	3.164	14.515	344.95	1,110	5,558	16	5,573	0.087
2006	6,653,696	3,125	9.700	3.950	13.650	350.19	920	4,398	12	4,410	0.066
2007	6,915,410	3,415	8.682	4.822	13.504	363.14	1,083	5,311	15	5,326	0.077
2008	7,073,199	2,938	7.726	5.999	13.725	372.85	1,020	5,220	15	5,234	0.074
2009	7,109,910	2,602	6.518	7.565	14.083	380.93	1,048	5,622	16	5,638	0.079
2010	7,245,414	1,904	4.762	9.783	14.545	384.74	1,039	5,814	16	5,831	0.080
2011	7,353,256	410	1.072	13.255	14.326	388.59	984	5,478	15	5,493	0.075
2012	7,500,322		-	14.241	14.241	401.41	985	5,631	16	5,647	0.075
2013	7,590,325						987				
TOTAL		116,615					32,937	135,659	380	136,039	

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

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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.957					
1978	1,553,484	3.382	5,254,386		1.000					0.957					
1979	1,646,693	3.136	5,164,474		1.000					0.957					
1980	1,745,494	2.917	5,091,177		1.000					0.957					
1981	1,826,711	2.687	4,908,624		1.000					0.957					
1982	2,061,263	2.555	5,266,185	752	1.000	752	3.648%	1.428%		0.957	1.366%	3.648%	752	752	3.648%
1983	2,173,213	2.446	5,316,747	812	1.000	812	3.736%	1.527%		0.938	1.432%	3.736%	812	812	3.736%
1984	2,314,385	2.331	5,395,574	914	1.000	914	3.949%	1.694%		0.920	1.558%	3.949%	914	914	3.949%
1985	2,444,242	2.253	5,506,356	998	1.000	998	4.083%	1.812%		0.902	1.634%	4.083%	998	998	4.083%
1986	2,644,132	2.198	5,812,249	1,119	1.000	1,119	4.232%	1.925%	8.0%	0.884	1.702%	4.232%	1,119	1,119	4.232%
1987	2,911,888	2.127	6,193,181	1,182	1.000	1,182	4.059%	1.909%	5.9%	0.867	1.654%	4.059%	1,182	1,182	4.059%
1988	3,191,151	2.032	6,484,397	1,286	1.000	1,286	4.030%	1.983%	3.7%	0.850	1.685%	4.030%	1,286	1,286	4.030%
1989	3,341,117	1.987	6,640,304	1,224	1.000	1,224	3.664%	1.844%	0.6%	0.833	1.535%	3.664%	1,224	1,224	3.663%
1990	3,644,538	1.913	6,973,268	1,141	1.000	1,141	3.131%	1.637%	-3.5%	0.817	1.336%	3.131%	1,141	1,141	3.131%
1991	3,852,022	1.853	7,138,884	1,058	1.000	1,058	2.747%	1.482%	-6.7%	0.846	1.254%	2.747%	1,058	1,058	2.747%
1992	3,944,342	1.762	6,951,801	1,183	1.000	1,183	3.000%	1.702%	-5.1%	0.877	1.492%	3.000%	1,183	1,183	2.999%
1993	4,020,534	1.730	6,954,996	1,061	1.000	1,061	2.639%	1.526%	-3.3%	0.909	1.386%	2.639%	1,061	1,061	2.639%
1994	4,272,082	1.690	7,221,716	1,043	1.000	1,043	2.442%	1.445%	-2.2%	0.942	1.360%	2.442%	1,043	1,043	2.441%
1995	4,432,599	1.642	7,279,180	996	1.001	997	2.248%	1.369%	-3.2%	0.976	1.336%	2.248%	997	997	2.249%
1996	4,487,291	1.587	7,119,619	952	1.001	953	2.124%	1.339%	-5.7%	1.011	1.354%	2.124%	953	953	2.124%
1997	4,623,816	1.516	7,011,137	873	1.002	875	1.892%	1.247%	-4.7%	1.048	1.307%	1.892%	875	875	1.892%
1998	4,816,176	1.448	6,974,036	843	1.003	845	1.755%	1.212%	-4.3%	1.086	1.316%	1.755%	845	845	1.755%
1999	5,047,597	1.402	7,074,826	954	1.005	959	1.900%	1.355%	-1.2%	1.034	1.401%	1.900%	959	959	1.900%
2000	5,318,217	1.352	7,189,648	1,036	1.009	1,045	1.965%	1.454%	2.5%	0.985	1.432%	1.965%	1,045	1,045	1.965%
2001	5,597,545	1.324	7,410,279	1,047	1.014	1,061	1.896%	1.432%	4.7%	0.938	1.343%	1.896%	1,061	1,061	1.895%
2002	5,822,846	1.233	7,180,173	994	1.026	1,020	1.751%	1.420%	3.8%	0.893	1.268%	1.751%	1,020	1,020	1.752%
2003	6,004,956	1.205	7,236,443	1,069	1.046	1,119	1.863%	1.546%	2.4%	0.851	1.315%	1.863%	1,119	1,119	1.863%
2004	6,183,507	1.221	7,550,966	1,044	1.067	1,114	1.801%	1.475%	1.1%	0.868	1.280%	1.801%	1,114	1,114	1.802%
2005	6,388,250	1.180	7,536,083	1,014	1.094	1,110	1.737%	1.472%	0.9%	0.886	1.304%	1.737%	1,110	1,110	1.738%
2006	6,653,696	1.170	7,785,410	791	1.163	920	1.382%	1.181%	-4.1%	0.904	1.068%	1.382%	920	920	1.383%
2007	6,915,410	1.122	7,758,240	870	1.245	1,083	1.566%	1.396%	-4.2%	0.922	1.287%	1.566%	1,083	1,083	1.566%
2008	7,073,199	1.076	7,613,102	746	1.352	1,009	1.426%	1.325%	-2.6%	0.941	1.247%	1.487%	1,052	1,020	1.442%
2009	7,109,910	1.044	7,422,640	685	1.566	1,073	1.509%	1.445%	0.8%	0.960	1.388%	1.413%	1,005	1,048	1.474%
2010	7,245,414	1.035	7,501,912	505	2.158	1,090	1.504%	1.453%	4.6%	0.980	1.424%	1.373%	995	1,039	1.434%
2011	7,353,256	1.020	7,501,057	119	8.885	1,057	1.438%	1.410%	1.1%	1.000	1.410%	1.326%	975	984	1.338%
2012	7,500,322	1.010	7,575,325		204.360					1.000		1.313%	985	985	1.313%
2013	7,590,325	1.000	7,590,325							1.000		1.300%	987	987	1.300%
TOTAL				28,311		31,102							32,871	32,937	

5 Year Average excluding 2012	1.351%
10 Year Average excluding 2012	1.299%
5 Year Average excluding 2010-2012	1.259%
10 Year Average excluding 2010-2012	1.293%
2006-2011 Average excluding 2009	1.287%
(16) 2013 Selected Frequency	1.300%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,148		0.078
1978	1,553,484			1,390		0.090
1979	1,646,693			1,988		0.121
1980	1,745,494			2,517		0.144
1981	1,826,711			2,448		0.134
1982	2,061,263	752	3.65%	2,725	3,624	0.132
1983	2,173,213	812	3.74%	3,120	3,842	0.144
1984	2,314,385	914	3.95%	3,598	3,936	0.155
1985	2,444,242	998	4.08%	3,881	3,889	0.159
1986	2,644,132	1,119	4.23%	4,199	3,752	0.159
1987	2,911,888	1,182	4.06%	4,097	3,466	0.141
1988	3,191,151	1,286	4.03%	4,510	3,507	0.141
1989	3,341,117	1,224	3.66%	4,419	3,610	0.132
1990	3,644,538	1,141	3.13%	4,026	3,528	0.110
1991	3,852,022	1,058	2.75%	3,722	3,518	0.097
1992	3,944,342	1,183	3.00%	4,067	3,438	0.103
1993	4,020,534	1,061	2.64%	3,843	3,622	0.096
1994	4,272,082	1,043	2.44%	3,884	3,724	0.091
1995	4,432,599	997	2.25%	3,954	3,966	0.089
1996	4,487,291	953	2.12%	3,629	3,808	0.081
1997	4,623,816	875	1.89%	3,382	3,865	0.073
1998	4,816,176	845	1.75%	3,353	3,968	0.070
1999	5,047,597	959	1.90%	3,822	3,985	0.076
2000	5,318,217	1,045	1.96%	4,419	4,228	0.083
2001	5,597,545	1,061	1.90%	4,956	4,671	0.089
2002	5,822,846	1,020	1.75%	4,773	4,680	0.082
2003	6,004,956	1,119	1.86%	4,994	4,463	0.083
2004	6,183,507	1,114	1.80%	4,769	4,281	0.077
2005	6,388,250	1,110	1.74%	5,450	4,910	0.085
2006	6,653,696	920	1.38%	4,405	4,789	0.066
2007	6,915,410	1,083	1.57%	5,196	4,798	0.075
2008	7,073,199	1,020	1.44%	5,205	5,103	0.074
2009	7,109,910	1,048	1.47%	5,581	5,326	0.079
2010	7,245,414	1,039	1.43%	6,155	5,924	0.085
2011	7,353,256	984	1.34%	5,957	6,053	0.081
2012	7,500,322	985	1.31%	6,267	6,362	0.084
2013	7,590,325	987	1.30%	6,604	6,691	0.087
TOTAL		32,937		152,450		

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

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	4	2	10	8						3	2	(1)	12	10	2
1977	1,147	1,147	1,148	1	426	414	1.001	1.001	20.7%	0	0	(0)	1,148	1,148	(0)
1978	1,388	1,388	1,391	2	414	402	1.001	1.001	18.9%	0	0	(0)	1,390	1,391	(0)
1979	1,985	1,984	1,987	4	402	390	1.001	1.002	17.0%	1	1	0	1,988	1,987	1
1980	2,511	2,511	2,516	5	390	378	1.002	1.002	11.9%	1	0	(1)	2,517	2,516	1
1981	2,442	2,438	2,444	6	378	366	1.002	1.002	14.6%	1	4	3	2,448	2,444	4
1982	2,718	2,717	2,724	8	366	354	1.002	1.003	15.2%	1	1	(0)	2,725	2,724	1
1983	3,105	3,105	3,115	11	354	342	1.003	1.003	19.7%	2	0	(2)	3,120	3,115	4
1984	3,578	3,576	3,590	14	342	330	1.003	1.004	13.1%	2	2	(0)	3,598	3,590	7
1985	3,859	3,859	3,876	17	330	318	1.004	1.004	10.1%	2	0	(2)	3,881	3,876	5
1986	4,172	4,164	4,185	21	318	306	1.004	1.005	11.9%	3	8	5	4,199	4,185	13
1987	4,069	4,060	4,084	24	306	294	1.005	1.006	15.7%	4	9	5	4,097	4,084	13
1988	4,473	4,470	4,502	32	294	282	1.006	1.007	16.6%	5	4	(2)	4,510	4,502	8
1989	4,379	4,374	4,410	36	282	270	1.007	1.008	12.3%	4	5	1	4,419	4,410	9
1990	3,986	3,982	4,022	41	270	258	1.008	1.010	19.3%	8	4	(4)	4,026	4,022	3
1991	3,678	3,672	3,718	46	258	246	1.010	1.013	18.3%	8	6	(2)	3,722	3,718	4
1992	4,011	4,000	4,063	63	246	234	1.013	1.016	20.3%	13	11	(2)	4,067	4,063	4
1993	3,777	3,775	3,847	72	234	222	1.016	1.019	16.9%	12	3	(10)	3,843	3,847	(4)
1994	3,805	3,790	3,877	87	222	210	1.019	1.023	17.1%	15	15	(0)	3,884	3,877	7
1995	3,857	3,798	3,908	111	210	198	1.023	1.029	20.6%	23	60	37	3,954	3,908	45
1996	3,515	3,501	3,627	126	198	186	1.029	1.036	18.4%	23	14	(9)	3,629	3,627	1
1997	3,255	3,235	3,379	144	186	174	1.036	1.045	18.6%	27	20	(7)	3,382	3,379	3
1998	3,201	3,190	3,366	175	174	162	1.045	1.055	18.2%	32	10	(22)	3,353	3,366	(13)
1999	3,612	3,553	3,785	233	162	150	1.055	1.066	15.3%	36	60	24	3,822	3,785	36
2000	4,131	4,104	4,448	343	150	138	1.066	1.084	20.3%	70	27	(43)	4,419	4,448	(29)
2001	4,566	4,438	4,894	456	138	126	1.084	1.104	18.2%	83	128	45	4,956	4,894	62
2002	4,315	4,138	4,718	581	126	114	1.104	1.143	24.5%	142	178	35	4,773	4,718	55
2003	4,353	4,220	4,996	776	114	102	1.143	1.189	21.2%	165	134	(31)	4,994	4,996	(2)
2004	3,986	3,815	4,828	1,014	102	90	1.189	1.260	23.1%	234	171	(63)	4,769	4,828	(59)
2005	4,346	3,973	5,391	1,418	90	78	1.260	1.358	21.8%	309	373	64	5,450	5,391	59
2006	3,125	2,859	4,605	1,746	78	66	1.358	1.501	21.0%	366	266	(100)	4,405	4,605	(200)
2007	3,415	3,078	5,586	2,508	66	54	1.501	1.733	21.1%	530	336	(194)	5,196	5,586	(391)
2008	2,938	2,500	5,890	3,390	54	42	1.733	2.193	22.2%	753	438	(315)	5,205	5,890	(685)
2009	2,602	1,807	6,540	4,732	42	30	2.193	3.509	23.9%	1,132	795	(337)	5,581	6,540	(958)
2010	1,904	398	7,139	6,741	30	18	3.509	19.297	24.6%	1,658	1,505	(153)	6,155	7,139	(984)
2011	410		7,743	7,743	18	6	19.297	771.875	5.1%	392	410	18	5,957	7,743	(1,786)
2012	0		8,455	8,455	6		771.875		0.1%	11	0	(11)	6,267	8,455	(2,188)
2013									0.0%		0	0			
TOTAL	116,618	111,622	152,811	41,190						6,069	4,997	(1,072)	145,859	152,811	(6,952)
EXLD PRIOR	116,615	111,620	152,801	41,182						6,066	4,995	(1,071)	145,847	152,801	(6,954)

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.000	1.000	100.0%	0	0	0
1954	0	0	0	702	690	1.000	1.000	100.0%	0	0	0
1955	0	0	0	690	678	1.000	1.000	100.0%	0	0	0
1956	0	0	0	678	666	1.000	1.000	100.0%	0	0	0
1957	0	0	0	666	654	1.000	1.000	100.0%	0	0	0
1958	0	0	0	654	642	1.000	1.000	100.0%	0	0	0
1959	0	0	0	642	630	1.000	1.000	100.0%	0	0	0
1960	0	0	0	630	618	1.000	1.000	100.0%	0	0	0
1961	0	0	0	618	606	1.000	1.000	100.0%	0	0	0
1962	0	0	0	606	594	1.000	1.000	81.9%	0	0	0
1963	0	0	0	594	582	1.000	1.000	76.6%	0	0	0
1964	0	0	0	582	570	1.000	1.000	72.3%	0	0	0
1965	0	0	0	570	558	1.000	1.000	69.7%	0	0	0
1966	0	0	0	558	546	1.000	1.000	64.3%	0	0	0
1967	0	0	0	546	534	1.000	1.000	60.4%	0	0	0
1968	0	0	0	534	522	1.000	1.000	55.2%	0	0	0
1969	0	0	0	522	510	1.000	1.000	49.8%	0	0	0
1970	0	0	0	510	498	1.000	1.000	46.7%	0	0	0
1971	0	0	0	498	486	1.000	1.000	43.0%	0	0	0
1972	1	1	8	486	474	1.000	1.000	38.0%	3	0	(3)
1973	1	1	0	474	462	1.000	1.000	33.7%	0	0	0
1974	0	0	0	462	450	1.000	1.001	31.2%	0	0	0
1975	0	0	0	450	438	1.001	1.001	27.1%	0	0	0
1976	2	0	0	438	426	1.001	1.001	23.3%	0	2	2
TOTAL	4	2	8						3	2	(1)

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	1,147	1,147	1,148	1	426	414	1.000	1.000	100.0%	1	0	(1)	1,148	1,148	(0)
1978	1,388	1,388	1,391	2	414	402	1.000	1.000	100.0%	2	0	(2)	1,390	1,391	(0)
1979	1,985	1,984	1,987	4	402	390	1.000	1.000	100.0%	4	1	(3)	1,988	1,987	1
1980	2,511	2,511	2,516	5	390	378	1.000	1.001	33.6%	2	0	(2)	2,517	2,516	1
1981	2,442	2,438	2,444	6	378	366	1.001	1.001	0.0%	0	4	4	2,448	2,444	4
1982	2,718	2,717	2,724	8	366	354	1.001	1.003	75.9%	6	1	(5)	2,725	2,724	1
1983	3,105	3,105	3,115	11	354	342	1.003	1.004	23.6%	3	0	(3)	3,120	3,115	4
1984	3,578	3,576	3,590	14	342	330	1.004	1.004	0.4%	0	2	2	3,598	3,590	7
1985	3,859	3,859	3,876	17	330	318	1.004	1.005	15.4%	3	0	(3)	3,881	3,876	5
1986	4,172	4,164	4,185	21	318	306	1.005	1.005	0.0%	0	8	8	4,199	4,185	13
1987	4,069	4,060	4,084	24	306	294	1.005	1.005	13.6%	3	9	6	4,097	4,084	13
1988	4,473	4,470	4,502	32	294	282	1.005	1.007	17.7%	6	4	(2)	4,510	4,502	8
1989	4,379	4,374	4,410	36	282	270	1.007	1.008	12.6%	5	5	1	4,419	4,410	9
1990	3,986	3,982	4,022	41	270	258	1.008	1.010	19.9%	8	4	(4)	4,026	4,022	3
1991	3,678	3,672	3,718	46	258	246	1.010	1.012	20.7%	10	6	(4)	3,722	3,718	4
1992	4,011	4,000	4,063	63	246	234	1.012	1.015	20.3%	13	11	(2)	4,067	4,063	4
1993	3,777	3,775	3,847	72	234	222	1.015	1.019	17.7%	13	3	(10)	3,843	3,847	(4)
1994	3,805	3,790	3,877	87	222	210	1.019	1.023	18.7%	16	15	(1)	3,884	3,877	7
1995	3,857	3,798	3,908	111	210	198	1.023	1.031	26.6%	30	60	30	3,954	3,908	45
1996	3,515	3,501	3,627	126	198	186	1.031	1.039	17.8%	22	14	(8)	3,629	3,627	1
1997	3,255	3,235	3,379	144	186	174	1.039	1.049	20.1%	29	20	(9)	3,382	3,379	3
1998	3,201	3,194	3,366	172	174	162	1.049	1.061	19.3%	33	7	(27)	3,353	3,366	(13)
1999	3,612	3,553	3,785	233	162	150	1.061	1.072	14.4%	33	60	26	3,822	3,785	36
2000	4,131	4,104	4,448	343	150	138	1.072	1.093	20.7%	71	27	(44)	4,419	4,448	(29)
2001	4,566	4,438	4,894	456	138	126	1.093	1.111	15.0%	69	128	60	4,956	4,894	62
2002	4,315	4,138	4,718	581	126	114	1.111	1.155	25.7%	149	178	29	4,773	4,718	55
2003	4,353	4,220	4,996	776	114	102	1.155	1.196	18.1%	140	134	(6)	4,994	4,996	(2)
2004	3,986	3,815	4,828	1,014	102	90	1.196	1.270	23.0%	233	171	(62)	4,769	4,828	(59)
2005	4,346	3,973	5,391	1,418	90	78	1.270	1.368	20.9%	297	373	77	5,450	5,391	59
2006	3,125	2,866	4,605	1,739	78	66	1.368	1.492	18.5%	321	259	(62)	4,405	4,605	(200)
2007	3,415	3,078	5,586	2,508	66	54	1.492	1.724	21.4%	537	336	(201)	5,196	5,586	(391)
2008	2,939	2,504	5,890	3,387	54	42	1.724	2.155	21.7%	733	436	(297)	5,205	5,890	(685)
2009	2,608	1,810	6,540	4,730	42	30	2.155	3.340	23.5%	1,112	798	(314)	5,581	6,540	(958)
2010	1,935	398	7,139	6,741	30	18	3.340	16.698	25.5%	1,718	1,536	(181)	6,155	7,139	(984)
2011	410		7,743	7,743	18	6	16.698	834.890	5.9%	455	410	(45)	5,957	7,743	(1,786)
2012	0		8,455	8,455	6		834.890		0.1%	10	0	(10)	6,267	8,455	(2,188)
2013									0.0%		0	0			
TOTAL	116,652	111,636	152,801	41,165						6,085	5,016	(1,069)	145,847	152,801	(6,954)
EXLD PRIOR	116,652	111,636	152,801	41,165						6,085	5,016	(1,069)	145,847	152,801	(6,954)

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	752	752	752	0	366	354	1.000	1.000	100.0%	0	0	0	752	752	0
1983	812	812	812	0	354	342	1.000	1.000	100.0%	0	0	0	812	812	0
1984	914	914	914	0	342	330	1.000	1.000	100.0%	0	0	0	914	914	0
1985	998	998	998	0	330	318	1.000	1.000	100.0%	0	0	0	998	998	0
1986	1,119	1,119	1,119	0	318	306	1.000	1.000	100.0%	0	0	0	1,119	1,119	0
1987	1,182	1,182	1,182	0	306	294	1.000	1.000	100.0%	0	0	0	1,182	1,182	0
1988	1,286	1,286	1,286	0	294	282	1.000	1.000	100.0%	0	0	0	1,286	1,286	0
1989	1,224	1,224	1,224	0	282	270	1.000	1.000	100.0%	0	0	0	1,224	1,224	0
1990	1,141	1,141	1,141	0	270	258	1.000	1.000	100.0%	0	0	0	1,141	1,141	0
1991	1,058	1,058	1,058	0	258	246	1.000	1.000	100.0%	0	0	0	1,058	1,058	0
1992	1,183	1,183	1,183	0	246	234	1.000	1.000	100.0%	0	0	0	1,183	1,183	0
1993	1,061	1,061	1,061	0	234	222	1.000	1.000	100.0%	0	0	0	1,061	1,061	0
1994	1,043	1,042	1,042	0	222	210	1.000	1.000	100.0%	0	1	1	1,043	1,042	1
1995	996	996	997	1	210	198	1.000	1.001	67.3%	1	0	(1)	997	997	0
1996	952	952	954	2	198	186	1.001	1.002	34.0%	1	0	(1)	953	954	(1)
1997	873	873	875	2	186	174	1.002	1.003	32.5%	1	0	(1)	875	875	0
1998	843	842	846	4	174	162	1.003	1.005	48.3%	2	1	(1)	845	846	(1)
1999	954	948	956	8	162	150	1.005	1.008	41.7%	3	6	3	959	956	3
2000	1,036	1,034	1,048	14	150	138	1.008	1.013	37.2%	5	2	(3)	1,045	1,048	(3)
2001	1,047	1,033	1,059	26	138	126	1.013	1.025	45.6%	12	14	2	1,061	1,059	2
2002	994	983	1,028	45	126	114	1.025	1.046	44.8%	20	11	(9)	1,020	1,028	(8)
2003	1,069	1,058	1,128	70	114	102	1.046	1.067	29.5%	21	11	(10)	1,119	1,128	(9)
2004	1,044	1,015	1,110	95	102	90	1.067	1.094	27.2%	26	29	3	1,114	1,110	4
2005	1,014	976	1,131	155	90	78	1.094	1.162	38.5%	60	38	(22)	1,110	1,131	(21)
2006	791	741	923	182	78	66	1.162	1.244	29.0%	53	50	(3)	920	923	(3)
2007	870	791	1,074	283	66	54	1.244	1.347	23.8%	67	79	12	1,083	1,074	9
2008	746	655	1,032	377	54	42	1.347	1.556	27.9%	105	91	(14)	1,020	1,032	(12)
2009	685	505	1,042	537	42	30	1.556	2.137	32.8%	176	180	4	1,048	1,042	6
2010	505	115	999	884	30	18	2.137	8.665	39.8%	352	390	38	1,039	999	40
2011	119	0	974	974	18	6	8.665	199.296	11.1%	108	119	11	984	974	10
2012		0	989	989	6		199.296		0.5%	5	0	(5)	985	989	(4)
2013		0	0	0					0.0%	0			987	0	987
									0.0%						
TOTAL	28,311	27,289	31,937	4,648						1,018	1,022	4	32,937	31,937	1,000
EXLD PRIOR	28,311	27,289	31,937	4,648						1,018	1,022	4	32,937	31,937	1,000

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 6, SHEET 13, COL. (12) x SECT 3, EXH 6, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 6, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 6, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 6, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	82.5%
6	635.922	0.2%	6.1%	5.9%	84.1%
18	15.898	6.3%	23.6%	21.8%	86.5%
30	3.347	29.9%	16.4%	14.6%	85.9%
42	2.159	46.3%	11.6%	9.9%	85.5%
54	1.727	57.9%	8.7%	7.1%	85.3%
66	1.502	66.6%	6.7%	5.3%	85.2%
78	1.364	73.3%	5.9%	4.5%	85.3%
90	1.263	79.2%	4.7%	3.4%	84.9%
102	1.193	83.8%	3.3%	2.3%	84.4%
114	1.148	87.1%	3.2%	2.2%	84.1%
126	1.107	90.4%	1.8%	1.2%	82.7%
138	1.085	92.1%	1.4%	0.8%	82.3%
150	1.070	93.5%	1.0%	0.6%	82.2%
162	1.058	94.5%	0.9%	0.5%	82.4%
174	1.048	95.5%	0.8%	0.4%	82.3%
186	1.039	96.2%	0.6%	0.3%	82.3%
198	1.032	96.9%	0.7%	0.4%	82.2%
210	1.025	97.6%	0.4%	0.2%	80.8%
222	1.021	98.0%	0.3%	0.2%	80.7%
234	1.017	98.3%	0.3%	0.1%	80.2%
246	1.014	98.6%	0.2%	0.1%	79.1%
258	1.012	98.8%	0.2%	0.1%	79.1%
270	1.010	99.0%	0.1%	0.0%	78.4%
282	1.009	99.1%	0.1%	0.0%	79.3%
294	1.008	99.2%	0.1%	0.0%	80.4%
306	1.007	99.3%	0.0%	0.0%	80.3%
318	1.006	99.4%	0.1%	0.0%	82.2%
330	1.006	99.4%	0.0%	0.0%	83.5%
342	1.006	99.4%	0.1%	0.0%	86.5%
354	1.005	99.5%	0.2%	0.1%	88.0%
366	1.003	99.7%	0.0%	0.0%	84.0%
378	1.002	99.8%	0.0%	0.0%	84.9%
390	1.002	99.8%	0.0%	0.0%	87.2%
402	1.002	99.8%	0.0%	0.0%	87.9%
414	1.001	99.9%	0.0%	0.0%	88.5%
426	1.001	99.9%	0.0%	0.0%	88.9%
438	1.001	99.9%	0.0%	0.0%	89.1%
450	1.001	99.9%	0.0%	0.0%	89.0%
462	1.000	100.0%	0.0%	0.0%	88.7%
474	1.000	100.0%	0.0%	0.0%	88.8%
486	1.000	100.0%	0.0%	0.0%	89.3%
498	1.000	100.0%	0.0%	0.0%	89.9%
510	1.000	100.0%	0.0%	0.0%	90.9%
522	1.000	100.0%	0.0%	0.0%	92.0%
534	1.000	100.0%	0.0%	0.0%	93.0%
546	1.000	100.0%	0.0%	0.0%	93.7%
558	1.000	100.0%	0.0%	0.0%	94.3%
570	1.000	100.0%	0.0%	0.0%	94.7%
582	1.000	100.0%	0.0%	0.0%	95.0%
594	1.000	100.0%	0.0%	0.0%	95.3%
606	1.000	100.0%	0.0%	0.0%	95.7%
618	1.000	100.0%	0.0%	0.0%	96.1%
630	1.000	100.0%	0.0%	0.0%	96.4%
642	1.000	100.0%	0.0%	0.0%	96.4%
654	1.000	100.0%	0.0%	0.0%	96.1%
666	1.000	100.0%	0.0%	0.0%	96.2%
678	1.000	100.0%	0.0%	0.0%	96.3%
690	1.000	100.0%	0.0%	0.0%	96.4%
702	1.000	100.0%	0.0%	0.0%	96.5%
714	1.000	100.0%	0.0%	0.0%	96.6%
726	1.000	100.0%	0.0%	0.0%	96.8%
738	1.000	100.0%	0.0%	0.0%	97.2%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	4,026	4,018	0.817	1.847	6,072	6,061	100%	6,072	0.087	0.110	0.110
1991	3,852,022	1.853	7,138,884	3,722	3,715	0.846	1.820	5,732	5,721	100%	5,732	0.080	0.097	0.097
1992	3,944,342	1.762	6,951,801	4,067	4,060	0.877	1.793	6,394	6,382	100%	6,394	0.092	0.103	0.103
1993	4,020,534	1.730	6,954,996	3,843	3,837	0.909	1.766	6,168	6,159	100%	6,168	0.089	0.096	0.094
1994	4,272,082	1.690	7,221,716	3,884	3,875	0.942	1.740	6,365	6,350	100%	6,365	0.088	0.091	0.090
1995	4,432,599	1.642	7,279,180	3,954	3,944	0.976	1.715	6,615	6,599	100%	6,615	0.091	0.089	0.085
1996	4,487,291	1.587	7,119,619	3,629	3,626	1.011	1.689	6,198	6,194	100%	6,198	0.087	0.081	0.081
1997	4,623,816	1.516	7,011,137	3,382	3,378	1.048	1.664	5,898	5,892	100%	5,898	0.084	0.073	0.076
1998	4,816,176	1.448	6,974,036	3,353	3,351	1.086	1.640	5,970	5,965	100%	5,970	0.086	0.070	0.071
1999	5,047,597	1.402	7,074,826	3,822	3,822	1.034	1.616	6,384	6,385	100%	6,384	0.090	0.076	0.073
2000	5,318,217	1.352	7,189,648	4,419	4,421	0.985	1.592	6,926	6,930	100%	6,926	0.096	0.083	0.075
2001	5,597,545	1.324	7,410,279	4,956	4,968	0.938	1.568	7,289	7,307	100%	7,289	0.098	0.089	0.078
2002	5,822,846	1.233	7,180,173	4,776	4,788	0.893	1.545	6,591	6,607	100%	6,591	0.092	0.082	0.078
2003	6,004,956	1.205	7,236,443	4,997	5,020	0.851	1.522	6,471	6,501	100%	6,471	0.089	0.083	0.081
2004	6,183,507	1.221	7,550,966	4,755	4,761	0.868	1.500	6,190	6,198	100%	6,190	0.082	0.077	0.082
2005	6,388,250	1.180	7,536,083	5,490	5,493	0.886	1.477	7,186	7,189	100%	7,186	0.095	0.086	0.078
2006	6,653,696	1.170	7,785,410	4,264	4,264	0.904	1.407	5,423	5,423	100%	5,423	0.070	0.064	0.080
2007	6,915,410	1.122	7,758,240	5,129	5,092	0.922	1.340	6,340	6,293	100%	6,340	0.082	0.074	0.079
2008	7,073,199	1.076	7,613,102	5,076	5,040	0.941	1.276	6,097	6,055	100%	6,097	0.080	0.072	0.078
2009	7,109,910	1.044	7,422,640	5,619	5,590	0.960	1.216	6,559	6,525	100%	6,559	0.088	0.079	0.078
2010	7,245,414	1.035	7,501,912	6,371	6,386	0.980	1.158	7,228	7,245	100%	7,228	0.096	0.088	0.079
2011	7,353,256	1.020	7,501,057	6,514	6,627	1.000	1.103	7,181	7,306	100%	7,181	0.096	0.089	0.080
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.050	0	0	100%	0	0.000	0.000	0.084
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.087

	5 Year Average excluding 2011-2012	0.083	0.075
	7 Year Average excluding 2011-2012	0.085	0.077
	10 Year Weighted Average excluding 2011-2012	0.087	
	10 Year Weighted Average excluding 2010-2012	0.087	
	5 Year Average excluding 2010-2012	0.083	0.075
	5 Year Average excluding 2012	0.088	0.080
	7 Year Average excluding 2012	0.087	0.079
(14)	2013 Selected Loss Rate:	0.087	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/12	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.001	1.000	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1978	414	414	426	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1979	402	402	414	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1980	390	390	402	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1981	378	378	390	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.003	1.003	1.003
1982	366	366	378	1.003	1.002	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.003	1.003	1.003
1983	354	354	366	1.005	1.003	1.005	1.003	1.001	1.003	1.000	1.000	1.000	1.003	1.003	1.003
1984	342	342	354	1.006	1.005	1.006	1.004	1.003	1.004	1.000	1.000	1.000	1.003	1.003	1.003
1985	330	330	342	1.006	1.006	1.006	1.004	1.004	1.004	1.000	1.000	1.000	1.003	1.003	1.003
1986	318	318	330	1.006	1.006	1.006	1.005	1.004	1.005	1.000	1.000	1.000	1.004	1.003	1.004
1987	306	306	318	1.007	1.006	1.007	1.005	1.005	1.005	1.000	1.000	1.000	1.005	1.004	1.005
1988	294	294	306	1.008	1.007	1.008	1.006	1.005	1.006	1.000	1.000	1.000	1.006	1.005	1.006
1989	282	282	294	1.009	1.008	1.009	1.007	1.006	1.007	1.000	1.000	1.000	1.006	1.006	1.006
1990	270	270	282	1.010	1.009	1.010	1.008	1.007	1.008	1.000	1.000	1.000	1.007	1.006	1.007
1991	258	258	270	1.012	1.010	1.012	1.010	1.008	1.010	1.000	1.000	1.000	1.009	1.007	1.009
1992	246	246	258	1.014	1.012	1.014	1.012	1.010	1.012	1.000	1.000	1.000	1.011	1.009	1.011
1993	234	234	246	1.017	1.014	1.017	1.016	1.012	1.016	1.000	1.000	1.000	1.014	1.011	1.014
1994	222	222	234	1.021	1.017	1.021	1.019	1.016	1.019	1.000	1.000	1.000	1.018	1.014	1.018
1995	210	210	222	1.025	1.021	1.025	1.023	1.019	1.023	1.001	1.000	1.001	1.021	1.018	1.021
1996	198	198	210	1.032	1.025	1.032	1.031	1.023	1.031	1.001	1.001	1.001	1.032	1.021	1.032
1997	186	186	198	1.039	1.032	1.039	1.038	1.031	1.038	1.002	1.001	1.002	1.038	1.032	1.038
1998	174	174	186	1.048	1.039	1.048	1.047	1.038	1.047	1.003	1.002	1.003	1.048	1.038	1.048
1999	162	162	174	1.058	1.048	1.058	1.058	1.047	1.058	1.005	1.003	1.005	1.056	1.048	1.056
2000	150	150	162	1.070	1.058	1.070	1.070	1.058	1.070	1.009	1.005	1.009	1.064	1.056	1.064
2001	138	138	150	1.085	1.070	1.085	1.088	1.070	1.088	1.014	1.009	1.014	1.075	1.064	1.075
2002	126	126	138	1.107	1.085	1.107	1.109	1.088	1.109	1.026	1.014	1.026	1.083	1.075	1.083
2003	114	114	126	1.148	1.107	1.148	1.153	1.109	1.153	1.046	1.026	1.046	1.104	1.083	1.104
2004	102	102	114	1.193	1.148	1.193	1.194	1.153	1.194	1.067	1.046	1.067	1.121	1.104	1.121
2005	90	90	102	1.263	1.193	1.263	1.264	1.194	1.264	1.094	1.067	1.094	1.158	1.121	1.158
2006	78	78	90	1.364	1.263	1.364	1.364	1.264	1.364	1.163	1.094	1.163	1.176	1.158	1.176
2007	66	66	78	1.502	1.364	1.502	1.491	1.364	1.491	1.245	1.163	1.245	1.199	1.176	1.199
2008	54	54	66	1.727	1.502	1.727	1.715	1.491	1.715	1.352	1.245	1.352	1.250	1.199	1.250
2009	42	42	54	2.159	1.727	2.159	2.143	1.715	2.143	1.566	1.352	1.566	1.321	1.250	1.321
2010	30	30	42	3.347	2.159	3.347	3.301	2.143	3.301	2.158	1.566	2.158	1.415	1.321	1.415
2011	18	18	30	15.898	3.347	15.898	16.174	3.301	16.174	8.885	2.158	8.885	1.521	1.415	1.521
2012	6	6	18	635.922	15.898	635.922	808.714	16.174	808.714	204.360	8.885	204.360	1.521	1.521	1.521

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

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	-	-	-
1984	342	342	354	-	-	-
1985	330	330	342	-	-	-
1986	318	318	330	0.046	-	0.046
1987	306	306	318	0.046	0.046	0.046
1988	294	294	306	0.066	0.046	0.066
1989	282	282	294	0.106	0.066	0.106
1990	270	270	282	0.130	0.106	0.130
1991	258	258	270	0.175	0.130	0.175
1992	246	246	258	0.237	0.175	0.237
1993	234	234	246	0.302	0.237	0.302
1994	222	222	234	0.366	0.302	0.366
1995	210	210	222	0.442	0.366	0.442
1996	198	198	210	0.573	0.442	0.573
1997	186	186	198	0.672	0.573	0.672
1998	174	174	186	0.810	0.672	0.810
1999	162	162	174	0.971	0.810	0.971
2000	150	150	162	1.105	0.971	1.105
2001	138	138	150	1.353	1.105	1.353
2002	126	126	138	1.559	1.353	1.559
2003	114	114	126	2.044	1.559	2.044
2004	102	102	114	2.462	2.044	2.462
2005	90	90	102	3.164	2.462	3.164
2006	78	78	90	3.950	3.164	3.950
2007	66	66	78	4.822	3.950	4.822
2008	54	54	66	5.999	4.822	5.999
2009	42	42	54	7.565	5.999	7.565
2010	30	30	42	9.783	7.565	9.783
2011	18	18	30	13.255	9.783	13.255
2012	6	6	18	14.241	13.255	14.241

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	2	18	163	418	563	671	749	819	873	913	957	992	1,017	1,050	1,074	1,092	1,107	1,125	1,135	1,137	1,138	1,141	1,141	1,141	1,141	1,141	1,144	1,145	1,145	1,146	1,146	1,146	1,146	1,147	1,147	1,147	1,147
1978	2	20	196	510	686	817	913	999	1,072	1,133	1,179	1,218	1,254	1,281	1,327	1,335	1,344	1,350	1,364	1,364	1,375	1,377	1,384	1,385	1,386	1,386	1,386	1,387	1,387	1,387	1,388	1,388	1,388	1,388	1,388		1,388
1979	2	24	285	753	1,016	1,209	1,349	1,477	1,589	1,669	1,727	1,792	1,851	1,886	1,920	1,938	1,952	1,962	1,964	1,966	1,967	1,971	1,972	1,978	1,978	1,978	1,978	1,982	1,982	1,983	1,983	1,983	1,984	1,985			1,985
1980	3	27	353	943	1,271	1,505	1,675	1,826	1,934	2,039	2,148	2,241	2,329	2,369	2,410	2,432	2,454	2,462	2,467	2,471	2,476	2,477	2,480	2,481	2,482	2,482	2,484	2,484	2,484	2,492	2,511	2,511	2,511				2,511
1981	3	27	341	908	1,244	1,513	1,686	1,827	1,943	2,049	2,148	2,240	2,288	2,323	2,358	2,386	2,399	2,405	2,407	2,412	2,416	2,425	2,429	2,431	2,431	2,434	2,434	2,434	2,434	2,436	2,438	2,442					2,442
1982	3	30	379	1,013	1,357	1,594	1,786	1,959	2,105	2,229	2,332	2,453	2,523	2,580	2,630	2,652	2,665	2,686	2,691	2,692	2,692	2,693	2,693	2,698	2,706	2,706	2,706	2,717	2,717	2,717	2,718						2,718
1983	3	34	440	1,158	1,561	1,860	2,086	2,334	2,540	2,705	2,796	2,878	2,947	2,993	3,033	3,047	3,062	3,069	3,083	3,090	3,092	3,093	3,095	3,096	3,103	3,105	3,105	3,105	3,105	3,105							3,105
1984	3	54	644	1,395	1,868	2,221	2,503	2,763	2,987	3,162	3,319	3,391	3,443	3,468	3,492	3,515	3,532	3,538	3,548	3,553	3,558	3,560	3,570	3,573	3,575	3,576	3,576	3,576	3,578								3,578
1985	8	51	592	1,578	2,097	2,521	2,817	3,128	3,356	3,505	3,611	3,688	3,776	3,784	3,799	3,815	3,833	3,841	3,843	3,844	3,847	3,847	3,850	3,850	3,859	3,859	3,859	3,859									3,859
1986	1	20	453	1,653	2,219	2,631	3,070	3,348	3,555	3,726	3,873	3,917	3,955	3,991	4,037	4,062	4,078	4,089	4,093	4,096	4,122	4,143	4,147	4,150	4,155	4,164	4,172										4,172
1987	2	32	507	1,567	2,196	2,692	3,018	3,251	3,450	3,660	3,758	3,839	3,889	3,955	3,984	4,005	4,018	4,032	4,040	4,047	4,056	4,058	4,058	4,059	4,060	4,069											4,069
1988	4	33	423	1,562	2,221	2,810	3,250	3,591	3,847	3,982	4,093	4,180	4,280	4,319	4,357	4,393	4,407	4,423	4,434	4,438	4,447	4,450	4,459	4,470	4,473												4,473
1989	10	57	345	1,399	2,258	2,795	3,230	3,552	3,751	3,895	3,963	4,059	4,130	4,178	4,187	4,224	4,245	4,261	4,288	4,309	4,332	4,350	4,374	4,379													4,379
1990	6	44	670	1,535	2,138	2,566	2,923	3,235	3,410	3,575	3,673	3,757	3,810	3,848	3,885	3,903	3,924	3,936	3,945	3,963	3,974	3,982	3,986														3,986
1991	11	89	693	1,410	1,838	2,308	2,691	2,935	3,123	3,259	3,358	3,430	3,456	3,489	3,587	3,603	3,616	3,643	3,647	3,660	3,672	3,678															3,678
1992	4	48	721	1,709	2,371	2,731	3,010	3,302	3,470	3,639	3,710	3,776	3,813	3,846	3,898	3,922	3,936	3,968	3,990	4,000	4,011																4,011
1993	6	59	723	1,614	2,130	2,575	2,896	3,120	3,262	3,389	3,495	3,549	3,588	3,631	3,662	3,677	3,695	3,752	3,775	3,777																	3,777
1994	0	78	718	1,436	2,121	2,466	2,753	2,963	3,148	3,302	3,451	3,549	3,606	3,650	3,676	3,716	3,759	3,790	3,805																		3,805
1995	16	156	834	1,458	1,946	2,477	2,824	3,024	3,143	3,303	3,398	3,477	3,565	3,606	3,685	3,757	3,798	3,857																			3,857
1996	38	124	804	1,611	2,136	2,495	2,752	2,906	3,051	3,175	3,279	3,342	3,402	3,427	3,473	3,501	3,515																				3,515
1997	0	69	732	1,407	1,848	2,173	2,491	2,664	2,828	2,953	3,070	3,111	3,172	3,212	3,235	3,255																					3,255
1998	9	77	742	1,327	1,859	2,253	2,520	2,696	2,829	2,926	3,057	3,094	3,168	3,190	3,201																						3,201
1999	35	134	983	1,737	2,220	2,513	2,765	3,040	3,231	3,333	3,440	3,516	3,553	3,612																							3,612
2000	0	152	1,014	1,842	2,453	2,832	3,134	3,397	3,733	3,844	4,041	4,104	4,131																								4,131
2001	0	215	1,260	2,156	2,765	3,367	3,677	3,913	4,129	4,299	4,438	4,566																									4,566
2002	0	172	1,053	1,956	2,686	3,154	3,478	3,734	3,981	4,138	4,315																										4,315
2003	5	173	1,278	2,327	2,940	3,442	3,748	4,078	4,220	4,353																											4,353
2004	8	110	1,409	2,387	3,013	3,318	3,552	3,815	3,986																												3,986
2005	0	290	1,639	2,512	3,135	3,600	3,973	4,346																													4,346
2006	10	212	1,322	2,040	2,518	2,859	3,125																														3,125
2007	4	377	1,799	2,547	3,078	3,415																															3,415
2008	0	414	1,716	2,500	2,938																																2,938
2009	0	494	1,807	2,602																																	2,602
2010	11	398	1,904																																		1,904
2011	0	410																																			410
2012	0																																				-
																																					116,615

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	7.758	9.143	2.565	1.346	1.192	1.116	1.094	1.065	1.046	1.048	1.036	1.025	1.032	1.023	1.017	1.014	1.016	1.008	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1978	8.230	9.932	2.594	1.347	1.191	1.117	1.095	1.073	1.057	1.040	1.033	1.030	1.022	1.036	1.007	1.006	1.005	1.010	1.000	1.008	1.001	1.005	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000			
1979	9.670	11.864	2.648	1.348	1.190	1.116	1.094	1.076	1.050	1.035	1.037	1.033	1.019	1.018	1.009	1.007	1.005	1.001	1.001	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.000				
1980	10.666	12.895	2.670	1.349	1.183	1.113	1.090	1.059	1.054	1.053	1.043	1.039	1.017	1.017	1.009	1.009	1.003	1.002	1.002	1.002	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.003	1.008	1.000	1.000					
1981	10.387	12.627	2.664	1.370	1.216	1.114	1.084	1.063	1.054	1.048	1.043	1.021	1.016	1.015	1.012	1.006	1.002	1.001	1.002	1.002	1.003	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002						
1982	10.309	12.549	2.675	1.339	1.175	1.120	1.097	1.075	1.059	1.046	1.052	1.028	1.023	1.019	1.008	1.005	1.008	1.002	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.004	1.000	1.000	1.000							
1983	10.840	13.088	2.631	1.347	1.192	1.122	1.119	1.088	1.065	1.034	1.030	1.024	1.016	1.013	1.005	1.005	1.002	1.005	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000								
1984	16.285	11.959	2.165	1.339	1.189	1.127	1.104	1.081	1.058	1.050	1.022	1.015	1.007	1.007	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000									
1985	6.006	11.636	2.665	1.329	1.202	1.117	1.110	1.073	1.044	1.030	1.021	1.024	1.002	1.004	1.004	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000										
1986	30.147	22.620	3.646	1.342	1.186	1.167	1.091	1.062	1.048	1.040	1.011	1.010	1.009	1.012	1.006	1.004	1.003	1.001	1.001	1.006	1.005	1.001	1.001	1.001	1.002	1.002											
1987	19.224	15.875	3.089	1.402	1.226	1.121	1.077	1.061	1.061	1.027	1.022	1.013	1.017	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.002												
1988	8.186	12.924	3.690	1.421	1.265	1.156	1.105	1.071	1.035	1.028	1.021	1.024	1.009	1.009	1.008	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.002	1.001													
1989	5.897	6.047	4.054	1.614	1.238	1.155	1.100	1.056	1.038	1.017	1.024	1.017	1.012	1.002	1.009	1.005	1.004	1.006	1.005	1.005	1.004	1.006	1.001														
1990	7.907	15.202	2.292	1.393	1.200	1.139	1.107	1.054	1.048	1.028	1.023	1.014	1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001															
1991	7.973	7.794	2.037	1.303	1.256	1.166	1.091	1.064	1.044	1.030	1.021	1.008	1.009	1.028	1.005	1.004	1.007	1.001	1.004	1.003	1.002																
1992	10.924	14.894	2.371	1.387	1.152	1.102	1.097	1.051	1.049	1.020	1.018	1.010	1.009	1.014	1.006	1.003	1.008	1.005	1.003	1.003																	
1993	9.752	12.266	2.231	1.320	1.209	1.125	1.077	1.046	1.039	1.031	1.015	1.011	1.012	1.009	1.004	1.005	1.015	1.006	1.001																		
1994		9.175	2.001	1.478	1.162	1.116	1.076	1.063	1.049	1.045	1.028	1.016	1.012	1.007	1.011	1.012	1.008	1.004																			
1995	10.001	5.341	1.748	1.335	1.273	1.140	1.071	1.039	1.051	1.029	1.023	1.025	1.011	1.022	1.020	1.011	1.016																				
1996	3.262	6.499	2.003	1.326	1.168	1.103	1.056	1.050	1.041	1.033	1.019	1.018	1.007	1.013	1.008	1.004																					
1997		10.680	1.921	1.313	1.176	1.146	1.069	1.061	1.044	1.040	1.013	1.019	1.013	1.007	1.006																						
1998	9.052	9.641	1.789	1.400	1.212	1.118	1.070	1.049	1.034	1.045	1.012	1.024	1.007	1.003																							
1999	3.821	7.358	1.767	1.278	1.132	1.101	1.099	1.063	1.032	1.032	1.022	1.010	1.017																								
2000		6.657	1.816	1.332	1.154	1.107	1.084	1.099	1.030	1.051	1.016	1.007																									
2001		5.872	1.710	1.283	1.218	1.092	1.064	1.055	1.041	1.032	1.029																										
2002		6.105	1.857	1.374	1.174	1.103	1.074	1.066	1.039	1.043																											
2003	34.361	7.395	1.821	1.263	1.171	1.089	1.088	1.035	1.032																												
2004	14.224	12.830	1.694	1.262	1.101	1.070	1.074	1.045																													
2005		5.646	1.533	1.248	1.148	1.104	1.094																														
2006	20.650	6.241	1.543	1.235	1.135	1.093																															
2007	103.385	4.768	1.416	1.209	1.109																																
2008		4.141	1.457	1.175																																	
2009		3.655	1.440																																		
2010	35.282	4.778																																			
2011																																					
4 Yr Avg	43.385	4.336	1.464	1.217	1.124	1.089	1.082	1.050	1.036	1.040	1.020	1.015	1.011	1.011	1.011	1.008	1.012	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	41.581	4.717	1.478	1.226	1.133	1.092	1.079	1.060	1.035	1.041	1.018	1.016	1.011	1.011	1.010	1.007	1.011	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	31.539	6.008	1.558	1.252	1.151	1.094	1.083	1.059	1.036	1.039	1.019	1.017	1.011	1.011	1.009	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	115.346	4.151	1.437	1.204	1.131	1.089	1.086	1.048	1.037	1.042	1.022	1.013	1.012	1.008	1.012	1.009	1.013	1.005	1.002	1.003	1.003	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.003	1.001	1.000	1.000	1.000	1.000		
5 Yr Wtd	140.149	4.508	1.473	1.225	1.133	1.092	1.079	1.059	1.035	1.041	1.019	1.015	1.011	1.011	1.010	1.007	1.011	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	80.402	5.317	1.599	1.261	1.153	1.100	1.078	1.056	1.039	1.038	1.020	1.014	1.011	1.011	1.008	1.005	1.007	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	40.000	5.500	1.600	1.265	1.155	1.105	1.078	1.060	1.040	1.035	1.019	1.017	1.010	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	14.500	2.950	1.510	1.210	1.135	1.103	1.075	1.048	1.033	1.028	1.023	1.017	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	40.000	4.750	1.550	1.250	1.150	1.101	1.080	1.059	1.039	1.037	1.020	1.015	1.011	1.010	1.008	1.007	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	635.922	15.898	3.347	2.159	1.727	1.502	1.364	1.263	1.193	1.148	1.107	1.085	1.070	1.058	1.048	1.039	1.032	1.025	1.021	1.017	1.014	1.012	1.010	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										1,141	1,144	1,145	1,145	1,146	1,146	1,146	1,146	1,147	1,147	1,147	1,147
1978																									1,386	1,386	1,386	1,387	1,387	1,387	1,388	1,388	1,388	1,388	1,388		1,388
1979																								1,978	1,978	1,978	1,978	1,982	1,982	1,983	1,983	1,983	1,984	1,985			1,985
1980																							2,480	2,481	2,482	2,482	2,484	2,484	2,484	2,492	2,511	2,511	2,511				2,511
1981																						2,425	2,429	2,431	2,431	2,434	2,434	2,434	2,434	2,436	2,438	2,442					2,442
1982																					2,692	2,693	2,693	2,698	2,706	2,706	2,706	2,717	2,717	2,717	2,718						2,718
1983																				3,090	3,092	3,093	3,095	3,096	3,103	3,105	3,105	3,105	3,105	3,105							3,105
1984																			3,548	3,553	3,558	3,560	3,570	3,573	3,575	3,576	3,576	3,576	3,578								3,578
1985																		3,841	3,843	3,844	3,847	3,847	3,850	3,850	3,859	3,859	3,859	3,859									3,859
1986																	4,078	4,089	4,093	4,096	4,122	4,143	4,147	4,150	4,155	4,164	4,172										4,172
1987																4,005	4,018	4,032	4,040	4,047	4,056	4,058	4,058	4,059	4,060	4,069											4,069
1988															4,357	4,393	4,407	4,423	4,434	4,438	4,447	4,450	4,459	4,470	4,473												4,473
1989														4,178	4,187	4,224	4,245	4,261	4,288	4,309	4,332	4,350	4,374	4,379													4,379
1990													3,810	3,848	3,885	3,903	3,924	3,936	3,945	3,963	3,974	3,982	3,986														3,986
1991												3,430	3,456	3,489	3,587	3,603	3,616	3,643	3,647	3,660	3,672	3,678															3,678
1992											3,710	3,776	3,814	3,846	3,898	3,922	3,936	3,968	3,990	4,000	4,011																4,011
1993										3,390	3,495	3,549	3,589	3,631	3,662	3,677	3,695	3,752	3,775	3,777																	3,777
1994									3,149	3,303	3,452	3,549	3,606	3,650	3,676	3,716	3,759	3,790	3,805																		3,805
1995								3,025	3,144	3,304	3,399	3,478	3,565	3,606	3,685	3,757	3,798	3,857																			3,857
1996							2,752	2,907	3,052	3,175	3,279	3,342	3,402	3,427	3,473	3,501	3,515																				3,515
1997						2,174	2,491	2,665	2,829	2,954	3,071	3,112	3,172	3,212	3,235	3,255																					3,255
1998					1,860	2,254	2,520	2,697	2,830	2,927	3,057	3,095	3,168	3,194	3,201																						3,201
1999				1,740	2,222	2,513	2,765	3,042	3,232	3,333	3,440	3,516	3,553	3,612																							3,612
2000			1,018	1,846	2,455	2,832	3,134	3,399	3,734	3,844	4,041	4,104	4,131																								4,131
2001		225	1,264	2,159	2,766	3,368	3,677	3,915	4,132	4,299	4,438	4,566																									4,566
2002	0	183	1,058	1,960	2,688	3,154	3,478	3,734	3,981	4,138	4,315																										4,315
2003	5	184	1,282	2,331	2,942	3,442	3,748	4,078	4,220	4,353																											4,353
2004	8	120	1,413	2,391	3,014	3,318	3,552	3,815	3,986																												3,986
2005	0	301	1,643	2,515	3,137	3,607	3,973	4,346																													4,346
2006	10	222	1,326	2,043	2,518	2,866	3,125																														3,125
2007	4	389	1,806	2,566	3,078	3,415																															3,415
2008	0	417	1,716	2,504	2,939																																2,939
2009	0	498	1,810	2,608																																	2,608
2010	11	398	1,935																																		1,935
2011	0	410																																			410
2012	0																																				-
																																					116,652

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000			
1979																								1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.000				
1980																							1.000	1.001	1.000	1.001	1.000	1.000	1.003	1.008	1.000	1.000					
1981																						1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002						
1982																					1.000	1.000	1.002	1.003	1.000	1.000	1.004	1.000	1.000	1.000							
1983																				1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000								
1984																			1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000									
1985																		1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000										
1986																	1.003	1.001	1.001	1.006	1.005	1.001	1.001	1.001	1.002	1.002											
1987																1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.002												
1988															1.008	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.002	1.001													
1989														1.002	1.009	1.005	1.004	1.006	1.005	1.005	1.004	1.006	1.001														
1990													1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001															
1991												1.008	1.009	1.028	1.005	1.004	1.007	1.001	1.004	1.003	1.002																
1992											1.018	1.010	1.008	1.014	1.006	1.003	1.008	1.005	1.003	1.003																	
1993										1.031	1.015	1.011	1.012	1.009	1.004	1.005	1.015	1.006	1.001																		
1994									1.049	1.045	1.028	1.016	1.012	1.007	1.011	1.012	1.008	1.004																			
1995								1.039	1.051	1.029	1.023	1.025	1.011	1.022	1.020	1.011	1.016																				
1996							1.057	1.050	1.041	1.033	1.019	1.018	1.007	1.013	1.008	1.004																					
1997						1.146	1.070	1.061	1.044	1.040	1.013	1.019	1.013	1.007	1.006																						
1998					1.212	1.118	1.070	1.049	1.034	1.045	1.012	1.024	1.008	1.002																							
1999				1.277	1.131	1.100	1.100	1.062	1.031	1.032	1.022	1.010	1.017																								
2000			1.813	1.330	1.154	1.106	1.085	1.099	1.030	1.051	1.016	1.007																									
2001		5.611	1.708	1.281	1.217	1.092	1.065	1.055	1.040	1.032	1.029																										
2002		5.764	1.853	1.372	1.173	1.102	1.074	1.066	1.039	1.043																											
2003	36.634	6.957	1.819	1.262	1.170	1.089	1.088	1.035	1.032																												
2004	15.585	11.742	1.692	1.261	1.101	1.070	1.074	1.045																													
2005		5.460	1.531	1.247	1.150	1.101	1.094																														
2006	21.635	5.973	1.541	1.233	1.138	1.090																															
2007	106.462	4.647	1.421	1.200	1.109																																
2008		4.113	1.459	1.174																																	
2009		3.636	1.441																																		
2010	35.282	4.856																																			
2011																																					
3 Yr Avg	54.460	4.202	1.440	1.202	1.132	1.087	1.085	1.049	1.037	1.042	1.022	1.013	1.013	1.008	1.011	1.009	1.013	1.005	1.002	1.003	1.003	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.003	1.001	1.000	1.000	1.000	1.000		
5 Yr Avg	43.120	4.645	1.479	1.223	1.134	1.091	1.079	1.060	1.035	1.041	1.018	1.016	1.011	1.010	1.010	1.007	1.011	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	43.120	5.775	1.558	1.250	1.151	1.093	1.083	1.059	1.036	1.039	1.019	1.017	1.011	1.011	1.009	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	115.642	4.157	1.440	1.200	1.132	1.088	1.086	1.048	1.037	1.042	1.022	1.013	1.013	1.008	1.012	1.009	1.013	1.005	1.002	1.003	1.003	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.003	1.001	1.000	1.000	1.000	1.000		
5 Yr Wtd	141.310	4.466	1.474	1.222	1.133	1.091	1.079	1.059	1.035	1.040	1.019	1.015	1.011	1.011	1.010	1.007	1.011	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	104.539	4.967	1.542	1.246	1.150	1.093	1.082	1.058	1.036	1.039	1.020	1.017	1.012	1.011	1.009	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	50.000	5.000	1.550	1.250	1.155	1.091	1.077	1.062	1.035	1.040	1.017	1.019	1.010	1.012	1.010	1.007	1.008	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000			1.000
PA Sel.	8.500	2.655	1.470	1.205	1.130	1.102	1.075	1.047	1.032	1.026	1.023	1.016	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
Selected	50.000	4.900	1.540	1.250	1.150	1.093	1.080	1.058	1.036	1.039	1.020	1.017	1.012	1.011	1.009	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		
Cumulative	808.714	16.174	3.301	2.143	1.715	1.491	1.364	1.264	1.194	1.153	1.109	1.088	1.070	1.058	1.047	1.038	1.031	1.023	1.019	1.016	1.012	1.010	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	(0)	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	(0)	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										1	0	0	0	0	0	0	0	0	0	0																	-
1994									1	0	0	0	0	0	0	0	0	0	0																		-
1995								1	1	0	0	0	0	0	0	0	0	0																			-
1996							0	1	1	0	0	0	0	0	0	0	0																				-
1997						1	0	1	1	1	0	0	0	0	0	0																					-
1998					1	1	0	1	1	1	0	1	0	4	0																						-
1999				3	1	0	0	1	1	0	0	0	0	0																							-
2000			4	4	2	1	0	1	1	0	0	0	0																								-
2001		11	4	4	2	1	0	1	3	0	0	0																									-
2002	0	11	4	4	2	0	0	0	0	0	0																										-
2003	0	11	4	4	2	0	0	0	0	0																											-
2004	0	11	4	4	2	0	0	0	0																												-
2005	0	11	4	3	2	7	0	0																													-
2006	0	10	3	3	0	7	0																														-
2007	0	11	7	19	0	0																															-
2008	0	3	0	3	1																																1
2009	0	3	2	6																																	6
2010	0	0	31																																		31
2011	0	0																																			-
2012	0																																				-
																																					38

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%																						100.0%
1999				99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		95.3%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%																									100.0%
2002		94.0%	99.6%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003	100.0%	93.8%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004	100.0%	91.3%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005		96.5%	99.7%	99.9%	99.9%	99.8%	100.0%	100.0%																													100.0%
2006	100.0%	95.4%	99.7%	99.9%	100.0%	99.8%	100.0%																														100.0%
2007	100.0%	97.1%	99.6%	99.2%	100.0%	100.0%																															100.0%
2008		99.3%	100.0%	99.9%	100.0%																																100.0%
2009		99.3%	99.9%	99.8%																																	99.8%
2010	100.0%	100.0%	98.4%																																		98.4%
2011		100.0%																																			100.0%
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.03%	0.31%	0.79%	1.07%	1.27%	1.42%	1.55%	1.65%	1.73%	1.81%	1.88%	1.93%	1.99%	2.04%	2.07%	2.10%	2.13%	2.15%	2.15%	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%	2.17%	2.17%	2.17%	2.17%	2.17%	0.02%	0.02%	0.02%	0.02%	0.02%	5,276,573
1978	0.00%	0.04%	0.37%	0.97%	1.31%	1.56%	1.74%	1.90%	2.04%	2.16%	2.24%	2.32%	2.39%	2.44%	2.52%	2.54%	2.56%	2.57%	2.60%	2.60%	2.62%	2.62%	2.63%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	0.03%	0.03%	0.03%	0.03%		5,254,386
1979	0.00%	0.05%	0.55%	1.46%	1.97%	2.34%	2.61%	2.86%	3.08%	3.23%	3.34%	3.47%	3.58%	3.65%	3.72%	3.75%	3.78%	3.80%	3.80%	3.81%	3.81%	3.82%	3.82%	3.83%	3.83%	3.83%	3.83%	3.84%	3.84%	3.84%	3.84%	0.04%	0.04%	0.04%			5,164,474
1980	0.01%	0.05%	0.69%	1.85%	2.50%	2.96%	3.29%	3.59%	3.80%	4.00%	4.22%	4.40%	4.57%	4.65%	4.73%	4.78%	4.82%	4.84%	4.85%	4.85%	4.86%	4.87%	4.87%	4.87%	4.88%	4.88%	4.88%	4.88%	4.88%	4.90%	4.93%	0.05%	0.05%				5,091,177
1981	0.01%	0.06%	0.69%	1.85%	2.54%	3.08%	3.43%	3.72%	3.96%	4.17%	4.38%	4.56%	4.66%	4.73%	4.80%	4.86%	4.89%	4.90%	4.90%	4.91%	4.92%	4.94%	4.95%	4.95%	4.95%	4.96%	4.96%	4.96%	4.96%	4.96%	4.97%	0.05%					4,908,624
1982	0.01%	0.06%	0.72%	1.92%	2.58%	3.03%	3.39%	3.72%	4.00%	4.23%	4.43%	4.66%	4.79%	4.90%	4.99%	5.04%	5.06%	5.10%	5.11%	5.11%	5.11%	5.11%	5.11%	5.12%	5.14%	5.14%	5.14%	5.16%	5.16%	5.16%	5.16%						5,266,185
1983	0.01%	0.06%	0.83%	2.18%	2.94%	3.50%	3.92%	4.39%	4.78%	5.09%	5.26%	5.41%	5.54%	5.63%	5.71%	5.73%	5.76%	5.77%	5.80%	5.81%	5.82%	5.82%	5.82%	5.82%	5.84%	5.84%	5.84%	5.84%	5.84%	5.84%							5,316,747
1984	0.01%	0.10%	1.19%	2.59%	3.46%	4.12%	4.64%	5.12%	5.54%	5.86%	6.15%	6.29%	6.38%	6.43%	6.47%	6.52%	6.55%	6.56%	6.58%	6.59%	6.60%	6.60%	6.62%	6.62%	6.63%	6.63%	6.63%	6.63%	6.63%								5,395,574
1985	0.02%	0.09%	1.07%	2.87%	3.81%	4.58%	5.12%	5.68%	6.09%	6.36%	6.56%	6.70%	6.86%	6.87%	6.90%	6.93%	6.96%	6.97%	6.98%	6.98%	6.99%	6.99%	6.99%	6.99%	7.01%	7.01%	7.01%	7.01%									5,506,356
1986	0.00%	0.03%	0.78%	2.84%	3.82%	4.53%	5.28%	5.76%	6.12%	6.41%	6.66%	6.74%	6.80%	6.87%	6.95%	6.99%	7.02%	7.03%	7.04%	7.05%	7.09%	7.13%	7.13%	7.14%	7.15%	7.16%	7.18%										5,812,249
1987	0.00%	0.05%	0.82%	2.53%	3.55%	4.35%	4.87%	5.25%	5.57%	5.91%	6.07%	6.20%	6.28%	6.39%	6.43%	6.47%	6.49%	6.51%	6.52%	6.53%	6.55%	6.55%	6.55%	6.55%	6.56%	6.57%											6,193,181
1988	0.01%	0.05%	0.65%	2.41%	3.42%	4.33%	5.01%	5.54%	5.93%	6.14%	6.31%	6.45%	6.60%	6.66%	6.72%	6.77%	6.80%	6.82%	6.84%	6.84%	6.86%	6.86%	6.88%	6.89%	6.90%												6,484,397
1989	0.01%	0.09%	0.52%	2.11%	3.40%	4.21%	4.86%	5.35%	5.65%	5.87%	5.97%	6.11%	6.22%	6.29%	6.31%	6.36%	6.39%	6.42%	6.46%	6.49%	6.52%	6.55%	6.59%	6.60%													6,640,304
1990	0.01%	0.06%	0.96%	2.20%	3.07%	3.68%	4.19%	4.64%	4.89%	5.13%	5.27%	5.39%	5.46%	5.52%	5.57%	5.60%	5.63%	5.65%	5.66%	5.68%	5.70%	5.71%	5.72%														6,973,268
1991	0.02%	0.12%	0.97%	1.98%	2.57%	3.23%	3.77%	4.11%	4.37%	4.57%	4.70%	4.80%	4.84%	4.89%	5.02%	5.05%	5.07%	5.10%	5.11%	5.13%	5.14%	5.15%															7,138,884
1992	0.01%	0.07%	1.04%	2.46%	3.41%	3.93%	4.33%	4.75%	4.99%	5.23%	5.34%	5.43%	5.49%	5.53%	5.61%	5.64%	5.66%	5.71%	5.74%	5.75%	5.77%																6,951,801
1993	0.01%	0.08%	1.04%	2.32%	3.06%	3.70%	4.16%	4.49%	4.69%	4.87%	5.03%	5.10%	5.16%	5.22%	5.27%	5.29%	5.31%	5.39%	5.43%	5.43%																	6,954,996
1994	0.00%	0.11%	0.99%	1.99%	2.94%	3.41%	3.81%	4.10%	4.36%	4.57%	4.78%	4.91%	4.99%	5.05%	5.09%	5.14%	5.21%	5.25%	5.27%																		7,221,716
1995	0.02%	0.21%	1.15%	2.00%	2.67%	3.40%	3.88%	4.15%	4.32%	4.54%	4.67%	4.78%	4.90%	4.95%	5.06%	5.16%	5.22%	5.30%																			7,279,180
1996	0.05%	0.17%	1.13%	2.26%	3.00%	3.50%	3.86%	4.08%	4.29%	4.46%	4.61%	4.69%	4.78%	4.81%	4.88%	4.92%	4.94%																				7,119,619
1997	0.00%	0.10%	1.04%	2.01%	2.64%	3.10%	3.55%	3.80%	4.03%	4.21%	4.38%	4.44%	4.52%	4.58%	4.61%	4.64%																					7,011,137
1998	0.01%	0.11%	1.06%	1.90%	2.66%	3.23%	3.61%	3.87%	4.06%	4.20%	4.38%	4.44%	4.54%	4.57%	4.59%																						6,974,036
1999	0.05%	0.19%	1.39%	2.46%	3.14%	3.55%	3.91%	4.30%	4.57%	4.71%	4.86%	4.97%	5.02%	5.11%																							7,074,826
2000	0.00%	0.21%	1.41%	2.56%	3.41%	3.94%	4.36%	4.73%	5.19%	5.35%	5.62%	5.71%	5.75%																								7,189,648
2001	0.00%	0.29%	1.70%	2.91%	3.73%	4.54%	4.96%	5.28%	5.57%	5.80%	5.99%	6.16%																									7,410,279
2002	0.00%	0.24%	1.47%	2.72%	3.74%	4.39%	4.84%	5.20%	5.54%	5.76%	6.01%																										7,180,173
2003	0.01%	0.24%	1.77%	3.22%	4.06%	4.76%	5.18%	5.64%	5.83%	6.02%																											7,236,443
2004	0.01%	0.15%	1.87%	3.16%	3.99%	4.39%	4.70%	5.05%	5.28%																												7,550,966
2005	0.00%	0.39%	2.18%	3.33%	4.16%	4.78%	5.27%	5.77%																													7,536,083
2006	0.01%	0.27%	1.70%	2.62%	3.23%	3.67%	4.01%																														7,785,410
2007	0.00%	0.49%	2.32%	3.28%	3.97%	4.40%																															7,758,240
2008	0.00%	0.54%	2.25%	3.28%	3.86%																																7,613,102
2009	0.00%	0.67%	2.43%	3.51%																																	7,422,640
2010	0.02%	0.53%	2.54%																																		7,501,912
2011	0.00%	0.55%																																			7,501,057
2012	0.00%																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										2.16%	2.17%	2.17%	2.17%	2.17%	2.17%	0.02%	0.02%	0.02%	0.02%	0.02%	5,276,573
1978																									2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	0.03%	0.03%	0.03%	0.03%		5,254,386
1979																								3.83%	3.83%	3.83%	3.83%	3.84%	3.84%	3.84%	3.84%	0.04%	0.04%	0.04%			5,164,474
1980																							4.87%	4.87%	4.88%	4.88%	4.88%	4.88%	4.88%	4.90%	4.93%	0.05%	0.05%				5,091,177
1981															4.94%	4.95%	4.95%	4.95%	4.96%	4.96%	4.96%	4.96%	4.96%	4.96%	4.97%	0.05%										4,908,624
1982														5.11%	5.11%	5.11%	5.12%	5.14%	5.14%	5.14%	5.16%	5.16%	5.16%	5.16%												5,266,185
1983													5.81%	5.82%	5.82%	5.82%	5.82%	5.84%	5.84%	5.84%	5.84%	5.84%	5.84%													5,316,747
1984												6.58%	6.59%	6.60%	6.60%	6.62%	6.62%	6.63%	6.63%	6.63%	6.63%	6.63%														5,395,574
1985											6.97%	6.98%	6.98%	6.99%	6.99%	6.99%	6.99%	7.01%	7.01%	7.01%	7.01%															5,506,356
1986											7.03%	7.04%	7.05%	7.09%	7.13%	7.13%	7.14%	7.15%	7.16%	7.18%																5,812,249
1987										6.47%	6.49%	6.51%	6.52%	6.53%	6.55%	6.55%	6.55%	6.56%	6.57%																	6,193,181
1988									6.72%	6.77%	6.80%	6.82%	6.84%	6.84%	6.86%	6.86%	6.88%	6.89%	6.90%																	6,484,397
1989									6.31%	6.36%	6.39%	6.42%	6.46%	6.49%	6.52%	6.55%	6.59%	6.60%																		6,640,304
1990									5.57%	5.60%	5.63%	5.65%	5.66%	5.68%	5.70%	5.71%	5.72%																			6,973,268
1991									5.02%	5.05%	5.07%	5.10%	5.11%	5.13%	5.14%	5.15%																				7,138,884
1992									5.61%	5.64%	5.66%	5.71%	5.74%	5.75%	5.77%																					6,951,801
1993									5.27%	5.29%	5.31%	5.39%	5.43%	5.43%																						6,954,996
1994									5.09%	5.14%	5.21%	5.25%	5.27%																							7,221,716
1995									5.06%	5.16%	5.22%	5.30%																								7,279,180
1996									4.88%	4.92%	4.94%																									7,119,619
1997									4.61%	4.64%																										7,011,137
1998									4.59%																											6,974,036
1999																																				7,074,826
2000																																				7,189,648
2001																																				7,410,279
2002																																				7,180,173
2003																																				7,236,443
2004																																				7,550,966
2005																																				7,536,083
2006																																				7,785,410
2007																																				7,758,240
2008																																				7,613,102
2009																																				7,422,640
2010																																				7,501,912
2011																																				7,501,057
2012																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL & PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	277	638	673	689	697	708	722	732	737	742	744	747	749	750	751	752	752	752	752	752	752	752	752	752	752	752	752	752	752	752	752						752
1983	284	690	729	743	755	775	787	791	798	801	803	808	810	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812							812
1984	318	751	791	820	840	867	895	903	907	908	911	912	913	914	914	914	914	914	914	914	914	914	914	914	914	914	914	914	914								914
1985	341	840	892	924	943	958	967	984	985	995	996	996	996	997	997	998	998	998	998	998	998	998	998	998	998	998	998	998									998
1986	350	940	1,000	1,032	1,051	1,065	1,081	1,094	1,103	1,108	1,111	1,113	1,117	1,117	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,119	1,119	1,119										1,119
1987	421	960	1,029	1,067	1,091	1,113	1,138	1,161	1,172	1,176	1,179	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182											1,182
1988	444	1,033	1,113	1,151	1,194	1,215	1,234	1,254	1,261	1,273	1,279	1,282	1,285	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286												1,286
1989	420	978	1,061	1,115	1,153	1,177	1,200	1,206	1,213	1,219	1,221	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224													1,224
1990	375	912	985	1,034	1,077	1,106	1,124	1,132	1,134	1,138	1,140	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141														1,141
1991	363	854	923	973	1,008	1,026	1,041	1,048	1,055	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058															1,058
1992	410	958	1,050	1,105	1,134	1,151	1,161	1,170	1,173	1,175	1,175	1,177	1,178	1,181	1,181	1,182	1,182	1,183	1,183	1,183	1,183																1,183
1993	1	12	254	580	733	859	933	981	1,009	1,032	1,043	1,047	1,052	1,055	1,057	1,058	1,058	1,060	1,061	1,061																	1,061
1994		13	275	558	737	831	899	950	971	995	1,008	1,020	1,027	1,035	1,036	1,038	1,041	1,042	1,043																		1,043
1995	2	43	331	557	708	798	866	915	939	956	971	982	988	990	996	996	996	996																			996
1996	2	17	282	534	664	751	809	854	886	902	926	941	948	949	951	952	952																				952
1997		27	286	494	622	703	761	794	817	835	856	861	868	872	873	873																					873
1998	1	30	283	466	586	658	724	762	789	805	830	833	838	842	843																						843
1999	2	39	351	560	672	737	793	849	897	911	931	947	948	954																							954
2000		51	367	586	718	793	875	937	963	989	1,016	1,034	1,036																								1,036
2001		61	370	593	725	837	915	968	995	1,021	1,033	1,047																									1,047
2002	1	55	332	540	691	803	871	939	966	983	994																										994
2003	2	60	393	674	823	896	956	1,040	1,058	1,069																											1,069
2004	1	36	465	727	842	899	965	1,015	1,044																												1,044
2005		78	492	714	839	920	976	1,014																													1,014
2006	1	60	414	592	686	741	791																														791
2007	1	122	511	683	791	870																															870
2008		130	494	655	746																																746
2009		163	505	685																																	685
2010		115	505																																		505
2011		119																																			119
2012																																					
																																					28,311

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.303	1.055	1.024	1.012	1.016	1.020	1.014	1.007	1.007	1.003	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.430	1.057	1.019	1.016	1.026	1.015	1.005	1.009	1.004	1.002	1.006	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.362	1.053	1.037	1.024	1.032	1.032	1.009	1.004	1.001	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.463	1.062	1.036	1.021	1.016	1.009	1.018	1.001	1.010	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.686	1.064	1.032	1.018	1.013	1.015	1.012	1.008	1.005	1.003	1.002	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000											
1987	2.280	1.072	1.037	1.022	1.020	1.022	1.020	1.009	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.327	1.077	1.034	1.037	1.018	1.016	1.016	1.006	1.010	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.329	1.085	1.051	1.034	1.021	1.020	1.005	1.006	1.005	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.432	1.080	1.050	1.042	1.027	1.016	1.007	1.002	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.353	1.081	1.054	1.036	1.018	1.015	1.007	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.337	1.096	1.052	1.026	1.015	1.009	1.008	1.003	1.002	1.000	1.002	1.001	1.003	1.000	1.001	1.000	1.001	1.000	1.000	1.000																	
1993	12.000	21.167	2.283	1.264	1.172	1.086	1.051	1.029	1.023	1.011	1.004	1.005	1.003	1.002	1.001	1.000	1.002	1.001	1.000																		
1994		21.154	2.029	1.321	1.128	1.082	1.057	1.022	1.025	1.013	1.012	1.007	1.008	1.001	1.002	1.003	1.001	1.001																			
1995	21.500	7.698	1.683	1.271	1.127	1.085	1.057	1.026	1.018	1.016	1.011	1.006	1.002	1.006	1.000	1.000	1.000																				
1996	8.500	16.588	1.894	1.243	1.131	1.077	1.056	1.037	1.018	1.027	1.016	1.007	1.001	1.002	1.001	1.000																					
1997		10.593	1.727	1.259	1.130	1.083	1.043	1.029	1.022	1.025	1.006	1.008	1.005	1.001	1.000																						
1998	30.000	9.433	1.647	1.258	1.123	1.100	1.052	1.035	1.020	1.031	1.004	1.006	1.005	1.001																							
1999	19.500	9.000	1.595	1.200	1.097	1.076	1.071	1.057	1.016	1.022	1.017	1.001	1.006																								
2000		7.196	1.597	1.225	1.104	1.103	1.071	1.028	1.027	1.027	1.018	1.002																									
2001		6.066	1.603	1.223	1.154	1.093	1.058	1.028	1.026	1.012	1.014																										
2002	55.000	6.036	1.627	1.280	1.162	1.085	1.078	1.029	1.018	1.011																											
2003	30.000	6.550	1.715	1.221	1.089	1.067	1.088	1.017	1.010																												
2004	36.000	12.917	1.563	1.158	1.068	1.073	1.052	1.029																													
2005		6.308	1.451	1.175	1.097	1.061	1.039																														
2006	60.000	6.900	1.430	1.159	1.080	1.067																															
2007	122.000	4.189	1.337	1.158	1.100																																
2008		3.800	1.326	1.139																																	
2009		3.098	1.356																																		
2010		4.391																																			
2011																																					
3 Yr Avg	72.667	3.763	1.340	1.152	1.092	1.067	1.060	1.025	1.018	1.017	1.016	1.003	1.005	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	60.600	4.476	1.380	1.158	1.087	1.071	1.063	1.026	1.019	1.021	1.012	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	50.357	5.943	1.454	1.184	1.107	1.079	1.065	1.032	1.020	1.022	1.012	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd		3.686	1.340	1.152	1.093	1.067	1.059	1.025	1.018	1.017	1.016	1.003	1.005	1.002	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd		4.117	1.378	1.158	1.087	1.070	1.063	1.026	1.019	1.020	1.012	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd		4.810	1.445	1.182	1.105	1.078	1.065	1.031	1.020	1.022	1.012	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	23.000	4.054	1.373	1.155	1.083	1.071	1.062	1.026	1.020	1.021	1.011	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.000
PA Sel.	22.800	3.550	1.377	1.155	1.092	1.072	1.072	1.023	1.015	1.014	1.012	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Selected	23.000	4.117	1.378	1.158	1.087	1.070	1.063	1.026	1.019	1.020	1.012	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	204.360	8.885	2.158	1.566	1.352	1.245	1.163	1.094	1.067	1.046	1.026	1.014	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	11	47	563	1,470	1,946	2,252	2,473	2,676	2,856	3,005	3,134	3,284	3,368	3,440	3,502	3,526	3,544	3,571	3,579	3,579	3,580	3,581	3,581	3,588	3,599	3,599	3,599	3,613	3,613	3,613	3,614						3,614
1983	11	49	604	1,559	2,067	2,400	2,651	2,951	3,183	3,377	3,482	3,562	3,638	3,686	3,735	3,753	3,771	3,780	3,797	3,805	3,808	3,809	3,812	3,813	3,821	3,823	3,823	3,823	3,823	3,823							3,823
1984	10	72	814	1,701	2,224	2,561	2,796	3,060	3,293	3,482	3,643	3,719	3,771	3,794	3,820	3,846	3,864	3,871	3,882	3,887	3,893	3,895	3,905	3,909	3,911	3,913	3,913	3,913	3,914								3,914
1985	25	61	664	1,707	2,224	2,631	2,913	3,179	3,407	3,522	3,625	3,703	3,791	3,795	3,811	3,823	3,841	3,848	3,851	3,852	3,854	3,855	3,857	3,857	3,866	3,866	3,866	3,866									3,866
1986	2	21	453	1,601	2,111	2,470	2,840	3,061	3,223	3,362	3,486	3,520	3,541	3,573	3,611	3,634	3,648	3,657	3,661	3,664	3,687	3,706	3,709	3,712	3,713	3,721	3,728										3,728
1987	4	33	493	1,468	2,013	2,418	2,652	2,800	2,944	3,112	3,187	3,248	3,290	3,346	3,371	3,388	3,400	3,411	3,418	3,424	3,431	3,433	3,433	3,434	3,435	3,443											3,443
1988	9	32	380	1,357	1,860	2,313	2,633	2,863	3,051	3,128	3,200	3,260	3,331	3,358	3,388	3,416	3,427	3,439	3,448	3,451	3,458	3,460	3,468	3,476	3,479												3,479
1989	23	58	325	1,255	1,959	2,375	2,692	2,945	3,092	3,195	3,246	3,316	3,374	3,413	3,421	3,451	3,468	3,481	3,503	3,520	3,539	3,554	3,574	3,578													3,578
1990	15	48	680	1,485	1,985	2,320	2,601	2,858	3,007	3,141	3,222	3,293	3,339	3,373	3,405	3,421	3,439	3,450	3,457	3,473	3,483	3,490	3,493														3,493
1991	31	104	750	1,450	1,824	2,250	2,585	2,801	2,960	3,080	3,174	3,242	3,266	3,297	3,390	3,406	3,418	3,443	3,447	3,459	3,471	3,476															3,476
1992	11	51	686	1,547	2,090	2,373	2,593	2,822	2,958	3,097	3,158	3,208	3,237	3,257	3,301	3,319	3,330	3,354	3,373	3,381	3,390																3,390
1993	6,046	4,913	2,847	2,782	2,906	2,997	3,104	3,180	3,233	3,284	3,351	3,389	3,411	3,442	3,465	3,476	3,492	3,539	3,558	3,560																	3,560
1994		6,015	2,609	2,573	2,878	2,967	3,062	3,119	3,242	3,319	3,424	3,479	3,511	3,526	3,549	3,579	3,611	3,637	3,648																		3,648
1995	7,806	3,631	2,519	2,618	2,749	3,104	3,261	3,305	3,347	3,455	3,500	3,541	3,608	3,642	3,700	3,772	3,813	3,873																			3,873
1996	18,968	7,280	2,852	3,017	3,217	3,322	3,401	3,403	3,444	3,520	3,541	3,552	3,589	3,611	3,651	3,678	3,693																				3,693
1997		2,540	2,561	2,849	2,971	3,092	3,273	3,355	3,461	3,537	3,587	3,614	3,654	3,683	3,706	3,729																					3,729
1998	8,501	2,565	2,622	2,848	3,172	3,425	3,481	3,538	3,586	3,635	3,683	3,714	3,780	3,789	3,797																						3,797
1999	17,483	3,426	2,801	3,102	3,304	3,409	3,487	3,581	3,602	3,658	3,695	3,713	3,747	3,786																							3,786
2000		2,987	2,764	3,143	3,416	3,571	3,581	3,626	3,877	3,887	3,977	3,969	3,987																								3,987
2001		3,518	3,406	3,635	3,814	4,023	4,018	4,043	4,149	4,210	4,296	4,361																									4,361
2002	0	3,136	3,172	3,622	3,888	3,928	3,993	3,977	4,121	4,209	4,341																										4,341
2003	2,515	2,880	3,252	3,453	3,572	3,841	3,920	3,921	3,988	4,072																											4,072
2004	7,723	3,052	3,031	3,284	3,578	3,691	3,680	3,758	3,818																												3,818
2005		3,722	3,332	3,518	3,737	3,913	4,071	4,286																													4,286
2006	10,258	3,531	3,193	3,446	3,671	3,858	3,951																														3,951
2007	3,650	3,093	3,521	3,729	3,892	3,925																															3,925
2008		3,187	3,473	3,817	3,939																																3,939
2009		3,033	3,579	3,799																																	3,799
2010		3,465	3,770																																		3,770
2011		3,443																																			3,443
2012																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4.476	11.896	2.613	1.324	1.157	1.098	1.082	1.067	1.052	1.043	1.048	1.026	1.021	1.018	1.007	1.005	1.008	1.002	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.004	1.000	1.000	1.000							
1983	4.462	12.388	2.581	1.326	1.161	1.104	1.113	1.079	1.061	1.031	1.023	1.021	1.013	1.013	1.005	1.005	1.002	1.005	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000								
1984	6.896	11.354	2.089	1.307	1.152	1.092	1.094	1.076	1.057	1.046	1.021	1.014	1.006	1.007	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000									
1985	2.438	10.957	2.573	1.303	1.183	1.107	1.091	1.072	1.034	1.029	1.021	1.024	1.001	1.004	1.003	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000										
1986	11.225	21.263	3.533	1.318	1.170	1.150	1.078	1.053	1.043	1.037	1.010	1.006	1.009	1.011	1.006	1.004	1.003	1.001	1.001	1.006	1.005	1.001	1.001	1.000	1.002	1.002											
1987	8.430	14.811	2.979	1.371	1.202	1.097	1.056	1.051	1.057	1.024	1.019	1.013	1.017	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.002												
1988	3.519	11.995	3.568	1.370	1.244	1.139	1.087	1.065	1.025	1.023	1.019	1.022	1.008	1.009	1.008	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.002	1.001													
1989	2.533	5.574	3.858	1.561	1.213	1.133	1.094	1.050	1.033	1.016	1.022	1.017	1.012	1.002	1.009	1.005	1.004	1.006	1.005	1.005	1.004	1.006	1.001														
1990	3.251	14.076	2.184	1.337	1.169	1.121	1.099	1.052	1.045	1.026	1.022	1.014	1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001															
1991	3.389	7.212	1.932	1.258	1.234	1.149	1.083	1.057	1.041	1.030	1.021	1.008	1.009	1.028	1.005	1.004	1.007	1.001	1.004	1.003	1.002																
1992	4.675	13.589	2.253	1.351	1.135	1.093	1.089	1.048	1.047	1.020	1.016	1.009	1.006	1.014	1.005	1.003	1.007	1.005	1.003	1.003																	
1993	0.813	0.580	0.977	1.044	1.031	1.036	1.025	1.017	1.016	1.021	1.011	1.006	1.009	1.007	1.003	1.005	1.013	1.005	1.001																		
1994		0.434	0.986	1.119	1.031	1.032	1.018	1.040	1.024	1.032	1.016	1.009	1.004	1.006	1.009	1.009	1.007	1.003																			
1995	0.465	0.694	1.039	1.050	1.129	1.051	1.013	1.013	1.032	1.013	1.012	1.019	1.009	1.016	1.020	1.011	1.016																				
1996	0.384	0.392	1.058	1.066	1.033	1.024	1.000	1.012	1.022	1.006	1.003	1.010	1.006	1.011	1.007	1.004																					
1997		1.008	1.112	1.043	1.041	1.059	1.025	1.032	1.022	1.014	1.008	1.011	1.008	1.006	1.006																						
1998	0.302	1.022	1.086	1.114	1.080	1.017	1.016	1.013	1.014	1.013	1.008	1.018	1.002	1.002																							
1999	0.196	0.818	1.108	1.065	1.032	1.023	1.027	1.006	1.016	1.010	1.005	1.009	1.010																								
2000		0.925	1.137	1.087	1.045	1.003	1.012	1.069	1.003	1.023	0.998	1.005																									
2001		0.968	1.067	1.049	1.055	0.999	1.006	1.026	1.015	1.020	1.015																										
2002		1.011	1.142	1.073	1.010	1.017	0.996	1.036	1.021	1.031																											
2003	1.145	1.129	1.062	1.035	1.075	1.021	1.000	1.017	1.021																												
2004	0.395	0.993	1.083	1.090	1.032	0.997	1.021	1.016																													
2005		0.895	1.056	1.062	1.047	1.040	1.053																														
2006	0.344	0.905	1.079	1.065	1.051	1.024																															
2007	0.847	1.138	1.059	1.044	1.008																																
2008		1.090	1.099	1.032																																	
2009		1.180	1.061																																		
2010		1.088																																			
2011																																					
3 Yr Avg	0.529	1.119	1.073	1.047	1.036	1.020	1.025	1.023	1.019	1.025	1.006	1.011	1.007	1.007	1.011	1.008	1.012	1.005	1.002	1.003	1.003	1.003	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000							
5 Yr Avg	0.586	1.080	1.071	1.058	1.043	1.020	1.015	1.033	1.015	1.020	1.007	1.011	1.007	1.008	1.009	1.006	1.010	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000							
7 Yr Avg	0.516	1.041	1.071	1.057	1.040	1.014	1.017	1.026	1.016	1.017	1.007	1.012	1.007	1.009	1.008	1.006	1.008	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000							
3 Yr Wtd		1.117	1.073	1.046	1.035	1.021	1.025	1.023	1.019	1.025	1.006	1.010	1.007	1.006	1.011	1.008	1.012	1.005	1.002	1.003	1.003	1.003	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000							
5 Yr Wtd		1.075	1.071	1.057	1.042	1.020	1.015	1.033	1.015	1.020	1.007	1.011	1.007	1.008	1.009	1.006	1.010	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000							
10 Yr Wtd		1.034	1.083	1.059	1.043	1.019	1.016	1.024	1.019	1.019	1.009	1.010	1.007	1.010	1.008	1.005	1.007	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000							TAIL
Prior	16.022	3.387	1.385	1.182	1.106	1.061	1.048	1.055	1.032	1.035	1.013	1.018	1.009	1.011	1.010	1.007	1.008	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000		1.001
PA Sel.	0.641	0.799	1.065	1.045	1.033	1.025	1.002	1.023	1.016	1.013	1.010	1.011	1.011	1.008	1.007	1.006	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001							
Selected	1.000	1.075	1.071	1.057	1.042	1.020	1.015	1.033	1.015	1.020	1.007	1.011	1.007	1.008	1.009	1.006	1.010	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000							
Cumulative	1.521	1.521	1.415	1.321	1.250	1.199	1.176	1.158	1.121	1.104	1.083	1.075	1.064	1.056	1.048	1.038	1.032	1.021	1.018	1.014	1.011	1.009	1.007	1.006	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
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CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4	40	504	1,347	1,804	2,120	2,375	2,605	2,799	2,965	3,101	3,262	3,355	3,431	3,497	3,526	3,544	3,571	3,579	3,579	3,580	3,581	3,581	3,588	3,599	3,599	3,599	3,613	3,613	3,613	3,614						3,614
1983	4	41	542	1,427	1,922	2,291	2,569	2,874	3,128	3,331	3,443	3,545	3,629	3,686	3,735	3,753	3,771	3,780	3,797	3,805	3,808	3,809	3,812	3,813	3,821	3,823	3,823	3,823	3,823	3,823							3,823
1984	4	59	705	1,526	2,044	2,430	2,738	3,023	3,268	3,459	3,631	3,710	3,767	3,794	3,820	3,846	3,864	3,871	3,882	3,887	3,893	3,895	3,905	3,909	3,911	3,913	3,913	3,913	3,914								3,914
1985	8	51	593	1,581	2,101	2,526	2,822	3,134	3,363	3,512	3,618	3,695	3,784	3,792	3,807	3,823	3,841	3,848	3,851	3,852	3,854	3,855	3,857	3,857	3,866	3,866	3,866	3,866									3,866
1986	1	18	405	1,477	1,983	2,351	2,744	2,992	3,177	3,329	3,461	3,501	3,534	3,567	3,608	3,630	3,645	3,654	3,658	3,661	3,684	3,702	3,706	3,709	3,713	3,721	3,728										3,728
1987	1	27	429	1,326	1,858	2,277	2,553	2,750	2,919	3,096	3,179	3,248	3,290	3,346	3,371	3,388	3,400	3,411	3,418	3,424	3,431	3,433	3,433	3,434	3,435	3,443											3,443
1988	3	25	329	1,215	1,727	2,185	2,527	2,792	2,991	3,096	3,183	3,250	3,328	3,358	3,388	3,416	3,427	3,439	3,448	3,451	3,458	3,460	3,468	3,476	3,479												3,479
1989	8	47	282	1,143	1,845	2,284	2,639	2,902	3,064	3,182	3,238	3,316	3,374	3,413	3,421	3,451	3,468	3,481	3,503	3,520	3,539	3,554	3,574	3,578													3,578
1990	5	39	587	1,345	1,874	2,249	2,562	2,835	2,989	3,133	3,219	3,293	3,339	3,373	3,405	3,421	3,439	3,450	3,457	3,473	3,483	3,490	3,493														3,493
1991	11	84	655	1,333	1,737	2,181	2,543	2,774	2,952	3,080	3,174	3,242	3,266	3,297	3,390	3,406	3,418	3,443	3,447	3,459	3,471	3,476															3,476
1992	4	41	609	1,445	2,004	2,309	2,544	2,791	2,933	3,076	3,136	3,191	3,224	3,251	3,295	3,316	3,327	3,354	3,373	3,381	3,390																3,390
1993	6	56	682	1,521	2,008	2,427	2,730	2,940	3,075	3,194	3,294	3,345	3,382	3,422	3,452	3,466	3,482	3,536	3,558	3,560																	3,560
1994	0	75	688	1,377	2,034	2,364	2,639	2,840	3,018	3,166	3,309	3,402	3,457	3,499	3,525	3,562	3,604	3,634	3,648																		3,648
1995	16	157	836	1,462	1,952	2,484	2,833	3,034	3,153	3,313	3,409	3,488	3,576	3,617	3,696	3,769	3,809	3,869																			3,869
1996	40	130	844	1,690	2,241	2,618	2,887	3,049	3,201	3,331	3,441	3,507	3,570	3,596	3,644	3,674	3,689																				3,689
1997	0	78	837	1,608	2,112	2,484	2,847	3,044	3,231	3,375	3,509	3,556	3,625	3,670	3,698	3,720																					3,720
1998	10	91	878	1,571	2,199	2,667	2,983	3,191	3,348	3,463	3,618	3,662	3,749	3,776	3,788																						3,788
1999	36	139	1,025	1,811	2,315	2,620	2,884	3,170	3,369	3,475	3,588	3,667	3,704	3,767																							3,767
2000	0	146	971	1,763	2,347	2,710	2,999	3,251	3,572	3,679	3,867	3,928	3,953																								3,953
2001	0	202	1,188	2,032	2,606	3,173	3,465	3,688	3,891	4,052	4,183	4,303																									4,303
2002	0	169	1,032	1,917	2,634	3,092	3,409	3,661	3,903	4,056	4,231																										4,231
2003	4	154	1,142	2,080	2,627	3,076	3,349	3,644	3,771	3,890																											3,890
2004	7	99	1,265	2,143	2,704	2,979	3,188	3,424	3,578																												3,578
2005	0	262	1,477	2,263	2,824	3,243	3,579	3,915																													3,915
2006	11	230	1,437	2,217	2,737	3,108	3,397																														3,397
2007	3	348	1,661	2,352	2,843	3,153																															3,153
2008	0	406	1,682	2,451	2,881																																2,881
2009	0	472	1,725	2,483																																	2,483
2010	11	383	1,832																																		1,832
2011	0	416																																			416
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					3,580	3,581	3,581	3,588	3,599	3,599	3,599	3,613	3,613	3,613	3,614						3,614
1983																				3,805	3,808	3,809	3,812	3,813	3,821	3,823	3,823	3,823	3,823	3,823							3,823
1984																			3,882	3,887	3,893	3,895	3,905	3,909	3,911	3,913	3,913	3,913	3,914								3,914
1985																		3,848	3,851	3,852	3,854	3,855	3,857	3,857	3,866	3,866	3,866	3,866									3,866
1986																	3,648	3,657	3,661	3,664	3,687	3,706	3,709	3,712	3,713	3,721	3,728										3,728
1987																3,388	3,400	3,411	3,418	3,424	3,431	3,433	3,433	3,434	3,435	3,443											3,443
1988															3,388	3,416	3,427	3,439	3,448	3,451	3,458	3,460	3,468	3,476	3,479												3,479
1989														3,413	3,421	3,451	3,468	3,481	3,503	3,520	3,539	3,554	3,574	3,578													3,578
1990													3,339	3,373	3,405	3,421	3,439	3,450	3,457	3,473	3,483	3,490	3,493														3,493
1991												3,242	3,267	3,297	3,390	3,406	3,418	3,443	3,447	3,459	3,471	3,476															3,476
1992											3,158	3,208	3,237	3,257	3,301	3,319	3,330	3,354	3,373	3,381	3,390																3,390
1993										3,284	3,351	3,390	3,411	3,442	3,465	3,476	3,492	3,539	3,558	3,560																	3,560
1994									3,243	3,319	3,424	3,479	3,511	3,526	3,549	3,579	3,611	3,637	3,648																		3,648
1995								3,307	3,348	3,456	3,500	3,541	3,609	3,642	3,700	3,772	3,813	3,873																			3,873
1996							3,401	3,404	3,444	3,520	3,541	3,552	3,589	3,611	3,651	3,678	3,693																				3,693
1997						3,093	3,273	3,356	3,462	3,537	3,587	3,614	3,654	3,683	3,706	3,729																					3,729
1998					3,173	3,425	3,481	3,539	3,587	3,636	3,683	3,715	3,780	3,794	3,797																						3,797
1999				3,107	3,306	3,410	3,487	3,583	3,603	3,659	3,695	3,713	3,747	3,786																							3,786
2000			2,773	3,150	3,419	3,572	3,581	3,627	3,877	3,887	3,977	3,969	3,987																								3,987
2001		3,693	3,416	3,641	3,816	4,023	4,018	4,044	4,152	4,210	4,296	4,361																									4,361
2002	0	3,336	3,185	3,629	3,890	3,928	3,993	3,977	4,121	4,209	4,341																										4,341
2003	2,515	3,071	3,262	3,459	3,574	3,842	3,920	3,921	3,988	4,072																											4,072
2004	7,723	3,344	3,040	3,289	3,580	3,691	3,680	3,758	3,818																												3,818
2005		3,859	3,340	3,523	3,739	3,921	4,071	4,286																													4,286
2006	10,258	3,699	3,202	3,451	3,671	3,868	3,951																														3,951
2007	3,650	3,185	3,534	3,757	3,892	3,925																															3,925
2008		3,208	3,473	3,822	3,940																																3,940
2009		3,054	3,584	3,807																																	3,807
2010		3,465	3,831																																		3,831
2011		3,443																																			3,443
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	(0)	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	(0)	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										1	0	0	0	0	0	0	0	0	0	0																	-
1994									1	0	0	0	0	0	0	0	0	0	0																		-
1995								1	1	0	0	0	0	0	0	0	0	0																			-
1996							0	1	1	1	0	0	0	0	0	0	0																				-
1997						1	0	1	1	1	0	0	0	0	0	0																					-
1998					2	1	0	1	1	1	0	1	0	5	0																						-
1999				5	2	1	0	1	1	0	0	0	0	0																							-
2000			10	6	2	1	0	1	1	0	0	0	0																								-
2001		174	10	6	2	1	0	1	3	0	0	0																									-
2002	0	200	13	7	3	1	0	0	0	0	0																										-
2003	0	190	10	6	2	0	0	0	0	0																											-
2004	0	292	8	5	2	0	0	0	0																												-
2005		136	8	5	3	7	0	0																													-
2006	0	168	8	5	0	9	0																														-
2007	0	92	13	28	0	0																															-
2008		21	0	5	2																																2
2009		20	5	8																																	8
2010		0	61																																		61
2011		0																																			-
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982	0.53%	1.21%	1.28%	1.31%	1.32%	1.34%	1.37%	1.39%	1.40%	1.41%	1.41%	1.42%	1.42%	1.42%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%						5,266,185
1983	0.53%	1.30%	1.37%	1.40%	1.42%	1.46%	1.48%	1.49%	1.50%	1.51%	1.51%	1.52%	1.52%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%							5,316,747
1984	0.59%	1.39%	1.47%	1.52%	1.56%	1.61%	1.66%	1.67%	1.68%	1.68%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%								5,395,574
1985	0.62%	1.53%	1.62%	1.68%	1.71%	1.74%	1.76%	1.79%	1.79%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%									5,506,356
1986	0.60%	1.62%	1.72%	1.78%	1.81%	1.83%	1.86%	1.88%	1.90%	1.91%	1.91%	1.91%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.93%	1.93%	1.93%										5,812,249
1987	0.68%	1.55%	1.66%	1.72%	1.76%	1.80%	1.84%	1.87%	1.89%	1.90%	1.90%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%											6,193,181
1988	0.68%	1.59%	1.72%	1.78%	1.84%	1.87%	1.90%	1.93%	1.94%	1.96%	1.97%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%	1.98%												6,484,397
1989	0.63%	1.47%	1.60%	1.68%	1.74%	1.77%	1.81%	1.82%	1.83%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%													6,640,304
1990	0.54%	1.31%	1.41%	1.48%	1.54%	1.59%	1.61%	1.62%	1.63%	1.63%	1.63%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%														6,973,268
1991	0.51%	1.20%	1.29%	1.36%	1.41%	1.44%	1.46%	1.47%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%															7,138,884
1992	0.59%	1.38%	1.51%	1.59%	1.63%	1.66%	1.67%	1.68%	1.69%	1.69%	1.69%	1.69%	1.69%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%																6,951,801
1993	0.00%	0.02%	0.37%	0.83%	1.05%	1.24%	1.34%	1.41%	1.45%	1.48%	1.50%	1.51%	1.51%	1.52%	1.52%	1.52%	1.52%	1.52%	1.53%	1.53%																	6,954,996
1994		0.02%	0.38%	0.77%	1.02%	1.15%	1.24%	1.32%	1.34%	1.38%	1.40%	1.41%	1.42%	1.43%	1.43%	1.44%	1.44%	1.44%	1.44%																		7,221,716
1995	0.00%	0.06%	0.45%	0.77%	0.97%	1.10%	1.19%	1.26%	1.29%	1.31%	1.33%	1.35%	1.36%	1.36%	1.37%	1.37%	1.37%	1.37%																			7,279,180
1996	0.00%	0.02%	0.40%	0.75%	0.93%	1.05%	1.14%	1.20%	1.24%	1.27%	1.30%	1.32%	1.33%	1.33%	1.34%	1.34%	1.34%																				7,119,619
1997		0.04%	0.41%	0.70%	0.89%	1.00%	1.09%	1.13%	1.17%	1.19%	1.22%	1.23%	1.24%	1.24%	1.25%	1.25%																				7,011,137
1998	0.00%	0.04%	0.41%	0.67%	0.84%	0.94%	1.04%	1.09%	1.13%	1.15%	1.19%	1.19%	1.20%	1.21%	1.21%																						6,974,036
1999	0.00%	0.06%	0.50%	0.79%	0.95%	1.04%	1.12%	1.20%	1.27%	1.29%	1.32%	1.34%	1.34%	1.35%																							7,074,826
2000		0.07%	0.51%	0.82%	1.00%	1.10%	1.22%	1.30%	1.34%	1.38%	1.41%	1.44%	1.44%																								7,189,648
2001		0.08%	0.50%	0.80%	0.98%	1.13%	1.23%	1.31%	1.34%	1.38%	1.39%	1.41%																									7,410,279
2002	0.00%	0.08%	0.46%	0.75%	0.96%	1.12%	1.21%	1.31%	1.35%	1.37%	1.38%																										7,180,173
2003	0.00%	0.08%	0.54%	0.93%	1.14%	1.24%	1.32%	1.44%	1.46%	1.48%																											7,236,443
2004	0.00%	0.05%	0.62%	0.96%	1.12%	1.19%	1.28%	1.34%	1.38%																												7,550,966
2005		0.10%	0.65%	0.95%	1.11%	1.22%	1.30%	1.35%																													7,536,083
2006	0.00%	0.08%	0.53%	0.76%	0.88%	0.95%	1.02%																														7,785,410
2007	0.00%	0.16%	0.66%	0.88%	1.02%	1.12%																															7,758,240
2008		0.17%	0.65%	0.86%	0.98%																																7,613,102
2009		0.22%	0.68%	0.92%																																	7,422,640
2010		0.15%	0.67%																																		7,501,912
2011		0.16%																																			7,501,057
2012																																					7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4	36	464	844	457	316	255	230	194	165	136	161	93	76	66	29	18	27	7	1	1	1	0	7	11	0	0	14	0	0	1						752
1983	4	38	501	884	495	369	278	305	253	203	112	102	84	57	49	18	18	9	17	8	3	1	3	2	8	2	0	0	0	0							812
1984	4	55	646	821	518	386	309	285	245	191	172	80	57	27	26	26	18	7	11	6	6	2	10	4	2	1	0	0	2								914
1985	8	42	542	988	521	424	296	312	229	149	106	77	88	8	15	16	18	7	3	1	3	1	2	0	9	0	0	0									998
1986	1	17	387	1,072	506	368	392	249	185	152	132	40	34	32	41	22	14	9	4	3	23	18	3	3	4	9	7										1,119
1987	1	26	402	896	532	420	276	197	169	177	83	69	42	56	25	18	11	12	6	6	7	2	0	1	0	8											1,182
1988	3	22	304	886	512	458	342	265	199	105	87	67	78	30	30	28	11	12	9	3	7	2	7	8	3												1,286
1989	8	39	235	861	702	439	355	263	162	118	55	79	58	39	7	30	18	13	22	18	18	15	20	4													1,224
1990	5	34	548	758	529	375	313	273	153	144	87	73	47	34	32	16	18	11	7	16	9	7	3														1,141
1991	11	73	571	679	404	444	362	231	177	129	94	67	25	31	93	16	12	25	4	12	11	6															1,058
1992	4	37	568	836	559	305	236	247	142	143	60	55	32	27	44	21	11	27	18	9	9																1,183
1993	6	50	626	839	487	419	303	211	134	119	100	51	37	40	29	14	16	53	22	2																	1,061
1994	0	75	613	689	657	330	275	201	178	148	143	93	55	42	26	38	42	29	14																		1,043
1995	16	141	680	626	490	532	348	201	119	161	95	79	88	41	79	72	41	60																			997
1996	40	90	714	846	551	376	270	162	152	130	109	66	63	26	48	30	15																				953
1997	0	78	759	771	504	372	363	198	187	144	134	47	69	46	27	23																					875
1998	10	81	787	693	629	467	316	208	157	115	155	44	87	27	12																						845
1999	36	103	886	786	504	305	264	287	198	107	112	79	38	62																							959
2000	0	146	825	792	585	362	289	252	321	106	188	61	26																								1,045
2001	0	202	985	844	574	567	292	223	203	161	131	121																									1,061
2002	0	169	863	885	716	458	317	251	242	154	174																										1,020
2003	4	150	988	938	548	448	273	295	127	120																											1,119
2004	7	92	1,167	878	561	274	209	236	154																												1,114
2005	0	262	1,215	786	561	419	336	336																													1,110
2006	11	219	1,207	780	520	371	289																														920
2007	3	345	1,313	691	491	310																															1,083
2008	0	406	1,276	769	429																																1,020
2009	0	472	1,253	758																																	1,048
2010	11	373	1,449																																		1,039
2011	0	416																																			984
2012	0																																				985
																																					32,937

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	9.309	12.789	1.820	0.541	0.691	0.806	0.904	0.844	0.851	0.824	1.183	0.577	0.818	0.869	0.440	0.607	1.558	0.272	0.071	2.000	1.000	0.000	0.000	1.622	0.000	0.000	0.000	0.000	0.000	0.000							
1983	9.840	13.317	1.765	0.560	0.744	0.755	1.096	0.830	0.802	0.550	0.909	0.827	0.682	0.855	0.358	1.033	0.494	1.912	0.463	0.365	0.273	3.333	0.600	5.000	0.300	0.000	0.000	0.000	0.000	0.000							
1984	15.285	11.676	1.272	0.630	0.746	0.799	0.923	0.860	0.780	0.899	0.464	0.715	0.471	0.982	0.975	0.691	0.418	1.418	0.535	1.043	0.375	4.520	0.393	0.438	0.857	0.000	0.000	0.000									
1985	5.006	12.760	1.822	0.527	0.815	0.698	1.052	0.733	0.653	0.712	0.724	1.148	0.091	1.912	1.034	1.142	0.397	0.403	0.244	3.667	0.218	4.333	0.000	0.000	0.000	0.000	0.000	0.000									
1986	29.147	22.362	2.768	0.472	0.729	1.065	0.634	0.743	0.825	0.865	0.302	0.847	0.955	1.289	0.537	0.646	0.651	0.395	0.777	8.083	0.796	0.179	0.920	1.357	2.105	0.775											
1987	18.224	15.691	2.229	0.594	0.788	0.658	0.713	0.857	1.052	0.467	0.833	0.607	1.340	0.438	0.719	0.649	1.030	0.522	1.034	1.129	0.236	0.000	0.000	0.286	18.500												
1988	7.186	13.583	2.915	0.578	0.895	0.745	0.776	0.752	0.525	0.831	0.773	1.166	0.383	0.992	0.933	0.381	1.176	0.738	0.304	2.571	0.306	3.273	1.139	0.341													
1989	4.897	6.077	3.659	0.815	0.625	0.809	0.741	0.617	0.727	0.468	1.430	0.732	0.679	0.183	4.167	0.598	0.707	1.722	0.807	1.053	0.825	1.293	0.210														
1990	6.907	16.259	1.383	0.697	0.709	0.835	0.873	0.561	0.940	0.600	0.845	0.639	0.720	0.964	0.490	1.146	0.590	0.692	2.144	0.586	0.761	0.461															
1991	6.973	7.769	1.189	0.596	1.099	0.815	0.638	0.769	0.725	0.729	0.718	0.368	1.244	3.002	0.172	0.752	2.100	0.150	3.286	0.913	0.500																
1992	9.924	15.294	1.470	0.669	0.545	0.774	1.047	0.574	1.007	0.422	0.916	0.581	0.857	1.603	0.469	0.544	2.446	0.663	0.479	1.029																	
1993	8.752	12.554	1.341	0.580	0.861	0.723	0.696	0.636	0.890	0.840	0.504	0.742	1.066	0.737	0.491	1.140	3.246	0.408	0.111																		
1994	0.000	8.175	1.123	0.955	0.503	0.833	0.731	0.883	0.833	0.968	0.651	0.590	0.761	0.615	1.459	1.120	0.698	0.484																			
1995	9.001	4.823	0.921	0.782	1.087	0.655	0.576	0.594	1.349	0.593	0.832	1.109	0.466	1.939	0.913	0.559	1.473																				
1996	2.262	7.929	1.185	0.651	0.683	0.716	0.601	0.938	0.855	0.840	0.608	0.945	0.414	1.848	0.633	0.482																					
1997	0.000	9.680	1.016	0.653	0.739	0.975	0.545	0.946	0.768	0.932	0.352	1.464	0.660	0.595	0.837																						
1998	8.052	9.714	0.880	0.908	0.743	0.676	0.659	0.755	0.729	1.349	0.283	1.993	0.307	0.458																							
1999	2.821	8.611	0.888	0.641	0.604	0.866	1.087	0.691	0.538	1.053	0.705	0.479	1.642																								
2000	0.000	5.657	0.960	0.738	0.620	0.797	0.874	1.272	0.331	1.770	0.325	0.419																									
2001	0.000	4.872	0.856	0.680	0.988	0.514	0.765	0.908	0.792	0.816	0.922																										
2002	0.000	5.105	1.025	0.809	0.640	0.693	0.792	0.962	0.635	1.133																											
2003	33.361	6.587	0.950	0.584	0.819	0.610	1.079	0.429	0.944																												
2004	13.224	12.725	0.752	0.640	0.489	0.763	1.127	0.651																													
2005	0.000	4.646	0.647	0.714	0.747	0.801	1.002																														
2006	19.650	5.508	0.646	0.667	0.713	0.781																															
2007	102.385	3.805	0.526	0.711	0.633																																
2008	0.000	3.141	0.603	0.558																																	
2009	0.000	2.655	0.605																																		
2010	34.282	3.888																																			
2011	0.000																																				
3 Yr Avg	11.427	3.228	0.578	0.645	0.697	0.782	1.069	0.681	0.790	1.240	0.650	0.963	0.870	0.967	0.795	0.721	1.806	0.519	1.292	0.843	0.695	1.676	0.450	0.661	6.868	0.258	0.000	0.000	0.000	0.000							
5 Yr Avg	27.333	3.799	0.606	0.658	0.680	0.729	0.953	0.845	0.648	1.224	0.517	1.060	0.698	1.091	0.867	0.769	1.993	0.480	1.365	1.230	0.526	1.041	0.454	0.484	4.352	0.155	0.000	0.000	0.000	0.000							
10 Yr Avg	20.290	5.293	0.757	0.674	0.700	0.748	0.853	0.815	0.777	1.030	0.610	0.869	0.814	1.194	1.056	0.737	1.412	0.618	0.972	2.044	0.529	1.933	0.408	1.292	3.627	0.155	0.000	0.000	0.000	0.000							
3 Yr Wtd	115.998	3.180	0.577	0.643	0.700	0.784	1.060	0.667	0.759	1.173	0.605	0.819	0.693	0.889	0.813	0.693	1.439	0.492	0.538	0.800	0.716	1.230	0.513	0.578	1.222	0.663		0.124									
5 Yr Wtd	141.300	3.580	0.604	0.656	0.680	0.723	0.940	0.831	0.593	1.185	0.489	0.949	0.584	1.063	0.847	0.712	1.596	0.448	0.781	0.964	0.596	0.749	0.516	1.086	0.880	0.538		0.124									
10 Yr Wtd	78.861	4.356	0.732	0.674	0.700	0.729	0.836	0.804	0.713	0.999	0.567	0.808	0.694	1.131	0.692	0.690	1.295	0.547	0.715	1.200	0.617	0.983	0.642	1.479	0.598	0.538		0.124									
Prior	73.499	4.401	0.748	0.702	0.710	0.719	0.797	0.821	0.711	0.913	0.544	0.814	0.636	1.158	0.688	0.701	1.133	0.606	0.795	1.264	0.726	0.983	0.936	1.253	0.513	0.838	2.804	0.054	13.584	1.853	0.000	0.000	0.000	0.000			
Selected	118.115	4.661	0.691	0.681	0.732	0.654	0.912	0.917	0.592	1.161	0.522	1.097	0.622	1.286	0.594	0.957	1.709	0.683	1.140	1.438	0.651	0.910	0.546	2.204	0.130	0.000		0.000									1.004

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.038	0.358	4.578	8.330	4.511	3.119	2.515	2.274	1.919	1.633	1.345	1.591	0.918	0.751	0.652	0.287	0.174	0.271	0.074	0.005	0.010	0.010	0.000	0.066	0.108	0.000	0.000	0.137	0.000	0.000	0.010						
1983	0.035	0.344	4.578	8.083	4.528	3.370	2.546	2.790	2.317	1.859	1.023	0.930	0.769	0.525	0.449	0.161	0.166	0.082	0.157	0.073	0.027	0.007	0.024	0.014	0.072	0.022	0.000	0.000	0.000	0.000							
1984	0.032	0.486	5.676	7.220	4.549	3.394	2.712	2.502	2.153	1.680	1.509	0.700	0.500	0.236	0.231	0.226	0.156	0.065	0.092	0.049	0.052	0.019	0.087	0.034	0.015	0.013	0.000	0.000	0.015								
1985	0.071	0.353	4.507	8.213	4.329	3.528	2.464	2.592	1.901	1.241	0.884	0.640	0.735	0.067	0.128	0.132	0.151	0.060	0.024	0.006	0.022	0.005	0.020	0.000	0.075	0.000	0.000	0.000									
1986	0.005	0.135	3.030	8.386	3.957	2.883	3.070	1.945	1.445	1.192	1.031	0.311	0.263	0.251	0.324	0.174	0.112	0.073	0.029	0.022	0.182	0.145	0.026	0.024	0.032	0.068	0.053										
1987	0.010	0.181	2.845	6.343	3.766	2.969	1.954	1.393	1.193	1.256	0.586	0.488	0.296	0.397	0.174	0.125	0.081	0.083	0.044	0.045	0.051	0.012	0.000	0.011	0.003	0.056											
1988	0.021	0.153	2.077	6.056	3.501	3.134	2.336	1.813	1.363	0.716	0.594	0.459	0.535	0.205	0.204	0.190	0.072	0.085	0.063	0.019	0.049	0.015	0.049	0.056	0.019												
1989	0.052	0.252	1.534	5.615	4.579	2.863	2.316	1.716	1.058	0.769	0.360	0.515	0.377	0.256	0.047	0.195	0.117	0.082	0.142	0.114	0.121	0.099	0.129	0.027													
1990	0.026	0.183	2.975	4.115	2.869	2.035	1.698	1.483	0.832	0.782	0.469	0.397	0.253	0.182	0.176	0.086	0.099	0.058	0.040	0.086	0.051	0.039	0.018														
1991	0.050	0.347	2.698	3.209	1.912	2.100	1.711	1.091	0.839	0.609	0.444	0.319	0.117	0.146	0.438	0.075	0.057	0.119	0.018	0.059	0.054	0.027															
1992	0.017	0.173	2.641	3.883	2.598	1.416	1.096	1.148	0.659	0.664	0.280	0.256	0.149	0.128	0.205	0.096	0.052	0.128	0.085	0.041	0.042																
1993	0.025	0.219	2.749	3.685	2.137	1.840	1.330	0.926	0.589	0.524	0.440	0.222	0.165	0.175	0.129	0.063	0.072	0.235	0.096	0.011																	
1994	0.000	0.289	2.360	2.651	2.531	1.272	1.060	0.774	0.684	0.570	0.551	0.359	0.212	0.161	0.099	0.145	0.162	0.113	0.055																		
1995	0.060	0.536	2.584	2.379	1.861	2.023	1.324	0.762	0.453	0.611	0.362	0.301	0.334	0.156	0.302	0.275	0.154	0.227																			
1996	0.146	0.330	2.620	3.106	2.022	1.381	0.989	0.595	0.558	0.477	0.401	0.244	0.230	0.095	0.176	0.111	0.054																				
1997	0.000	0.284	2.746	2.791	1.823	1.347	1.313	0.715	0.677	0.520	0.484	0.170	0.249	0.165	0.098	0.082																					
1998	0.034	0.277	2.691	2.369	2.150	1.598	1.081	0.712	0.538	0.392	0.529	0.150	0.299	0.092	0.042																						
1999	0.124	0.350	3.017	2.678	1.716	1.037	0.898	0.977	0.675	0.363	0.382	0.269	0.129	0.212																							
2000	0.000	0.472	2.672	2.566	1.893	1.174	0.936	0.818	1.040	0.344	0.609	0.198	0.083																								
2001	0.000	0.649	3.163	2.708	1.843	1.821	0.937	0.716	0.651	0.515	0.420	0.387																									
2002	0.000	0.522	2.667	2.734	2.213	1.416	0.981	0.777	0.748	0.475	0.538																										
2003	0.014	0.468	3.081	2.926	1.708	1.399	0.853	0.920	0.395	0.373																											
2004	0.020	0.271	3.449	2.595	1.659	0.811	0.619	0.698	0.454																												
2005	0.000	0.758	3.523	2.280	1.627	1.215	0.973	0.975																													
2006	0.032	0.626	3.446	2.227	1.485	1.058	0.826																														
2007	0.009	0.950	3.615	1.902	1.351	0.855																															
2008	0.000	1.089	3.422	2.063	1.152																																
2009	0.000	1.239	3.289	1.991																																	
2010	0.028	0.968	3.765																																		
2011	0.000	1.072																																			
2012	0.000																																				
3 Yr Avg	0.009	1.093	3.492	1.985	1.329	1.043	0.806	0.864	0.532	0.454	0.523	0.285	0.170	0.156	0.105	0.156	0.123	0.192	0.078	0.037	0.049	0.055	0.065	0.031	0.018	0.041	0.018	0.000	0.005	0.000	0.010						
5 Yr Avg	0.006	1.064	3.507	2.093	1.455	1.068	0.850	0.817	0.658	0.414	0.496	0.235	0.198	0.144	0.143	0.135	0.099	0.164	0.059	0.062	0.063	0.038	0.044	0.023	0.029	0.032	0.011	0.034	0.005	0.000	0.010						
10 Yr Avg	0.010	0.796	3.342	2.399	1.665	1.238	0.942	0.790	0.619	0.464	0.472	0.256	0.197	0.151	0.171	0.132	0.092	0.120	0.059	0.045	0.065	0.038	0.039	0.029	0.046	0.026	0.011	0.034	0.005	0.000	0.010						
Selected	0.014	0.986	3.472	2.218	1.566	1.177	0.872	0.786	0.702	0.418	0.485	0.206	0.248	0.134	0.161	0.138	0.099	0.131	0.076	0.064	0.065	0.062	0.045	0.025	0.039	0.021	0.000	0.046	0.000	0.000							
Cumulative	14.255	14.241	13.255	9.783	7.565	5.999	4.822	3.950	3.164	2.462	2.044	1.559	1.353	1.105	0.971	0.810	0.672	0.573	0.442	0.366	0.302	0.237	0.175	0.130	0.106	0.066	0.046	0.046	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	13	(1)
15 times 3 Year Average Annual Payments	20	(2)
Incremental Development Method	6	(3)
'09 to '11 Exponential Curve Fit	-	(4)
'06 to '11 Exponential Curve Fit	-	(5)
'05 to '11 Exponential Curve Fit	-	(6)
'04 to '11 Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	8	(8)
FY 2012 Payments	2	(9)
FY 2011 Payments	1	(10)
FY 2010 Payments	1	(11)
Unpaid Loss as of 6/30/2009	12	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $1
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $1
(3) SECTION 3, EXHIBIT 6, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 6, SHEET 46
(12) = SUM (8) THROUGH (11)

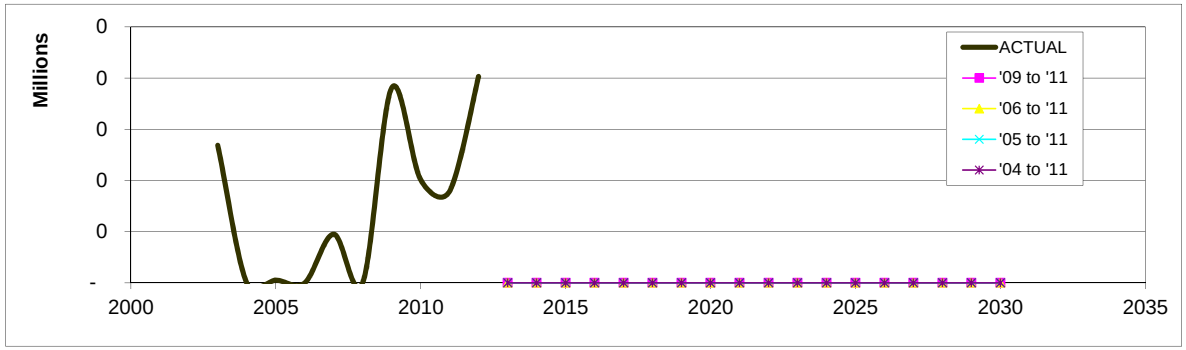
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '11 CURVE FIT	'06 to '11 CURVE FIT	'05 to '11 CURVE FIT	'04 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	1				
2004	-				
2005	0				
2006	-				
2007	0				
2008	-				
2009	2				
2010	1				
2011	1				
2012	2				
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '11 CURVE FIT	'06 to '11 CURVE FIT	'05 to '11 CURVE FIT	'04 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 6, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	0.884	0.88	-	-	-
1954	702	0.325	0.61	-	-	-
1955	690	0.338	0.54	-	-	-
1956	678	0.351	0.54	-	-	-
1957	666	0.364	0.56	-	-	-
1958	654	0.258	0.40	-	-	-
1959	642	0.312	0.44	-	-	-
1960	630	0.389	0.56	-	-	-
1961	618	0.461	0.72	-	-	-
1962	606	0.496	0.85	-	-	-
1963	594	0.474	0.88	-	-	-
1964	582	0.531	1.00	-	-	-
1965	570	0.596	1.19	-	-	-
1966	558	0.651	1.43	-	-	-
1967	546	0.713	1.73	-	-	-
1968	534	0.867	2.37	-	-	-
1969	522	0.882	2.97	-	-	-
1970	510	0.806	3.20	-	-	-
1971	498	0.750	3.15	-	-	-
1972	486	0.742	3.08	-	-	-
1973	474	0.693	2.83	-	-	-
1974	462	0.650	2.49	-	-	-
1975	450	0.722	2.52	-	-	-
1976	438	0.811	2.86	2	6	6
TOTAL				2	6	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 6, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 6, SHEET 42
(4) SECTION 3, EXHIBIT 6, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
0.884	0.287	0.097	0.034	0.012	0.003	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.325	0.110	0.039	0.014	0.004	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.338	0.118	0.043	0.011	0.003	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			0.351	0.127	0.033	0.010	0.004	0.002	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				0.364	0.094	0.029	0.011	0.005	0.003	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
					0.258	0.080	0.031	0.014	0.007	0.003	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						0.312	0.121	0.056	0.028	0.013	0.007	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
							0.389	0.179	0.089	0.042	0.022	0.013	0.009	0.006	0.005	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.001
								0.461	0.228	0.108	0.058	0.034	0.022	0.016	0.014	0.012	0.010	0.007	0.005	0.004	0.002	0.002	0.001
									0.496	0.235	0.125	0.074	0.048	0.035	0.030	0.026	0.021	0.016	0.012	0.008	0.005	0.004	0.003
										0.474	0.252	0.150	0.098	0.070	0.060	0.053	0.043	0.032	0.024	0.017	0.011	0.008	0.006
											0.531	0.316	0.206	0.147	0.127	0.112	0.090	0.068	0.050	0.035	0.023	0.016	0.013
												0.596	0.388	0.276	0.240	0.211	0.170	0.128	0.095	0.066	0.043	0.031	0.025
													0.651	0.464	0.402	0.355	0.286	0.214	0.159	0.110	0.072	0.052	0.042
														0.713	0.618	0.545	0.439	0.330	0.245	0.169	0.110	0.080	0.065
															0.867	0.764	0.616	0.462	0.343	0.238	0.155	0.112	0.091
																0.882	0.711	0.533	0.396	0.274	0.178	0.129	0.104
																	0.806	0.605	0.449	0.311	0.202	0.146	0.119
																		0.750	0.557	0.386	0.251	0.181	0.147
																			0.742	0.514	0.334	0.242	0.196
																				0.693	0.450	0.325	0.264
																					0.650	0.470	0.381
																						0.722	0.586
																							0.811
0.884	0.613	0.545	0.542	0.561	0.402	0.437	0.559	0.719	0.852	0.878	0.998	1.190	1.425	1.729	2.366	2.968	3.200	3.150	3.081	2.826	2.489	2.520	2.855

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.811 means that the expected payments from 6/30/12-13 are 0.811 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.586 means that the expected payments from 6/30/13-14 are 0.586 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 6, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	40.000		3.233	177.910	14.500	40.000		635.251		17.919	6,786.187	130.308	635.922
18	1.5	4.750	5.904	1.748	6.996	2.950	4.750	3.846	15.881	41.114	5.543	38.144	8.987	15.898
30	2.5	1.550	2.947	1.402	2.243	1.510	1.550	0.697	3.343	6.964	3.171	5.452	3.046	3.347
42	3.5	1.250	1.351	1.250	1.441	1.210	1.250	0.705	2.157	2.363	2.262	2.431	2.017	2.159
54	4.5	1.150	1.170	1.166	1.203	1.135	1.150	0.750	1.726	1.749	1.810	1.687	1.667	1.727
66	5.5	1.101	1.103	1.116	1.110	1.103	1.101	0.774	1.501	1.495	1.551	1.402	1.469	1.502
78	6.5	1.080	1.069	1.083	1.065	1.075	1.080	0.872	1.363	1.355	1.391	1.264	1.332	1.364
90	7.5	1.059	1.057	1.060	1.042	1.048	1.059	0.796	1.262	1.267	1.284	1.186	1.239	1.263
102	8.5	1.039	1.043	1.045	1.029	1.033	1.039	0.705	1.192	1.199	1.211	1.138	1.182	1.193
114	9.5	1.037	1.030	1.034	1.020	1.028	1.037	0.985	1.147	1.149	1.159	1.107	1.144	1.148
126	10.5	1.020	1.028	1.026	1.015	1.023	1.020	0.549	1.106	1.116	1.121	1.085	1.113	1.107
138	11.5	1.015	1.015	1.020	1.011	1.017	1.015	0.761	1.084	1.086	1.093	1.069	1.088	1.085
150	12.5	1.011	1.012	1.015	1.009	1.014	1.011	0.760	1.068	1.070	1.072	1.057	1.070	1.070
162	13.5	1.010	1.009	1.012	1.007	1.010	1.010	0.919	1.057	1.058	1.057	1.048	1.056	1.058
174	14.5	1.008	1.008	1.009	1.006	1.008	1.008	0.821	1.046	1.048	1.044	1.040	1.045	1.048
186	15.5	1.007	1.007	1.007	1.005	1.007	1.007	0.821	1.038	1.040	1.035	1.035	1.037	1.039
198	16.5	1.007	1.006	1.006	1.004	1.005	1.007	1.077	1.031	1.033	1.028	1.030	1.030	1.032
210	17.5	1.004	1.006	1.004	1.003	1.004	1.004	0.569	1.024	1.027	1.022	1.026	1.025	1.025
222	18.5	1.003	1.003	1.003	1.003	1.003	1.003	0.878	1.020	1.021	1.018	1.023	1.021	1.021
234	19.5	1.003	1.003	1.003	1.002	1.003	1.003	0.937	1.016	1.017	1.014	1.020	1.017	1.017
246	20.5	1.002	1.003	1.002	1.002	1.002	1.002	0.595	1.013	1.014	1.011	1.018	1.014	1.014
258	21.5	1.002	1.002	1.002	1.002	1.002	1.002	1.026	1.011	1.012	1.009	1.016	1.012	1.012
270	22.5	1.001	1.002	1.001	1.001	1.002	1.001	0.515	1.009	1.010	1.007	1.015	1.010	1.010
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	0.829	1.008	1.008	1.006	1.013	1.008	1.009
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	1.467	1.007	1.007	1.005	1.012	1.007	1.008
306	25.5	1.000	1.001	1.001	1.001	1.001	1.000	0.379	1.006	1.007	1.004	1.011	1.006	1.007
318	26.5	1.001	1.000	1.001	1.001	1.001	1.001	1.474	1.005	1.006	1.003	1.010	1.006	1.006
330	27.5	1.000	1.001	1.000	1.001	1.001	1.000	0.179	1.005	1.005	1.003	1.009	1.005	1.006
342	28.5	1.001	1.000	1.000	1.001	1.001	1.001	6.580	1.005	1.005	1.002	1.008	1.004	1.006
354	29.5	1.002	1.001	1.000	1.001	1.001	1.002	2.468	1.004	1.005	1.002	1.007	1.004	1.005
366	30.5	1.000	1.002	1.000	1.001	1.001	1.000	0.205	1.002	1.004	1.001	1.007	1.003	1.003
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	0.438	1.001	1.002	1.001	1.006	1.003	1.002
390	32.5	1.000	1.000	1.000	1.000	1.000	1.000	2.392	1.001	1.001	1.001	1.006	1.002	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	1.000	0.913	1.001	1.001	1.001	1.005	1.002	1.002
414	34.5	1.000	1.000	1.000	1.000	1.000	1.000	0.850	1.000	1.001	1.001	1.005	1.001	1.001
426	35.5		1.000	1.000	1.000	1.000	1.000	0.825		1.001	1.001	1.004	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	0.811		1.001	1.000	1.004	1.001	1.001
450	37.5		1.000	1.000	1.000	1.000	1.000	0.722		1.001	1.000	1.004	1.001	1.001
462	38.5		1.000	1.000	1.000	1.000	1.000	0.650		1.001	1.000	1.003	1.000	1.000
474	39.5		1.000	1.000	1.000	1.000	1.000	0.693		1.001	1.000	1.003	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.742		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.750		1.000	1.000	1.003	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.806		1.000	1.000	1.002	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	0.882		1.000	1.000	1.002	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	0.867		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.713		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.651		1.000	1.000	1.002	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.596		1.000	1.000	1.002	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.531		1.000	1.000	1.001	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.474		1.000	1.000	1.001	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.496		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.461		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.389		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	0.312		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	0.258		1.000	1.000	1.001	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.364		1.000	1.000	1.001	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.351		1.000	1.000	1.001	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.338		1.000	1.000	1.000	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.325		1.000	1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.313		1.000	1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.301		1.000	1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.289		1.000	1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.278		1.000	1.000	1.000	1.000	1.000
Tail	Tail		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000

59.5 TAIL DECAY 0.884 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 6, SHEET 44
(4) SECTION 3, EXHIBIT 6, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 6, SHEET 48
(5) SECTION 3, EXHIBIT 6, SHEET 44
(6) SECTION 3, EXHIBIT 6, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.977**
Inverse Power	**1.000**	**0.929**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.756				Slope=	-3.081			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.348				Intercept=	10.696			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	40.000	115.346	140.149	14.500	40.000	1.792	-3.676	-0.994	**3.233**	17.919	1.792	3.664	5.176	**177.910**	6786.187
2	18	4.750	4.151	4.508	2.950	4.750	2.890	-1.442	-0.164	**1.748**	5.543	2.890	1.322	1.791	**6.996**	38.144
3	30	1.550	1.437	1.473	1.510	1.550	3.401	0.035	0.222	**1.402**	3.171	3.401	-0.598	0.217	**2.243**	5.452
4	42	1.250	1.204	1.225	1.210	1.250	3.738	0.476	0.476	**1.250**	2.262	3.738	-1.386	-0.819	**1.441**	2.431
5	54	1.150	1.131	1.133	1.135	1.150	3.989	0.711	0.666	**1.166**	1.810	3.989	-1.897	-1.593	**1.203**	1.687
6	66	1.101	1.089	1.092	1.103	1.101	4.190	0.871	0.818	**1.116**	1.551	4.190	-2.293	-2.212	**1.110**	1.402
7	78	1.080	1.086	1.079	1.075	1.080	4.357	0.957	0.944	**1.083**	1.391	4.357	-2.526	-2.726	**1.065**	1.264
8	90	1.059	1.048	1.059	1.048	1.059	4.500	1.060	1.052	**1.060**	1.284	4.500	-2.830	-3.167	**1.042**	1.186
9	102	1.039	1.037	1.035	1.033	1.039	4.625	1.187	1.147	**1.045**	1.211	4.625	-3.238	-3.553	**1.029**	1.138
10	114	1.037	1.042	1.041	1.028	1.037	4.736	1.202	1.231	**1.034**	1.159	4.736	-3.292	-3.895	**1.020**	1.107
11	126	1.020	1.022	1.019	1.023	1.020	4.836	1.373	1.307	**1.026**	1.121	4.836	-3.928	-4.204	**1.015**	1.085
12	138	1.015	1.013	1.015	1.017	1.015	4.927	1.443	1.375	**1.020**	1.093	4.927	-4.221	-4.484	**1.011**	1.069
13	150	1.011	1.012	1.011	1.014	1.011	5.011	1.509	1.438	**1.015**	1.072	5.011	-4.510	-4.741	**1.009**	1.057
14	162	1.010	1.008	1.011	1.010	1.010	5.088	1.529	1.497	**1.012**	1.057	5.088	-4.605	-4.978	**1.007**	1.048
15	174	1.008	1.012	1.010	1.008	1.008	5.159	1.573	1.551	**1.009**	1.044	5.159	-4.812	-5.198	**1.006**	1.040
16	186	1.007	1.009	1.007	1.007	1.007	5.226	1.614	1.601	**1.007**	1.035	5.226	-5.018	-5.404	**1.005**	1.035
17	198	1.007	1.013	1.011	1.005	1.007	5.288	1.601	1.648	**1.006**	1.028	5.288	-4.951	-5.596	**1.004**	1.030
18	210	1.004	1.005	1.004	1.004	1.004	5.347	1.709	1.693	**1.004**	1.022	5.347	-5.521	-5.778	**1.003**	1.026
19	222	1.003	1.002	1.003	1.003	1.003	5.403	1.733	1.735	**1.003**	1.018	5.403	-5.655	-5.949	**1.003**	1.023
20	234	1.003	1.003	1.003	1.003	1.003	5.455	1.745	1.774	**1.003**	1.014	5.455	-5.724	-6.111	**1.002**	1.020
21	246	1.002	1.003	1.002	1.002	1.002	5.505	1.832	1.812	**1.002**	1.011	5.505	-6.246	-6.265	**1.002**	1.018
22	258	1.002	1.003	1.002	1.002	1.002	5.553	1.828	1.848	**1.002**	1.009	5.553	-6.222	-6.412	**1.002**	1.016
23	270	1.001	1.001	1.001	1.002	1.001	5.598	1.930	1.883	**1.001**	1.007	5.598	-6.887	-6.552	**1.001**	1.015
24	282	1.001	1.001	1.001	1.001	1.001	5.642	1.957	1.915	**1.001**	1.006	5.642	-7.076	-6.686	**1.001**	1.013
25	294	1.001	1.002	1.001	1.001	1.001	5.684	1.901	1.947	**1.001**	1.005	5.684	-6.693	-6.814	**1.001**	1.012
26	306	1.000	1.001	1.000	1.001	1.000	5.724	2.037	1.977	**1.001**	1.004	5.724	-7.664	-6.937	**1.001**	1.011
27	318	1.001	1.000	1.001	1.001	1.001	5.762	1.985	2.006	**1.001**	1.003	5.762	-7.277	-7.056	**1.001**	1.010
28	330	1.000	1.000	1.000	1.001	1.000	5.799	2.197	2.034	**1.000**	1.003	5.799	-8.999	-7.170	**1.001**	1.009
29	342	1.001	1.000	1.001	1.001	1.001	5.835	1.962	2.061	**1.000**	1.002	5.835	-7.115	-7.280	**1.001**	1.008
30	354	1.002	1.003	1.002	1.001	1.002	5.869	1.827	2.087	**1.000**	1.002	5.869	-6.213	-7.386	**1.001**	1.007
31	366	1.000	1.001	1.000	1.001	1.000	5.903	2.054	2.112	**1.000**	1.001	5.903	-7.800	-7.489	**1.001**	1.007
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.155	2.137	**1.000**	1.001	5.935	-8.627	-7.588	**1.001**	1.006
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.048	2.160	**1.000**	1.001	5.966	-7.756	-7.685	**1.000**	1.006
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.060	2.183	**1.000**	1.001	5.996	-7.847	-7.778	**1.000**	1.005
35	414	1.000	1.000	1.000	1.000		6.026		2.206	**1.000**	1.001	6.026		-7.869	**1.000**	1.005
36	426						6.054		2.227	**1.000**	1.001	6.054		-7.957	**1.000**	1.004
37	438						6.082		2.248	**1.000**	1.000	6.082		-8.042	**1.000**	1.004
38	450						6.109		2.269	**1.000**	1.000	6.109		-8.125	**1.000**	1.004
39	462						6.136		2.288	**1.000**	1.000	6.136		-8.207	**1.000**	1.003
40	474						6.161		2.308	**1.000**	1.000	6.161		-8.286	**1.000**	1.003
41	486						6.186		2.327	**1.000**	1.000	6.186		-8.363	**1.000**	1.003
42	498						6.211		2.345	**1.000**	1.000	6.211		-8.438	**1.000**	1.003
43	510						6.234		2.363	**1.000**	1.000	6.234		-8.511	**1.000**	1.002
44	522						6.258		2.381	**1.000**	1.000	6.258		-8.583	**1.000**	1.002
45	534						6.280		2.398	**1.000**	1.000	6.280		-8.653	**1.000**	1.002
46	546						6.303		2.415	**1.000**	1.000	6.303		-8.721	**1.000**	1.002
47	558						6.324		2.431	**1.000**	1.000	6.324		-8.788	**1.000**	1.002
48	570						6.346		2.447	**1.000**	1.000	6.346		-8.854	**1.000**	1.002
49	582						6.366		2.463	**1.000**	1.000	6.366		-8.918	**1.000**	1.001
50	594						6.387		2.478	**1.000**	1.000	6.387		-8.981	**1.000**	1.001
51	606						6.407		2.493	**1.000**	1.000	6.407		-9.042	**1.000**	1.001
52	618						6.426		2.508	**1.000**	1.000	6.426		-9.103	**1.000**	1.001
53	630						6.446		2.523	**1.000**	1.000	6.446		-9.162	**1.000**	1.001
54	642						6.465		2.537	**1.000**	1.000	6.465		-9.220	**1.000**	1.001
55	654						6.483		2.551	**1.000**	1.000	6.483		-9.277	**1.000**	1.001
56	666						6.501		2.565	**1.000**	1.000	6.501		-9.333	**1.000**	1.001
57	678						6.519		2.578	**1.000**	1.000	6.519		-9.388	**1.000**	1.001
58	690						6.537		2.592	**1.000**	1.000	6.537		-9.442	**1.000**	1.000
59	702						6.554		2.605	**1.000**	1.000	6.554		-9.495	**1.000**	1.000
60	714						6.571		2.617	**1.000**	1.000	6.571		-9.548	**1.000**	1.000
61	726						6.588		2.630	**1.000**	1.000	6.588		-9.599	**1.000**	1.000
62	738						6.604		2.642	**1.000**	1.000	6.604		-9.650	**1.000**	1.000
63	750						6.620		2.655	**1.000**	1.000	6.620		-9.699	**1.000**	1.000
64	762						6.636		2.667	**1.000**	1.000	6.636		-9.748	**1.000**	1.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	40.000	69.404		
18	1.5	4.750	5.029	5.904	5.029
30	2.5	1.550	2.467	2.947	2.467
42	3.5	1.250	0.990	1.351	0.990
54	4.5	1.150	0.850	1.170	0.850
66	5.5	1.101	0.790	1.103	0.790
78	6.5	1.080	0.755	1.069	0.755
90	7.5	1.059	0.768	1.057	0.768
102	8.5	1.039	0.774	1.043	0.774
114	9.5	1.037	0.788	1.030	0.788
126	10.5	1.020	0.774	1.028	0.774
138	11.5	1.015	0.778	1.015	0.778
150	12.5	1.011	0.797	1.012	0.797
162	13.5	1.010	0.826	1.009	0.826
174	14.5	1.008	0.819	1.008	0.819
186	15.5	1.007	0.851	1.007	0.851
198	16.5	1.007	0.871	1.006	0.871
210	17.5	1.004	0.850	1.006	0.850
222	18.5	1.003	0.841	1.003	0.841
234	19.5	1.003	0.867	1.003	0.867
246	20.5	1.002	0.846	1.003	0.846
258	21.5	1.002	0.828	1.002	0.828
270	22.5	1.001	0.826	1.002	0.826
282	23.5	1.001	0.838	1.001	0.838
294	24.5	1.001	0.818	1.001	0.818
306	25.5	1.000	0.830	1.001	0.830
318	26.5	1.001	0.862	1.000	0.862
330	27.5	1.000	0.908	1.001	0.908
342	28.5	1.001	0.923	1.000	0.923
354	29.5	1.002	0.959	1.001	0.959
366	30.5	1.000	0.973	1.002	0.973
378	31.5	1.000	0.817	1.000	0.817
390	32.5	1.000	0.686	1.000	0.686
402	33.5	1.000	0.524	1.000	0.524
414	34.5		-	1.000	-
426	35.5		-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
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1971																															
1972																															
1973																															1
1974																														0	0
1975																													0	0	0
1976																												1	0	0	0
1977	2	16	145	255	145	108	78	70	53	40	44	35	24	33	25	18	15	18	9	3	1	2	0	0	0	0	3	1	1	1	0
1978	2	17	177	313	177	131	96	86	73	61	45	39	36	27	46	9	9	6	14	0	11	2	7	1	1	0	0	1	0	0	0
1979	2	22	261	469	262	193	141	128	112	80	58	64	60	35	34	18	14	10	3	2	1	4	2	5	0	0	0	4	0	0	0
1980	3	25	326	590	329	233	171	151	108	105	109	93	88	40	41	22	22	8	5	4	5	1	3	1	2	0	2	0	0	8	19
1981	3	24	314	567	336	269	173	141	115	106	99	93	47	36	35	28	13	5	2	5	4	8	5	1	0	3	0	0	0	2	3
1982	3	27	349	634	344	238	192	173	146	124	102	121	70	57	50	22	13	21	6	0	1	1	0	5	8	0	0	10	0	0	1
1983	3	31	407	718	402	299	226	248	206	165	91	83	68	47	40	14	15	7	14	6	2	1	2	1	6	2	0	0	0	0	
1984	3	51	590	751	473	353	282	260	224	175	157	73	52	25	24	23	16	7	10	5	5	2	9	4	2	1	0	0	2		
1985	8	42	541	986	520	424	296	311	228	149	106	77	88	8	15	16	18	7	3	1	3	1	2	0	9	0	0	0			
1986	1	19	433	1,199	566	412	439	278	207	170	147	44	38	36	46	25	16	10	4	3	26	21	4	3	5	10	8				
1987	2	30	475	1,060	629	496	326	233	199	210	98	82	49	66	29	21	14	14	7	8	8	2	0	2	1	9					
1988	4	29	391	1,139	658	589	439	341	256	135	112	86	101	39	38	36	14	16	12	4	9	3	9	11	4						
1989	10	47	288	1,054	859	537	435	322	199	144	68	97	71	48	9	37	22	15	27	21	23	19	24	5							
1990	6	38	626	865	603	428	357	312	175	164	99	83	53	38	37	18	21	12	8	18	11	8	4								
1991	11	78	604	718	428	470	383	244	188	136	99	71	26	33	98	17	13	27	4	13	12	6									
1992	4	44	672	988	661	360	279	292	168	169	71	65	38	32	52	24	13	33	22	10	11										
1993	6	53	664	890	516	445	321	224	142	127	106	54	40	42	31	15	17	57	23	3											
1994	0	78	639	718	686	345	287	210	185	154	149	97	57	44	27	39	44	31	15												
1995	16	141	678	624	488	531	347	200	119	160	95	79	88	41	79	72	40	60													
1996	38	86	680	807	525	359	257	154	145	124	104	63	60	25	46	29	14														
1997	0	69	664	675	441	326	317	173	164	126	117	41	60	40	24	20															
1998	9	68	665	585	531	395	267	176	133	97	131	37	74	23	10																
1999	35	99	849	754	483	292	253	275	190	102	108	76	36	60																	
2000	0	152	862	828	611	379	302	264	336	111	196	64	27																		
2001	0	215	1,046	895	609	602	310	237	215	170	139	128																			
2002	0	172	881	903	731	467	324	256	247	157	178																				
2003	5	168	1,105	1,049	613	502	306	330	142	134																					
2004	8	102	1,300	978	625	306	233	263	171																						
2005	0	290	1,349	873	623	465	373	373																							
2006	10	202	1,110	718	478	341	266																								
2007	4	374	1,422	748	531	336																									
2008	0	414	1,301	785	438																										
2009	0	494	1,313	795																											
2010	11	387	1,505																												
2011	0	410																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
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1972																															
1973																															0.000
1974																														0.000	0.000
1975																													0.000	0.000	0.000
1976																												0.000	0.000	0.000	0.000
1977	6.758	9.348	1.757	0.567	0.745	0.724	0.901	0.758	0.759	1.092	0.789	0.699	1.350	0.749	0.729	0.830	1.221	0.503	0.282	0.477	1.766	0.031	3.333	0.000	0.000	0.000	0.167	1.000	2.000	0.000	0.000
1978	7.230	10.168	1.772	0.565	0.742	0.729	0.904	0.846	0.838	0.743	0.855	0.928	0.756	1.673	0.189	1.000	0.727	2.162	0.017	50.000	0.164	3.963	0.123	0.850	0.529	0.000	0.000	0.000	0.000	0.000	0.000
1979	8.670	12.117	1.799	0.560	0.735	0.729	0.906	0.881	0.712	0.728	1.102	0.932	0.587	0.970	0.529	0.752	0.718	0.281	0.702	0.349	5.288	0.510	2.941	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	9.666	13.126	1.810	0.558	0.709	0.732	0.884	0.717	0.969	1.037	0.858	0.938	0.460	1.026	0.533	0.995	0.360	0.642	0.806	1.261	0.200	2.467	0.338	1.800	0.000	0.000	0.000	0.000	0.000	2.307	0.000
1981	9.387	12.865	1.807	0.592	0.801	0.641	0.820	0.816	0.917	0.936	0.936	0.509	0.753	0.976	0.814	0.476	0.398	0.343	2.960	0.767	2.023	0.566	0.269	0.000	0.000	0.000	0.000	0.000	10.000	1.400	1.643
1982	9.309	12.789	1.820	0.541	0.691	0.806	0.904	0.844	0.851	0.824	1.183	0.577	0.818	0.869	0.440	0.607	1.558	0.272	0.071	2.000	1.000	0.000	0.000	1.622	0.000	0.000	0.000	0.000	0.000	0.000	
1983	9.840	13.317	1.765	0.560	0.744	0.755	1.096	0.830	0.802	0.550	0.909	0.827	0.682	0.855	0.358	1.033	0.494	1.912	0.463	0.365	0.273	3.333	0.600	5.000	0.300	0.000	0.000	0.000	0.000		
1984	15.285	11.676	1.272	0.630	0.746	0.799	0.923	0.860	0.780	0.899	0.464	0.715	0.471	0.982	0.975	0.691	0.418	1.418	0.535	1.043	0.375	4.520	0.393	0.438	0.857	0.000	0.000	0.000			
1985	5.006	12.760	1.822	0.527	0.815	0.698	1.052	0.733	0.653	0.712	0.724	1.148	0.091	1.912	1.034	1.142	0.397	0.403	0.244	3.667	0.218	4.333	0.000	0.000	0.000	0.000	0.000				
1986	29.147	22.362	2.768	0.472	0.729	1.065	0.634	0.743	0.825	0.865	0.302	0.847	0.955	1.289	0.537	0.646	0.651	0.395	0.777	8.083	0.796	0.179	0.920	1.357	2.105	0.775					
1987	18.224	15.691	2.229	0.594	0.788	0.658	0.713	0.857	1.052	0.467	0.833	0.607	1.340	0.438	0.719	0.649	1.030	0.522	1.034	1.129	0.236	0.000	0.000	0.286	18.500						
1988	7.186	13.583	2.915	0.578	0.895	0.745	0.776	0.752	0.525	0.831	0.773	1.166	0.383	0.992	0.933	0.381	1.176	0.738	0.304	2.571	0.306	3.273	1.139	0.341							
1989	4.897	6.077	3.659	0.815	0.625	0.809	0.741	0.617	0.727	0.468	1.430	0.732	0.679	0.183	4.167	0.598	0.707	1.722	0.807	1.053	0.825	1.293	0.210								
1990	6.907	16.259	1.383	0.697	0.709	0.835	0.873	0.561	0.940	0.600	0.845	0.639	0.720	0.964	0.490	1.146	0.590	0.692	2.144	0.586	0.761	0.461									
1991	6.973	7.769	1.189	0.596	1.099	0.815	0.638	0.769	0.725	0.729	0.718	0.368	1.244	3.002	0.172	0.752	2.100	0.150	3.286	0.913	0.500										
1992	9.924	15.294	1.470	0.669	0.545	0.774	1.047	0.574	1.007	0.422	0.916	0.581	0.857	1.603	0.469	0.544	2.446	0.663	0.479	1.029											
1993	8.752	12.554	1.341	0.580	0.861	0.723	0.696	0.636	0.890	0.840	0.504	0.742	1.066	0.737	0.491	1.140	3.246	0.408	0.111												
1994	0.000	8.175	1.123	0.955	0.503	0.833	0.731	0.883	0.833	0.968	0.651	0.590	0.761	0.615	1.459	1.120	0.698	0.484													
1995	9.001	4.823	0.921	0.782	1.087	0.655	0.576	0.594	1.349	0.593	0.832	1.109	0.466	1.939	0.913	0.559	1.473														
1996	2.262	7.929	1.185	0.651	0.683	0.716	0.601	0.938	0.855	0.840	0.608	0.945	0.414	1.848	0.633	0.482															
1997	0.000	9.680	1.016	0.653	0.739	0.975	0.545	0.946	0.768	0.932	0.352	1.464	0.660	0.595	0.837																
1998	8.052	9.714	0.880	0.908	0.743	0.676	0.659	0.755	0.729	1.349	0.283	1.993	0.307	0.458																	
1999	2.821	8.611	0.888	0.641	0.604	0.866	1.087	0.691	0.538	1.053	0.705	0.479	1.642																		
2000	0.000	5.657	0.960	0.738	0.620	0.797	0.874	1.272	0.331	1.770	0.325	0.419																			
2001	0.000	4.872	0.856	0.680	0.988	0.514	0.765	0.908	0.792	0.816	0.922																				
2002	0.000	5.105	1.025	0.809	0.640	0.693	0.792	0.962	0.635	1.133																					
2003	33.361	6.587	0.950	0.584	0.819	0.610	1.079	0.429	0.944																						
2004	13.224	12.725	0.752	0.640	0.489	0.763	1.127	0.651																							
2005	0.000	4.646	0.647	0.714	0.747	0.801	1.002																								
2006	19.650	5.508	0.646	0.667	0.713	0.781																									
2007	102.385	3.805	0.526	0.711	0.633																										
2008	0.000	3.141	0.603	0.558																											
2009	0.000	2.655	0.605																												
2010	34.282	3.888																													
2011	0.000																														
Latest diag	0.000	3.888	0.605	0.558	0.633	0.781	1.002	0.651	0.944	1.133	0.922	0.419	1.642	0.458	0.837	0.482	1.473	0.484	0.111	1.029	0.500	0.461	0.210	0.341	18.500	0.775	0.000	0.000	0.000	0.000	1.643
5 Yr Avg	27.333	3.799	0.606	0.658	0.680	0.729	0.953	0.845	0.648	1.224	0.517	1.060	0.698	1.091	0.867	0.769	1.993	0.480	1.365	1.230	0.526	1.041	0.454	0.484	4.352	0.155	0.000	0.000	2.000	0.741	0.329
9 Yr Avg	22.545	5.340	0.735	0.678	0.695	0.722	0.881	0.839	0.771	1.051	0.576	0.924	0.824	1.307	1.070	0.747	1.496	0.642	1.021	2.230	0.477	1.933	0.392	1.205	2.418	0.086	0.019	0.111	1.333	0.412	0.183
3 Yr Wtd	114.346	3.179	0.577	0.643	0.700	0.784	1.060	0.659	0.763	1.171	0.604	0.774	0.716	0.915	0.815	0.700	1.444	0.497	0.534	0.799	0.724	1.254	0.519	0.556	1.349	0.681		0.150	10.000	2.220	0.197
5 Yr Wtd	139.149	3.555	0.603	0.657	0.679	0.722	0.945	0.822	0.597	1.179	0.501	0.914	0.590	1.082	0.849	0.716	1.613	0.454	0.784	0.976	0.597	0.781	0.525	1.000	1.009	0.580		0.168	56.382	2.184	0.194
9 Yr Wtd	74.857	4.334	0.715	0.676	0.696	0.702	0.874	0.818	0.699	1.013	0.558	0.832	0.707	1.273	0.675	0.689	1.335	0.568	0.734	1.292	0.620	0.968	0.575	1.277	0.807	0.551	3.148	0.139	15.413	1.970	0.187
Selected	74.857	4.334	0.715	0.676	0.696	0.702	0.874	0.818	0.699	1.013	0.558	0.832	0.707	1.273	0.675	0.689	1.335	0.568	0.734	1.292	0.620	0.968	0.575	1.277	0.807	0.551	1.000	1.000	1.000	1.000	1.000
Loss $ Weight	38	2.604	10.826	7.776	5.305	3.749	2.685	2.129	1.690	1.201	1.146	576	479	318	403	287	197	215	110	83	99	56	56	28	32	17	5	17	1	11	23
Center Wtd Avg	69.404	1.600	1.146	1.006	0.714	0.722	0.746	0.797	0.803	0.777	0.750	0.817	0.728	0.821	0.877	0.899	0.782	0.881	0.924	0.776	0.851	0.911	0.779	0.828	0.770	0.914	0.805	0.838	1.000	1.000	0.991
Geometric Mean	69.404	5.029	2.467	0.990	0.850	0.790	0.755	0.768	0.774	0.788	0.774	0.778	0.797	0.826	0.819	0.851	0.871	0.850	0.841	0.867	0.846	0.828	0.826	0.838	0.818	0.830	0.862	0.908	0.923	0.959	0.973

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000																								
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Latest diag	0.000	0.869	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.000	0.174	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.000	0.097	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd		1.980	0.000	0.000			0.000		0.000																			
5 Yr Wtd		1.980	1.115	0.000			0.000		0.000																			
9 Yr Wtd		2.408	1.115	0.000			0.027	33.346	0.000																			
Selected	0.700	0.700	0.700	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	0	1	2	2	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.977	0.899	0.418	0.418	0.259	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.817	0.686	0.524	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.477**
Inverse Power	**1.002**	**0.460**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.591				Slope=	-4.219			
							Intercept=	-1.422				Intercept=	16.989			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	50.000	115.642	141.310	8.500	50.000	1.792	-3.902	-0.363	**1.995**	5.131	1.792	3.892	9.429	**12439.805**	
2	18	4.900	4.157	4.466	2.645	5.000	2.890	-1.500	0.286	**1.359**	2.572	2.890	1.386	4.793	**121.677**	47329.835
3	30	1.540	1.440	1.474	1.450	1.550	3.401	0.035	0.588	**1.198**	1.893	3.401	-0.598	2.638	**14.982**	388.981
4	42	1.250	1.200	1.222	1.202	1.250	3.738	0.476	0.787	**1.125**	1.580	3.738	-1.386	1.218	**4.381**	25.964
5	54	1.150	1.132	1.133	1.130	1.150	3.989	0.711	0.936	**1.085**	1.405	3.989	-1.897	0.158	**2.171**	5.927
6	66	1.093	1.088	1.091	1.100	1.095	4.190	0.894	1.054	**1.060**	1.295	4.190	-2.354	-0.689	**1.502**	2.730
7	78	1.080	1.086	1.079	1.074	1.080	4.357	0.958	1.153	**1.044**	1.222	4.357	-2.531	-1.394	**1.248**	1.818
8	90	1.058	1.048	1.059	1.047	1.059	4.500	1.062	1.237	**1.033**	1.170	4.500	-2.834	-1.998	**1.136**	1.456
9	102	1.036	1.037	1.035	1.031	1.035	4.625	1.218	1.311	**1.025**	1.133	4.625	-3.345	-2.526	**1.080**	1.282
10	114	1.039	1.042	1.040	1.026	1.039	4.736	1.191	1.377	**1.019**	1.105	4.736	-3.254	-2.995	**1.050**	1.187
11	126	1.020	1.022	1.019	1.023	1.019	4.836	1.385	1.436	**1.015**	1.084	4.836	-3.977	-3.417	**1.033**	1.131
12	138	1.017	1.013	1.015	1.016	1.015	4.927	1.433	1.490	**1.012**	1.068	4.927	-4.177	-3.801	**1.022**	1.095
13	150	1.012	1.013	1.011	1.014	1.011	5.011	1.518	1.539	**1.010**	1.055	5.011	-4.552	-4.153	**1.016**	1.071
14	162	1.011	1.008	1.011	1.010	1.011	5.088	1.506	1.585	**1.008**	1.045	5.088	-4.500	-4.478	**1.011**	1.054
15	174	1.009	1.012	1.010	1.008	1.010	5.159	1.533	1.627	**1.006**	1.037	5.159	-4.623	-4.779	**1.008**	1.043
16	186	1.006	1.009	1.007	1.007	1.007	5.226	1.603	1.666	**1.005**	1.031	5.226	-4.959	-5.061	**1.006**	1.034
17	198	1.009	1.013	1.011	1.005	1.011	5.288	1.504	1.703	**1.004**	1.026	5.288	-4.488	-5.325	**1.005**	1.027
18	210	1.004	1.005	1.004	1.004	1.004	5.347	1.711	1.738	**1.003**	1.022	5.347	-5.529	-5.573	**1.004**	1.022
19	222	1.003	1.002	1.003	1.003	1.003	5.403	1.733	1.771	**1.003**	1.018	5.403	-5.655	-5.807	**1.003**	1.019
20	234	1.003	1.003	1.003	1.003	1.003	5.455	1.745	1.802	**1.002**	1.015	5.455	-5.724	-6.029	**1.002**	1.016
21	246	1.002	1.003	1.002	1.003	1.002	5.505	1.832	1.832	**1.002**	1.013	5.505	-6.246	-6.240	**1.002**	1.013
22	258	1.002	1.003	1.002	1.002	1.002	5.553	1.828	1.860	**1.002**	1.011	5.553	-6.222	-6.441	**1.002**	1.011
23	270	1.001	1.001	1.001	1.002	1.001	5.598	1.930	1.887	**1.001**	1.009	5.598	-6.887	-6.633	**1.001**	1.010
24	282	1.001	1.001	1.001	1.001	1.001	5.642	1.957	1.912	**1.001**	1.008	5.642	-7.076	-6.817	**1.001**	1.008
25	294	1.001	1.002	1.001	1.001	1.001	5.684	1.901	1.937	**1.001**	1.007	5.684	-6.693	-6.992	**1.001**	1.007
26	306	1.000	1.001	1.000	1.001	1.000	5.724	2.037	1.961	**1.001**	1.006	5.724	-7.664	-7.161	**1.001**	1.006
27	318	1.001	1.000	1.001	1.001	1.001	5.762	1.985	1.983	**1.001**	1.005	5.762	-7.277	-7.324	**1.001**	1.005
28	330	1.000	1.000	1.000	1.001	1.000	5.799	2.197	2.005	**1.001**	1.004	5.799	-8.999	-7.480	**1.001**	1.005
29	342	1.001	1.000	1.001	1.001	1.001	5.835	1.955	2.026	**1.001**	1.004	5.835	-7.065	-7.631	**1.000**	1.004
30	354	1.002	1.003	1.002	1.001	1.002	5.869	1.827	2.047	**1.000**	1.003	5.869	-6.213	-7.776	**1.000**	1.004
31	366	1.000	1.001	1.000	1.000	1.000	5.903	2.054	2.066	**1.000**	1.003	5.903	-7.800	-7.917	**1.000**	1.003
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.155	2.085	**1.000**	1.002	5.935	-8.627	-8.053	**1.000**	1.003
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.091	2.104	**1.000**	1.002	5.966	-8.093	-8.185	**1.000**	1.003
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.320	2.122	**1.000**	1.002	5.996	-10.178	-8.313	**1.000**	1.002
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.272	2.139	**1.000**	1.002	6.026	-9.694	-8.437	**1.000**	1.002
36	426						6.054		2.156	**1.000**	1.001	6.054		-8.557	**1.000**	1.002
37	438						6.082		2.173	**1.000**	1.001	6.082		-8.675	**1.000**	1.002
38	450						6.109		2.189	**1.000**	1.001	6.109		-8.789	**1.000**	1.001
39	462						6.136		2.204	**1.000**	1.001	6.136		-8.900	**1.000**	1.001
40	474						6.161		2.219	**1.000**	1.001	6.161		-9.008	**1.000**	1.001
41	486						6.186		2.234	**1.000**	1.001	6.186		-9.113	**1.000**	1.001
42	498						6.211		2.248	**1.000**	1.001	6.211		-9.216	**1.000**	1.001
43	510						6.234		2.262	**1.000**	1.001	6.234		-9.317	**1.000**	1.001
44	522						6.258		2.276	**1.000**	1.000	6.258		-9.415	**1.000**	1.001
45	534						6.280		2.290	**1.000**	1.000	6.280		-9.511	**1.000**	1.001
46	546						6.303		2.303	**1.000**	1.000	6.303		-9.604	**1.000**	1.001
47	558						6.324		2.316	**1.000**	1.000	6.324		-9.696	**1.000**	1.001
48	570						6.346		2.328	**1.000**	1.000	6.346		-9.786	**1.000**	1.000
49	582						6.366		2.341	**1.000**	1.000	6.366		-9.874	**1.000**	1.000
50	594						6.387		2.353	**1.000**	1.000	6.387		-9.960	**1.000**	1.000
51	606						6.407		2.364	**1.000**	1.000	6.407		-10.044	**1.000**	1.000
52	618						6.426		2.376	**1.000**	1.000	6.426		-10.127	**1.000**	1.000
53	630						6.446		2.387	**1.000**	1.000	6.446		-10.208	**1.000**	1.000
54	642						6.465		2.398	**1.000**	1.000	6.465		-10.288	**1.000**	1.000
55	654						6.483		2.409	**1.000**	1.000	6.483		-10.366	**1.000**	1.000
56	666						6.501		2.420	**1.000**	1.000	6.501		-10.443	**1.000**	1.000
57	678						6.519		2.431	**1.000**	1.000	6.519		-10.518	**1.000**	1.000
58	690						6.537		2.441	**1.000**	1.000	6.537		-10.592	**1.000**	1.000
59	702						6.554		2.451	**1.000**	1.000	6.554		-10.665	**1.000**	1.000
60	714						6.571		2.461	**1.000**	1.000	6.571		-10.736	**1.000**	1.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**15**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.826**
Inverse Power	**1.000**	**0.789**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	0.684				Slope=	-4.490			
		IMPLIED	PA	SELECTED	Intercept=	-1.964				Intercept=	18.556			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-0.738	**2.632**	10.670	1.792		10.512	**36753.101**	
2	18	5.904	3.454	5.904	2.890	-1.684	0.013	**1.570**	4.054	2.890	1.590	5.580	**265.966**	
3	30	2.947	2.102	2.947	3.401	-0.881	0.363	**1.312**	2.583	3.401	0.667	3.286	**27.741**	2217.348
4	42	1.351	1.325	1.351	3.738	0.298	0.593	**1.196**	1.969	3.738	-1.046	1.776	**6.904**	79.931
5	54	1.170	1.146	1.170	3.989	0.657	0.765	**1.132**	1.647	3.989	-1.772	0.647	**2.910**	11.578
6	66	1.103	1.094	1.103	4.190	0.863	0.902	**1.093**	1.455	4.190	-2.272	-0.254	**1.776**	3.978
7	78	1.069	1.069	1.069	4.357	1.007	1.017	**1.067**	1.331	4.357	-2.670	-1.004	**1.367**	2.240
8	90	1.057	1.053	1.057	4.500	1.072	1.115	**1.050**	1.247	4.500	-2.866	-1.646	**1.193**	1.639
9	102	1.043	1.035	1.043	4.625	1.159	1.200	**1.037**	1.188	4.625	-3.144	-2.208	**1.110**	1.374
10	114	1.030	1.024	1.030	4.736	1.265	1.276	**1.029**	1.145	4.736	-3.514	-2.707	**1.067**	1.238
11	126	1.028	1.020	1.028	4.836	1.284	1.345	**1.022**	1.113	4.836	-3.584	-3.157	**1.043**	1.161
12	138	1.015	1.018	1.015	4.927	1.438	1.407	**1.017**	1.089	4.927	-4.199	-3.565	**1.028**	1.113
13	150	1.012	1.013	1.012	5.011	1.498	1.464	**1.013**	1.071	5.011	-4.463	-3.940	**1.019**	1.083
14	162	1.009	1.011	1.009	5.088	1.552	1.517	**1.011**	1.057	5.088	-4.712	-4.285	**1.014**	1.062
15	174	1.008	1.008	1.008	5.159	1.573	1.566	**1.008**	1.046	5.159	-4.815	-4.606	**1.010**	1.048
16	186	1.007	1.006	1.007	5.226	1.607	1.611	**1.007**	1.037	5.226	-4.982	-4.905	**1.007**	1.037
17	198	1.006	1.006	1.006	5.288	1.643	1.654	**1.005**	1.030	5.288	-5.163	-5.186	**1.006**	1.030
18	210	1.006	1.004	1.006	5.347	1.634	1.694	**1.004**	1.025	5.347	-5.120	-5.450	**1.004**	1.024
19	222	1.003	1.003	1.003	5.403	1.741	1.732	**1.004**	1.020	5.403	-5.699	-5.700	**1.003**	1.020
20	234	1.003	1.003	1.003	5.455	1.759	1.768	**1.003**	1.016	5.455	-5.801	-5.936	**1.003**	1.016
21	246	1.003	1.002	1.003	5.505	1.774	1.802	**1.002**	1.014	5.505	-5.895	-6.161	**1.002**	1.014
22	258	1.002	1.003	1.002	5.553	1.862	1.835	**1.002**	1.011	5.553	-6.437	-6.374	**1.002**	1.011
23	270	1.002	1.002	1.002	5.598	1.859	1.866	**1.002**	1.009	5.598	-6.415	-6.579	**1.001**	1.010
24	282	1.001	1.002	1.001	5.642	1.955	1.896	**1.001**	1.008	5.642	-7.065	-6.774	**1.001**	1.008
25	294	1.001	1.001	1.001	5.684	1.985	1.924	**1.001**	1.006	5.684	-7.278	-6.961	**1.001**	1.007
26	306	1.001	1.001	1.001	5.724	1.929	1.952	**1.001**	1.005	5.724	-6.881	-7.140	**1.001**	1.006
27	318	1.000	1.001	1.000	5.762	2.056	1.978	**1.001**	1.005	5.762	-7.814	-7.313	**1.001**	1.005
28	330	1.001	1.001	1.001	5.799	1.998	2.003	**1.001**	1.004	5.799	-7.374	-7.479	**1.001**	1.005
29	342	1.000	1.001	1.000	5.835	2.206	2.028	**1.001**	1.003	5.835	-9.080	-7.640	**1.000**	1.004
30	354	1.001	1.001	1.001	5.869	1.968	2.051	**1.000**	1.003	5.869	-7.158	-7.795	**1.000**	1.004
31	366	1.002	1.001	1.002	5.903	1.832	2.074	**1.000**	1.002	5.903	-6.243	-7.944	**1.000**	1.003
32	378	1.000	1.000	1.000	5.935	2.080	2.096	**1.000**	1.002	5.935	-8.003	-8.089	**1.000**	1.003
33	390	1.000	1.000	1.000	5.966	2.198	2.118	**1.000**	1.002	5.966	-9.004	-8.229	**1.000**	1.003
34	402	1.000	1.000	1.000	5.996	2.128	2.138	**1.000**	1.001	5.996	-8.401	-8.366	**1.000**	1.002
35	414	1.000	1.000	1.000	6.026		2.159	**1.000**	1.001	6.026		-8.498	**1.000**	1.002
36	426	1.000	1.000	1.000	6.054		2.178	**1.000**	1.001	6.054		-8.626	**1.000**	1.002
37	438	1.000	1.000	1.000	6.082		2.197	**1.000**	1.001	6.082		-8.751	**1.000**	1.002
38	450	1.000	1.000	1.000	6.109		2.216	**1.000**	1.001	6.109		-8.872	**1.000**	1.002
39	462	1.000	1.000	1.000	6.136		2.234	**1.000**	1.001	6.136		-8.990	**1.000**	1.001
40	474	1.000	1.000	1.000	6.161		2.251	**1.000**	1.001	6.161		-9.105	**1.000**	1.001
41	486	1.000	1.000	1.000	6.186		2.268	**1.000**	1.000	6.186		-9.217	**1.000**	1.001
42	498	1.000	1.000	1.000	6.211		2.285	**1.000**	1.000	6.211		-9.327	**1.000**	1.001
43	510	1.000	1.000	1.000	6.234		2.301	**1.000**	1.000	6.234		-9.434	**1.000**	1.001
44	522	1.000	1.000	1.000	6.258		2.317	**1.000**	1.000	6.258		-9.538	**1.000**	1.001
45	534	1.000	1.000	1.000	6.280		2.333	**1.000**	1.000	6.280		-9.640	**1.000**	1.001
46	546	1.000	1.000	1.000	6.303		2.348	**1.000**	1.000	6.303		-9.740	**1.000**	1.001
47	558	1.000	1.000	1.000	6.324		2.363	**1.000**	1.000	6.324		-9.838	**1.000**	1.001
48	570	1.000	1.000	1.000	6.346		2.377	**1.000**	1.000	6.346		-9.933	**1.000**	1.001
49	582	1.000	1.000	1.000	6.366		2.392	**1.000**	1.000	6.366		-10.027	**1.000**	1.001
50	594	1.000	1.000	1.000	6.387		2.406	**1.000**	1.000	6.387		-10.118	**1.000**	1.001
51	606	1.000	1.000	1.000	6.407		2.419	**1.000**	1.000	6.407		-10.208	**1.000**	1.001
52	618	1.000	1.000	1.000	6.426		2.433	**1.000**	1.000	6.426		-10.296	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.446	**1.000**	1.000	6.446		-10.383	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.459	**1.000**	1.000	6.465		-10.467	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.471	**1.000**	1.000	6.483		-10.550	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.484	**1.000**	1.000	6.501		-10.632	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.496	**1.000**	1.000	6.519		-10.712	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.508	**1.000**	1.000	6.537		-10.791	**1.000**	1.000
59	702	1.000			6.554		2.520	**1.000**	1.000	6.554		-10.868	**1.000**	1.000
60	714	1.000			6.571		2.531	**1.000**	1.000	6.571		-10.944	**1.000**	1.000

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

% PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		4	11	7	89.1%	7	
1977	1,465,551	1,035	1,036	1	88.9%	1	0.071
1978	1,553,484	1,278	1,280	2	88.5%	2	0.082
1979	1,646,693	1,891	1,894	3	87.9%	3	0.115
1980	1,745,494	2,402	2,407	5	87.2%	5	0.138
1981	1,826,711	2,305	2,310	5	84.9%	5	0.126
1982	2,061,263	2,634	2,641	7	84.0%	6	0.128
1983	2,173,213	3,006	3,020	14	88.0%	12	0.139
1984	2,314,385	3,496	3,515	19	86.5%	16	0.152
1985	2,444,242	3,785	3,807	21	83.5%	18	0.156
1986	2,644,132	3,929	3,953	23	82.2%	19	0.149
1987	2,911,888	3,921	3,947	26	80.3%	21	0.136
1988	3,191,151	4,135	4,165	31	80.4%	25	0.131
1989	3,341,117	4,001	4,033	32	79.3%	26	0.121
1990	3,644,538	3,922	3,961	38	78.4%	30	0.109
1991	3,852,022	3,342	3,377	36	79.1%	28	0.088
1992	3,944,342	3,669	3,715	46	79.1%	36	0.094
1993	4,020,534	3,705	3,763	58	80.2%	47	0.094
1994	4,272,082	3,415	3,486	71	80.7%	57	0.082
1995	4,432,599	3,069	3,156	87	80.8%	70	0.071
1996	4,487,291	3,269	3,373	104	82.2%	86	0.075
1997	4,623,816	3,164	3,281	117	82.3%	96	0.071
1998	4,816,176	2,875	3,015	140	82.3%	115	0.063
1999	5,047,597	3,485	3,679	194	82.4%	160	0.073
2000	5,318,217	3,864	4,130	266	82.2%	219	0.078
2001	5,597,545	4,406	4,769	362	82.3%	298	0.085
2002	5,822,846	3,989	4,417	428	82.7%	354	0.076
2003	6,004,956	3,958	4,561	603	84.1%	507	0.076
2004	6,183,507	3,864	4,604	740	84.4%	625	0.074
2005	6,388,250	3,958	5,003	1,044	84.9%	887	0.078
2006	6,653,696	3,039	4,253	1,214	85.3%	1,035	0.064
2007	6,915,410	3,388	5,078	1,690	85.2%	1,440	0.073
2008	7,073,199	2,844	4,994	2,150	85.3%	1,833	0.071
2009	7,109,910	2,565	5,394	2,829	85.5%	2,417	0.076
2010	7,245,414	1,832	5,867	4,035	85.9%	3,466	0.081
2011	7,353,256	368	5,662	5,294	86.5%	4,579	0.077
2012	3,750,161	0	2,958	2,958	84.1%	2,487	0.079
2013		0	0		100.0%		
TOTAL		109,814	134,517	24,704	85.2%	21,038	
EXLD PRIOR		109,810	134,506	24,696	85.2%	21,031	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	7	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	5	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	5	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	7	1	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1983	14	5	1	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1984	19	3	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1985	21	0	3	7	2	1	2	1	1	1	1	1	0	0	0	0	0	0	0	0
1986	23	3	0	3	6	2	1	2	2	1	1	1	1	0	0	0	0	0	0	0
1987	26	2	3	0	3	7	2	1	2	2	1	1	1	1	0	0	0	0	0	0
1988	31	5	2	3	0	2	6	2	1	2	2	1	1	1	1	0	0	0	0	1
1989	32	3	5	2	3	0	2	6	2	1	2	2	1	1	1	1	0	0	0	1
1990	38	4	3	5	2	3	0	3	7	2	1	2	2	1	1	1	1	0	0	1
1991	36	6	3	3	4	1	2	0	2	5	1	0	1	1	1	1	1	1	0	1
1992	46	6	7	3	3	4	2	2	0	2	5	1	1	1	1	1	1	1	1	1
1993	58	12	6	7	3	3	4	2	2	0	2	6	1	1	1	1	1	1	1	2
1994	71	12	12	7	7	3	3	4	2	2	0	2	6	1	1	1	1	1	1	3
1995	87	15	12	12	7	7	3	3	4	2	2	0	2	6	1	1	1	1	1	4
1996	104	24	13	11	11	6	7	3	3	4	2	2	0	2	5	1	1	1	1	5
1997	117	20	22	12	11	10	6	6	3	3	4	1	2	0	2	5	1	0	1	6
1998	140	24	20	22	12	11	10	6	6	3	3	4	1	2	0	2	5	1	0	7
1999	194	34	27	23	25	14	12	11	6	7	3	3	4	2	2	0	2	6	1	8
2000	266	42	39	32	26	29	16	14	13	7	8	4	3	5	2	3	0	3	6	11
2001	362	63	47	44	36	29	33	18	16	15	8	9	4	4	5	2	3	1	3	20
2002	428	81	61	45	42	34	28	31	17	15	14	8	9	4	4	5	2	3	1	22
2003	603	155	84	64	48	44	36	29	33	18	16	15	8	9	4	4	5	2	3	24
2004	740	153	151	82	62	46	43	35	29	32	18	15	15	8	9	4	4	5	2	26
2005	1,044	234	168	166	90	68	51	47	38	31	35	19	17	16	9	10	4	4	6	31
2006	1,214	269	212	152	150	81	61	46	43	34	28	32	18	15	14	8	9	4	4	33
2007	1,690	340	299	236	169	167	90	68	51	48	38	31	35	20	17	16	9	10	4	40
2008	2,150	443	344	302	238	170	168	91	69	52	48	39	32	35	20	17	16	9	10	45
2009	2,829	612	457	354	311	245	176	173	94	71	53	49	40	33	37	20	17	17	9	57
2010	4,035	945	669	499	387	340	268	192	190	103	78	58	54	44	36	40	22	19	18	72
2011	5,294	1,350	923	653	487	378	332	262	187	185	100	76	57	53	43	35	39	22	19	88
2012	2,958	308	1,432	978	692	517	401	352	278	199	196	107	80	60	56	45	37	41	23	113
TOTAL	24,704	5,180	5,038	3,733	2,842	2,229	1,769	1,415	1,102	847	672	490	397	327	274	226	185	154	117	622

(1) SECTION 3, EXHIBIT 6A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6A, SHEET 23

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

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	7	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	7	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 3, EXHIBIT 6A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6A, SHEET 23

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

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			4					11
1977	1,465,551	0.071	1,035	1.001	1,036	1,036	1,036	1,036
1978	1,553,484	0.082	1,278	1.001	1,280	1,280	1,280	1,280
1979	1,646,693	0.115	1,891	1.002	1,894	1,894	1,894	1,894
1980	1,745,494	0.138	2,402	1.002	2,407	2,407	2,407	2,407
1981	1,826,711	0.126	2,305	1.002	2,311	2,311	2,311	2,310
1982	2,061,263	0.128	2,634	1.003	2,641	2,641	2,641	2,641
1983	2,173,213	0.139	3,006	1.003	3,016	3,016	3,016	3,020
1984	2,314,385	0.151	3,496	1.004	3,509	3,509	3,509	3,515
1985	2,444,242	0.155	3,785	1.004	3,801	3,801	3,801	3,807
1986	2,644,132	0.149	3,929	1.004	3,947	3,947	3,947	3,953
1987	2,911,888	0.135	3,921	1.005	3,940	3,940	3,940	3,947
1988	3,191,151	0.130	4,135	1.006	4,158	4,158	4,158	4,165
1989	3,341,117	0.120	4,001	1.007	4,027	4,027	4,027	4,033
1990	3,644,538	0.108	3,922	1.008	3,952	3,952	3,952	3,961
1991	3,852,022	0.088	3,342	1.009	3,372	3,372	3,372	3,377
1992	3,944,342	0.094	3,669	1.011	3,708	3,708	3,708	3,715
1993	4,020,534	0.088	3,705	1.013	3,755	3,752	3,752	3,763
1994	4,272,082	0.085	3,415	1.016	3,471	3,473	3,473	3,486
1995	4,432,599	0.080	3,069	1.020	3,131	3,139	3,139	3,156
1996	4,487,291	0.076	3,269	1.029	3,366	3,367	3,367	3,373
1997	4,623,816	0.071	3,164	1.036	3,276	3,277	3,277	3,281
1998	4,816,176	0.067	2,875	1.043	3,000	3,009	3,009	3,015
1999	5,047,597	0.069	3,485	1.054	3,675	3,664	3,664	3,679
2000	5,318,217	0.071	3,864	1.065	4,116	4,094	4,094	4,130
2001	5,597,545	0.074	4,406	1.082	4,767	4,719	4,719	4,769
2002	5,822,846	0.073	3,989	1.104	4,403	4,390	4,390	4,417
2003	6,004,956	0.076	3,958	1.144	4,529	4,536	4,536	4,561
2004	6,183,507	0.077	3,864	1.185	4,578	4,605	4,605	4,604
2005	6,388,250	0.074	3,958	1.244	4,926	4,885	4,885	5,003
2006	6,653,696	0.075	3,039	1.334	4,054	4,296	4,296	4,253
2007	6,915,410	0.074	3,388	1.456	4,934	5,001	5,001	5,078
2008	7,073,199	0.073	2,844	1.628	4,632	4,850	4,850	4,994
2009	7,109,910	0.073	2,565	1.990	5,106	5,159	5,159	5,394
2010	7,245,414	0.075	1,832	2.946	5,397	5,414	5,414	5,867
2011	7,353,256	0.076	368	16.204	5,958	5,602	5,602	5,662
2012	7,500,322	0.079		200.934		5,887	5,887	5,916
2013	7,590,325	0.082				6,224	6,224	6,224
TOTAL			109,814		130,072	142,344	142,344	143,700
EXLD PRIOR			109,810		130,072	142,344	142,344	143,688

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	4	***3 YEAR SUM***	***6***	***7***	8		7	11
1977	1,035	1,036	1	1	1	1.000	1	1,036
1978	1,278	1,280	2	2	2	1.000	2	1,280
1979	1,891	1,894	3	4	4	1.001	3	1,894
1980	2,402	2,407	5	6	6	0.989	5	2,407
1981	2,305	2,311	6	6	6	0.944	5	2,310
1982	2,634	2,641	7	8	8	0.986	7	2,641
1983	3,006	3,016	9	10	15	1.480	14	3,020
1984	3,496	3,509	12	13	20	1.535	19	3,515
1985	3,785	3,801	15	16	22	1.395	21	3,807
1986	3,929	3,947	18	20	27	1.332	23	3,953
1987	3,921	3,940	20	21	28	1.321	26	3,947
1988	4,135	4,158	24	28	37	1.298	31	4,165
1989	4,001	4,027	26	32	39	1.233	32	4,033
1990	3,922	3,952	30	31	40	1.289	38	3,961
1991	3,342	3,372	30	38	44	1.173	36	3,377
1992	3,669	3,708	39	48	56	1.181	46	3,715
1993	3,705	3,752	47	53	65	1.232	58	3,763
1994	3,415	3,473	58	65	79	1.230	71	3,486
1995	3,069	3,139	70	78	96	1.238	87	3,156
1996	3,269	3,367	98	107	113	1.063	104	3,373
1997	3,164	3,277	113	123	127	1.033	117	3,281
1998	2,875	3,009	134	145	152	1.048	140	3,015
1999	3,485	3,664	179	193	209	1.084	194	3,679
2000	3,864	4,094	231	249	288	1.156	266	4,130
2001	4,406	4,719	313	336	390	1.158	362	4,769
2002	3,989	4,390	401	429	458	1.067	428	4,417
2003	3,958	4,536	578	613	640	1.044	603	4,561
2004	3,864	4,605	742	784	783	0.998	740	4,604
2005	3,958	4,885	927	980	1,104	1.126	1,044	5,003
2006	3,039	4,296	1,257	1,326	1,280	0.966	1,214	4,253
2007	3,388	5,001	1,612	1,700	1,781	1.048	1,690	5,078
2008	2,844	4,850	2,005	2,114	2,267	1.072	2,150	4,994
2009	2,565	5,159	2,594	2,732	2,979	1.090	2,829	5,394
2010	1,832	5,414	3,582	3,773	4,251	1.127	4,035	5,867
2011	368	5,602	5,235	5,485	5,547	1.011	5,294	5,662
2012		5,887	5,887	6,235	6,267	1.005	5,916	5,916
2013		6,224	6,224	6,604	6,604	1.000	6,224	6,224
TOTAL	109,814	142,344	32,541	34,415	35,844		33,886	143,700
EXLD PRIOR	109,810		32,535	34,408	35,836		33,879	143,688

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

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

% PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.957					
1978	1,553,484	3.382	5,254,386		1.000					0.957					
1979	1,646,693	3.136	5,164,474		1.000					0.957					
1980	1,745,494	2.917	5,091,177		1.000					0.957					
1981	1,826,711	2.687	4,908,624		1.000					0.957					
1982	2,061,263	2.555	5,266,185	748	1.000	748	3.629%	1.420%		0.957	1.359%	3.629%	748	748	3.629%
1983	2,173,213	2.446	5,316,747	808	1.000	808	3.718%	1.520%		0.938	1.425%	3.718%	808	808	3.718%
1984	2,314,385	2.331	5,395,574	908	1.000	908	3.923%	1.683%		0.920	1.547%	3.923%	908	908	3.923%
1985	2,444,242	2.253	5,506,356	995	1.000	995	4.071%	1.807%		0.902	1.629%	4.071%	995	995	4.071%
1986	2,644,132	2.198	5,812,249	1,114	1.000	1,114	4.213%	1.917%	8.0%	0.884	1.694%	4.213%	1,114	1,114	4.213%
1987	2,911,888	2.127	6,193,181	1,178	1.000	1,178	4.045%	1.902%	6.0%	0.867	1.648%	4.045%	1,178	1,178	4.045%
1988	3,191,151	2.032	6,484,397	1,280	1.000	1,280	4.011%	1.974%	3.8%	0.850	1.677%	4.011%	1,280	1,280	4.011%
1989	3,341,117	1.987	6,640,304	1,218	1.000	1,218	3.646%	1.835%	0.6%	0.833	1.528%	3.646%	1,218	1,218	3.645%
1990	3,644,538	1.913	6,973,268	1,135	1.000	1,135	3.115%	1.628%	-3.6%	0.817	1.329%	3.115%	1,135	1,135	3.114%
1991	3,852,022	1.853	7,138,884	1,053	1.000	1,053	2.734%	1.475%	-6.8%	0.846	1.248%	2.734%	1,053	1,053	2.734%
1992	3,944,342	1.762	6,951,801	1,180	1.000	1,180	2.992%	1.698%	-5.1%	0.877	1.489%	2.992%	1,180	1,180	2.992%
1993	4,020,534	1.730	6,954,996	1,059	1.000	1,059	2.634%	1.523%	-3.3%	0.909	1.384%	2.634%	1,059	1,059	2.634%
1994	4,272,082	1.690	7,221,716	1,040	1.000	1,040	2.435%	1.440%	-2.1%	0.942	1.356%	2.435%	1,040	1,040	2.434%
1995	4,432,599	1.642	7,279,180	989	1.001	990	2.232%	1.359%	-3.2%	0.976	1.326%	2.232%	990	990	2.233%
1996	4,487,291	1.587	7,119,619	946	1.001	947	2.111%	1.330%	-5.8%	1.011	1.345%	2.111%	947	947	2.110%
1997	4,623,816	1.516	7,011,137	872	1.002	874	1.889%	1.246%	-4.7%	1.048	1.306%	1.889%	874	874	1.890%
1998	4,816,176	1.448	6,974,036	837	1.003	839	1.743%	1.203%	-4.4%	1.086	1.307%	1.743%	839	839	1.742%
1999	5,047,597	1.402	7,074,826	952	1.005	957	1.896%	1.353%	-1.1%	1.034	1.399%	1.896%	957	957	1.896%
2000	5,318,217	1.352	7,189,648	1,033	1.009	1,042	1.960%	1.450%	2.6%	0.985	1.428%	1.960%	1,042	1,042	1.959%
2001	5,597,545	1.324	7,410,279	1,044	1.014	1,058	1.891%	1.428%	4.7%	0.938	1.340%	1.891%	1,058	1,058	1.890%
2002	5,822,846	1.233	7,180,173	991	1.026	1,017	1.746%	1.416%	3.9%	0.893	1.265%	1.746%	1,017	1,017	1.747%
2003	6,004,956	1.205	7,236,443	1,069	1.047	1,119	1.864%	1.546%	2.5%	0.851	1.316%	1.864%	1,119	1,119	1.863%
2004	6,183,507	1.221	7,550,966	1,041	1.067	1,111	1.796%	1.471%	1.1%	0.868	1.277%	1.796%	1,111	1,111	1.797%
2005	6,388,250	1.180	7,536,083	1,009	1.095	1,105	1.729%	1.466%	0.9%	0.886	1.298%	1.729%	1,105	1,105	1.730%
2006	6,653,696	1.170	7,785,410	788	1.163	917	1.378%	1.178%	-4.1%	0.904	1.064%	1.378%	917	917	1.378%
2007	6,915,410	1.122	7,758,240	869	1.246	1,083	1.565%	1.395%	-4.2%	0.922	1.287%	1.565%	1,083	1,083	1.566%
2008	7,073,199	1.076	7,613,102	745	1.354	1,008	1.426%	1.325%	-2.6%	0.941	1.247%	1.441%	1,019	1,011	1.429%
2009	7,109,910	1.044	7,422,640	682	1.567	1,068	1.503%	1.439%	0.8%	0.960	1.382%	1.370%	974	1,034	1.454%
2010	7,245,414	1.035	7,501,912	504	2.162	1,090	1.504%	1.453%	4.6%	0.980	1.424%	1.331%	965	1,022	1.411%
2011	7,353,256	1.020	7,501,057	114	8.983	1,024	1.393%	1.365%	0.5%	1.000	1.365%	1.285%	945	954	1.297%
2012	7,500,322	1.010	7,575,325		5,389.640					1.000		1.273%	954	954	1.272%
2013	7,590,325	1.000	7,590,325							1.000		1.260%	956	956	1.259%
TOTAL				28,201		30,966							32,589	32,706	

	5 Year Average excluding 2012	1.341%
	10 Year Average excluding 2012	1.293%
	5 Year Average excluding 2010-2012	1.256%
	10 Year Average excluding 2010-2012	1.290%
	2006-2011 Average excluding 2009	1.277%
(16)	2013 Selected Frequency	1.260%

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

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

% PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,036		0.071
1978	1,553,484			1,280		0.082
1979	1,646,693			1,894		0.115
1980	1,745,494			2,407		0.138
1981	1,826,711			2,310		0.126
1982	2,061,263	748	3.63%	2,641	3,531	0.128
1983	2,173,213	808	3.72%	3,020	3,738	0.139
1984	2,314,385	908	3.92%	3,515	3,872	0.152
1985	2,444,242	995	4.07%	3,807	3,826	0.156
1986	2,644,132	1,114	4.21%	3,953	3,548	0.149
1987	2,911,888	1,178	4.05%	3,947	3,350	0.136
1988	3,191,151	1,280	4.01%	4,165	3,254	0.131
1989	3,341,117	1,218	3.65%	4,033	3,311	0.121
1990	3,644,538	1,135	3.11%	3,961	3,490	0.109
1991	3,852,022	1,053	2.73%	3,377	3,207	0.088
1992	3,944,342	1,180	2.99%	3,715	3,149	0.094
1993	4,020,534	1,059	2.63%	3,763	3,554	0.094
1994	4,272,082	1,040	2.43%	3,486	3,352	0.082
1995	4,432,599	990	2.23%	3,156	3,188	0.071
1996	4,487,291	947	2.11%	3,373	3,562	0.075
1997	4,623,816	874	1.89%	3,281	3,754	0.071
1998	4,816,176	839	1.74%	3,015	3,594	0.063
1999	5,047,597	957	1.90%	3,679	3,845	0.073
2000	5,318,217	1,042	1.96%	4,130	3,964	0.078
2001	5,597,545	1,058	1.89%	4,769	4,507	0.085
2002	5,822,846	1,017	1.75%	4,417	4,343	0.076
2003	6,004,956	1,119	1.86%	4,561	4,076	0.076
2004	6,183,507	1,111	1.80%	4,604	4,144	0.074
2005	6,388,250	1,105	1.73%	5,003	4,527	0.078
2006	6,653,696	917	1.38%	4,253	4,638	0.064
2007	6,915,410	1,083	1.57%	5,078	4,689	0.073
2008	7,073,199	1,011	1.43%	4,994	4,940	0.071
2009	7,109,910	1,034	1.45%	5,394	5,217	0.076
2010	7,245,414	1,022	1.41%	5,867	5,741	0.081
2011	7,353,256	954	1.30%	5,662	5,935	0.077
2012	7,500,322	954	1.27%	5,916	6,202	0.079
2013	7,590,325	956	1.26%	6,224	6,511	0.082
TOTAL		32,706		143,688		

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

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

% PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	3,952		0.817	1.847	5,961	0	100%	5,961	0.085	0.108	0.108
1991	3,852,022	1.853	7,138,884	3,372		0.846	1.820	5,193	0	100%	5,193	0.073	0.088	0.088
1992	3,944,342	1.762	6,951,801	3,708		0.877	1.793	5,830	0	100%	5,830	0.084	0.094	0.094
1993	4,020,534	1.730	6,954,996	3,755		0.909	1.766	6,027	0	100%	6,027	0.087	0.093	0.088
1994	4,272,082	1.690	7,221,716	3,471		0.942	1.740	5,687	0	100%	5,687	0.079	0.081	0.085
1995	4,432,599	1.642	7,279,180	3,131		0.976	1.715	5,238	0	100%	5,238	0.072	0.071	0.080
1996	4,487,291	1.587	7,119,619	3,366		1.011	1.689	5,749	0	100%	5,749	0.081	0.075	0.076
1997	4,623,816	1.516	7,011,137	3,276		1.048	1.664	5,714	0	100%	5,714	0.081	0.071	0.071
1998	4,816,176	1.448	6,974,036	3,000		1.086	1.640	5,341	0	100%	5,341	0.077	0.062	0.067
1999	5,047,597	1.402	7,074,826	3,675		1.034	1.616	6,139	0	100%	6,139	0.087	0.073	0.069
2000	5,318,217	1.352	7,189,648	4,116		0.985	1.592	6,452	0	100%	6,452	0.090	0.077	0.071
2001	5,597,545	1.324	7,410,279	4,767		0.938	1.568	7,012	0	100%	7,012	0.095	0.085	0.074
2002	5,822,846	1.233	7,180,173	4,403		0.893	1.545	6,076	0	100%	6,076	0.085	0.076	0.073
2003	6,004,956	1.205	7,236,443	4,529		0.851	1.522	5,865	0	100%	5,865	0.081	0.075	0.076
2004	6,183,507	1.221	7,550,966	4,578		0.868	1.500	5,959	0	100%	5,959	0.079	0.074	0.077
2005	6,388,250	1.180	7,536,083	4,926		0.886	1.477	6,447	0	100%	6,447	0.086	0.077	0.074
2006	6,653,696	1.170	7,785,410	4,054		0.904	1.407	5,157	0	100%	5,157	0.066	0.061	0.075
2007	6,915,410	1.122	7,758,240	4,934		0.922	1.340	6,099	0	100%	6,099	0.079	0.071	0.074
2008	7,073,199	1.076	7,613,102	4,632		0.941	1.276	5,564	0	100%	5,564	0.073	0.065	0.073
2009	7,109,910	1.044	7,422,640	5,106		0.960	1.216	5,960	0	100%	5,960	0.080	0.072	0.073
2010	7,245,414	1.035	7,501,912	5,397		0.980	1.158	6,123	0	100%	6,123	0.082	0.074	0.075
2011	7,353,256	1.020	7,501,057	5,958		1.000	1.103	6,569	0	100%	6,569	0.088	0.081	0.076
2012	7,500,322	1.010	7,575,325	0		1.000	1.050	0	0	100%	0	0.000	0.000	0.079
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.082

	5 Year Average excluding 2011-2012	0.076	0.069
	7 Year Average excluding 2011-2012	0.078	0.071
	10 Year Weighted Average excluding 2011-2012	0.080	
	10 Year Weighted Average excluding 2010-2012	0.081	
	5 Year Average excluding 2010-2012	0.077	0.069
	5 Year Average excluding 2012	0.080	0.073
	7 Year Average excluding 2012	0.079	0.072
(14)	2013 Selected Loss Rate:	0.082	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

% PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	PAID LOSS LOW	PAID LOSS HIGH	PAID LOSS INTERP.	INCURRED LOSS LOW	INCURRED LOSS HIGH	INCURRED LOSS INTERP.	REPORTED COUNTS LOW	REPORTED COUNTS HIGH	REPORTED COUNTS INTERP.	PAID SEVERITY LOW	PAID SEVERITY HIGH	PAID SEVERITY INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.001	1.000	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1980	390	390	402	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1981	378	378	390	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1982	366	366	378	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1983	354	354	366	1.003	1.003	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1984	342	342	354	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1985	330	330	342	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1986	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1987	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1988	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1989	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1990	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000	1.001	1.001	1.001
1991	258	258	270	1.009	1.008	1.009				1.000	1.000	1.000	1.001	1.001	1.001
1992	246	246	258	1.011	1.009	1.011				1.000	1.000	1.000	1.001	1.001	1.001
1993	234	234	246	1.013	1.011	1.013				1.000	1.000	1.000	1.001	1.001	1.001
1994	222	222	234	1.016	1.013	1.016				1.000	1.000	1.000	1.001	1.001	1.001
1995	210	210	222	1.020	1.016	1.020				1.001	1.000	1.001	1.001	1.001	1.001
1996	198	198	210	1.029	1.020	1.029				1.001	1.001	1.001	1.001	1.001	1.001
1997	186	186	198	1.036	1.029	1.036				1.002	1.001	1.002	1.001	1.001	1.001
1998	174	174	186	1.043	1.036	1.043				1.003	1.002	1.003	1.001	1.001	1.001
1999	162	162	174	1.054	1.043	1.054				1.005	1.003	1.005	1.001	1.001	1.001
2000	150	150	162	1.065	1.054	1.065				1.009	1.005	1.009	1.001	1.001	1.001
2001	138	138	150	1.082	1.065	1.082				1.014	1.009	1.014	1.001	1.001	1.001
2002	126	126	138	1.104	1.082	1.104				1.026	1.014	1.026	1.001	1.001	1.001
2003	114	114	126	1.144	1.104	1.144				1.047	1.026	1.047	1.001	1.001	1.001
2004	102	102	114	1.185	1.144	1.185				1.067	1.047	1.067	1.001	1.001	1.001
2005	90	90	102	1.244	1.185	1.244				1.095	1.067	1.095	1.001	1.001	1.001
2006	78	78	90	1.334	1.244	1.334				1.163	1.095	1.163	1.001	1.001	1.001
2007	66	66	78	1.456	1.334	1.456				1.246	1.163	1.246	1.001	1.001	1.001
2008	54	54	66	1.628	1.456	1.628				1.354	1.246	1.354	1.001	1.001	1.001
2009	42	42	54	1.990	1.628	1.990				1.567	1.354	1.567	1.001	1.001	1.001
2010	30	30	42	2.946	1.990	2.946				2.162	1.567	2.162	1.001	1.001	1.001
2011	18	18	30	16.204	2.946	16.204				8.983	2.162	8.983	1.001	1.001	1.001
2012	6	6	18	200.934	16.204	200.934				5,389.640	8.983	5,389.640	1.001	1.001	1.001

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	6	137	381	515	612	685	750	800	840	878	904	927	957	977	991	1,000	1,014	1,023	1,026	1,027	1,029	1,029	1,029	1,029	1,029	1,033	1,033	1,034	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035
1978	0	7	169	471	636	755	846	926	989	1,043	1,087	1,120	1,147	1,171	1,216	1,225	1,234	1,240	1,253	1,254	1,265	1,267	1,274	1,275	1,276	1,276	1,276	1,277	1,277	1,277	1,277	1,277	1,277	1,278	1,278		1,278
1979	0	11	257	713	964	1,145	1,279	1,401	1,507	1,581	1,636	1,700	1,758	1,793	1,827	1,845	1,858	1,868	1,871	1,873	1,873	1,877	1,879	1,884	1,884	1,885	1,885	1,889	1,889	1,889	1,889	1,889	1,890	1,891			1,891
1980	0	14	324	901	1,218	1,439	1,606	1,752	1,854	1,956	2,064	2,157	2,244	2,285	2,326	2,348	2,370	2,378	2,383	2,387	2,392	2,393	2,396	2,397	2,398	2,398	2,400	2,400	2,400	2,401	2,402	2,402	2,402				2,402
1981	0	14	312	866	1,179	1,412	1,572	1,712	1,827	1,923	2,011	2,104	2,150	2,185	2,220	2,248	2,262	2,267	2,269	2,274	2,279	2,287	2,292	2,293	2,293	2,296	2,296	2,296	2,296	2,298	2,301	2,305					2,305
1982	0	15	346	959	1,287	1,525	1,716	1,890	2,036	2,160	2,259	2,380	2,450	2,507	2,557	2,579	2,592	2,612	2,618	2,618	2,619	2,620	2,620	2,625	2,633	2,633	2,633	2,633	2,633	2,633	2,634						2,634
1983	0	18	397	1,090	1,489	1,783	2,007	2,246	2,443	2,608	2,699	2,781	2,850	2,895	2,935	2,949	2,964	2,971	2,985	2,991	2,994	2,994	2,996	2,998	3,004	3,006	3,006	3,006	3,006	3,006							3,006
1984	0	32	591	1,336	1,802	2,148	2,430	2,690	2,913	3,088	3,245	3,318	3,370	3,388	3,411	3,434	3,450	3,457	3,467	3,472	3,477	3,479	3,488	3,492	3,493	3,495	3,495	3,495	3,496								3,496
1985	0	24	562	1,540	2,048	2,468	2,764	3,075	3,303	3,447	3,553	3,629	3,703	3,711	3,726	3,742	3,760	3,767	3,770	3,771	3,773	3,774	3,776	3,776	3,785	3,785	3,785	3,785									3,785
1986	0	14	427	1,614	2,162	2,547	2,877	3,135	3,342	3,512	3,660	3,704	3,742	3,778	3,824	3,849	3,865	3,875	3,880	3,883	3,888	3,901	3,904	3,908	3,912	3,922	3,929										3,929
1987	0	18	453	1,491	2,108	2,574	2,889	3,118	3,317	3,527	3,625	3,704	3,754	3,810	3,836	3,857	3,870	3,884	3,891	3,899	3,907	3,909	3,909	3,911	3,912	3,921											3,921
1988	0	11	366	1,473	2,129	2,716	3,049	3,343	3,571	3,690	3,772	3,844	3,942	3,980	4,018	4,054	4,068	4,084	4,096	4,099	4,108	4,111	4,120	4,131	4,135												4,135
1989	0	12	265	1,208	2,050	2,557	2,957	3,248	3,436	3,571	3,638	3,735	3,806	3,854	3,863	3,899	3,921	3,936	3,959	3,965	3,975	3,981	3,996	4,001													4,001
1990	0	14	630	1,489	2,078	2,503	2,860	3,172	3,347	3,512	3,610	3,694	3,747	3,785	3,822	3,840	3,861	3,873	3,882	3,900	3,911	3,919	3,922														3,922
1991	0	36	623	1,341	1,768	2,160	2,438	2,683	2,870	3,007	3,084	3,156	3,182	3,215	3,250	3,267	3,280	3,306	3,310	3,324	3,336	3,342															3,342
1992	0	18	589	1,426	2,041	2,389	2,668	2,961	3,128	3,297	3,369	3,434	3,472	3,504	3,556	3,581	3,594	3,627	3,648	3,659	3,669																3,669
1993	0	29	663	1,549	2,063	2,502	2,824	3,048	3,190	3,316	3,423	3,476	3,516	3,559	3,590	3,605	3,623	3,679	3,703	3,705																	3,705
1994	0	31	657	1,375	1,932	2,277	2,555	2,761	2,886	2,990	3,097	3,168	3,221	3,264	3,291	3,330	3,374	3,405	3,415																		3,415
1995	0	98	744	1,360	1,844	2,143	2,380	2,557	2,675	2,777	2,844	2,898	2,960	2,975	3,028	3,048	3,059	3,069																			3,069
1996	0	27	653	1,434	1,902	2,248	2,505	2,660	2,805	2,929	3,033	3,096	3,156	3,180	3,226	3,255	3,269																				3,269
1997	0	51	685	1,337	1,758	2,083	2,400	2,573	2,737	2,863	2,979	3,020	3,081	3,120	3,144	3,164																					3,164
1998	0	53	647	1,197	1,623	1,949	2,200	2,376	2,509	2,606	2,737	2,774	2,842	2,865	2,875																						2,875
1999	0	86	936	1,652	2,106	2,394	2,647	2,914	3,104	3,206	3,314	3,390	3,426	3,485																							3,485
2000	0	131	988	1,805	2,416	2,795	3,097	3,356	3,544	3,655	3,773	3,837	3,864																								3,864
2001	0	171	1,157	2,002	2,611	3,207	3,517	3,754	3,969	4,139	4,278	4,406																									4,406
2002	0	132	943	1,814	2,476	2,943	3,267	3,524	3,720	3,844	3,989																										3,989
2003	0	135	1,151	2,162	2,775	3,115	3,387	3,687	3,824	3,958																											3,958
2004	0	96	1,379	2,356	2,947	3,246	3,461	3,693	3,864																												3,864
2005	0	213	1,543	2,396	3,019	3,386	3,730	3,958																													3,958
2006	0	172	1,281	1,998	2,439	2,780	3,039																														3,039
2007	0	374	1,796	2,543	3,053	3,388																															3,388
2008	0	414	1,652	2,406	2,844																																2,844
2009	0	461	1,774	2,565																																	2,565
2010	0	375	1,832																																		1,832
2011	0	368																																			368
2012	0																																				-
																																					109,810

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977		22.904	2.781	1.351	1.187	1.119	1.096	1.066	1.051	1.044	1.030	1.026	1.033	1.021	1.014	1.010	1.014	1.009	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1978		22.904	2.781	1.351	1.187	1.119	1.096	1.068	1.054	1.042	1.030	1.024	1.021	1.039	1.007	1.007	1.005	1.011	1.000	1.009	1.001	1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000			
1979		22.904	2.781	1.351	1.187	1.117	1.095	1.076	1.049	1.035	1.039	1.034	1.020	1.019	1.010	1.007	1.005	1.001	1.001	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.001				
1980		22.904	2.781	1.351	1.181	1.116	1.091	1.058	1.055	1.055	1.045	1.041	1.018	1.018	1.009	1.009	1.003	1.002	1.002	1.002	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000					
1981		22.904	2.781	1.360	1.198	1.114	1.089	1.067	1.052	1.046	1.046	1.022	1.017	1.016	1.013	1.006	1.002	1.001	1.002	1.002	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002						
1982		22.904	2.774	1.342	1.184	1.126	1.101	1.077	1.061	1.046	1.054	1.029	1.023	1.020	1.009	1.005	1.008	1.002	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000							
1983		22.517	2.743	1.366	1.198	1.125	1.119	1.088	1.068	1.035	1.031	1.025	1.016	1.014	1.005	1.005	1.002	1.005	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000								
1984		18.608	2.261	1.349	1.192	1.131	1.107	1.083	1.060	1.051	1.022	1.016	1.005	1.007	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000									
1985		23.044	2.738	1.330	1.205	1.120	1.113	1.074	1.043	1.031	1.021	1.020	1.002	1.004	1.004	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000										
1986		31.463	3.782	1.340	1.178	1.130	1.090	1.066	1.051	1.042	1.012	1.010	1.010	1.012	1.007	1.004	1.003	1.001	1.001	1.001	1.003	1.001	1.001	1.001	1.002	1.002											
1987		25.533	3.294	1.414	1.221	1.122	1.079	1.064	1.063	1.028	1.022	1.013	1.015	1.007	1.005	1.004	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.002												
1988		32.900	4.031	1.445	1.276	1.123	1.096	1.068	1.033	1.022	1.019	1.025	1.010	1.010	1.009	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.003	1.001													
1989		21.910	4.550	1.697	1.248	1.156	1.098	1.058	1.039	1.019	1.027	1.019	1.013	1.002	1.009	1.006	1.004	1.006	1.002	1.003	1.002	1.004	1.001														
1990		43.849	2.364	1.396	1.204	1.143	1.109	1.055	1.049	1.028	1.023	1.014	1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001															
1991		17.516	2.153	1.319	1.222	1.129	1.100	1.070	1.047	1.026	1.023	1.008	1.010	1.011	1.005	1.004	1.008	1.001	1.004	1.004	1.002																
1992		33.241	2.422	1.431	1.171	1.117	1.109	1.057	1.054	1.022	1.019	1.011	1.009	1.015	1.007	1.004	1.009	1.006	1.003	1.003																	
1993		22.545	2.336	1.332	1.213	1.128	1.079	1.047	1.040	1.032	1.016	1.011	1.012	1.009	1.004	1.005	1.016	1.006	1.001																		
1994		20.871	2.093	1.405	1.178	1.122	1.081	1.045	1.036	1.036	1.023	1.017	1.014	1.008	1.012	1.013	1.009	1.003																			
1995		7.603	1.828	1.357	1.162	1.111	1.074	1.046	1.038	1.024	1.019	1.021	1.005	1.018	1.007	1.004	1.003																				
1996		24.045	2.197	1.326	1.182	1.114	1.062	1.054	1.044	1.036	1.021	1.019	1.008	1.014	1.009	1.004																					
1997		13.357	1.952	1.316	1.185	1.152	1.072	1.064	1.046	1.041	1.014	1.020	1.013	1.008	1.006																						
1998		12.201	1.851	1.356	1.201	1.129	1.080	1.056	1.039	1.050	1.014	1.025	1.008	1.004																						
1999		10.837	1.765	1.275	1.137	1.106	1.101	1.065	1.033	1.034	1.023	1.011	1.017																								
2000		7.553	1.828	1.338	1.157	1.108	1.084	1.056	1.031	1.032	1.017	1.007																									
2001		6.752	1.731	1.304	1.228	1.097	1.067	1.057	1.043	1.034	1.030																										
2002		7.136	1.923	1.365	1.189	1.110	1.079	1.056	1.033	1.038																											
2003		8.508	1.879	1.283	1.122	1.087	1.089	1.037	1.035																												
2004		14.434	1.709	1.251	1.101	1.066	1.067	1.046																													
2005		7.249	1.552	1.260	1.122	1.102	1.061																														
2006		7.452	1.560	1.220	1.140	1.093																															
2007		4.805	1.416	1.200	1.110																																
2008		3.988	1.457	1.182																																	
2009		3.847	1.446																																		
2010		4.882																																			
2011																																					
4 Yr Avg		4.380	1.470	1.216	1.118	1.087	1.074	1.049	1.036	1.034	1.021	1.016	1.012	1.011	1.008	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		
5 Yr Avg		4.995	1.486	1.223	1.119	1.092	1.073	1.051	1.035	1.037	1.019	1.016	1.010	1.010	1.008	1.006	1.009	1.004	1.003	1.003	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		
7 Yr Avg		6.665	1.574	1.252	1.145	1.095	1.078	1.053	1.037	1.038	1.020	1.017	1.011	1.011	1.007	1.006	1.007	1.004	1.002	1.003	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		
3 Yr Wtd		4.204	1.439	1.200	1.123	1.087	1.072	1.046	1.037	1.035	1.024	1.013	1.013	1.009	1.007	1.007	1.010	1.005	1.002	1.003	1.002	1.002	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000		
5 Yr Wtd		4.640	1.480	1.222	1.118	1.091	1.072	1.050	1.035	1.037	1.020	1.016	1.010	1.010	1.008	1.006	1.009	1.004	1.003	1.003	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		
10 Yr Wtd		5.704	1.614	1.263	1.147	1.102	1.076	1.053	1.038	1.035	1.020	1.015	1.011	1.010	1.007	1.005	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		TAIL
Prior	12.400	5.943	1.648	1.278	1.154	1.104	1.080	1.054	1.038	1.035	1.019	1.019	1.010	1.010	1.009	1.008	1.008	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	
PA Sel.	12.400	4.800	1.560	1.240	1.145	1.115	1.087	1.048	1.036	1.030	1.025	1.017	1.012	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	12.400	5.500	1.480	1.222	1.118	1.091	1.072	1.050	1.035	1.037	1.020	1.016	1.010	1.010	1.008	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	200.934	16.204	2.946	1.990	1.628	1.456	1.334	1.244	1.185	1.144	1.104	1.082	1.065	1.054	1.043	1.036	1.029	1.020	1.016	1.013	1.011	1.009	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	277	635	670	686	694	705	719	729	733	738	740	743	745	746	747	748	748	748	748	748	748	748	748	748	748	748	748	748	748	748	748						748
1983	280	687	726	740	751	771	783	787	794	797	799	804	806	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808							808
1984	315	746	785	814	834	861	889	897	901	902	905	906	907	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908								908
1985	337	838	889	921	940	955	964	981	982	992	993	993	993	994	994	995	995	995	995	995	995	995	995	995	995	995	995	995									995
1986	349	936	995	1,027	1,046	1,060	1,076	1,089	1,098	1,103	1,106	1,108	1,112	1,112	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,114	1,114	1,114										1,114
1987	419	954	1,023	1,062	1,087	1,109	1,134	1,157	1,168	1,172	1,175	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178											1,178
1988	442	1,028	1,108	1,146	1,188	1,208	1,228	1,248	1,255	1,266	1,273	1,276	1,279	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280												1,280
1989	415	970	1,053	1,108	1,146	1,171	1,194	1,200	1,207	1,213	1,215	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218													1,218
1990	371	906	979	1,028	1,071	1,100	1,118	1,126	1,128	1,132	1,134	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135														1,135
1991	359	848	917	967	1,002	1,020	1,036	1,043	1,050	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053															1,053
1992	408	953	1,045	1,101	1,130	1,147	1,158	1,167	1,170	1,172	1,172	1,174	1,175	1,178	1,178	1,179	1,179	1,180	1,180	1,180	1,180																1,180
1993		11	252	578	731	856	930	979	1,007	1,030	1,041	1,045	1,050	1,053	1,055	1,056	1,056	1,058	1,059	1,059																	1,059
1994		10	272	556	734	828	896	947	968	992	1,005	1,017	1,024	1,032	1,033	1,035	1,038	1,039	1,040																		1,040
1995		37	326	552	703	791	859	907	931	947	962	973	980	982	989	989	989	989																			989
1996		13	276	528	658	745	803	848	880	896	920	935	942	943	945	946	946																				946
1997		24	283	492	620	701	760	793	816	834	855	860	867	871	872	872																					872
1998		28	280	461	581	652	718	756	783	799	824	827	832	836	837																						837
1999		36	350	558	670	735	791	847	895	909	929	945	946	952																							952
2000		48	365	584	716	791	873	935	961	987	1,013	1,031	1,033																								1,033
2001		56	365	589	721	834	912	965	992	1,018	1,030	1,044																									1,044
2002	1	51	327	536	687	799	868	936	962	979	991																										991
2003		55	386	670	823	894	955	1,039	1,058	1,069																											1,069
2004		35	464	727	840	897	962	1,012	1,041																												1,041
2005		73	486	709	834	915	971	1,009																													1,009
2006		57	412	591	684	739	788																														788
2007		121	510	682	789	869																															869
2008		130	493	654	745																																745
2009		160	503	682																																	682
2010		115	504																																		504
2011		114																																			114
2012																																					
																																					28,201

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.292	1.055	1.024	1.012	1.016	1.020	1.014	1.005	1.007	1.003	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.454	1.057	1.019	1.015	1.027	1.016	1.005	1.009	1.004	1.003	1.006	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.368	1.052	1.037	1.025	1.032	1.033	1.009	1.004	1.001	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.487	1.061	1.036	1.021	1.016	1.009	1.018	1.001	1.010	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.682	1.063	1.032	1.019	1.013	1.015	1.012	1.008	1.005	1.003	1.002	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000											
1987	2.277	1.072	1.038	1.024	1.020	1.023	1.020	1.010	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.326	1.078	1.034	1.037	1.017	1.017	1.016	1.006	1.009	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.337	1.086	1.052	1.034	1.022	1.020	1.005	1.006	1.005	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.442	1.081	1.050	1.042	1.027	1.016	1.007	1.002	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.362	1.081	1.055	1.036	1.018	1.016	1.007	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.336	1.097	1.054	1.026	1.015	1.010	1.008	1.003	1.002	1.000	1.002	1.001	1.003	1.000	1.001	1.000	1.001	1.000	1.000	1.000																	
1993		22.909	2.294	1.265	1.171	1.086	1.053	1.029	1.023	1.011	1.004	1.005	1.003	1.002	1.001	1.000	1.002	1.001	1.000																		
1994		27.200	2.044	1.320	1.128	1.082	1.057	1.022	1.025	1.013	1.012	1.007	1.008	1.001	1.002	1.003	1.001	1.001																			
1995		8.811	1.693	1.274	1.125	1.086	1.056	1.026	1.017	1.016	1.011	1.007	1.002	1.007	1.000	1.000	1.000																				
1996		21.231	1.913	1.246	1.132	1.078	1.056	1.038	1.018	1.027	1.016	1.007	1.001	1.002	1.001	1.000																					
1997		11.792	1.739	1.260	1.131	1.084	1.043	1.029	1.022	1.025	1.006	1.008	1.005	1.001	1.000																						
1998		10.000	1.646	1.260	1.122	1.101	1.053	1.036	1.020	1.031	1.004	1.006	1.005	1.001																							
1999		9.722	1.594	1.201	1.097	1.076	1.071	1.057	1.016	1.022	1.017	1.001	1.006																								
2000		7.604	1.600	1.226	1.105	1.104	1.071	1.028	1.027	1.026	1.018	1.002																									
2001		6.518	1.614	1.224	1.157	1.094	1.058	1.028	1.026	1.012	1.014																										
2002	51.000	6.412	1.639	1.282	1.163	1.086	1.078	1.028	1.018	1.012																											
2003		7.018	1.736	1.228	1.086	1.068	1.088	1.018	1.010																												
2004		13.257	1.567	1.155	1.068	1.072	1.052	1.029																													
2005		6.658	1.459	1.176	1.097	1.061	1.039																														
2006		7.228	1.434	1.157	1.080	1.066																															
2007		4.215	1.337	1.157	1.101																																
2008		3.792	1.327	1.139																																	
2009		3.144	1.356																																		
2010		4.383																																			
2011																																					
3 Yr Avg	18.566	3.773	1.340	1.151	1.093	1.067	1.060	1.025	1.018	1.017	1.016	1.003	1.005	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	12.095	4.552	1.383	1.157	1.087	1.071	1.063	1.026	1.019	1.021	1.012	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	9.297	6.097	1.459	1.185	1.108	1.079	1.065	1.032	1.020	1.022	1.012	1.006	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd		3.704	1.340	1.151	1.094	1.067	1.060	1.025	1.018	1.017	1.016	1.003	1.005	1.002	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd		4.154	1.380	1.157	1.087	1.071	1.063	1.026	1.019	1.020	1.012	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd		4.880	1.449	1.182	1.106	1.078	1.065	1.031	1.020	1.022	1.013	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	600.000	4.000	1.376	1.154	1.082	1.071	1.063	1.026	1.020	1.021	1.011	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	600.000	4.000	1.397	1.161	1.096	1.075	1.074	1.024	1.016	1.014	1.013	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	600.000	4.154	1.380	1.157	1.087	1.071	1.063	1.026	1.019	1.020	1.012	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5389.640	8.983	2.162	1.567	1.354	1.246	1.163	1.095	1.067	1.047	1.026	1.014	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	1	1	89.1%	0	
1977	1,465,551	111	112	0	88.9%	0	0.008
1978	1,553,484	110	110	0	88.5%	0	0.007
1979	1,646,693	94	94	0	87.9%	0	0.006
1980	1,745,494	109	109	0	87.2%	0	0.006
1981	1,826,711	138	138	0	84.9%	0	0.008
1982	2,061,263	83	84	0	84.0%	0	0.004
1983	2,173,213	98	99	1	88.0%	1	0.005
1984	2,314,385	81	82	1	86.5%	1	0.004
1985	2,444,242	73	74	1	83.5%	1	0.003
1986	2,644,132	242	246	4	82.2%	3	0.009
1987	2,911,888	148	151	2	80.3%	2	0.005
1988	3,191,151	339	345	6	80.4%	5	0.011
1989	3,341,117	379	386	7	79.3%	6	0.012
1990	3,644,538	63	65	2	78.4%	1	0.002
1991	3,852,022	336	345	9	79.1%	7	0.009
1992	3,944,342	342	352	10	79.1%	8	0.009
1993	4,020,534	72	80	7	80.2%	6	0.002
1994	4,272,082	390	398	9	80.7%	7	0.009
1995	4,432,599	788	798	10	80.8%	8	0.018
1996	4,487,291	246	256	9	82.2%	8	0.006
1997	4,623,816	91	101	10	82.3%	8	0.002
1998	4,816,176	326	338	12	82.3%	10	0.007
1999	5,047,597	127	142	16	82.4%	13	0.003
2000	5,318,217	267	289	21	82.2%	17	0.005
2001	5,597,545	160	187	27	82.3%	23	0.003
2002	5,822,846	326	356	30	82.7%	25	0.006
2003	6,004,956	396	433	37	84.1%	31	0.007
2004	6,183,507	122	164	43	84.4%	36	0.003
2005	6,388,250	388	448	60	84.9%	51	0.007
2006	6,653,696	86	153	66	85.3%	56	0.002
2007	6,915,410	26	118	91	85.2%	78	0.002
2008	7,073,199	94	211	117	85.3%	99	0.003
2009	7,109,910	37	188	150	85.5%	129	0.003
2010	7,245,414	72	288	216	85.9%	185	0.004
2011	7,353,256	42	295	253	86.5%	219	0.004
2012	3,750,161	0	175	175	84.1%	147	0.005
2013		0	0		100.0%		
TOTAL		6,805	8,208	1,403	84.9%	1,191	
EXLD PRIOR		6,805	8,207	1,402	84.9%	1,190	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	4	0	0	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	2	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	6	1	0	0	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	7	1	1	0	1	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0
1990	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1991	9	1	1	1	1	0	0	0	1	3	0	0	0	0	0	0	0	0	0	0
1992	10	1	1	1	1	1	0	0	0	1	3	0	0	0	0	0	0	0	0	0
1993	7	1	1	1	1	0	1	0	0	0	1	2	0	0	0	0	0	0	0	0
1994	9	1	1	1	1	1	0	1	0	0	0	1	2	0	0	0	0	0	0	0
1995	10	1	1	1	1	1	1	0	1	0	0	0	1	2	0	0	0	0	0	0
1996	9	1	1	1	1	1	1	1	0	1	0	0	0	1	2	0	0	0	0	0
1997	10	2	1	1	1	1	1	1	1	0	0	0	0	0	1	2	0	0	0	0
1998	12	2	2	1	1	1	1	1	1	1	0	0	0	0	0	1	2	0	0	1
1999	16	2	2	2	1	1	1	1	1	1	1	0	1	0	0	0	1	2	0	1
2000	21	3	2	3	2	1	1	1	1	1	1	1	0	1	0	0	0	1	2	1
2001	27	4	4	3	3	2	1	1	1	1	1	1	1	0	1	0	0	0	1	4
2002	30	4	3	3	3	3	2	1	1	1	1	1	1	1	0	1	0	0	0	5
2003	37	6	4	4	4	3	3	2	1	1	1	1	1	1	1	0	1	0	0	5
2004	43	6	6	4	4	3	3	3	2	1	1	1	1	1	1	1	0	1	0	5
2005	60	13	7	6	4	4	4	3	3	3	1	1	1	1	1	1	1	0	1	6
2006	66	12	12	6	5	4	4	3	3	3	2	1	1	1	1	1	1	1	0	6
2007	91	18	13	13	7	6	4	4	4	3	3	3	1	1	1	1	1	1	1	7
2008	117	24	18	13	13	7	6	4	4	4	3	3	3	1	1	1	1	1	1	8
2009	150	30	25	19	14	14	7	6	4	4	4	3	3	3	2	1	2	1	1	9
2010	216	51	33	28	20	15	15	8	7	5	4	4	3	3	3	2	1	2	1	12
2011	253	46	50	32	27	20	15	15	8	7	5	4	4	3	3	3	2	1	2	13
2012	175	77	49	53	34	28	21	16	16	8	7	5	5	4	3	4	3	2	1	15
TOTAL	1,403	310	240	198	151	120	96	76	61	49	42	35	31	27	23	20	17	15	14	98

(1) SECTION 3, EXHIBIT 6B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6B, SHEET 23

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

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 6B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6B, SHEET 23

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

PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								1
1977	1,465,551	0.008	111	1.001	112	112	112	112
1978	1,553,484	0.007	110	1.001	110	110	110	110
1979	1,646,693	0.006	94	1.002	94	94	94	94
1980	1,745,494	0.006	109	1.003	109	109	109	109
1981	1,826,711	0.008	138	1.004	138	138	138	138
1982	2,061,263	0.004	83	1.004	84	84	84	84
1983	2,173,213	0.005	98	1.006	99	99	99	99
1984	2,314,385	0.004	81	1.009	82	82	82	82
1985	2,444,242	0.003	73	1.010	74	74	74	74
1986	2,644,132	0.009	242	1.011	245	245	245	246
1987	2,911,888	0.005	148	1.012	150	150	150	151
1988	3,191,151	0.011	339	1.014	343	343	343	345
1989	3,341,117	0.012	379	1.015	384	384	384	386
1990	3,644,538	0.002	63	1.019	64	64	64	65
1991	3,852,022	0.009	336	1.022	344	344	344	345
1992	3,944,342	0.009	342	1.025	350	350	350	352
1993	4,020,534	0.005	72	1.028	74	78	78	80
1994	4,272,082	0.005	390	1.032	402	397	397	398
1995	4,432,599	0.005	788	1.037	817	796	796	798
1996	4,487,291	0.005	246	1.043	257	255	255	256
1997	4,623,816	0.004	91	1.052	96	101	101	101
1998	4,816,176	0.004	326	1.062	346	337	337	338
1999	5,047,597	0.004	127	1.073	136	141	141	142
2000	5,318,217	0.004	267	1.087	291	286	286	289
2001	5,597,545	0.005	160	1.103	176	183	183	187
2002	5,822,846	0.004	326	1.121	366	355	355	356
2003	6,004,956	0.005	396	1.146	453	431	431	433
2004	6,183,507	0.005	122	1.172	143	165	165	164
2005	6,388,250	0.005	388	1.226	476	441	441	448
2006	6,653,696	0.005	86	1.288	111	155	155	153
2007	6,915,410	0.005	26	1.385	36	113	113	118
2008	7,073,199	0.004	94	1.523	143	203	203	211
2009	7,109,910	0.004	37	1.767	66	175	175	188
2010	7,245,414	0.005	72	2.377	171	263	263	288
2011	7,353,256	0.005	42	3.767	158	292	292	295
2012	7,500,322	0.005		30.134		349	349	351
2013	7,590,325	0.005				380	380	380
TOTAL			6,805		7,502	8,679	8,679	8,763
EXLD PRIOR			6,805		7,502	8,679	8,679	8,762

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

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

PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***7***	8		1	1
1977	111	112	0	1	1	1.000	0	112
1978	110	110	0	2	2	1.000	0	110
1979	94	94	0	4	4	1.001	0	94
1980	109	109	0	6	6	0.989	0	109
1981	138	138	1	6	6	0.944	0	138
1982	83	84	0	8	8	0.986	0	84
1983	98	99	1	10	15	1.480	1	99
1984	81	82	1	13	20	1.535	1	82
1985	73	74	1	16	22	1.395	1	74
1986	242	245	3	20	27	1.332	4	246
1987	148	150	2	21	28	1.321	2	151
1988	339	343	5	28	37	1.298	6	345
1989	379	384	6	32	39	1.233	7	386
1990	63	64	1	31	40	1.289	2	65
1991	336	344	7	38	44	1.173	9	345
1992	342	350	9	48	56	1.181	10	352
1993	72	78	6	53	65	1.232	7	80
1994	390	397	7	65	79	1.230	9	398
1995	788	796	8	78	96	1.238	10	798
1996	246	255	9	107	113	1.063	9	256
1997	91	101	10	123	127	1.033	10	101
1998	326	337	11	145	152	1.048	12	338
1999	127	141	14	193	209	1.084	16	142
2000	267	286	18	249	288	1.156	21	289
2001	160	183	24	336	390	1.158	27	187
2002	326	355	28	429	458	1.067	30	356
2003	396	431	36	613	640	1.044	37	433
2004	122	165	43	784	783	0.998	43	164
2005	388	441	53	980	1,104	1.126	60	448
2006	86	155	68	1,326	1,280	0.966	66	153
2007	26	113	87	1,700	1,781	1.048	91	118
2008	94	203	109	2,114	2,267	1.072	117	211
2009	37	175	138	2,732	2,979	1.090	150	188
2010	72	263	192	3,773	4,251	1.127	216	288
2011	42	292	250	5,485	5,547	1.011	253	295
2012		349	349	6,235	6,267	1.005	351	351
2013		380	380	6,604	6,604	1.000	380	380
TOTAL	6,805	8,679	1,874	34,415	35,844		1,958	8,763
EXLD PRIOR	6,805		1,874	34,408	35,836		1,957	8,762

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

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

PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.957					
1978	1,553,484	3.382	5,254,386		1.000					0.957					
1979	1,646,693	3.136	5,164,474		1.000					0.957					
1980	1,745,494	2.917	5,091,177		1.000					0.957					
1981	1,826,711	2.687	4,908,624		1.000					0.957					
1982	2,061,263	2.555	5,266,185	8	1.000	8	0.039%	0.015%		0.957	0.015%	0.039%	8	8	0.039%
1983	2,173,213	2.446	5,316,747	12	1.000	12	0.055%	0.023%		0.938	0.021%	0.055%	12	12	0.055%
1984	2,314,385	2.331	5,395,574	9	1.000	9	0.039%	0.017%		0.920	0.015%	0.039%	9	9	0.039%
1985	2,444,242	2.253	5,506,356	9	1.000	9	0.037%	0.016%		0.902	0.015%	0.037%	9	9	0.037%
1986	2,644,132	2.198	5,812,249	12	1.000	12	0.045%	0.021%	3.0%	0.884	0.018%	0.045%	12	12	0.045%
1987	2,911,888	2.127	6,193,181	13	1.000	13	0.045%	0.021%	0.7%	0.867	0.018%	0.045%	13	13	0.045%
1988	3,191,151	2.032	6,484,397	11	1.000	11	0.034%	0.017%	2.9%	0.850	0.014%	0.034%	11	11	0.034%
1989	3,341,117	1.987	6,640,304	18	1.000	18	0.054%	0.027%	8.5%	0.833	0.023%	0.054%	18	18	0.054%
1990	3,644,538	1.913	6,973,268	9	1.000	9	0.025%	0.013%	-6.6%	0.817	0.011%	0.025%	9	9	0.025%
1991	3,852,022	1.853	7,138,884	11	1.000	11	0.029%	0.015%	-8.5%	0.846	0.013%	0.029%	11	11	0.029%
1992	3,944,342	1.762	6,951,801	9	1.000	9	0.023%	0.013%	-10.5%	0.877	0.011%	0.023%	9	9	0.023%
1993	4,020,534	1.730	6,954,996	4	1.000	4	0.010%	0.006%	-26.6%	0.909	0.005%	0.010%	4	4	0.010%
1994	4,272,082	1.690	7,221,716	9	1.000	9	0.021%	0.012%	-10.0%	0.942	0.012%	0.021%	9	9	0.021%
1995	4,432,599	1.642	7,279,180	16	1.000	16	0.036%	0.022%	7.0%	0.976	0.021%	0.036%	16	16	0.036%
1996	4,487,291	1.587	7,119,619	9	1.000	9	0.020%	0.013%	13.8%	1.011	0.013%	0.020%	9	9	0.020%
1997	4,623,816	1.516	7,011,137	6	1.000	6	0.013%	0.009%	8.4%	1.048	0.009%	0.013%	6	6	0.013%
1998	4,816,176	1.448	6,974,036	8	1.000	8	0.017%	0.011%	-10.5%	1.086	0.012%	0.017%	8	8	0.017%
1999	5,047,597	1.402	7,074,826	6	1.000	6	0.012%	0.008%	-18.1%	1.034	0.009%	0.012%	6	6	0.012%
2000	5,318,217	1.352	7,189,648	7	1.000	7	0.013%	0.010%	-5.2%	0.985	0.010%	0.013%	7	7	0.013%
2001	5,597,545	1.324	7,410,279	9	1.029	9	0.017%	0.012%	6.1%	0.938	0.012%	0.017%	9	9	0.016%
2002	5,822,846	1.233	7,180,173	8	1.029	8	0.014%	0.011%	3.9%	0.893	0.010%	0.014%	8	8	0.014%
2003	6,004,956	1.205	7,236,443	9	1.117	10	0.017%	0.014%	12.2%	0.851	0.012%	0.017%	10	10	0.017%
2004	6,183,507	1.221	7,550,966	6	1.117	7	0.011%	0.009%	-0.8%	0.868	0.008%	0.011%	7	7	0.011%
2005	6,388,250	1.180	7,536,083	10	1.181	12	0.018%	0.016%	2.0%	0.886	0.014%	0.018%	12	12	0.019%
2006	6,653,696	1.170	7,785,410	5	1.210	6	0.009%	0.008%	-6.4%	0.904	0.007%	0.009%	6	6	0.009%
2007	6,915,410	1.122	7,758,240	3	1.281	4	0.006%	0.005%	-19.7%	0.922	0.005%	0.006%	4	4	0.006%
2008	7,073,199	1.076	7,613,102	1	1.478	1	0.002%	0.002%		0.941	0.002%	0.009%	7	3	0.004%
2009	7,109,910	1.044	7,422,640	4	1.848	7	0.010%	0.010%	-20.5%	0.960	0.010%	0.009%	6	7	0.010%
2010	7,245,414	1.035	7,501,912	2	2.059	4	0.006%	0.005%	0.0%	0.980	0.005%	0.008%	6	5	0.007%
2011	7,353,256	1.020	7,501,057	5	2.479	12	0.017%	0.017%	41.2%	1.000	0.017%	0.008%	6	9	0.012%
2012	7,500,322	1.010	7,575,325		10.001					1.000		0.008%	6	6	0.008%
2013	7,590,325	1.000	7,590,325							1.000		0.008%	6	6	0.008%
TOTAL				248		267							279	278	

5 Year Average excluding 2012	0.008%
10 Year Average excluding 2012	0.009%
5 Year Average excluding 2010-2012	0.007%
10 Year Average excluding 2010-2012	0.009%
2006-2011 Average excluding 2009	0.007%
(16) 2013 Selected Frequency	0.008%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			112		0.008
1978	1,553,484			110		0.007
1979	1,646,693			94		0.006
1980	1,745,494			109		0.006
1981	1,826,711			138		0.008
1982	2,061,263	8	0.04%	84	10,480	0.004
1983	2,173,213	12	0.06%	99	8,286	0.005
1984	2,314,385	9	0.04%	82	9,152	0.004
1985	2,444,242	9	0.04%	74	8,259	0.003
1986	2,644,132	12	0.05%	246	20,497	0.009
1987	2,911,888	13	0.04%	151	11,588	0.005
1988	3,191,151	11	0.03%	345	31,346	0.011
1989	3,341,117	18	0.05%	386	21,430	0.012
1990	3,644,538	9	0.02%	65	7,184	0.002
1991	3,852,022	11	0.03%	345	31,344	0.009
1992	3,944,342	9	0.02%	352	39,078	0.009
1993	4,020,534	4	0.01%	80	19,913	0.002
1994	4,272,082	9	0.02%	398	44,246	0.009
1995	4,432,599	16	0.04%	798	49,858	0.018
1996	4,487,291	9	0.02%	256	28,391	0.006
1997	4,623,816	6	0.01%	101	16,909	0.002
1998	4,816,176	8	0.02%	338	42,236	0.007
1999	5,047,597	6	0.01%	142	23,713	0.003
2000	5,318,217	7	0.01%	289	41,221	0.005
2001	5,597,545	9	0.02%	187	20,779	0.003
2002	5,822,846	8	0.01%	356	44,552	0.006
2003	6,004,956	10	0.02%	433	43,282	0.007
2004	6,183,507	7	0.01%	164	23,495	0.003
2005	6,388,250	12	0.02%	448	37,315	0.007
2006	6,653,696	6	0.01%	153	25,418	0.002
2007	6,915,410	4	0.01%	118	29,413	0.002
2008	7,073,199	3	0.00%	211	70,188	0.003
2009	7,109,910	7	0.01%	188	26,790	0.003
2010	7,245,414	5	0.01%	288	57,519	0.004
2011	7,353,256	9	0.01%	295	32,748	0.004
2012	7,500,322	6	0.01%	351	58,421	0.005
2013	7,590,325	6	0.01%	380	63,253	0.005
TOTAL		278		8,762		

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

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

PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	64		0.817	1.847	97	0	100%	97	0.001	0.002	0.002
1991	3,852,022	1.853	7,138,884	344		0.846	1.820	529	0	100%	529	0.007	0.009	0.009
1992	3,944,342	1.762	6,951,801	350		0.877	1.793	550	0	100%	550	0.008	0.009	0.009
1993	4,020,534	1.730	6,954,996	74		0.909	1.766	119	0	100%	119	0.002	0.002	0.005
1994	4,272,082	1.690	7,221,716	402		0.942	1.740	659	0	100%	659	0.009	0.009	0.005
1995	4,432,599	1.642	7,279,180	817		0.976	1.715	1,367	0	100%	1,367	0.019	0.018	0.005
1996	4,487,291	1.587	7,119,619	257		1.011	1.689	439	0	100%	439	0.006	0.006	0.005
1997	4,623,816	1.516	7,011,137	96		1.048	1.664	167	0	100%	167	0.002	0.002	0.004
1998	4,816,176	1.448	6,974,036	346		1.086	1.640	616	0	100%	616	0.009	0.007	0.004
1999	5,047,597	1.402	7,074,826	136		1.034	1.616	227	0	100%	227	0.003	0.003	0.004
2000	5,318,217	1.352	7,189,648	291		0.985	1.592	456	0	100%	456	0.006	0.005	0.004
2001	5,597,545	1.324	7,410,279	176		0.938	1.568	259	0	100%	259	0.003	0.003	0.005
2002	5,822,846	1.233	7,180,173	366		0.893	1.545	505	0	100%	505	0.007	0.006	0.004
2003	6,004,956	1.205	7,236,443	453		0.851	1.522	587	0	100%	587	0.008	0.008	0.005
2004	6,183,507	1.221	7,550,966	143		0.868	1.500	186	0	100%	186	0.002	0.002	0.005
2005	6,388,250	1.180	7,536,083	476		0.886	1.477	623	0	100%	623	0.008	0.007	0.005
2006	6,653,696	1.170	7,785,410	111		0.904	1.407	142	0	100%	142	0.002	0.002	0.005
2007	6,915,410	1.122	7,758,240	36		0.922	1.340	45	0	100%	45	0.001	0.001	0.005
2008	7,073,199	1.076	7,613,102	143		0.941	1.276	172	0	100%	172	0.002	0.002	0.004
2009	7,109,910	1.044	7,422,640	66		0.960	1.216	76	0	100%	76	0.001	0.001	0.004
2010	7,245,414	1.035	7,501,912	171		0.980	1.158	194	0	100%	194	0.003	0.002	0.005
2011	7,353,256	1.020	7,501,057	158		1.000	1.103	175	0	100%	175	0.002	0.002	0.005
2012	7,500,322	1.010	7,575,325	0		1.000	1.050	0	0	100%	0	0.000	0.000	0.005
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.005

	5 Year Average excluding 2011-2012	0.002	0.001
	7 Year Average excluding 2011-2012	0.003	0.002
	10 Year Weighted Average excluding 2011-2012	0.004	
	10 Year Weighted Average excluding 2010-2012	0.004	
	5 Year Average excluding 2010-2012	0.003	0.003
	5 Year Average excluding 2012	0.002	0.002
	7 Year Average excluding 2012	0.003	0.002
(14)	2013 Selected Loss Rate:	0.005	

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

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

PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.001	1.000	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1980	390	390	402	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1981	378	378	390	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1982	366	366	378	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1983	354	354	366	1.006	1.004	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1984	342	342	354	1.009	1.006	1.009				1.000	1.000	1.000	1.001	1.001	1.001
1985	330	330	342	1.010	1.009	1.010				1.000	1.000	1.000	1.001	1.001	1.001
1986	318	318	330	1.011	1.010	1.011				1.000	1.000	1.000	1.001	1.001	1.001
1987	306	306	318	1.012	1.011	1.012				1.000	1.000	1.000	1.001	1.001	1.001
1988	294	294	306	1.014	1.012	1.014				1.000	1.000	1.000	1.001	1.001	1.001
1989	282	282	294	1.015	1.014	1.015				1.000	1.000	1.000	1.001	1.001	1.001
1990	270	270	282	1.019	1.015	1.019				1.000	1.000	1.000	1.001	1.001	1.001
1991	258	258	270	1.022	1.019	1.022				1.000	1.000	1.000	1.001	1.001	1.001
1992	246	246	258	1.025	1.022	1.025				1.000	1.000	1.000	1.001	1.001	1.001
1993	234	234	246	1.028	1.025	1.028				1.000	1.000	1.000	1.001	1.001	1.001
1994	222	222	234	1.032	1.028	1.032				1.000	1.000	1.000	1.001	1.001	1.001
1995	210	210	222	1.037	1.032	1.037				1.000	1.000	1.000	1.001	1.001	1.001
1996	198	198	210	1.043	1.037	1.043				1.000	1.000	1.000	1.001	1.001	1.001
1997	186	186	198	1.052	1.043	1.052				1.000	1.000	1.000	1.001	1.001	1.001
1998	174	174	186	1.062	1.052	1.062				1.000	1.000	1.000	1.001	1.001	1.001
1999	162	162	174	1.073	1.062	1.073				1.000	1.000	1.000	1.001	1.001	1.001
2000	150	150	162	1.087	1.073	1.087				1.000	1.000	1.000	1.001	1.001	1.001
2001	138	138	150	1.103	1.087	1.103				1.029	1.000	1.029	1.001	1.001	1.001
2002	126	126	138	1.121	1.103	1.121				1.029	1.029	1.029	1.001	1.001	1.001
2003	114	114	126	1.146	1.121	1.146				1.117	1.029	1.117	1.001	1.001	1.001
2004	102	102	114	1.172	1.146	1.172				1.117	1.117	1.117	1.001	1.001	1.001
2005	90	90	102	1.226	1.172	1.226				1.181	1.117	1.181	1.001	1.001	1.001
2006	78	78	90	1.288	1.226	1.288				1.210	1.181	1.210	1.001	1.001	1.001
2007	66	66	78	1.385	1.288	1.385				1.281	1.210	1.281	1.001	1.001	1.001
2008	54	54	66	1.523	1.385	1.523				1.478	1.281	1.478	1.001	1.001	1.001
2009	42	42	54	1.767	1.523	1.767				1.848	1.478	1.848	1.001	1.001	1.001
2010	30	30	42	2.377	1.767	2.377				2.059	1.848	2.059	1.001	1.001	1.001
2011	18	18	30	3.767	2.377	3.767				2.479	2.059	2.479	1.001	1.001	1.001
2012	6	6	18	30.134	3.767	30.134				10.001	2.479	10.001	1.001	1.001	1.001

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	2	12	26	37	48	59	64	69	73	73	80	89	90	92	97	102	107	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111
1978	2	12	27	39	50	62	67	73	83	91	92	98	107	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110		110
1979	2	13	28	40	52	64	71	76	82	88	92	92	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94			94
1980	3	13	29	41	53	66	70	74	80	83	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	92	109	109	109				109
1981	3	13	29	42	66	102	114	116	116	126	136	136	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138					138
1982	3	15	33	54	69	69	69	69	69	69	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	83	83	83	83						83
1983	3	16	43	68	72	77	79	88	97	97	97	97	97	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98							98
1984	3	22	53	59	66	73	73	73	74	74	74	74	74	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81								81
1985	8	26	29	38	49	53	53	53	53	58	58	59	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73									73
1986	1	6	27	39	57	84	193	213	213	213	213	213	213	213	213	213	213	213	213	213	234	242	242	242	242	242	242										242
1987	2	14	55	76	87	117	129	133	133	133	133	135	135	145	148	148	148	148	148	148	148	148	148	148	148	148											148
1988	4	22	58	89	92	94	200	248	276	292	321	336	339	339	339	339	339	339	339	339	339	339	339	339	339												339
1989	10	45	80	191	209	238	273	304	314	324	324	324	324	324	324	324	324	324	329	344	356	369	379	379													379
1990	6	30	40	46	60	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63														63
1991	11	53	70	70	70	148	252	252	252	252	274	274	274	274	336	336	336	336	336	336	336	336															336
1992	4	31	132	283	329	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342																342
1993	6	30	60	65	67	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72																	72
1994	0	47	60	60	189	189	198	201	262	312	354	380	385	385	385	385	385	385	390																		390
1995	16	58	90	99	102	334	445	468	468	527	554	580	606	631	657	709	739	788																			788
1996	38	97	151	177	234	246	246	246	246	246	246	246	246	246	246	246	246																				246
1997	0	17	48	71	90	91	91	91	91	91	91	91	91	91	91	91																					91
1998	9	24	95	130	235	304	320	320	320	320	320	320	326	326	326																						326
1999	35	47	47	85	115	118	118	127	127	127	127	127	127	127																							127
2000	0	22	27	37	37	37	37	41	189	189	267	267	267																								267
2001	0	43	103	154	154	160	160	160	160	160	160	160																									160
2002	0	40	110	142	210	210	210	210	261	294	326																										326
2003	5	38	127	165	165	327	361	391	396	396																											396
2004	8	14	31	31	66	72	90	122	122																												122
2005	0	77	96	116	116	214	243	388																													388
2006	10	40	41	41	79	79	86																														86
2007	4	4	4	4	26	26																															26
2008	0	0	64	94	94																																94
2009	0	33	33	37																																	37
2010	11	23	72																																		72
2011	0	42																																			42
2012	0																																				-
																																					6,805

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	5.154	2.192	1.425	1.294	1.237	1.087	1.073	1.052	1.000	1.098	1.111	1.011	1.030	1.053	1.045	1.051	1.041	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.154	2.192	1.425	1.294	1.237	1.087	1.082	1.140	1.093	1.017	1.064	1.090	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	5.154	2.192	1.425	1.294	1.237	1.104	1.078	1.079	1.076	1.037	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980	5.154	2.192	1.425	1.294	1.230	1.059	1.063	1.081	1.034	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.091	1.191	1.000	1.000					
1981	5.154	2.192	1.425	1.572	1.549	1.117	1.018	1.000	1.085	1.085	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	5.154	2.192	1.636	1.279	1.000	1.000	1.000	1.000	1.000	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.142	1.000	1.000	1.000						
1983	5.154	2.689	1.592	1.051	1.068	1.032	1.105	1.105	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	6.688	2.418	1.106	1.118	1.099	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.083	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	3.124	1.112	1.283	1.293	1.079	1.000	1.000	1.000	1.101	1.000	1.019	1.240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	9.748	4.116	1.464	1.462	1.478	2.284	1.105	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.098	1.032	1.002	1.000	1.000	1.000	1.000											
1987	8.558	3.840	1.388	1.152	1.344	1.099	1.029	1.000	1.000	1.000	1.016	1.000	1.078	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	5.410	2.673	1.537	1.029	1.025	2.133	1.238	1.114	1.057	1.100	1.045	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	4.645	1.772	2.402	1.090	1.141	1.148	1.114	1.033	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.046	1.036	1.035	1.026	1.000														
1990	5.329	1.348	1.157	1.296	1.051	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	4.782	1.308	1.000	1.000	2.117	1.710	1.000	1.000	1.000	1.085	1.000	1.000	1.000	1.228	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	6.924	4.295	2.146	1.165	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	4.887	2.034	1.075	1.036	1.080	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994		1.290	1.000	3.133	1.000	1.051	1.015	1.302	1.191	1.134	1.073	1.013	1.000	1.000	1.000	1.000	1.000	1.012																			
1995	3.737	1.549	1.091	1.037	3.270	1.330	1.052	1.000	1.126	1.052	1.046	1.044	1.042	1.041	1.080	1.042	1.067																				
1996	2.547	1.568	1.166	1.324	1.053	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997		2.758	1.477	1.270	1.011	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000																						
1998	2.815	3.969	1.368	1.811	1.293	1.053	1.000	1.000	1.000	1.000	1.000	1.017	1.000	1.000																							
1999	1.351	1.000	1.802	1.346	1.030	1.000	1.072	1.000	1.000	1.000	1.000	1.000	1.000																								
2000		1.237	1.371	1.000	1.000	1.000	1.129	4.561	1.000	1.417	1.000	1.000																									
2001		2.387	1.486	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000																										
2002		2.724	1.294	1.482	1.000	1.000	1.000	1.241	1.125	1.111																											
2003	7.470	3.386	1.299	1.000	1.980	1.102	1.083	1.013	1.000																												
2004	1.857	2.154	1.000	2.123	1.101	1.251	1.349	1.000																													
2005		1.239	1.212	1.000	1.842	1.135	1.596																														
2006	3.899	1.038	1.000	1.913	1.000	1.089																															
2007	1.000	1.000	1.000	7.000	1.029																																
2008			1.478	1.000																																	
2009		1.000	1.115																																		
2010	2.059	3.090																																			
2011																																					
4 Yr Avg	2.204	1.532	1.148	2.728	1.243	1.144	1.257	1.063	1.031	1.132	1.000	1.004	1.000	1.010	1.020	1.010	1.017	1.003	1.000	1.009	1.009	1.007	1.000	1.000	1.000	1.000	1.036	1.000	1.023	1.048	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	3.257	1.473	1.161	2.607	1.390	1.116	1.206	1.763	1.025	1.106	1.000	1.003	1.008	1.008	1.016	1.008	1.013	1.002	1.009	1.007	1.007	1.006	1.000	1.000	1.000	1.000	1.028	1.000	1.018	1.038	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	2.922	1.844	1.158	2.217	1.285	1.083	1.176	1.545	1.018	1.077	1.007	1.011	1.006	1.006	1.011	1.006	1.010	1.004	1.007	1.019	1.010	1.004	1.000	1.000	1.000	1.000	1.020	1.000	1.013	1.032	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	8.723	2.985	1.341	1.430	1.446	1.148	1.297	1.077	1.040	1.173	1.000	1.008	1.000	1.000	1.053	1.022	1.041	1.006	1.000	1.000	1.017	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.056	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	6.837	2.135	1.229	1.330	1.591	1.097	1.194	1.220	1.029	1.102	1.000	1.005	1.018	1.015	1.036	1.017	1.026	1.004	1.013	1.009	1.010	1.009	1.000	1.000	1.000	1.000	1.022	1.000	1.015	1.034	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	8.216	2.175	1.291	1.221	1.288	1.064	1.117	1.093	1.056	1.078	1.020	1.013	1.010	1.032	1.018	1.010	1.017	1.004	1.008	1.016	1.011	1.006	1.000	1.000	1.000	1.000	1.012	1.000	1.011	1.028	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	7.600	1.603	1.325	1.155	1.102	1.075	1.053	1.044	1.023	1.023	1.014	1.014	1.011	1.010	1.008	1.007	1.007	1.005	1.004	1.004	1.003	1.002	1.005	1.003	1.002	1.001	1.001	1.001	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	
PA Sel.	8.000	1.585	1.345	1.160	1.100	1.075	1.051	1.046	1.023	1.022	1.016	1.015	1.013	1.010	1.010	1.008	1.006	1.004	1.004	1.003	1.003	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	
Selected	8.000	1.585	1.345	1.160	1.100	1.075	1.051	1.046	1.023	1.022	1.016	1.015	1.013	1.010	1.010	1.008	1.006	1.004	1.004	1.003	1.003	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	
Cumulative	30.134	3.767	2.377	1.767	1.523	1.385	1.288	1.226	1.172	1.146	1.121	1.103	1.087	1.073	1.062	1.052	1.043	1.037	1.032	1.028	1.025	1.022	1.019	1.015	1.014	1.012	1.011	1.010	1.009	1.006	1.004	1.004	1.003	1.002	1.001	1.001	1.001

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

REPORTED PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		4	4	4	4	4	4	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8						8
1983	5	9	10	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12							12
1984	4	7	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9								9
1985	4	6	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9									9
1986	1	7	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	12	12	12	12										12
1987	3	10	11	12	12	12	12	12	12	12	12	12	12	13	13	13	13	13	13	13	13	13	13	13	13	13											13
1988	3	8	8	8	9	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11												11
1989	7	15	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	18	18	18	18	18	18													18
1990	5	7	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9														9
1991	4	9	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11															11
1992	2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9																9
1993	1	1	2	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																	4
1994		3	3	3	5	5	6	6	8	8	8	8	8	8	8	8	8	8	9																		9
1995	2	6	9	10	11	13	14	15	15	16	16	16	16	16	16	16	16	16																			16
1996	2	4	7	8	9	9	9	9	9	9	9	9	9	9	9	9	9																				9
1997		3	5	5	5	5	5	5	5	5	6	6	6	6	6	6																					6
1998	1	2	4	6	6	7	7	7	7	7	7	7	8	8	8																						8
1999	2	4	4	5	5	5	5	6	6	6	6	6	6	6																							6
2000		3	3	3	3	3	3	4	5	5	7	7	7																								7
2001		5	6	8	8	9	9	9	9	9	9	9																									9
2002		4	5	6	7	7	7	7	8	8	8																										8
2003	2	5	7	7	7	9	9	9	9	9																											9
2004	1	2	3	3	5	5	6	6	6																												6
2005		6	7	8	8	9	9	10																													10
2006	1	3	3	3	4	4	5																														5
2007	1	1	1	1	2	3																															3
2008			1	1	1																																1
2009		3	3	4																																	4
2010			2																																		2
2011		5																																			5
2012																																					
																																					248

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		1.000	1.000	1.000	1.000	1.000	1.250	1.400	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.143	1.000	1.000	1.000	1.000	1.000							
1983	1.800	1.111	1.100	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	1.750	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	1.500	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	7.000	1.429	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	3.333	1.100	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.083	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.667	1.000	1.000	1.125	1.111	1.000	1.000	1.000	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.143	1.133	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.000														
1990	1.400	1.286	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.250	1.111	1.000	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	4.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	1.000	2.000	1.000	1.500	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994		1.000	1.000	1.667	1.000	1.200	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.125																			
1995	3.000	1.500	1.111	1.100	1.182	1.077	1.071	1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	2.000	1.750	1.143	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997		1.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000																						
1998	2.000	2.000	1.500	1.000	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.143	1.000	1.000																							
1999	2.000	1.000	1.250	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000																								
2000		1.000	1.000	1.000	1.000	1.000	1.333	1.250	1.000	1.400	1.000	1.000																									
2001		1.200	1.333	1.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000																										
2002		1.250	1.200	1.167	1.000	1.000	1.000	1.143	1.000	1.000																											
2003	2.500	1.400	1.000	1.000	1.286	1.000	1.000	1.000	1.000																												
2004	2.000	1.500	1.000	1.667	1.000	1.200	1.000	1.000																													
2005		1.167	1.143	1.000	1.125	1.000	1.111																														
2006	3.000	1.000	1.000	1.333	1.000	1.250																															
2007	1.000	1.000	1.000	2.000	1.500																																
2008			1.000	1.000																																	
2009		1.000	1.333																																		
2010																																					
2011																																					
3 Yr Avg	2.000	1.000	1.111	1.444	1.208	1.150	1.037	1.048	1.000	1.133	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.100	1.133	1.095	1.400	1.182	1.090	1.022	1.079	1.000	1.080	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.071	1.188	1.068	1.310	1.148	1.064	1.092	1.056	1.000	1.086	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd			1.200	1.400	1.143	1.111	1.042	1.045	1.000	1.091	1.000	1.050	1.000	1.000	1.000	1.000	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd			1.133	1.250	1.154	1.059	1.025	1.057	1.000	1.057	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd			1.080	1.172	1.122	1.043	1.063	1.042	1.000	1.061	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000							TAIL
Prior	4.034	1.204	1.114	1.250	1.154	1.059	1.025	1.057	1.000	1.086	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	4.003	1.202	1.114	1.053	1.035	1.027	1.018	1.018	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	4.034	1.204	1.114	1.250	1.154	1.059	1.025	1.057	1.000	1.086	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	10.001	2.479	2.059	1.848	1.478	1.281	1.210	1.181	1.117	1.117	1.029	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

LUMP SUM SETTLEMENT
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		38	138	100	89.2%	89	
1977	1,465,551	454	486	32	82.6%	26	0.033
1978	1,553,484	979	1,058	79	81.7%	65	0.068
1979	1,646,693	695	760	65	80.9%	52	0.046
1980	1,745,494	1,042	1,154	112	80.3%	90	0.066
1981	1,826,711	863	969	107	79.7%	85	0.053
1982	2,061,263	1,235	1,408	173	78.9%	137	0.068
1983	2,173,213	1,072	1,247	175	78.6%	138	0.057
1984	2,314,385	1,419	1,684	265	78.0%	206	0.073
1985	2,444,242	1,685	2,039	354	77.2%	273	0.083
1986	2,644,132	1,366	1,686	320	76.3%	244	0.064
1987	2,911,888	2,069	2,605	536	75.2%	403	0.089
1988	3,191,151	1,577	2,034	456	74.5%	340	0.064
1989	3,341,117	1,927	2,549	622	73.7%	459	0.076
1990	3,644,538	2,322	3,160	839	73.1%	613	0.087
1991	3,852,022	2,536	3,556	1,020	72.3%	738	0.092
1992	3,944,342	2,791	4,031	1,240	71.5%	886	0.102
1993	4,020,534	2,704	4,042	1,338	70.8%	947	0.101
1994	4,272,082	2,538	3,926	1,388	70.0%	972	0.092
1995	4,432,599	3,729	5,971	2,242	69.1%	1,549	0.135
1996	4,487,291	2,964	4,912	1,948	68.1%	1,327	0.109
1997	4,623,816	2,698	4,650	1,952	67.3%	1,314	0.101
1998	4,816,176	3,249	5,824	2,575	66.4%	1,710	0.121
1999	5,047,597	3,534	6,620	3,086	65.6%	2,025	0.131
2000	5,318,217	3,332	6,554	3,221	64.9%	2,091	0.123
2001	5,597,545	2,724	5,737	3,013	64.2%	1,935	0.102
2002	5,822,846	3,427	7,603	4,176	63.8%	2,666	0.131
2003	6,004,956	3,871	9,064	5,194	63.9%	3,320	0.151
2004	6,183,507	3,115	8,254	5,139	63.6%	3,270	0.133
2005	6,388,250	3,312	9,211	5,899	63.5%	3,744	0.144
2006	6,653,696	2,063	8,066	6,003	63.3%	3,798	0.121
2007	6,915,410	1,483	8,315	6,832	63.7%	4,349	0.120
2008	7,073,199	974	8,695	7,721	64.2%	4,960	0.123
2009	7,109,910	960	9,277	8,317	64.2%	5,339	0.130
2010	7,245,414	290	9,346	9,056	64.1%	5,801	0.129
2011	7,353,256	32	9,563	9,531	62.9%	5,994	0.130
2012	3,750,161	0	4,875	4,875	60.6%	2,953	0.130
2013		0	0				
TOTAL		71,071	171,071	100,000	64.9%	64,907	
EXLD PRIOR		71,032	170,932	99,900	64.9%	64,818	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 7, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 7, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 7, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	100	25	21	16	12	9	6	4	2	1	1	0	0	0	0	0	0	0	0	1
1977	32	4	4	4	3	3	3	2	2	2	1	1	1	1	0	0	0	0	0	0
1978	79	10	9	9	8	7	6	6	5	4	4	3	2	2	1	1	1	0	0	1
1979	65	8	7	7	6	6	5	5	4	4	3	3	2	2	1	1	1	1	0	1
1980	112	13	12	11	10	9	9	8	7	6	5	5	4	3	3	2	2	1	1	1
1981	107	13	11	10	9	8	8	7	7	6	5	5	4	3	3	2	2	1	1	2
1982	173	19	19	16	14	13	12	11	11	10	9	7	7	6	5	4	3	2	2	4
1983	175	21	16	17	15	13	12	11	10	9	8	8	7	6	5	4	4	3	2	5
1984	265	28	29	22	22	20	17	16	14	14	13	11	10	9	8	7	6	5	4	10
1985	354	34	34	35	27	27	24	21	19	17	16	15	14	12	11	10	8	7	6	17
1986	320	27	28	28	29	22	23	20	17	16	14	14	13	11	10	9	8	7	6	19
1987	536	41	42	43	44	45	34	35	30	27	24	22	21	19	18	16	14	12	10	38
1988	456	38	32	33	34	34	35	27	27	24	21	19	17	16	15	14	12	11	9	38
1989	622	50	47	40	41	42	43	44	34	34	30	26	24	22	21	19	17	15	14	59
1990	839	67	62	59	50	51	52	53	54	42	42	37	32	29	27	26	24	22	19	90
1991	1,020	76	76	70	66	56	58	59	60	61	47	47	41	36	33	30	29	27	24	123
1992	1,240	84	86	86	79	75	64	65	67	68	69	53	54	47	41	37	35	33	30	167
1993	1,338	95	84	86	86	79	75	64	65	67	68	69	53	54	47	41	38	35	33	197
1994	1,388	89	92	82	84	84	77	73	62	64	65	66	67	52	52	46	40	37	34	224
1995	2,242	131	135	140	124	128	127	117	111	95	97	99	101	103	79	80	70	61	56	391
1996	1,948	104	107	111	115	102	105	105	97	91	78	80	81	83	84	65	66	57	50	367
1997	1,952	108	98	102	105	109	97	99	99	91	87	74	75	77	78	80	61	62	54	395
1998	2,575	130	135	123	127	132	136	121	125	124	114	108	93	94	96	98	100	77	78	563
1999	3,086	159	148	154	140	145	150	155	138	142	141	130	123	105	107	109	112	114	87	728
2000	3,221	167	157	146	152	138	143	148	153	136	140	140	129	122	104	106	108	110	113	807
2001	3,013	154	148	140	130	135	123	127	132	136	121	124	124	114	108	92	94	96	98	816
2002	4,176	240	201	193	183	170	176	160	166	172	178	158	163	162	149	141	121	123	126	1,195
2003	5,194	360	277	233	224	211	196	204	186	192	199	206	183	188	187	173	164	140	142	1,528
2004	5,139	305	335	258	217	208	197	183	190	173	179	185	192	170	175	174	161	152	130	1,555
2005	5,899	365	328	361	278	234	224	212	197	205	186	193	199	206	183	189	188	173	164	1,815
2006	6,003	364	349	314	345	266	223	214	202	188	196	178	184	191	197	175	180	180	166	1,892
2007	6,832	518	383	367	330	363	279	235	225	213	198	206	187	194	201	208	184	190	189	2,164
2008	7,721	634	538	397	380	342	377	290	244	234	221	205	213	194	201	208	215	191	197	2,440
2009	8,317	556	637	540	399	382	344	378	291	245	235	222	206	215	195	202	209	216	192	2,651
2010	9,056	581	566	649	551	407	390	351	386	297	250	239	226	210	219	199	206	213	221	2,897
2011	9,531	340	589	575	659	559	413	395	356	391	301	253	243	230	213	222	202	209	216	3,164
2012	4,875	29	347	601	586	672	570	421	403	363	399	307	258	248	234	218	226	206	213	3,448
TOTAL	100,000	5,985	6,191	6,076	5,684	5,306	4,832	4,446	4,198	3,962	3,765	3,519	3,355	3,237	3,114	3,008	2,908	2,788	2,686	29,812

(1) SECTION 3, EXHIBIT 7, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 7, SHEET 23

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

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	100	25	21	16	12	9	6	4	2	1	1	0	0	0	0	0	0	0	0	1
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	100	25	21	16	12	9	6	4	2	1	1	0	0	0	0	0	0	0	0	1

(1) BASED ON SECTION 3, EXHIBIT 7, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 7, SHEET 23

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

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		38										138	
1977	1,465,551	454	454	486	486	486	486					486	0.033
1978	1,553,484	979	979	1,058	1,058	1,058	1,058					1,058	0.068
1979	1,646,693	695	695	760	760	760	760					760	0.046
1980	1,745,494	1,042	1,042	1,154	1,154	1,154	1,154					1,154	0.066
1981	1,826,711	863	863	969	969	970	970					969	0.053
1982	2,061,263	1,235	1,235	1,408	1,408	1,409	1,409	1,408	1,408	1,408		1,408	0.068
1983	2,173,213	1,072	1,072	1,247	1,247	1,248	1,248	1,227	1,223	1,223		1,247	0.057
1984	2,314,385	1,419	1,419	1,684	1,684	1,685	1,685	1,629	1,618	1,618		1,684	0.073
1985	2,444,242	1,685	1,685	2,039	2,039	2,041	2,041	1,928	1,924	1,922		2,039	0.083
1986	2,644,132	1,366	1,366	1,686	1,686	1,688	1,688	1,566	1,558	1,564		1,686	0.064
1987	2,911,888	2,069	2,069	2,605	2,605	2,608	2,608	2,406	2,365	2,409		2,605	0.089
1988	3,191,151	1,577	1,577	2,034	2,034	2,037	2,037	1,847	1,811	1,867		2,034	0.064
1989	3,341,117	1,927	1,927	2,549	2,549	2,554	2,554	2,282	2,205	2,303		2,549	0.076
1990	3,644,538	2,322	2,322	3,160	3,160	3,166	3,166	2,795	2,778	2,810		3,160	0.087
1991	3,852,022	2,536	2,536	3,556	3,556	3,564	3,564	3,076	2,906	3,074		3,556	0.092
1992	3,944,342	2,791	2,791	4,031	4,031	4,040	4,040	3,452	3,194	3,504		4,031	0.102
1993	4,020,534	2,704	2,704	4,042	4,042	4,434	4,434	3,456	3,106	3,419		4,042	0.101
1994	4,272,082	2,538	2,538	3,926	3,926	4,502	4,502	3,391	3,152	3,360		3,926	0.092
1995	4,432,599	3,729	3,729	5,971	5,971	5,893	5,893	5,160	4,620	4,934		5,971	0.135
1996	4,487,291	2,964	2,964	4,912	4,912	5,278	5,278	4,176	3,681	4,092		4,912	0.109
1997	4,623,816	2,698	2,698	4,650	4,650	5,221	5,221	3,922	3,262	3,807		4,650	0.101
1998	4,816,176	3,249	3,249	5,824	5,824	6,017	6,017	4,842	3,897	4,593		5,824	0.121
1999	5,047,597	3,534	3,534	6,620	6,620	6,593	6,593	5,456	4,373	5,267		6,620	0.131
2000	5,318,217	3,332	3,332	6,554	6,554	6,731	6,731	5,374	4,515	5,198		6,554	0.123
2001	5,597,545	2,724	2,724	5,653	5,653	6,494	6,494	4,604	3,644	4,644		5,737	0.102
2002	5,822,846	3,427	3,427	7,608	7,608	7,587	7,587	6,249	4,979	5,860		7,603	0.131
2003	6,004,956	3,871	3,871	9,453	9,453	8,481	8,481	7,817	7,202	6,973		9,064	0.151
2004	6,183,507	3,115	3,115	8,368	8,368	8,161	8,161	6,741	4,835	6,243		8,254	0.133
2005	6,388,250	3,312	3,312	10,010	10,010	8,869	8,869	8,091	5,948	7,094		9,211	0.144
2006	6,653,696	2,063	2,063	7,171	7,171	8,224	8,224	5,742	4,647	5,891		8,066	0.121
2007	6,915,410	1,483	1,483	6,468	6,468	8,412	8,412	5,015	3,319	5,791		8,315	0.120
2008	7,073,199	974	974	6,076	6,076	8,695	8,695	4,479	5,324	5,671		8,695	0.123
2009	7,109,910	960	960	9,585	9,585	9,277	9,277	7,137	6,747	6,677		9,277	0.130
2010	7,245,414	290	290	7,530	7,530	9,346	9,346	5,375	4,268	6,453		9,346	0.129
2011	7,353,256	32	32	10,893	10,893	9,563	9,563	4,913	5,728	6,520		9,563	0.130
2012	7,500,322	0	0	0	0	9,750	9,750			6,796		9,750	0.130
2013	7,590,325					9,867	9,867					9,867	0.130
TOTAL		71,071	71,032	161,740	161,740	187,864	187,864	125,556	110,236	132,983		185,813	
EXLD PRIOR		71,032	71,032	161,740	161,740	187,864	187,864	125,556	110,236	132,983		185,675	
EXLD PRIOR & 2013		71,032	71,032	161,740	161,740	177,996	177,996	125,556	110,236	132,983		175,808	

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

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

LUMP SUM SETTLEMENT
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	454	1.070	486	0.033
1978	414	979	1.081	1,058	0.068
1979	402	695	1.093	760	0.046
1980	390	1,042	1.107	1,154	0.066
1981	378	863	1.124	969	0.053
1982	366	1,235	1.140	1,408	0.068
1983	354	1,072	1.163	1,247	0.057
1984	342	1,419	1.187	1,684	0.073
1985	330	1,685	1.210	2,039	0.083
1986	318	1,366	1.234	1,686	0.064
1987	306	2,069	1.259	2,605	0.089
1988	294	1,577	1.289	2,034	0.064
1989	282	1,927	1.323	2,549	0.076
1990	270	2,322	1.361	3,160	0.087
1991	258	2,536	1.402	3,556	0.092
1992	246	2,791	1.444	4,031	0.102
1993	234	2,704	1.495	4,042	0.101
1994	222	2,538	1.547	3,926	0.092
1995	210	3,729	1.601	5,971	0.135
1996	198	2,964	1.657	4,912	0.109
1997	186	2,698	1.724	4,650	0.101
1998	174	3,249	1.792	5,824	0.121
1999	162	3,534	1.873	6,620	0.131
2000	150	3,332	1.967	6,554	0.123
2001	138	2,724	2.075	5,653	0.101
2002	126	3,427	2.220	7,608	0.131
2003	114	3,871	2.442	9,453	0.157
2004	102	3,115	2.686	8,368	0.135
2005	90	3,312	3.022	10,010	0.157
2006	78	2,063	3.476	7,171	0.108
2007	66	1,483	4.362	6,468	0.094
2008	54	974	6.237	6,076	0.086
2009	42	960	9.980	9,585	0.135
2010	30	290	25.948	7,530	0.104
2011	18	32	337.321	10,893	0.148
2012	6	0	50,598.104	0	-
2013	0				
TOTAL		71,032		161,740	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 7, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM SETTLEMENT
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	454	1.070	486	0.033
1978	414	979	1.081	1,058	0.068
1979	402	695	1.093	760	0.046
1980	390	1,042	1.107	1,154	0.066
1981	378	863	1.124	969	0.053
1982	366	1,235	1.140	1,408	0.068
1983	354	1,072	1.163	1,247	0.057
1984	342	1,419	1.187	1,684	0.073
1985	330	1,685	1.210	2,039	0.083
1986	318	1,366	1.234	1,686	0.064
1987	306	2,069	1.259	2,605	0.089
1988	294	1,577	1.289	2,034	0.064
1989	282	1,927	1.323	2,549	0.076
1990	270	2,322	1.361	3,160	0.087
1991	258	2,536	1.402	3,556	0.092
1992	246	2,791	1.444	4,031	0.102
1993	234	2,704	1.495	4,042	0.101
1994	222	2,538	1.547	3,926	0.092
1995	210	3,729	1.601	5,971	0.135
1996	198	2,964	1.657	4,912	0.109
1997	186	2,698	1.724	4,650	0.101
1998	174	3,249	1.792	5,824	0.121
1999	162	3,534	1.873	6,620	0.131
2000	150	3,332	1.967	6,554	0.123
2001	138	2,724	2.075	5,653	0.101
2002	126	3,427	2.220	7,608	0.131
2003	114	3,871	2.442	9,453	0.157
2004	102	3,115	2.686	8,368	0.135
2005	90	3,312	3.022	10,010	0.157
2006	78	2,063	3.476	7,171	0.108
2007	66	1,483	4.362	6,468	0.094
2008	54	974	6.237	6,076	0.086
2009	42	960	9.980	9,585	0.135
2010	30	290	25.948	7,530	0.104
2011	18	32	337.321	10,893	0.148
2012	6	0	50,598.104	0	-
2013	0				
TOTAL		71,032		161,740	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 7, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM SETTLEMENT
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	487	93.4%	455	454	32	486	0.033
1978	1,553,484	0.068	1,061	92.5%	982	979	79	1,058	0.068
1979	1,646,693	0.046	763	91.5%	698	695	65	760	0.046
1980	1,745,494	0.066	1,158	90.3%	1,046	1,042	112	1,154	0.066
1981	1,826,711	0.053	973	89.0%	866	863	107	970	0.053
1982	2,061,263	0.069	1,415	87.7%	1,241	1,235	174	1,409	0.068
1983	2,173,213	0.058	1,253	86.0%	1,078	1,072	176	1,248	0.057
1984	2,314,385	0.073	1,693	84.3%	1,426	1,419	266	1,685	0.073
1985	2,444,242	0.084	2,050	82.6%	1,693	1,685	356	2,041	0.083
1986	2,644,132	0.064	1,695	81.0%	1,373	1,366	322	1,688	0.064
1987	2,911,888	0.090	2,621	79.4%	2,081	2,069	539	2,608	0.090
1988	3,191,151	0.064	2,047	77.6%	1,588	1,577	459	2,037	0.064
1989	3,341,117	0.077	2,568	75.6%	1,941	1,927	627	2,554	0.076
1990	3,644,538	0.087	3,183	73.5%	2,339	2,322	845	3,166	0.087
1991	3,852,022	0.093	3,583	71.3%	2,556	2,536	1,028	3,564	0.093
1992	3,944,342	0.103	4,061	69.2%	2,812	2,791	1,249	4,040	0.102
1993	4,020,534	0.130	5,227	66.9%	3,497	2,704	1,730	4,434	0.110
1994	4,272,082	0.130	5,554	64.6%	3,590	2,538	1,964	4,502	0.105
1995	4,432,599	0.130	5,762	62.5%	3,599	3,729	2,164	5,893	0.133
1996	4,487,291	0.130	5,833	60.3%	3,520	2,964	2,313	5,278	0.118
1997	4,623,816	0.130	6,011	58.0%	3,488	2,698	2,523	5,221	0.113
1998	4,816,176	0.130	6,261	55.8%	3,493	3,249	2,768	6,017	0.125
1999	5,047,597	0.130	6,562	53.4%	3,503	3,534	3,059	6,593	0.131
2000	5,318,217	0.130	6,914	50.8%	3,515	3,332	3,398	6,731	0.127
2001	5,597,545	0.130	7,277	48.2%	3,507	2,724	3,770	6,494	0.116
2002	5,822,846	0.130	7,570	45.0%	3,409	3,427	4,160	7,587	0.130
2003	6,004,956	0.130	7,806	40.9%	3,196	3,871	4,610	8,481	0.141
2004	6,183,507	0.130	8,039	37.2%	2,992	3,115	5,046	8,161	0.132
2005	6,388,250	0.130	8,305	33.1%	2,748	3,312	5,557	8,869	0.139
2006	6,653,696	0.130	8,650	28.8%	2,489	2,063	6,161	8,224	0.124
2007	6,915,410	0.130	8,990	22.9%	2,061	1,483	6,929	8,412	0.122
2008	7,073,199	0.130	9,195	16.0%	1,474	974	7,721	8,695	0.123
2009	7,109,910	0.130	9,243	10.0%	926	960	8,317	9,277	0.130
2010	7,245,414	0.130	9,419	3.9%	363	290	9,056	9,346	0.129
2011	7,353,256	0.130	9,559	0.3%	28	32	9,531	9,563	0.130
2012	7,500,322	0.130	9,750	0.0%	0		9,750	9,750	0.130
2013	7,590,325	0.130	9,867	0.0%			9,867	9,867	0.130
TOTAL			192,405		75,573	71,032	116,831	187,864	

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

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

LUMP SUM SETTLEMENT
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	487	93.4%	455	454	32	486	0.033
1978	1,553,484	0.068	1,061	92.5%	982	979	79	1,058	0.068
1979	1,646,693	0.046	763	91.5%	698	695	65	760	0.046
1980	1,745,494	0.066	1,158	90.3%	1,046	1,042	112	1,154	0.066
1981	1,826,711	0.053	973	89.0%	866	863	107	970	0.053
1982	2,061,263	0.069	1,415	87.7%	1,241	1,235	174	1,409	0.068
1983	2,173,213	0.058	1,253	86.0%	1,078	1,072	176	1,248	0.057
1984	2,314,385	0.073	1,693	84.3%	1,426	1,419	266	1,685	0.073
1985	2,444,242	0.084	2,050	82.6%	1,693	1,685	356	2,041	0.083
1986	2,644,132	0.064	1,695	81.0%	1,373	1,366	322	1,688	0.064
1987	2,911,888	0.090	2,621	79.4%	2,081	2,069	539	2,608	0.090
1988	3,191,151	0.064	2,047	77.6%	1,588	1,577	459	2,037	0.064
1989	3,341,117	0.077	2,568	75.6%	1,941	1,927	627	2,554	0.076
1990	3,644,538	0.087	3,183	73.5%	2,339	2,322	845	3,166	0.087
1991	3,852,022	0.093	3,583	71.3%	2,556	2,536	1,028	3,564	0.093
1992	3,944,342	0.103	4,061	69.2%	2,812	2,791	1,249	4,040	0.102
1993	4,020,534	0.130	5,227	66.9%	3,497	2,704	1,730	4,434	0.110
1994	4,272,082	0.130	5,554	64.6%	3,590	2,538	1,964	4,502	0.105
1995	4,432,599	0.130	5,762	62.5%	3,599	3,729	2,164	5,893	0.133
1996	4,487,291	0.130	5,833	60.3%	3,520	2,964	2,313	5,278	0.118
1997	4,623,816	0.130	6,011	58.0%	3,488	2,698	2,523	5,221	0.113
1998	4,816,176	0.130	6,261	55.8%	3,493	3,249	2,768	6,017	0.125
1999	5,047,597	0.130	6,562	53.4%	3,503	3,534	3,059	6,593	0.131
2000	5,318,217	0.130	6,914	50.8%	3,515	3,332	3,398	6,731	0.127
2001	5,597,545	0.130	7,277	48.2%	3,507	2,724	3,770	6,494	0.116
2002	5,822,846	0.130	7,570	45.0%	3,409	3,427	4,160	7,587	0.130
2003	6,004,956	0.130	7,806	40.9%	3,196	3,871	4,610	8,481	0.141
2004	6,183,507	0.130	8,039	37.2%	2,992	3,115	5,046	8,161	0.132
2005	6,388,250	0.130	8,305	33.1%	2,748	3,312	5,557	8,869	0.139
2006	6,653,696	0.130	8,650	28.8%	2,489	2,063	6,161	8,224	0.124
2007	6,915,410	0.130	8,990	22.9%	2,061	1,483	6,929	8,412	0.122
2008	7,073,199	0.130	9,195	16.0%	1,474	974	7,721	8,695	0.123
2009	7,109,910	0.130	9,243	10.0%	926	960	8,317	9,277	0.130
2010	7,245,414	0.130	9,419	3.9%	363	290	9,056	9,346	0.129
2011	7,353,256	0.130	9,559	0.3%	28	32	9,531	9,563	0.130
2012	7,500,322	0.130	9,750	0.0%	0		9,750	9,750	0.130
2013	7,590,325	0.130	9,867	0.0%			9,867	9,867	0.130
TOTAL			192,405		75,573	71,032	116,831	187,864	

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

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

LUMP SUM SETTLEMENT
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.027			1.110			
1978	1,553,484		1.027			1.110			
1979	1,646,693		1.027			1.110			
1980	1,745,494		1.027			1.110			
1981	1,826,711		1.027			1.110			
1982	2,061,263	167	1.027	172	7,393	1.110	8,208	1,408	0.068
1983	2,173,213	170	1.031	175	6,306	1.110	7,001	1,227	0.056
1984	2,314,385	201	1.034	208	7,060	1.110	7,839	1,629	0.070
1985	2,444,242	249	1.038	258	6,766	1.103	7,461	1,928	0.079
1986	2,644,132	229	1.044	239	5,965	1.098	6,550	1,566	0.059
1987	2,911,888	284	1.051	298	7,284	1.107	8,061	2,406	0.083
1988	3,191,151	318	1.060	337	4,960	1.105	5,480	1,847	0.058
1989	3,341,117	319	1.069	341	6,040	1.108	6,694	2,282	0.068
1990	3,644,538	334	1.081	361	6,951	1.113	7,739	2,795	0.077
1991	3,852,022	324	1.096	355	7,829	1.107	8,665	3,076	0.080
1992	3,944,342	426	1.113	474	6,553	1.111	7,282	3,452	0.088
1993	4,020,534	316	1.132	358	8,557	1.129	9,664	3,456	0.086
1994	4,272,082	301	1.160	349	8,431	1.152	9,713	3,391	0.079
1995	4,432,599	346	1.186	410	10,778	1.166	12,572	5,160	0.116
1996	4,487,291	312	1.217	380	9,501	1.157	10,997	4,176	0.093
1997	4,623,816	269	1.249	336	10,029	1.164	11,669	3,922	0.085
1998	4,816,176	278	1.284	357	11,687	1.160	13,563	4,842	0.101
1999	5,047,597	317	1.323	419	11,149	1.167	13,011	5,456	0.108
2000	5,318,217	289	1.382	399	11,530	1.167	13,458	5,374	0.101
2001	5,597,545	257	1.446	372	10,601	1.169	12,391	4,604	0.082
2002	5,822,846	263	1.552	408	13,029	1.175	15,313	6,249	0.107
2003	6,004,956	278	1.671	465	13,924	1.208	16,823	7,817	0.130
2004	6,183,507	226	1.826	413	13,783	1.185	16,335	6,741	0.109
2005	6,388,250	224	2.087	467	14,786	1.171	17,311	8,091	0.127
2006	6,653,696	159	2.396	381	12,977	1.161	15,072	5,742	0.086
2007	6,915,410	122	2.920	356	12,154	1.158	14,080	5,015	0.073
2008	7,073,199	74	3.825	283	13,163	1.202	15,822	4,479	0.063
2009	7,109,910	75	5.667	425	12,806	1.311	16,792	7,137	0.100
2010	7,245,414	30	12.377	371	9,674	1.496	14,475	5,375	0.074
2011	7,353,256	4	92.826	371	8,073	1.639	13,233	4,913	0.067
2012	7,500,322		92.826			1.639			
2013	7,590,325								
Total		7,161		10,540				125,556	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 7, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 7, SHEET 30
(6) SECTION 3, EXHIBIT 7, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	0	3	17	30	28	17	15	17	24	15	20	49	77	35	104	296	182	16	103	77	7	37	7	5	15	39	0	0	0	0	0	0	0	0		173	1,408
1983	0	0	2	10	22	34	36	30	38	39	105	42	61	46	73	122	59	65	104	27	17	1	1	4	118	1	15	0	1	0	0	0	0	0	0		151	1,223
1984	0	0	0	28	37	19	24	38	18	91	36	39	48	152	149	31	140	188	111	66	9	17	89	46	36	1	0	8	1	0	0	0	0	0	0		199	1,618
1985	0	0	0	45	42	69	52	53	50	89	40	90	115	130	127	156	236	157	31	34	1	6	41	31	20	3	59	9	2	0	0	0	0	0	0		237	1,924
1986	0	0	15	38	34	47	107	72	50	75	59	82	55	222	16	74	184	87	10	24	4	68	0	1	11	30	0	0	0	0	0	0	0	0	0		192	1,558
1987	0	0	4	11	50	117	82	74	41	64	112	276	90	198	158	242	131	7	46	69	68	138	9	61	21	2	5	1	0	0	0	0	0	0	0		291	2,365
1988	0	0	0	18	59	44	67	58	97	103	174	44	86	196	175	77	17	133	3	64	66	21	2	52	20	3	7	1	0	0	0	0	0	0	0		223	1,811
1989	0	0	0	30	77	54	56	87	29	79	103	265	330	185	40	43	40	104	173	186	6	4	29	7	4	1	1	0	0	0	0	0	0	0	0		272	2,205
1990	0	0	13	50	140	110	111	259	240	159	36	303	68	67	130	55	23	141	180	91	109	5	33	59	35	5	12	2	0	0	0	0	0	0	0		342	2,778
1991	0	0	8	12	58	144	188	217	133	58	639	153	98	84	62	25	398	74	29	6	142	11	3	5	3	0	1	0	0	0	0	0	0	0	0		358	2,906
1992	0	0	2	171	146	113	446	152	237	360	183	34	49	59	92	266	85	44	116	230	8	4	1	2	1	0	0	0	0	0	0	0	0	0	0		393	3,194
1993	0	2	28	170	197	295	116	232	350	243	336	75	189	142	146	62	86	1	17	15	9	5	1	2	1	0	0	0	0	0	0	0	0	0	0		383	3,106
1994	0	0	53	159	319	192	177	181	96	122	304	154	140	173	144	131	49	45	101	98	61	31	8	14	9	1	3	0	0	0	0	0	0	0	0		388	3,152
1995	0	0	173	357	352	252	834	412	94	98	288	80	207	262	191	5	53	70	99	97	61	31	8	14	8	1	3	0	0	0	0	0	0	0	0		569	4,620
1996	0	0	141	164	373	768	273	173	97	180	336	58	93	79	32	56	142	47	67	65	41	21	5	9	6	1	2	0	0	0	0	0	0	0	0		453	3,681
1997	0	6	33	257	511	248	197	189	238	103	396	215	149	37	51	68	57	19	27	26	16	8	2	4	2	0	1	0	0	0	0	0	0	0	0		402	3,262
1998	0	3	235	389	257	183	404	265	340	362	288	216	77	148	83	50	42	14	20	19	12	6	2	3	2	0	1	0	0	0	0	0	0	0	0		480	3,897
1999	0	11	250	302	318	491	375	251	421	246	219	364	148	137	99	59	50	16	23	23	14	7	2	3	2	0	1	0	0	0	0	0	0	0	0		539	4,373
2000	0	9	123	391	350	344	438	503	311	133	427	100	204	197	142	85	71	24	33	32	20	10	3	5	3	0	1	0	0	0	0	0	0	0	0		556	4,515
2001	0	5	66	108	414	538	500	240	479	58	152	165	116	112	80	48	40	13	19	18	12	6	1	3	2	0	1	0	0	0	0	0	0	0	0		449	3,644
2002	0	14	104	197	796	703	522	352	263	130	346	244	171	165	119	71	59	20	28	27	17	9	2	4	2	0	1	0	0	0	0	0	0	0	0		613	4,979
2003	0	55	100	717	747	849	589	160	222	432	658	463	325	313	226	135	113	38	53	52	32	16	4	7	4	1	2	0	0	0	0	0	0	0	0		887	7,202
2004	0	35	498	533	448	524	285	494	298	169	257	181	127	123	88	53	44	15	21	20	13	6	2	3	2	0	1	0	0	0	0	0	0	0	0		596	4,835
2005	0	42	618	640	503	746	324	439	399	226	344	242	170	164	118	71	59	20	28	27	17	9	2	4	2	0	1	0	0	0	0	0	0	0	0		733	5,948
2006	0	34	382	576	331	243	498	377	342	194	295	208	146	141	101	61	51	17	24	23	15	7	2	3	2	0	1	0	0	0	0	0	0	0	0		572	4,647
2007	0	33	255	413	396	387	283	214	195	110	168	118	83	80	58	35	29	10	14	13	8	4	1	2	1	0	0	0	0	0	0	0	0	0	0		409	3,319
2008	0	10	128	136	699	787	577	437	397	225	342	241	169	163	118	70	59	20	28	27	17	9	2	4	2	0	1	0	0	0	0	0	0	0	0		656	5,324
2009	0	20	200	740	788	888	650	493	448	254	386	272	191	184	133	79	66	22	31	30	19	10	2	4	3	0	1	0	0	0	0	0	0	0	0		831	6,747
2010	0	10	280	449	478	538	394	299	271	154	234	165	116	111	80	48	40	13	19	18	12	6	1	3	2	0	1	0	0	0	0	0	0	0	0		526	4,268
2011	0	32	375	600	639	720	527	399	363	206	313	220	155	149	107	64	54	18	25	25	15	8	2	4	2	0	1	0	0	0	0	0	0	0	0		706	5,728
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	-
Factors	185.902	11.603	1.601	1.065	1.126	0.732	0.758	0.908	0.567	1.522	0.704	0.703	0.963	0.721	0.598	0.837	0.332	1.413	0.973	0.627	0.507	0.256	1.777	0.600	0.149	2.318	0.135	0.244	-	-	-	-	-	-			Tail 1.140	

Example: AY 2007 Age 78 of 283 = 387 x 0.732 and AY 2007 Age 90 of 214 = 283 x 0.758

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 7, SHEET 35

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

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.140 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	454									
1978	1,553,484	979									
1979	1,646,693	695									
1980	1,745,494	1,042									
1981	1,826,711	863									
1982	2,061,263	1,235	21.936	-	21.936	327.20	172	1,235	173	1,408	0.068
1983	2,173,213	1,072	17.927	-	17.927	341.69	175	1,072	151	1,223	0.056
1984	2,314,385	1,419	19.027	-	19.027	358.57	208	1,419	199	1,618	0.070
1985	2,444,242	1,685	17.598	0.009	17.607	371.07	258	1,686	237	1,922	0.079
1986	2,644,132	1,366	15.028	0.059	15.087	380.29	239	1,371	193	1,564	0.059
1987	2,911,888	2,069	17.661	0.371	18.031	393.04	298	2,112	297	2,409	0.083
1988	3,191,151	1,577	11.996	0.453	12.449	390.15	337	1,637	230	1,867	0.058
1989	3,341,117	1,927	14.126	0.679	14.805	400.00	341	2,019	284	2,303	0.069
1990	3,644,538	2,322	15.348	0.939	16.287	419.00	361	2,464	346	2,810	0.077
1991	3,852,022	2,536	16.694	1.044	17.738	428.00	355	2,695	379	3,074	0.080
1992	3,944,342	2,791	13.293	1.338	14.631	443.00	474	3,072	432	3,504	0.089
1993	4,020,534	2,704	16.419	1.787	18.206	460.00	358	2,998	421	3,419	0.085
1994	4,272,082	2,538	15.086	2.425	17.512	482.00	349	2,946	414	3,360	0.079
1995	4,432,599	3,729	18.450	2.952	21.402	493.00	410	4,326	608	4,934	0.111
1996	4,487,291	2,964	15.265	3.214	18.479	511.00	380	3,588	504	4,092	0.091
1997	4,623,816	2,698	15.411	3.656	19.067	521.00	336	3,338	469	3,807	0.082
1998	4,816,176	3,249	16.823	4.028	20.850	541.00	357	4,027	566	4,593	0.095
1999	5,047,597	3,534	14.876	4.565	19.441	567.00	419	4,619	649	5,267	0.104
2000	5,318,217	3,332	14.179	5.215	19.394	589.00	399	4,558	640	5,198	0.098
2001	5,597,545	2,724	11.851	5.860	17.711	618.00	372	4,072	572	4,644	0.083
2002	5,822,846	3,427	13.744	6.865	20.609	628.00	397	5,138	722	5,860	0.101
2003	6,004,956	3,871	14.011	8.121	22.132	644.00	429	6,115	859	6,973	0.116
2004	6,183,507	3,115	11.764	8.909	20.673	662.00	400	5,474	769	6,243	0.101
2005	6,388,250	3,312	11.604	10.188	21.791	678.00	421	6,220	874	7,094	0.111
2006	6,653,696	2,063	7.632	11.474	19.107	704.00	384	5,165	726	5,891	0.089
2007	6,915,410	1,483	5.417	13.131	18.547	730.00	375	5,077	713	5,791	0.084
2008	7,073,199	974	3.685	15.126	18.811	751.00	352	4,973	699	5,671	0.080
2009	7,109,910	960	3.313	16.880	20.193	767.00	378	5,854	822	6,677	0.094
2010	7,245,414	290	1.009	18.669	19.679	775.00	371	5,658	795	6,453	0.089
2011	7,353,256	32	0.111	19.568	19.680	783.00	371	5,717	803	6,520	0.089
2012	7,500,322		-	19.643	19.643	809.00	375	5,959	837	6,796	0.091
2013	7,590,325						376				
TOTAL		71,032					11,227	116,604	16,379	132,983	

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

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

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.027					0.864					
1978	1,553,484	3.382	5,254,386		1.027					0.864					
1979	1,646,693	3.136	5,164,474		1.027					0.864					
1980	1,745,494	2.917	5,091,177		1.027					0.864					
1981	1,826,711	2.687	4,908,624		1.027					0.864					
1982	2,061,263	2.555	5,266,185	167	1.027	172	0.832%	0.326%		0.864	0.281%	0.832%	172	172	0.834%
1983	2,173,213	2.446	5,316,747	170	1.031	175	0.806%	0.330%		0.839	0.276%	0.806%	175	175	0.805%
1984	2,314,385	2.331	5,395,574	201	1.034	208	0.898%	0.385%		0.814	0.314%	0.898%	208	208	0.899%
1985	2,444,242	2.253	5,506,356	249	1.038	258	1.057%	0.469%		0.791	0.371%	1.057%	258	258	1.056%
1986	2,644,132	2.198	5,812,249	229	1.044	239	0.904%	0.411%	8.5%	0.768	0.316%	0.904%	239	239	0.904%
1987	2,911,888	2.127	6,193,181	284	1.051	298	1.025%	0.482%	8.6%	0.745	0.359%	1.025%	298	298	1.023%
1988	3,191,151	2.032	6,484,397	318	1.060	337	1.056%	0.520%	6.5%	0.724	0.376%	1.056%	337	337	1.056%
1989	3,341,117	1.987	6,640,304	319	1.069	341	1.020%	0.513%	4.2%	0.754	0.387%	1.020%	341	341	1.021%
1990	3,644,538	1.913	6,973,268	334	1.081	361	0.991%	0.518%	5.4%	0.785	0.407%	0.991%	361	361	0.991%
1991	3,852,022	1.853	7,138,884	324	1.096	355	0.921%	0.497%	0.6%	0.797	0.396%	0.921%	355	355	0.922%
1992	3,944,342	1.762	6,951,801	426	1.113	474	1.202%	0.682%	5.2%	0.809	0.552%	1.202%	474	474	1.202%
1993	4,020,534	1.730	6,954,996	316	1.132	358	0.889%	0.514%	2.8%	0.822	0.422%	0.889%	358	358	0.890%
1994	4,272,082	1.690	7,221,716	301	1.160	349	0.817%	0.483%	-1.0%	0.834	0.403%	0.817%	349	349	0.817%
1995	4,432,599	1.642	7,279,180	346	1.186	410	0.926%	0.564%	-0.9%	0.847	0.478%	0.926%	410	410	0.925%
1996	4,487,291	1.587	7,119,619	312	1.217	380	0.846%	0.533%	-3.9%	0.860	0.459%	0.846%	380	380	0.847%
1997	4,623,816	1.516	7,011,137	269	1.249	336	0.727%	0.479%	-0.4%	0.873	0.418%	0.727%	336	336	0.727%
1998	4,816,176	1.448	6,974,036	278	1.284	357	0.741%	0.512%	-0.5%	0.886	0.454%	0.741%	357	357	0.741%
1999	5,047,597	1.402	7,074,826	317	1.323	419	0.831%	0.593%	0.6%	0.900	0.533%	0.831%	419	419	0.830%
2000	5,318,217	1.352	7,189,648	289	1.382	399	0.751%	0.555%	3.0%	0.913	0.507%	0.751%	399	399	0.750%
2001	5,597,545	1.324	7,410,279	257	1.446	372	0.664%	0.501%	1.7%	0.927	0.465%	0.664%	372	372	0.665%
2002	5,822,846	1.233	7,180,173	263	1.552	408	0.701%	0.568%	0.4%	0.941	0.535%	0.648%	378	397	0.682%
2003	6,004,956	1.205	7,236,443	278	1.671	465	0.774%	0.642%	1.8%	0.956	0.614%	0.624%	375	429	0.714%
2004	6,183,507	1.221	7,550,966	226	1.826	413	0.667%	0.547%	2.2%	0.970	0.530%	0.623%	385	400	0.647%
2005	6,388,250	1.180	7,536,083	224	2.087	467	0.732%	0.620%	3.9%	0.985	0.611%	0.593%	379	421	0.659%
2006	6,653,696	1.170	7,785,410	159	2.396	381	0.573%	0.489%	-3.3%	1.000	0.489%	0.579%	385	384	0.577%
2007	6,915,410	1.122	7,758,240	122	2.920	356	0.515%	0.459%	-7.5%	1.000	0.459%	0.555%	384	375	0.542%
2008	7,073,199	1.076	7,613,102	74	3.825	283	0.400%	0.372%	-10.2%	1.000	0.372%	0.533%	377	352	0.498%
2009	7,109,910	1.044	7,422,640	75	5.667	425	0.598%	0.573%	-4.3%	1.000	0.573%	0.517%	367	378	0.532%
2010	7,245,414	1.035	7,501,912	30	12.377	371	0.512%	0.495%	2.5%	1.000	0.495%	0.513%	371	371	0.512%
2011	7,353,256	1.020	7,501,057	4	92.826	371	0.505%	0.495%	4.5%	1.000	0.495%	0.505%	371	371	0.505%
2012	7,500,322	1.010	7,575,325		92.826					1.000		0.500%	375	375	0.500%
2013	7,590,325	1.000	7,590,325							1.000		0.495%	376	376	0.495%
TOTAL				7,161		10,540							11,122	11,227	

5 Year Average excluding 2012	0.479%
10 Year Average excluding 2012	0.517%
5 Year Average excluding 2008-2012	0.541%
10 Year Average excluding 2008-2012	0.520%
2006-2011 Average excluding 2009	0.462%
(16) 2013 Selected Frequency	0.495%

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

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

LUMP SUM SETTLEMENT
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			486		0.033
1978	1,553,484			1,058		0.068
1979	1,646,693			760		0.046
1980	1,745,494			1,154		0.066
1981	1,826,711			969		0.053
1982	2,061,263	172	0.83%	1,408	8,186	0.068
1983	2,173,213	175	0.81%	1,247	7,126	0.057
1984	2,314,385	208	0.90%	1,684	8,095	0.073
1985	2,444,242	258	1.06%	2,039	7,903	0.083
1986	2,644,132	239	0.90%	1,686	7,055	0.064
1987	2,911,888	298	1.02%	2,605	8,740	0.089
1988	3,191,151	337	1.06%	2,034	6,035	0.064
1989	3,341,117	341	1.02%	2,549	7,475	0.076
1990	3,644,538	361	0.99%	3,160	8,754	0.087
1991	3,852,022	355	0.92%	3,556	10,018	0.092
1992	3,944,342	474	1.20%	4,031	8,505	0.102
1993	4,020,534	358	0.89%	4,042	11,289	0.101
1994	4,272,082	349	0.82%	3,926	11,249	0.092
1995	4,432,599	410	0.92%	5,971	14,564	0.135
1996	4,487,291	380	0.85%	4,912	12,927	0.109
1997	4,623,816	336	0.73%	4,650	13,838	0.101
1998	4,816,176	357	0.74%	5,824	16,313	0.121
1999	5,047,597	419	0.83%	6,620	15,799	0.131
2000	5,318,217	399	0.75%	6,554	16,425	0.123
2001	5,597,545	372	0.66%	5,737	15,422	0.102
2002	5,822,846	397	0.68%	7,603	19,150	0.131
2003	6,004,956	429	0.71%	9,064	21,129	0.151
2004	6,183,507	400	0.65%	8,254	20,636	0.133
2005	6,388,250	421	0.66%	9,211	21,880	0.144
2006	6,653,696	384	0.58%	8,066	21,006	0.121
2007	6,915,410	375	0.54%	8,315	22,172	0.120
2008	7,073,199	352	0.50%	8,695	24,702	0.123
2009	7,109,910	378	0.53%	9,277	24,543	0.130
2010	7,245,414	371	0.51%	9,346	25,192	0.129
2011	7,353,256	371	0.50%	9,563	25,777	0.130
2012	7,500,322	375	0.50%	9,750	26,001	0.130
2013	7,590,325	376	0.50%	9,867	26,243	0.130
TOTAL		11,227		185,675		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 7, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 7, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	38	10	110	100						12	29	17	138	110	29
1977	454	454	504	50	426	414	1.097	1.111	11.1%	6	0	(6)	486	504	(18)
1978	979	979	1,102	123	414	402	1.111	1.126	10.6%	13	0	(13)	1,058	1,102	(44)
1979	695	695	795	99	402	390	1.126	1.143	10.7%	11	0	(11)	760	795	(35)
1980	1,042	1,039	1,209	170	390	378	1.143	1.164	11.0%	19	3	(16)	1,154	1,209	(55)
1981	863	863	1,024	161	378	366	1.164	1.187	10.7%	17	0	(17)	969	1,024	(54)
1982	1,235	1,235	1,497	263	366	354	1.187	1.213	10.3%	27	0	(27)	1,408	1,497	(89)
1983	1,072	1,072	1,330	258	354	342	1.213	1.241	9.6%	25	0	(25)	1,247	1,330	(83)
1984	1,419	1,418	1,802	384	342	330	1.241	1.271	8.9%	34	1	(33)	1,684	1,802	(118)
1985	1,685	1,676	2,181	506	330	318	1.271	1.302	8.1%	41	9	(32)	2,039	2,181	(142)
1986	1,366	1,366	1,823	457	318	306	1.302	1.334	7.5%	34	0	(34)	1,686	1,823	(136)
1987	2,069	2,067	2,832	765	306	294	1.334	1.370	7.3%	56	2	(54)	2,605	2,832	(227)
1988	1,577	1,558	2,194	637	294	282	1.370	1.409	6.9%	44	20	(24)	2,034	2,194	(161)
1989	1,927	1,920	2,786	866	282	270	1.409	1.451	6.7%	58	7	(51)	2,549	2,786	(237)
1990	2,322	2,288	3,423	1,135	270	258	1.451	1.496	6.3%	71	33	(38)	3,160	3,423	(263)
1991	2,536	2,526	3,899	1,374	258	246	1.496	1.544	5.9%	81	11	(70)	3,556	3,899	(343)
1992	2,791	2,783	4,447	1,664	246	234	1.544	1.598	5.9%	97	8	(89)	4,031	4,447	(416)
1993	2,704	2,689	4,469	1,779	234	222	1.598	1.662	6.0%	108	15	(93)	4,042	4,469	(427)
1994	2,538	2,437	4,212	1,775	222	210	1.662	1.728	5.5%	97	101	3	3,926	4,212	(286)
1995	3,729	3,659	6,577	2,917	210	198	1.728	1.797	5.0%	146	70	(76)	5,971	6,577	(605)
1996	2,964	2,822	5,276	2,453	198	186	1.797	1.869	4.6%	113	142	29	4,912	5,276	(363)
1997	2,698	2,630	5,112	2,482	186	174	1.869	1.944	4.2%	105	68	(37)	4,650	5,112	(463)
1998	3,249	3,166	6,432	3,266	174	162	1.944	2.031	4.4%	142	83	(59)	5,824	6,432	(608)
1999	3,534	3,397	7,246	3,849	162	150	2.031	2.133	4.4%	170	137	(32)	6,620	7,246	(626)
2000	3,332	3,128	7,059	3,931	150	138	2.133	2.240	4.0%	159	204	46	6,554	7,059	(505)
2001	2,724	2,560	6,463	3,904	138	126	2.240	2.396	5.0%	196	165	(31)	5,737	6,463	(726)
2002	3,427	3,081	8,274	5,193	126	114	2.396	2.636	6.1%	317	346	28	7,603	8,274	(671)
2003	3,871	3,439	9,624	6,185	114	102	2.636	2.900	5.3%	326	432	106	9,064	9,624	(560)
2004	3,115	2,817	9,252	6,435	102	90	2.900	3.277	5.7%	367	298	(69)	8,254	9,252	(998)
2005	3,312	2,873	10,050	7,177	90	78	3.277	3.768	5.4%	389	439	50	9,211	10,050	(838)
2006	2,063	1,566	9,325	7,759	78	66	3.768	4.710	6.7%	523	498	(25)	8,066	9,325	(1,258)
2007	1,483	1,096	9,951	8,854	66	54	4.710	6.830	7.7%	683	387	(297)	8,315	9,951	(1,636)
2008	974	275	9,883	9,608	54	42	6.830	10.586	5.7%	551	699	148	8,695	9,883	(1,187)
2009	960	220	10,465	10,245	42	30	10.586	25.407	5.7%	588	740	153	9,277	10,465	(1,188)
2010	290	10	10,839	10,829	30	18	25.407	279.477	3.6%	389	280	(109)	9,346	10,839	(1,493)
2011	32		11,194	11,194	18	6	279.477	41,921.557	0.4%	40	32	(7)	9,563	11,194	(1,631)
2012	0		11,530	11,530	6		41,921.557		0.0%	0	0	(0)	9,750	11,530	(1,780)
2013									0.0%		0	0			
TOTAL	71,071	65,813	196,189	130,376						6,054	5,258	(796)	175,946	196,189	(20,243)
EXLD PRIOR	71,032	65,803	196,079	130,276						6,042	5,229	(813)	175,808	196,079	(20,272)

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

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

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.000	1.000	10.0%	0	0	0
1954	0	0	0	702	690	1.000	1.000	10.0%	0	0	0
1955	0	0	0	690	678	1.000	1.000	20.4%	0	0	0
1956	0	0	0	678	666	1.000	1.000	21.7%	0	0	0
1957	0	0	0	666	654	1.000	1.001	22.7%	0	0	0
1958	0	0	0	654	642	1.001	1.001	23.4%	0	0	0
1959	0	0	0	642	630	1.001	1.001	23.9%	0	0	0
1960	0	0	0	630	618	1.001	1.001	24.2%	0	0	0
1961	0	0	0	618	606	1.001	1.002	24.3%	0	0	0
1962	0	0	0	606	594	1.002	1.002	28.7%	0	0	0
1963	0	0	0	594	582	1.002	1.003	33.8%	0	0	0
1964	0	0	0	582	570	1.003	1.005	35.7%	0	0	0
1965	0	0	0	570	558	1.005	1.008	34.5%	0	0	0
1966	6	6	0	558	546	1.008	1.012	32.3%	0	0	0
1967	0	0	0	546	534	1.012	1.016	28.7%	0	0	0
1968	29	0	0	534	522	1.016	1.022	25.2%	0	29	29
1969	0	0	0	522	510	1.022	1.028	22.2%	0	0	0
1970	0	0	0	510	498	1.028	1.036	19.8%	0	0	0
1971	0	0	0	498	486	1.036	1.044	17.7%	0	0	0
1972	0	0	0	486	474	1.044	1.053	16.2%	0	0	0
1973	0	0	0	474	462	1.053	1.063	15.1%	0	0	0
1974	0	0	0	462	450	1.063	1.073	13.8%	0	0	0
1975	0	0	0	450	438	1.073	1.085	12.7%	0	0	0
1976	4	4	100	438	426	1.085	1.097	11.7%	12	0	(12)
TOTAL	38	10	100						12	29	17

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

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

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	454	454	504	50	426	414	1.097	1.111	11.1%	6	0	(6)	486	504	(18)
1978	979	979	1,102	123	414	402	1.111	1.126	10.6%	13	0	(13)	1,058	1,102	(44)
1979	695	695	795	99	402	390	1.126	1.143	10.7%	11	0	(11)	760	795	(35)
1980	1,042	1,039	1,209	170	390	378	1.143	1.164	11.0%	19	3	(16)	1,154	1,209	(55)
1981	863	863	1,024	161	378	366	1.164	1.187	10.7%	17	0	(17)	969	1,024	(54)
1982	1,235	1,235	1,497	263	366	354	1.187	1.213	10.3%	27	0	(27)	1,408	1,497	(89)
1983	1,072	1,072	1,330	258	354	342	1.213	1.241	9.6%	25	0	(25)	1,247	1,330	(83)
1984	1,419	1,418	1,802	384	342	330	1.241	1.271	8.9%	34	1	(33)	1,684	1,802	(118)
1985	1,685	1,676	2,181	506	330	318	1.271	1.302	8.1%	41	9	(32)	2,039	2,181	(142)
1986	1,366	1,366	1,823	457	318	306	1.302	1.334	7.5%	34	0	(34)	1,686	1,823	(136)
1987	2,069	2,067	2,832	765	306	294	1.334	1.370	7.3%	56	2	(54)	2,605	2,832	(227)
1988	1,577	1,558	2,194	637	294	282	1.370	1.409	6.9%	44	20	(24)	2,034	2,194	(161)
1989	1,927	1,920	2,786	866	282	270	1.409	1.451	6.7%	58	7	(51)	2,549	2,786	(237)
1990	2,322	2,288	3,423	1,135	270	258	1.451	1.496	6.3%	71	33	(38)	3,160	3,423	(263)
1991	2,536	2,526	3,899	1,374	258	246	1.496	1.544	5.9%	81	11	(70)	3,556	3,899	(343)
1992	2,791	2,783	4,447	1,664	246	234	1.544	1.598	5.9%	97	8	(89)	4,031	4,447	(416)
1993	2,704	2,689	4,469	1,779	234	222	1.598	1.662	6.0%	108	15	(93)	4,042	4,469	(427)
1994	2,538	2,437	4,212	1,775	222	210	1.662	1.728	5.5%	97	101	3	3,926	4,212	(286)
1995	3,729	3,659	6,577	2,917	210	198	1.728	1.797	5.0%	146	70	(76)	5,971	6,577	(605)
1996	2,964	2,822	5,276	2,453	198	186	1.797	1.869	4.6%	113	142	29	4,912	5,276	(363)
1997	2,698	2,630	5,112	2,482	186	174	1.869	1.944	4.2%	105	68	(37)	4,650	5,112	(463)
1998	3,249	3,166	6,432	3,266	174	162	1.944	2.031	4.4%	142	83	(59)	5,824	6,432	(608)
1999	3,534	3,397	7,246	3,849	162	150	2.031	2.133	4.4%	170	137	(32)	6,620	7,246	(626)
2000	3,332	3,128	7,059	3,931	150	138	2.133	2.240	4.0%	159	204	46	6,554	7,059	(505)
2001	2,724	2,560	6,463	3,904	138	126	2.240	2.396	5.0%	196	165	(31)	5,737	6,463	(726)
2002	3,427	3,081	8,274	5,193	126	114	2.396	2.636	6.1%	317	346	28	7,603	8,274	(671)
2003	3,871	3,439	9,624	6,185	114	102	2.636	2.900	5.3%	326	432	106	9,064	9,624	(560)
2004	3,115	2,817	9,252	6,435	102	90	2.900	3.277	5.7%	367	298	(69)	8,254	9,252	(998)
2005	3,312	2,873	10,050	7,177	90	78	3.277	3.768	5.4%	389	439	50	9,211	10,050	(838)
2006	2,063	1,566	9,325	7,759	78	66	3.768	4.710	6.7%	523	498	(25)	8,066	9,325	(1,258)
2007	1,483	1,096	9,951	8,854	66	54	4.710	6.830	7.7%	683	387	(297)	8,315	9,951	(1,636)
2008	974	275	9,883	9,608	54	42	6.830	10.586	5.7%	551	699	148	8,695	9,883	(1,187)
2009	960	220	10,465	10,245	42	30	10.586	25.407	5.7%	588	740	153	9,277	10,465	(1,188)
2010	290	10	10,839	10,829	30	18	25.407	279.477	3.6%	389	280	(109)	9,346	10,839	(1,493)
2011	32		11,194	11,194	18	6	279.477	41,921.557	0.4%	40	32	(7)	9,563	11,194	(1,631)
2012	0		11,530	11,530	6		41,921.557		0.0%	0	0	(0)	9,750	11,530	(1,780)
2013									0.0%		0	0			
TOTAL	71,032	65,803	196,079	130,276						6,042	5,229	(813)	175,808	196,079	(20,272)
EXLD PRIOR	71,032	65,803	196,079	130,276						6,042	5,229	(813)	175,808	196,079	(20,272)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	167	167	172	5	366	354	1.027	1.031	11.1%	1	0	(1)	172	172	0
1983	170	170	176	6	354	342	1.031	1.034	9.4%	1	0	(1)	175	176	(1)
1984	201	199	207	8	342	330	1.034	1.038	10.9%	1	2	1	208	207	1
1985	249	246	257	11	330	318	1.038	1.044	11.8%	1	3	2	258	257	1
1986	229	229	241	12	318	306	1.044	1.051	13.7%	2	0	(2)	239	241	(2)
1987	284	283	299	16	306	294	1.051	1.058	11.0%	2	1	(1)	298	299	(1)
1988	318	317	338	21	294	282	1.058	1.068	14.2%	3	1	(2)	337	338	(1)
1989	319	315	341	26	282	270	1.068	1.081	15.4%	4	4	0	341	341	0
1990	334	332	363	31	270	258	1.081	1.095	13.8%	4	2	(2)	361	363	(2)
1991	324	320	356	36	258	246	1.095	1.113	14.5%	5	4	(1)	355	356	(1)
1992	426	420	475	55	246	234	1.113	1.132	12.8%	7	6	(1)	474	475	(1)
1993	316	312	361	49	234	222	1.132	1.160	15.6%	8	4	(4)	358	361	(3)
1994	301	291	346	55	222	210	1.160	1.187	12.2%	7	10	3	349	346	3
1995	346	339	412	73	210	198	1.187	1.217	11.7%	9	7	(2)	410	412	(2)
1996	312	304	381	77	198	186	1.217	1.251	11.0%	8	8	0	380	381	(1)
1997	269	262	337	75	186	174	1.251	1.286	9.9%	7	7	0	336	337	(1)
1998	278	272	361	89	174	162	1.286	1.326	9.5%	8	6	(2)	357	361	(4)
1999	317	300	417	117	162	150	1.326	1.385	11.6%	14	17	3	419	417	2
2000	289	280	404	124	150	138	1.385	1.450	10.4%	13	9	(4)	399	404	(5)
2001	257	240	374	134	138	126	1.450	1.558	13.3%	18	17	(1)	372	374	(2)
2002	263	242	395	153	126	114	1.558	1.678	11.4%	17	21	4	397	395	2
2003	278	254	424	170	114	102	1.678	1.830	10.9%	19	24	5	429	424	5
2004	226	203	404	201	102	90	1.830	2.095	13.2%	27	23	(4)	400	404	(4)
2005	224	196	418	222	90	78	2.095	2.410	10.7%	24	28	4	421	418	3
2006	159	131	386	255	78	66	2.410	2.947	11.4%	29	28	(1)	384	386	(2)
2007	122	89	373	284	66	54	2.947	3.850	10.8%	31	33	2	375	373	2
2008	74	39	350	311	54	42	3.850	5.704	10.2%	32	35	3	352	350	2
2009	75	24	362	338	42	30	5.704	12.422	10.3%	35	51	16	378	362	16
2010	30	1	368	367	30	18	12.422	93.169	7.1%	26	29	3	371	368	3
2011	4	0	367	367	18	6	93.169	93.169	0.0%	0	4	4	371	367	4
2012		0	375	375	6		93.169		1.1%	4	0	(4)	375	375	0
2013		0	0	0					0.0%	0			376	0	376
									0.0%						
TOTAL	7,161	6,777	10,840	4,063						367	384	17	11,227	10,840	387
EXLD PRIOR	7,161	6,777	10,840	4,063						367	384	17	11,227	10,840	387

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 7, SHEET 13, COL. (12) x SECT 3, EXH 7, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 7, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 7, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 7, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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LUMP SUM SETTLEMENT
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	59.4%
6	50598.104	0.0%	0.3%	0.3%	60.6%
18	337.321	0.3%	3.6%	3.3%	62.9%
30	25.948	3.9%	6.2%	5.5%	64.1%
42	9.980	10.0%	6.0%	5.1%	64.2%
54	6.237	16.0%	6.9%	5.7%	64.2%
66	4.362	22.9%	5.8%	4.6%	63.7%
78	3.476	28.8%	4.3%	3.3%	63.3%
90	3.022	33.1%	4.1%	3.0%	63.5%
102	2.686	37.2%	3.7%	2.6%	63.6%
114	2.442	40.9%	4.1%	2.8%	63.9%
126	2.220	45.0%	3.2%	2.0%	63.8%
138	2.075	48.2%	2.7%	1.7%	64.2%
150	1.967	50.8%	2.5%	1.5%	64.9%
162	1.873	53.4%	2.4%	1.4%	65.6%
174	1.792	55.8%	2.2%	1.2%	66.4%
186	1.724	58.0%	2.3%	1.2%	67.3%
198	1.657	60.3%	2.1%	1.1%	68.1%
210	1.601	62.5%	2.2%	1.1%	69.1%
222	1.547	64.6%	2.3%	1.1%	70.0%
234	1.495	66.9%	2.3%	1.1%	70.8%
246	1.444	69.2%	2.1%	0.9%	71.5%
258	1.402	71.3%	2.1%	0.9%	72.3%
270	1.361	73.5%	2.1%	0.9%	73.1%
282	1.323	75.6%	2.0%	0.8%	73.7%
294	1.289	77.6%	1.9%	0.7%	74.5%
306	1.259	79.4%	1.6%	0.6%	75.2%
318	1.234	81.0%	1.6%	0.6%	76.3%
330	1.210	82.6%	1.7%	0.6%	77.2%
342	1.187	84.3%	1.7%	0.5%	78.0%
354	1.163	86.0%	1.7%	0.5%	78.6%
366	1.140	87.7%	1.3%	0.4%	78.9%
378	1.124	89.0%	1.3%	0.4%	79.7%
390	1.107	90.3%	1.2%	0.3%	80.3%
402	1.093	91.5%	1.0%	0.3%	80.9%
414	1.081	92.5%	0.9%	0.2%	81.7%
426	1.070	93.4%	0.9%	0.2%	82.6%
438	1.060	94.3%	0.8%	0.2%	83.5%
450	1.051	95.1%	0.7%	0.2%	84.3%
462	1.043	95.9%	0.7%	0.1%	85.1%
474	1.036	96.5%	0.6%	0.1%	85.9%
486	1.029	97.1%	0.5%	0.1%	86.6%
498	1.024	97.7%	0.5%	0.1%	87.3%
510	1.019	98.1%	0.4%	0.1%	88.0%
522	1.015	98.6%	0.3%	0.1%	88.6%
534	1.011	98.9%	0.3%	0.0%	89.2%
546	1.008	99.2%	0.2%	0.0%	89.6%
558	1.006	99.4%	0.2%	0.0%	89.8%
570	1.004	99.6%	0.1%	0.0%	89.9%
582	1.003	99.7%	0.1%	0.0%	89.7%
594	1.002	99.8%	0.1%	0.0%	88.9%
606	1.001	99.9%	0.0%	0.0%	87.5%
618	1.001	99.9%	0.0%	0.0%	85.3%
630	1.001	99.9%	0.0%	0.0%	82.8%
642	1.000	100.0%	0.0%	0.0%	80.7%
654	1.000	100.0%	0.0%	0.0%	79.9%
666	1.000	100.0%	0.0%	0.0%	80.7%
678	1.000	100.0%	0.0%	0.0%	82.7%
690	1.000	100.0%	0.0%	0.0%	85.4%
702	1.000	100.0%	0.0%	0.0%	88.6%
714	1.000	100.0%	0.0%	0.0%	90.1%
726	1.000	100.0%	0.0%	0.0%	92.1%
738	1.000	100.0%	0.0%	0.0%	94.8%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 7, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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

LUMP SUM SETTLEMENT
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	3,160	3,160	0.785	1.974	4,897	4,897	100%	4,897	0.070	0.087	0.087
1991	3,852,022	1.853	7,138,884	3,556	3,556	0.797	1.916	5,432	5,432	100%	5,432	0.076	0.092	0.093
1992	3,944,342	1.762	6,951,801	4,031	4,031	0.809	1.860	6,069	6,069	100%	6,069	0.087	0.102	0.103
1993	4,020,534	1.730	6,954,996	4,042	4,042	0.822	1.806	5,997	5,997	100%	5,997	0.086	0.101	0.130
1994	4,272,082	1.690	7,221,716	3,926	3,926	0.834	1.754	5,742	5,742	100%	5,742	0.080	0.092	0.130
1995	4,432,599	1.642	7,279,180	5,971	5,971	0.847	1.702	8,609	8,609	100%	8,609	0.118	0.135	0.130
1996	4,487,291	1.587	7,119,619	4,912	4,912	0.860	1.653	6,981	6,981	100%	6,981	0.098	0.109	0.130
1997	4,623,816	1.516	7,011,137	4,650	4,650	0.873	1.605	6,512	6,512	100%	6,512	0.093	0.101	0.130
1998	4,816,176	1.448	6,974,036	5,824	5,824	0.886	1.558	8,040	8,040	100%	8,040	0.115	0.121	0.130
1999	5,047,597	1.402	7,074,826	6,620	6,620	0.900	1.513	9,008	9,008	100%	9,008	0.127	0.131	0.130
2000	5,318,217	1.352	7,189,648	6,554	6,554	0.913	1.469	8,790	8,790	100%	8,790	0.122	0.123	0.130
2001	5,597,545	1.324	7,410,279	5,653	5,653	0.927	1.426	7,473	7,473	100%	7,473	0.101	0.101	0.130
2002	5,822,846	1.233	7,180,173	7,608	7,608	0.941	1.384	9,913	9,913	100%	9,913	0.138	0.131	0.130
2003	6,004,956	1.205	7,236,443	9,453	9,453	0.956	1.344	12,141	12,141	100%	12,141	0.168	0.157	0.130
2004	6,183,507	1.221	7,550,966	8,368	8,368	0.970	1.305	10,594	10,594	100%	10,594	0.140	0.135	0.130
2005	6,388,250	1.180	7,536,083	10,010	10,010	0.985	1.267	12,490	12,490	100%	12,490	0.166	0.157	0.130
2006	6,653,696	1.170	7,785,410	7,171	7,171	1.000	1.230	8,820	8,820	100%	8,820	0.113	0.108	0.130
2007	6,915,410	1.122	7,758,240	6,468	6,468	1.000	1.194	7,723	7,723	100%	7,723	0.100	0.094	0.130
2008	7,073,199	1.076	7,613,102	6,076	6,076	1.000	1.159	7,043	7,043	100%	7,043	0.093	0.086	0.130
2009	7,109,910	1.044	7,422,640	9,585	9,585	1.000	1.126	10,788	10,788	100%	10,788	0.145	0.135	0.130
2010	7,245,414	1.035	7,501,912	7,530	7,530	1.000	1.093	8,228	8,228	100%	8,228	0.110	0.104	0.130
2011	7,353,256	1.020	7,501,057	10,893	10,893	1.000	1.061	11,556	11,556	100%	11,556	0.154	0.148	0.130
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.030	0	0	100%	0	0.000	0.000	0.130
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.130

	5 Year Average excluding 2011-2012	0.112	0.105
	7 Year Average excluding 2011-2012	0.124	0.117
	10 Year Weighted Average excluding 2008-2012	0.129	
	20 Year Weighted Average excluding 2008-2012	0.106	
	5 Year Average excluding 2010-2012	0.123	0.116
	5 Year Average excluding 2012	0.120	0.113
	7 Year Average excluding 2012	0.126	0.119
(14)	2013 Selected Loss Rate:	0.130	

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

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

LUMP SUM SETTLEMENT

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.001	1.000	1.001									
1961	618	618	630	1.001	1.001	1.001									
1962	606	606	618	1.001	1.001	1.001									
1963	594	594	606	1.002	1.001	1.002									
1964	582	582	594	1.003	1.002	1.003									
1965	570	570	582	1.004	1.003	1.004									
1966	558	558	570	1.006	1.004	1.006									
1967	546	546	558	1.008	1.006	1.008									
1968	534	534	546	1.011	1.008	1.011									
1969	522	522	534	1.015	1.011	1.015									
1970	510	510	522	1.019	1.015	1.019									
1971	498	498	510	1.024	1.019	1.024									
1972	486	486	498	1.029	1.024	1.029									
1973	474	474	486	1.036	1.029	1.036									
1974	462	462	474	1.043	1.036	1.043									
1975	450	450	462	1.051	1.043	1.051									
1976	438	438	450	1.060	1.051	1.060									
1977	426	426	438	1.070	1.060	1.070	1.070	1.060	1.070	1.027	1.027	1.027	1.110	1.110	1.110
1978	414	414	426	1.081	1.070	1.081	1.081	1.070	1.081	1.027	1.027	1.027	1.110	1.110	1.110
1979	402	402	414	1.093	1.081	1.093	1.093	1.081	1.093	1.027	1.027	1.027	1.110	1.110	1.110
1980	390	390	402	1.107	1.093	1.107	1.107	1.093	1.107	1.027	1.027	1.027	1.110	1.110	1.110
1981	378	378	390	1.124	1.107	1.124	1.124	1.107	1.124	1.027	1.027	1.027	1.110	1.110	1.110
1982	366	366	378	1.140	1.124	1.140	1.140	1.124	1.140	1.027	1.027	1.027	1.110	1.110	1.110
1983	354	354	366	1.163	1.140	1.163	1.163	1.140	1.163	1.031	1.027	1.031	1.110	1.110	1.110
1984	342	342	354	1.187	1.163	1.187	1.187	1.163	1.187	1.034	1.031	1.034	1.110	1.110	1.110
1985	330	330	342	1.210	1.187	1.210	1.210	1.187	1.210	1.038	1.034	1.038	1.103	1.110	1.103
1986	318	318	330	1.234	1.210	1.234	1.234	1.210	1.234	1.044	1.038	1.044	1.098	1.103	1.098
1987	306	306	318	1.259	1.234	1.259	1.259	1.234	1.259	1.051	1.044	1.051	1.107	1.098	1.107
1988	294	294	306	1.289	1.259	1.289	1.289	1.259	1.289	1.060	1.051	1.060	1.105	1.107	1.105
1989	282	282	294	1.323	1.289	1.323	1.323	1.289	1.323	1.069	1.060	1.069	1.108	1.105	1.108
1990	270	270	282	1.361	1.323	1.361	1.361	1.323	1.361	1.081	1.069	1.081	1.113	1.108	1.113
1991	258	258	270	1.402	1.361	1.402	1.402	1.361	1.402	1.096	1.081	1.096	1.107	1.113	1.107
1992	246	246	258	1.444	1.402	1.444	1.444	1.402	1.444	1.113	1.096	1.113	1.111	1.107	1.111
1993	234	234	246	1.495	1.444	1.495	1.495	1.444	1.495	1.132	1.113	1.132	1.129	1.111	1.129
1994	222	222	234	1.547	1.495	1.547	1.547	1.495	1.547	1.160	1.132	1.160	1.152	1.129	1.152
1995	210	210	222	1.601	1.547	1.601	1.601	1.547	1.601	1.186	1.160	1.186	1.166	1.152	1.166
1996	198	198	210	1.657	1.601	1.657	1.657	1.601	1.657	1.217	1.186	1.217	1.157	1.166	1.157
1997	186	186	198	1.724	1.657	1.724	1.724	1.657	1.724	1.249	1.217	1.249	1.164	1.157	1.164
1998	174	174	186	1.792	1.724	1.792	1.792	1.724	1.792	1.284	1.249	1.284	1.160	1.164	1.160
1999	162	162	174	1.873	1.792	1.873	1.873	1.792	1.873	1.323	1.284	1.323	1.167	1.160	1.167
2000	150	150	162	1.967	1.873	1.967	1.967	1.873	1.967	1.382	1.323	1.382	1.167	1.167	1.167
2001	138	138	150	2.075	1.967	2.075	2.075	1.967	2.075	1.446	1.382	1.446	1.169	1.167	1.169
2002	126	126	138	2.220	2.075	2.220	2.220	2.075	2.220	1.552	1.446	1.552	1.175	1.169	1.175
2003	114	114	126	2.442	2.220	2.442	2.442	2.220	2.442	1.671	1.552	1.671	1.208	1.175	1.208
2004	102	102	114	2.686	2.442	2.686	2.686	2.442	2.686	1.826	1.671	1.826	1.185	1.208	1.185
2005	90	90	102	3.022	2.686	3.022	3.022	2.686	3.022	2.087	1.826	2.087	1.171	1.185	1.171
2006	78	78	90	3.476	3.022	3.476	3.476	3.022	3.476	2.396	2.087	2.396	1.161	1.171	1.161
2007	66	66	78	4.362	3.476	4.362	4.362	3.476	4.362	2.920	2.396	2.920	1.158	1.161	1.158
2008	54	54	66	6.237	4.362	6.237	6.237	4.362	6.237	3.825	2.920	3.825	1.202	1.158	1.202
2009	42	42	54	9.980	6.237	9.980	9.980	6.237	9.980	5.667	3.825	5.667	1.311	1.202	1.311
2010	30	30	42	25.948	9.980	25.948	25.948	9.980	25.948	12.377	5.667	12.377	1.496	1.311	1.496
2011	18	18	30	337.321	25.948	337.321	337.321	25.948	337.321	92.826	12.377	92.826	1.639	1.496	1.639
2012	6	6	18	50,598.104	337.321	50,598.104	50,598.104	337.321	50,598.104	92.826	92.826	92.826	1.639	1.639	1.639

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

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

LUMP SUM SETTLEMENT

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	-	-	-
1984	342	342	354	-	-	-
1985	330	330	342	0.009	-	0.009
1986	318	318	330	0.059	0.009	0.059
1987	306	306	318	0.371	0.059	0.371
1988	294	294	306	0.453	0.371	0.453
1989	282	282	294	0.679	0.453	0.679
1990	270	270	282	0.939	0.679	0.939
1991	258	258	270	1.044	0.939	1.044
1992	246	246	258	1.338	1.044	1.338
1993	234	234	246	1.787	1.338	1.787
1994	222	222	234	2.425	1.787	2.425
1995	210	210	222	2.952	2.425	2.952
1996	198	198	210	3.214	2.952	3.214
1997	186	186	198	3.656	3.214	3.656
1998	174	174	186	4.028	3.656	4.028
1999	162	162	174	4.565	4.028	4.565
2000	150	150	162	5.215	4.565	5.215
2001	138	138	150	5.860	5.215	5.860
2002	126	126	138	6.865	5.860	6.865
2003	114	114	126	8.121	6.865	8.121
2004	102	102	114	8.909	8.121	8.909
2005	90	90	102	10.188	8.909	10.188
2006	78	78	90	11.474	10.188	11.474
2007	66	66	78	13.131	11.474	13.131
2008	54	54	66	15.126	13.131	15.126
2009	42	42	54	16.880	15.126	16.880
2010	30	30	42	18.669	16.880	18.669
2011	18	18	30	19.568	18.669	19.568
2012	6	6	18	19.643	19.568	19.643

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	2	11	23	37	61	94	119	134	144	152	159	169	184	203	226	256	289	332	333	343	428	429	432	434	439	439	440	445	454	454	454	454	454	454	454
1978	0	0	4	23	50	80	131	202	234	254	283	311	337	368	414	444	504	534	611	657	747	846	874	885	933	941	959	974	974	979	979	979	979	979	979		979
1979	0	0	3	19	41	65	91	125	162	199	241	263	274	298	340	372	386	432	453	477	499	509	562	619	633	633	634	634	634	634	658	658	695	695			695
1980	0	0	3	22	47	69	115	180	198	212	219	239	281	349	386	422	440	560	596	645	645	765	890	899	936	936	986	986	993	1,002	1,002	1,039	1,042				1,042
1981	0	0	3	21	41	60	87	116	164	216	236	255	281	295	323	357	367	388	514	543	710	718	732	735	777	817	857	857	857	860	863	863					863
1982	0	0	3	20	49	78	95	110	127	151	165	185	235	312	347	451	747	929	946	1,049	1,125	1,132	1,169	1,176	1,181	1,196	1,235	1,235	1,235	1,235	1,235						1,235
1983	0	0	2	13	34	68	104	135	172	212	317	358	420	466	539	661	720	784	888	916	933	933	934	937	1,055	1,056	1,071	1,071	1,072	1,072							1,072
1984	0	0	0	28	65	84	108	145	163	254	290	329	377	529	678	709	848	1,036	1,147	1,213	1,222	1,238	1,327	1,374	1,410	1,411	1,411	1,418	1,419								1,419
1985	0	0	0	45	87	156	208	261	311	400	440	529	644	774	902	1,058	1,293	1,450	1,481	1,515	1,516	1,522	1,563	1,594	1,613	1,617	1,676	1,685									1,685
1986	0	0	15	53	87	134	241	313	363	438	496	579	634	856	872	946	1,130	1,217	1,227	1,252	1,256	1,324	1,324	1,325	1,336	1,366	1,366										1,366
1987	0	0	4	15	65	182	263	337	379	442	554	830	920	1,117	1,275	1,517	1,648	1,655	1,702	1,770	1,839	1,977	1,986	2,046	2,067	2,069											2,069
1988	0	0	0	18	77	121	188	247	344	446	620	665	751	947	1,122	1,199	1,216	1,349	1,352	1,416	1,482	1,504	1,506	1,558	1,577												1,577
1989	0	0	0	30	106	160	216	304	332	411	514	779	1,108	1,294	1,334	1,377	1,417	1,521	1,694	1,881	1,887	1,891	1,920	1,927													1,927
1990	0	0	13	63	203	313	424	683	923	1,082	1,118	1,420	1,489	1,556	1,686	1,740	1,763	1,904	2,083	2,174	2,283	2,288	2,322														2,322
1991	0	0	8	20	77	221	410	627	760	818	1,457	1,609	1,707	1,791	1,853	1,877	2,275	2,349	2,378	2,384	2,526	2,536															2,536
1992	0	0	2	172	318	431	877	1,028	1,265	1,625	1,809	1,843	1,892	1,951	2,042	2,308	2,393	2,437	2,553	2,783	2,791																2,791
1993	0	2	30	200	397	692	809	1,041	1,391	1,634	1,970	2,046	2,235	2,377	2,523	2,585	2,672	2,672	2,689	2,704																	2,704
1994	0	0	53	212	530	722	899	1,080	1,176	1,298	1,602	1,756	1,896	2,069	2,213	2,344	2,392	2,437	2,538																		2,538
1995	0	0	173	530	882	1,134	1,968	2,381	2,475	2,573	2,861	2,941	3,148	3,410	3,600	3,606	3,659	3,729																			3,729
1996	0	0	141	305	678	1,446	1,719	1,892	1,988	2,168	2,504	2,562	2,656	2,734	2,766	2,822	2,964																				2,964
1997	0	6	39	296	807	1,055	1,252	1,441	1,679	1,782	2,178	2,393	2,542	2,579	2,630	2,698																					2,698
1998	0	3	238	627	884	1,067	1,471	1,736	2,075	2,438	2,726	2,942	3,018	3,166	3,249																						3,249
1999	0	11	261	563	881	1,372	1,747	1,998	2,419	2,665	2,884	3,249	3,397	3,534																							3,534
2000	0	9	131	522	872	1,216	1,654	2,156	2,467	2,600	3,027	3,128	3,332																								3,332
2001	0	5	71	179	593	1,130	1,630	1,870	2,349	2,407	2,560	2,724																									2,724
2002	0	14	118	315	1,110	1,813	2,336	2,687	2,951	3,081	3,427																										3,427
2003	0	55	155	872	1,618	2,468	3,057	3,217	3,439	3,871																											3,871
2004	0	35	533	1,066	1,514	2,038	2,323	2,817	3,115																												3,115
2005	0	42	660	1,300	1,803	2,549	2,873	3,312																													3,312
2006	0	34	416	992	1,323	1,566	2,063																														2,063
2007	0	33	288	701	1,096	1,483																															1,483
2008	0	10	139	275	974																																974
2009	0	20	220	960																																	960
2010	0	10	290																																		290
2011	0	32																																			32
2012	0																																				-
																																					71,032

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977			6.303	2.152	1.602	1.632	1.548	1.261	1.126	1.078	1.056	1.047	1.063	1.087	1.102	1.116	1.132	1.126	1.152	1.002	1.030	1.246	1.004	1.007	1.003	1.012	1.000	1.003	1.011	1.019	1.000	1.000	1.000	1.000	1.000		
1978			6.303	2.152	1.602	1.632	1.543	1.158	1.087	1.114	1.100	1.084	1.091	1.124	1.074	1.135	1.060	1.143	1.075	1.137	1.133	1.032	1.013	1.054	1.009	1.019	1.016	1.000	1.005	1.000	1.000	1.000	1.000	1.000			
1979			6.303	2.152	1.602	1.397	1.378	1.291	1.230	1.211	1.089	1.042	1.088	1.143	1.094	1.037	1.119	1.050	1.053	1.045	1.020	1.105	1.102	1.022	1.000	1.001	1.000	1.000	1.000	1.039	1.000	1.056	1.000				
1980			6.303	2.152	1.453	1.670	1.571	1.098	1.073	1.029	1.092	1.176	1.241	1.106	1.094	1.042	1.274	1.065	1.082	1.000	1.185	1.163	1.011	1.040	1.000	1.053	1.000	1.008	1.009	1.000	1.037	1.003					
1981			6.303	1.955	1.476	1.443	1.341	1.405	1.319	1.093	1.084	1.102	1.048	1.097	1.105	1.026	1.058	1.323	1.056	1.308	1.012	1.020	1.004	1.058	1.051	1.049	1.000	1.000	1.004	1.003	1.000						
1982			6.879	2.492	1.575	1.220	1.158	1.156	1.191	1.096	1.121	1.266	1.328	1.112	1.301	1.656	1.244	1.018	1.109	1.073	1.006	1.033	1.006	1.004	1.012	1.033	1.000	1.000	1.000	1.000							
1983			5.203	2.726	2.003	1.526	1.292	1.282	1.227	1.496	1.131	1.171	1.110	1.156	1.226	1.090	1.090	1.132	1.031	1.019	1.001	1.001	1.004	1.125	1.001	1.014	1.000	1.001	1.000								
1984				2.307	1.291	1.280	1.351	1.122	1.557	1.140	1.135	1.147	1.402	1.282	1.045	1.197	1.221	1.107	1.057	1.007	1.014	1.072	1.035	1.026	1.001	1.000	1.005	1.000									
1985				1.913	1.797	1.332	1.254	1.193	1.285	1.099	1.204	1.218	1.202	1.164	1.173	1.223	1.121	1.022	1.023	1.001	1.004	1.027	1.020	1.012	1.002	1.036	1.005										
1986			3.545	1.651	1.538	1.802	1.297	1.160	1.208	1.134	1.165	1.096	1.351	1.019	1.085	1.194	1.077	1.008	1.020	1.003	1.054	1.000	1.001	1.008	1.022	1.000											
1987			4.015	4.368	2.794	1.449	1.280	1.123	1.168	1.252	1.499	1.108	1.215	1.141	1.190	1.087	1.004	1.028	1.040	1.039	1.075	1.005	1.030	1.010	1.001												
1988				4.210	1.568	1.552	1.309	1.393	1.299	1.390	1.071	1.130	1.262	1.185	1.069	1.014	1.109	1.002	1.047	1.047	1.014	1.001	1.035	1.013													
1989				3.593	1.508	1.348	1.404	1.095	1.237	1.251	1.515	1.423	1.167	1.031	1.033	1.029	1.074	1.114	1.110	1.003	1.002	1.015	1.003														
1990			4.750	3.233	1.543	1.355	1.612	1.351	1.172	1.033	1.271	1.048	1.045	1.083	1.032	1.013	1.080	1.094	1.044	1.050	1.002	1.014															
1991			2.438	3.955	2.870	1.851	1.529	1.213	1.077	1.780	1.105	1.061	1.049	1.035	1.013	1.212	1.032	1.012	1.003	1.059	1.004																
1992			114.689	1.850	1.354	2.034	1.173	1.231	1.285	1.113	1.019	1.027	1.031	1.047	1.130	1.037	1.018	1.048	1.090	1.003																	
1993		19.667	6.778	1.986	1.744	1.168	1.287	1.337	1.175	1.206	1.038	1.092	1.064	1.062	1.025	1.033	1.000	1.006	1.005																		
1994			3.991	2.507	1.362	1.245	1.201	1.089	1.104	1.234	1.096	1.079	1.091	1.070	1.059	1.021	1.019	1.041																			
1995			3.061	1.665	1.286	1.736	1.209	1.040	1.040	1.112	1.028	1.070	1.083	1.056	1.001	1.015	1.019																				
1996			2.164	2.221	2.132	1.188	1.101	1.051	1.090	1.155	1.023	1.036	1.030	1.012	1.020	1.050																					
1997		6.538	7.549	2.726	1.307	1.186	1.151	1.165	1.061	1.222	1.099	1.062	1.014	1.020	1.026																						
1998		79.451	2.631	1.410	1.207	1.378	1.180	1.196	1.175	1.118	1.079	1.026	1.049	1.026																							
1999		24.853	2.158	1.565	1.557	1.273	1.144	1.211	1.102	1.082	1.126	1.046	1.040																								
2000		15.224	3.971	1.670	1.394	1.360	1.304	1.144	1.054	1.164	1.033	1.065																									
2001		14.069	2.522	3.315	1.907	1.442	1.147	1.256	1.025	1.063	1.064																										
2002		8.469	2.670	3.528	1.633	1.288	1.151	1.098	1.044	1.112																											
2003		2.836	5.639	1.857	1.525	1.239	1.052	1.069	1.126																												
2004		15.444	2.000	1.421	1.346	1.140	1.212	1.106																													
2005		15.705	1.968	1.387	1.414	1.127	1.153																														
2006		12.134	2.383	1.333	1.184	1.318																															
2007		8.731	2.432	1.565	1.353																																
2008		13.449	1.985	3.543																																	
2009		11.004	4.364																																		
2010		29.021																																			
2011																																					
4 Yr Avg		15.551	2.791	1.957	1.324	1.206	1.142	1.132	1.062	1.106	1.076	1.050	1.033	1.028	1.027	1.030	1.014	1.027	1.035	1.029	1.006	1.009	1.017	1.011	1.007	1.013	1.003	1.000	1.003	1.011	1.009	1.015	1.000	1.000	1.000		
5 Yr Avg		14.868	2.627	1.850	1.364	1.222	1.143	1.135	1.070	1.108	1.080	1.047	1.043	1.037	1.026	1.031	1.018	1.040	1.050	1.033	1.020	1.007	1.018	1.014	1.005	1.017	1.002	1.002	1.003	1.009	1.007	1.015	1.000	1.000	1.000		
7 Yr Avg		15.070	2.967	2.091	1.480	1.273	1.166	1.154	1.084	1.131	1.065	1.055	1.053	1.042	1.039	1.054	1.035	1.045	1.048	1.029	1.022	1.019	1.018	1.028	1.013	1.027	1.002	1.001	1.004	1.010	1.007	1.015	1.000	1.000	1.000		
3 Yr Wtd		16.100	2.994	1.724	1.326	1.180	1.132	1.090	1.071	1.114	1.074	1.046	1.036	1.020	1.014	1.028	1.013	1.031	1.033	1.035	1.003	1.011	1.022	1.010	1.007	1.013	1.004	1.000	1.001	1.001	1.015	1.015	1.000	1.000	1.000		
5 Yr Wtd		12.576	2.453	1.548	1.374	1.213	1.138	1.123	1.073	1.109	1.079	1.047	1.045	1.036	1.023	1.030	1.017	1.037	1.046	1.031	1.018	1.008	1.018	1.014	1.005	1.017	1.003	1.002	1.003	1.006	1.009	1.013	1.000	1.000	1.000		
10 Yr Wtd		11.217	2.629	1.737	1.428	1.254	1.153	1.125	1.081	1.137	1.061	1.055	1.050	1.042	1.036	1.048	1.034	1.037	1.043	1.025	1.017	1.018	1.016	1.026	1.008	1.022	1.003	1.001	1.004	1.007	1.009	1.013	1.000	1.000	1.000		TAIL
Prior	150.000	11.000	2.400	1.550	1.450	1.250	1.150	1.130	1.100	1.100	1.070	1.050	1.050	1.045	1.040	1.040	1.040	1.040	1.040	1.035	1.032	1.031	1.030	1.028	1.027	1.025	1.025	1.024	1.023	1.022	1.020	1.018	1.015	1.013	1.012	1.011	1.085
PA Sel.	375.000	8.000	2.065	1.455	1.270	1.235	1.130	1.090	1.080	1.065	1.060	1.050	1.048	1.043	1.038	1.035	1.035	1.034	1.034	1.030	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	
Selected	150.000	13.000	2.600	1.600	1.430	1.255	1.150	1.125	1.100	1.100	1.070	1.055	1.050	1.045	1.040	1.040	1.035	1.035	1.035	1.035	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	
Cumulative	50598.1	337.321	25.948	9.980	6.237	4.362	3.476	3.022	2.686	2.442	2.220	2.075	1.967	1.873	1.792	1.724	1.657	1.601	1.547	1.495	1.444	1.402	1.361	1.323	1.289	1.259	1.234	1.210	1.187	1.163	1.140	1.124	1.107	1.093	1.081	1.070	1.060

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										434	439	439	440	445	454	454	454	454	454	454	454
1978																									933	941	959	974	974	979	979	979	979	979	979		979
1979																								619	633	633	634	634	634	634	658	658	695	695			695
1980																							890	899	936	936	986	986	993	1,002	1,002	1,039	1,042				1,042
1981																						718	732	735	777	817	857	857	857	860	863	863					863
1982																					1,125	1,132	1,169	1,176	1,181	1,196	1,235	1,235	1,235	1,235	1,235						1,235
1983																				916	933	933	934	937	1,055	1,056	1,071	1,071	1,072	1,072							1,072
1984																			1,147	1,213	1,222	1,238	1,327	1,374	1,410	1,411	1,411	1,418	1,419								1,419
1985																		1,450	1,481	1,515	1,516	1,522	1,563	1,594	1,613	1,617	1,676	1,685									1,685
1986																	1,130	1,217	1,227	1,252	1,256	1,324	1,324	1,325	1,336	1,366	1,366										1,366
1987																1,517	1,648	1,655	1,702	1,770	1,839	1,977	1,986	2,046	2,067	2,069											2,069
1988															1,122	1,199	1,216	1,349	1,352	1,416	1,482	1,504	1,506	1,558	1,577													1,577
1989														1,294	1,334	1,377	1,417	1,521	1,694	1,881	1,887	1,891	1,920	1,927														1,927
1990													1,489	1,556	1,686	1,740	1,763	1,904	2,083	2,174	2,283	2,288	2,322															2,322
1991												1,609	1,707	1,791	1,853	1,877	2,275	2,349	2,378	2,384	2,526	2,536																2,536
1992											1,809	1,843	1,892	1,951	2,042	2,308	2,393	2,437	2,553	2,783	2,791																	2,791
1993										1,634	1,970	2,046	2,235	2,377	2,523	2,585	2,672	2,672	2,689	2,704																		2,704
1994									1,176	1,298	1,602	1,756	1,896	2,069	2,213	2,344	2,392	2,437	2,538																			2,538
1995								2,381	2,475	2,573	2,861	2,941	3,148	3,410	3,600	3,606	3,659	3,729																				3,729
1996							1,719	1,892	1,988	2,168	2,504	2,562	2,656	2,734	2,766	2,822	2,964																					2,964
1997						1,055	1,252	1,441	1,679	1,782	2,178	2,393	2,542	2,579	2,630	2,698																						2,698
1998					884	1,067	1,471	1,736	2,075	2,438	2,726	2,942	3,018	3,166	3,249																							3,249
1999				563	881	1,372	1,747	1,998	2,419	2,665	2,884	3,249	3,397	3,534																								3,534
2000			131	522	872	1,216	1,654	2,156	2,467	2,600	3,027	3,128	3,332																									3,332
2001		5	71	179	593	1,130	1,630	1,870	2,349	2,407	2,560	2,724																										2,724
2002	0	14	118	315	1,110	1,813	2,336	2,687	2,951	3,081	3,427																											3,427
2003	0	55	155	872	1,618	2,468	3,057	3,217	3,439	3,871																												3,871
2004	0	35	533	1,066	1,514	2,038	2,323	2,817	3,115																													3,115
2005	0	42	660	1,300	1,803	2,549	2,873	3,312																														3,312
2006	0	34	416	992	1,323	1,566	2,063																															2,063
2007	0	33	288	701	1,096	1,483																																1,483
2008	0	10	139	275	974																																	974
2009	0	20	220	960																																		960
2010	0	10	290																																			290
2011	0	32																																				32
2012	0																																					-
																																						71,032

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										1.012	1.000	1.003	1.011	1.019	1.000	1.000	1.000	1.000	1.000		
1978																									1.009	1.019	1.016	1.000	1.005	1.000	1.000	1.000	1.000	1.000			
1979																								1.022	1.000	1.001	1.000	1.000	1.000	1.039	1.000	1.056	1.000				
1980																							1.011	1.040	1.000	1.053	1.000	1.008	1.009	1.000	1.037	1.003					
1981																						1.020	1.004	1.058	1.051	1.049	1.000	1.000	1.004	1.003	1.000						
1982																					1.006	1.033	1.006	1.004	1.012	1.033	1.000	1.000	1.000	1.000							
1983																				1.019	1.001	1.001	1.004	1.125	1.001	1.014	1.000	1.001	1.000								
1984																			1.057	1.007	1.014	1.072	1.035	1.026	1.001	1.000	1.005	1.000									
1985																		1.022	1.023	1.001	1.004	1.027	1.020	1.012	1.002	1.036	1.005										
1986																	1.077	1.008	1.020	1.003	1.054	1.000	1.001	1.008	1.022	1.000											
1987																1.087	1.004	1.028	1.040	1.039	1.075	1.005	1.030	1.010	1.001												
1988															1.069	1.014	1.109	1.002	1.047	1.047	1.014	1.001	1.035	1.013													
1989														1.031	1.033	1.029	1.074	1.114	1.110	1.003	1.002	1.015	1.003														
1990													1.045	1.083	1.032	1.013	1.080	1.094	1.044	1.050	1.002	1.014															
1991												1.061	1.049	1.035	1.013	1.212	1.032	1.012	1.003	1.059	1.004																
1992											1.019	1.027	1.031	1.047	1.130	1.037	1.018	1.048	1.090	1.003																	
1993										1.206	1.038	1.092	1.064	1.062	1.025	1.033	1.000	1.006	1.005																		
1994									1.104	1.234	1.096	1.079	1.091	1.070	1.059	1.021	1.019	1.041																			
1995								1.040	1.040	1.112	1.028	1.070	1.083	1.056	1.001	1.015	1.019																				
1996							1.101	1.051	1.090	1.155	1.023	1.036	1.030	1.012	1.020	1.050																					
1997						1.186	1.151	1.165	1.061	1.222	1.099	1.062	1.014	1.020	1.026																						
1998					1.207	1.378	1.180	1.196	1.175	1.118	1.079	1.026	1.049	1.026																							
1999				1.565	1.557	1.273	1.144	1.211	1.102	1.082	1.126	1.046	1.040																								
2000			3.971	1.670	1.394	1.360	1.304	1.144	1.054	1.164	1.033	1.065																									
2001		14.069	2.522	3.315	1.907	1.442	1.147	1.256	1.025	1.063	1.064																										
2002		8.469	2.670	3.528	1.633	1.288	1.151	1.098	1.044	1.112																											
2003		2.836	5.639	1.857	1.525	1.239	1.052	1.069	1.126																												
2004		15.444	2.000	1.421	1.346	1.140	1.212	1.106																													
2005		15.705	1.968	1.387	1.414	1.127	1.153																														
2006		12.134	2.383	1.333	1.184	1.318																															
2007		8.731	2.432	1.565	1.353																																
2008		13.449	1.985	3.543																																	
2009		11.004	4.364																																		
2010		29.021																																			
2011																																					
3 Yr Avg		17.825	2.927	2.147	1.317	1.195	1.139	1.091	1.065	1.113	1.075	1.046	1.035	1.019	1.016	1.029	1.013	1.032	1.033	1.038	1.003	1.010	1.023	1.010	1.008	1.012	1.004	1.000	1.001	1.001	1.012	1.000	1.000	1.000	1.000		
5 Yr Avg		14.868	2.627	1.850	1.364	1.222	1.143	1.135	1.070	1.108	1.080	1.047	1.043	1.037	1.026	1.031	1.018	1.040	1.050	1.033	1.020	1.007	1.018	1.014	1.005	1.017	1.002	1.002	1.003	1.009	1.007	1.015	1.000	1.000	1.000		
7 Yr Avg		15.070	2.967	2.091	1.480	1.273	1.166	1.154	1.084	1.131	1.065	1.055	1.053	1.042	1.039	1.054	1.035	1.045	1.048	1.029	1.022	1.019	1.018	1.028	1.013	1.027	1.002	1.001	1.004	1.010	1.007	1.015	1.000	1.000	1.000		
3 Yr Wtd		16.100	2.994	1.724	1.326	1.180	1.132	1.090	1.071	1.114	1.074	1.046	1.036	1.020	1.014	1.028	1.013	1.031	1.033	1.035	1.003	1.011	1.022	1.010	1.007	1.013	1.004	1.000	1.001	1.001	1.015	1.015	1.000	1.000	1.000		
5 Yr Wtd		12.576	2.453	1.548	1.374	1.213	1.138	1.123	1.073	1.109	1.079	1.047	1.045	1.036	1.023	1.030	1.017	1.037	1.046	1.031	1.018	1.008	1.018	1.014	1.005	1.017	1.003	1.002	1.003	1.006	1.009	1.013	1.000	1.000	1.000		
7 Yr Wtd		13.828	2.557	1.710	1.440	1.247	1.156	1.142	1.084	1.126	1.064	1.054	1.052	1.040	1.035	1.048	1.029	1.042	1.046	1.030	1.020	1.017	1.019	1.023	1.010	1.024	1.002	1.001	1.004	1.007	1.009	1.013	1.000	1.000	1.000		TAIL
Prior	150.000	11.000	2.400	1.550	1.450	1.250	1.150	1.130	1.100	1.100	1.070	1.050	1.050	1.045	1.040	1.040	1.040	1.040	1.040	1.035	1.032	1.031	1.030	1.028	1.027	1.025	1.025	1.024	1.023	1.022	1.020	1.018	1.015	1.013	1.012		1.097
PA Sel.	375.000	8.000	2.065	1.455	1.270	1.235	1.130	1.090	1.080	1.065	1.060	1.050	1.048	1.043	1.038	1.035	1.035	1.034	1.034	1.030	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	
Selected	150.000	13.000	2.600	1.600	1.430	1.255	1.150	1.125	1.100	1.100	1.070	1.055	1.050	1.045	1.040	1.040	1.035	1.035	1.035	1.035	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	
Cumulative	50598.104	337.321	25.948	9.980	6.237	4.362	3.476	3.022	2.686	2.442	2.220	2.075	1.967	1.873	1.792	1.724	1.657	1.601	1.547	1.495	1.444	1.402	1.361	1.323	1.289	1.259	1.234	1.210	1.187	1.163	1.140	1.124	1.107	1.093	1.081	1.070	1.060

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																														100.0%
2007		100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008		100.0%	100.0%	100.0%	100.0%																																100.0%
2009		100.0%	100.0%	100.0%																																	100.0%
2010		100.0%	100.0%																																		100.0%
2011		100.0%																																			100.0%
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.02%	0.04%	0.07%	0.12%	0.18%	0.22%	0.25%	0.27%	0.29%	0.30%	0.32%	0.35%	0.38%	0.43%	0.49%	0.55%	0.63%	0.63%	0.65%	0.81%	0.81%	0.82%	0.82%	0.83%	0.83%	0.83%	0.84%	0.86%	0.01%	0.01%	0.01%	0.01%	0.01%	5,276,573
1978	0.00%	0.00%	0.01%	0.04%	0.10%	0.15%	0.25%	0.38%	0.44%	0.48%	0.54%	0.59%	0.64%	0.70%	0.79%	0.85%	0.96%	1.02%	1.16%	1.25%	1.42%	1.61%	1.66%	1.68%	1.77%	1.79%	1.83%	1.85%	1.85%	1.86%	1.86%	0.02%	0.02%	0.02%	0.02%		5,254,386
1979	0.00%	0.00%	0.01%	0.04%	0.08%	0.13%	0.18%	0.24%	0.31%	0.39%	0.47%	0.51%	0.53%	0.58%	0.66%	0.72%	0.75%	0.84%	0.88%	0.92%	0.97%	0.99%	1.09%	1.20%	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.27%	0.01%	0.01%	0.01%			5,164,474
1980	0.00%	0.00%	0.01%	0.04%	0.09%	0.14%	0.23%	0.35%	0.39%	0.42%	0.43%	0.47%	0.55%	0.68%	0.76%	0.83%	0.86%	1.10%	1.17%	1.27%	1.27%	1.50%	1.75%	1.77%	1.84%	1.84%	1.94%	1.94%	1.95%	1.97%	1.97%	0.02%	0.02%				5,091,177
1981	0.00%	0.00%	0.01%	0.04%	0.08%	0.12%	0.18%	0.24%	0.33%	0.44%	0.48%	0.52%	0.57%	0.60%	0.66%	0.73%	0.75%	0.79%	1.05%	1.11%	1.45%	1.46%	1.49%	1.50%	1.58%	1.66%	1.75%	1.75%	1.75%	1.75%	1.76%	0.02%					4,908,624
1982	0.00%	0.00%	0.01%	0.04%	0.09%	0.15%	0.18%	0.21%	0.24%	0.29%	0.31%	0.35%	0.45%	0.59%	0.66%	0.86%	1.42%	1.76%	1.80%	1.99%	2.14%	2.15%	2.22%	2.23%	2.24%	2.27%	2.34%	2.34%	2.34%	2.34%	2.34%						5,266,185
1983	0.00%	0.00%	0.00%	0.02%	0.06%	0.13%	0.20%	0.25%	0.32%	0.40%	0.60%	0.67%	0.79%	0.88%	1.01%	1.24%	1.35%	1.48%	1.67%	1.72%	1.75%	1.76%	1.76%	1.76%	1.98%	1.99%	2.01%	2.01%	2.02%	2.02%							5,316,747
1984	0.00%	0.00%	0.00%	0.05%	0.12%	0.16%	0.20%	0.27%	0.30%	0.47%	0.54%	0.61%	0.70%	0.98%	1.26%	1.31%	1.57%	1.92%	2.13%	2.25%	2.26%	2.29%	2.46%	2.55%	2.61%	2.61%	2.61%	2.63%	2.63%								5,395,574
1985	0.00%	0.00%	0.00%	0.08%	0.16%	0.28%	0.38%	0.47%	0.57%	0.73%	0.80%	0.96%	1.17%	1.41%	1.64%	1.92%	2.35%	2.63%	2.69%	2.75%	2.75%	2.76%	2.84%	2.89%	2.93%	2.94%	3.04%	3.06%									5,506,356
1986	0.00%	0.00%	0.03%	0.09%	0.15%	0.23%	0.41%	0.54%	0.62%	0.75%	0.85%	1.00%	1.09%	1.47%	1.50%	1.63%	1.94%	2.09%	2.11%	2.15%	2.16%	2.28%	2.28%	2.28%	2.30%	2.35%	2.35%										5,812,249
1987	0.00%	0.00%	0.01%	0.02%	0.11%	0.29%	0.43%	0.54%	0.61%	0.71%	0.89%	1.34%	1.48%	1.80%	2.06%	2.45%	2.66%	2.67%	2.75%	2.86%	2.97%	3.19%	3.21%	3.30%	3.34%	3.34%											6,193,181
1988	0.00%	0.00%	0.00%	0.03%	0.12%	0.19%	0.29%	0.38%	0.53%	0.69%	0.96%	1.02%	1.16%	1.46%	1.73%	1.85%	1.88%	2.08%	2.09%	2.18%	2.29%	2.32%	2.32%	2.40%	2.43%												6,484,397
1989	0.00%	0.00%	0.00%	0.04%	0.16%	0.24%	0.33%	0.46%	0.50%	0.62%	0.77%	1.17%	1.67%	1.95%	2.01%	2.07%	2.13%	2.29%	2.55%	2.83%	2.84%	2.85%	2.89%	2.90%													6,640,304
1990	0.00%	0.00%	0.02%	0.09%	0.29%	0.45%	0.61%	0.98%	1.32%	1.55%	1.60%	2.04%	2.13%	2.23%	2.42%	2.50%	2.53%	2.73%	2.99%	3.12%	3.27%	3.28%	3.33%														6,973,268
1991	0.00%	0.00%	0.01%	0.03%	0.11%	0.31%	0.57%	0.88%	1.06%	1.15%	2.04%	2.25%	2.39%	2.51%	2.60%	2.63%	3.19%	3.29%	3.33%	3.34%	3.54%	3.55%															7,138,884
1992	0.00%	0.00%	0.00%	0.25%	0.46%	0.62%	1.26%	1.48%	1.82%	2.34%	2.60%	2.65%	2.72%	2.81%	2.94%	3.32%	3.44%	3.51%	3.67%	4.00%	4.02%																6,951,801
1993	0.00%	0.00%	0.04%	0.29%	0.57%	1.00%	1.16%	1.50%	2.00%	2.35%	2.83%	2.94%	3.21%	3.42%	3.63%	3.72%	3.84%	3.84%	3.87%	3.89%																	6,954,996
1994	0.00%	0.00%	0.07%	0.29%	0.73%	1.00%	1.25%	1.50%	1.63%	1.80%	2.22%	2.43%	2.63%	2.87%	3.06%	3.25%	3.31%	3.37%	3.51%																		7,221,716
1995	0.00%	0.00%	0.24%	0.73%	1.21%	1.56%	2.70%	3.27%	3.40%	3.53%	3.93%	4.04%	4.32%	4.68%	4.95%	4.95%	5.03%	5.12%																			7,279,180
1996	0.00%	0.00%	0.20%	0.43%	0.95%	2.03%	2.41%	2.66%	2.79%	3.04%	3.52%	3.60%	3.73%	3.84%	3.89%	3.96%	4.16%																				7,119,619
1997	0.00%	0.01%	0.06%	0.42%	1.15%	1.51%	1.79%	2.06%	2.40%	2.54%	3.11%	3.41%	3.63%	3.68%	3.75%	3.85%																					7,011,137
1998	0.00%	0.00%	0.34%	0.90%	1.27%	1.53%	2.11%	2.49%	2.98%	3.50%	3.91%	4.22%	4.33%	4.54%	4.66%																						6,974,036
1999	0.00%	0.01%	0.37%	0.80%	1.25%	1.94%	2.47%	2.82%	3.42%	3.77%	4.08%	4.59%	4.80%	5.00%																							7,074,826
2000	0.00%	0.01%	0.18%	0.73%	1.21%	1.69%	2.30%	3.00%	3.43%	3.62%	4.21%	4.35%	4.63%																								7,189,648
2001	0.00%	0.01%	0.10%	0.24%	0.80%	1.53%	2.20%	2.52%	3.17%	3.25%	3.45%	3.68%																									7,410,279
2002	0.00%	0.02%	0.16%	0.44%	1.55%	2.53%	3.25%	3.74%	4.11%	4.29%	4.77%																										7,180,173
2003	0.00%	0.08%	0.21%	1.20%	2.24%	3.41%	4.22%	4.45%	4.75%	5.35%																											7,236,443
2004	0.00%	0.05%	0.71%	1.41%	2.01%	2.70%	3.08%	3.73%	4.13%																												7,550,966
2005	0.00%	0.06%	0.88%	1.72%	2.39%	3.38%	3.81%	4.40%																													7,536,083
2006	0.00%	0.04%	0.53%	1.27%	1.70%	2.01%	2.65%																														7,785,410
2007	0.00%	0.04%	0.37%	0.90%	1.41%	1.91%																															7,758,240
2008	0.00%	0.01%	0.18%	0.36%	1.28%																																7,613,102
2009	0.00%	0.03%	0.30%	1.29%																																	7,422,640
2010	0.00%	0.01%	0.39%																																		7,501,912
2011	0.00%	0.04%																																			7,501,057
2012	0.00%																																				7,575,325

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										0.82%	0.83%	0.83%	0.83%	0.84%	0.86%	0.01%	0.01%	0.01%	0.01%	0.01%	5,276,573
1978																									1.77%	1.79%	1.83%	1.85%	1.85%	1.86%	1.86%	0.02%	0.02%	0.02%	0.02%		5,254,386
1979																								1.20%	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.27%	0.01%	0.01%	0.01%			5,164,474
1980																							1.75%	1.77%	1.84%	1.84%	1.94%	1.94%	1.95%	1.97%	1.97%	0.02%	0.02%				5,091,177
1981															1.46%	1.49%	1.50%	1.58%	1.66%	1.75%	1.75%	1.75%	1.75%	1.75%	1.76%	0.02%										4,908,624
1982														2.14%	2.15%	2.22%	2.23%	2.24%	2.27%	2.34%	2.34%	2.34%	2.34%	2.34%	2.34%											5,266,185
1983													1.72%	1.75%	1.76%	1.76%	1.76%	1.98%	1.99%	2.01%	2.01%	2.02%	2.02%													5,316,747
1984												2.13%	2.25%	2.26%	2.29%	2.46%	2.55%	2.61%	2.61%	2.61%	2.63%	2.63%														5,395,574
1985											2.63%	2.69%	2.75%	2.75%	2.76%	2.84%	2.89%	2.93%	2.94%	3.04%	3.06%															5,506,356
1986											2.09%	2.11%	2.15%	2.16%	2.28%	2.28%	2.28%	2.30%	2.35%	2.35%																5,812,249
1987										2.45%	2.66%	2.67%	2.75%	2.86%	2.97%	3.19%	3.21%	3.30%	3.34%	3.34%																6,193,181
1988									1.73%	1.85%	1.88%	2.08%	2.09%	2.18%	2.29%	2.32%	2.32%	2.40%	2.43%																	6,484,397
1989									2.01%	2.07%	2.13%	2.29%	2.55%	2.83%	2.84%	2.85%	2.89%	2.90%																		6,640,304
1990									2.42%	2.50%	2.53%	2.73%	2.99%	3.12%	3.27%	3.28%	3.33%																			6,973,268
1991									2.60%	2.63%	3.19%	3.29%	3.33%	3.34%	3.54%	3.55%																				7,138,884
1992									2.94%	3.32%	3.44%	3.51%	3.67%	4.00%	4.02%																					6,951,801
1993									3.63%	3.72%	3.84%	3.84%	3.87%	3.89%																						6,954,996
1994									3.06%	3.25%	3.31%	3.37%	3.51%																							7,221,716
1995									4.95%	4.95%	5.03%	5.12%																								7,279,180
1996									3.89%	3.96%	4.16%																									7,119,619
1997									3.75%	3.85%																										7,011,137
1998									4.66%																											6,974,036
1999																																				7,074,826
2000																																				7,189,648
2001																																				7,410,279
2002																																				7,180,173
2003																																				7,236,443
2004																																				7,550,966
2005																																				7,536,083
2006																																				7,785,410
2007																																				7,758,240
2008																																				7,613,102
2009																																				7,422,640
2010																																				7,501,912
2011																																				7,501,057
2012																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

REPORTED LUMP SUM SETTLEMENT CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			2	8	16	20	24	28	33	41	46	55	62	73	79	87	105	118	122	135	144	153	157	161	163	164	166	166	167	167	167						167
1983			1	4	10	18	24	25	33	40	57	62	77	82	89	99	104	116	131	143	150	152	156	160	165	167	169	169	170	170							170
1984			1	6	14	18	24	29	36	49	55	65	74	91	101	109	120	144	159	169	174	177	185	191	195	196	196	199	201								201
1985			2	12	26	30	42	55	75	83	91	100	113	128	140	154	171	194	206	217	220	224	230	236	239	241	246	249									249
1986			3	10	15	26	35	49	57	70	82	94	112	124	136	155	178	195	203	209	215	220	224	226	228	229	229										229
1987			2	9	17	32	45	52	63	73	95	116	132	154	184	218	232	240	248	258	267	274	278	281	283	284											284
1988		1	1	10	26	39	45	53	69	84	104	118	135	186	220	237	259	277	286	295	305	313	316	317	318												318
1989			5	11	21	28	36	50	64	89	100	113	164	197	217	235	251	270	283	301	306	309	315	319													319
1990			2	11	19	30	47	66	91	103	131	178	219	251	265	283	295	312	321	328	330	332	334														334
1991	1	1	2	6	17	35	54	77	96	113	153	195	225	244	264	278	290	305	312	315	320	324															324
1992			2	21	40	64	93	117	146	194	234	273	310	337	361	381	395	406	411	420	426																426
1993		1	3	17	34	62	83	112	139	179	213	232	255	273	286	298	305	306	312	316																	316
1994			4	19	40	54	74	110	139	176	199	221	242	255	263	275	283	291	301																		301
1995			8	43	67	93	139	182	208	230	255	282	297	315	332	334	339	346																			346
1996			13	35	56	102	140	175	193	225	247	261	279	292	297	304	312																				312
1997		1	10	27	66	95	129	164	181	198	219	236	251	256	262	269																					269
1998		2	13	43	80	107	146	172	198	218	236	256	263	272	278																						278
1999		3	26	56	94	134	169	195	224	241	266	288	300	317																							317
2000		3	18	56	82	113	156	189	218	253	266	280	289																								289
2001		1	11	31	68	115	153	180	218	226	240	257																									257
2002		4	23	42	82	128	164	199	221	242	263																										263
2003		6	21	75	118	160	207	224	254	278																											278
2004		5	40	68	107	155	177	203	226																												226
2005		5	49	101	142	167	196	224																													224
2006		8	34	81	105	131	159																														159
2007		6	33	60	89	122																															122
2008		5	23	39	74																																74
2009		1	24	75																																	75
2010		1	30																																		30
2011		4																																			4
2012																																					
																																					7,161

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			4.000	2.000	1.250	1.200	1.167	1.179	1.242	1.122	1.196	1.127	1.177	1.082	1.101	1.207	1.124	1.034	1.107	1.067	1.063	1.026	1.025	1.012	1.006	1.012	1.000	1.006	1.000	1.000							
1983			4.000	2.500	1.800	1.333	1.042	1.320	1.212	1.425	1.088	1.242	1.065	1.085	1.112	1.051	1.115	1.129	1.092	1.049	1.013	1.026	1.026	1.031	1.012	1.012	1.000	1.006	1.000								
1984			6.000	2.333	1.286	1.333	1.208	1.241	1.361	1.122	1.182	1.138	1.230	1.110	1.079	1.101	1.200	1.104	1.063	1.030	1.017	1.045	1.032	1.021	1.005	1.000	1.015	1.010									
1985			6.000	2.167	1.154	1.400	1.310	1.364	1.107	1.096	1.099	1.130	1.133	1.094	1.100	1.110	1.135	1.062	1.053	1.014	1.018	1.027	1.026	1.013	1.008	1.021	1.012										
1986			3.333	1.500	1.733	1.346	1.400	1.163	1.228	1.171	1.146	1.191	1.107	1.097	1.140	1.148	1.096	1.041	1.030	1.029	1.023	1.018	1.009	1.009	1.004	1.000											
1987			4.500	1.889	1.882	1.406	1.156	1.212	1.159	1.301	1.221	1.138	1.167	1.195	1.185	1.064	1.034	1.033	1.040	1.035	1.026	1.015	1.011	1.007	1.004												
1988		1.000	10.000	2.600	1.500	1.154	1.178	1.302	1.217	1.238	1.135	1.144	1.378	1.183	1.077	1.093	1.069	1.032	1.031	1.034	1.026	1.010	1.003	1.003													
1989			2.200	1.909	1.333	1.286	1.389	1.280	1.391	1.124	1.130	1.451	1.201	1.102	1.083	1.068	1.076	1.048	1.064	1.017	1.010	1.019	1.013														
1990			5.500	1.727	1.579	1.567	1.404	1.379	1.132	1.272	1.359	1.230	1.146	1.056	1.068	1.042	1.058	1.029	1.022	1.006	1.006	1.006															
1991	1.000	2.000	3.000	2.833	2.059	1.543	1.426	1.247	1.177	1.354	1.275	1.154	1.084	1.082	1.053	1.043	1.052	1.023	1.010	1.016	1.013																
1992			10.500	1.905	1.600	1.453	1.258	1.248	1.329	1.206	1.167	1.136	1.087	1.071	1.055	1.037	1.028	1.012	1.022	1.014																	
1993		3.000	5.667	2.000	1.824	1.339	1.349	1.241	1.288	1.190	1.089	1.099	1.071	1.048	1.042	1.023	1.003	1.020	1.013																		
1994			4.750	2.105	1.350	1.370	1.486	1.264	1.266	1.131	1.111	1.095	1.054	1.031	1.046	1.029	1.028	1.034																			
1995			5.375	1.558	1.388	1.495	1.309	1.143	1.106	1.109	1.106	1.053	1.061	1.054	1.006	1.015	1.021																				
1996			2.692	1.600	1.821	1.373	1.250	1.103	1.166	1.098	1.057	1.069	1.047	1.017	1.024	1.026																					
1997		10.000	2.700	2.444	1.439	1.358	1.271	1.104	1.094	1.106	1.078	1.064	1.020	1.023	1.027																						
1998		6.500	3.308	1.860	1.338	1.364	1.178	1.151	1.101	1.083	1.085	1.027	1.034	1.022																							
1999		8.667	2.154	1.679	1.426	1.261	1.154	1.149	1.076	1.104	1.083	1.042	1.057																								
2000		6.000	3.111	1.464	1.378	1.381	1.212	1.153	1.161	1.051	1.053	1.032																									
2001		11.000	2.818	2.194	1.691	1.330	1.176	1.211	1.037	1.062	1.071																										
2002		5.750	1.826	1.952	1.561	1.281	1.213	1.111	1.095	1.087																											
2003		3.500	3.571	1.573	1.356	1.294	1.082	1.134	1.094																												
2004		8.000	1.700	1.574	1.449	1.142	1.147	1.113																													
2005		9.800	2.061	1.406	1.176	1.174	1.143																														
2006		4.250	2.382	1.296	1.248	1.214																															
2007		5.500	1.818	1.483	1.371																																
2008		4.600	1.696	1.897																																	
2009		24.000	3.125																																		
2010		30.000																																			
2011																																					
3 Yr Avg	1.000	19.533	2.213	1.559	1.265	1.176	1.124	1.119	1.075	1.067	1.069	1.034	1.037	1.021	1.019	1.023	1.017	1.022	1.015	1.012	1.009	1.012	1.009	1.006	1.005	1.007	1.009	1.007	1.000	1.000							
5 Yr Avg	1.000	13.670	2.216	1.531	1.320	1.221	1.152	1.144	1.093	1.077	1.074	1.047	1.044	1.030	1.029	1.026	1.026	1.024	1.026	1.017	1.016	1.014	1.012	1.011	1.007	1.009	1.007	1.007	1.000	1.000							
7 Yr Avg	1.000	12.307	2.336	1.597	1.407	1.259	1.161	1.146	1.094	1.084	1.076	1.055	1.049	1.038	1.036	1.031	1.038	1.028	1.029	1.021	1.017	1.020	1.017	1.014	1.007	1.009	1.007	1.007	1.000	1.000							
3 Yr Wtd		11.000	2.175	1.489	1.250	1.174	1.122	1.120	1.076	1.067	1.069	1.034	1.038	1.021	1.018	1.023	1.017	1.021	1.015	1.012	1.009	1.012	1.009	1.006	1.005	1.008	1.010	1.007	1.000	1.000							
5 Yr Wtd		6.857	2.184	1.481	1.310	1.219	1.148	1.143	1.093	1.077	1.073	1.046	1.045	1.030	1.028	1.026	1.026	1.023	1.025	1.017	1.016	1.013	1.012	1.010	1.006	1.009	1.008	1.007	1.000	1.000							
7 Yr Wtd		7.516	2.228	1.539	1.376	1.251	1.157	1.145	1.094	1.084	1.076	1.053	1.049	1.040	1.036	1.031	1.036	1.027	1.028	1.020	1.017	1.018	1.015	1.012	1.006	1.009	1.008	1.007	1.000	1.000							TAIL
Prior	1.000	7.500	2.178	1.481	1.307	1.223	1.151	1.145	1.091	1.077	1.074	1.047	1.045	1.031	1.028	1.028	1.025	1.023	1.025	1.017	1.016	1.013	1.012	1.010	1.006	1.007	1.005	1.004	1.003	1.003							1.027
PA Sel.	90.000	4.400	1.650	1.240	1.225	1.231	1.147	1.093	1.071	1.064	1.057	1.048	1.039	1.031	1.025	1.019	1.017	1.016	1.015	1.013	1.013	1.012	1.010	1.009	1.008	1.007	1.005	1.004	1.003	1.003							
Selected	1.000	7.500	2.184	1.481	1.310	1.219	1.148	1.143	1.093	1.077	1.073	1.046	1.045	1.030	1.028	1.026	1.026	1.023	1.025	1.017	1.016	1.013	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003							
Cumulative	92.826	92.826	12.377	5.667	3.825	2.920	2.396	2.087	1.826	1.671	1.552	1.446	1.382	1.323	1.284	1.249	1.217	1.186	1.160	1.132	1.113	1.096	1.081	1.069	1.060	1.051	1.044	1.038	1.034	1.031	1.027	1.027	1.027	1.027	1.027	1.027	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			1,438	2,472	3,080	3,881	3,944	3,915	3,838	3,679	3,594	3,369	3,785	4,270	4,388	5,184	7,111	7,874	7,750	7,768	7,813	7,398	7,445	7,304	7,245	7,290	7,437	7,437	7,393	7,393	7,393						7,393
1983			2,403	3,126	3,408	3,792	4,340	5,382	5,227	5,292	5,556	5,777	5,448	5,681	6,052	6,672	6,922	6,763	6,781	6,403	6,219	6,140	5,987	5,859	6,394	6,323	6,337	6,337	6,306	6,306							6,306
1984			0	4,708	4,655	4,674	4,486	5,017	4,533	5,187	5,270	5,062	5,099	5,811	6,714	6,502	7,070	7,196	7,215	7,176	7,021	6,996	7,174	7,191	7,229	7,197	7,197	7,128	7,060								7,060
1985			0	3,787	3,344	5,207	4,953	4,742	4,150	4,818	4,830	5,293	5,703	6,050	6,440	6,868	7,563	7,474	7,191	6,981	6,891	6,793	6,796	6,753	6,751	6,708	6,811	6,766									6,766
1986			4,955	5,270	5,801	5,146	6,887	6,381	6,361	6,255	6,054	6,155	5,659	6,904	6,412	6,105	6,348	6,241	6,046	5,988	5,841	6,016	5,909	5,863	5,859	5,965	5,965										5,965
1987			1,854	1,654	3,826	5,679	5,851	6,483	6,009	6,059	5,830	7,156	6,967	7,254	6,928	6,959	7,105	6,898	6,861	6,862	6,886	7,214	7,142	7,281	7,302	7,284											7,284
1988		0	0	1,838	2,976	3,112	4,186	4,653	4,981	5,313	5,966	5,631	5,561	5,092	5,102	5,061	4,696	4,871	4,729	4,800	4,861	4,804	4,765	4,914	4,960												4,960
1989			0	2,691	5,064	5,727	6,005	6,070	5,191	4,618	5,141	6,892	6,759	6,567	6,146	5,860	5,645	5,634	5,987	6,248	6,166	6,120	6,095	6,040													6,040
1990			6,600	5,700	10,668	10,423	9,016	10,349	10,143	10,504	8,531	7,980	6,798	6,198	6,361	6,149	5,976	6,102	6,491	6,629	6,920	6,893	6,951														6,951
1991	0	0	4,000	3,250	4,537	6,324	7,589	8,137	7,914	7,241	9,521	8,253	7,586	7,339	7,018	6,753	7,846	7,701	7,622	7,569	7,893	7,829															7,829
1992			750	8,192	7,955	6,733	9,425	8,787	8,666	8,379	7,730	6,749	6,103	5,788	5,657	6,058	6,058	6,002	6,211	6,626	6,553																6,553
1993		1,500	9,833	11,762	11,677	11,166	9,744	9,291	10,007	9,129	9,249	8,817	8,763	8,706	8,822	8,676	8,760	8,733	8,619	8,557																	8,557
1994			13,250	11,134	13,258	13,379	12,155	9,820	8,461	7,376	8,052	7,947	7,834	8,114	8,415	8,522	8,453	8,375	8,431																		8,431
1995			21,625	12,316	13,161	12,194	14,161	13,081	11,899	11,186	11,218	10,428	10,598	10,825	10,845	10,796	10,794	10,778																			10,778
1996			10,854	8,724	12,110	14,178	12,276	10,809	10,302	9,635	10,138	9,817	9,518	9,363	9,315	9,284	9,501																				9,501
1997		6,000	3,923	10,968	12,233	11,111	9,708	8,789	9,278	9,001	9,945	10,140	10,129	10,075	10,037	10,029																					10,029
1998		1,500	18,335	14,581	11,053	9,972	10,074	10,090	10,481	11,182	11,549	11,491	11,477	11,640	11,687																						11,687
1999		3,500	10,037	10,054	9,373	10,239	10,336	10,244	10,800	11,059	10,844	11,280	11,323	11,149																							11,149
2000		2,879	7,305	9,324	10,635	10,760	10,601	11,409	11,318	10,277	11,381	11,170	11,530																								11,530
2001		5,040	6,446	5,768	8,718	9,830	10,655	10,388	10,777	10,651	10,665	10,601																									10,601
2002		3,479	5,124	7,493	13,541	14,167	14,242	13,504	13,352	12,731	13,029																										13,029
2003		9,084	7,361	11,621	13,715	15,424	14,769	14,362	13,539	13,924																											13,924
2004		6,900	13,321	15,673	14,150	13,149	13,126	13,876	13,783																												13,783
2005		8,410	13,477	12,871	12,698	15,265	14,659	14,786																													14,786
2006		4,288	12,241	12,247	12,597	11,952	12,977																														12,977
2007		5,500	8,731	11,678	12,318	12,154																															12,154
2008		2,060	6,023	7,050	13,163																																13,163
2009		20,000	9,170	12,806																																	12,806
2010		10,000	9,674																																		9,674
2011		8,073																																			8,073
2012																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			1.720	1.246	1.260	1.016	0.993	0.981	0.958	0.977	0.938	1.123	1.128	1.028	1.182	1.372	1.107	0.984	1.002	1.006	0.947	1.006	0.981	0.992	1.006	1.020	1.000	0.994	1.000	1.000							
1983			1.301	1.090	1.113	1.144	1.240	0.971	1.012	1.050	1.040	0.943	1.043	1.065	1.102	1.038	0.977	1.003	0.944	0.971	0.987	0.975	0.979	1.091	0.989	1.002	1.000	0.995	1.000								
1984				0.989	1.004	0.960	1.118	0.904	1.144	1.016	0.961	1.007	1.140	1.155	0.969	1.087	1.018	1.003	0.995	0.978	0.996	1.026	1.002	1.005	0.996	1.000	0.990	0.991								
1985				0.883	1.557	0.951	0.957	0.875	1.161	1.003	1.096	1.077	1.061	1.065	1.066	1.101	0.988	0.962	0.971	0.987	0.986	1.000	0.994	1.000	0.994	1.015	0.993									
1986			1.064	1.101	0.887	1.338	0.926	0.997	0.983	0.968	1.017	0.920	1.220	0.929	0.952	1.040	0.983	0.969	0.990	0.975	1.030	0.982	0.992	0.999	1.018	1.000											
1987			0.892	2.313	1.485	1.030	1.108	0.927	1.008	0.962	1.227	0.974	1.041	0.955	1.004	1.021	0.971	0.995	1.000	1.004	1.048	0.990	1.019	1.003	0.997												
1988				1.619	1.046	1.345	1.112	1.070	1.067	1.123	0.944	0.987	0.916	1.002	0.992	0.928	1.037	0.971	1.015	1.013	0.988	0.992	1.031	1.009													
1989				1.882	1.131	1.049	1.011	0.855	0.890	1.113	1.341	0.981	0.972	0.936	0.953	0.963	0.998	1.063	1.043	0.987	0.992	0.996	0.991														
1990			0.864	1.872	0.977	0.865	1.148	0.980	1.036	0.812	0.935	0.852	0.912	1.026	0.967	0.972	1.021	1.064	1.021	1.044	0.996	1.008															
1991			0.813	1.396	1.394	1.200	1.072	0.973	0.915	1.315	0.867	0.919	0.967	0.956	0.962	1.162	0.982	0.990	0.993	1.043	0.992																
1992			10.923	0.971	0.846	1.400	0.932	0.986	0.967	0.923	0.873	0.904	0.948	0.977	1.071	1.000	0.991	1.035	1.067	0.989																	
1993		6.556	1.196	0.993	0.956	0.873	0.954	1.077	0.912	1.013	0.953	0.994	0.994	1.013	0.983	1.010	0.997	0.987	0.993																		
1994			0.840	1.191	1.009	0.908	0.808	0.862	0.872	1.092	0.987	0.986	1.036	1.037	1.013	0.992	0.991	1.007																			
1995			0.570	1.069	0.927	1.161	0.924	0.910	0.940	1.003	0.930	1.016	1.021	1.002	0.995	1.000	0.999																				
1996			0.804	1.388	1.171	0.866	0.880	0.953	0.935	1.052	0.968	0.969	0.984	0.995	0.997	1.023																					
1997		0.654	2.796	1.115	0.908	0.874	0.905	1.056	0.970	1.105	1.020	0.999	0.995	0.996	0.999																						
1998		12.223	0.795	0.758	0.902	1.010	1.002	1.039	1.067	1.033	0.995	0.999	1.014	1.004																							
1999		2.868	1.002	0.932	1.092	1.010	0.991	1.054	1.024	0.981	1.040	1.004	0.985																								
2000		2.537	1.276	1.141	1.012	0.985	1.076	0.992	0.908	1.107	0.981	1.032																									
2001		1.279	0.895	1.511	1.128	1.084	0.975	1.037	0.988	1.001	0.994																										
2002		1.473	1.462	1.807	1.046	1.005	0.948	0.989	0.954	1.023																											
2003		0.810	1.579	1.180	1.125	0.958	0.972	0.943	1.028																												
2004		1.931	1.177	0.903	0.929	0.998	1.057	0.993																													
2005		1.603	0.955	0.987	1.202	0.960	1.009																														
2006		2.855	1.000	1.029	0.949	1.086																															
2007		1.588	1.338	1.055	0.987																																
2008		2.924	1.170	1.867																																	
2009		0.459	1.397																																		
2010		0.967																																			
2011																																					
3 Yr Avg		1.450	1.301	1.317	1.046	1.015	1.013	0.975	0.990	1.044	1.005	1.012	0.998	0.998	0.997	1.005	0.995	1.010	1.018	1.025	0.993	0.999	1.014	1.004	1.003	1.005	0.995	0.993	1.000	1.000							
5 Yr Avg		1.758	1.172	1.168	1.038	1.001	0.992	0.991	0.980	1.029	1.006	1.001	1.000	1.007	0.998	1.005	0.992	1.016	1.023	1.015	1.003	0.994	1.005	1.003	0.999	1.008	0.996	0.993	1.000	1.000							
7 Yr Avg		1.761	1.231	1.261	1.052	1.011	1.004	1.007	0.991	1.043	0.990	1.001	1.004	1.004	1.003	1.023	0.997	1.016	1.019	1.008	1.005	0.999	1.001	1.014	1.000	1.008	0.996	0.993	1.000	1.000							
3 Yr Wtd		0.776	1.318	1.229	1.047	1.010	1.011	0.974	0.990	1.042	1.005	1.011	0.998	0.999	0.997	1.005	0.996	1.007	1.013	1.026	0.993	1.000	1.013	1.004	1.002	1.005	0.994	0.993	1.000	1.000							
5 Yr Wtd		1.095	1.141	1.091	1.038	0.997	0.992	0.988	0.981	1.028	1.005	1.001	1.000	1.006	0.997	1.005	0.992	1.012	1.020	1.016	1.004	0.994	1.005	1.003	0.998	1.008	0.996	0.993	1.000	1.000							
10 Yr Wtd		1.225	1.194	1.165	1.035	0.994	0.982	0.991	0.971	1.038	0.977	0.987	0.990	0.996	0.993	1.010	0.995	1.002	1.007	0.999	0.995	0.998	0.998	1.013	1.000	1.008	0.996	0.993	1.000	1.000							TAIL
Prior	37.121	8.031	2.213	1.554	1.374	1.206	1.130	1.119	1.075	1.133	1.061	1.052	1.055	1.050	1.047	1.056	1.044	1.041	1.046	1.032	1.019	1.030	1.023	1.032	1.010	1.025	1.003	1.002	1.004	1.010	1.020	1.018	1.015	1.013	1.012		1.097
PA Sel.	3.300	1.517	1.201	1.123	1.059	1.042	1.029	1.024	1.023	1.018	1.014	1.011	1.015	1.014	1.014	1.015	1.017	1.018	1.018	1.016	1.020	1.015	1.019	1.018	1.015	1.013	1.014	1.016	1.017	1.017							
Selected	1.000	1.095	1.141	1.091	1.038	0.997	0.992	0.988	0.981	1.028	1.005	1.001	1.000	1.006	0.997	1.005	0.992	1.012	1.020	1.016	1.004	0.994	1.005	1.003	0.998	1.008	0.996	0.993	1.000	1.000							
Cumulative	1.639	1.639	1.496	1.311	1.202	1.158	1.161	1.171	1.185	1.208	1.175	1.169	1.167	1.167	1.160	1.164	1.157	1.166	1.152	1.129	1.111	1.107	1.113	1.108	1.105	1.107	1.098	1.103	1.110	1.110	1.110	1.110	1.110	1.110	1.110	1.110	1.110

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

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1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	17	115	287	451	550	637	736	877	961	1,077	1,364	1,812	2,015	2,622	4,341	5,402	5,497	6,097	6,541	6,581	6,796	6,836	6,866	6,951	7,178	7,178	7,178	7,178	7,178						7,178
1983	0	0	14	71	195	390	595	769	986	1,210	1,810	2,047	2,397	2,662	3,078	3,774	4,114	4,483	5,076	5,232	5,330	5,333	5,337	5,357	6,028	6,034	6,120	6,120	6,126	6,126							6,126
1984	0	0	0	136	313	404	518	699	785	1,222	1,393	1,582	1,814	2,543	3,260	3,408	4,079	4,982	5,515	5,831	5,873	5,953	6,381	6,603	6,777	6,782	6,782	6,819	6,822								6,822
1985	0	0	0	176	337	606	806	1,011	1,206	1,550	1,704	2,051	2,498	3,001	3,495	4,099	5,013	5,620	5,742	5,872	5,876	5,898	6,058	6,177	6,254	6,266	6,494	6,530									6,530
1986	0	0	62	220	364	560	1,009	1,308	1,517	1,832	2,077	2,421	2,652	3,582	3,649	3,959	4,728	5,092	5,135	5,237	5,255	5,538	5,538	5,544	5,590	5,715	5,715										5,715
1987	0	0	12	50	218	610	884	1,131	1,270	1,484	1,859	2,785	3,086	3,749	4,278	5,091	5,532	5,555	5,710	5,941	6,170	6,633	6,663	6,866	6,935	6,941											6,941
1988	0	0	0	55	230	360	559	732	1,020	1,324	1,841	1,972	2,228	2,811	3,330	3,559	3,609	4,004	4,013	4,202	4,399	4,461	4,468	4,622	4,680												4,680
1989	0	0	0	87	312	470	634	890	974	1,205	1,508	2,284	3,251	3,794	3,911	4,039	4,155	4,461	4,969	5,515	5,533	5,546	5,631	5,650													5,650
1990	0	0	37	174	561	866	1,174	1,892	2,557	2,997	3,096	3,935	4,124	4,310	4,669	4,820	4,884	5,274	5,771	6,023	6,325	6,339	6,431														6,431
1991	0	0	23	55	217	624	1,154	1,765	2,140	2,305	4,103	4,533	4,808	5,044	5,219	5,288	6,409	6,617	6,699	6,716	7,115	7,145															7,145
1992	0	0	3	363	671	909	1,849	2,169	2,669	3,429	3,816	3,887	3,991	4,115	4,309	4,869	5,048	5,141	5,386	5,872	5,889																5,889
1993	0	4	82	559	1,109	1,934	2,259	2,907	3,885	4,564	5,503	5,714	6,242	6,639	7,048	7,222	7,463	7,465	7,512	7,553																	7,553
1994	0	0	152	606	1,520	2,070	2,577	3,095	3,370	3,720	4,591	5,032	5,432	5,929	6,341	6,715	6,854	6,983	7,272																		7,272
1995	0	0	422	1,292	2,151	2,766	4,801	5,806	6,036	6,275	6,977	7,173	7,677	8,317	8,781	8,794	8,925	9,096																			9,096
1996	0	0	371	803	1,785	3,806	4,523	4,978	5,232	5,705	6,590	6,743	6,988	7,195	7,280	7,428	7,801																				7,801
1997	0	18	117	881	2,403	3,141	3,727	4,290	4,998	5,304	6,482	7,122	7,566	7,676	7,827	8,029																					8,029
1998	0	8	668	1,756	2,477	2,989	4,120	4,861	5,813	6,828	7,635	8,240	8,455	8,869	9,101																						9,101
1999	0	25	623	1,344	2,103	3,274	4,169	4,768	5,773	6,361	6,884	7,753	8,107	8,435																							8,435
2000	0	22	330	1,309	2,186	3,047	4,145	5,404	6,184	6,517	7,588	7,839	8,351																								8,351
2001	0	14	191	481	1,594	3,039	4,382	5,026	6,315	6,471	6,880	7,324																									7,324
2002	0	35	297	793	2,797	4,568	5,883	6,769	7,433	7,761	8,631																										8,631
2003	0	127	360	2,032	3,772	5,753	7,126	7,499	8,016	9,023																											9,023
2004	0	86	1,332	2,664	3,785	5,095	5,808	7,042	7,787																												7,787
2005	0	100	1,569	3,088	4,283	6,055	6,825	7,867																													7,867
2006	0	89	1,084	2,583	3,444	4,077	5,373																														5,373
2007	0	88	768	1,869	2,923	3,954																															3,954
2008	0	29	394	781	2,767																																2,767
2009	0	53	582	2,541																																	2,541
2010	0	27	782																																		782
2011	0	87																																			87
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					7,813	7,398	7,445	7,304	7,245	7,290	7,437	7,437	7,393	7,393	7,393						7,393
1983																				6,403	6,219	6,140	5,987	5,859	6,394	6,323	6,337	6,337	6,306	6,306							6,306
1984																			7,215	7,176	7,021	6,996	7,174	7,191	7,229	7,197	7,197	7,128	7,060								7,060
1985																		7,474	7,191	6,981	6,891	6,793	6,796	6,753	6,751	6,708	6,811	6,766									6,766
1986																	6,348	6,241	6,046	5,988	5,841	6,016	5,909	5,863	5,859	5,965	5,965										5,965
1987																6,959	7,105	6,898	6,861	6,862	6,886	7,214	7,142	7,281	7,302	7,284											7,284
1988															5,102	5,061	4,696	4,871	4,729	4,800	4,861	4,804	4,765	4,914	4,960												4,960
1989														6,567	6,146	5,860	5,645	5,634	5,987	6,248	6,166	6,120	6,095	6,040													6,040
1990													6,798	6,198	6,361	6,149	5,976	6,102	6,491	6,629	6,920	6,893	6,951														6,951
1991												8,253	7,586	7,339	7,018	6,753	7,846	7,701	7,622	7,569	7,893	7,829															7,829
1992											7,730	6,749	6,103	5,788	5,657	6,058	6,058	6,002	6,211	6,626	6,553																6,553
1993										9,129	9,249	8,817	8,763	8,706	8,822	8,676	8,760	8,733	8,619	8,557																	8,557
1994									8,461	7,376	8,052	7,947	7,834	8,114	8,415	8,522	8,453	8,375	8,431																		8,431
1995								13,081	11,899	11,186	11,218	10,428	10,598	10,825	10,845	10,796	10,794	10,778																			10,778
1996							12,276	10,809	10,302	9,635	10,138	9,817	9,518	9,363	9,315	9,284	9,501																				9,501
1997						11,111	9,708	8,789	9,278	9,001	9,945	10,140	10,129	10,075	10,037	10,029																					10,029
1998					11,053	9,972	10,074	10,090	10,481	11,182	11,549	11,491	11,477	11,640	11,687																						11,687
1999				10,054	9,373	10,239	10,336	10,244	10,800	11,059	10,844	11,280	11,323	11,149																							11,149
2000			7,305	9,324	10,635	10,760	10,601	11,409	11,318	10,277	11,381	11,170	11,530																								11,530
2001		5,040	6,446	5,768	8,718	9,830	10,655	10,388	10,777	10,651	10,665	10,601																									10,601
2002		3,479	5,124	7,493	13,541	14,167	14,242	13,504	13,352	12,731	13,029																										13,029
2003		9,084	7,361	11,621	13,715	15,424	14,769	14,362	13,539	13,924																											13,924
2004		6,900	13,321	15,673	14,150	13,149	13,126	13,876	13,783																												13,783
2005		8,410	13,477	12,871	12,698	15,265	14,659	14,786																													14,786
2006		4,288	12,241	12,247	12,597	11,952	12,977																														12,977
2007		5,500	8,731	11,678	12,318	12,154																															12,154
2008		2,060	6,023	7,050	13,163																																13,163
2009		20,000	9,170	12,806																																	12,806
2010		10,000	9,674																																		9,674
2011		8,073																																			8,073
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002		0	0	0	0	0	0	0	0	0	0																										-
2003		0	0	0	0	0	0	0	0	0																											-
2004		0	0	0	0	0	0	0	0																												-
2005		0	0	0	0	0	0	0																													-
2006		0	0	0	0	0	0																														-
2007		0	0	0	0	0																															-
2008		0	0	0	0																																-
2009		0	0	0																																	-
2010		0	0																																		-
2011		0																																			-
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982			0.00%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.08%	0.09%	0.10%	0.12%	0.14%	0.15%	0.17%	0.20%	0.22%	0.23%	0.26%	0.27%	0.29%	0.30%	0.31%	0.31%	0.31%	0.32%	0.32%	0.32%	0.32%	0.32%						5,266,185
1983			0.00%	0.01%	0.02%	0.03%	0.05%	0.05%	0.06%	0.08%	0.11%	0.12%	0.14%	0.15%	0.17%	0.19%	0.20%	0.22%	0.25%	0.27%	0.28%	0.29%	0.29%	0.30%	0.31%	0.31%	0.32%	0.32%	0.32%	0.32%							5,316,747
1984			0.00%	0.01%	0.03%	0.03%	0.04%	0.05%	0.07%	0.09%	0.10%	0.12%	0.14%	0.17%	0.19%	0.20%	0.22%	0.27%	0.29%	0.31%	0.32%	0.33%	0.34%	0.35%	0.36%	0.36%	0.36%	0.37%	0.37%								5,395,574
1985			0.00%	0.02%	0.05%	0.05%	0.08%	0.10%	0.14%	0.15%	0.17%	0.18%	0.21%	0.23%	0.25%	0.28%	0.31%	0.35%	0.37%	0.39%	0.40%	0.41%	0.42%	0.43%	0.43%	0.44%	0.45%	0.45%									5,506,356
1986			0.01%	0.02%	0.03%	0.04%	0.06%	0.08%	0.10%	0.12%	0.14%	0.16%	0.19%	0.21%	0.23%	0.27%	0.31%	0.34%	0.35%	0.36%	0.37%	0.38%	0.39%	0.39%	0.39%	0.39%	0.39%										5,812,249
1987			0.00%	0.01%	0.03%	0.05%	0.07%	0.08%	0.10%	0.12%	0.15%	0.19%	0.21%	0.25%	0.30%	0.35%	0.37%	0.39%	0.40%	0.42%	0.43%	0.44%	0.45%	0.45%	0.46%	0.46%											6,193,181
1988		0.00%	0.00%	0.02%	0.04%	0.06%	0.07%	0.08%	0.11%	0.13%	0.16%	0.18%	0.21%	0.29%	0.34%	0.37%	0.40%	0.43%	0.44%	0.45%	0.47%	0.48%	0.49%	0.49%	0.49%												6,484,397
1989			0.01%	0.02%	0.03%	0.04%	0.05%	0.08%	0.10%	0.13%	0.15%	0.17%	0.25%	0.30%	0.33%	0.35%	0.38%	0.41%	0.43%	0.45%	0.46%	0.47%	0.47%	0.48%													6,640,304
1990			0.00%	0.02%	0.03%	0.04%	0.07%	0.09%	0.13%	0.15%	0.19%	0.26%	0.31%	0.36%	0.38%	0.41%	0.42%	0.45%	0.46%	0.47%	0.47%	0.48%	0.48%														6,973,268
1991	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.08%	0.11%	0.13%	0.16%	0.21%	0.27%	0.32%	0.34%	0.37%	0.39%	0.41%	0.43%	0.44%	0.44%	0.45%	0.45%															7,138,884
1992			0.00%	0.03%	0.06%	0.09%	0.13%	0.17%	0.21%	0.28%	0.34%	0.39%	0.45%	0.48%	0.52%	0.55%	0.57%	0.58%	0.59%	0.60%	0.61%																6,951,801
1993		0.00%	0.00%	0.02%	0.05%	0.09%	0.12%	0.16%	0.20%	0.26%	0.31%	0.33%	0.37%	0.39%	0.41%	0.43%	0.44%	0.44%	0.45%	0.45%																	6,954,996
1994			0.01%	0.03%	0.06%	0.07%	0.10%	0.15%	0.19%	0.24%	0.28%	0.31%	0.34%	0.35%	0.36%	0.38%	0.39%	0.40%	0.42%																		7,221,716
1995			0.01%	0.06%	0.09%	0.13%	0.19%	0.25%	0.29%	0.32%	0.35%	0.39%	0.41%	0.43%	0.46%	0.46%	0.47%	0.48%																			7,279,180
1996			0.02%	0.05%	0.08%	0.14%	0.20%	0.25%	0.27%	0.32%	0.35%	0.37%	0.39%	0.41%	0.42%	0.43%	0.44%																				7,119,619
1997		0.00%	0.01%	0.04%	0.09%	0.14%	0.18%	0.23%	0.26%	0.28%	0.31%	0.34%	0.36%	0.37%	0.37%	0.38%																					7,011,137
1998		0.00%	0.02%	0.06%	0.11%	0.15%	0.21%	0.25%	0.28%	0.31%	0.34%	0.37%	0.38%	0.39%	0.40%																						6,974,036
1999		0.00%	0.04%	0.08%	0.13%	0.19%	0.24%	0.28%	0.32%	0.34%	0.38%	0.41%	0.42%	0.45%																							7,074,826
2000		0.00%	0.03%	0.08%	0.11%	0.16%	0.22%	0.26%	0.30%	0.35%	0.37%	0.39%	0.40%																								7,189,648
2001		0.00%	0.01%	0.04%	0.09%	0.16%	0.21%	0.24%	0.29%	0.30%	0.32%	0.35%																									7,410,279
2002		0.01%	0.03%	0.06%	0.11%	0.18%	0.23%	0.28%	0.31%	0.34%	0.37%																										7,180,173
2003		0.01%	0.03%	0.10%	0.16%	0.22%	0.29%	0.31%	0.35%	0.38%																											7,236,443
2004		0.01%	0.05%	0.09%	0.14%	0.21%	0.23%	0.27%	0.30%																												7,550,966
2005		0.01%	0.07%	0.13%	0.19%	0.22%	0.26%	0.30%																													7,536,083
2006		0.01%	0.04%	0.10%	0.13%	0.17%	0.20%																														7,785,410
2007		0.01%	0.04%	0.08%	0.11%	0.16%																															7,758,240
2008		0.01%	0.03%	0.05%	0.10%																																7,613,102
2009		0.00%	0.03%	0.10%																																	7,422,640
2010		0.00%	0.04%																																		7,501,912
2011		0.01%																																			7,501,057
2012																																					7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	17	98	172	165	99	87	99	140	84	116	287	448	203	607	1,719	1,061	95	599	445	40	215	40	29	85	227	0	0	0	0						172
1983	0	0	14	58	123	195	205	174	217	224	600	237	351	265	416	697	339	369	593	157	98	3	4	20	671	6	86	0	6	0							175
1984	0	0	0	136	177	91	113	182	85	437	172	188	232	729	717	148	671	903	533	316	43	80	428	223	174	5	0	37	3								208
1985	0	0	0	176	161	268	201	205	196	343	154	348	446	504	493	605	914	607	122	130	4	22	160	119	76	12	229	36									258
1986	0	0	62	158	144	196	449	300	209	315	245	343	231	930	67	311	769	364	43	101	18	284	0	5	46	126	0										239
1987	0	0	12	38	168	392	274	248	139	214	374	927	301	663	529	813	441	24	155	231	229	463	30	203	69	7											298
1988	0	0	0	55	175	130	199	173	288	305	517	131	256	583	520	229	50	394	9	189	197	62	7	154	58												337
1989	0	0	0	87	225	158	164	256	84	231	302	776	967	543	117	127	116	306	508	546	18	12	85	20													341
1990	0	0	37	137	388	305	308	718	665	440	99	839	189	186	359	151	63	391	497	251	303	14	92														361
1991	0	0	23	32	162	406	531	611	375	165	1,799	430	275	236	175	69	1,121	208	82	17	399	30															355
1992	0	0	3	360	308	238	940	320	500	760	387	71	104	124	193	561	179	93	245	486	17																474
1993	0	4	78	476	550	825	325	648	979	679	939	211	528	397	409	174	241	2	47	41																	358
1994	0	0	152	454	913	551	507	518	275	350	872	441	400	497	412	374	139	129	289																		349
1995	0	0	422	870	859	615	2,035	1,006	230	239	702	196	505	639	465	13	130	171																			410
1996	0	0	371	432	981	2,021	717	455	254	473	885	153	245	207	85	148	373																				380
1997	0	18	99	765	1,522	739	586	563	708	306	1,178	640	445	109	151	202																					336
1998	0	8	659	1,089	721	512	1,131	741	952	1,015	806	606	214	414	232																						357
1999	0	25	598	721	759	1,172	895	599	1,006	587	523	869	354	328																							419
2000	0	22	308	979	877	861	1,097	1,260	779	333	1,071	251	512																								399
2001	0	14	177	290	1,113	1,445	1,343	644	1,289	156	410	443																									372
2002	0	35	262	496	2,004	1,771	1,316	886	663	328	871																										397
2003	0	127	233	1,671	1,741	1,980	1,374	373	517	1,007																											429
2004	0	86	1,246	1,332	1,121	1,310	713	1,234	745																												400
2005	0	100	1,469	1,519	1,195	1,772	769	1,043																													421
2006	0	89	994	1,499	861	633	1,296																														384
2007	0	88	680	1,100	1,055	1,031																															375
2008	0	29	364	388	1,986																																352
2009	0	53	529	1,959																																	378
2010	0	27	755																																		371
2011	0	87																																			371
2012	0																																				375
																																					11,227

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	5.879	1.746	0.960	0.602	0.877	1.141	1.416	0.600	1.379	2.468	1.561	0.453	2.991	2.832	0.617	0.090	6.279	0.742	0.089	5.441	0.188	0.719	2.936	2.656	0.000	0.000	0.000	0.000	0.000					
1983	0.000	0.000	4.203	2.136	1.584	1.050	0.846	1.249	1.033	2.679	0.395	1.478	0.755	1.572	1.674	0.487	1.087	1.608	0.264	0.624	0.029	1.400	5.000	33.571	0.009	15.000	0.000	0.000	0.000	0.000						
1984	0.000	0.000	0.000	1.307	0.514	1.241	1.608	0.468	5.138	0.393	1.098	1.231	3.140	0.985	0.206	4.548	1.345	0.590	0.592	0.135	1.871	5.368	0.520	0.780	0.028	0.000	0.000	0.090								
1985	0.000	0.000	0.000	0.913	1.669	0.748	1.019	0.956	1.756	0.448	2.264	1.283	1.129	0.980	1.225	1.511	0.665	0.201	1.068	0.028	6.105	7.127	0.743	0.642	0.157	19.029	0.156									
1986	0.000	0.000	2.545	0.907	1.364	2.292	0.668	0.698	1.507	0.779	1.401	0.674	4.017	0.072	4.658	2.472	0.474	0.118	2.348	0.178	15.767	0.000	0.000	8.462	2.727	0.000	0.000									
1987	0.000	0.000	3.015	4.485	2.327	0.699	0.906	0.561	1.539	1.749	2.477	0.325	2.203	0.798	1.536	0.542	0.054	6.541	1.490	0.992	2.023	0.065	6.722	0.339	0.096											
1988	0.000	0.000	0.000	3.210	0.745	1.524	0.869	1.666	1.058	1.697	0.253	1.957	2.279	0.892	0.440	0.220	7.832	0.024	20.229	1.042	0.317	0.107	23.111	0.375												
1989	0.000	0.000	0.000	2.593	0.704	1.034	1.565	0.329	2.741	1.310	2.566	1.245	0.562	0.216	1.086	0.913	2.635	1.659	1.075	0.034	0.667	6.905	0.231													
1990	0.000	0.000	3.750	2.828	0.786	1.010	2.335	0.925	0.662	0.225	8.481	0.226	0.981	1.935	0.421	0.417	6.183	1.273	0.505	1.205	0.045	6.756														
1991	0.000	0.000	1.438	5.011	2.503	1.307	1.150	0.615	0.439	10.925	0.239	0.639	0.859	0.741	0.396	16.193	0.185	0.397	0.210	23.012	0.075															
1992	0.000	0.000	113.689	0.857	0.771	3.954	0.340	1.566	1.519	0.509	0.184	1.463	1.188	1.563	2.900	0.319	0.518	2.644	1.986	0.036																
1993	0.000	18.667	6.088	1.156	1.498	0.394	1.991	1.511	0.694	1.382	0.225	2.504	0.752	1.030	0.425	1.385	0.007	27.917	0.881																	
1994	0.000	0.000	2.991	2.011	0.603	0.921	1.021	0.531	1.273	2.492	0.506	0.907	1.243	0.830	0.907	0.372	0.925	2.243																		
1995	0.000	0.000	2.061	0.988	0.716	3.307	0.494	0.229	1.038	2.941	0.279	2.581	1.266	0.727	0.028	10.028	1.315																			
1996	0.000	0.000	1.164	2.270	2.060	0.355	0.634	0.559	1.859	1.871	0.173	1.599	0.843	0.412	1.731	2.529																				
1997	0.000	5.538	7.732	1.990	0.485	0.793	0.961	1.259	0.432	3.852	0.543	0.695	0.246	1.380	1.341																					
1998	0.000	78.451	1.651	0.662	0.710	2.210	0.655	1.284	1.067	0.794	0.751	0.354	1.930	0.562																						
1999	0.000	23.853	1.206	1.053	1.544	0.764	0.669	1.681	0.584	0.891	1.660	0.407	0.927																							
2000	0.000	14.224	3.180	0.896	0.982	1.274	1.148	0.618	0.427	3.217	0.235	2.039																								
2001	0.000	13.069	1.638	3.837	1.299	0.930	0.479	2.001	0.121	2.634	1.083																									
2002	0.000	7.469	1.894	4.042	0.884	0.743	0.673	0.749	0.494	2.655																										
2003	0.000	1.836	7.165	1.042	1.138	0.694	0.271	1.386	1.949																											
2004	0.000	14.444	1.069	0.841	1.169	0.545	1.730	0.604																												
2005	0.000	14.705	1.034	0.787	1.483	0.434	1.355																													
2006	0.000	11.134	1.508	0.574	0.735	2.047																														
2007	0.000	7.731	1.617	0.959	0.977																															
2008	0.000	12.449	1.064	5.125																																
2009	0.000	10.004	3.700																																	
2010	0.000	28.021																																		
2011	0.000																																			
3 Yr Avg	0.000	16.825	2.127	2.219	1.065	1.008	1.119	0.913	0.855	2.835	0.993	0.933	1.034	0.785	1.033	4.310	0.749	10.935	1.026	8.084	0.262	4.589	10.021	3.058	0.994	6.343	0.052	0.030	0.000	0.000	0.000					
5 Yr Avg	0.000	13.868	1.785	1.657	1.100	0.892	0.902	1.072	0.715	2.038	0.854	1.019	1.042	0.782	0.886	2.927	0.590	6.895	0.931	5.066	0.625	2.766	6.161	2.119	0.603	7.337	0.031	0.030	0.000	0.000	0.000					
10 Yr Avg	0.000	12.086	2.387	1.915	1.092	1.043	0.858	1.037	0.924	2.273	0.564	1.319	1.023	0.939	0.967	3.292	2.013	4.302	3.038	2.729	2.699	3.685	4.564	6.413	0.992	7.337	0.031	0.030	0.000	0.000	0.000					
3 Yr Wtd		15.110	2.190	1.306	1.104	0.748	0.928	0.773	0.604	2.880	0.780	0.626	0.840	0.642	0.518	1.202	0.591	2.603	1.456	0.953	0.077	2.077	3.092	0.476	0.754	1.606	0.232	0.244	0.000							
5 Yr Wtd		11.603	1.601	1.065	1.126	0.732	0.758	0.908	0.567	1.522	0.704	0.703	0.963	0.721	0.598	0.837	0.332	1.413	0.973	0.627	0.507	0.256	1.777	0.600	0.149	2.318	0.135	0.244	0.000							
10 Yr Wtd		10.352	1.794	1.272	1.091	0.863	0.784	0.921	0.718	1.849	0.499	0.926	0.962	0.775	0.709	1.073	0.640	0.793	1.030	0.547	0.576	1.042	0.844	1.469	0.225	2.318	0.135	0.244	0.000							
Prior	185.902	9.741	1.565	1.058	1.032	0.725	0.688	0.954	0.622	1.540	0.432	0.727	0.886	0.827	0.825	1.111	0.620	0.730	0.941	0.731	0.455	0.970	0.648	1.575	0.293	3.021	0.137	0.608	2.567	1.787	0.935	0.000	0.000	0.000		
																																				TAIL
Selected	185.902	11.603	1.601	1.065	1.126	0.732	0.758	0.908	0.567	1.522	0.704	0.703	0.963	0.721	0.598	0.837	0.332	1.413	0.973	0.627	0.507	0.256	1.777	0.600	0.149	2.318	0.135	0.244	0.000	0.000	0.000	0.000	0.000	0.000		1.140

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.051	0.300	0.524	0.503	0.303	0.266	0.303	0.429	0.258	0.355	0.877	1.369	0.620	1.855	5.253	3.241	0.292	1.832	1.359	0.121	0.657	0.123	0.089	0.261	0.693	0.000	0.000	0.000	0.000						
1983	0.000	0.000	0.040	0.169	0.361	0.572	0.600	0.508	0.635	0.656	1.756	0.694	1.026	0.774	1.217	2.038	0.993	1.080	1.736	0.458	0.286	0.008	0.012	0.059	1.965	0.017	0.251	0.000	0.017	0.000							
1984	0.000	0.000	0.000	0.379	0.495	0.254	0.315	0.507	0.237	1.219	0.479	0.526	0.647	2.032	2.001	0.412	1.872	2.518	1.487	0.881	0.119	0.222	1.193	0.621	0.484	0.013	0.000	0.104	0.009								
1985	0.000	0.000	0.000	0.475	0.434	0.724	0.541	0.551	0.527	0.925	0.414	0.938	1.202	1.357	1.330	1.629	2.462	1.636	0.328	0.350	0.010	0.061	0.432	0.321	0.206	0.032	0.616	0.096									
1986	0.000	0.000	0.164	0.416	0.378	0.515	1.180	0.788	0.550	0.828	0.645	0.903	0.609	2.445	0.175	0.817	2.021	0.958	0.113	0.266	0.047	0.746	0.000	0.014	0.121	0.330	0.000										
1987	0.000	0.000	0.032	0.095	0.428	0.996	0.696	0.631	0.354	0.544	0.952	2.358	0.765	1.686	1.346	2.068	1.122	0.060	0.394	0.587	0.582	1.178	0.077	0.517	0.175	0.017											
1988	0.000	0.000	0.000	0.140	0.449	0.334	0.510	0.443	0.738	0.781	1.325	0.335	0.656	1.494	1.332	0.586	0.129	1.011	0.024	0.485	0.505	0.160	0.017	0.396	0.148												
1989	0.000	0.000	0.000	0.217	0.563	0.396	0.409	0.640	0.211	0.577	0.756	1.941	2.417	1.358	0.293	0.318	0.291	0.766	1.270	1.365	0.046	0.031	0.213	0.049													
1990	0.000	0.000	0.087	0.327	0.926	0.727	0.734	1.714	1.586	1.051	0.236	2.002	0.452	0.443	0.858	0.361	0.151	0.932	1.187	0.600	0.723	0.032	0.219														
1991	0.000	0.000	0.053	0.076	0.379	0.949	1.240	1.426	0.877	0.385	4.202	1.004	0.642	0.551	0.408	0.162	2.620	0.485	0.193	0.040	0.931	0.070															
1992	0.000	0.000	0.007	0.812	0.696	0.537	2.122	0.721	1.130	1.715	0.873	0.161	0.235	0.279	0.437	1.266	0.404	0.209	0.552	1.097	0.039																
1993	0.000	0.009	0.170	1.035	1.197	1.793	0.707	1.408	2.127	1.476	2.041	0.458	1.148	0.864	0.889	0.378	0.524	0.004	0.102	0.090																	
1994	0.000	0.000	0.315	0.942	1.895	1.142	1.052	1.074	0.570	0.726	1.808	0.914	0.830	1.031	0.855	0.776	0.289	0.267	0.599																		
1995	0.000	0.000	0.856	1.764	1.743	1.248	4.127	2.040	0.466	0.484	1.424	0.397	1.024	1.297	0.943	0.026	0.264	0.347																			
1996	0.000	0.000	0.727	0.846	1.920	3.955	1.404	0.891	0.498	0.925	1.731	0.300	0.480	0.404	0.167	0.289	0.730																				
1997	0.000	0.034	0.190	1.468	2.920	1.417	1.124	1.080	1.359	0.587	2.261	1.228	0.853	0.210	0.290	0.388																					
1998	0.000	0.016	1.219	2.012	1.332	0.946	2.091	1.370	1.759	1.876	1.491	1.120	0.396	0.765	0.430																						
1999	0.000	0.044	1.054	1.272	1.339	2.066	1.578	1.056	1.774	1.036	0.923	1.533	0.624	0.578																							
2000	0.000	0.037	0.523	1.662	1.489	1.463	1.863	2.139	1.323	0.565	1.818	0.427	0.870																								
2001	0.000	0.022	0.287	0.469	1.801	2.339	2.174	1.042	2.086	0.252	0.663	0.717																									
2002	0.000	0.056	0.417	0.790	3.191	2.820	2.095	1.411	1.056	0.522	1.387																										
2003	0.000	0.197	0.362	2.595	2.703	3.075	2.133	0.579	0.802	1.564																											
2004	0.000	0.130	1.882	2.013	1.693	1.979	1.078	1.864	1.126																												
2005	0.000	0.147	2.166	2.241	1.763	2.614	1.135	1.538																													
2006	0.000	0.127	1.413	2.130	1.223	0.899	1.840																														
2007	0.000	0.121	0.932	1.507	1.445	1.412																															
2008	0.000	0.039	0.485	0.516	2.645																																
2009	0.000	0.069	0.690	2.554																																	
2010	0.000	0.035	0.975																																		
2011	0.000	0.111																																			
2012	0.000																																				
3 Yr Avg	0.000	0.072	0.717	1.526	1.771	1.642	1.351	1.327	0.995	0.779	1.289	0.892	0.630	0.518	0.295	0.234	0.428	0.206	0.418	0.409	0.565	0.044	0.150	0.320	0.148	0.126	0.205	0.067	0.009	0.000	0.000						
5 Yr Avg	0.000	0.075	0.899	1.789	1.754	1.996	1.656	1.287	1.279	0.788	1.256	1.005	0.645	0.651	0.537	0.371	0.442	0.262	0.526	0.638	0.449	0.294	0.105	0.259	0.227	0.082	0.312	0.050	0.009	0.000	0.000						
10 Yr Avg	0.000	0.103	0.961	1.648	1.929	1.961	1.711	1.297	1.225	0.854	1.555	0.725	0.710	0.642	0.557	0.455	0.652	0.504	0.476	0.576	0.329	0.263	0.313	0.262	0.455	0.112	0.312	0.050	0.009	0.000	0.000						
Selected	0.000	0.075	0.899	1.789	1.754	1.996	1.656	1.287	1.279	0.788	1.256	1.005	0.645	0.651	0.537	0.371	0.442	0.262	0.526	0.638	0.449	0.294	0.105	0.259	0.227	0.082	0.312	0.050	0.009	0.000	0.000	0.000	0.000	0.000	0.000		
Cumulative	19.643	19.643	19.568	18.669	16.880	15.126	13.131	11.474	10.188	8.909	8.121	6.865	5.860	5.215	4.565	4.028	3.656	3.214	2.952	2.425	1.787	1.338	1.044	0.939	0.679	0.453	0.371	0.059	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

LUMP SUM SETTLEMENT
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	128	(1)
15 times 3 Year Average Annual Payments	192	(2)
Incremental Development Method	96	(3)
'04 to '10 Exponential Curve Fit	37	(4)
'04 to '11 Exponential Curve Fit	15	(5)
'03 to '10 Exponential Curve Fit	109	(6)
'03 to '11 Exponential Curve Fit	32	(7)
Selected Unpaid Loss as of 6/30/2012	100	(8)
FY 2012 Payments	29	(9)
FY 2011 Payments	4	(10)
FY 2010 Payments	6	(11)
Unpaid Loss as of 6/30/2009	138	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $13
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $13
(3) SECTION 3, EXHIBIT 7, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 7, SHEET 46
(12) = SUM (8) THROUGH (11)

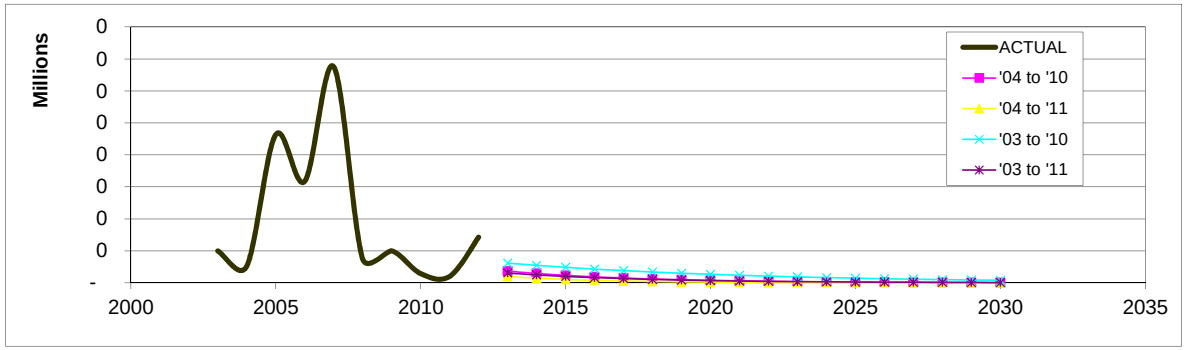
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '04 to '10 CURVE FIT	'04 to '11 CURVE FIT	'03 to '10 CURVE FIT	'03 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	20				
2004	10				
2005	93				
2006	63				
2007	135				
2008	15				
2009	20				
2010	6				
2011	4				
2012	29				
2013		7	4	12	6
2014		6	3	11	5
2015		5	2	10	4
2016		4	2	9	3
2017		3	1	8	3
2018		2	1	7	2
2019		2	1	6	2
2020		2	0	5	1
2021		1	0	5	1
2022		1	0	4	1
2023		1	0	4	1
2024		1	0	3	1
2025		1	0	3	0
2026		0	0	3	0
2027		0	0	2	0
2028		0	0	2	0
2029		0	0	2	0
2030		0	0	2	0

FY ENDING	INCREMENTAL UNPAID LOSS '04 to '10 CURVE FIT	'04 to '11 CURVE FIT	'03 to '10 CURVE FIT	'03 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031	0	0	1	0
2032	0	0	1	0
2033	0	0	1	0
2034	0	0	1	0
2035	0	0	1	0
2036	0	0	1	0
2037	0	0	1	0
2038	0	0	1	0
2039	0	0	1	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0
2049	0	0	0	0
2050	0	0	0	0
2051	0	0	0	0
2052	0	0	0	0
2053	0	0	0	0
2054	0	0	0	0
2055	0	0	0	0
2056	0	0	0	0
2057	0	0	0	0
Total	37	15	109	32



(1) SECTION 3, EXHIBIT 7, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	9.489	9.49	-	-	-
1954	702	9.758	102.36	-	-	-
1955	690	0.500	51.68	-	-	-
1956	678	0.500	26.34	-	-	-
1957	666	0.500	13.67	-	-	-
1958	654	0.511	7.49	-	-	-
1959	642	0.530	4.50	-	-	-
1960	630	0.561	3.08	-	-	-
1961	618	0.606	2.47	-	-	-
1962	606	0.654	2.27	-	-	-
1963	594	0.689	2.25	-	-	-
1964	582	0.731	2.38	-	-	-
1965	570	0.761	2.57	-	-	-
1966	558	0.765	2.73	-	-	-
1967	546	0.805	3.00	-	-	-
1968	534	0.836	3.35	29	96	96
1969	522	0.846	3.67	-	-	96
1970	510	0.859	4.01	-	-	96
1971	498	0.877	4.39	-	-	96
1972	486	0.880	4.75	-	-	96
1973	474	0.888	5.10	-	-	96
1974	462	0.912	5.57	-	-	96
1975	450	0.924	6.07	-	-	96
1976	438	0.943	6.67	-	-	96
TOTAL				29	96	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 7, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 7, SHEET 42
(4) SECTION 3, EXHIBIT 7, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM SETTLEMENT

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
9.489	92.601	46.301	23.150	11.575	5.913	3.132	1.757	1.064	0.696	0.479	0.350	0.267	0.204	0.164	0.137	0.116	0.100	0.087	0.077	0.068	0.062	0.058	0.054
	9.758	4.879	2.440	1.220	0.623	0.330	0.185	0.112	0.073	0.050	0.037	0.028	0.021	0.017	0.014	0.012	0.010	0.009	0.008	0.007	0.007	0.006	0.006
		0.500	0.250	0.125	0.064	0.034	0.019	0.011	0.008	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
			0.500	0.250	0.128	0.068	0.038	0.023	0.015	0.010	0.008	0.006	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001
				0.500	0.255	0.135	0.076	0.046	0.030	0.021	0.015	0.012	0.009	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.002	0.002
					0.511	0.271	0.152	0.092	0.060	0.041	0.030	0.023	0.018	0.014	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.005
						0.530	0.297	0.180	0.118	0.081	0.059	0.045	0.034	0.028	0.023	0.020	0.017	0.015	0.013	0.012	0.011	0.010	0.009
							0.561	0.340	0.222	0.153	0.112	0.085	0.065	0.052	0.044	0.037	0.032	0.028	0.025	0.022	0.020	0.018	0.017
								0.606	0.396	0.273	0.199	0.152	0.116	0.093	0.078	0.066	0.057	0.050	0.044	0.039	0.035	0.033	0.031
									0.654	0.450	0.329	0.250	0.192	0.154	0.129	0.109	0.094	0.082	0.072	0.064	0.058	0.054	0.051
										0.689	0.504	0.383	0.293	0.236	0.197	0.167	0.143	0.126	0.110	0.098	0.089	0.083	0.078
											0.731	0.556	0.426	0.343	0.286	0.242	0.208	0.182	0.160	0.142	0.130	0.120	0.113
												0.761	0.582	0.469	0.392	0.331	0.284	0.249	0.219	0.195	0.178	0.164	0.155
													0.765	0.616	0.515	0.435	0.374	0.328	0.288	0.256	0.233	0.216	0.204
														0.805	0.673	0.569	0.488	0.428	0.377	0.335	0.305	0.282	0.266
															0.836	0.706	0.607	0.532	0.468	0.415	0.379	0.350	0.330
																0.846	0.726	0.636	0.560	0.497	0.454	0.419	0.395
																	0.859	0.753	0.662	0.588	0.536	0.496	0.468
																		0.877	0.771	0.685	0.625	0.578	0.545
																			0.880	0.782	0.713	0.659	0.621
																				0.888	0.810	0.749	0.706
																					0.912	0.843	0.795
																						0.924	0.872
																							0.943
9.489	102.360	51.680	26.340	13.670	7.494	4.499	3.084	2.474	2.271	2.252	2.379	2.570	2.732	3.005	3.346	3.675	4.013	4.395	4.747	5.104	5.567	6.071	6.668

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.943 means that the expected payments from 6/30/12-13 are 0.943 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.872 means that the expected payments from 6/30/13-14 are 0.872 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 7, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM SETTLEMENT

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	150.000	8.639	3.925	14.612	375.000	150.000		47,283.670	987.267	184.202	1,072.418	43,089.484	50,598.104
18	1.5	13.000	3.706	2.173	3.194	8.000	13.000	12.081	315.224	114.280	46.925	73.394	114.905	337.321
30	2.5	2.600	2.596	1.721	1.939	2.065	2.600	1.733	24.248	30.835	21.598	22.980	14.363	25.948
42	3.5	1.600	1.869	1.505	1.537	1.455	1.600	0.975	9.326	11.879	12.551	11.852	6.956	9.980
54	4.5	1.430	1.431	1.378	1.354	1.270	1.430	1.147	5.829	6.356	8.339	7.712	4.780	6.237
66	5.5	1.255	1.314	1.294	1.253	1.235	1.255	0.848	4.076	4.442	6.051	5.697	3.764	4.362
78	6.5	1.150	1.196	1.236	1.192	1.130	1.150	0.738	3.248	3.379	4.675	4.546	3.048	3.476
90	7.5	1.125	1.122	1.192	1.151	1.090	1.125	0.958	2.824	2.824	3.783	3.814	2.697	3.022
102	8.5	1.100	1.102	1.159	1.123	1.080	1.100	0.900	2.510	2.517	3.173	3.312	2.475	2.686
114	9.5	1.100	1.085	1.133	1.102	1.065	1.100	1.100	2.282	2.284	2.738	2.950	2.291	2.442
126	10.5	1.070	1.081	1.113	1.087	1.060	1.070	0.770	2.075	2.105	2.416	2.676	2.151	2.220
138	11.5	1.055	1.059	1.096	1.074	1.050	1.055	0.841	1.939	1.948	2.171	2.463	2.030	2.075
150	12.5	1.050	1.047	1.082	1.065	1.048	1.050	0.959	1.838	1.839	1.981	2.293	1.933	1.967
162	13.5	1.045	1.043	1.071	1.057	1.043	1.045	0.945	1.750	1.756	1.830	2.153	1.844	1.873
174	14.5	1.040	1.039	1.062	1.051	1.038	1.040	0.929	1.675	1.684	1.709	2.037	1.768	1.792
186	15.5	1.040	1.036	1.054	1.045	1.035	1.040	1.040	1.611	1.621	1.609	1.939	1.704	1.724
198	16.5	1.035	1.035	1.047	1.041	1.035	1.035	0.910	1.549	1.564	1.528	1.855	1.646	1.657
210	17.5	1.035	1.030	1.041	1.037	1.034	1.035	1.035	1.496	1.512	1.459	1.782	1.590	1.601
222	18.5	1.035	1.029	1.036	1.034	1.034	1.035	1.035	1.446	1.468	1.401	1.719	1.538	1.547
234	19.5	1.035	1.028	1.032	1.031	1.030	1.035	1.035	1.397	1.425	1.352	1.662	1.488	1.495
246	20.5	1.030	1.027	1.028	1.028	1.030	1.030	0.887	1.350	1.387	1.311	1.612	1.444	1.444
258	21.5	1.030	1.024	1.025	1.026	1.030	1.030	1.030	1.310	1.350	1.275	1.568	1.402	1.402
270	22.5	1.029	1.024	1.022	1.024	1.029	1.029	0.996	1.272	1.318	1.244	1.528	1.361	1.361
282	23.5	1.026	1.023	1.020	1.023	1.026	1.026	0.923	1.236	1.287	1.216	1.491	1.323	1.323
294	24.5	1.024	1.020	1.018	1.021	1.024	1.024	0.947	1.205	1.258	1.193	1.458	1.289	1.289
306	25.5	1.020	1.018	1.016	1.020	1.020	1.020	0.853	1.177	1.234	1.172	1.428	1.259	1.259
318	26.5	1.020	1.013	1.014	1.019	1.020	1.020	1.020	1.154	1.212	1.154	1.400	1.234	1.234
330	27.5	1.020	1.014	1.013	1.017	1.020	1.020	1.020	1.131	1.196	1.138	1.375	1.210	1.210
342	28.5	1.020	1.014	1.011	1.016	1.020	1.020	1.020	1.109	1.180	1.124	1.351	1.187	1.187
354	29.5	1.020	1.015	1.010	1.016	1.020	1.020	1.020	1.087	1.164	1.111	1.329	1.163	1.163
366	30.5	1.015	1.016	1.009	1.015	1.015	1.015	0.765	1.066	1.146	1.100	1.309	1.140	1.140
378	31.5	1.015	1.014	1.008	1.014	1.015	1.015	1.015	1.050	1.128	1.090	1.290	1.124	1.124
390	32.5	1.013	1.011	1.007	1.013	1.013	1.013	0.872	1.034	1.112	1.081	1.272	1.107	1.107
402	33.5	1.011	1.011	1.007	1.013	1.011	1.011	0.878	1.021	1.101	1.073	1.255	1.093	1.093
414	34.5	1.010	1.009	1.006	1.012	1.010	1.010	0.910	1.010	1.089	1.066	1.240	1.081	1.081
426	35.5		1.008	1.006	1.011	1.009	1.009	0.922		1.079	1.059	1.225	1.070	1.070
438	36.5		1.007	1.005	1.011	1.009	1.009	0.943		1.071	1.053	1.211	1.060	1.060
450	37.5		1.006	1.005	1.010	1.008	1.008	0.924		1.063	1.048	1.198	1.051	1.051
462	38.5		1.006	1.004	1.010	1.007	1.007	0.912		1.056	1.043	1.186	1.043	1.043
474	39.5		1.005	1.004	1.010	1.006	1.006	0.888		1.050	1.039	1.174	1.036	1.036
486	40.5		1.005	1.003	1.009	1.005	1.005	0.880		1.045	1.035	1.163	1.029	1.029
498	41.5		1.004	1.003	1.009	1.005	1.005	0.877		1.040	1.032	1.152	1.024	1.024
510	42.5		1.004	1.003	1.008	1.004	1.004	0.859		1.036	1.029	1.142	1.019	1.019
522	43.5		1.003	1.003	1.008	1.003	1.003	0.846		1.032	1.026	1.133	1.015	1.015
534	44.5		1.003	1.002	1.008	1.003	1.003	0.836		1.029	1.023	1.124	1.011	1.011
546	45.5		1.003	1.002	1.008	1.002	1.002	0.805		1.026	1.021	1.115	1.008	1.008
558	46.5		1.003	1.002	1.007	1.002	1.002	0.765		1.023	1.019	1.106	1.006	1.006
570	47.5		1.002	1.002	1.007	1.001	1.001	0.761		1.020	1.017	1.098	1.004	1.004
582	48.5		1.002	1.002	1.007	1.001	1.001	0.731		1.017	1.015	1.091	1.003	1.003
594	49.5		1.002	1.001	1.007	1.001	1.001	0.689		1.015	1.013	1.083	1.002	1.002
606	50.5		1.002	1.001	1.006	1.000	1.000	0.654		1.013	1.012	1.076	1.001	1.001
618	51.5		1.002	1.001	1.006	1.000	1.000	0.606		1.011	1.010	1.069	1.001	1.001
630	52.5		1.001	1.001	1.006	1.000	1.000	0.561		1.010	1.009	1.063	1.001	1.001
642	53.5		1.001	1.001	1.006	1.000	1.000	0.530		1.008	1.008	1.057	1.000	1.000
654	54.5		1.001	1.001	1.006	1.000	1.000	0.511		1.007	1.007	1.051	1.000	1.000
666	55.5		1.001	1.001	1.005	1.000	1.000	0.500		1.006	1.006	1.045	1.000	1.000
678	56.5		1.001	1.001	1.005	1.000	1.000	0.500		1.005	1.005	1.039	1.000	1.000
690	57.5		1.001	1.001	1.005	1.000	1.000	0.500		1.004	1.004	1.034	1.000	1.000
702	58.5		1.001	1.001	1.005	1.000	1.000	9.758		1.003	1.003	1.028	1.000	1.000
714	59.5		1.001	1.001	1.005	1.000	1.000	0.762		1.002	1.003	1.023	1.000	1.000
726	60.5		1.001	1.001	1.005	1.000	1.000	0.760		1.002	1.002	1.018	1.000	1.000
738	61.5		1.001	1.001	1.005	1.000	1.000	0.758		1.001	1.001	1.013	1.000	1.000
750	62.5		1.000	1.000	1.004	1.000	1.000	0.756		1.000	1.001	1.009	1.000	1.000
Tail	Tail		1.000	1.000	1.004	1.000	1.000	7.930		1.000	1.000	1.004	1.000	1.000

59.5 TAIL DECAY 9.489 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 7, SHEET 44
(4) SECTION 3, EXHIBIT 7, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 7, SHEET 48
(5) SECTION 3, EXHIBIT 7, SHEET 44
(6) SECTION 3, EXHIBIT 7, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LUMP SUM SETTLEMENT

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.891**
Inverse Power	**1.004**	**0.972**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.674				Slope=	-1.661			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.432				Intercept=	5.588			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	150.000			375.000	150.000	1.792	-5.007	-1.224	**3.925**	184.202	1.792	5.004	2.611	**14.612**	1072.418
2	18	13.000	16.100	12.576	8.000	13.000	2.890	-2.525	-0.483	**2.173**	46.925	2.890	2.485	0.786	**3.194**	73.394
3	30	2.600	2.994	2.453	2.065	2.600	3.401	-0.723	-0.139	**1.721**	21.598	3.401	0.470	-0.063	**1.939**	22.980
4	42	1.600	1.724	1.548	1.455	1.600	3.738	-0.019	0.088	**1.505**	12.551	3.738	-0.511	-0.622	**1.537**	11.852
5	54	1.430	1.326	1.374	1.270	1.430	3.989	0.184	0.257	**1.378**	8.339	3.989	-0.844	-1.040	**1.354**	7.712
6	66	1.255	1.180	1.213	1.235	1.255	4.190	0.466	0.393	**1.294**	6.051	4.190	-1.366	-1.373	**1.253**	5.697
7	78	1.150	1.132	1.138	1.130	1.150	4.357	0.711	0.505	**1.236**	4.675	4.357	-1.897	-1.651	**1.192**	4.546
8	90	1.125	1.090	1.123	1.090	1.125	4.500	0.787	0.602	**1.192**	3.783	4.500	-2.079	-1.888	**1.151**	3.814
9	102	1.100	1.071	1.073	1.080	1.100	4.625	0.875	0.686	**1.159**	3.173	4.625	-2.303	-2.096	**1.123**	3.312
10	114	1.100	1.114	1.109	1.065	1.100	4.736	0.875	0.761	**1.133**	2.738	4.736	-2.303	-2.281	**1.102**	2.950
11	126	1.070	1.074	1.079	1.060	1.070	4.836	1.003	0.828	**1.113**	2.416	4.836	-2.659	-2.447	**1.087**	2.676
12	138	1.055	1.046	1.047	1.050	1.055	4.927	1.083	0.890	**1.096**	2.171	4.927	-2.900	-2.598	**1.074**	2.463
13	150	1.050	1.036	1.045	1.048	1.050	5.011	1.113	0.946	**1.082**	1.981	5.011	-2.996	-2.737	**1.065**	2.293
14	162	1.045	1.020	1.036	1.043	1.045	5.088	1.146	0.998	**1.071**	1.830	5.088	-3.101	-2.865	**1.057**	2.153
15	174	1.040	1.014	1.023	1.038	1.040	5.159	1.181	1.046	**1.062**	1.709	5.159	-3.219	-2.984	**1.051**	2.037
16	186	1.040	1.028	1.030	1.035	1.040	5.226	1.181	1.091	**1.054**	1.609	5.226	-3.219	-3.094	**1.045**	1.939
17	198	1.035	1.013	1.017	1.035	1.035	5.288	1.220	1.133	**1.047**	1.528	5.288	-3.352	-3.198	**1.041**	1.855
18	210	1.035	1.031	1.037	1.034	1.035	5.347	1.220	1.173	**1.041**	1.459	5.347	-3.352	-3.296	**1.037**	1.782
19	222	1.035	1.033	1.046	1.034	1.035	5.403	1.220	1.210	**1.036**	1.401	5.403	-3.352	-3.388	**1.034**	1.719
20	234	1.035	1.035	1.031	1.030	1.035	5.455	1.220	1.246	**1.032**	1.352	5.455	-3.352	-3.476	**1.031**	1.662
21	246	1.030	1.003	1.018	1.030	1.030	5.505	1.263	1.280	**1.028**	1.311	5.505	-3.507	-3.559	**1.028**	1.612
22	258	1.030	1.011	1.008	1.030	1.030	5.553	1.263	1.312	**1.025**	1.275	5.553	-3.507	-3.638	**1.026**	1.568
23	270	1.029	1.022	1.018	1.029	1.029	5.598	1.272	1.342	**1.022**	1.244	5.598	-3.540	-3.714	**1.024**	1.528
24	282	1.026	1.010	1.014	1.026	1.026	5.642	1.302	1.372	**1.020**	1.216	5.642	-3.650	-3.786	**1.023**	1.491
25	294	1.024	1.007	1.005	1.024	1.024	5.684	1.323	1.400	**1.018**	1.193	5.684	-3.730	-3.855	**1.021**	1.458
26	306	1.020	1.013	1.017	1.020	1.020	5.724	1.369	1.427	**1.016**	1.172	5.724	-3.912	-3.921	**1.020**	1.428
27	318	1.020	1.004	1.003	1.020	1.020	5.762	1.369	1.453	**1.014**	1.154	5.762	-3.912	-3.985	**1.019**	1.400
28	330	1.020	1.000	1.002	1.020	1.020	5.799	1.369	1.478	**1.013**	1.138	5.799	-3.912	-4.047	**1.017**	1.375
29	342	1.020	1.001	1.003	1.020	1.020	5.835	1.369	1.502	**1.011**	1.124	5.835	-3.912	-4.106	**1.016**	1.351
30	354	1.020	1.001	1.006	1.020	1.020	5.869	1.369	1.525	**1.010**	1.111	5.869	-3.912	-4.164	**1.016**	1.329
31	366	1.015	1.015	1.009	1.015	1.016	5.903	1.419	1.547	**1.009**	1.100	5.903	-4.118	-4.219	**1.015**	1.309
32	378	1.015	1.015	1.013	1.015	1.012	5.935	1.488	1.569	**1.008**	1.090	5.935	-4.416	-4.273	**1.014**	1.290
33	390	1.013	1.000	1.000	0.000	1.012	5.966	1.491	1.590	**1.007**	1.081	5.966	-4.431	-4.324	**1.013**	1.272
34	402	1.011	1.000	1.000	0.000	1.010	5.996	1.527	1.611	**1.007**	1.073	5.996	-4.596	-4.375	**1.013**	1.255
35	414	1.010	1.000	1.000	0.000		6.026		1.630	**1.006**	1.066	6.026		-4.424	**1.012**	1.240
36	426						6.054		1.650	**1.006**	1.059	6.054		-4.471	**1.011**	1.225
37	438						6.082		1.668	**1.005**	1.053	6.082		-4.517	**1.011**	1.211
38	450						6.109		1.687	**1.005**	1.048	6.109		-4.562	**1.010**	1.198
39	462						6.136		1.704	**1.004**	1.043	6.136		-4.606	**1.010**	1.186
40	474						6.161		1.722	**1.004**	1.039	6.161		-4.649	**1.010**	1.174
41	486						6.186		1.739	**1.003**	1.035	6.186		-4.690	**1.009**	1.163
42	498						6.211		1.755	**1.003**	1.032	6.211		-4.731	**1.009**	1.152
43	510						6.234		1.771	**1.003**	1.029	6.234		-4.770	**1.008**	1.142
44	522						6.258		1.787	**1.003**	1.026	6.258		-4.809	**1.008**	1.133
45	534						6.280		1.802	**1.002**	1.023	6.280		-4.847	**1.008**	1.124
46	546						6.303		1.817	**1.002**	1.021	6.303		-4.884	**1.008**	1.115
47	558						6.324		1.832	**1.002**	1.019	6.324		-4.920	**1.007**	1.106
48	570						6.346		1.846	**1.002**	1.017	6.346		-4.955	**1.007**	1.098
49	582						6.366		1.860	**1.002**	1.015	6.366		-4.990	**1.007**	1.091
50	594						6.387		1.874	**1.001**	1.013	6.387		-5.024	**1.007**	1.083
51	606						6.407		1.887	**1.001**	1.012	6.407		-5.057	**1.006**	1.076
52	618						6.426		1.901	**1.001**	1.010	6.426		-5.089	**1.006**	1.069
53	630						6.446		1.914	**1.001**	1.009	6.446		-5.121	**1.006**	1.063
54	642						6.465		1.926	**1.001**	1.008	6.465		-5.153	**1.006**	1.057
55	654						6.483		1.939	**1.001**	1.007	6.483		-5.183	**1.006**	1.051
56	666						6.501		1.951	**1.001**	1.006	6.501		-5.214	**1.005**	1.045
57	678						6.519		1.963	**1.001**	1.005	6.519		-5.243	**1.005**	1.039
58	690						6.537		1.975	**1.001**	1.004	6.537		-5.272	**1.005**	1.034
59	702						6.554		1.986	**1.001**	1.003	6.554		-5.301	**1.005**	1.028
60	714						6.571		1.998	**1.001**	1.003	6.571		-5.329	**1.005**	1.023
61	726						6.588		2.009	**1.001**	1.002	6.588		-5.357	**1.005**	1.018
62	738						6.604		2.020	**1.001**	1.001	6.604		-5.384	**1.005**	1.013
63	750						6.620		2.031	**1.000**	1.001	6.620		-5.411	**1.004**	1.009
64	762						6.636		2.042	**1.000**	1.000	6.636		-5.437	**1.004**	1.004

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

LUMP SUM SETTLEMENT

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	150.000	-		
18	1.5	13.000	-	1.000	-
30	2.5	2.600	-	1.000	-
42	3.5	1.600	1.412	1.869	1.412
54	4.5	1.430	1.150	1.431	1.150
66	5.5	1.255	1.046	1.314	1.046
78	6.5	1.150	0.967	1.196	0.967
90	7.5	1.125	0.936	1.122	0.936
102	8.5	1.100	0.918	1.102	0.918
114	9.5	1.100	0.931	1.085	0.931
126	10.5	1.070	0.892	1.081	0.892
138	11.5	1.055	0.906	1.059	0.906
150	12.5	1.050	0.902	1.047	0.902
162	13.5	1.045	0.903	1.043	0.903
174	14.5	1.040	0.901	1.039	0.901
186	15.5	1.040	0.935	1.036	0.935
198	16.5	1.035	0.904	1.035	0.904
210	17.5	1.035	0.894	1.030	0.894
222	18.5	1.035	0.872	1.029	0.872
234	19.5	1.035	0.831	1.028	0.831
246	20.5	1.030	0.806	1.027	0.806
258	21.5	1.030	0.835	1.024	0.835
270	22.5	1.029	0.826	1.024	0.826
282	23.5	1.026	0.818	1.023	0.818
294	24.5	1.024	0.772	1.020	0.772
306	25.5	1.020	0.777	1.018	0.777
318	26.5	1.020	0.677	1.013	0.677
330	27.5	1.020	0.689	1.014	0.689
342	28.5	1.020	0.712	1.014	0.712
354	29.5	1.020	0.780	1.015	0.780
366	30.5	1.016	0.796	1.016	0.796
378	31.5	1.012	0.899	1.014	0.899
390	32.5	1.012	0.902	1.011	0.902
402	33.5	1.010	0.900	1.011	0.900
414	34.5		0.900	1.009	0.900
426	35.5		0.900	1.008	0.900
438	36.5		0.900	1.007	0.900
450	37.5		0.900	1.006	0.900
462	38.5		0.900	1.006	0.900
474	39.5		0.900	1.005	0.900
486	40.5		0.900	1.005	0.900
498	41.5		0.900	1.004	0.900
510	42.5		0.900	1.004	0.900
522	43.5		0.900	1.003	0.900
534	44.5		0.900	1.003	0.900
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 7, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 7, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
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1969																															
1970																															
1971																															
1972																															
1973																															1
1974																														0	7
1975																													15	0	2
1976																												0	3	82	1
1977	0	0	2	9	12	14	24	33	25	15	10	8	7	10	15	19	24	30	32	44	1	10	84	2	3	2	5	0	2	5	9
1978	0	0	4	20	27	30	51	71	32	20	29	28	26	31	46	31	60	30	77	46	90	99	27	11	48	9	18	15	0	5	0
1979	0	0	3	16	22	24	26	34	37	37	42	21	11	24	43	32	14	46	22	24	22	10	53	57	14	0	1	0	0	0	25
1980	0	0	3	19	25	21	46	66	18	14	6	20	42	68	37	36	18	121	36	49	0	120	124	10	36	0	50	0	8	9	0
1981	0	0	3	18	20	19	27	30	47	52	20	20	26	14	29	34	9	21	125	29	167	8	14	3	42	40	40	0	0	3	3
1982	0	0	3	17	30	28	17	15	17	24	15	20	49	77	35	104	296	182	16	103	77	7	37	7	5	15	39	0	0	0	0
1983	0	0	2	10	22	34	36	30	38	39	105	42	61	46	73	122	59	65	104	27	17	1	1	4	118	1	15	0	1	0	
1984	0	0	0	28	37	19	24	38	18	91	36	39	48	152	149	31	140	188	111	66	9	17	89	46	36	1	0	8	1		
1985	0	0	0	45	42	69	52	53	50	89	40	90	115	130	127	156	236	157	31	34	1	6	41	31	20	3	59	9			
1986	0	0	15	38	34	47	107	72	50	75	59	82	55	222	16	74	184	87	10	24	4	68	0	1	11	30	0				
1987	0	0	4	11	50	117	82	74	41	64	112	276	90	198	158	242	131	7	46	69	68	138	9	61	21	2					
1988	0	0	0	18	59	44	67	58	97	103	174	44	86	196	175	77	17	133	3	64	66	21	2	52	20						
1989	0	0	0	30	77	54	56	87	29	79	103	265	330	185	40	43	40	104	173	186	6	4	29	7							
1990	0	0	13	50	140	110	111	259	240	159	36	303	68	67	130	55	23	141	180	91	109	5	33								
1991	0	0	8	12	58	144	188	217	133	58	639	153	98	84	62	25	398	74	29	6	142	11									
1992	0	0	2	171	146	113	446	152	237	360	183	34	49	59	92	266	85	44	116	230	8										
1993	0	2	28	170	197	295	116	232	350	243	336	75	189	142	146	62	86	1	17	15											
1994	0	0	53	159	319	192	177	181	96	122	304	154	140	173	144	131	49	45	101												
1995	0	0	173	357	352	252	834	412	94	98	288	80	207	262	191	5	53	70													
1996	0	0	141	164	373	768	273	173	97	180	336	58	93	79	32	56	142														
1997	0	6	33	257	511	248	197	189	238	103	396	215	149	37	51	68															
1998	0	3	235	389	257	183	404	265	340	362	288	216	77	148	83																
1999	0	11	250	302	318	491	375	251	421	246	219	364	148	137																	
2000	0	9	123	391	350	344	438	503	311	133	427	100	204																		
2001	0	5	66	108	414	538	500	240	479	58	152	165																			
2002	0	14	104	197	796	703	522	352	263	130	346																				
2003	0	55	100	717	747	849	589	160	222	432																					
2004	0	35	498	533	448	524	285	494	298																						
2005	0	42	618	640	503	746	324	439																							
2006	0	34	382	576	331	243	498																								
2007	0	33	255	413	396	387																									
2008	0	10	128	136	699																										
2009	0	20	200	740																											
2010	0	10	280																												
2011	0	32																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1970																															
1971																															
1972																															
1973																															0.200
1974																														0.000	0.361
1975																													0.000	0.000	9.717
1976																												0.000	24.838	0.012	0.625
1977	0.000	0.000	5.303	1.369	1.124	1.682	1.415	0.737	0.610	0.693	0.778	0.889	1.406	1.453	1.279	1.254	1.274	1.082	1.350	0.018	12.500	8.448	0.018	2.000	0.500	3.407	0.000	0.000	3.333	1.700	0.000
1978	0.000	0.000	5.303	1.369	1.124	1.682	1.402	0.449	0.639	1.428	0.976	0.923	1.177	1.478	0.671	1.956	0.505	2.533	0.601	1.957	1.106	0.276	0.403	4.319	0.178	2.118	0.833	0.000	0.000	0.000	0.000
1979	0.000	0.000	5.303	1.369	1.124	1.058	1.331	1.061	1.020	1.126	0.511	0.517	2.165	1.776	0.751	0.431	3.326	0.468	1.116	0.896	0.459	5.406	1.070	0.240	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	0.000	5.303	1.369	0.846	2.152	1.424	0.268	0.819	0.430	3.258	2.079	1.614	0.546	0.980	0.491	6.770	0.300	1.358	0.000	0.000	1.039	0.078	3.753	0.001	1000.000	0.000	0.000	1.213	0.000	0.000
1981	0.000	0.000	5.303	1.135	0.974	1.374	1.110	1.594	1.105	0.384	0.986	1.316	0.519	2.111	1.193	0.279	2.233	5.929	0.231	5.768	0.049	1.721	0.183	16.325	0.931	1.012	0.000	0.000	0.000	1.000	0.000
1982	0.000	0.000	5.879	1.746	0.960	0.602	0.877	1.141	1.416	0.600	1.379	2.468	1.561	0.453	2.991	2.832	0.617	0.090	6.279	0.742	0.089	5.441	0.188	0.719	2.936	2.656	0.000	0.000	0.000	0.000	
1983	0.000	0.000	4.203	2.136	1.584	1.050	0.846	1.249	1.033	2.679	0.395	1.478	0.755	1.572	1.674	0.487	1.087	1.608	0.264	0.624	0.029	1.400	5.000	33.571	0.009	15.000	0.000	0.000	0.000		
1984	0.000	0.000	0.000	1.307	0.514	1.241	1.608	0.468	5.138	0.393	1.098	1.231	3.140	0.985	0.206	4.548	1.345	0.590	0.592	0.135	1.871	5.368	0.520	0.780	0.028	0.000	0.000	0.090			
1985	0.000	0.000	0.000	0.913	1.669	0.748	1.019	0.956	1.756	0.448	2.264	1.283	1.129	0.980	1.225	1.511	0.665	0.201	1.068	0.028	6.105	7.127	0.743	0.642	0.157	19.029	0.156				
1986	0.000	0.000	2.545	0.907	1.364	2.292	0.668	0.698	1.507	0.779	1.401	0.674	4.017	0.072	4.658	2.472	0.474	0.118	2.348	0.178	15.767	0.000	0.000	8.462	2.727	0.000					
1987	0.000	0.000	3.015	4.485	2.327	0.699	0.906	0.561	1.539	1.749	2.477	0.325	2.203	0.798	1.536	0.542	0.054	6.541	1.490	0.992	2.023	0.065	6.722	0.339	0.096						
1988	0.000	0.000	0.000	3.210	0.745	1.524	0.869	1.666	1.058	1.697	0.253	1.957	2.279	0.892	0.440	0.220	7.832	0.024	20.229	1.042	0.317	0.107	23.111	0.375							
1989	0.000	0.000	0.000	2.593	0.704	1.034	1.565	0.329	2.741	1.310	2.566	1.245	0.562	0.216	1.086	0.913	2.635	1.659	1.075	0.034	0.667	6.905	0.231								
1990	0.000	0.000	3.750	2.828	0.786	1.010	2.335	0.925	0.662	0.225	8.481	0.226	0.981	1.935	0.421	0.417	6.183	1.273	0.505	1.205	0.045	6.756									
1991	0.000	0.000	1.438	5.011	2.503	1.307	1.150	0.615	0.439	10.925	0.239	0.639	0.859	0.741	0.396	16.193	0.185	0.397	0.210	23.012	0.075										
1992	0.000	0.000	113.689	0.857	0.771	3.954	0.340	1.566	1.519	0.509	0.184	1.463	1.188	1.563	2.900	0.319	0.518	2.644	1.986	0.036											
1993	0.000	18.667	6.088	1.156	1.498	0.394	1.991	1.511	0.694	1.382	0.225	2.504	0.752	1.030	0.425	1.385	0.007	27.917	0.881												
1994	0.000	0.000	2.991	2.011	0.603	0.921	1.021	0.531	1.273	2.492	0.506	0.907	1.243	0.830	0.907	0.372	0.925	2.243													
1995	0.000	0.000	2.061	0.988	0.716	3.307	0.494	0.229	1.038	2.941	0.279	2.581	1.266	0.727	0.028	10.028	1.315														
1996	0.000	0.000	1.164	2.270	2.060	0.355	0.634	0.559	1.859	1.871	0.173	1.599	0.843	0.412	1.731	2.529															
1997	0.000	5.538	7.732	1.990	0.485	0.793	0.961	1.259	0.432	3.852	0.543	0.695	0.246	1.380	1.341																
1998	0.000	78.451	1.651	0.662	0.710	2.210	0.655	1.284	1.067	0.794	0.751	0.354	1.930	0.562																	
1999	0.000	23.853	1.206	1.053	1.544	0.764	0.669	1.681	0.584	0.891	1.660	0.407	0.927																		
2000	0.000	14.224	3.180	0.896	0.982	1.274	1.148	0.618	0.427	3.217	0.235	2.039																			
2001	0.000	13.069	1.638	3.837	1.299	0.930	0.479	2.001	0.121	2.634	1.083																				
2002	0.000	7.469	1.894	4.042	0.884	0.743	0.673	0.749	0.494	2.655																					
2003	0.000	1.836	7.165	1.042	1.138	0.694	0.271	1.386	1.949																						
2004	0.000	14.444	1.069	0.841	1.169	0.545	1.730	0.604																							
2005	0.000	14.705	1.034	0.787	1.483	0.434	1.355																								
2006	0.000	11.134	1.508	0.574	0.735	2.047																									
2007	0.000	7.731	1.617	0.959	0.977																										
2008	0.000	12.449	1.064	5.125																											
2009	0.000	10.004	3.700																												
2010	0.000	28.021																													
2011	0.000																														
Latest diag	0.000	28.021	3.700	5.125	0.977	2.047	1.355	0.604	1.949	2.655	1.083	2.039	0.927	0.562	1.341	2.529	1.315	2.243	0.881	0.036	0.075	6.756	0.231	0.375	0.096	0.000	0.156	0.090	0.000	0.000	0.000
5 Yr Avg	0.000	13.868	1.785	1.657	1.100	0.892	0.902	1.072	0.715	2.038	0.854	1.019	1.042	0.782	0.886	2.927	0.590	6.895	0.931	5.066	0.625	2.766	6.161	2.119	0.603	7.337	0.031	0.018	0.243	0.200	0.000
9 Yr Avg	0.000	11.977	2.299	2.011	1.134	1.071	0.882	1.127	0.886	2.372	0.606	1.394	1.028	1.020	1.026	3.597	2.184	4.757	3.310	2.962	2.989	3.685	4.078	7.218	0.765	115.535	0.110	0.010	3.265	0.301	1.211
3 Yr Wtd		15.100	2.210	1.267	1.119	0.731	0.912	0.779	0.643	2.884	0.788	0.631	0.860	0.631	0.473	1.270	0.615	2.612	1.551	0.792	0.077	2.136	2.961	0.448	0.685	1.730	0.229	0.219	3.000	0.248	1.333
5 Yr Wtd		11.576	1.582	1.035	1.134	0.724	0.758	0.900	0.589	1.541	0.715	0.704	0.982	0.716	0.571	0.798	0.348	1.454	1.026	0.575	0.456	0.311	1.853	0.560	0.181	2.270	0.111	1.187	1.424	1.623	1.021
9 Yr Wtd		10.160	1.726	1.262	1.121	0.852	0.796	1.017	0.706	1.925	0.520	0.969	0.975	0.886	0.801	1.240	0.702	1.062	1.186	0.538	0.637	0.909	0.946	1.443	0.302	2.264	0.141	0.615	3.739	0.440	1.204
Selected	0.000	10.160	1.726	1.262	1.121	0.852	0.796	1.017	0.706	1.925	0.520	0.969	0.975	0.886	0.801	1.240	0.702	1.062	1.186	0.538	0.637	0.909	0.946	1.443	0.302	2.264	0.141	0.615	1.000	0.900	0.900
Loss $ Weight	0	253	2,352	3,710	4,302	4,621	3,634	2,625	2,466	1,432	2,747	1,297	1,150	1,050	887	720	882	635	606	769	423	266	222	214	302	98	227	23	28	104	47
Center Wtd Avg	0.000	2.544	1.520	1.317	1.095	1.006	0.910	0.947	0.890	0.932	0.913	0.976	0.764	0.962	0.911	0.917	0.969	0.919	0.813	0.859	0.811	0.762	0.785	0.974	0.812	0.773	0.571	0.812	0.489	0.886	0.909
Geometric Mean	0.000	0.000	0.000	1.412	1.150	1.046	0.967	0.936	0.918	0.931	0.892	0.906	0.902	0.903	0.901	0.935	0.904	0.894	0.872	0.831	0.806	0.835	0.826	0.818	0.772	0.777	0.677	0.689	0.712	0.780	0.796

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702
1954																			0	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	0	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															0	0	0	0	0	0	0	0	0	0				
1959														0	0	0	0	0	0	0	0	0	0					
1960													0	0	0	0	0	0	0	0	0	0						
1961												0	0	0	0	0	0	0	0	0	0							
1962											0	0	0	0	0	0	0	0	0	0								
1963										0	0	0	0	0	0	0	0	0	0									
1964									0	0	0	1	0	5	0	0	0	0										
1965								0	0	0	0	0	0	0	0	0	0											
1966							0	0	0	0	0	5	0	6	0	0												
1967						0	0	0	0	0	0	0	0	0	0													
1968					0	0	3	0	0	0	0	0	0	29														
1969				0	0	0	0	40	6	0	0	0	0															
1970			0	0	0	0	0	0	0	0	0	0																
1971		3	0	0	10	0	0	0	0	0	0																	
1972	1	0	0	25	0	0	20	0	0	0																		
1973	0	4	0	85	0	0	0	0	0																			
1974	3	11	0	0	0	0	0	0																				
1975	16	10	0	0	0	0	0																					
1976	1	0	0	0	4	0																						
1977	0	0	0	0	0																							
1978	0	0	0	0																								
1979	0	37	0																									
1980	37	3																										
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AGE-TO-AGE DEVELOPMENT FACTORS

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.150	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	23.333	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	4.434	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.601	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000																								
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Latest diag	0.081	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	3.161	0.000	0.000	0.000	0.000	0.000	0.000	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	1.081	0.000			0.000		0.000							0.000														
5 Yr Wtd	1.064	0.000		0.047	0.000		0.000	0.150	0.000			0.000		0.000														
9 Yr Wtd	1.120	0.000		0.127	0.000		1.739	0.150	0.000			0.000		0.000														
Selected	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	57	65	0	110	14	0	23	40	6	0	0	5	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.899	0.902	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

LUMP SUM SETTLEMENT

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**1.000**
Inverse Power	**1.012**	**0.999**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	0.854				Slope=	-4.296			
		IMPLIED	PA	SELECTED	Intercept=	-3.626				Intercept=	21.317			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.095	**8.639**	10129.390	1.792		13.620		
2	18	1.000	9.504	1.000	2.890		-1.157	**3.706**	1172.515	2.890		8.900	**7334.166**	
3	30	1.000	4.271	1.000	3.401		-0.720	**2.596**	316.371	3.401		6.706	**818.097**	
4	42	1.869	1.632	1.858	3.738	-0.258	-0.433	**2.096**	121.878	3.738	-0.154	5.260	**193.547**	
5	54	1.431	1.329	1.427	3.989	0.188	-0.218	**1.810**	58.159	3.989	-0.852	4.181	**66.414**	
6	66	1.314	1.208	1.311	4.190	0.363	-0.047	**1.626**	32.127	4.190	-1.167	3.319	**28.624**	
7	78	1.196	1.174	1.192	4.357	0.603	0.096	**1.499**	19.754	4.357	-1.652	2.601	**14.478**	
8	90	1.122	1.103	1.121	4.500	0.800	0.218	**1.405**	13.182	4.500	-2.112	1.986	**8.289**	18270.673
9	102	1.102	1.073	1.101	4.625	0.870	0.325	**1.334**	9.381	4.625	-2.292	1.449	**5.257**	2204.262
10	114	1.085	1.065	1.084	4.736	0.939	0.420	**1.279**	7.030	4.736	-2.477	0.971	**3.640**	419.267
11	126	1.081	1.053	1.081	4.836	0.953	0.505	**1.235**	5.496	4.836	-2.515	0.541	**2.718**	115.177
12	138	1.059	1.050	1.059	4.927	1.058	0.583	**1.200**	4.449	4.927	-2.824	0.150	**2.162**	42.382
13	150	1.047	1.042	1.047	5.011	1.130	0.654	**1.171**	3.707	5.011	-3.050	-0.208	**1.812**	19.603
14	162	1.043	1.041	1.043	5.088	1.157	0.720	**1.147**	3.166	5.088	-3.139	-0.539	**1.584**	10.818
15	174	1.039	1.037	1.039	5.159	1.188	0.781	**1.127**	2.760	5.159	-3.242	-0.846	**1.429**	6.831
16	186	1.036	1.032	1.036	5.226	1.210	0.838	**1.110**	2.450	5.226	-3.319	-1.132	**1.322**	4.780
17	198	1.035	1.030	1.035	5.288	1.220	0.892	**1.096**	2.207	5.288	-3.353	-1.401	**1.246**	3.615
18	210	1.030	1.030	1.030	5.347	1.258	0.942	**1.083**	2.014	5.347	-3.490	-1.653	**1.191**	2.900
19	222	1.029	1.029	1.034	5.403	1.227	0.989	**1.073**	1.859	5.403	-3.376	-1.892	**1.151**	2.434
20	234	1.028	1.029	1.033	5.455	1.237	1.034	**1.064**	1.733	5.455	-3.412	-2.118	**1.120**	2.115
21	246	1.027	1.026	1.028	5.505	1.278	1.077	**1.056**	1.629	5.505	-3.562	-2.333	**1.097**	1.888
22	258	1.024	1.025	1.026	5.553	1.306	1.118	**1.049**	1.543	5.553	-3.666	-2.538	**1.079**	1.721
23	270	1.024	1.025	1.026	5.598	1.307	1.157	**1.043**	1.470	5.598	-3.669	-2.733	**1.065**	1.595
24	282	1.023	1.024	1.025	5.642	1.316	1.194	**1.038**	1.409	5.642	-3.704	-2.920	**1.054**	1.498
25	294	1.020	1.022	1.021	5.684	1.355	1.229	**1.034**	1.357	5.684	-3.857	-3.099	**1.045**	1.421
26	306	1.018	1.020	1.020	5.724	1.372	1.264	**1.030**	1.313	5.724	-3.926	-3.271	**1.038**	1.360
27	318	1.013	1.017	1.015	5.762	1.446	1.296	**1.027**	1.274	5.762	-4.232	-3.436	**1.032**	1.310
28	330	1.014	1.017	1.015	5.799	1.442	1.328	**1.024**	1.241	5.799	-4.217	-3.595	**1.027**	1.269
29	342	1.014	1.017	1.015	5.835	1.439	1.359	**1.021**	1.213	5.835	-4.203	-3.749	**1.024**	1.235
30	354	1.015	1.017	1.016	5.869	1.423	1.388	**1.019**	1.188	5.869	-4.134	-3.897	**1.020**	1.207
31	366	1.016	1.017	1.016	5.903	1.422	1.416	**1.016**	1.167	5.903	-4.130	-4.040	**1.018**	1.183
32	378	1.014	1.013	1.013	5.935	1.465	1.444	**1.015**	1.148	5.935	-4.312	-4.178	**1.015**	1.162
33	390	1.011	1.013	1.013	5.966	1.466	1.471	**1.013**	1.131	5.966	-4.320	-4.313	**1.013**	1.145
34	402	1.011	1.011	1.012	5.996	1.498	1.497	**1.012**	1.117	5.996	-4.461	-4.443	**1.012**	1.130
35	414	1.009	1.010	1.010	6.026	1.526	1.522	**1.010**	1.104	6.026	-4.588	-4.569	**1.010**	1.117
36	426	1.008	1.009	1.009	6.054	1.546	1.546	**1.009**	1.092	6.054	-4.683	-4.692	**1.009**	1.105
37	438	1.007	1.009	1.008	6.082	1.570	1.570	**1.008**	1.082	6.082	-4.798	-4.811	**1.008**	1.095
38	450	1.006	1.008	1.007	6.109	1.593	1.593	**1.007**	1.074	6.109	-4.912	-4.927	**1.007**	1.086
39	462	1.006	1.007	1.007	6.136	1.616	1.615	**1.007**	1.066	6.136	-5.024	-5.041	**1.006**	1.078
40	474	1.005	1.006	1.006	6.161	1.637	1.637	**1.006**	1.059	6.161	-5.136	-5.151	**1.006**	1.072
41	486	1.005	1.005	1.005	6.186	1.659	1.659	**1.005**	1.053	6.186	-5.247	-5.258	**1.005**	1.065
42	498	1.004	1.005	1.005	6.211	1.679	1.680	**1.005**	1.047	6.211	-5.358	-5.363	**1.005**	1.060
43	510	1.004	1.004	1.004	6.234	1.700	1.700	**1.004**	1.042	6.234	-5.468	-5.465	**1.004**	1.055
44	522	1.003	1.003	1.004	6.258	1.719	1.720	**1.004**	1.038	6.258	-5.578	-5.565	**1.004**	1.050
45	534	1.003	1.003	1.003	6.280	1.739	1.739	**1.003**	1.034	6.280	-5.687	-5.663	**1.003**	1.046
46	546	1.000	1.002	1.000	6.303		1.758	**1.003**	1.030	6.303		-5.758	**1.003**	1.043
47	558	1.000	1.002	1.000	6.324		1.777	**1.003**	1.027	6.324		-5.852	**1.003**	1.040
48	570	1.000	1.001	1.000	6.346		1.795	**1.002**	1.024	6.346		-5.943	**1.003**	1.037
49	582	1.000	1.001	1.000	6.366		1.813	**1.002**	1.022	6.366		-6.032	**1.002**	1.034
50	594	1.000	1.001	1.000	6.387		1.830	**1.002**	1.020	6.387		-6.120	**1.002**	1.031
51	606	1.000	1.000	1.000	6.407		1.847	**1.002**	1.018	6.407		-6.206	**1.002**	1.029
52	618	1.000	1.000	1.000	6.426		1.864	**1.002**	1.016	6.426		-6.290	**1.002**	1.027
53	630	1.000	1.000	1.000	6.446		1.880	**1.001**	1.014	6.446		-6.373	**1.002**	1.025
54	642	1.000	1.000	1.000	6.465		1.897	**1.001**	1.013	6.465		-6.454	**1.002**	1.023
55	654	1.000	1.000	1.000	6.483		1.912	**1.001**	1.012	6.483		-6.534	**1.001**	1.022
56	666	1.000	1.000	1.000	6.501		1.928	**1.001**	1.010	6.501		-6.612	**1.001**	1.020
57	678	1.000	1.000	1.000	6.519		1.943	**1.001**	1.009	6.519		-6.688	**1.001**	1.019
58	690	1.000	1.000	1.000	6.537		1.958	**1.001**	1.008	6.537		-6.764	**1.001**	1.018
59	702	1.000			6.554		1.973	**1.001**	1.008	6.554		-6.838	**1.001**	1.016
60	714	1.000			6.571		1.987	**1.001**	1.007	6.571		-6.911	**1.001**	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	353	359	6	82.2%	5	0.025
1978	1,553,484	306	313	7	81.9%	5	0.020
1979	1,646,693	496	508	13	81.6%	10	0.031
1980	1,745,494	335	345	10	81.3%	8	0.020
1981	1,826,711	388	401	14	81.0%	11	0.022
1982	2,061,263	491	511	20	80.6%	16	0.025
1983	2,173,213	516	539	24	80.0%	19	0.025
1984	2,314,385	501	529	27	80.0%	22	0.023
1985	2,444,242	354	376	22	79.6%	18	0.015
1986	2,644,132	309	332	22	79.2%	18	0.013
1987	2,911,888	277	300	24	79.2%	19	0.010
1988	3,191,151	324	356	33	79.2%	26	0.011
1989	3,341,117	607	678	71	79.0%	56	0.020
1990	3,644,538	421	481	60	79.5%	48	0.013
1991	3,852,022	176	206	30	79.6%	24	0.005
1992	3,944,342	214	260	46	80.1%	36	0.007
1993	4,020,534	330	415	85	80.0%	68	0.010
1994	4,272,082	250	330	80	80.2%	64	0.008
1995	4,432,599	596	826	230	79.9%	184	0.019
1996	4,487,291	216	316	100	79.3%	79	0.007
1997	4,623,816	315	486	171	78.5%	134	0.011
1998	4,816,176	161	265	105	77.9%	82	0.006
1999	5,047,597	225	406	180	77.5%	140	0.008
2000	5,318,217	200	392	193	76.7%	148	0.007
2001	5,597,545	526	1,121	595	75.9%	451	0.020
2002	5,822,846	388	928	541	75.1%	406	0.016
2003	6,004,956	269	788	519	74.4%	386	0.013
2004	6,183,507	316	980	664	73.3%	487	0.016
2005	6,388,250	343	1,129	786	72.4%	569	0.018
2006	6,653,696	243	1,057	814	71.6%	583	0.016
2007	6,915,410	30	866	835	70.4%	589	0.013
2008	7,073,199	0	936	936	69.2%	648	0.013
2009	7,109,910	10	985	975	67.6%	660	0.014
2010	7,245,414	147	1,518	1,371	66.2%	907	0.021
2011	7,353,256	378	1,811	1,433	64.6%	926	0.025
2012	3,750,161	0	749	749	63.0%	472	0.020
2013		0	0				
TOTAL		11,011	22,801	11,791	70.6%	8,323	
EXLD PRIOR		11,011	22,801	11,791	70.6%	8,323	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 8, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 8, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 8, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	7	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	13	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1980	10	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1981	14	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1982	20	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1983	24	3	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	1
1984	27	4	3	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	1
1985	22	3	3	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	1
1986	22	3	3	3	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	1
1987	24	3	3	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	1
1988	33	5	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	0	0	2
1989	71	9	9	7	6	5	5	4	4	3	3	3	2	2	2	1	1	1	1	4
1990	60	10	6	6	5	4	4	4	3	3	2	2	2	2	1	1	1	1	1	4
1991	30	4	4	3	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	2
1992	46	7	6	5	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	3
1993	85	12	12	9	8	6	5	5	3	3	3	2	2	2	2	2	1	1	1	5
1994	80	12	10	10	7	7	4	4	4	3	2	3	2	2	2	1	1	1	1	5
1995	230	30	31	24	24	18	17	11	11	9	7	6	6	4	4	4	3	3	3	15
1996	100	12	11	12	9	9	7	6	4	4	3	3	2	2	2	2	2	1	1	7
1997	171	17	18	18	18	14	14	10	10	7	6	5	4	4	4	3	3	2	2	12
1998	105	11	9	10	10	10	8	8	6	5	4	3	3	2	2	2	1	1	1	8
1999	180	20	17	14	15	15	15	12	12	9	8	5	5	4	3	3	3	2	2	14
2000	193	18	20	17	14	15	14	15	12	11	8	8	5	5	4	3	3	3	2	15
2001	595	51	51	55	47	39	42	40	42	33	32	24	22	15	14	12	9	8	8	49
2002	541	46	43	43	46	39	33	35	33	35	27	27	20	19	12	12	10	8	7	48
2003	519	44	40	38	38	41	34	29	30	29	31	24	23	17	16	11	10	9	7	48
2004	664	45	52	48	45	45	48	41	34	36	35	37	28	28	21	19	13	12	11	65
2005	786	54	50	57	53	49	49	53	45	38	40	38	40	31	31	23	21	14	14	84
2006	814	57	52	48	55	51	47	48	51	43	37	39	37	39	30	30	22	21	14	94
2007	835	45	55	51	47	54	49	46	46	50	42	35	37	36	38	29	29	21	20	105
2008	936	45	48	59	54	50	57	53	49	49	53	45	38	40	38	40	31	31	23	133
2009	975	34	45	49	59	54	50	58	53	49	49	53	45	38	40	38	40	31	31	156
2010	1,371	47	47	61	66	81	74	68	78	72	67	67	72	61	52	54	52	55	43	254
2011	1,433	41	47	47	62	67	82	75	69	79	73	68	68	74	62	52	55	53	56	301
2012	749	36	42	48	48	64	69	83	77	70	81	74	69	70	75	64	53	56	54	364
TOTAL	11,791	741	753	762	763	758	748	723	690	654	625	581	544	503	461	412	371	341	304	1,804

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

OHIO BUREAU OF WORKERS' COMPENSATION
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	353	353	359	359	359	359					359	0.025
1978	1,553,484	306	306	313	313	313	313					313	0.020
1979	1,646,693	496	496	508	508	508	508					508	0.031
1980	1,745,494	335	335	345	345	345	345					345	0.020
1981	1,826,711	388	388	401	401	401	401					401	0.022
1982	2,061,263	491	491	511	511	511	511	511	511	511		511	0.025
1983	2,173,213	516	516	539	539	540	540	539	537	537		539	0.025
1984	2,314,385	501	501	529	529	529	529	530	522	522		529	0.023
1985	2,444,242	354	354	376	376	376	376	377	368	374		376	0.015
1986	2,644,132	309	309	332	332	332	332	332	380	338		332	0.013
1987	2,911,888	277	277	300	300	300	300	301	495	305		300	0.010
1988	3,191,151	324	324	356	356	356	356	358	395	357		356	0.011
1989	3,341,117	607	607	678	678	673	673	683	1,279	660		678	0.020
1990	3,644,538	421	421	481	481	482	482	485	438	481		481	0.013
1991	3,852,022	176	176	206	206	206	206	209	183	222		206	0.005
1992	3,944,342	214	214	260	260	258	258	264	360	265		260	0.007
1993	4,020,534	330	330	415	415	413	413	423	1,248	409		415	0.010
1994	4,272,082	250	250	330	330	331	331	338	464	388		330	0.008
1995	4,432,599	596	596	826	826	826	826	846	752	1,005		826	0.019
1996	4,487,291	216	216	316	316	317	317	324	225	767		316	0.007
1997	4,623,816	315	315	486	486	489	489	495	1,106	973		486	0.011
1998	4,816,176	161	161	265	265	268	268	270	167	634		265	0.006
1999	5,047,597	225	225	406	406	409	409	410	235	691		406	0.008
2000	5,318,217	200	200	392	392	591	591	396	739	641		392	0.007
2001	5,597,545	526	526	1,137	1,137	977	977	1,142	3,031	1,097		1,121	0.020
2002	5,822,846	388	388	938	938	900	900	934	641	873		928	0.016
2003	6,004,956	269	269	749	749	846	846	755	2,875	840		788	0.013
2004	6,183,507	316	316	1,012	1,012	954	954	1,003	1,068	977		980	0.016
2005	6,388,250	343	343	1,312	1,312	1,051	1,051	1,309	2,027	1,080		1,129	0.018
2006	6,653,696	243	243	1,181	1,181	1,036	1,036	1,163	1,202	971		1,057	0.016
2007	6,915,410	30	30	190	190	901	901	185	451	813		866	0.013
2008	7,073,199	0	0	0	0	936	936			983		936	0.013
2009	7,109,910	10	10	117	117	985	985	104	10	943		985	0.014
2010	7,245,414	147	147	2,742	2,742	1,518	1,518	2,403	1,836	1,207		1,518	0.021
2011	7,353,256	378	378	14,825	14,825	1,811	1,811	13,857	19,619	1,525		1,811	0.025
2012	7,500,322	0	0	0	0	1,498	1,498			1,193		1,498	0.020
2013	7,590,325					1,518	1,518					1,518	0.020
TOTAL		11,011	11,011	34,134	34,134	25,067	25,067	30,947	43,163	22,581		25,069	
EXLD PRIOR		11,011	11,011	34,134	34,134	25,067	25,067	30,947	43,163	22,581		25,069	
EXLD PRIOR & 2013		11,011	11,011	34,134	34,134	23,549	23,549	30,947	43,163	22,581		23,551	

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

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

LUMP SUM ADVANCEMENTS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	353	1.018	359	0.025
1978	414	306	1.021	313	0.020
1979	402	496	1.025	508	0.031
1980	390	335	1.030	345	0.020
1981	378	388	1.035	401	0.022
1982	366	491	1.041	511	0.025
1983	354	516	1.046	539	0.025
1984	342	501	1.055	529	0.023
1985	330	354	1.063	376	0.015
1986	318	309	1.073	332	0.013
1987	306	277	1.086	300	0.010
1988	294	324	1.101	356	0.011
1989	282	607	1.117	678	0.020
1990	270	421	1.143	481	0.013
1991	258	176	1.172	206	0.005
1992	246	214	1.213	260	0.007
1993	234	330	1.258	415	0.010
1994	222	250	1.320	330	0.008
1995	210	596	1.386	826	0.019
1996	198	216	1.463	316	0.007
1997	186	315	1.543	486	0.011
1998	174	161	1.651	265	0.006
1999	162	225	1.800	406	0.008
2000	150	200	1.963	392	0.007
2001	138	526	2.160	1,137	0.020
2002	126	388	2.419	938	0.016
2003	114	269	2.782	749	0.012
2004	102	316	3.199	1,012	0.016
2005	90	343	3.823	1,312	0.021
2006	78	243	4.855	1,181	0.018
2007	66	30	6.239	190	0.003
2008	54	0	8.485	0	-
2009	42	10	11.667	117	0.002
2010	30	147	18.667	2,742	0.038
2011	18	378	39.201	14,825	0.202
2012	6	0	784.012	0	-
2013	0				
TOTAL		11,011		34,134	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 8, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM ADVANCEMENTS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	353	1.018	359	0.025
1978	414	306	1.021	313	0.020
1979	402	496	1.025	508	0.031
1980	390	335	1.030	345	0.020
1981	378	388	1.035	401	0.022
1982	366	491	1.041	511	0.025
1983	354	516	1.046	539	0.025
1984	342	501	1.055	529	0.023
1985	330	354	1.063	376	0.015
1986	318	309	1.073	332	0.013
1987	306	277	1.086	300	0.010
1988	294	324	1.101	356	0.011
1989	282	607	1.117	678	0.020
1990	270	421	1.143	481	0.013
1991	258	176	1.172	206	0.005
1992	246	214	1.213	260	0.007
1993	234	330	1.258	415	0.010
1994	222	250	1.320	330	0.008
1995	210	596	1.386	826	0.019
1996	198	216	1.463	316	0.007
1997	186	315	1.543	486	0.011
1998	174	161	1.651	265	0.006
1999	162	225	1.800	406	0.008
2000	150	200	1.963	392	0.007
2001	138	526	2.160	1,137	0.020
2002	126	388	2.419	938	0.016
2003	114	269	2.782	749	0.012
2004	102	316	3.199	1,012	0.016
2005	90	343	3.823	1,312	0.021
2006	78	243	4.855	1,181	0.018
2007	66	30	6.239	190	0.003
2008	54	0	8.485	0	-
2009	42	10	11.667	117	0.002
2010	30	147	18.667	2,742	0.038
2011	18	378	39.201	14,825	0.202
2012	6	0	784.012	0	-
2013	0				
TOTAL		11,011		34,134	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 8, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM ADVANCEMENTS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.025	359	98.2%	353	353	6	359	0.025
1978	1,553,484	0.020	313	97.9%	306	306	7	313	0.020
1979	1,646,693	0.031	509	97.5%	496	496	13	508	0.031
1980	1,745,494	0.020	346	97.1%	336	335	10	345	0.020
1981	1,826,711	0.022	402	96.6%	388	388	14	401	0.022
1982	2,061,263	0.025	511	96.1%	491	491	20	511	0.025
1983	2,173,213	0.025	540	95.6%	516	516	24	540	0.025
1984	2,314,385	0.023	530	94.8%	502	501	27	529	0.023
1985	2,444,242	0.015	377	94.1%	354	354	22	376	0.015
1986	2,644,132	0.013	332	93.2%	310	309	23	332	0.013
1987	2,911,888	0.010	301	92.1%	277	277	24	300	0.010
1988	3,191,151	0.011	357	90.8%	325	324	33	356	0.011
1989	3,341,117	0.019	629	89.5%	563	607	66	673	0.020
1990	3,644,538	0.013	484	87.5%	424	421	61	482	0.013
1991	3,852,022	0.005	208	85.4%	177	176	30	206	0.005
1992	3,944,342	0.006	252	82.5%	208	214	44	258	0.007
1993	4,020,534	0.010	407	79.5%	324	330	83	413	0.010
1994	4,272,082	0.008	334	75.7%	253	250	81	331	0.008
1995	4,432,599	0.019	826	72.1%	596	596	230	826	0.019
1996	4,487,291	0.007	320	68.4%	219	216	101	317	0.007
1997	4,623,816	0.011	494	64.8%	320	315	174	489	0.011
1998	4,816,176	0.006	271	60.6%	164	161	107	268	0.006
1999	5,047,597	0.008	414	55.6%	230	225	184	409	0.008
2000	5,318,217	0.015	798	50.9%	406	200	391	591	0.011
2001	5,597,545	0.015	840	46.3%	389	526	451	977	0.017
2002	5,822,846	0.015	873	41.3%	361	388	512	900	0.015
2003	6,004,956	0.015	901	35.9%	324	269	577	846	0.014
2004	6,183,507	0.015	928	31.3%	290	316	638	954	0.015
2005	6,388,250	0.015	958	26.2%	251	343	708	1,051	0.016
2006	6,653,696	0.015	998	20.6%	206	243	792	1,036	0.016
2007	6,915,410	0.015	1,037	16.0%	166	30	871	901	0.013
2008	7,073,199	0.015	1,061	11.8%	125		936	936	0.013
2009	7,109,910	0.015	1,066	8.6%	91	10	975	985	0.014
2010	7,245,414	0.020	1,449	5.4%	78	147	1,371	1,518	0.021
2011	7,353,256	0.020	1,471	2.6%	38	378	1,433	1,811	0.025
2012	7,500,322	0.020	1,500	0.1%	2		1,498	1,498	0.020
2013	7,590,325	0.020	1,518	0.0%			1,518	1,518	0.020
TOTAL			24,913		10,857	11,011	14,056	25,067	

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

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

LUMP SUM ADVANCEMENTS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.025	359	98.2%	353	353	6	359	0.025
1978	1,553,484	0.020	313	97.9%	306	306	7	313	0.020
1979	1,646,693	0.031	509	97.5%	496	496	13	508	0.031
1980	1,745,494	0.020	346	97.1%	336	335	10	345	0.020
1981	1,826,711	0.022	402	96.6%	388	388	14	401	0.022
1982	2,061,263	0.025	511	96.1%	491	491	20	511	0.025
1983	2,173,213	0.025	540	95.6%	516	516	24	540	0.025
1984	2,314,385	0.023	530	94.8%	502	501	27	529	0.023
1985	2,444,242	0.015	377	94.1%	354	354	22	376	0.015
1986	2,644,132	0.013	332	93.2%	310	309	23	332	0.013
1987	2,911,888	0.010	301	92.1%	277	277	24	300	0.010
1988	3,191,151	0.011	357	90.8%	325	324	33	356	0.011
1989	3,341,117	0.019	629	89.5%	563	607	66	673	0.020
1990	3,644,538	0.013	484	87.5%	424	421	61	482	0.013
1991	3,852,022	0.005	208	85.4%	177	176	30	206	0.005
1992	3,944,342	0.006	252	82.5%	208	214	44	258	0.007
1993	4,020,534	0.010	407	79.5%	324	330	83	413	0.010
1994	4,272,082	0.008	334	75.7%	253	250	81	331	0.008
1995	4,432,599	0.019	826	72.1%	596	596	230	826	0.019
1996	4,487,291	0.007	320	68.4%	219	216	101	317	0.007
1997	4,623,816	0.011	494	64.8%	320	315	174	489	0.011
1998	4,816,176	0.006	271	60.6%	164	161	107	268	0.006
1999	5,047,597	0.008	414	55.6%	230	225	184	409	0.008
2000	5,318,217	0.015	798	50.9%	406	200	391	591	0.011
2001	5,597,545	0.015	840	46.3%	389	526	451	977	0.017
2002	5,822,846	0.015	873	41.3%	361	388	512	900	0.015
2003	6,004,956	0.015	901	35.9%	324	269	577	846	0.014
2004	6,183,507	0.015	928	31.3%	290	316	638	954	0.015
2005	6,388,250	0.015	958	26.2%	251	343	708	1,051	0.016
2006	6,653,696	0.015	998	20.6%	206	243	792	1,036	0.016
2007	6,915,410	0.015	1,037	16.0%	166	30	871	901	0.013
2008	7,073,199	0.015	1,061	11.8%	125	0	936	936	0.013
2009	7,109,910	0.015	1,066	8.6%	91	10	975	985	0.014
2010	7,245,414	0.020	1,449	5.4%	78	147	1,371	1,518	0.021
2011	7,353,256	0.020	1,471	2.6%	38	378	1,433	1,811	0.025
2012	7,500,322	0.020	1,500	0.1%	2		1,498	1,498	0.020
2013	7,590,325	0.020	1,518	0.0%			1,518	1,518	0.020
TOTAL			24,913		10,857	11,011	14,056	25,067	

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

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

LUMP SUM ADVANCEMENTS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.026			1.014			
1978	1,553,484		1.026			1.014			
1979	1,646,693		1.026			1.014			
1980	1,745,494		1.026			1.014			
1981	1,826,711		1.026			1.014			
1982	2,061,263	47	1.026	48	10,444	1.014	10,593	511	0.025
1983	2,173,213	44	1.028	45	11,718	1.018	11,923	539	0.025
1984	2,314,385	38	1.033	39	13,195	1.023	13,497	530	0.023
1985	2,444,242	29	1.038	30	12,200	1.026	12,518	377	0.015
1986	2,644,132	32	1.041	33	9,660	1.031	9,964	332	0.013
1987	2,911,888	28	1.050	29	9,878	1.036	10,234	301	0.010
1988	3,191,151	27	1.060	29	11,986	1.042	12,489	358	0.011
1989	3,341,117	25	1.074	27	24,289	1.047	25,441	683	0.020
1990	3,644,538	26	1.088	28	16,199	1.058	17,136	485	0.013
1991	3,852,022	19	1.113	21	9,253	1.068	9,881	209	0.005
1992	3,944,342	17	1.136	19	12,596	1.087	13,692	264	0.007
1993	4,020,534	21	1.168	25	15,708	1.097	17,231	423	0.011
1994	4,272,082	29	1.204	35	8,613	1.125	9,686	338	0.008
1995	4,432,599	71	1.245	88	8,392	1.141	9,573	846	0.019
1996	4,487,291	79	1.306	103	2,734	1.147	3,136	324	0.007
1997	4,623,816	73	1.365	100	4,313	1.152	4,970	495	0.011
1998	4,816,176	45	1.432	64	3,573	1.173	4,190	270	0.006
1999	5,047,597	36	1.512	54	6,261	1.203	7,531	410	0.008
2000	5,318,217	29	1.619	47	6,892	1.225	8,442	396	0.007
2001	5,597,545	31	1.749	54	16,979	1.241	21,068	1,142	0.020
2002	5,822,846	16	1.914	31	24,232	1.259	30,505	934	0.016
2003	6,004,956	18	2.165	39	14,968	1.294	19,370	755	0.013
2004	6,183,507	17	2.460	42	18,606	1.289	23,987	1,003	0.016
2005	6,388,250	15	2.927	44	22,876	1.303	29,805	1,309	0.020
2006	6,653,696	6	3.747	22	40,524	1.276	51,727	1,163	0.017
2007	6,915,410	3	5.023	15	10,125	1.214	12,294	185	0.003
2008	7,073,199		7.515			1.087			
2009	7,109,910	1	11.347	11	10,000	0.921	9,209	104	0.001
2010	7,245,414	3	20.652	62	48,972	0.792	38,786	2,403	0.033
2011	7,353,256	4	41.305	165	94,547	0.887	83,868	13,857	0.188
2012	7,500,322		309.786			3.548			
2013	7,590,325								
Total		829		1,352				30,947	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 8, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 8, SHEET 30
(6) SECTION 3, EXHIBIT 8, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	0	15	2	4	10	19	28	39	53	47	22	15	10	6	36	55	8	15	11	20	8	8	23	0	0	0	37	0	0	0	0	0	0	0		20	511
1983	0	0	16	2	4	11	19	32	51	28	23	25	25	19	11	59	21	8	25	6	24	20	7	0	40	0	6	10	24	0	0	0	0	0	0		21	537
1984	0	0	17	2	4	8	18	30	30	37	33	33	46	16	17	62	31	9	6	8	13	19	35	8	13	7	0	0	0	0	0	0	0	0	0		20	522
1985	0	0	18	2	1	12	41	42	20	24	32	26	42	5	8	5	5	0	23	31	6	0	0	0	10	0	0	0	0	0	0	0	0	0	0		14	368
1986	0	0	20	3	9	11	17	29	12	10	13	22	26	14	8	22	12	11	15	23	13	4	0	10	0	0	5	36	19	0	0	0	0	0	0		15	380
1987	0	0	23	2	0	2	9	15	20	37	31	21	10	6	3	30	9	16	8	8	0	12	0	3	0	11	16	119	63	0	0	0	0	0	0		19	495
1988	0	0	0	0	0	0	27	51	60	24	24	26	3	24	16	8	8	0	16	19	0	0	10	1	8	3	4	32	17	0	0	0	0	0	0		15	395
1989	0	0	50	14	25	14	10	8	24	36	16	87	56	63	29	39	21	8	29	0	10	10	12	48	77	28	42	310	164	0	0	0	0	0	0		50	1,279
1990	0	0	117	0	5	0	38	22	9	0	40	8	16	44	20	22	8	46	0	16	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0		17	438
1991	0	0	0	0	5	15	8	11	8	8	16	16	8	8	25	8	0	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0		7	183
1992	0	0	5	0	5	24	19	8	16	28	34	8	28	0	8	0	0	10	3	11	8	7	6	8	14	5	7	55	29	0	0	0	0	0	0		14	360
1993	0	0	0	0	16	8	0	15	0	8	24	41	2	16	55	10	10	21	20	84	50	43	36	53	85	31	46	343	182	0	0	0	0	0	0		49	1,248
1994	0	0	0	0	0	2	9	22	8	8	8	16	0	8	0	18	95	45	10	17	10	9	7	11	18	6	9	70	37	0	0	0	0	0	0		18	464
1995	0	0	0	21	19	16	16	4	8	67	16	8	62	0	20	0	331	8	6	11	6	5	5	7	11	4	6	43	23	0	0	0	0	0	0		29	752
1996	0	0	0	3	0	20	0	20	16	8	0	0	120	0	20	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		9	225
1997	0	0	0	0	20	40	32	18	8	31	68	0	8	10	46	34	59	40	33	54	32	28	23	34	55	20	30	222	118	0	0	0	0	0	0		43	1,106
1998	0	0	0	16	40	0	8	24	8	24	0	10	10	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		7	167
1999	0	0	6	0	0	51	32	8	88	0	10	20	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		9	235
2000	0	0	8	8	0	24	29	18	5	40	15	10	41	28	32	20	34	23	19	31	19	16	14	20	32	11	17	128	68	0	0	0	0	0	0		29	739
2001	0	0	8	24	16	80	142	0	40	46	26	144	179	121	140	85	146	99	81	135	80	69	58	85	138	49	74	552	293	0	0	0	0	0	0		118	3,031
2002	0	15	23	39	8	91	0	0	150	50	11	13	16	11	13	8	13	9	7	12	7	6	5	8	12	4	7	50	26	0	0	0	0	0	0		25	641
2003	0	8	0	9	8	8	20	20	31	165	110	136	169	114	132	80	138	94	77	128	76	65	55	80	130	47	70	520	276	0	0	0	0	0	0		112	2,875
2004	0	0	0	8	0	128	10	130	40	44	29	36	45	30	35	21	37	25	20	34	20	17	15	21	35	12	19	139	74	0	0	0	0	0	0		42	1,068
2005	0	68	128	12	8	20	60	47	86	94	63	78	96	65	75	46	79	54	44	73	43	37	31	46	74	27	40	297	158	0	0	0	0	0	0		79	2,027
2006	0	8	1	0	111	93	30	26	47	52	35	43	53	36	42	25	43	30	24	40	24	21	17	25	41	15	22	164	87	0	0	0	0	0	0		47	1,202
2007	0	10	0	0	0	20	13	11	20	22	15	18	23	15	18	11	19	13	10	17	10	9	7	11	17	6	9	70	37	0	0	0	0	0	0		18	451
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	-
2009	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	10
2010	0	116	31	18	27	76	48	41	75	83	55	68	84	57	66	40	69	47	38	64	38	33	28	40	65	23	35	261	138	0	0	0	0	0	0		72	1,836
2011	0	378	344	202	304	848	534	464	842	928	616	764	947	638	741	450	775	526	431	717	425	367	309	448	728	262	394	2,923	1,550	0	0	0	0	0	0		767	19,619
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	-
Factors	100.000	0.909	0.586	1.506	2.795	0.630	0.868	1.815	1.102	0.664	1.240	1.239	0.674	1.161	0.607	1.723	0.679	0.818	1.665	0.593	0.863	0.842	1.447	1.626	0.360	1.504	7.424	0.530	-	-	-	-	-	-			Tail 1.041	

Example: AY 2007 Age 78 of 13 = 20 x 0.630 and AY 2007 Age 90 of 11 = 13 x 0.868

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 8, SHEET 35

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

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.041 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	353									
1978	1,553,484	306									
1979	1,646,693	496									
1980	1,745,494	335									
1981	1,826,711	388									
1982	2,061,263	491	55.243	-	55.243	185.11	48	491	20	511	0.025
1983	2,173,213	516	58.375	-	58.375	196.27	45	516	21	537	0.025
1984	2,314,385	501	62.576	-	62.576	205.46	39	501	20	522	0.023
1985	2,444,242	354	54.960	0.891	55.851	214.58	30	360	15	374	0.015
1986	2,644,132	309	42.488	2.211	44.699	220.48	33	325	13	338	0.013
1987	2,911,888	277	41.910	2.482	44.392	227.56	29	293	12	305	0.010
1988	3,191,151	324	47.303	2.904	50.207	235.91	29	343	14	357	0.011
1989	3,341,117	607	92.590	4.164	96.754	242.90	27	635	26	660	0.020
1990	3,644,538	421	59.402	5.761	65.163	253.22	28	462	19	481	0.013
1991	3,852,022	176	32.171	6.789	38.960	260.23	21	213	9	222	0.006
1992	3,944,342	214	41.474	7.873	49.347	271.74	19	255	10	265	0.007
1993	4,020,534	330	47.262	9.072	56.334	279.18	25	393	16	409	0.010
1994	4,272,082	250	24.732	12.190	36.923	288.55	35	373	15	388	0.009
1995	4,432,599	596	22.857	14.184	37.041	296.24	88	966	39	1,005	0.023
1996	4,487,291	216	6.836	16.492	23.328	306.80	103	737	30	767	0.017
1997	4,623,816	315	9.916	19.524	29.440	317.50	100	935	38	973	0.021
1998	4,816,176	161	7.584	21.157	28.741	331.25	64	609	25	634	0.013
1999	5,047,597	225	12.120	23.561	35.681	344.37	54	664	27	691	0.014
2000	5,318,217	200	11.900	24.764	36.665	357.34	47	616	25	641	0.012
2001	5,597,545	526	26.411	26.476	52.886	369.07	54	1,054	43	1,097	0.020
2002	5,822,846	388	24.373	28.352	52.725	378.74	42	839	34	873	0.015
2003	6,004,956	269	14.738	29.396	44.134	388.94	47	807	33	840	0.014
2004	6,183,507	316	16.077	31.659	47.735	401.53	49	939	38	977	0.016
2005	6,388,250	343	16.698	33.827	50.524	410.99	50	1,038	42	1,080	0.017
2006	6,653,696	243	12.414	35.211	47.625	425.78	46	933	38	971	0.015
2007	6,915,410	30	1.497	37.011	38.508	441.18	46	781	32	813	0.012
2008	7,073,199		-	39.777	39.777	448.29	53	945	38	983	0.014
2009	7,109,910	10	0.453	40.557	41.010	460.14	48	906	37	943	0.013
2010	7,245,414	147	5.965	41.121	47.086	464.74	53	1,160	47	1,207	0.017
2011	7,353,256	378	14.649	42.103	56.752	469.39	55	1,465	60	1,525	0.021
2012	7,500,322		-	44.597	44.597	484.88	53	1,146	47	1,193	0.016
2013	7,590,325						53				
TOTAL		11,011					1,513	21,699	882	22,581	

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

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

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.026					0.864					
1978	1,553,484	3.382	5,254,386		1.026					0.864					
1979	1,646,693	3.136	5,164,474		1.026					0.864					
1980	1,745,494	2.917	5,091,177		1.026					0.864					
1981	1,826,711	2.687	4,908,624		1.026					0.864					
1982	2,061,263	2.555	5,266,185	47	1.026	48	0.234%	0.092%		0.864	0.079%	0.234%	48	48	0.233%
1983	2,173,213	2.446	5,316,747	44	1.028	45	0.208%	0.085%		0.839	0.071%	0.208%	45	45	0.207%
1984	2,314,385	2.331	5,395,574	38	1.033	39	0.170%	0.073%		0.814	0.059%	0.170%	39	39	0.169%
1985	2,444,242	2.253	5,506,356	29	1.038	30	0.123%	0.055%		0.791	0.043%	0.123%	30	30	0.123%
1986	2,644,132	2.198	5,812,249	32	1.041	33	0.126%	0.057%	-12.9%	0.768	0.044%	0.126%	33	33	0.125%
1987	2,911,888	2.127	6,193,181	28	1.050	29	0.101%	0.047%	-13.1%	0.745	0.035%	0.101%	29	29	0.100%
1988	3,191,151	2.032	6,484,397	27	1.060	29	0.090%	0.044%	-10.8%	0.724	0.032%	0.090%	29	29	0.091%
1989	3,341,117	1.987	6,640,304	25	1.074	27	0.080%	0.040%	-8.3%	0.754	0.030%	0.080%	27	27	0.081%
1990	3,644,538	1.913	6,973,268	26	1.088	28	0.078%	0.041%	-8.2%	0.785	0.032%	0.078%	28	28	0.077%
1991	3,852,022	1.853	7,138,884	19	1.113	21	0.055%	0.030%	-9.8%	0.797	0.024%	0.055%	21	21	0.055%
1992	3,944,342	1.762	6,951,801	17	1.136	19	0.049%	0.028%	-11.7%	0.809	0.022%	0.049%	19	19	0.048%
1993	4,020,534	1.730	6,954,996	21	1.168	25	0.061%	0.035%	-6.3%	0.822	0.029%	0.061%	25	25	0.062%
1994	4,272,082	1.690	7,221,716	29	1.204	35	0.082%	0.048%	5.4%	0.834	0.040%	0.082%	35	35	0.082%
1995	4,432,599	1.642	7,279,180	71	1.245	88	0.199%	0.121%	40.2%	0.847	0.103%	0.199%	88	88	0.199%
1996	4,487,291	1.587	7,119,619	79	1.306	103	0.230%	0.145%		0.860	0.125%	0.230%	103	103	0.230%
1997	4,623,816	1.516	7,011,137	73	1.365	100	0.215%	0.142%		0.873	0.124%	0.215%	100	100	0.216%
1998	4,816,176	1.448	6,974,036	45	1.432	64	0.134%	0.092%	15.6%	0.886	0.082%	0.134%	64	64	0.133%
1999	5,047,597	1.402	7,074,826	36	1.512	54	0.108%	0.077%	-12.7%	0.900	0.069%	0.108%	54	54	0.107%
2000	5,318,217	1.352	7,189,648	29	1.619	47	0.088%	0.065%	-19.8%	0.913	0.060%	0.088%	47	47	0.088%
2001	5,597,545	1.324	7,410,279	31	1.749	54	0.097%	0.073%	-15.4%	0.927	0.068%	0.097%	54	54	0.096%
2002	5,822,846	1.233	7,180,173	16	1.914	31	0.053%	0.043%	-14.8%	0.941	0.040%	0.092%	53	42	0.072%
2003	6,004,956	1.205	7,236,443	18	2.165	39	0.065%	0.054%	-10.8%	0.956	0.051%	0.088%	53	47	0.078%
2004	6,183,507	1.221	7,550,966	17	2.460	42	0.068%	0.055%	-6.2%	0.970	0.054%	0.088%	54	49	0.079%
2005	6,388,250	1.180	7,536,083	15	2.927	44	0.069%	0.058%	-1.9%	0.985	0.057%	0.084%	54	50	0.078%
2006	6,653,696	1.170	7,785,410	6	3.747	22	0.034%	0.029%	-6.8%	1.000	0.029%	0.082%	54	46	0.069%
2007	6,915,410	1.122	7,758,240	3	5.023	15	0.022%	0.019%	-23.6%	1.000	0.019%	0.079%	54	46	0.067%
2008	7,073,199	1.076	7,613,102		7.515					1.000		0.075%	53	53	0.075%
2009	7,109,910	1.044	7,422,640	1	11.347	11	0.016%	0.015%		1.000	0.015%	0.073%	52	48	0.068%
2010	7,245,414	1.035	7,501,912	3	20.652	62	0.086%	0.083%		1.000	0.083%	0.072%	53	53	0.073%
2011	7,353,256	1.020	7,501,057	4	41.305	165	0.225%	0.220%		1.000	0.220%	0.071%	53	55	0.075%
2012	7,500,322	1.010	7,575,325		309.786					1.000		0.071%	53	53	0.071%
2013	7,590,325	1.000	7,590,325							1.000		0.070%	53	53	0.070%
TOTAL				829		1,352							1,560	1,513	

	5 Year Average excluding 2011-2012	0.037%
	10 Year Average excluding 2011-2012	0.046%
	5 Year Average excluding 2010-2012	0.030%
	10 Year Average excluding 2010-2012	0.044%
	2006-2011 Average excluding 2009	0.088%
(16)	2013 Selected Frequency	0.070%

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

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			359		0.025
1978	1,553,484			313		0.020
1979	1,646,693			508		0.031
1980	1,745,494			345		0.020
1981	1,826,711			401		0.022
1982	2,061,263	48	0.23%	511	10,642	0.025
1983	2,173,213	45	0.21%	539	11,989	0.025
1984	2,314,385	39	0.17%	529	13,561	0.023
1985	2,444,242	30	0.12%	376	12,539	0.015
1986	2,644,132	33	0.12%	332	10,049	0.013
1987	2,911,888	29	0.10%	300	10,354	0.010
1988	3,191,151	29	0.09%	356	12,285	0.011
1989	3,341,117	27	0.08%	678	25,129	0.020
1990	3,644,538	28	0.08%	481	17,194	0.013
1991	3,852,022	21	0.05%	206	9,809	0.005
1992	3,944,342	19	0.05%	260	13,667	0.007
1993	4,020,534	25	0.06%	415	16,592	0.010
1994	4,272,082	35	0.08%	330	9,423	0.008
1995	4,432,599	88	0.20%	826	9,388	0.019
1996	4,487,291	103	0.23%	316	3,067	0.007
1997	4,623,816	100	0.22%	486	4,858	0.011
1998	4,816,176	64	0.13%	265	4,148	0.006
1999	5,047,597	54	0.11%	406	7,512	0.008
2000	5,318,217	47	0.09%	392	8,350	0.007
2001	5,597,545	54	0.10%	1,121	20,757	0.020
2002	5,822,846	42	0.07%	928	22,105	0.016
2003	6,004,956	47	0.08%	788	16,771	0.013
2004	6,183,507	49	0.08%	980	20,000	0.016
2005	6,388,250	50	0.08%	1,129	22,581	0.018
2006	6,653,696	46	0.07%	1,057	22,986	0.016
2007	6,915,410	46	0.07%	866	18,822	0.013
2008	7,073,199	53	0.07%	936	17,659	0.013
2009	7,109,910	48	0.07%	985	20,522	0.014
2010	7,245,414	53	0.07%	1,518	28,649	0.021
2011	7,353,256	55	0.07%	1,811	32,933	0.025
2012	7,500,322	53	0.07%	1,498	28,267	0.020
2013	7,590,325	53	0.07%	1,518	28,643	0.020
TOTAL		1,513		25,069		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 8, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 8, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR										0	0	0			
1977	353	353	361	8	426	414	1.019	1.022	16.9%	1	0	(1)	359	361	(1)
1978	306	306	314	8	414	402	1.022	1.027	15.6%	1	0	(1)	313	314	(2)
1979	496	496	511	16	402	390	1.027	1.031	14.5%	2	0	(2)	508	511	(3)
1980	335	335	348	12	390	378	1.031	1.036	13.7%	2	0	(2)	345	348	(2)
1981	388	388	404	16	378	366	1.036	1.042	12.0%	2	0	(2)	401	404	(3)
1982	491	491	514	24	366	354	1.042	1.048	12.5%	3	0	(3)	511	514	(4)
1983	516	516	544	28	354	342	1.048	1.055	12.7%	4	0	(4)	539	544	(5)
1984	501	501	533	32	342	330	1.055	1.064	12.6%	4	0	(4)	529	533	(4)
1985	354	354	380	26	330	318	1.064	1.073	12.3%	3	0	(3)	376	380	(4)
1986	309	304	330	26	318	306	1.073	1.086	13.9%	4	5	1	332	330	1
1987	277	266	293	27	306	294	1.086	1.101	13.8%	4	11	7	300	293	7
1988	324	316	354	38	294	282	1.101	1.120	14.2%	5	8	3	356	354	3
1989	607	560	639	80	282	270	1.120	1.142	14.0%	11	48	36	678	639	39
1990	421	421	493	72	270	258	1.142	1.171	14.6%	11	0	(11)	481	493	(12)
1991	176	176	213	37	258	246	1.171	1.212	16.5%	6	0	(6)	206	213	(7)
1992	214	206	259	52	246	234	1.212	1.254	13.8%	7	8	1	260	259	1
1993	330	246	324	78	234	222	1.254	1.317	15.8%	12	84	72	415	324	91
1994	250	239	331	92	222	210	1.317	1.383	13.1%	12	10	(2)	330	331	(1)
1995	596	588	862	274	210	198	1.383	1.466	12.9%	35	8	(27)	826	862	(36)
1996	216	216	334	118	198	186	1.466	1.547	10.1%	12	0	(12)	316	334	(18)
1997	315	281	466	185	186	174	1.547	1.660	11.1%	20	34	14	486	466	20
1998	161	161	291	130	174	162	1.660	1.809	11.1%	14	0	(14)	265	291	(25)
1999	225	225	446	220	162	150	1.809	1.977	9.5%	21	0	(21)	406	446	(40)
2000	200	158	369	211	150	138	1.977	2.175	8.5%	18	41	23	392	369	23
2001	526	382	931	549	138	126	2.175	2.479	9.5%	52	144	92	1,121	931	190
2002	388	377	1,023	646	126	114	2.479	2.852	8.1%	52	11	(42)	928	1,023	(95)
2003	269	104	556	451	114	102	2.852	3.280	6.6%	30	165	135	788	556	233
2004	316	276	1,002	726	102	90	3.280	3.920	6.7%	48	40	(8)	980	1,002	(22)
2005	343	296	1,122	826	90	78	3.920	4.959	6.7%	55	47	(8)	1,129	1,122	7
2006	243	213	1,071	858	78	66	4.959	6.421	5.4%	47	30	(17)	1,057	1,071	(14)
2007	30	10	930	920	66	54	6.421	8.829	4.8%	44	20	(24)	866	930	(64)
2008	0		975	975	54	42	8.829	12.361	3.5%	34	0	(34)	936	975	(39)
2009	10	10	1,023	1,013	42	30	12.361	19.778	3.2%	32	0	(32)	985	1,023	(37)
2010	147	116	1,178	1,061	30	18	19.778	42.522	2.8%	29	31	1	1,518	1,178	341
2011	378		1,118	1,118	18	6	42.522	850.442	2.2%	25	378	353	1,811	1,118	693
2012	0		1,153	1,153	6		850.442		0.1%	1	0	(1)	1,498	1,153	345
2013									0.0%		0	0			
TOTAL	11,011	9,887	21,994	12,106						666	1,123	457	23,551	21,994	1,557
EXLD PRIOR										666	1,123	457			

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

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.000	1.000	100.0%	0	0	0
1954	0	0	0	702	690	1.000	1.000	100.0%	0	0	0
1955	0	0	0	690	678	1.000	1.000	100.0%	0	0	0
1956	0	0	0	678	666	1.000	1.000	100.0%	0	0	0
1957	0	0	0	666	654	1.000	1.000	100.0%	0	0	0
1958	0	0	0	654	642	1.000	1.000	100.0%	0	0	0
1959	0	0	0	642	630	1.000	1.000	100.0%	0	0	0
1960	0	0	0	630	618	1.000	1.000	100.0%	0	0	0
1961	0	0	0	618	606	1.000	1.000	100.0%	0	0	0
1962	0	0	0	606	594	1.000	1.000	100.0%	0	0	0
1963	0	0	0	594	582	1.000	1.000	100.0%	0	0	0
1964	0	0	0	582	570	1.000	1.000	67.2%	0	0	0
1965	0	0	0	570	558	1.000	1.000	52.6%	0	0	0
1966	0	0	0	558	546	1.000	1.000	44.2%	0	0	0
1967	0	0	0	546	534	1.000	1.001	40.1%	0	0	0
1968	0	0	0	534	522	1.001	1.001	38.5%	0	0	0
1969	0	0	0	522	510	1.001	1.002	36.1%	0	0	0
1970	0	0	0	510	498	1.002	1.003	34.8%	0	0	0
1971	0	0	0	498	486	1.003	1.004	33.5%	0	0	0
1972	0	0	0	486	474	1.004	1.006	30.8%	0	0	0
1973	0	0	0	474	462	1.006	1.009	27.1%	0	0	0
1974	0	0	0	462	450	1.009	1.012	24.3%	0	0	0
1975	0	0	0	450	438	1.012	1.015	21.2%	0	0	0
1976	0	0	0	438	426	1.015	1.018	18.8%	0	0	0
TOTAL									0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	353	353	361	8	426	414	1.019	1.022	16.9%	1	0	(1)	359	361	(1)
1978	306	306	314	8	414	402	1.022	1.027	15.6%	1	0	(1)	313	314	(2)
1979	496	496	511	16	402	390	1.027	1.031	14.5%	2	0	(2)	508	511	(3)
1980	335	335	348	12	390	378	1.031	1.036	13.7%	2	0	(2)	345	348	(2)
1981	388	388	404	16	378	366	1.036	1.042	12.0%	2	0	(2)	401	404	(3)
1982	491	491	514	24	366	354	1.042	1.048	12.5%	3	0	(3)	511	514	(4)
1983	516	516	544	28	354	342	1.048	1.055	12.7%	4	0	(4)	539	544	(5)
1984	501	501	533	32	342	330	1.055	1.064	12.6%	4	0	(4)	529	533	(4)
1985	354	354	380	26	330	318	1.064	1.073	12.3%	3	0	(3)	376	380	(4)
1986	309	304	330	26	318	306	1.073	1.086	13.9%	4	5	1	332	330	1
1987	277	266	293	27	306	294	1.086	1.101	13.8%	4	11	7	300	293	7
1988	324	316	354	38	294	282	1.101	1.120	14.2%	5	8	3	356	354	3
1989	607	560	639	80	282	270	1.120	1.142	14.0%	11	48	36	678	639	39
1990	421	421	493	72	270	258	1.142	1.171	14.6%	11	0	(11)	481	493	(12)
1991	176	176	213	37	258	246	1.171	1.212	16.5%	6	0	(6)	206	213	(7)
1992	214	206	259	52	246	234	1.212	1.254	13.8%	7	8	1	260	259	1
1993	330	246	324	78	234	222	1.254	1.317	15.8%	12	84	72	415	324	91
1994	250	239	331	92	222	210	1.317	1.383	13.1%	12	10	(2)	330	331	(1)
1995	596	588	862	274	210	198	1.383	1.466	12.9%	35	8	(27)	826	862	(36)
1996	216	216	334	118	198	186	1.466	1.547	10.1%	12	0	(12)	316	334	(18)
1997	315	281	466	185	186	174	1.547	1.660	11.1%	20	34	14	486	466	20
1998	161	161	291	130	174	162	1.660	1.809	11.1%	14	0	(14)	265	291	(25)
1999	225	225	446	220	162	150	1.809	1.977	9.5%	21	0	(21)	406	446	(40)
2000	200	158	369	211	150	138	1.977	2.175	8.5%	18	41	23	392	369	23
2001	526	382	931	549	138	126	2.175	2.479	9.5%	52	144	92	1,121	931	190
2002	388	377	1,023	646	126	114	2.479	2.852	8.1%	52	11	(42)	928	1,023	(95)
2003	269	104	556	451	114	102	2.852	3.280	6.6%	30	165	135	788	556	233
2004	316	276	1,002	726	102	90	3.280	3.920	6.7%	48	40	(8)	980	1,002	(22)
2005	343	296	1,122	826	90	78	3.920	4.959	6.7%	55	47	(8)	1,129	1,122	7
2006	243	213	1,071	858	78	66	4.959	6.421	5.4%	47	30	(17)	1,057	1,071	(14)
2007	30	10	930	920	66	54	6.421	8.829	4.8%	44	20	(24)	866	930	(64)
2008	0		975	975	54	42	8.829	12.361	3.5%	34	0	(34)	936	975	(39)
2009	10	10	1,023	1,013	42	30	12.361	19.778	3.2%	32	0	(32)	985	1,023	(37)
2010	147	116	1,178	1,061	30	18	19.778	42.522	2.8%	29	31	1	1,518	1,178	341
2011	378		1,118	1,118	18	6	42.522	850.442	2.2%	25	378	353	1,811	1,118	693
2012	0		1,153	1,153	6		850.442		0.1%	1	0	(1)	1,498	1,153	345
2013									0.0%		0	0			
TOTAL	11,011	9,887	21,994	12,106						666	1,123	457	23,551	21,994	1,557
EXLD PRIOR	11,011	9,887	21,994	12,106						666	1,123	457	23,551	21,994	1,557

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

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	47	47	48	1	366	354	1.023	1.027	14.3%	0	0	0	48	48	0
1983	44	44	45	1	354	342	1.027	1.031	13.6%	0	0	0	45	45	0
1984	38	38	39	1	342	330	1.031	1.036	11.9%	0	0	0	39	39	0
1985	29	29	30	1	330	318	1.036	1.039	8.7%	0	0	0	30	30	0
1986	32	31	33	2	318	306	1.039	1.049	18.3%	0	1	1	33	33	0
1987	28	27	29	2	306	294	1.049	1.059	16.7%	0	1	1	29	29	0
1988	27	27	29	2	294	282	1.059	1.072	17.4%	0	0	0	29	29	0
1989	25	25	27	2	282	270	1.072	1.086	14.7%	0	0	0	27	27	0
1990	26	26	29	3	270	258	1.086	1.110	19.9%	1	0	(1)	28	29	(1)
1991	19	19	21	2	258	246	1.110	1.132	15.3%	0	0	0	21	21	0
1992	17	16	19	3	246	234	1.132	1.164	17.4%	1	1	0	19	19	0
1993	21	19	23	4	234	222	1.164	1.200	15.3%	1	2	1	25	23	2
1994	29	28	35	7	222	210	1.200	1.243	14.7%	1	1	0	35	35	0
1995	71	71	92	21	210	198	1.243	1.305	16.4%	3	0	(3)	88	92	(4)
1996	79	79	107	28	198	186	1.305	1.365	12.6%	4	0	(4)	103	107	(4)
1997	73	73	103	30	186	174	1.365	1.433	11.5%	3	0	(3)	100	103	(3)
1998	45	45	67	22	174	162	1.433	1.515	11.2%	2	0	(2)	64	67	(3)
1999	36	36	57	21	162	150	1.515	1.622	11.3%	2	0	(2)	54	57	(3)
2000	29	25	46	21	150	138	1.622	1.752	10.7%	2	4	2	47	46	1
2001	31	29	56	27	138	126	1.752	1.922	10.6%	3	2	(1)	54	56	(2)
2002	16	16	45	29	126	114	1.922	2.174	11.2%	3	0	(3)	42	45	(3)
2003	18	13	45	32	114	102	2.174	2.477	9.4%	3	5	2	47	45	2
2004	17	13	49	36	102	90	2.477	2.947	9.7%	4	4	0	49	49	0
2005	15	12	51	39	90	78	2.947	3.755	9.9%	4	3	(1)	50	51	(1)
2006	6	3	47	44	78	66	3.755	5.061	8.6%	4	3	(1)	46	47	(1)
2007	3	1	48	47	66	54	5.061	7.603	7.6%	4	2	(2)	46	48	(2)
2008		0	49	49	54	42	7.603	11.404	4.8%	2	0	(2)	53	49	4
2009	1	1	50	49	42	30	11.404	20.528	4.1%	2	0	(2)	48	50	(2)
2010	3	1	52	51	30	18	20.528	41.056	2.5%	1	2	1	53	52	1
2011	4	0	52	52	18	6	41.056	307.916	2.1%	1	4	3	55	52	3
2012		0	53	53	6		307.916		0.3%	0	0	0	53	53	0
2013		0	0	0					0.0%	0			53	0	53
									0.0%						
TOTAL	829	794	1,476	682						51	35	(16)	1,513	1,476	37
EXLD PRIOR	829	794	1,476	682						51	35	(16)	1,513	1,476	37

(1)	BASED ON DATA FROM THE BWC	(7)	SECTION 3, EXHIBIT 8, SHEET 20, COL. 12	(13)	SECTION 3, EXHIBIT 8, SHEET 13, COL. 14
(2)	BASED ON DATA FROM THE BWC	(8)	SECTION 3, EXHIBIT 8, SHEET 20, COL. 10	(14)	= (3)
(3)	= (2) + [1 - 1/(8)] x [SECT 3, EXH 8, SHEET 13, COL. (12) x SECT 3, EXH 8, SHEET 13, COL. (1)] / 100	(9)	BASED ON (7) AND (8)	(15)	= (13) - (14)
(4)	= (3) - (2)	(10)	= (4) x (9)		
(5)	CURRENT AGE OF ACCIDENT YEAR IN MONTHS	(11)	= (1) - (2)		
(6)	PRIOR AGE OF ACCIDENT YEAR IN MONTHS	(12)	= (11) - (10)		

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.1%	0.1%	61.8%
6	784.012	0.1%	2.4%	2.3%	63.0%
18	39.201	2.6%	2.8%	2.6%	64.6%
30	18.667	5.4%	3.2%	2.9%	66.2%
42	11.667	8.6%	3.2%	2.7%	67.6%
54	8.485	11.8%	4.2%	3.5%	69.2%
66	6.239	16.0%	4.6%	3.6%	70.4%
78	4.855	20.6%	5.6%	4.2%	71.6%
90	3.823	26.2%	5.1%	3.7%	72.4%
102	3.199	31.3%	4.7%	3.3%	73.3%
114	2.782	35.9%	5.4%	3.6%	74.4%
126	2.419	41.3%	5.0%	3.2%	75.1%
138	2.160	46.3%	4.6%	2.9%	75.9%
150	1.963	50.9%	4.6%	2.8%	76.7%
162	1.800	55.6%	5.0%	2.9%	77.5%
174	1.651	60.6%	4.2%	2.4%	77.9%
186	1.543	64.8%	3.6%	1.9%	78.5%
198	1.463	68.4%	3.8%	1.9%	79.3%
210	1.386	72.1%	3.6%	1.8%	79.9%
222	1.320	75.7%	3.8%	1.8%	80.2%
234	1.258	79.5%	2.9%	1.3%	80.0%
246	1.213	82.5%	2.9%	1.3%	80.1%
258	1.172	85.4%	2.1%	0.9%	79.6%
270	1.143	87.5%	2.0%	0.8%	79.5%
282	1.117	89.5%	1.3%	0.5%	79.0%
294	1.101	90.8%	1.3%	0.5%	79.2%
306	1.086	92.1%	1.1%	0.4%	79.2%
318	1.073	93.2%	0.8%	0.3%	79.2%
330	1.063	94.1%	0.8%	0.3%	79.6%
342	1.055	94.8%	0.8%	0.2%	80.0%
354	1.046	95.6%	0.5%	0.2%	80.0%
366	1.041	96.1%	0.5%	0.2%	80.6%
378	1.035	96.6%	0.5%	0.1%	81.0%
390	1.030	97.1%	0.4%	0.1%	81.3%
402	1.025	97.5%	0.4%	0.1%	81.6%
414	1.021	97.9%	0.3%	0.1%	81.9%
426	1.018	98.2%	0.3%	0.1%	82.2%
438	1.015	98.5%	0.2%	0.1%	82.5%
450	1.013	98.7%	0.2%	0.0%	82.8%
462	1.011	98.9%	0.2%	0.0%	83.0%
474	1.009	99.1%	0.2%	0.0%	83.2%
486	1.007	99.3%	0.1%	0.0%	83.3%
498	1.006	99.4%	0.1%	0.0%	83.2%
510	1.005	99.5%	0.1%	0.0%	83.0%
522	1.004	99.6%	0.1%	0.0%	82.8%
534	1.003	99.7%	0.1%	0.0%	82.4%
546	1.003	99.7%	0.0%	0.0%	81.9%
558	1.002	99.8%	0.0%	0.0%	81.3%
570	1.002	99.8%	0.0%	0.0%	80.7%
582	1.001	99.9%	0.0%	0.0%	80.2%
594	1.001	99.9%	0.0%	0.0%	80.4%
606	1.001	99.9%	0.0%	0.0%	81.5%
618	1.001	99.9%	0.0%	0.0%	81.6%
630	1.001	99.9%	0.0%	0.0%	81.8%
642	1.001	99.9%	0.0%	0.0%	82.1%
654	1.001	99.9%	0.0%	0.0%	82.6%
666	1.001	99.9%	0.0%	0.0%	83.3%
678	1.000	100.0%	0.0%	0.0%	84.2%
690	1.000	100.0%	0.0%	0.0%	85.5%
702	1.000	100.0%	0.0%	0.0%	87.1%
714	1.000	100.0%	0.0%	0.0%	89.2%
726	1.000	100.0%	0.0%	0.0%	91.7%
738	1.000	100.0%	0.0%	0.0%	94.6%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 8, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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

LUMP SUM ADVANCEMENTS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	481	481	0.785	1.974	746	746	100%	746	0.011	0.013	0.013
1991	3,852,022	1.853	7,138,884	206	206	0.797	1.916	315	315	100%	315	0.004	0.005	0.005
1992	3,944,342	1.762	6,951,801	260	260	0.809	1.860	391	391	100%	391	0.006	0.007	0.006
1993	4,020,534	1.730	6,954,996	415	415	0.822	1.806	616	616	100%	616	0.009	0.010	0.010
1994	4,272,082	1.690	7,221,716	330	330	0.834	1.754	482	482	100%	482	0.007	0.008	0.008
1995	4,432,599	1.642	7,279,180	826	826	0.847	1.702	1,191	1,191	100%	1,191	0.016	0.019	0.019
1996	4,487,291	1.587	7,119,619	316	316	0.860	1.653	449	449	100%	449	0.006	0.007	0.007
1997	4,623,816	1.516	7,011,137	486	486	0.873	1.605	680	680	100%	680	0.010	0.011	0.011
1998	4,816,176	1.448	6,974,036	265	265	0.886	1.558	366	366	100%	366	0.005	0.006	0.006
1999	5,047,597	1.402	7,074,826	406	406	0.900	1.513	552	552	100%	552	0.008	0.008	0.008
2000	5,318,217	1.352	7,189,648	392	392	0.913	1.469	526	526	100%	526	0.007	0.007	0.015
2001	5,597,545	1.324	7,410,279	1,137	1,137	0.927	1.426	1,503	1,503	100%	1,503	0.020	0.020	0.015
2002	5,822,846	1.233	7,180,173	938	938	0.941	1.384	1,222	1,222	100%	1,222	0.017	0.016	0.015
2003	6,004,956	1.205	7,236,443	749	749	0.956	1.344	963	963	100%	963	0.013	0.012	0.015
2004	6,183,507	1.221	7,550,966	1,012	1,012	0.970	1.305	1,281	1,281	100%	1,281	0.017	0.016	0.015
2005	6,388,250	1.180	7,536,083	1,312	1,312	0.985	1.267	1,637	1,637	100%	1,637	0.022	0.021	0.015
2006	6,653,696	1.170	7,785,410	1,181	1,181	1.000	1.230	1,452	1,452	100%	1,452	0.019	0.018	0.015
2007	6,915,410	1.122	7,758,240	190	190	1.000	1.194	226	226	100%	226	0.003	0.003	0.015
2008	7,073,199	1.076	7,613,102	0	0	1.000	1.159	0	0	100%	0	0.000	0.000	0.015
2009	7,109,910	1.044	7,422,640	117	117	1.000	1.126	131	131	100%	131	0.002	0.002	0.015
2010	7,245,414	1.035	7,501,912	2,742	2,742	1.000	1.093	2,997	2,997	100%	2,997	0.040	0.038	0.020
2011	7,353,256	1.020	7,501,057	14,825	14,825	1.000	1.061	15,728	15,728	100%	15,728	0.210	0.202	0.020
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.030	0	0	100%	0	0.000	0.000	0.020
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.020

	3 Year Average excluding 2011-2012	0.014	0.013
	7 Year Average excluding 2011-2012	0.015	0.014
	10 Year Weighted Average excluding 2011-2012	0.015	
	10 Year Weighted Average excluding 2010-2012	0.012	
	5 Year Average excluding 2010-2012	0.009	0.009
	5 Year Average excluding 2012	0.051	0.049
	7 Year Average excluding 2012	0.042	0.040
(14)	2013 Selected Loss Rate:	0.020	

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

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

LUMP SUM ADVANCEMENTS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/12	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.001	1.000	1.001									
1958	654	654	666	1.001	1.001	1.001									
1959	642	642	654	1.001	1.001	1.001									
1960	630	630	642	1.001	1.001	1.001									
1961	618	618	630	1.001	1.001	1.001									
1962	606	606	618	1.001	1.001	1.001									
1963	594	594	606	1.001	1.001	1.001									
1964	582	582	594	1.001	1.001	1.001									
1965	570	570	582	1.002	1.001	1.002									
1966	558	558	570	1.002	1.002	1.002									
1967	546	546	558	1.003	1.002	1.003									
1968	534	534	546	1.003	1.003	1.003									
1969	522	522	534	1.004	1.003	1.004									
1970	510	510	522	1.005	1.004	1.005									
1971	498	498	510	1.006	1.005	1.006									
1972	486	486	498	1.007	1.006	1.007									
1973	474	474	486	1.009	1.007	1.009									
1974	462	462	474	1.011	1.009	1.011									
1975	450	450	462	1.013	1.011	1.013									
1976	438	438	450	1.015	1.013	1.015									
1977	426	426	438	1.018	1.015	1.018	1.018	1.015	1.018	1.026	1.026	1.026	1.014	1.014	1.014
1978	414	414	426	1.021	1.018	1.021	1.021	1.018	1.021	1.026	1.026	1.026	1.014	1.014	1.014
1979	402	402	414	1.025	1.021	1.025	1.025	1.021	1.025	1.026	1.026	1.026	1.014	1.014	1.014
1980	390	390	402	1.030	1.025	1.030	1.030	1.025	1.030	1.026	1.026	1.026	1.014	1.014	1.014
1981	378	378	390	1.035	1.030	1.035	1.035	1.030	1.035	1.026	1.026	1.026	1.014	1.014	1.014
1982	366	366	378	1.041	1.035	1.041	1.041	1.035	1.041	1.026	1.026	1.026	1.014	1.014	1.014
1983	354	354	366	1.046	1.041	1.046	1.046	1.041	1.046	1.028	1.026	1.028	1.018	1.014	1.018
1984	342	342	354	1.055	1.046	1.055	1.055	1.046	1.055	1.033	1.028	1.033	1.023	1.018	1.023
1985	330	330	342	1.063	1.055	1.063	1.063	1.055	1.063	1.038	1.033	1.038	1.026	1.023	1.026
1986	318	318	330	1.073	1.063	1.073	1.073	1.063	1.073	1.041	1.038	1.041	1.031	1.026	1.031
1987	306	306	318	1.086	1.073	1.086	1.086	1.073	1.086	1.050	1.041	1.050	1.036	1.031	1.036
1988	294	294	306	1.101	1.086	1.101	1.101	1.086	1.101	1.060	1.050	1.060	1.042	1.036	1.042
1989	282	282	294	1.117	1.101	1.117	1.117	1.101	1.117	1.074	1.060	1.074	1.047	1.042	1.047
1990	270	270	282	1.143	1.117	1.143	1.143	1.117	1.143	1.088	1.074	1.088	1.058	1.047	1.058
1991	258	258	270	1.172	1.143	1.172	1.172	1.143	1.172	1.113	1.088	1.113	1.068	1.058	1.068
1992	246	246	258	1.213	1.172	1.213	1.213	1.172	1.213	1.136	1.113	1.136	1.087	1.068	1.087
1993	234	234	246	1.258	1.213	1.258	1.258	1.213	1.258	1.168	1.136	1.168	1.097	1.087	1.097
1994	222	222	234	1.320	1.258	1.320	1.320	1.258	1.320	1.204	1.168	1.204	1.125	1.097	1.125
1995	210	210	222	1.386	1.320	1.386	1.386	1.320	1.386	1.245	1.204	1.245	1.141	1.125	1.141
1996	198	198	210	1.463	1.386	1.463	1.463	1.386	1.463	1.306	1.245	1.306	1.147	1.141	1.147
1997	186	186	198	1.543	1.463	1.543	1.543	1.463	1.543	1.365	1.306	1.365	1.152	1.147	1.152
1998	174	174	186	1.651	1.543	1.651	1.651	1.543	1.651	1.432	1.365	1.432	1.173	1.152	1.173
1999	162	162	174	1.800	1.651	1.800	1.800	1.651	1.800	1.512	1.432	1.512	1.203	1.173	1.203
2000	150	150	162	1.963	1.800	1.963	1.963	1.800	1.963	1.619	1.512	1.619	1.225	1.203	1.225
2001	138	138	150	2.160	1.963	2.160	2.160	1.963	2.160	1.749	1.619	1.749	1.241	1.225	1.241
2002	126	126	138	2.419	2.160	2.419	2.419	2.160	2.419	1.914	1.749	1.914	1.259	1.241	1.259
2003	114	114	126	2.782	2.419	2.782	2.782	2.419	2.782	2.165	1.914	2.165	1.294	1.259	1.294
2004	102	102	114	3.199	2.782	3.199	3.199	2.782	3.199	2.460	2.165	2.460	1.289	1.294	1.289
2005	90	90	102	3.823	3.199	3.823	3.823	3.199	3.823	2.927	2.460	2.927	1.303	1.289	1.303
2006	78	78	90	4.855	3.823	4.855	4.855	3.823	4.855	3.747	2.927	3.747	1.276	1.303	1.276
2007	66	66	78	6.239	4.855	6.239	6.239	4.855	6.239	5.023	3.747	5.023	1.214	1.276	1.214
2008	54	54	66	8.485	6.239	8.485	8.485	6.239	8.485	7.515	5.023	7.515	1.087	1.214	1.087
2009	42	42	54	11.667	8.485	11.667	11.667	8.485	11.667	11.347	7.515	11.347	0.921	1.087	0.921
2010	30	30	42	18.667	11.667	18.667	18.667	11.667	18.667	20.652	11.347	20.652	0.792	0.921	0.792
2011	18	18	30	39.201	18.667	39.201	39.201	18.667	39.201	41.305	20.652	41.305	0.887	0.792	0.887
2012	6	6	18	784.012	39.201	784.012	784.012	39.201	784.012	309.786	41.305	309.786	3.548	0.887	3.548

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

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

LUMP SUM ADVANCEMENTS

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	-	-	-
1984	342	342	354	-	-	-
1985	330	330	342	0.891	-	0.891
1986	318	318	330	2.211	0.891	2.211
1987	306	306	318	2.482	2.211	2.482
1988	294	294	306	2.904	2.482	2.904
1989	282	282	294	4.164	2.904	4.164
1990	270	270	282	5.761	4.164	5.761
1991	258	258	270	6.789	5.761	6.789
1992	246	246	258	7.873	6.789	7.873
1993	234	234	246	9.072	7.873	9.072
1994	222	222	234	12.190	9.072	12.190
1995	210	210	222	14.184	12.190	14.184
1996	198	198	210	16.492	14.184	16.492
1997	186	186	198	19.524	16.492	19.524
1998	174	174	186	21.157	19.524	21.157
1999	162	162	174	23.561	21.157	23.561
2000	150	150	162	24.764	23.561	24.764
2001	138	138	150	26.476	24.764	26.476
2002	126	126	138	28.352	26.476	28.352
2003	114	114	126	29.396	28.352	29.396
2004	102	102	114	31.659	29.396	31.659
2005	90	90	102	33.827	31.659	33.827
2006	78	78	90	35.211	33.827	35.211
2007	66	66	78	37.011	35.211	37.011
2008	54	54	66	39.777	37.011	39.777
2009	42	42	54	40.557	39.777	40.557
2010	30	30	42	41.121	40.557	41.121
2011	18	18	30	42.103	41.121	42.103
2012	6	6	18	44.597	42.103	44.597

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	10	11	14	21	34	55	84	112	137	166	202	241	269	288	305	308	308	321	337	337	344	344	344	344	344	344	349	349	349	349	349	349	353	353	353
1978	0	0	11	12	15	23	37	59	90	120	145	164	186	215	237	249	253	263	284	293	293	293	298	298	306	306	306	306	306	306	306	306	306	306	306		306
1979	0	0	12	13	16	24	40	64	98	129	159	205	255	270	313	363	363	368	376	385	393	401	401	409	409	426	426	447	462	472	482	482	496	496			496
1980	0	0	13	14	17	26	42	68	103	137	162	177	197	220	234	234	240	259	273	286	286	286	286	294	311	319	319	319	319	335	335	335	335				335
1981	0	0	13	15	18	27	44	70	107	141	164	180	194	214	233	251	269	280	280	288	326	338	346	356	359	359	366	384	384	384	388	388					388
1982	0	0	15	17	20	31	50	78	117	169	216	238	253	263	270	306	361	369	384	395	415	423	431	454	454	454	454	491	491	491	491						491
1983	0	0	16	18	22	33	52	83	134	163	186	211	237	255	266	326	347	355	379	385	409	429	436	436	476	476	482	492	516	516							516
1984	0	0	17	19	23	31	49	79	110	146	179	213	258	274	291	353	383	393	399	407	420	439	473	481	494	501	501	501	501								501
1985	0	0	18	20	21	33	74	116	136	160	192	218	260	265	273	278	283	283	306	337	344	344	344	344	354	354	354	354									354
1986	0	0	20	23	32	43	61	89	101	111	125	147	173	186	194	216	228	239	254	277	290	294	294	304	304	304	309										309
1987	0	0	23	25	25	27	36	52	72	109	141	162	171	177	180	210	219	235	243	251	251	263	263	266	266	277											277
1988	0	0	0	0	0	0	27	78	137	161	185	211	214	238	253	261	269	269	286	304	304	304	314	316	324												324
1989	0	0	50	63	89	102	113	121	145	181	197	284	340	403	432	471	492	499	528	528	538	548	560	607													607
1990	0	0	117	117	122	122	160	182	191	191	231	239	255	300	319	342	350	396	396	411	411	421	421														421
1991	0	0	0	0	5	20	28	39	47	55	71	87	95	103	128	136	136	146	156	166	176	176															176
1992	0	0	5	5	10	34	53	61	77	104	139	147	175	175	183	183	183	193	196	206	214																214
1993	0	0	0	0	16	24	24	39	39	47	71	112	114	130	185	195	205	226	246	330																	330
1994	0	0	0	0	0	2	11	33	41	49	57	73	73	81	81	99	194	239	250																		250
1995	0	0	0	21	40	56	72	75	83	150	166	174	237	237	257	257	588	596																			596
1996	0	0	0	3	3	22	22	42	58	66	66	66	186	186	206	216	216																				216
1997	0	0	0	0	20	60	92	110	118	149	217	217	225	235	281	315																					315
1998	0	0	0	16	56	56	64	88	96	120	120	130	141	161	161																						161
1999	0	0	6	6	6	57	89	97	185	185	195	215	225	225																							225
2000	0	0	8	17	17	41	70	87	93	133	148	158	200																								200
2001	0	0	8	32	48	128	270	270	310	356	382	526																									526
2002	0	15	38	77	85	177	177	177	327	377	388																										388
2003	0	8	8	17	25	33	53	73	104	269																											269
2004	0	0	0	8	8	136	146	276	316																												316
2005	0	68	196	208	216	236	296	343																													343
2006	0	8	9	9	120	213	243																														243
2007	0	10	10	10	10	30																															30
2008	0	0	0	0	0																																-
2009	0	0	10	10																																	10
2010	0	116	147																																		147
2011	0	378																																			378
2012	0																																				-
																																					11,011

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977			1.109	1.218	1.508	1.632	1.608	1.526	1.330	1.225	1.214	1.216	1.193	1.115	1.072	1.061	1.008	1.000	1.042	1.050	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.011	1.000		
1978			1.109	1.218	1.508	1.632	1.608	1.526	1.330	1.208	1.129	1.137	1.154	1.102	1.049	1.016	1.040	1.081	1.033	1.000	1.000	1.017	1.000	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979			1.109	1.218	1.508	1.632	1.608	1.526	1.323	1.231	1.291	1.243	1.060	1.158	1.161	1.000	1.014	1.022	1.022	1.021	1.020	1.000	1.020	1.000	1.043	1.000	1.050	1.033	1.021	1.021	1.000	1.029	1.000				
1980			1.109	1.218	1.508	1.632	1.608	1.527	1.332	1.181	1.093	1.111	1.119	1.062	1.000	1.026	1.077	1.056	1.047	1.000	1.000	1.000	1.028	1.056	1.026	1.000	1.000	1.000	1.053	1.000	1.000	1.000					
1981			1.109	1.218	1.508	1.632	1.608	1.528	1.315	1.164	1.099	1.078	1.100	1.087	1.080	1.070	1.041	1.000	1.030	1.133	1.035	1.025	1.029	1.009	1.000	1.019	1.048	1.000	1.000	1.010	1.000						
1982			1.109	1.218	1.508	1.632	1.564	1.496	1.450	1.275	1.102	1.064	1.041	1.024	1.135	1.180	1.023	1.040	1.029	1.051	1.019	1.019	1.053	1.000	1.000	1.000	1.081	1.000	1.000	1.000							
1983			1.109	1.218	1.508	1.575	1.618	1.608	1.212	1.144	1.135	1.121	1.080	1.042	1.223	1.065	1.023	1.069	1.016	1.062	1.049	1.016	1.000	1.092	1.000	1.013	1.021	1.048	1.000								
1984			1.109	1.218	1.350	1.583	1.606	1.385	1.334	1.223	1.187	1.215	1.062	1.061	1.212	1.087	1.025	1.015	1.021	1.032	1.045	1.079	1.017	1.026	1.015	1.000	1.000	1.000									
1985			1.109	1.059	1.550	2.227	1.571	1.177	1.173	1.199	1.137	1.191	1.018	1.030	1.018	1.018	1.000	1.083	1.102	1.019	1.000	1.000	1.000	1.029	1.000	1.000	1.000										
1986			1.167	1.403	1.334	1.404	1.472	1.138	1.099	1.120	1.174	1.177	1.079	1.043	1.114	1.054	1.048	1.065	1.090	1.047	1.013	1.000	1.034	1.000	1.000	1.016											
1987			1.092	1.000	1.096	1.345	1.421	1.386	1.519	1.287	1.149	1.059	1.037	1.017	1.165	1.042	1.073	1.034	1.034	1.000	1.048	1.000	1.009	1.000	1.040												
1988							2.911	1.769	1.175	1.149	1.139	1.014	1.112	1.065	1.032	1.031	1.000	1.060	1.066	1.000	1.000	1.033	1.004	1.025													
1989			1.271	1.397	1.155	1.101	1.073	1.200	1.249	1.088	1.441	1.197	1.185	1.072	1.090	1.044	1.015	1.057	1.000	1.019	1.019	1.022	1.085														
1990			1.000	1.042	1.000	1.315	1.137	1.048	1.000	1.211	1.035	1.067	1.173	1.066	1.070	1.023	1.131	1.000	1.040	1.000	1.024	1.000															
1991					4.000	1.400	1.381	1.207	1.171	1.295	1.226	1.092	1.084	1.243	1.063	1.000	1.074	1.069	1.064	1.060	1.000																
1992			1.000	2.020	3.376	1.543	1.152	1.264	1.361	1.331	1.058	1.193	1.000	1.046	1.000	1.000	1.055	1.013	1.054	1.039																	
1993					1.497	1.000	1.612	1.000	1.206	1.513	1.582	1.014	1.141	1.424	1.054	1.051	1.103	1.089	1.343																		
1994						4.640	3.012	1.260	1.201	1.162	1.279	1.000	1.109	1.000	1.221	1.956	1.231	1.043																			
1995				1.875	1.404	1.290	1.049	1.106	1.805	1.106	1.048	1.358	1.000	1.084	1.000	2.290	1.013																				
1996				1.000	8.800	1.000	1.909	1.382	1.138	1.000	1.000	2.816	1.000	1.108	1.049	1.000																					
1997					3.004	1.538	1.192	1.073	1.259	1.460	1.000	1.037	1.044	1.194	1.122																						
1998				3.500	1.000	1.143	1.383	1.090	1.249	1.000	1.083	1.079	1.142	1.000																							
1999			1.000	1.000	9.508	1.561	1.090	1.910	1.000	1.054	1.102	1.046	1.000																								
2000			1.990	1.000	2.438	1.711	1.252	1.062	1.432	1.117	1.070	1.261																									
2001			4.169	1.507	2.689	2.108	1.000	1.148	1.149	1.074	1.378																										
2002		2.533	2.039	1.103	2.069	1.000	1.000	1.848	1.154	1.028																											
2003		1.000	2.063	1.508	1.322	1.608	1.386	1.423	2.584																												
2004				1.000	17.041	1.073	1.888	1.145																													
2005		2.891	1.061	1.038	1.093	1.254	1.159																														
2006		1.134	1.000	13.208	1.779	1.141																															
2007		1.000	1.000	1.000	3.038																																
2008																																					
2009			1.000																																		
2010		1.264																																			
2011																																					
4 Yr Avg		1.572	1.015	4.062	5.738	1.269	1.358	1.391	1.580	1.068	1.158	1.106	1.047	1.096	1.098	1.574	1.101	1.053	1.125	1.030	1.011	1.014	1.033	1.014	1.014	1.007	1.025	1.012	1.013	1.008	1.000	1.007	1.000	1.006	1.000		
5 Yr Avg		1.458	1.225	3.551	4.854	1.215	1.287	1.325	1.464	1.054	1.127	1.448	1.037	1.077	1.089	1.459	1.095	1.043	1.100	1.024	1.018	1.011	1.027	1.016	1.011	1.006	1.030	1.010	1.015	1.006	1.000	1.007	1.000	1.006	1.000		
7 Yr Avg		1.637	1.762	2.909	4.147	1.414	1.254	1.375	1.404	1.105	1.097	1.371	1.062	1.122	1.073	1.332	1.089	1.047	1.086	1.024	1.015	1.019	1.021	1.025	1.008	1.007	1.029	1.012	1.010	1.005	1.000	1.007	1.000	1.006	1.000		
3 Yr Wtd		1.350	1.000	6.806	1.387	1.171	1.399	1.420	1.353	1.060	1.241	1.122	1.051	1.113	1.059	1.745	1.075	1.050	1.175	1.023	1.018	1.017	1.045	1.009	1.012	1.004	1.007	1.016	1.000	1.003	1.000	1.012	1.000	1.006	1.000		
5 Yr Wtd		1.311	1.054	1.505	1.713	1.151	1.210	1.302	1.296	1.053	1.174	1.241	1.030	1.095	1.071	1.459	1.072	1.036	1.079	1.017	1.019	1.012	1.035	1.018	1.010	1.005	1.030	1.011	1.012	1.007	1.000	1.010	1.000	1.006	1.000		
10 Yr Wtd		1.891	1.350	1.394	1.875	1.319	1.223	1.305	1.310	1.109	1.165	1.210	1.061	1.111	1.064	1.203	1.061	1.049	1.070	1.026	1.023	1.021	1.029	1.025	1.012	1.005	1.024	1.013	1.009	1.006	1.000	1.010	1.000	1.006	1.000		TAIL
Prior	20.000	2.150	1.600	1.400	1.375	1.295	1.265	1.195	1.150	1.150	1.140	1.100	1.093	1.090	1.073	1.055	1.060	1.050	1.050	1.035	1.035	1.025	1.020	1.017	1.014	1.012	1.009	1.008	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.015
PA Sel.	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	
Selected	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	
Cumulative	784.012	39.201	18.667	11.667	8.485	6.239	4.855	3.823	3.199	2.782	2.419	2.160	1.963	1.800	1.651	1.543	1.463	1.386	1.320	1.258	1.213	1.172	1.143	1.117	1.101	1.086	1.073	1.063	1.055	1.046	1.041	1.035	1.030	1.025	1.021	1.018	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										344	344	344	349	349	349	349	349	349	353	353	353
1978																									306	306	306	306	306	306	306	306	306	306	306		306
1979																								409	409	426	426	447	462	472	482	482	496	496			496
1980																							286	294	311	319	319	319	319	335	335	335	335				335
1981																						338	346	356	359	359	366	384	384	384	388	388					388
1982																					415	423	431	454	454	454	454	491	491	491	491						491
1983																				385	409	429	436	436	476	476	482	492	516	516							516
1984																			399	407	420	439	473	481	494	501	501	501	501								501
1985																		283	306	337	344	344	344	344	354	354	354	354									354
1986																	228	239	254	277	290	294	294	304	304	304	309										309
1987																210	219	235	243	251	251	263	263	266	266	277											277
1988															253	261	269	269	286	304	304	304	314	316	324												324
1989														403	432	471	492	499	528	528	538	548	560	607													607
1990													255	300	319	342	350	396	396	411	411	421	421														421
1991												87	95	103	128	136	136	146	156	166	176	176															176
1992											139	147	175	175	183	183	183	193	196	206	214																214
1993										47	71	112	114	130	185	195	205	226	246	330																	330
1994									41	49	57	73	73	81	81	99	194	239	250																		250
1995								75	83	150	166	174	237	237	257	257	588	596																			596
1996							22	42	58	66	66	66	186	186	206	216	216																				216
1997						60	92	110	118	149	217	217	225	235	281	315																					315
1998					56	56	64	88	96	120	120	130	141	161	161																						161
1999				6	6	57	89	97	185	185	195	215	225	225																							225
2000			8	17	17	41	70	87	93	133	148	158	200																								200
2001		0	8	32	48	128	270	270	310	356	382	526																									526
2002	0	15	38	77	85	177	177	177	327	377	388																										388
2003	0	8	8	17	25	33	53	73	104	269																											269
2004	0	0	0	8	8	136	146	276	316																												316
2005	0	68	196	208	216	236	296	343																													343
2006	0	8	9	9	120	213	243																														243
2007	0	10	10	10	10	30																															30
2008	0	0	0	0	0																																-
2009	0	0	10	10																																	10
2010	0	116	147																																		147
2011	0	378																																			378
2012	0																																				-
																																					11,011

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																										1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.011	1.000		
1978																									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979																								1.000	1.043	1.000	1.050	1.033	1.021	1.021	1.000	1.029	1.000				
1980																							1.028	1.056	1.026	1.000	1.000	1.000	1.053	1.000	1.000	1.000					
1981																						1.025	1.029	1.009	1.000	1.019	1.048	1.000	1.000	1.010	1.000						
1982																					1.019	1.019	1.053	1.000	1.000	1.000	1.081	1.000	1.000	1.000							
1983																				1.062	1.049	1.016	1.000	1.092	1.000	1.013	1.021	1.048	1.000								
1984																			1.021	1.032	1.045	1.079	1.017	1.026	1.015	1.000	1.000	1.000									
1985																		1.083	1.102	1.019	1.000	1.000	1.000	1.029	1.000	1.000	1.000										
1986																	1.048	1.065	1.090	1.047	1.013	1.000	1.034	1.000	1.000	1.016											
1987																1.042	1.073	1.034	1.034	1.000	1.048	1.000	1.009	1.000	1.040												
1988															1.032	1.031	1.000	1.060	1.066	1.000	1.000	1.033	1.004	1.025													
1989														1.072	1.090	1.044	1.015	1.057	1.000	1.019	1.019	1.022	1.085														
1990													1.173	1.066	1.070	1.023	1.131	1.000	1.040	1.000	1.024	1.000															
1991												1.092	1.084	1.243	1.063	1.000	1.074	1.069	1.064	1.060	1.000																
1992											1.058	1.193	1.000	1.046	1.000	1.000	1.055	1.013	1.054	1.039																	
1993										1.513	1.582	1.014	1.141	1.424	1.054	1.051	1.103	1.089	1.343																		
1994									1.201	1.162	1.279	1.000	1.109	1.000	1.221	1.956	1.231	1.043																			
1995								1.106	1.805	1.106	1.048	1.358	1.000	1.084	1.000	2.290	1.013																				
1996							1.909	1.382	1.138	1.000	1.000	2.816	1.000	1.108	1.049	1.000																					
1997						1.538	1.192	1.073	1.259	1.460	1.000	1.037	1.044	1.194	1.122																						
1998					1.000	1.143	1.383	1.090	1.249	1.000	1.083	1.079	1.142	1.000																							
1999				1.000	9.508	1.561	1.090	1.910	1.000	1.054	1.102	1.046	1.000																								
2000			1.990	1.000	2.438	1.711	1.252	1.062	1.432	1.117	1.070	1.261																									
2001			4.169	1.507	2.689	2.108	1.000	1.148	1.149	1.074	1.378																										
2002		2.533	2.039	1.103	2.069	1.000	1.000	1.848	1.154	1.028																											
2003		1.000	2.063	1.508	1.322	1.608	1.386	1.423	2.584																												
2004				1.000	17.041	1.073	1.888	1.145																													
2005		2.891	1.061	1.038	1.093	1.254	1.159																														
2006		1.134	1.000	13.208	1.779	1.141																															
2007		1.000	1.000	1.000	3.038																																
2008																																					
2009			1.000																																		
2010		1.264																																			
2011																																					
3 Yr Avg		1.132	1.000	5.082	1.970	1.156	1.478	1.472	1.629	1.073	1.184	1.129	1.062	1.100	1.057	1.749	1.116	1.048	1.154	1.033	1.014	1.018	1.033	1.008	1.013	1.005	1.007	1.016	1.000	1.003	1.000	1.000	1.000	1.006	1.000		
5 Yr Avg		1.458	1.225	3.551	4.854	1.215	1.287	1.325	1.464	1.054	1.127	1.448	1.037	1.077	1.089	1.459	1.095	1.043	1.100	1.024	1.018	1.011	1.027	1.016	1.011	1.006	1.030	1.010	1.015	1.006	1.000	1.007	1.000	1.006	1.000		
7 Yr Avg		1.637	1.762	2.909	4.147	1.414	1.254	1.375	1.404	1.105	1.097	1.371	1.062	1.122	1.073	1.332	1.089	1.047	1.086	1.024	1.015	1.019	1.021	1.025	1.008	1.007	1.029	1.012	1.010	1.005	1.000	1.007	1.000	1.006	1.000		
3 Yr Wtd		1.350	1.000	6.806	1.387	1.171	1.399	1.420	1.353	1.060	1.241	1.122	1.051	1.113	1.059	1.745	1.075	1.050	1.175	1.023	1.018	1.017	1.045	1.009	1.012	1.004	1.007	1.016	1.000	1.003	1.000	1.012	1.000	1.006	1.000		
5 Yr Wtd		1.311	1.054	1.505	1.713	1.151	1.210	1.302	1.296	1.053	1.174	1.241	1.030	1.095	1.071	1.459	1.072	1.036	1.079	1.017	1.019	1.012	1.035	1.018	1.010	1.005	1.030	1.011	1.012	1.007	1.000	1.010	1.000	1.006	1.000		
7 Yr Wtd		1.841	1.122	1.411	1.863	1.302	1.203	1.339	1.289	1.094	1.149	1.243	1.045	1.123	1.061	1.311	1.069	1.045	1.072	1.019	1.015	1.022	1.026	1.027	1.007	1.006	1.030	1.013	1.009	1.006	1.000	1.010	1.000	1.006	1.000		TAIL
Prior	20.000	2.150	1.600	1.400	1.375	1.295	1.265	1.195	1.150	1.150	1.140	1.100	1.093	1.090	1.073	1.055	1.060	1.050	1.050	1.035	1.035	1.025	1.020	1.017	1.014	1.012	1.009	1.008	1.007	1.006	1.005	1.005	1.005	1.004	1.004		1.019
PA Sel.	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	
Selected	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	
Cumulative	784.012	39.201	18.667	11.667	8.485	6.239	4.855	3.823	3.199	2.782	2.419	2.160	1.963	1.800	1.651	1.543	1.463	1.386	1.320	1.258	1.213	1.172	1.143	1.117	1.101	1.086	1.073	1.063	1.055	1.046	1.041	1.035	1.030	1.025	1.021	1.018	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																														100.0%
2007		100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008																																					
2009			100.0%	100.0%																																	100.0%
2010		100.0%	100.0%																																		100.0%
2011		100.0%																																			100.0%
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.02%	0.02%	0.03%	0.04%	0.06%	0.10%	0.16%	0.21%	0.26%	0.31%	0.38%	0.46%	0.51%	0.55%	0.58%	0.58%	0.58%	0.61%	0.64%	0.64%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.66%	0.66%	0.66%	0.01%	0.01%	0.01%	0.01%	0.01%	5,276,573
1978	0.00%	0.00%	0.02%	0.02%	0.03%	0.04%	0.07%	0.11%	0.17%	0.23%	0.28%	0.31%	0.35%	0.41%	0.45%	0.47%	0.48%	0.50%	0.54%	0.56%	0.56%	0.56%	0.57%	0.57%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.01%	0.01%	0.01%	0.01%		5,254,386
1979	0.00%	0.00%	0.02%	0.03%	0.03%	0.05%	0.08%	0.12%	0.19%	0.25%	0.31%	0.40%	0.49%	0.52%	0.61%	0.70%	0.70%	0.71%	0.73%	0.74%	0.76%	0.78%	0.78%	0.79%	0.79%	0.82%	0.82%	0.87%	0.90%	0.91%	0.93%	0.01%	0.01%	0.01%			5,164,474
1980	0.00%	0.00%	0.02%	0.03%	0.03%	0.05%	0.08%	0.13%	0.20%	0.27%	0.32%	0.35%	0.39%	0.43%	0.46%	0.46%	0.47%	0.51%	0.54%	0.56%	0.56%	0.56%	0.56%	0.58%	0.61%	0.63%	0.63%	0.63%	0.63%	0.66%	0.66%	0.01%	0.01%				5,091,177
1981	0.00%	0.00%	0.03%	0.03%	0.04%	0.05%	0.09%	0.14%	0.22%	0.29%	0.33%	0.37%	0.40%	0.44%	0.47%	0.51%	0.55%	0.57%	0.57%	0.59%	0.66%	0.69%	0.70%	0.73%	0.73%	0.73%	0.75%	0.78%	0.78%	0.78%	0.79%	0.01%					4,908,624
1982	0.00%	0.00%	0.03%	0.03%	0.04%	0.06%	0.09%	0.15%	0.22%	0.32%	0.41%	0.45%	0.48%	0.50%	0.51%	0.58%	0.69%	0.70%	0.73%	0.75%	0.79%	0.80%	0.82%	0.86%	0.86%	0.86%	0.86%	0.93%	0.93%	0.93%	0.93%						5,266,185
1983	0.00%	0.00%	0.03%	0.03%	0.04%	0.06%	0.10%	0.16%	0.25%	0.31%	0.35%	0.40%	0.44%	0.48%	0.50%	0.61%	0.65%	0.67%	0.71%	0.72%	0.77%	0.81%	0.82%	0.82%	0.90%	0.90%	0.91%	0.93%	0.97%	0.97%							5,316,747
1984	0.00%	0.00%	0.03%	0.04%	0.04%	0.06%	0.09%	0.15%	0.20%	0.27%	0.33%	0.39%	0.48%	0.51%	0.54%	0.65%	0.71%	0.73%	0.74%	0.75%	0.78%	0.81%	0.88%	0.89%	0.92%	0.93%	0.93%	0.93%	0.93%								5,395,574
1985	0.00%	0.00%	0.03%	0.04%	0.04%	0.06%	0.13%	0.21%	0.25%	0.29%	0.35%	0.40%	0.47%	0.48%	0.50%	0.50%	0.51%	0.51%	0.56%	0.61%	0.62%	0.62%	0.62%	0.62%	0.64%	0.64%	0.64%	0.64%									5,506,356
1986	0.00%	0.00%	0.03%	0.04%	0.06%	0.07%	0.10%	0.15%	0.17%	0.19%	0.21%	0.25%	0.30%	0.32%	0.33%	0.37%	0.39%	0.41%	0.44%	0.48%	0.50%	0.51%	0.51%	0.52%	0.52%	0.52%	0.53%										5,812,249
1987	0.00%	0.00%	0.04%	0.04%	0.04%	0.04%	0.06%	0.08%	0.12%	0.18%	0.23%	0.26%	0.28%	0.29%	0.29%	0.34%	0.35%	0.38%	0.39%	0.41%	0.41%	0.43%	0.43%	0.43%	0.43%	0.45%											6,193,181
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.12%	0.21%	0.25%	0.29%	0.33%	0.33%	0.37%	0.39%	0.40%	0.42%	0.42%	0.44%	0.47%	0.47%	0.47%	0.48%	0.49%	0.50%												6,484,397
1989	0.00%	0.00%	0.08%	0.10%	0.13%	0.15%	0.17%	0.18%	0.22%	0.27%	0.30%	0.43%	0.51%	0.61%	0.65%	0.71%	0.74%	0.75%	0.79%	0.79%	0.81%	0.82%	0.84%	0.91%													6,640,304
1990	0.00%	0.00%	0.17%	0.17%	0.17%	0.17%	0.23%	0.26%	0.27%	0.27%	0.33%	0.34%	0.37%	0.43%	0.46%	0.49%	0.50%	0.57%	0.57%	0.59%	0.59%	0.60%	0.60%														6,973,268
1991	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.07%	0.08%	0.10%	0.12%	0.13%	0.14%	0.18%	0.19%	0.19%	0.20%	0.22%	0.23%	0.25%	0.25%															7,138,884
1992	0.00%	0.00%	0.01%	0.01%	0.01%	0.05%	0.08%	0.09%	0.11%	0.15%	0.20%	0.21%	0.25%	0.25%	0.26%	0.26%	0.26%	0.28%	0.28%	0.30%	0.31%																6,951,801
1993	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.03%	0.06%	0.06%	0.07%	0.10%	0.16%	0.16%	0.19%	0.27%	0.28%	0.29%	0.32%	0.35%	0.47%																	6,954,996
1994	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.06%	0.07%	0.08%	0.10%	0.10%	0.11%	0.11%	0.14%	0.27%	0.33%	0.35%																		7,221,716
1995	0.00%	0.00%	0.00%	0.03%	0.05%	0.08%	0.10%	0.10%	0.11%	0.21%	0.23%	0.24%	0.33%	0.33%	0.35%	0.35%	0.81%	0.82%																			7,279,180
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.06%	0.08%	0.09%	0.09%	0.09%	0.26%	0.26%	0.29%	0.30%	0.30%																				7,119,619
1997	0.00%	0.00%	0.00%	0.00%	0.03%	0.09%	0.13%	0.16%	0.17%	0.21%	0.31%	0.31%	0.32%	0.34%	0.40%	0.45%																					7,011,137
1998	0.00%	0.00%	0.00%	0.02%	0.08%	0.08%	0.09%	0.13%	0.14%	0.17%	0.17%	0.19%	0.20%	0.23%	0.23%																						6,974,036
1999	0.00%	0.00%	0.01%	0.01%	0.01%	0.08%	0.13%	0.14%	0.26%	0.26%	0.28%	0.30%	0.32%	0.32%																							7,074,826
2000	0.00%	0.00%	0.01%	0.02%	0.02%	0.06%	0.10%	0.12%	0.13%	0.18%	0.21%	0.22%	0.28%																								7,189,648
2001	0.00%	0.00%	0.01%	0.04%	0.06%	0.17%	0.36%	0.36%	0.42%	0.48%	0.52%	0.71%																									7,410,279
2002	0.00%	0.02%	0.05%	0.11%	0.12%	0.25%	0.25%	0.25%	0.46%	0.53%	0.54%																										7,180,173
2003	0.00%	0.01%	0.01%	0.02%	0.03%	0.05%	0.07%	0.10%	0.14%	0.37%																											7,236,443
2004	0.00%	0.00%	0.00%	0.01%	0.01%	0.18%	0.19%	0.37%	0.42%																												7,550,966
2005	0.00%	0.09%	0.26%	0.28%	0.29%	0.31%	0.39%	0.46%																													7,536,083
2006	0.00%	0.01%	0.01%	0.01%	0.15%	0.27%	0.31%																														7,785,410
2007	0.00%	0.01%	0.01%	0.01%	0.01%	0.04%																															7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																																7,613,102
2009	0.00%	0.00%	0.01%	0.01%																																	7,422,640
2010	0.00%	0.15%	0.20%																																		7,501,912
2011	0.00%	0.50%																																			7,501,057
2012	0.00%																																				7,575,325

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										0.65%	0.65%	0.65%	0.66%	0.66%	0.66%	0.01%	0.01%	0.01%	0.01%	0.01%	5,276,573
1978																									0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.01%	0.01%	0.01%	0.01%		5,254,386
1979																								0.79%	0.79%	0.82%	0.82%	0.87%	0.90%	0.91%	0.93%	0.01%	0.01%	0.01%			5,164,474
1980																							0.56%	0.58%	0.61%	0.63%	0.63%	0.63%	0.63%	0.66%	0.66%	0.01%	0.01%				5,091,177
1981															0.69%	0.70%	0.73%	0.73%	0.73%	0.75%	0.78%	0.78%	0.78%	0.79%	0.01%												4,908,624
1982														0.79%	0.80%	0.82%	0.86%	0.86%	0.86%	0.86%	0.93%	0.93%	0.93%	0.93%													5,266,185
1983													0.72%	0.77%	0.81%	0.82%	0.82%	0.90%	0.90%	0.91%	0.93%	0.97%	0.97%														5,316,747
1984												0.74%	0.75%	0.78%	0.81%	0.88%	0.89%	0.92%	0.93%	0.93%	0.93%	0.93%															5,395,574
1985											0.51%	0.56%	0.61%	0.62%	0.62%	0.62%	0.62%	0.64%	0.64%	0.64%	0.64%																5,506,356
1986											0.39%	0.41%	0.44%	0.48%	0.50%	0.51%	0.51%	0.52%	0.52%	0.52%	0.53%																5,812,249
1987										0.34%	0.35%	0.38%	0.39%	0.41%	0.41%	0.43%	0.43%	0.43%	0.43%	0.45%																	6,193,181
1988									0.39%	0.40%	0.42%	0.42%	0.44%	0.47%	0.47%	0.47%	0.48%	0.49%	0.50%																		6,484,397
1989									0.61%	0.65%	0.71%	0.74%	0.75%	0.79%	0.79%	0.81%	0.82%	0.84%	0.91%																		6,640,304
1990									0.37%	0.43%	0.46%	0.49%	0.50%	0.57%	0.57%	0.59%	0.59%	0.60%	0.60%																		6,973,268
1991									0.12%	0.13%	0.14%	0.18%	0.19%	0.19%	0.20%	0.22%	0.23%	0.25%	0.25%																		7,138,884
1992									0.20%	0.21%	0.25%	0.25%	0.26%	0.26%	0.26%	0.28%	0.28%	0.30%	0.31%																		6,951,801
1993									0.07%	0.10%	0.16%	0.16%	0.19%	0.27%	0.28%	0.29%	0.32%	0.35%	0.47%																		6,954,996
1994									0.06%	0.07%	0.08%	0.10%	0.10%	0.11%	0.11%	0.14%	0.27%	0.33%	0.35%																		7,221,716
1995								0.10%	0.11%	0.21%	0.23%	0.24%	0.33%	0.33%	0.35%	0.35%	0.81%	0.82%																			7,279,180
1996							0.03%	0.06%	0.08%	0.09%	0.09%	0.09%	0.26%	0.26%	0.29%	0.30%	0.30%																				7,119,619
1997						0.09%	0.13%	0.16%	0.17%	0.21%	0.31%	0.31%	0.32%	0.34%	0.40%	0.45%																					7,011,137
1998					0.08%	0.08%	0.09%	0.13%	0.14%	0.17%	0.17%	0.19%	0.20%	0.23%	0.23%																						6,974,036
1999				0.01%	0.01%	0.08%	0.13%	0.14%	0.26%	0.26%	0.28%	0.30%	0.32%	0.32%																							7,074,826
2000			0.01%	0.02%	0.02%	0.06%	0.10%	0.12%	0.13%	0.18%	0.21%	0.22%	0.28%																								7,189,648
2001		0.00%	0.01%	0.04%	0.06%	0.17%	0.36%	0.36%	0.42%	0.48%	0.52%	0.71%																									7,410,279
2002	0.00%	0.02%	0.05%	0.11%	0.12%	0.25%	0.25%	0.25%	0.46%	0.53%	0.54%																										7,180,173
2003	0.00%	0.01%	0.01%	0.02%	0.03%	0.05%	0.07%	0.10%	0.14%	0.37%																											7,236,443
2004	0.00%	0.00%	0.00%	0.01%	0.01%	0.18%	0.19%	0.37%	0.42%																												7,550,966
2005	0.00%	0.09%	0.26%	0.28%	0.29%	0.31%	0.39%	0.46%																													7,536,083
2006	0.00%	0.01%	0.01%	0.01%	0.15%	0.27%	0.31%																														7,785,410
2007	0.00%	0.01%	0.01%	0.01%	0.01%	0.04%																															7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																																7,613,102
2009	0.00%	0.00%	0.01%	0.01%																																	7,422,640
2010	0.00%	0.15%	0.20%																																		7,501,912
2011	0.00%	0.50%																																			7,501,057
2012	0.00%																																				7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

REPORTED LUMP SUM ADVANCEMENTS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			1	1	4	6	10	16	23	28	29	31	32	33	34	36	38	38	39	40	41	43	44	46	46	46	46	47	47	47	47						47
1983			1	1	4	4	5	13	16	21	24	26	31	33	34	37	38	39	41	41	42	42	42	42	42	43	43	44	44	44							44
1984		1	1	1	2	3	7	12	15	21	23	25	27	28	28	30	31	33	34	35	36	37	38	38	38	38	38	38	38								38
1985			1	1	3	10	15	17	20	24	26	27	27	27	27	27	27	27	28	29	29	29	29	29	29	29	29	29									29
1986				1	2	4	6	10	11	15	19	20	22	23	24	25	26	28	28	29	30	30	30	31	31	31	32										32
1987				1	1	2	4	8	11	15	15	18	20	20	20	21	22	23	25	26	26	26	26	27	27	28											28
1988						2	4	8	11	12	15	17	18	20	22	23	24	24	26	26	26	26	27	27	27												27
1989		1	1	3	5	6	7	8	9	10	11	15	17	19	20	20	21	21	22	22	23	24	25	25													25
1990		1	1	1	3	4	6	8	9	10	14	15	17	20	20	23	23	24	25	25	25	26	26														26
1991				1	1	4	5	7	7	9	10	12	13	14	14	15	15	16	17	18	19	19															19
1992					1	2	4	5	7	9	9	10	11	11	12	12	13	14	15	16	17																17
1993					2	3	3	6	6	7	10	10	11	13	14	16	17	17	19	21																	21
1994						1	2	5	6	7	8	10	10	25	25	27	28	28	29																		29
1995				4	7	9	11	12	13	16	18	19	65	67	69	69	71	71																			71
1996				1	1	4	4	7	8	9	9	75	76	76	78	79	79																				79
1997					2	7	11	13	14	14	67	68	68	69	73	73																					73
1998				2	6	6	7	10	11	40	41	42	43	45	45																						45
1999			1	1	1	4	8	9	32	32	33	35	36	36																							36
2000			1	2	2	5	9	21	21	23	24	25	29																								29
2001			1	4	6	11	16	18	22	27	29	31																									31
2002		1	2	4	5	7	8	8	11	16	16																										16
2003		1	1	2	3	7	9	11	13	18																											18
2004				1	4	6	7	13	17																												17
2005		1	3	4	5	7	12	15																													15
2006		1	2	2	3	3	6																														6
2007		1	1	1	1	3																															3
2008																																					
2009			1	1																																	1
2010		1	3																																		3
2011		4																																			4
2012																																					
																																					829

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			1.000	4.000	1.500	1.667	1.600	1.438	1.217	1.036	1.069	1.032	1.031	1.030	1.059	1.056	1.000	1.026	1.026	1.025	1.049	1.023	1.045	1.000	1.000	1.000	1.022	1.000	1.000	1.000							
1983			1.000	4.000	1.000	1.250	2.600	1.231	1.313	1.143	1.083	1.192	1.065	1.030	1.088	1.027	1.026	1.051	1.000	1.024	1.000	1.000	1.000	1.000	1.024	1.000	1.023	1.000	1.000								
1984		1.000	1.000	2.000	1.500	2.333	1.714	1.250	1.400	1.095	1.087	1.080	1.037	1.000	1.071	1.033	1.065	1.030	1.029	1.029	1.028	1.027	1.000	1.000	1.000	1.000	1.000	1.000									
1985			1.000	3.000	3.333	1.500	1.133	1.176	1.200	1.083	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.037	1.036	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986				2.000	2.000	1.500	1.667	1.100	1.364	1.267	1.053	1.100	1.045	1.043	1.042	1.040	1.077	1.000	1.036	1.034	1.000	1.000	1.033	1.000	1.000	1.032											
1987				1.000	2.000	2.000	2.000	1.375	1.364	1.000	1.200	1.111	1.000	1.000	1.050	1.048	1.045	1.087	1.040	1.000	1.000	1.000	1.038	1.000	1.037												
1988						2.000	2.000	1.375	1.091	1.250	1.133	1.059	1.111	1.100	1.045	1.043	1.000	1.083	1.000	1.000	1.000	1.038	1.000	1.000													
1989		1.000	3.000	1.667	1.200	1.167	1.143	1.125	1.111	1.100	1.364	1.133	1.118	1.053	1.000	1.050	1.000	1.048	1.000	1.045	1.043	1.042	1.000														
1990		1.000	1.000	3.000	1.333	1.500	1.333	1.125	1.111	1.400	1.071	1.133	1.176	1.000	1.150	1.000	1.043	1.042	1.000	1.000	1.040	1.000															
1991				1.000	4.000	1.250	1.400	1.000	1.286	1.111	1.200	1.083	1.077	1.000	1.071	1.000	1.067	1.063	1.059	1.056	1.000																
1992					2.000	2.000	1.250	1.400	1.286	1.000	1.111	1.100	1.000	1.091	1.000	1.083	1.077	1.071	1.067	1.063																	
1993					1.500	1.000	2.000	1.000	1.167	1.429	1.000	1.100	1.182	1.077	1.143	1.063	1.000	1.118	1.105																		
1994						2.000	2.500	1.200	1.167	1.143	1.250	1.000	2.500	1.000	1.080	1.037	1.000	1.036																			
1995				1.750	1.286	1.222	1.091	1.083	1.231	1.125	1.056	3.421	1.031	1.030	1.000	1.029	1.000																				
1996				1.000	4.000	1.000	1.750	1.143	1.125	1.000	8.333	1.013	1.000	1.026	1.013	1.000																					
1997					3.500	1.571	1.182	1.077	1.000	4.786	1.015	1.000	1.015	1.058	1.000																						
1998				3.000	1.000	1.167	1.429	1.100	3.636	1.025	1.024	1.024	1.047	1.000																							
1999			1.000	1.000	4.000	2.000	1.125	3.556	1.000	1.031	1.061	1.029	1.000																								
2000			2.000	1.000	2.500	1.800	2.333	1.000	1.095	1.043	1.042	1.160																									
2001			4.000	1.500	1.833	1.455	1.125	1.222	1.227	1.074	1.069																										
2002		2.000	2.000	1.250	1.400	1.143	1.000	1.375	1.455	1.000																											
2003		1.000	2.000	1.500	2.333	1.286	1.222	1.182	1.385																												
2004				4.000	1.500	1.167	1.857	1.308																													
2005		3.000	1.333	1.250	1.400	1.714	1.250																														
2006		2.000	1.000	1.500	1.000	2.000																															
2007		1.000	1.000	1.000	3.000																																
2008																																					
2009			1.000																																		
2010		3.000																																			
2011																																					
3 Yr Avg		2.000	1.000	1.250	1.800	1.627	1.443	1.288	1.355	1.039	1.057	1.071	1.020	1.028	1.004	1.022	1.000	1.075	1.077	1.039	1.028	1.027	1.013	1.000	1.012	1.011	1.008	1.000	1.000	1.000							
5 Yr Avg		2.000	1.267	1.850	1.847	1.462	1.291	1.217	1.232	1.035	1.042	1.045	1.018	1.023	1.047	1.042	1.029	1.066	1.046	1.033	1.017	1.016	1.014	1.000	1.012	1.006	1.011	1.000	1.000	1.000							
7 Yr Avg		1.857	1.762	1.714	1.781	1.509	1.416	1.535	1.543	1.566	2.086	1.378	1.253	1.040	1.044	1.030	1.027	1.066	1.039	1.028	1.012	1.015	1.010	1.000	1.010	1.006	1.011	1.000	1.000	1.000							
3 Yr Wtd			1.000	1.286	1.444	1.563	1.393	1.281	1.326	1.045	1.058	1.059	1.020	1.032	1.005	1.017	1.000	1.068	1.078	1.034	1.030	1.026	1.013	1.000	1.011	1.010	1.009	1.000	1.000	1.000							
5 Yr Wtd				1.600	1.625	1.400	1.250	1.183	1.172	1.036	1.036	1.029	1.017	1.028	1.019	1.025	1.014	1.061	1.041	1.028	1.017	1.015	1.015	1.000	1.012	1.005	1.013	1.000	1.000	1.000							
7 Yr Wtd				1.500	1.630	1.457	1.377	1.411	1.371	1.360	1.335	1.193	1.071	1.033	1.021	1.021	1.016	1.063	1.034	1.025	1.011	1.015	1.009	1.000	1.009	1.005	1.013	1.000	1.000	1.000							TAIL
Prior	7.500	2.000	1.800	1.500	1.502	1.348	1.274	1.190	1.139	1.131	1.097	1.080	1.070	1.058	1.050	1.046	1.050	1.036	1.031	1.029	1.020	1.022	1.013	1.013	1.010	1.009	1.003	1.004	1.004	1.004							1.023
PA Sel.	7.500	2.000	1.820	1.510	1.496	1.341	1.280	1.190	1.136	1.131	1.095	1.080	1.071	1.055	1.050	1.045	1.049	1.034	1.031	1.029	1.020	1.023	1.013	1.013	1.009	1.009	1.003	1.005	1.005	1.002							
Selected	7.500	2.000	1.820	1.510	1.496	1.341	1.280	1.190	1.136	1.131	1.095	1.080	1.071	1.055	1.050	1.045	1.049	1.034	1.031	1.029	1.020	1.023	1.013	1.013	1.009	1.009	1.003	1.005	1.005	1.002							
Cumulative	309.786	41.305	20.652	11.347	7.515	5.023	3.747	2.927	2.460	2.165	1.914	1.749	1.619	1.512	1.432	1.365	1.306	1.245	1.204	1.168	1.136	1.113	1.088	1.074	1.060	1.050	1.041	1.038	1.033	1.028	1.026	1.026	1.026	1.026	1.026	1.026	1.026

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			15,020	16,651	5,071	5,099	4,993	4,882	5,079	6,050	7,447	7,674	7,909	7,984	7,931	8,499	9,498	9,712	9,842	9,869	10,122	9,837	9,795	9,870	9,870	9,870	9,870	10,444	10,444	10,444	10,444						10,444
1983			16,078	17,825	5,428	8,187	10,313	6,416	8,380	7,740	7,750	8,119	7,630	7,742	7,828	8,797	9,121	9,092	9,246	9,397	9,740	10,221	10,380	10,380	11,332	11,069	11,208	11,181	11,718	11,718							11,718
1984		0	17,081	18,936	11,532	10,379	7,044	6,600	7,313	6,971	7,785	8,500	9,563	9,793	10,389	11,755	12,364	11,899	11,725	11,627	11,666	11,864	12,459	12,670	13,003	13,195	13,195	13,195	13,195								13,195
1985			18,205	20,182	7,123	3,313	4,919	6,821	6,822	6,670	7,382	8,082	9,628	9,805	10,101	10,287	10,474	10,474	10,939	11,638	11,855	11,855	11,855	11,855	12,200	12,200	12,200	12,200									12,200
1986				23,040	16,158	10,776	10,089	8,911	9,221	7,429	6,570	7,327	7,842	8,095	8,091	8,650	8,767	8,534	9,086	9,566	9,680	9,808	9,808	9,814	9,814	9,814	9,660										9,660
1987				24,737	24,737	13,561	9,119	6,481	6,531	7,276	9,368	8,973	8,551	8,870	9,020	10,009	9,958	10,221	9,723	9,668	9,668	10,130	10,130	9,847	9,847	9,878											9,878
1988						0	6,658	9,689	12,464	13,426	12,341	12,403	11,881	11,893	11,516	11,363	11,223	11,223	10,984	11,707	11,707	11,707	11,644	11,692	11,986												11,986
1989		0	49,904	21,150	17,724	17,058	16,100	15,112	16,118	18,123	17,930	18,943	20,009	21,216	21,607	23,552	23,406	23,763	23,987	23,987	23,379	22,822	22,389	24,289													24,289
1990		0	117,063	117,063	40,654	30,490	26,732	22,788	21,234	19,111	16,530	15,961	15,025	14,978	15,962	14,854	15,202	16,480	15,821	16,447	16,447	16,199	16,199														16,199
1991				0	5,000	5,000	5,600	5,523	6,666	6,073	7,081	7,234	7,293	7,344	9,129	9,054	9,054	9,113	9,165	9,212	9,253	9,253															9,253
1992					10,100	17,050	13,157	12,126	10,947	11,590	15,422	14,680	15,921	15,921	15,261	15,261	14,087	13,795	13,042	12,883	12,596																12,596
1993					8,042	8,028	8,028	6,470	6,470	6,688	7,082	11,207	10,333	9,974	13,190	12,167	12,039	13,275	12,930	15,708																	15,708
1994						2,335	5,418	6,527	6,856	7,058	7,175	7,340	7,340	3,256	3,256	3,682	6,943	8,550	8,613																		8,613
1995				5,283	5,662	6,181	6,526	6,275	6,407	9,397	9,241	9,176	3,642	3,533	3,721	3,721	8,282	8,392																			8,392
1996				2,500	2,500	5,500	5,500	6,000	7,256	7,339	7,339	881	2,447	2,447	2,641	2,734	2,734																				2,734
1997					9,995	8,579	8,397	8,472	8,439	10,622	3,241	3,194	3,311	3,408	3,845	4,313																					4,313
1998				8,000	9,333	9,333	9,143	8,849	8,771	3,012	2,939	3,107	3,274	3,573	3,573																						3,573
1999			6,000	6,000	6,000	14,263	11,131	10,783	5,793	5,793	5,921	6,154	6,261	6,261																							6,261
2000			8,388	8,344	8,344	8,138	7,735	4,152	4,408	5,763	6,168	6,339	6,892																								6,892
2001			7,574	7,894	7,929	11,628	16,856	14,983	14,077	13,174	13,171	16,979																									16,979
2002		15,000	19,000	19,373	17,098	25,265	22,107	22,107	29,714	23,575	24,232																										24,232
2003		8,000	8,000	8,250	8,292	4,696	5,875	6,661	8,021	14,968																											14,968
2004				8,000	2,000	22,721	20,904	21,254	18,606																												18,606
2005		67,757	65,299	51,984	43,187	33,705	24,661	22,876																													22,876
2006		8,000	4,534	4,534	39,927	71,048	40,524																														40,524
2007		10,000	10,000	10,000	10,000	10,125																															10,125
2008																																					
2009			10,000	10,000																																	10,000
2010		116,250	48,972																																		48,972
2011		94,547																																			94,547
2012																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			1.109	0.305	1.006	0.979	0.978	1.040	1.191	1.231	1.030	1.031	1.009	0.993	1.072	1.118	1.023	1.013	1.003	1.026	0.972	0.996	1.008	1.000	1.000	1.000	1.058	1.000	1.000	1.000							
1983			1.109	0.305	1.508	1.260	0.622	1.306	0.924	1.001	1.048	0.940	1.015	1.011	1.124	1.037	0.997	1.017	1.016	1.036	1.049	1.016	1.000	1.092	0.977	1.013	0.998	1.048	1.000								
1984			1.109	0.609	0.900	0.679	0.937	1.108	0.953	1.117	1.092	1.125	1.024	1.061	1.131	1.052	0.962	0.985	0.992	1.003	1.017	1.050	1.017	1.026	1.015	1.000	1.000	1.000									
1985			1.109	0.353	0.465	1.485	1.387	1.000	0.978	1.107	1.095	1.191	1.018	1.030	1.018	1.018	1.000	1.044	1.064	1.019	1.000	1.000	1.000	1.029	1.000	1.000	1.000										
1986				0.701	0.667	0.936	0.883	1.035	0.806	0.884	1.115	1.070	1.032	1.000	1.069	1.014	0.973	1.065	1.053	1.012	1.013	1.000	1.001	1.000	1.000	0.984											
1987				1.000	0.548	0.672	0.711	1.008	1.114	1.287	0.958	0.953	1.037	1.017	1.110	0.995	1.026	0.951	0.994	1.000	1.048	1.000	0.972	1.000	1.003												
1988							1.455	1.287	1.077	0.919	1.005	0.958	1.001	0.968	0.987	0.988	1.000	0.979	1.066	1.000	1.000	0.995	1.004	1.025													
1989			0.424	0.838	0.962	0.944	0.939	1.067	1.124	0.989	1.057	1.056	1.060	1.018	1.090	0.994	1.015	1.009	1.000	0.975	0.976	0.981	1.085													
1990			1.000	0.347	0.750	0.877	0.852	0.932	0.900	0.865	0.966	0.941	0.997	1.066	0.931	1.023	1.084	0.960	1.040	1.000	0.985	1.000															
1991					1.000	1.120	0.986	1.207	0.911	1.166	1.022	1.008	1.007	1.243	0.992	1.000	1.007	1.006	1.005	1.005	1.000																
1992					1.688	0.772	0.922	0.903	1.059	1.331	0.952	1.085	1.000	0.959	1.000	0.923	0.979	0.945	0.988	0.978																	
1993					0.998	1.000	0.806	1.000	1.034	1.059	1.582	0.922	0.965	1.322	0.922	0.990	1.103	0.974	1.215																		
1994						2.320	1.205	1.050	1.029	1.017	1.023	1.000	0.444	1.000	1.131	1.886	1.231	1.007																			
1995				1.072	1.092	1.056	0.962	1.021	1.467	0.983	0.993	0.397	0.970	1.053	1.000	2.226	1.013																				
1996				1.000	2.200	1.000	1.091	1.209	1.011	1.000	0.120	2.779	1.000	1.079	1.035	1.000																					
1997					0.858	0.979	1.009	0.996	1.259	0.305	0.985	1.037	1.029	1.128	1.122																						
1998				1.167	1.000	0.980	0.968	0.991	0.343	0.976	1.057	1.054	1.091	1.000																							
1999			1.000	1.000	2.377	0.780	0.969	0.537	1.000	1.022	1.039	1.017	1.000																								
2000			0.995	1.000	0.975	0.951	0.537	1.062	1.308	1.070	1.028	1.087																									
2001			1.042	1.004	1.467	1.450	0.889	0.940	0.936	1.000	1.289																										
2002		1.267	1.020	0.883	1.478	0.875	1.000	1.344	0.793	1.028																											
2003		1.000	1.031	1.005	0.566	1.251	1.134	1.204	1.866																												
2004				0.250	11.361	0.920	1.017	0.875																													
2005		0.964	0.796	0.831	0.780	0.732	0.928																														
2006		0.567	1.000	8.805	1.779	0.570																															
2007		1.000	1.000	1.000	1.013																																
2008																																					
2009			1.000																																		
2010		0.421																																			
2011																																					
3 Yr Avg		0.663	1.000	3.545	1.191	0.741	1.026	1.141	1.198	1.033	1.119	1.053	1.040	1.069	1.052	1.704	1.116	0.976	1.069	0.994	0.987	0.992	1.020	1.008	1.001	0.995	0.999	1.016	1.000	1.000							
5 Yr Avg		0.790	0.965	2.378	3.100	0.870	0.993	1.085	1.181	1.019	1.080	1.395	1.018	1.052	1.042	1.405	1.067	0.979	1.049	0.991	1.002	0.995	1.012	1.016	0.999	0.999	1.014	1.016	1.000	1.000							
7 Yr Avg		0.870	0.984	1.968	2.635	0.964	0.925	0.993	1.072	0.914	0.930	1.196	0.929	1.077	1.029	1.293	1.062	0.983	1.044	0.996	1.003	1.004	1.011	1.025	0.999	0.999	1.014	1.016	1.000	1.000							
3 Yr Wtd			1.000	1.400	1.234	0.675	0.987	1.126	0.998	1.025	1.167	1.053	1.031	1.067	1.055	1.772	1.108	0.971	1.076	0.994	0.984	0.990	1.038	1.009	1.001	0.996	0.999	1.015	1.000	1.000							
5 Yr Wtd				1.249	1.376	0.725	0.972	1.082	1.020	1.022	1.138	1.128	1.015	1.050	0.999	1.174	1.054	0.973	1.044	0.988	0.995	0.993	1.025	1.017	0.999	1.000	1.012	1.015	1.000	1.000							
10 Yr Wtd				1.149	1.387	0.799	0.953	1.018	1.010	0.936	1.017	0.963	0.945	1.076	1.006	1.061	1.037	0.991	1.040	0.999	1.001	1.002	1.020	1.025	0.999	1.000	1.012	1.015	1.000	1.000							TAIL
Prior	10.000	1.544	1.350	1.252	1.283	1.218	1.201	1.193	1.137	1.164	1.127	1.098	1.088	1.086	1.067	1.048	1.060	1.046	1.049	1.039	1.039	1.030	1.019	1.016	1.015	1.014	1.010	1.009	1.007	1.005	1.004	1.006	1.005	1.004	1.004		1.018
PA Sel.	4.000	1.120	0.860	0.847	0.895	0.951	0.980	1.011	0.996	1.028	1.015	1.013	1.018	1.026	1.018	1.005	1.005	1.014	1.025	1.009	1.018	1.009	1.010	1.005	1.006	1.005	1.005	1.003	1.005	1.003							
Selected	4.000	1.120	0.860	0.847	0.895	0.951	0.980	1.011	0.996	1.028	1.015	1.013	1.018	1.026	1.018	1.005	1.005	1.014	1.025	1.009	1.018	1.009	1.010	1.005	1.006	1.005	1.005	1.003	1.005	1.003							
Cumulative	3.548	0.887	0.792	0.921	1.087	1.214	1.276	1.303	1.289	1.294	1.259	1.241	1.225	1.203	1.173	1.152	1.147	1.141	1.125	1.097	1.087	1.068	1.058	1.047	1.042	1.036	1.031	1.026	1.023	1.018	1.014	1.014	1.014	1.014	1.014	1.014	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	313	347	423	637	1,040	1,627	2,434	3,529	4,499	4,956	5,273	5,489	5,618	6,374	7,519	7,688	7,996	8,224	8,646	8,813	8,979	9,458	9,458	9,458	9,458	10,226	10,226	10,226	10,226						10,226
1983	0	0	357	396	482	728	1,146	1,853	2,980	3,612	4,133	4,691	5,256	5,677	5,914	7,233	7,702	7,880	8,424	8,562	9,091	9,540	9,688	9,688	10,577	10,577	10,710	10,932	11,457	11,457							11,457
1984	0	0	438	486	591	798	1,264	2,031	2,813	3,754	4,591	5,449	6,620	7,031	7,459	9,042	9,828	10,068	10,222	10,435	10,768	11,255	12,140	12,345	12,669	12,857	12,857	12,857	12,857								12,857
1985	0	0	607	673	712	1,104	2,460	3,865	4,548	5,336	6,398	7,274	8,665	8,825	9,091	9,258	9,427	9,427	10,210	11,250	11,460	11,460	11,460	11,460	11,793	11,793	11,793	11,793									11,793
1986	0	0	598	698	979	1,306	1,834	2,700	3,074	3,377	3,783	4,440	5,228	5,642	5,884	6,553	6,907	7,241	7,709	8,406	8,800	8,916	8,916	9,219	9,219	9,219	9,368										9,368
1987	0	0	781	853	853	935	1,258	1,788	2,477	3,764	4,845	5,569	5,898	6,118	6,221	7,248	7,554	8,106	8,382	8,668	8,668	9,082	9,082	9,168	9,168	9,537											9,537
1988	0	0	0	0	0	0	918	2,673	4,728	5,555	6,383	7,271	7,374	8,202	8,736	9,012	9,288	9,288	9,847	10,496	10,496	10,496	10,841	10,886	11,159												11,159
1989	0	0	1,848	2,350	3,282	3,791	4,174	4,478	5,373	6,712	7,305	10,524	12,598	14,930	16,005	17,446	18,205	18,483	19,545	19,545	19,915	20,286	20,731	22,490													22,490
1990	0	0	4,181	4,181	4,356	4,356	5,728	6,511	6,825	6,825	8,265	8,551	9,122	10,699	11,402	12,202	12,487	14,126	14,126	14,685	14,685	15,042	15,042														15,042
1991	0	0	0	0	238	952	1,333	1,841	2,222	2,603	3,372	4,134	4,515	4,896	6,086	6,467	6,467	6,943	7,420	7,896	8,372	8,372															8,372
1992	0	0	263	263	532	1,795	2,770	3,191	4,033	5,490	7,305	7,726	9,218	9,218	9,639	9,639	9,639	10,165	10,297	10,849	11,270																11,270
1993	0	0	0	0	643	963	963	1,553	1,553	1,873	2,833	4,483	4,547	5,187	7,387	7,787	8,187	9,027	9,827	13,195																	13,195
1994	0	0	0	0	0	67	310	932	1,175	1,412	1,640	2,097	2,097	2,326	2,326	2,840	5,554	6,840	7,137																		7,137
1995	0	0	0	240	450	632	816	856	947	1,708	1,890	1,981	2,690	2,690	2,918	2,918	6,682	6,771																			6,771
1996	0	0	0	24	24	214	214	408	564	641	641	641	1,806	1,806	2,000	2,097	2,097																				2,097
1997	0	0	0	0	200	601	924	1,101	1,181	1,487	2,172	2,172	2,252	2,352	2,807	3,148																					3,148
1998	0	0	0	250	875	875	1,000	1,383	1,508	1,883	1,883	2,039	2,200	2,512	2,512																						2,512
1999	0	0	111	111	111	1,056	1,649	1,797	3,433	3,433	3,618	3,989	4,174	4,174																							4,174
2000	0	0	178	355	355	866	1,481	1,855	1,969	2,820	3,150	3,372	4,252																								4,252
2001	0	0	140	585	881	2,369	4,994	4,994	5,735	6,587	7,073	9,747																									9,747
2002	0	357	905	1,845	2,036	4,211	4,211	4,211	7,782	8,981	9,231																										9,231
2003	0	170	170	351	529	699	1,125	1,559	2,219	5,732																											5,732
2004	0	0	0	163	163	2,782	2,986	5,639	6,455																												6,455
2005	0	1,355	3,918	4,159	4,319	4,719	5,919	6,863																													6,863
2006	0	174	197	197	2,604	4,634	5,286																														5,286
2007	0	217	217	217	217	660																															660
2008	0	0	0	0	0																																-
2009	0	0	208	208																																	208
2010	0	2,193	2,772																																		2,772
2011	0	6,876																																			6,876
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					10,122	9,837	9,795	9,870	9,870	9,870	9,870	10,444	10,444	10,444	10,444						10,444
1983																				9,397	9,740	10,221	10,380	10,380	11,332	11,069	11,208	11,181	11,718	11,718							11,718
1984																			11,725	11,627	11,666	11,864	12,459	12,670	13,003	13,195	13,195	13,195	13,195								13,195
1985																		10,474	10,939	11,638	11,855	11,855	11,855	11,855	12,200	12,200	12,200	12,200									12,200
1986																	8,767	8,534	9,086	9,566	9,680	9,808	9,808	9,814	9,814	9,814	9,660										9,660
1987																10,009	9,958	10,221	9,723	9,668	9,668	10,130	10,130	9,847	9,847	9,878											9,878
1988															11,516	11,363	11,223	11,223	10,984	11,707	11,707	11,707	11,644	11,692	11,986												11,986
1989														21,216	21,607	23,552	23,406	23,763	23,987	23,987	23,379	22,822	22,389	24,289													24,289
1990													15,025	14,978	15,962	14,854	15,202	16,480	15,821	16,447	16,447	16,199	16,199														16,199
1991												7,234	7,293	7,344	9,129	9,054	9,054	9,113	9,165	9,212	9,253	9,253															9,253
1992											15,422	14,680	15,921	15,921	15,261	15,261	14,087	13,795	13,042	12,883	12,596																12,596
1993										6,688	7,082	11,207	10,333	9,974	13,190	12,167	12,039	13,275	12,930	15,708																	15,708
1994									6,856	7,058	7,175	7,340	7,340	3,256	3,256	3,682	6,943	8,550	8,613																		8,613
1995								6,275	6,407	9,397	9,241	9,176	3,642	3,533	3,721	3,721	8,282	8,392																			8,392
1996							5,500	6,000	7,256	7,339	7,339	881	2,447	2,447	2,641	2,734	2,734																				2,734
1997						8,579	8,397	8,472	8,439	10,622	3,241	3,194	3,311	3,408	3,845	4,313																					4,313
1998					9,333	9,333	9,143	8,849	8,771	3,012	2,939	3,107	3,274	3,573	3,573																						3,573
1999				6,000	6,000	14,263	11,131	10,783	5,793	5,793	5,921	6,154	6,261	6,261																							6,261
2000			8,388	8,344	8,344	8,138	7,735	4,152	4,408	5,763	6,168	6,339	6,892																								6,892
2001			7,574	7,894	7,929	11,628	16,856	14,983	14,077	13,174	13,171	16,979																									16,979
2002		15,000	19,000	19,373	17,098	25,265	22,107	22,107	29,714	23,575	24,232																										24,232
2003		8,000	8,000	8,250	8,292	4,696	5,875	6,661	8,021	14,968																											14,968
2004				8,000	2,000	22,721	20,904	21,254	18,606																												18,606
2005		67,757	65,299	51,984	43,187	33,705	24,661	22,876																													22,876
2006		8,000	4,534	4,534	39,927	71,048	40,524																														40,524
2007		10,000	10,000	10,000	10,000	10,125																															10,125
2008																																					
2009			10,000	10,000																																	10,000
2010		116,250	48,972																																		48,972
2011		94,547																																			94,547
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

COMPENSATION

LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001			0	0	0	0	0	0	0	0	0	0																									-
2002		0	0	0	0	0	0	0	0	0	0																										-
2003		0	0	0	0	0	0	0	0	0																											-
2004				0	0	0	0	0	0																												-
2005		0	0	0	0	0	0	0																													-
2006		0	0	0	0	0	0																														-
2007		0	0	0	0	0																															-
2008																																					
2009			0	0																																	-
2010		0	0																																		-
2011		0																																			-
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982			0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%						5,266,185
1983			0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%							5,316,747
1984		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%								5,395,574
1985			0.00%	0.00%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%									5,506,356
1986				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%										5,812,249
1987				0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%											6,193,181
1988						0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%												6,484,397
1989		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%													6,640,304
1990		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%														6,973,268
1991				0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%															7,138,884
1992					0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%																6,951,801
1993					0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%																	6,954,996
1994						0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%																		7,221,716
1995				0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%																			7,279,180
1996				0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%																				7,119,619
1997					0.00%	0.01%	0.02%	0.02%	0.02%	0.02%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%																					7,011,137
1998				0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%																						6,974,036
1999			0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%																							7,074,826
2000			0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%																								7,189,648
2001			0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%																									7,410,279
2002		0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%																										7,180,173
2003		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%																											7,236,443
2004				0.00%	0.01%	0.01%	0.01%	0.02%	0.02%																												7,550,966
2005		0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%																													7,536,083
2006		0.00%	0.00%	0.00%	0.00%	0.00%	0.01%																														7,785,410
2007		0.00%	0.00%	0.00%	0.00%	0.00%																															7,758,240
2008																																					7,613,102
2009			0.00%	0.00%																																	7,422,640
2010		0.00%	0.00%																																		7,501,912
2011		0.01%																																			7,501,057
2012																																					7,575,325

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	313	34	76	215	403	587	806	1,095	970	457	316	216	129	756	1,145	169	308	228	422	167	167	479	0	0	0	768	0	0	0						48
1983	0	0	357	39	86	245	418	708	1,126	632	521	558	566	421	237	1,319	468	178	545	138	529	449	148	0	889	0	133	222	525	0							45
1984	0	0	438	48	106	207	466	767	782	941	837	858	1,171	410	428	1,583	785	241	154	213	333	487	885	205	324	187	0	0	0								39
1985	0	0	607	66	40	392	1,355	1,405	683	788	1,061	876	1,391	160	267	167	169	0	783	1,040	210	0	0	0	333	0	0	0									30
1986	0	0	598	100	281	327	528	866	373	303	406	658	788	414	242	669	354	333	469	697	394	116	0	303	0	0	148										33
1987	0	0	781	72	0	82	322	530	690	1,286	1,082	724	328	220	103	1,027	306	552	276	286	0	414	0	86	0	369											29
1988	0	0	0	0	0	0	918	1,754	2,055	828	828	888	103	828	534	276	276	0	559	648	0	0	345	46	273												29
1989	0	0	1,848	502	932	508	383	304	895	1,340	593	3,219	2,074	2,332	1,075	1,441	759	278	1,062	0	370	371	444	1,759													27
1990	0	0	4,181	0	175	0	1,373	783	314	0	1,440	286	571	1,577	703	800	286	1,638	0	559	0	357	0														28
1991	0	0	0	0	238	714	381	508	381	381	769	762	381	381	1,190	381	0	476	476	476	476	0															21
1992	0	0	263	0	268	1,263	975	421	842	1,457	1,815	421	1,491	0	421	0	0	526	132	553	421																19
1993	0	0	0	0	643	320	0	589	0	320	960	1,650	64	640	2,200	400	400	840	800	3,368																	25
1994	0	0	0	0	0	67	243	623	243	236	229	457	0	229	0	514	2,714	1,286	296																		35
1995	0	0	0	240	210	182	184	40	91	762	182	91	709	0	227	0	3,765	89																			88
1996	0	0	0	24	0	189	0	194	156	78	0	0	1,165	0	194	97	0																				103
1997	0	0	0	0	200	401	323	178	80	306	685	0	80	100	455	341																					100
1998	0	0	0	250	625	0	125	383	125	375	0	156	161	313	0																						64
1999	0	0	111	0	0	945	593	148	1,636	0	185	370	185	0																							54
2000	0	0	178	177	0	511	615	374	114	851	329	222	881																								47
2001	0	0	140	444	296	1,488	2,626	0	741	852	486	2,674																									54
2002	0	357	548	940	190	2,175	0	0	3,571	1,199	250																										42
2003	0	170	0	181	178	170	426	434	659	3,514																											47
2004	0	0	0	163	0	2,619	204	2,653	816																												49
2005	0	1,355	2,563	241	160	400	1,200	944																													50
2006	0	174	23	0	2,407	2,030	652																														46
2007	0	217	0	0	0	443																															46
2008	0	0	0	0	0																																53
2009	0	0	208	0																																	48
2010	0	2,193	579																																		53
2011	0	6,876																																			55
2012	0																																				53
																																					1,513

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	0.109	2.226	2.839	1.876	1.457	1.374	1.358	0.886	0.471	0.692	0.683	0.598	5.846	1.514	0.148	1.819	0.740	1.849	0.395	1.000	2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1983	0.000	0.000	0.109	2.226	2.839	1.705	1.692	1.592	0.561	0.824	1.070	1.015	0.744	0.563	5.569	0.355	0.379	3.064	0.253	3.839	0.849	0.330	0.000	0.000	0.000	0.000	1.667	2.362	0.000	0.000						
1984	0.000	0.000	0.109	2.226	1.955	2.251	1.646	1.020	1.203	0.890	1.025	1.365	0.350	1.044	3.697	0.496	0.307	0.637	1.386	1.566	1.462	1.816	0.232	1.581	0.578	0.000	0.000	0.000	0.000							
1985	0.000	0.000	0.109	0.599	9.923	3.457	1.037	0.486	1.154	1.346	0.826	1.587	0.115	1.671	0.625	1.012	0.000	0.000	1.329	0.202	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1986	0.000	0.000	0.167	2.815	1.163	1.616	1.639	0.431	0.811	1.340	1.619	1.198	0.525	0.586	2.758	0.530	0.941	1.406	1.487	0.565	0.295	0.000	0.000	0.000	0.000	0.000										
1987	0.000	0.000	0.092	0.000	0.000	3.921	1.644	1.301	1.865	0.841	0.669	0.453	0.671	0.470	9.930	0.298	1.802	0.500	1.038	0.000	0.000	0.000	0.000	0.000	0.000											
1988	0.000	0.000	0.000	0.000	0.000	0.000	1.911	1.171	0.403	1.000	1.073	0.117	8.000	0.646	0.516	1.000	0.000	0.000	1.159	0.000	0.000	0.000	0.132	6.002												
1989	0.000	0.000	0.271	1.858	0.545	0.754	0.792	2.949	1.497	0.442	5.432	0.644	1.124	0.461	1.340	0.527	0.366	3.823	0.000	0.000	1.002	1.197	3.958													
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.570	0.402	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000	0.000	0.000													
1991	0.000	0.000	0.000	0.000	3.000	0.533	1.332	0.750	1.000	2.019	0.991	0.500	1.000	3.125	0.320	0.000	0.000	1.000	1.000	1.000	0.000	0.000														
1992	0.000	0.000	0.000	0.000	4.706	0.772	0.432	2.000	1.730	1.246	0.232	3.542	0.000	0.000	0.000	0.000	0.000	0.250	4.200	0.762																
1993	0.000	0.000	0.000	0.000	0.497	0.000	0.000	0.000	0.000	3.000	1.719	0.039	10.000	3.437	0.182	1.000	2.100	0.952	4.210																	
1994	0.000	0.000	0.000	0.000	0.000	3.640	2.565	0.390	0.973	0.968	2.000	0.000	0.000	0.000	0.000	5.278	0.474	0.231																		
1995	0.000	0.000	0.000	0.875	0.865	1.009	0.217	2.278	8.381	0.239	0.500	7.800	0.000	0.000	0.000	0.000	0.024																			
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.802	0.498	0.000	0.000	0.000	0.000	0.000	0.500	0.000	0.000																			
1997	0.000	0.000	0.000	0.000	2.004	0.807	0.550	0.450	3.821	2.239	0.000	0.000	1.250	4.554	0.749																					
1998	0.000	0.000	0.000	2.500	0.000	0.000	3.061	0.327	3.000	0.000	0.000	1.030	1.942	0.000	0.000																					
1999	0.000	0.000	0.000	0.000	0.000	0.627	0.250	11.042	0.000	0.000	2.000	0.500	0.000	0.000																						
2000	0.000	0.000	0.990	0.000	0.000	1.205	0.607	0.306	7.442	0.387	0.673	3.971																								
2001	0.000	0.000	3.169	0.667	5.021	1.765	0.000	0.000	1.150	0.571	5.499																									
2002	0.000	1.533	1.717	0.203	11.420	0.000	0.000	0.000	0.336	0.209																										
2003	0.000	0.000	0.000	0.985	0.955	2.500	1.020	1.519	5.328																											
2004	0.000	0.000	0.000	0.000	0.000	0.078	12.998	0.308																												
2005	0.000	1.891	0.094	0.665	2.500	3.000	0.787																													
2006	0.000	0.134	0.000	0.000	0.843	0.321																														
2007	0.000	0.000	0.000	0.000	0.000																															
2008	0.000	0.000	0.000	0.000	0.000																															
2009	0.000	0.000	0.000	0.000																																
2010	0.000	0.264																																		
2011	0.000																																			
3 Yr Avg	0.000	0.088	0.000	0.000	0.281	1.133	4.935	0.609	2.271	0.389	2.724	1.834	1.064	1.518	0.416	1.759	0.166	0.478	3.137	0.587	0.334	0.399	1.363	2.001	0.000	0.000	0.556	0.787	0.000	0.000	0.000					
5 Yr Avg	0.000	0.079	0.019	0.133	0.669	1.180	2.961	0.427	2.851	0.233	1.634	1.100	0.638	0.911	0.250	1.256	0.519	0.487	1.882	0.352	0.200	0.239	0.818	1.517	0.116	0.000	0.417	0.591	0.000	0.000	0.000					
10 Yr Avg	0.000	0.382	0.597	0.252	2.074	1.030	1.927	1.703	3.093	0.761	1.262	1.738	1.695	1.156	0.423	0.846	1.050	0.816	1.581	0.793	0.400	0.434	0.800	1.083	0.096	0.000	0.417	0.591	0.000	0.000	0.000					
3 Yr Wtd		0.359	0.000		1.119	0.407	2.203	1.635	1.119	0.367	3.263	1.639	0.968	1.575	0.500	10.597	0.322	0.463	3.123	0.565	0.860	1.084	2.396	0.628	1.107	0.792	1.667	0.530	0.000							
5 Yr Wtd		0.313	0.086	6.353	2.063	0.336	0.905	1.706	0.954	0.382	2.031	3.302	0.179	1.368	0.440	6.802	0.468	0.358	2.007	0.567	1.349	0.627	2.780	1.455	0.360	1.504	7.424	0.530	0.000							
10 Yr Wtd		0.909	0.586	1.506	2.795	0.630	0.868	1.815	1.102	0.664	1.240	1.239	0.674	1.161	0.607	1.723	0.679	0.818	1.665	0.593	0.863	0.842	1.447	1.626	0.360	1.504	7.424	0.530	0.000							
Prior	1121.310	1.615	0.566	1.840	2.335	0.712	0.855	2.800	0.830	0.784	0.653	2.107	0.545	1.411	0.758	3.098	0.990	1.023	0.957	0.799	0.688	0.915	1.158	1.265	0.422	0.363	6.925	0.512	1.183	0.571	0.000	0.000	0.000	0.000		
																																				TAIL
Selected	100.000	0.909	0.586	1.506	2.795	0.630	0.868	1.815	1.102	0.664	1.240	1.239	0.674	1.161	0.607	1.723	0.679	0.818	1.665	0.593	0.863	0.842	1.447	1.626	0.360	1.504	7.424	0.530	0.000	0.000	0.000	0.000	0.000	0.000		1.041

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	1.690	0.184	0.409	1.160	2.177	3.172	4.357	5.917	5.241	2.468	1.708	1.168	0.699	4.085	6.185	0.914	1.663	1.231	2.277	0.900	0.900	2.589	0.000	0.000	0.000	4.147	0.000	0.000	0.000						
1983	0.000	0.000	1.820	0.198	0.440	1.250	2.131	3.605	5.738	3.222	2.656	2.841	2.882	2.144	1.207	6.722	2.387	0.906	2.776	0.702	2.695	2.287	0.754	0.000	4.529	0.000	0.679	1.132	2.674	0.000							
1984	0.000	0.000	2.132	0.232	0.515	1.007	2.267	3.732	3.806	4.579	4.075	4.177	5.702	1.997	2.084	7.705	3.823	1.173	0.748	1.036	1.622	2.371	4.306	0.998	1.578	0.912	0.000	0.000	0.000								
1985	0.000	0.000	2.828	0.307	0.184	1.827	6.316	6.549	3.183	3.674	4.946	4.084	6.482	0.744	1.243	0.777	0.786	0.000	3.649	4.848	0.979	0.000	0.000	0.000	1.553	0.000	0.000	0.000									
1986	0.000	0.000	2.714	0.453	1.275	1.483	2.396	3.927	1.694	1.374	1.842	2.982	3.573	1.877	1.100	3.032	1.607	1.512	2.125	3.161	1.787	0.526	0.000	1.374	0.000	0.000	0.673										
1987	0.000	0.000	3.432	0.316	0.000	0.361	1.417	2.329	3.031	5.652	4.753	3.182	1.442	0.967	0.455	4.514	1.345	2.425	1.212	1.258	0.000	1.818	0.000	0.379	0.000	1.621											
1988	0.000	0.000	0.000	0.000	0.000	0.000	3.893	7.437	8.712	3.508	3.508	3.763	0.439	3.508	2.266	1.169	1.169	0.000	2.372	2.748	0.000	0.000	1.462	0.193	1.158												
1989	0.000	0.000	7.609	2.066	3.838	2.093	1.578	1.250	3.685	5.515	2.440	13.253	8.539	9.599	4.426	5.931	3.126	1.144	4.372	0.000	1.525	1.528	1.830	7.243													
1990	0.000	0.000	16.511	0.000	0.691	0.000	5.421	3.091	1.241	0.000	5.686	1.128	2.257	6.226	2.776	3.159	1.128	6.470	0.000	2.207	0.000	1.410	0.000														
1991	0.000	0.000	0.000	0.000	0.915	2.745	1.464	1.951	1.464	1.464	2.955	2.928	1.464	1.464	4.575	1.464	0.000	1.830	1.830	1.830	1.830	0.000															
1992	0.000	0.000	0.968	0.000	0.988	4.648	3.589	1.549	3.099	5.362	6.679	1.549	5.488	0.000	1.549	0.000	0.000	1.937	0.484	2.034	1.549																
1993	0.000	0.000	0.000	0.000	2.304	1.146	0.000	2.111	0.000	1.146	3.439	5.910	0.229	2.292	7.880	1.433	1.433	3.009	2.866	12.064																	
1994	0.000	0.000	0.000	0.000	0.000	0.231	0.842	2.159	0.842	0.819	0.792	1.584	0.000	0.792	0.000	1.782	9.407	4.456	1.027																		
1995	0.000	0.000	0.000	0.811	0.710	0.614	0.620	0.135	0.307	2.572	0.614	0.307	2.394	0.000	0.767	0.000	12.708	0.300																			
1996	0.000	0.000	0.000	0.079	0.000	0.617	0.000	0.633	0.508	0.253	0.000	0.000	3.796	0.000	0.633	0.316	0.000																				
1997	0.000	0.000	0.000	0.000	0.630	1.262	1.018	0.560	0.252	0.963	2.156	0.000	0.252	0.315	1.434	1.075																					
1998	0.000	0.000	0.000	0.755	1.887	0.000	0.377	1.155	0.377	1.132	0.000	0.472	0.486	0.943	0.000																						
1999	0.000	0.000	0.323	0.000	0.000	2.745	1.721	0.430	4.750	0.000	0.538	1.076	0.538	0.000																							
2000	0.000	0.000	0.499	0.494	0.000	1.429	1.722	1.046	0.320	2.382	0.922	0.621	2.465																								
2001	0.000	0.000	0.380	1.204	0.803	4.031	7.114	0.000	2.007	2.308	1.318	7.245																									
2002	0.000	0.943	1.446	2.483	0.503	5.743	0.000	0.000	9.430	3.165	0.660																										
2003	0.000	0.438	0.000	0.465	0.458	0.438	1.094	1.116	1.696	9.034																											
2004	0.000	0.000	0.000	0.407	0.000	6.522	0.508	6.606	2.033																												
2005	0.000	3.297	6.236	0.586	0.389	0.973	2.920	2.297																													
2006	0.000	0.408	0.055	0.000	5.653	4.767	1.532																														
2007	0.000	0.493	0.000	0.000	0.000	1.004																															
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.000	0.453	0.000																																	
2010	0.000	4.720	1.245																																		
2011	0.000	14.649																																			
2012	0.000																																				
3 Yr Avg	0.000	6.456	0.566	0.000	1.884	2.248	1.653	3.340	4.386	4.836	0.967	2.981	1.163	0.419	0.689	0.464	7.372	2.588	1.459	5.309	1.126	0.980	1.097	2.605	0.386	0.540	0.224	0.377	0.891	0.000	0.000						
5 Yr Avg	0.000	3.972	0.350	0.117	1.208	2.741	1.211	2.004	3.097	3.378	0.687	1.883	1.507	0.252	0.567	0.921	4.710	2.306	1.241	3.627	0.981	0.951	0.658	1.838	0.858	0.507	0.271	1.320	0.891	0.000	0.000						
10 Yr Avg	0.000	2.495	0.981	0.564	0.781	2.765	1.801	1.384	2.168	2.263	1.044	1.876	1.711	1.203	2.404	1.633	3.032	2.308	1.994	3.119	1.199	1.084	1.028	1.597	1.260	0.422	0.271	1.320	0.891	0.000	0.000						
Selected	0.000	2.495	0.981	0.564	0.781	2.765	1.801	1.384	2.168	2.263	1.044	1.876	1.711	1.203	2.404	1.633	3.032	2.308	1.994	3.119	1.199	1.084	1.028	1.597	1.260	0.422	0.271	1.320	0.891	0.000	0.000	0.000	0.000	0.000			
Cumulative	44.597	44.597	42.103	41.121	40.557	39.777	37.011	35.211	33.827	31.659	29.396	28.352	26.476	24.764	23.561	21.157	19.524	16.492	14.184	12.190	9.072	7.873	6.789	5.761	4.164	2.904	2.482	2.211	0.891	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

LUMP SUM ADVANCEMENTS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	-	(8)
FY 2012 Payments	-	(9)
FY 2011 Payments	-	(10)
FY 2010 Payments	-	(11)
Unpaid Loss as of 6/30/2009	-	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $0
(3) SECTION 3, EXHIBIT 8, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 8, SHEET 46
(12) = SUM (8) THROUGH (11)

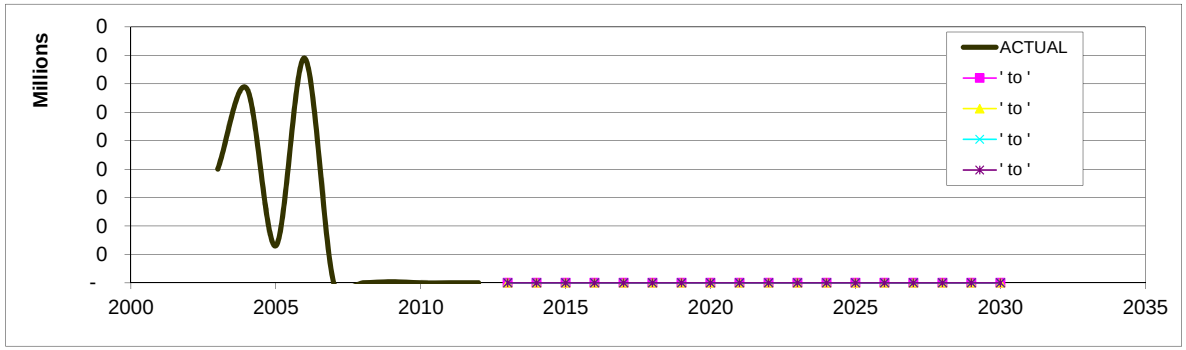
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	8				
2004	14				
2005	3				
2006	16				
2007	-				
2008	-				
2009	0				
2010	-				
2011	-				
2012	-				
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 8, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	15.758	15.76	-	-	-
1954	702	0.824	13.81	-	-	-
1955	690	0.824	12.21	-	-	-
1956	678	0.825	10.89	-	-	-
1957	666	0.825	9.81	-	-	-
1958	654	0.825	8.92	-	-	-
1959	642	0.826	8.19	-	-	-
1960	630	0.826	7.59	-	-	-
1961	618	0.826	7.10	-	-	-
1962	606	1.394	11.29	-	-	-
1963	594	0.609	7.49	-	-	-
1964	582	0.701	5.95	-	-	-
1965	570	0.754	5.24	-	-	-
1966	558	0.791	4.94	-	-	-
1967	546	0.800	4.75	-	-	-
1968	534	0.812	4.67	-	-	-
1969	522	0.830	4.71	-	-	-
1970	510	0.819	4.67	-	-	-
1971	498	0.834	4.73	-	-	-
1972	486	0.854	4.90	-	-	-
1973	474	0.878	5.18	-	-	-
1974	462	0.850	5.25	-	-	-
1975	450	0.888	5.55	-	-	-
1976	438	0.870	5.70	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 8, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 8, SHEET 42
(4) SECTION 3, EXHIBIT 8, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

LUMP SUM ADVANCEMENTS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
15.758	12.985	10.704	8.827	7.282	6.010	4.962	4.099	3.387	4.722	2.878	2.016	1.521	1.203	0.963	0.782	0.649	0.532	0.443	0.379	0.332	0.283	0.251	0.218
	0.824	0.679	0.560	0.462	0.381	0.315	0.260	0.215	0.300	0.183	0.128	0.097	0.076	0.061	0.050	0.041	0.034	0.028	0.024	0.021	0.018	0.016	0.014
		0.824	0.680	0.561	0.463	0.382	0.316	0.261	0.364	0.222	0.155	0.117	0.093	0.074	0.060	0.050	0.041	0.034	0.029	0.026	0.022	0.019	0.017
			0.825	0.680	0.561	0.464	0.383	0.316	0.441	0.269	0.188	0.142	0.112	0.090	0.073	0.061	0.050	0.041	0.035	0.031	0.026	0.023	0.020
				0.825	0.681	0.562	0.464	0.384	0.535	0.326	0.228	0.172	0.136	0.109	0.089	0.074	0.060	0.050	0.043	0.038	0.032	0.028	0.025
					0.825	0.681	0.563	0.465	0.649	0.395	0.277	0.209	0.165	0.132	0.107	0.089	0.073	0.061	0.052	0.046	0.039	0.034	0.030
						0.826	0.682	0.564	0.786	0.479	0.335	0.253	0.200	0.160	0.130	0.108	0.088	0.074	0.063	0.055	0.047	0.042	0.036
							0.826	0.683	0.952	0.580	0.406	0.306	0.243	0.194	0.158	0.131	0.107	0.089	0.076	0.067	0.057	0.051	0.044
								0.826	1.152	0.702	0.492	0.371	0.294	0.235	0.191	0.158	0.130	0.108	0.092	0.081	0.069	0.061	0.053
									1.394	0.850	0.595	0.449	0.355	0.284	0.231	0.192	0.157	0.131	0.112	0.098	0.083	0.074	0.064
										0.609	0.427	0.322	0.255	0.204	0.166	0.137	0.113	0.094	0.080	0.070	0.060	0.053	0.046
											0.701	0.528	0.418	0.335	0.272	0.225	0.185	0.154	0.132	0.116	0.098	0.087	0.076
												0.754	0.597	0.477	0.388	0.322	0.264	0.220	0.188	0.165	0.140	0.124	0.108
													0.791	0.633	0.514	0.427	0.349	0.291	0.249	0.219	0.186	0.165	0.144
														0.800	0.650	0.539	0.442	0.368	0.315	0.276	0.235	0.209	0.181
															0.812	0.674	0.552	0.460	0.393	0.345	0.294	0.261	0.227
																0.830	0.680	0.567	0.484	0.425	0.361	0.321	0.279
																	0.819	0.683	0.584	0.512	0.436	0.387	0.337
																		0.834	0.713	0.625	0.532	0.472	0.411
																			0.854	0.750	0.637	0.566	0.492
																				0.878	0.746	0.662	0.576
																					0.850	0.755	0.657
																						0.888	0.773
																							0.870
15.758	13.809	12.207	10.891	9.810	8.922	8.192	7.593	7.101	11.294	7.492	5.950	5.242	4.939	4.751	4.672	4.705	4.674	4.733	4.898	5.177	5.250	5.550	5.699

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.870 means that the expected payments from 6/30/12-13 are 0.870 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.773 means that the expected payments from 6/30/13-14 are 0.773 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 8, SHEET 41, COLUMN (2)

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

LUMP SUM ADVANCEMENTS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	20.000	304.806	13.727	131,769.985	20.000	20.000		769.998	11,842.811	15,711.019		784.012	784.012
18	1.5	2.100	1.970	4.759	1,409.921	2.100	2.100	1.158	38.500	38.854	1,144.527		39.201	39.201
30	2.5	1.600	1.552	3.032	171.788	1.600	1.600	1.145	18.333	19.724	240.486		18.667	18.667
42	3.5	1.375	1.413	2.311	43.542	1.375	1.375	1.000	11.458	12.711	79.326	1,114,614.654	11.667	11.667
54	4.5	1.360	1.334	1.920	16.065	1.360	1.360	1.320	8.333	8.995	34.333	25,598.367	8.485	8.485
66	5.5	1.285	1.295	1.679	7.576	1.285	1.285	1.077	6.127	6.743	17.879	1,593.455	6.239	6.239
78	6.5	1.270	1.246	1.517	4.298	1.270	1.270	1.217	4.768	5.205	10.649	210.332	4.855	4.855
90	7.5	1.195	1.245	1.403	2.826	1.195	1.195	0.917	3.755	4.178	7.019	48.937	3.823	3.823
102	8.5	1.150	1.180	1.318	2.089	1.150	1.150	0.919	3.142	3.357	5.005	17.316	3.199	3.199
114	9.5	1.150	1.139	1.255	1.688	1.150	1.150	1.150	2.732	2.844	3.796	8.289	2.782	2.782
126	10.5	1.120	1.144	1.206	1.455	1.120	1.120	0.920	2.376	2.497	3.025	4.911	2.419	2.419
138	11.5	1.100	1.125	1.167	1.312	1.100	1.100	0.933	2.121	2.183	2.509	3.376	2.160	2.160
150	12.5	1.091	1.098	1.137	1.221	1.091	1.091	1.001	1.928	1.941	2.149	2.572	1.963	1.963
162	13.5	1.090	1.089	1.112	1.161	1.090	1.090	1.079	1.768	1.768	1.891	2.106	1.800	1.800
174	14.5	1.070	1.087	1.092	1.120	1.070	1.070	0.848	1.622	1.624	1.700	1.814	1.651	1.651
186	15.5	1.055	1.068	1.076	1.091	1.055	1.055	0.841	1.516	1.493	1.556	1.620	1.543	1.543
198	16.5	1.055	1.046	1.063	1.070	1.055	1.055	1.055	1.437	1.398	1.446	1.485	1.463	1.463
210	17.5	1.050	1.046	1.052	1.055	1.050	1.050	0.959	1.362	1.337	1.360	1.387	1.386	1.386
222	18.5	1.050	1.043	1.043	1.044	1.050	1.050	1.050	1.297	1.278	1.292	1.315	1.320	1.320
234	19.5	1.037	1.042	1.036	1.035	1.037	1.037	0.777	1.235	1.225	1.239	1.259	1.258	1.258
246	20.5	1.035	1.032	1.030	1.029	1.035	1.035	0.981	1.191	1.176	1.195	1.216	1.213	1.213
258	21.5	1.025	1.033	1.025	1.024	1.025	1.025	0.739	1.151	1.139	1.161	1.183	1.172	1.172
270	22.5	1.023	1.024	1.021	1.020	1.023	1.023	0.943	1.123	1.103	1.132	1.155	1.143	1.143
282	23.5	1.015	1.020	1.017	1.016	1.015	1.015	0.667	1.097	1.078	1.109	1.133	1.117	1.117
294	24.5	1.014	1.012	1.014	1.014	1.014	1.014	0.947	1.081	1.056	1.090	1.115	1.101	1.101
306	25.5	1.012	1.010	1.012	1.012	1.012	1.012	0.869	1.066	1.044	1.075	1.100	1.086	1.086
318	26.5	1.009	1.007	1.010	1.010	1.009	1.009	0.759	1.054	1.034	1.062	1.087	1.073	1.073
330	27.5	1.008	1.005	1.008	1.009	1.008	1.008	0.899	1.044	1.026	1.051	1.077	1.063	1.063
342	28.5	1.008	1.004	1.007	1.007	1.008	1.008	1.006	1.036	1.021	1.043	1.067	1.055	1.055
354	29.5	1.006	1.004	1.006	1.006	1.006	1.006	0.693	1.028	1.017	1.035	1.060	1.046	1.046
366	30.5	1.006	1.003	1.005	1.006	1.006	1.006	1.006	1.022	1.013	1.029	1.053	1.041	1.041
378	31.5	1.005	1.003	1.004	1.005	1.005	1.005	0.914	1.016	1.010	1.024	1.047	1.035	1.035
390	32.5	1.004	1.002	1.003	1.004	1.004	1.004	0.873	1.011	1.008	1.020	1.042	1.030	1.030
402	33.5	1.004	1.002	1.003	1.004	1.004	1.004	0.882	1.007	1.005	1.017	1.038	1.025	1.025
414	34.5	1.003	1.001	1.002	1.003	1.003	1.003	0.844	1.003	1.004	1.014	1.034	1.021	1.021
426	35.5		1.001	1.002	1.003	1.003	1.003	0.864		1.003	1.012	1.030	1.018	1.018
438	36.5		1.001	1.002	1.003	1.002	1.002	0.870		1.002	1.010	1.027	1.015	1.015
450	37.5		1.000	1.001	1.002	1.002	1.002	0.888		1.001	1.008	1.025	1.013	1.013
462	38.5		1.000	1.001	1.002	1.002	1.002	0.850		1.001	1.007	1.022	1.011	1.011
474	39.5		1.000	1.001	1.002	1.002	1.002	0.878		1.001	1.006	1.020	1.009	1.009
486	40.5		1.000	1.001	1.002	1.001	1.001	0.854		1.000	1.005	1.018	1.007	1.007
498	41.5		1.000	1.001	1.002	1.001	1.001	0.834		1.000	1.004	1.016	1.006	1.006
510	42.5		1.000	1.001	1.001	1.001	1.001	0.819		1.000	1.003	1.015	1.005	1.005
522	43.5		1.000	1.000	1.001	1.001	1.001	0.830		1.000	1.003	1.013	1.004	1.004
534	44.5		1.000	1.000	1.001	1.001	1.001	0.812		1.000	1.002	1.012	1.003	1.003
546	45.5		1.000	1.000	1.001	1.000	1.000	0.800		1.000	1.002	1.011	1.003	1.003
558	46.5		1.000	1.000	1.001	1.000	1.000	0.791		1.000	1.001	1.010	1.002	1.002
570	47.5		1.000	1.000	1.001	1.000	1.000	0.754		1.000	1.001	1.009	1.002	1.002
582	48.5		1.000	1.000	1.001	1.000	1.000	0.701		1.000	1.001	1.008	1.001	1.001
594	49.5		1.000	1.000	1.001	1.000	1.000	0.609		1.000	1.001	1.007	1.001	1.001
606	50.5		1.000	1.000	1.001	1.000	1.000	1.394		1.000	1.001	1.006	1.001	1.001
618	51.5		1.000	1.000	1.001	1.000	1.000	0.826		1.000	1.001	1.006	1.001	1.001
630	52.5		1.000	1.000	1.001	1.000	1.000	0.826		1.000	1.000	1.005	1.001	1.001
642	53.5		1.000	1.000	1.001	1.000	1.000	0.826		1.000	1.000	1.004	1.001	1.001
654	54.5		1.000	1.000	1.001	1.000	1.000	0.825		1.000	1.000	1.004	1.001	1.001
666	55.5		1.000	1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.003	1.001	1.001
678	56.5		1.000	1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.003	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.002	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.002	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.002	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.001	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.001	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.001	1.000	1.000
Tail	Tail		1.000	1.000	1.000	1.000	1.000	11.668		1.000	1.000	1.000	1.000	1.000

59.5 TAIL DECAY 15.758 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 8, SHEET 44
(4) SECTION 3, EXHIBIT 8, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 8, SHEET 48
(5) SECTION 3, EXHIBIT 8, SHEET 44
(6) SECTION 3, EXHIBIT 8, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

LUMP SUM ADVANCEMENTS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**30**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.981**
Inverse Power	**1.000**	**0.973**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	1.035				Slope=	-4.131			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-4.437				Intercept=	19.190			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	20.000			20.000	20.000	1.792	-2.970	-2.582	**13.727**	15711.019	1.792	2.944	11.789		
2	18	2.100	1.350	1.311	2.100	2.100	2.890	-0.436	-1.444	**4.759**	1144.527	2.890	0.095	7.251	**1409.921**	
3	30	1.600	1.000	1.054	1.600	1.600	3.401	-0.019	-0.916	**3.032**	240.486	3.401	-0.511	5.140	**171.788**	
4	42	1.375	6.806	1.505	1.375	1.375	3.738	0.262	-0.567	**2.311**	79.326	3.738	-0.981	3.751	**43.542**	
5	54	1.360	1.387	1.713	1.360	1.360	3.989	0.285	-0.307	**1.920**	34.333	3.989	-1.022	2.712	**16.065**	25598.367
6	66	1.285	1.171	1.151	1.285	1.285	4.190	0.409	-0.099	**1.679**	17.879	4.190	-1.255	1.883	**7.576**	1593.455
7	78	1.270	1.399	1.210	1.270	1.270	4.357	0.437	0.074	**1.517**	10.649	4.357	-1.309	1.193	**4.298**	210.332
8	90	1.195	1.420	1.302	1.195	1.195	4.500	0.595	0.222	**1.403**	7.019	4.500	-1.635	0.602	**2.826**	48.937
9	102	1.150	1.353	1.296	1.150	1.150	4.625	0.711	0.351	**1.318**	5.005	4.625	-1.897	0.085	**2.089**	17.316
10	114	1.150	1.060	1.053	1.150	1.150	4.736	0.711	0.466	**1.255**	3.796	4.736	-1.897	-0.374	**1.688**	8.289
11	126	1.120	1.241	1.174	1.120	1.120	4.836	0.804	0.570	**1.206**	3.025	4.836	-2.120	-0.788	**1.455**	4.911
12	138	1.100	1.122	1.241	1.100	1.100	4.927	0.875	0.664	**1.167**	2.509	4.927	-2.303	-1.164	**1.312**	3.376
13	150	1.091	1.051	1.030	1.091	1.091	5.011	0.910	0.751	**1.137**	2.149	5.011	-2.397	-1.508	**1.221**	2.572
14	162	1.090	1.113	1.095	1.090	1.090	5.088	0.914	0.830	**1.112**	1.891	5.088	-2.408	-1.826	**1.161**	2.106
15	174	1.070	1.059	1.071	1.070	1.070	5.159	1.003	0.904	**1.092**	1.700	5.159	-2.659	-2.121	**1.120**	1.814
16	186	1.055	1.745	1.459	1.055	1.055	5.226	1.083	0.973	**1.076**	1.556	5.226	-2.900	-2.397	**1.091**	1.620
17	198	1.055	1.075	1.072	1.055	1.055	5.288	1.083	1.038	**1.063**	1.446	5.288	-2.900	-2.655	**1.070**	1.485
18	210	1.050	1.050	1.036	1.050	1.050	5.347	1.113	1.099	**1.052**	1.360	5.347	-2.996	-2.898	**1.055**	1.387
19	222	1.050	1.175	1.079	1.050	1.050	5.403	1.113	1.156	**1.043**	1.292	5.403	-2.996	-3.127	**1.044**	1.315
20	234	1.037	1.023	1.017	1.037	1.037	5.455	1.204	1.211	**1.036**	1.239	5.455	-3.297	-3.345	**1.035**	1.259
21	246	1.035	1.018	1.019	1.035	1.035	5.505	1.220	1.263	**1.030**	1.195	5.505	-3.352	-3.551	**1.029**	1.216
22	258	1.025	1.017	1.012	1.025	1.025	5.553	1.312	1.312	**1.025**	1.161	5.553	-3.689	-3.748	**1.024**	1.183
23	270	1.023	1.045	1.035	1.023	1.023	5.598	1.334	1.359	**1.021**	1.132	5.598	-3.772	-3.936	**1.020**	1.155
24	282	1.015	1.009	1.018	1.015	1.015	5.642	1.439	1.404	**1.017**	1.109	5.642	-4.200	-4.116	**1.016**	1.133
25	294	1.014	1.012	1.010	1.014	1.014	5.684	1.455	1.447	**1.014**	1.090	5.684	-4.269	-4.288	**1.014**	1.115
26	306	1.012	1.004	1.005	1.012	1.012	5.724	1.489	1.489	**1.012**	1.075	5.724	-4.423	-4.453	**1.012**	1.100
27	318	1.009	1.007	1.030	1.009	1.009	5.762	1.552	1.528	**1.010**	1.062	5.762	-4.711	-4.612	**1.010**	1.087
28	330	1.008	1.016	1.011	1.008	1.008	5.799	1.576	1.567	**1.008**	1.051	5.799	-4.826	-4.765	**1.009**	1.077
29	342	1.008	1.000	1.012	1.008	1.008	5.835	1.576	1.604	**1.007**	1.043	5.835	-4.828	-4.913	**1.007**	1.067
30	354	1.006	1.003	1.007	1.006	1.006	5.869	1.650	1.639	**1.006**	1.035	5.869	-5.203	-5.055	**1.006**	1.060
31	366	1.006	1.000	1.000	1.006	1.006	5.903	1.650	1.674	**1.005**	1.029	5.903	-5.203	-5.193	**1.006**	1.053
32	378	1.005	1.012	1.010	1.005	1.005	5.935	1.668	1.707	**1.004**	1.024	5.935	-5.298	-5.326	**1.005**	1.047
33	390	1.004	1.000	1.000		1.004	5.966	1.693	1.740	**1.003**	1.020	5.966	-5.433	-5.455	**1.004**	1.042
34	402	1.004	1.006	1.006		1.004	5.996	1.716	1.771	**1.003**	1.017	5.996	-5.558	-5.580	**1.004**	1.038
35	414	1.003	1.000	1.000			6.026		1.802	**1.002**	1.014	6.026		-5.702	**1.003**	1.034
36	426						6.054		1.831	**1.002**	1.012	6.054		-5.820	**1.003**	1.030
37	438						6.082		1.860	**1.002**	1.010	6.082		-5.935	**1.003**	1.027
38	450						6.109		1.888	**1.001**	1.008	6.109		-6.046	**1.002**	1.025
39	462						6.136		1.915	**1.001**	1.007	6.136		-6.155	**1.002**	1.022
40	474						6.161		1.942	**1.001**	1.006	6.161		-6.261	**1.002**	1.020
41	486						6.186		1.968	**1.001**	1.005	6.186		-6.364	**1.002**	1.018
42	498						6.211		1.993	**1.001**	1.004	6.211		-6.465	**1.002**	1.016
43	510						6.234		2.017	**1.001**	1.003	6.234		-6.563	**1.001**	1.015
44	522						6.258		2.041	**1.000**	1.003	6.258		-6.659	**1.001**	1.013
45	534						6.280		2.065	**1.000**	1.002	6.280		-6.753	**1.001**	1.012
46	546						6.303		2.088	**1.000**	1.002	6.303		-6.845	**1.001**	1.011
47	558						6.324		2.111	**1.000**	1.001	6.324		-6.935	**1.001**	1.010
48	570						6.346		2.133	**1.000**	1.001	6.346		-7.023	**1.001**	1.009
49	582						6.366		2.154	**1.000**	1.001	6.366		-7.109	**1.001**	1.008
50	594						6.387		2.175	**1.000**	1.001	6.387		-7.193	**1.001**	1.007
51	606						6.407		2.196	**1.000**	1.001	6.407		-7.276	**1.001**	1.006
52	618						6.426		2.216	**1.000**	1.001	6.426		-7.357	**1.001**	1.006
53	630						6.446		2.236	**1.000**	1.000	6.446		-7.436	**1.001**	1.005
54	642						6.465		2.256	**1.000**	1.000	6.465		-7.514	**1.001**	1.004
55	654						6.483		2.275	**1.000**	1.000	6.483		-7.591	**1.001**	1.004
56	666						6.501		2.294	**1.000**	1.000	6.501		-7.666	**1.000**	1.003
57	678						6.519		2.312	**1.000**	1.000	6.519		-7.739	**1.000**	1.003
58	690						6.537		2.330	**1.000**	1.000	6.537		-7.812	**1.000**	1.002
59	702						6.554		2.348	**1.000**	1.000	6.554		-7.883	**1.000**	1.002
60	714						6.571		2.366	**1.000**	1.000	6.571		-7.953	**1.000**	1.002
61	726						6.588		2.383	**1.000**	1.000	6.588		-8.022	**1.000**	1.001
62	738						6.604		2.400	**1.000**	1.000	6.604		-8.090	**1.000**	1.001
63	750						6.620		2.417	**1.000**	1.000	6.620		-8.156	**1.000**	1.001
64	762						6.636		2.433	**1.000**	1.000	6.636		-8.222	**1.000**	1.000

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

LUMP SUM ADVANCEMENTS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	20.000			
18	1.5	2.100	1.021	1.970	1.021
30	2.5	1.600	1.053	1.552	1.053
42	3.5	1.375	1.102	1.413	1.102
54	4.5	1.360	1.225	1.334	1.225
66	5.5	1.285	1.116	1.295	1.116
78	6.5	1.270	1.109	1.246	1.109
90	7.5	1.195	1.151	1.245	1.151
102	8.5	1.150	1.105	1.180	1.105
114	9.5	1.150	1.067	1.139	1.067
126	10.5	1.120	1.101	1.144	1.101
138	11.5	1.100	1.163	1.125	1.163
150	12.5	1.091	1.074	1.098	1.074
162	13.5	1.090	1.068	1.089	1.068
174	14.5	1.070	1.058	1.087	1.058
186	15.5	1.055	1.040	1.068	1.040
198	16.5	1.055	0.882	1.046	0.882
210	17.5	1.050	0.887	1.046	0.887
222	18.5	1.050	0.896	1.043	0.896
234	19.5	1.037	0.887	1.042	0.887
246	20.5	1.035	0.887	1.032	0.887
258	21.5	1.025	0.965	1.033	0.965
270	22.5	1.023	0.978	1.024	0.978
282	23.5	1.015	0.908	1.020	0.908
294	24.5	1.014	0.805	1.012	0.805
306	25.5	1.012	0.703	1.010	0.703
318	26.5	1.009	0.618	1.007	0.618
330	27.5	1.008	0.542	1.005	0.542
342	28.5	1.008	0.504	1.004	0.504
354	29.5	1.006	0.501	1.004	0.501
366	30.5	1.006	0.500	1.003	0.500
378	31.5	1.005	0.500	1.003	0.500
390	32.5	1.004	0.465	1.002	0.465
402	33.5	1.004	0.375	1.002	0.375
414	34.5		0.302	1.001	0.302
426	35.5		-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 8, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 8, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0
1974																														0	0
1975																													0	0	0
1976																												8	14	3	0
1977	0	0	10	1	2	7	13	21	29	28	25	29	36	39	28	19	17	3	0	13	16	0	7	0	0	0	0	0	5	0	0
1978	0	0	11	1	3	8	14	22	31	30	25	19	22	29	22	12	4	10	21	9	0	0	5	0	8	0	0	0	0	0	0
1979	0	0	12	1	3	8	15	24	34	31	30	46	50	15	43	50	0	5	8	8	8	8	0	8	0	17	0	21	15	10	10
1980	0	0	13	1	3	9	16	26	36	34	25	15	20	23	14	0	6	19	15	13	0	0	0	8	17	8	0	0	0	17	0
1981	0	0	13	1	3	9	17	26	37	34	23	16	14	20	19	19	18	11	0	8	38	11	8	10	3	0	7	18	0	0	4
1982	0	0	15	2	4	10	19	28	39	53	47	22	15	10	6	36	55	8	15	11	20	8	8	23	0	0	0	37	0	0	0
1983	0	0	16	2	4	11	19	32	51	28	23	25	25	19	11	59	21	8	25	6	24	20	7	0	40	0	6	10	24	0	
1984	0	0	17	2	4	8	18	30	30	37	33	33	46	16	17	62	31	9	6	8	13	19	35	8	13	7	0	0	0		
1985	0	0	18	2	1	12	41	42	20	24	32	26	42	5	8	5	5	0	23	31	6	0	0	0	10	0	0	0			
1986	0	0	20	3	9	11	17	29	12	10	13	22	26	14	8	22	12	11	15	23	13	4	0	10	0	0	5				
1987	0	0	23	2	0	2	9	15	20	37	31	21	10	6	3	30	9	16	8	8	0	12	0	3	0	11					
1988	0	0	0	0	0	0	27	51	60	24	24	26	3	24	16	8	8	0	16	19	0	0	10	1	8						
1989	0	0	50	14	25	14	10	8	24	36	16	87	56	63	29	39	21	8	29	0	10	10	12	48							
1990	0	0	117	0	5	0	38	22	9	0	40	8	16	44	20	22	8	46	0	16	0	10	0								
1991	0	0	0	0	5	15	8	11	8	8	16	16	8	8	25	8	0	10	10	10	10	0									
1992	0	0	5	0	5	24	19	8	16	28	34	8	28	0	8	0	0	10	3	11	8										
1993	0	0	0	0	16	8	0	15	0	8	24	41	2	16	55	10	10	21	20	84											
1994	0	0	0	0	0	2	9	22	8	8	8	16	0	8	0	18	95	45	10												
1995	0	0	0	21	19	16	16	4	8	67	16	8	62	0	20	0	331	8													
1996	0	0	0	3	0	20	0	20	16	8	0	0	120	0	20	10	0														
1997	0	0	0	0	20	40	32	18	8	31	68	0	8	10	46	34															
1998	0	0	0	16	40	0	8	24	8	24	0	10	10	20	0																
1999	0	0	6	0	0	51	32	8	88	0	10	20	10	0																	
2000	0	0	8	8	0	24	29	18	5	40	15	10	41																		
2001	0	0	8	24	16	80	142	0	40	46	26	144																			
2002	0	15	23	39	8	91	0	0	150	50	11																				
2003	0	8	0	9	8	8	20	20	31	165																					
2004	0	0	0	8	0	128	10	130	40																						
2005	0	68	128	12	8	20	60	47																							
2006	0	8	1	0	111	93	30																								
2007	0	10	0	0	0	20																									
2008	0	0	0	0	0																										
2009	0	0	10	0																											
2010	0	116	31																												
2011	0	378																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1971																															
1972																															
1973																															0.000
1974																														0.000	0.000
1975																													0.000	0.000	0.000
1976																												1.709	0.190	0.000	0.000
1977	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.391	0.957	0.906	1.164	1.228	1.087	0.709	0.695	0.905	0.144	0.000	0.000	1.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.391	0.957	0.839	0.751	1.192	1.280	0.769	0.523	0.345	2.512	2.118	0.440	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.391	0.937	0.947	1.552	1.078	0.306	2.800	1.178	0.000	0.000	1.600	1.033	0.969	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.700	0.642	1.043	0.000
1980	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.393	0.964	0.723	0.605	1.315	1.187	0.579	0.000	0.000	3.099	0.783	0.883	0.000	0.000	0.000	0.000	2.069	0.483	0.000	0.000	0.000	0.000	0.000	0.000
1981	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.397	0.912	0.683	0.706	0.866	1.384	0.958	1.000	0.936	0.630	0.000	0.000	4.600	0.296	0.735	1.201	0.325	0.000	0.000	2.560	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.109	2.226	2.839	1.876	1.457	1.374	1.358	0.886	0.471	0.692	0.683	0.598	5.846	1.514	0.148	1.819	0.740	1.849	0.395	1.000	2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1983	0.000	0.000	0.109	2.226	2.839	1.705	1.692	1.592	0.561	0.824	1.070	1.015	0.744	0.563	5.569	0.355	0.379	3.064	0.253	3.839	0.849	0.330	0.000	0.000	0.000	0.000	1.667	2.362	0.000		
1984	0.000	0.000	0.109	2.226	1.955	2.251	1.646	1.020	1.203	0.890	1.025	1.365	0.350	1.044	3.697	0.496	0.307	0.637	1.386	1.566	1.462	1.816	0.232	1.581	0.578	0.000	0.000	0.000			
1985	0.000	0.000	0.109	0.599	9.923	3.457	1.037	0.486	1.154	1.346	0.826	1.587	0.115	1.671	0.625	1.012	0.000	0.000	1.329	0.202	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1986	0.000	0.000	0.167	2.815	1.163	1.616	1.639	0.431	0.811	1.340	1.619	1.198	0.525	0.586	2.758	0.530	0.941	1.406	1.487	0.565	0.295	0.000	0.000	0.000	0.000	0.000					
1987	0.000	0.000	0.092	0.000	0.000	3.921	1.644	1.301	1.865	0.841	0.669	0.453	0.671	0.470	9.930	0.298	1.802	0.500	1.038	0.000	0.000	0.000	0.000	0.000	0.000						
1988	0.000	0.000	0.000	0.000	0.000	0.000	1.911	1.171	0.403	1.000	1.073	0.117	8.000	0.646	0.516	1.000	0.000	0.000	1.159	0.000	0.000	0.000	0.132	6.002							
1989	0.000	0.000	0.271	1.858	0.545	0.754	0.792	2.949	1.497	0.442	5.432	0.644	1.124	0.461	1.340	0.527	0.366	3.823	0.000	0.000	1.002	1.197	3.958								
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.570	0.402	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000	0.000									
1991	0.000	0.000	0.000	0.000	3.000	0.533	1.332	0.750	1.000	2.019	0.991	0.500	1.000	3.125	0.320	0.000	0.000	1.000	1.000	1.000	0.000										
1992	0.000	0.000	0.000	0.000	4.706	0.772	0.432	2.000	1.730	1.246	0.232	3.542	0.000	0.000	0.000	0.000	0.000	0.250	4.200	0.762											
1993	0.000	0.000	0.000	0.000	0.497	0.000	0.000	0.000	0.000	3.000	1.719	0.039	10.000	3.437	0.182	1.000	2.100	0.952	4.210												
1994	0.000	0.000	0.000	0.000	0.000	3.640	2.565	0.390	0.973	0.968	2.000	0.000	0.000	0.000	0.000	5.278	0.474	0.231													
1995	0.000	0.000	0.000	0.875	0.865	1.009	0.217	2.278	8.381	0.239	0.500	7.800	0.000	0.000	0.000	0.000	0.024														
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.802	0.498	0.000	0.000	0.000	0.000	0.000	0.500	0.000															
1997	0.000	0.000	0.000	0.000	2.004	0.807	0.550	0.450	3.821	2.239	0.000	0.000	1.250	4.554	0.749																
1998	0.000	0.000	0.000	2.500	0.000	0.000	3.061	0.327	3.000	0.000	0.000	1.030	1.942	0.000																	
1999	0.000	0.000	0.000	0.000	0.000	0.627	0.250	11.042	0.000	0.000	2.000	0.500	0.000																		
2000	0.000	0.000	0.990	0.000	0.000	1.205	0.607	0.306	7.442	0.387	0.673	3.971																			
2001	0.000	0.000	3.169	0.667	5.021	1.765	0.000	0.000	1.150	0.571	5.499																				
2002	0.000	1.533	1.717	0.203	11.420	0.000	0.000	0.000	0.336	0.209																					
2003	0.000	0.000	0.000	0.985	0.955	2.500	1.020	1.519	5.328																						
2004	0.000	0.000	0.000	0.000	0.000	0.078	12.998	0.308																							
2005	0.000	1.891	0.094	0.665	2.500	3.000	0.787																								
2006	0.000	0.134	0.000	0.000	0.843	0.321																									
2007	0.000	0.000	0.000	0.000	0.000																										
2008	0.000	0.000	0.000	0.000																											
2009	0.000	0.000	0.000																												
2010	0.000	0.264																													
2011	0.000																														
Latest diag	0.000	0.264	0.000	0.000	0.000	0.321	0.787	0.308	5.328	0.209	5.499	3.971	0.000	0.000	0.749	0.000	0.024	0.231	4.210	0.762	0.000	0.000	3.958	6.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5 Yr Avg	0.000	0.079	0.019	0.133	0.860	1.180	2.961	0.427	2.851	0.233	1.634	1.100	0.638	0.911	0.286	1.256	0.519	0.487	1.882	0.352	0.200	0.239	0.818	1.517	0.116	0.000	0.845	0.472	0.128	0.209	0.000
9 Yr Avg	0.000	0.425	0.553	0.280	2.304	1.055	2.141	1.639	3.329	0.512	1.377	1.876	1.577	1.285	0.470	0.907	1.167	0.907	1.602	0.455	0.401	0.483	0.933	1.109	0.118	0.000	0.470	0.530	0.092	0.116	0.000
3 Yr Wtd		0.350	0.000		1.127	0.414	2.195	1.470	1.183	0.383	3.379	1.526	1.060	2.185	0.516	15.225	0.169	0.433	3.222	0.498	1.001	1.099	2.333	0.573	1.070	0.670	1.667	0.504	0.000	0.239	0.000
5 Yr Wtd		0.311	0.086	5.925	2.125	0.352	0.852	1.586	0.958	0.388	1.538	4.692	0.142	2.251	0.513	11.481	0.215	0.325	1.967	0.510	1.601	0.614	2.787	1.401	0.287	1.491	4.999	0.366	0.683	0.532	0.000
9 Yr Wtd		0.857	0.542	1.506	3.421	0.666	0.797	1.624	1.215	0.564	1.487	2.481	0.249	1.820	0.636	4.101	0.339	0.669	1.622	0.479	0.986	0.857	1.287	1.439	0.527	0.544	6.651	0.610	0.505	0.484	0.571
Selected		0.857	0.542	1.506	3.421	0.666	0.797	1.624	1.215	0.564	1.487	2.481	0.249	1.820	0.636	4.101	0.339	0.669	1.622	0.479	0.986	0.857	1.287	1.439	0.527	0.544	0.500	0.500	0.500	0.500	0.500
Loss $ Weight	0	225	170	100	151	496	333	238	355	274	168	114	249	106	222	115	482	166	124	126	76	83	79	63	82	33	13	94	57	29	14
Center Wtd Avg		0.722	1.474	1.123	1.084	1.251	1.227	0.925	1.087	1.309	1.018	1.034	1.081	1.429	0.880	0.991	0.982	0.996	0.628	0.902	1.044	0.934	0.996	0.955	0.963	0.720	0.513	0.506	0.500	0.500	0.500
Geometric Mean		1.021	1.053	1.102	1.225	1.116	1.109	1.151	1.105	1.067	1.101	1.163	1.074	1.068	1.058	1.040	0.882	0.887	0.896	0.887	0.887	0.965	0.978	0.908	0.805	0.703	0.618	0.542	0.504	0.501	0.500

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702
1954																			0	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	0	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															0	0	0	0	0	0	0	0	0	0				
1959														0	0	0	0	0	0	0	0	0	0					
1960													0	0	0	0	0	0	0	0	0	0						
1961												0	0	0	0	0	0	0	0	0	0							
1962											0	0	0	0	0	0	0	0	0	0								
1963										0	0	0	0	0	0	0	0	0	0									
1964									0	0	0	0	0	0	0	0	0	0										
1965								0	0	0	0	0	0	0	0	0	0											
1966							0	0	0	0	0	0	0	0	0	0												
1967						0	0	0	0	0	0	0	0	0	0													
1968					0	0	0	0	0	0	0	0	0	0														
1969				0	0	0	0	0	0	0	0	0	0															
1970			0	0	0	8	0	0	0	0	0	0																
1971		0	0	0	0	0	0	0	0	0	0																	
1972	0	0	0	0	0	0	0	0	0	0																		
1973	0	0	0	0	0	0	0	0	0																			
1974	0	0	0	0	0	0	0	0																				
1975	8	0	0	0	0	0	0																					
1976	0	0	0	0	0	0																						
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AGE-TO-AGE DEVELOPMENT FACTORS

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
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Latest diag	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd		0.000		0.000									0.000															
5 Yr Wtd		0.000		0.000									0.000															
9 Yr Wtd	1.750	0.000		0.000		0.000							0.000															
Selected	0.500	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	8	14	0	4	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.500	0.500	0.500	0.349	0.169	0.169	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.500	0.465	0.375	0.302	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

LUMP SUM ADVANCEMENTS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**51**
Cut-off		**100**

Summary of Curve Fitting

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

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.802				Slope=	-11.567			
		IMPLIED	PA	SELECTED	Intercept=	-8.947				Intercept=	62.943			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-5.718	**304.806**		1.792		42.217		
2	18	1.970	3.460	1.978	2.890	-0.351	-3.738	**42.533**		2.890	-0.022	29.509		
3	30	1.552	1.943	1.557	3.401	0.028	-2.818	**17.247**		3.401	-0.585	23.601		
4	42	1.413	1.451	1.418	3.738	0.200	-2.212	**9.640**		3.738	-0.872	19.709		
5	54	1.334	1.317	1.353	3.989	0.295	-1.759	**6.320**	35285.056	3.989	-1.041	16.802		
6	66	1.295	1.283	1.306	4.190	0.373	-1.397	**4.564**	5583.424	4.190	-1.185	14.480		
7	78	1.246	1.231	1.251	4.357	0.474	-1.096	**3.520**	1223.277	4.357	-1.383	12.548		
8	90	1.245	1.212	1.246	4.500	0.483	-0.838	**2.848**	347.482	4.500	-1.401	10.893	**53787.369**	
9	102	1.180	1.161	1.185	4.625	0.619	-0.613	**2.390**	121.995	4.625	-1.688	9.445	**12645.752**	
10	114	1.139	1.126	1.144	4.736	0.729	-0.412	**2.065**	51.035	4.736	-1.940	8.158	**3493.722**	
11	126	1.144	1.123	1.149	4.836	0.715	-0.232	**1.826**	24.713	4.836	-1.906	7.001	**1098.465**	
12	138	1.125	1.099	1.129	4.927	0.776	-0.068	**1.647**	13.530	4.927	-2.051	5.948	**384.169**	
13	150	1.098	1.084	1.101	5.011	0.872	0.082	**1.510**	8.214	5.011	-2.297	4.984	**147.056**	
14	162	1.089	1.078	1.093	5.088	0.901	0.221	**1.403**	5.440	5.088	-2.372	4.094	**60.966**	
15	174	1.087	1.075	1.089	5.159	0.918	0.350	**1.319**	3.877	5.159	-2.420	3.267	**27.238**	
16	186	1.068	1.059	1.069	5.226	1.010	0.470	**1.253**	2.939	5.226	-2.678	2.496	**13.131**	4888.096
17	198	1.046	1.048	1.046	5.288	1.138	0.582	**1.200**	2.345	5.288	-3.075	1.773	**6.886**	372.254
18	210	1.046	1.047	1.046	5.347	1.138	0.688	**1.158**	1.954	5.347	-3.076	1.092	**3.980**	54.059
19	222	1.043	1.043	1.041	5.403	1.170	0.789	**1.125**	1.687	5.403	-3.182	0.449	**2.567**	13.582
20	234	1.042	1.043	1.040	5.455	1.182	0.883	**1.098**	1.500	5.455	-3.223	-0.160	**1.852**	5.291
21	246	1.032	1.033	1.029	5.505	1.275	0.974	**1.076**	1.367	5.505	-3.550	-0.738	**1.478**	2.856
22	258	1.033	1.031	1.028	5.553	1.277	1.059	**1.059**	1.270	5.553	-3.559	-1.289	**1.276**	1.933
23	270	1.024	1.022	1.020	5.598	1.373	1.141	**1.046**	1.199	5.598	-3.927	-1.815	**1.163**	1.515
24	282	1.020	1.020	1.017	5.642	1.409	1.220	**1.035**	1.147	5.642	-4.073	-2.318	**1.098**	1.303
25	294	1.012	1.013	1.010	5.684	1.528	1.295	**1.027**	1.108	5.684	-4.597	-2.800	**1.061**	1.186
26	306	1.010	1.012	1.009	5.724	1.559	1.367	**1.020**	1.079	5.724	-4.748	-3.263	**1.038**	1.118
27	318	1.007	1.011	1.007	5.762	1.608	1.436	**1.015**	1.058	5.762	-4.988	-3.708	**1.025**	1.077
28	330	1.005	1.008	1.005	5.799	1.678	1.503	**1.011**	1.042	5.799	-5.348	-4.136	**1.016**	1.051
29	342	1.004	1.007	1.004	5.835	1.709	1.567	**1.008**	1.030	5.835	-5.521	-4.549	**1.011**	1.035
30	354	1.004	1.007	1.004	5.869	1.708	1.629	**1.006**	1.022	5.869	-5.513	-4.948	**1.007**	1.024
31	366	1.003	1.005	1.003	5.903	1.776	1.690	**1.004**	1.015	5.903	-5.902	-5.334	**1.005**	1.017
32	378	1.003	1.005	1.003	5.935	1.776	1.748	**1.003**	1.011	5.935	-5.902	-5.707	**1.003**	1.012
33	390	1.002	1.004	1.002	5.966	1.803	1.804	**1.002**	1.008	5.966	-6.068	-6.069	**1.002**	1.008
34	402	1.002	1.004	1.002	5.996	1.860	1.859	**1.002**	1.005	5.996	-6.419	-6.419	**1.002**	1.006
35	414	1.001	1.003	1.001	6.026	1.911	1.912	**1.001**	1.004	6.026	-6.759	-6.759	**1.001**	1.004
36	426	1.000	1.003	1.000	6.054		1.963	**1.001**	1.003	6.054		-7.090	**1.001**	1.003
37	438	1.000	1.002	1.000	6.082		2.013	**1.001**	1.002	6.082		-7.411	**1.001**	1.002
38	450	1.000	1.002	1.000	6.109		2.062	**1.000**	1.001	6.109		-7.724	**1.000**	1.002
39	462	1.000	1.001	1.000	6.136		2.109	**1.000**	1.001	6.136		-8.028	**1.000**	1.001
40	474	1.000	1.001	1.000	6.161		2.155	**1.000**	1.001	6.161		-8.325	**1.000**	1.001
41	486	1.000	1.001	1.000	6.186		2.201	**1.000**	1.000	6.186		-8.614	**1.000**	1.001
42	498	1.000	1.001	1.000	6.211		2.244	**1.000**	1.000	6.211		-8.896	**1.000**	1.001
43	510	1.000	1.001	1.000	6.234		2.287	**1.000**	1.000	6.234		-9.172	**1.000**	1.000
44	522	1.000	1.000	1.000	6.258		2.329	**1.000**	1.000	6.258		-9.441	**1.000**	1.000
45	534	1.000	1.000	1.000	6.280		2.370	**1.000**	1.000	6.280		-9.703	**1.000**	1.000
46	546	1.000	1.000	1.000	6.303		2.410	**1.000**	1.000	6.303		-9.961	**1.000**	1.000
47	558	1.000	1.000	1.000	6.324		2.449	**1.000**	1.000	6.324		-10.212	**1.000**	1.000
48	570	1.000	1.000	1.000	6.346		2.488	**1.000**	1.000	6.346		-10.458	**1.000**	1.000
49	582	1.000	1.000	1.000	6.366		2.525	**1.000**	1.000	6.366		-10.699	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387		2.562	**1.000**	1.000	6.387		-10.935	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.598	**1.000**	1.000	6.407		-11.167	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.633	**1.000**	1.000	6.426		-11.393	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.668	**1.000**	1.000	6.446		-11.616	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.702	**1.000**	1.000	6.465		-11.834	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.735	**1.000**	1.000	6.483		-12.048	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.768	**1.000**	1.000	6.501		-12.259	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.800	**1.000**	1.000	6.519		-12.465	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.832	**1.000**	1.000	6.537		-12.668	**1.000**	1.000
59	702	1.000			6.554		2.863	**1.000**	1.000	6.554		-12.868	**1.000**	1.000
60	714	1.000			6.571		2.894	**1.000**	1.000	6.571		-13.064	**1.000**	1.000

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

ADDITIONAL AWARDS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	0	0		80.3%		-
1978	1,553,484	0	0		79.4%		-
1979	1,646,693	0	0		78.4%		-
1980	1,745,494	63	76	13	77.3%	10	0.004
1981	1,826,711	0	0		76.3%		-
1982	2,061,263	59	74	15	75.2%	11	0.004
1983	2,173,213	96	123	27	74.0%	20	0.006
1984	2,314,385	0	0		72.9%		-
1985	2,444,242	0	0		71.7%		-
1986	2,644,132	0	0		70.5%		-
1987	2,911,888	0	0		69.3%		-
1988	3,191,151	0	0		68.1%		-
1989	3,341,117	0	0	0	67.0%	0	0.000
1990	3,644,538	0	0		66.0%		-
1991	3,852,022	4	5	2	64.9%	1	0.000
1992	3,944,342	0	0		63.9%		-
1993	4,020,534	1	1	0	62.9%	0	0.000
1994	4,272,082	0	0		61.9%		-
1995	4,432,599	20	33	13	60.9%	8	0.001
1996	4,487,291	9	63	54	60.0%	33	0.001
1997	4,623,816	0	58	58	59.2%	34	0.001
1998	4,816,176	3	65	63	58.3%	37	0.001
1999	5,047,597	0	69	69	57.9%	40	0.001
2000	5,318,217	59	134	76	57.5%	44	0.003
2001	5,597,545	0	83	83	57.2%	48	0.001
2002	5,822,846	0	90	90	56.7%	51	0.002
2003	6,004,956	0	97	97	56.3%	55	0.002
2004	6,183,507	0	105	105	56.4%	59	0.002
2005	6,388,250	0	116	116	57.1%	66	0.002
2006	6,653,696	0	129	129	57.4%	74	0.002
2007	6,915,410	0	144	144	58.3%	84	0.002
2008	7,073,199	0	159	159	59.1%	94	0.002
2009	7,109,910	0	186	186	62.6%	116	0.003
2010	7,245,414	43	255	212	64.2%	136	0.004
2011	7,353,256	0	221	221	62.6%	138	0.003
2012	3,750,161	0	113	113	60.2%	68	0.003
2013		0	0				
TOTAL		355	2,400	2,045	60.0%	1,227	
EXLD PRIOR		355	2,400	2,045	60.0%	1,227	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 9, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 9, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 9, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977		0	0																	0
1978		0	0																	0
1979		0	0																	0
1980	13	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0
1981		0	0																	0
1982	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1
1983	27	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1
1984		0	0																	0
1985		0	0																	0
1986		0	0																	0
1987		0	0																	0
1988		0	0																	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990		0	0																	0
1991	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992		0	0																	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994		0	0																	0
1995	13	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1	0	4
1996	54	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	19
1997	58	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	22
1998	63	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	25
1999	69	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	29
2000	76	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	33
2001	83	4	4	3	2	3	3	2	2	2	2	2	2	2	2	2	2	2	2	37
2002	90	4	4	4	3	3	3	3	2	3	2	3	2	3	3	2	2	2	2	41
2003	97	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	2	2	3	45
2004	105	5	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	49
2005	116	8	5	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	53
2006	129	7	8	6	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	58
2007	144	10	8	8	6	5	4	4	4	4	3	3	3	3	3	3	3	3	3	63
2008	159	12	11	8	8	6	5	4	5	4	4	3	3	3	3	3	3	3	3	67
2009	186	26	12	11	8	8	6	5	4	5	4	4	3	3	3	3	3	3	3	71
2010	212	22	26	12	11	8	9	6	5	5	5	5	4	3	3	3	3	3	3	75
2011	221	6	23	27	12	11	8	9	6	5	5	5	5	4	3	3	3	3	3	80
2012	113	0	6	23	27	12	11	8	9	6	5	5	5	5	4	3	3	3	3	84
TOTAL	2,045	125	130	129	110	87	78	70	65	59	56	54	52	51	49	48	47	47	46	856

(1) SECTION 3, EXHIBIT 9, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 23

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

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 9, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 23

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

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	0	0	0	0							-	-
1978	1,553,484	0	0	0	0							-	-
1979	1,646,693	0	0	0	0							-	-
1980	1,745,494	63	63	76	76	76	76					76	0.004
1981	1,826,711	0	0	0	0							-	-
1982	2,061,263	59	59	74	74	74	74	74				74	0.004
1983	2,173,213	96	96	123	123	123	123	123				123	0.006
1984	2,314,385	0	0	0	0							-	-
1985	2,444,242	0	0	0	0							-	-
1986	2,644,132	0	0	0	0							-	-
1987	2,911,888	0	0	0	0							-	-
1988	3,191,151	0	0	0	0							-	-
1989	3,341,117	0	0	0	0	0	0					0	0.000
1990	3,644,538	0	0	0	0							-	-
1991	3,852,022	4	4	5	5	5	5	5				5	0.000
1992	3,944,342	0	0	0	0							-	-
1993	4,020,534	1	1	1	1	44	44	1				1	0.000
1994	4,272,082	0	0	0	0	48	48					-	-
1995	4,432,599	20	20	33	33	72	72	32				33	0.001
1996	4,487,291	9	9	15	15	63	63	14				63	0.001
1997	4,623,816	0	0	0	0	58	58					58	0.001
1998	4,816,176	3	3	4	4	65	65	4				65	0.001
1999	5,047,597	0	0	0	0	69	69					69	0.001
2000	5,318,217	59	59	112	112	134	134	109				134	0.003
2001	5,597,545	0	0	0	0	83	83					83	0.001
2002	5,822,846	0	0	0	0	90	90					90	0.002
2003	6,004,956	0	0	0	0	97	97					97	0.002
2004	6,183,507	0	0	0	0	105	105					105	0.002
2005	6,388,250	0	0	0	0	116	116					116	0.002
2006	6,653,696	0	0	0	0	129	129					129	0.002
2007	6,915,410	0	0	0	0	144	144					144	0.002
2008	7,073,199	0	0	0	0	159	159					159	0.002
2009	7,109,910	0	0	0	0	186	186					186	0.003
2010	7,245,414	43	43	1,666	1,666	255	255	839				255	0.004
2011	7,353,256	0	0	0	0	221	221					221	0.003
2012	7,500,322	0	0	0	0	225	225					225	0.003
2013	7,590,325					228	228					228	0.003
TOTAL		355	355	2,109	2,109	2,870	2,870	1,202				2,740	
EXLD PRIOR		355	355	2,109	2,109	2,870	2,870	1,202				2,740	
EXLD PRIOR & 2013		355	355	2,109	2,109	2,642	2,642	1,202				2,512	

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

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

ADDITIONAL AWARDS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	0	1.148	0	-
1978	414	0	1.168	0	-
1979	402	0	1.189	0	-
1980	390	63	1.210	76	0.004
1981	378	0	1.233	0	-
1982	366	59	1.256	74	0.004
1983	354	96	1.280	123	0.006
1984	342	0	1.305	0	-
1985	330	0	1.329	0	-
1986	318	0	1.355	0	-
1987	306	0	1.380	0	-
1988	294	0	1.407	0	-
1989	282	0	1.436	0	0.000
1990	270	0	1.466	0	-
1991	258	4	1.497	5	0.000
1992	246	0	1.530	0	-
1993	234	1	1.564	1	0.000
1994	222	0	1.600	0	-
1995	210	20	1.636	33	0.001
1996	198	9	1.677	15	0.000
1997	186	0	1.721	0	-
1998	174	3	1.766	4	0.000
1999	162	0	1.830	0	-
2000	150	59	1.903	112	0.002
2001	138	0	1.985	0	-
2002	126	0	2.070	0	-
2003	114	0	2.171	0	-
2004	102	0	2.315	0	-
2005	90	0	2.546	0	-
2006	78	0	2.814	0	-
2007	66	0	3.278	0	-
2008	54	0	3.999	0	-
2009	42	0	7.799	0	-
2010	30	43	38.993	1,666	0.023
2011	18	0	7,798.564	0	-
2012	6	0	77,985.643	0	-
2013	0				
TOTAL		355		2,109	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 9, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

ADDITIONAL AWARDS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	0	1.148	0	-
1978	414	0	1.168	0	-
1979	402	0	1.189	0	-
1980	390	63	1.210	76	0.004
1981	378	0	1.233	0	-
1982	366	59	1.256	74	0.004
1983	354	96	1.280	123	0.006
1984	342	0	1.305	0	-
1985	330	0	1.329	0	-
1986	318	0	1.355	0	-
1987	306	0	1.380	0	-
1988	294	0	1.407	0	-
1989	282	0	1.436	0	0.000
1990	270	0	1.466	0	-
1991	258	4	1.497	5	0.000
1992	246	0	1.530	0	-
1993	234	1	1.564	1	0.000
1994	222	0	1.600	0	-
1995	210	20	1.636	33	0.001
1996	198	9	1.677	15	0.000
1997	186	0	1.721	0	-
1998	174	3	1.766	4	0.000
1999	162	0	1.830	0	-
2000	150	59	1.903	112	0.002
2001	138	0	1.985	0	-
2002	126	0	2.070	0	-
2003	114	0	2.171	0	-
2004	102	0	2.315	0	-
2005	90	0	2.546	0	-
2006	78	0	2.814	0	-
2007	66	0	3.278	0	-
2008	54	0	3.999	0	-
2009	42	0	7.799	0	-
2010	30	43	38.993	1,666	0.023
2011	18	0	7,798.564	0	-
2012	6	0	77,985.643	0	-
2013	0				
TOTAL		355		2,109	

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

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

ADDITIONAL AWARDS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551			87.1%					
1978	1,553,484			85.6%					
1979	1,646,693			84.1%					
1980	1,745,494	0.004	76	82.6%	62	63	13	76	0.004
1981	1,826,711			81.1%					
1982	2,061,263	0.004	73	79.6%	58	59	15	74	0.004
1983	2,173,213	0.006	123	78.1%	96	96	27	123	0.006
1984	2,314,385			76.7%					
1985	2,444,242			75.2%					
1986	2,644,132			73.8%					
1987	2,911,888			72.4%					
1988	3,191,151			71.1%					
1989	3,341,117	0.000	0	69.6%	0	0	0	0	0.000
1990	3,644,538			68.2%					
1991	3,852,022	0.000	5	66.8%	4	4	2	5	0.000
1992	3,944,342			65.4%					
1993	4,020,534	0.003	121	63.9%	77	1	43	44	0.001
1994	4,272,082	0.003	128	62.5%	80		48	48	0.001
1995	4,432,599	0.003	133	61.1%	81	20	52	72	0.002
1996	4,487,291	0.003	135	59.6%	80	9	54	63	0.001
1997	4,623,816	0.003	139	58.1%	81		58	58	0.001
1998	4,816,176	0.003	144	56.6%	82	3	63	65	0.001
1999	5,047,597	0.003	151	54.7%	83		69	69	0.001
2000	5,318,217	0.003	160	52.6%	84	59	76	134	0.003
2001	5,597,545	0.003	168	50.4%	85		83	83	0.001
2002	5,822,846	0.003	175	48.3%	84		90	90	0.002
2003	6,004,956	0.003	180	46.1%	83		97	97	0.002
2004	6,183,507	0.003	186	43.2%	80		105	105	0.002
2005	6,388,250	0.003	192	39.3%	75		116	116	0.002
2006	6,653,696	0.003	200	35.5%	71		129	129	0.002
2007	6,915,410	0.003	207	30.5%	63		144	144	0.002
2008	7,073,199	0.003	212	25.0%	53		159	159	0.002
2009	7,109,910	0.003	213	12.8%	27		186	186	0.003
2010	7,245,414	0.003	217	2.6%	6	43	212	255	0.004
2011	7,353,256	0.003	221	0.0%	0		221	221	0.003
2012	7,500,322	0.003	225	0.0%	0		225	225	0.003
2013	7,590,325	0.003	228	0.0%			228	228	0.003
TOTAL			4,011		1,496	355	2,515	2,870	

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

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

ADDITIONAL AWARDS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551			87.1%	0	0			
1978	1,553,484			85.6%	0	0			
1979	1,646,693			84.1%	0	0			
1980	1,745,494	0.004	76	82.6%	62	63	13	76	0.004
1981	1,826,711			81.1%	0	0			
1982	2,061,263	0.004	73	79.6%	58	59	15	74	0.004
1983	2,173,213	0.006	123	78.1%	96	96	27	123	0.006
1984	2,314,385			76.7%	0	0			
1985	2,444,242			75.2%	0	0			
1986	2,644,132			73.8%	0	0			
1987	2,911,888			72.4%	0	0			
1988	3,191,151			71.1%	0	0			
1989	3,341,117	0.000	0	69.6%	0	0	0	0	0.000
1990	3,644,538			68.2%	0	0			
1991	3,852,022	0.000	5	66.8%	4	4	2	5	0.000
1992	3,944,342			65.4%	0	0			
1993	4,020,534	0.003	121	63.9%	77	1	43	44	0.001
1994	4,272,082	0.003	128	62.5%	80	0	48	48	0.001
1995	4,432,599	0.003	133	61.1%	81	20	52	72	0.002
1996	4,487,291	0.003	135	59.6%	80	9	54	63	0.001
1997	4,623,816	0.003	139	58.1%	81	0	58	58	0.001
1998	4,816,176	0.003	144	56.6%	82	3	63	65	0.001
1999	5,047,597	0.003	151	54.7%	83	0	69	69	0.001
2000	5,318,217	0.003	160	52.6%	84	59	76	134	0.003
2001	5,597,545	0.003	168	50.4%	85	0	83	83	0.001
2002	5,822,846	0.003	175	48.3%	84	0	90	90	0.002
2003	6,004,956	0.003	180	46.1%	83	0	97	97	0.002
2004	6,183,507	0.003	186	43.2%	80	0	105	105	0.002
2005	6,388,250	0.003	192	39.3%	75	0	116	116	0.002
2006	6,653,696	0.003	200	35.5%	71	0	129	129	0.002
2007	6,915,410	0.003	207	30.5%	63	0	144	144	0.002
2008	7,073,199	0.003	212	25.0%	53	0	159	159	0.002
2009	7,109,910	0.003	213	12.8%	27		186	186	0.003
2010	7,245,414	0.003	217	2.6%	6	43	212	255	0.004
2011	7,353,256	0.003	221	0.0%	0		221	221	0.003
2012	7,500,322	0.003	225	0.0%	0		225	225	0.003
2013	7,590,325	0.003	228	0.0%			228	228	0.003
TOTAL			4,011		1,496	355	2,515	2,870	

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

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

ADDITIONAL AWARDS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.256			
1978	1,553,484		1.000			1.256			
1979	1,646,693		1.000			1.256			
1980	1,745,494		1.000			1.256			
1981	1,826,711		1.000			1.256			
1982	2,061,263	2	1.000	2	29,325	1.256	36,845	74	0.004
1983	2,173,213	1	1.000	1	96,081	1.279	122,925	123	0.006
1984	2,314,385		1.000			1.298			
1985	2,444,242		1.000			1.319			
1986	2,644,132	1	1.000	1		1.341			
1987	2,911,888		1.000			1.364			
1988	3,191,151		1.000			1.388			
1989	3,341,117		1.000			1.418			
1990	3,644,538		1.000			1.447			
1991	3,852,022	2	1.000	2	1,766	1.472	2,599	5	0.000
1992	3,944,342		1.000			1.499			
1993	4,020,534	1	1.000	1	500	1.531	765	1	0.000
1994	4,272,082		1.000			1.565			
1995	4,432,599	2	1.003	2	10,154	1.594	16,183	32	0.001
1996	4,487,291	1	1.014	1	8,663	1.618	14,016	14	0.000
1997	4,623,816		1.021			1.644			
1998	4,816,176	1	1.033	1	2,500	1.664	4,161	4	0.000
1999	5,047,597		1.042			1.720			
2000	5,318,217	2	1.051	2	29,346	1.772	52,015	109	0.002
2001	5,597,545		1.074			1.814			
2002	5,822,846		1.103			1.834			
2003	6,004,956		1.149			1.853			
2004	6,183,507		1.197			1.901			
2005	6,388,250		1.299			1.936			
2006	6,653,696		1.370			2.037			
2007	6,915,410		1.486			2.157			
2008	7,073,199		1.657			2.290			
2009	7,109,910		2.776			2.390			
2010	7,245,414	1	15.268	15	42,736	1.286	54,973	839	0.012
2011	7,353,256		15.268			64.317			
2012	7,500,322		15.268			643.174			
2013	7,590,325								
Total		14		28				1,202	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 9, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 9, SHEET 30
(6) SECTION 3, EXHIBIT 9, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	0	0	0	0	1	3	9	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2							
1983	0	0	0	0	0	0	0	23	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3								
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
1991	0	0	0	2	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
1993	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																		
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			
1995	0	0	0	0	14	4	2	0	0	0	0	0	0	0	0	0	0	0																				
1996	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0																					
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
1998	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0																							
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
2000	0	0	0	6	0	18	6	3	5	5	6	6	3																									
2001	0	0	0	0	0	0	0	0	0	0	0	0																										
2002	0	0	0	0	0	0	0	0	0	0	0																											
2003	0	0	0	0	0	0	0	0	0	0																												
2004	0	0	0	0	0	0	0	0	0																													
2005	0	0	0	0	0	0	0	0																														
2006	0	0	0	0	0	0	0																															
2007	0	0	0	0	0	0																																
2008	0	0	0	0	0																																	
2009	0	0	0	0																																		
2010	0	0	43																																			
2011	0	0																																				
2012	0																																					
Factors																																					Tail	

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 9, SHEET 35

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

ADDITIONAL AWARDS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.256 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551										
1978	1,553,484										
1979	1,646,693										
1980	1,745,494	63									
1981	1,826,711										
1982	2,061,263	59	89.625			327.20	2				
1983	2,173,213	96	281.194			341.69	1				
1984	2,314,385					358.57					
1985	2,444,242					371.07					
1986	2,644,132		-			380.29	1				
1987	2,911,888					393.04					
1988	3,191,151					390.15					
1989	3,341,117	0				400.00					
1990	3,644,538					419.00					
1991	3,852,022	4	4.125			428.00	2				
1992	3,944,342					443.00					
1993	4,020,534	1	1.087			460.00	1				
1994	4,272,082					482.00					
1995	4,432,599	20	20.596			493.00	2				
1996	4,487,291	9	16.952			511.00	1				
1997	4,623,816					521.00					
1998	4,816,176	3	4.621			541.00	1				
1999	5,047,597					567.00					
2000	5,318,217	59	49.824			589.00	2				
2001	5,597,545					618.00					
2002	5,822,846		-			628.00	3				
2003	6,004,956		-			644.00	3				
2004	6,183,507		-			662.00	3				
2005	6,388,250		-			678.00	3				
2006	6,653,696		-			704.00	3				
2007	6,915,410		-			730.00	3				
2008	7,073,199		-			751.00	4				
2009	7,109,910		-			767.00	4				
2010	7,245,414	43	13.786			775.00	4				
2011	7,353,256		-			783.00	4				
2012	7,500,322		-			809.00	4				
2013	7,590,325						4				
TOTAL		355					55				

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

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

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.600	5,276,573		1.000					0.864					
1978	1,553,484	3.382	5,254,386		1.000					0.864					
1979	1,646,693	3.136	5,164,474		1.000					0.864					
1980	1,745,494	2.917	5,091,177		1.000					0.864					
1981	1,826,711	2.687	4,908,624		1.000					0.864					
1982	2,061,263	2.555	5,266,185	2	1.000	2	0.010%	0.004%		0.864	0.003%	0.010%	2	2	0.010%
1983	2,173,213	2.446	5,316,747	1	1.000	1	0.005%	0.002%		0.839	0.002%	0.005%	1	1	0.005%
1984	2,314,385	2.331	5,395,574		1.000					0.814					0.000%
1985	2,444,242	2.253	5,506,356		1.000					0.791					0.000%
1986	2,644,132	2.198	5,812,249	1	1.000	1	0.004%	0.002%		0.768	0.001%	0.004%	1	1	0.004%
1987	2,911,888	2.127	6,193,181		1.000					0.745					0.000%
1988	3,191,151	2.032	6,484,397		1.000					0.724					0.000%
1989	3,341,117	1.987	6,640,304		1.000					0.754					0.000%
1990	3,644,538	1.913	6,973,268		1.000					0.785					0.000%
1991	3,852,022	1.853	7,138,884	2	1.000	2	0.005%	0.003%		0.797	0.002%	0.005%	2	2	0.005%
1992	3,944,342	1.762	6,951,801		1.000					0.809					0.000%
1993	4,020,534	1.730	6,954,996	1	1.000	1	0.002%	0.001%		0.822	0.001%	0.002%	1	1	0.002%
1994	4,272,082	1.690	7,221,716		1.000					0.834					0.000%
1995	4,432,599	1.642	7,279,180	2	1.003	2	0.005%	0.003%		0.847	0.002%	0.005%	2	2	0.005%
1996	4,487,291	1.587	7,119,619	1	1.014	1	0.002%	0.001%		0.860	0.001%	0.002%	1	1	0.002%
1997	4,623,816	1.516	7,011,137		1.021					0.873					0.000%
1998	4,816,176	1.448	6,974,036	1	1.033	1	0.002%	0.001%		0.886	0.001%	0.002%	1	1	0.002%
1999	5,047,597	1.402	7,074,826		1.042					0.900					0.000%
2000	5,318,217	1.352	7,189,648	2	1.051	2	0.004%	0.003%		0.913	0.003%	0.004%	2	2	0.004%
2001	5,597,545	1.324	7,410,279		1.074					0.927					0.000%
2002	5,822,846	1.233	7,180,173		1.103					0.941		0.005%	3	3	0.005%
2003	6,004,956	1.205	7,236,443		1.149					0.956		0.005%	3	3	0.005%
2004	6,183,507	1.221	7,550,966		1.197					0.970		0.005%	3	3	0.005%
2005	6,388,250	1.180	7,536,083		1.299					0.985		0.005%	3	3	0.005%
2006	6,653,696	1.170	7,785,410		1.370					1.000		0.005%	3	3	0.005%
2007	6,915,410	1.122	7,758,240		1.486					1.000		0.005%	3	3	0.004%
2008	7,073,199	1.076	7,613,102		1.657					1.000		0.005%	4	4	0.006%
2009	7,109,910	1.044	7,422,640		2.776					1.000		0.005%	4	4	0.006%
2010	7,245,414	1.035	7,501,912	1	15.268	15	0.021%	0.020%		1.000	0.020%	0.005%	4	4	0.006%
2011	7,353,256	1.020	7,501,057		15.268					1.000		0.005%	4	4	0.005%
2012	7,500,322	1.010	7,575,325		15.268					1.000		0.005%	4	4	0.005%
2013	7,590,325	1.000	7,590,325							1.000		0.005%	4	4	0.005%
TOTAL				14		28							54	55	

5 Year Average excluding 2012	0.020%
10 Year Average excluding 2012	0.020%
5 Year Average excluding 2010-2012	
10 Year Average excluding 2010-2012	0.003%
2006-2011 Average excluding 2009	0.020%
(16) 2013 Selected Frequency	0.005%

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

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

ADDITIONAL AWARDS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551					
1978	1,553,484					
1979	1,646,693					
1980	1,745,494			76		0.004
1981	1,826,711					
1982	2,061,263	2	0.01%	74	36,845	0.004
1983	2,173,213	1	0.00%	123	123,013	0.006
1984	2,314,385		0.00%			
1985	2,444,242		0.00%			
1986	2,644,132	1	0.00%			
1987	2,911,888		0.00%			
1988	3,191,151		0.00%			
1989	3,341,117		0.00%	0		0.000
1990	3,644,538		0.00%			
1991	3,852,022	2	0.01%	5	2,643	0.000
1992	3,944,342		0.00%			
1993	4,020,534	1	0.00%	1	782	0.000
1994	4,272,082		0.00%			
1995	4,432,599	2	0.00%	33	16,617	0.001
1996	4,487,291	1	0.00%	63	63,027	0.001
1997	4,623,816		0.00%	58		0.001
1998	4,816,176	1	0.00%	65	65,173	0.001
1999	5,047,597		0.00%	69		0.001
2000	5,318,217	2	0.00%	134	67,198	0.003
2001	5,597,545		0.00%	83		0.001
2002	5,822,846	3	0.01%	90	30,100	0.002
2003	6,004,956	3	0.00%	97	32,394	0.002
2004	6,183,507	3	0.00%	105	35,124	0.002
2005	6,388,250	3	0.00%	116	38,795	0.002
2006	6,653,696	3	0.00%	129	42,890	0.002
2007	6,915,410	3	0.00%	144	48,058	0.002
2008	7,073,199	4	0.01%	159	39,784	0.002
2009	7,109,910	4	0.01%	186	46,487	0.003
2010	7,245,414	4	0.01%	255	63,631	0.004
2011	7,353,256	4	0.01%	221	55,142	0.003
2012	7,500,322	4	0.01%	225	56,252	0.003
2013	7,590,325	4	0.01%	228	56,927	0.003
TOTAL		55		2,740		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 9, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 9, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR										0	0	0			
1977	0				426	414	1.139	1.159	11.1%		0	0			
1978	0				414	402	1.159	1.181	10.5%		0	0			
1979	0				402	390	1.181	1.204	9.3%		0	0			
1980	63	61	74	14	390	378	1.204	1.226	8.4%	1	2	1	76	74	1
1981	0				378	366	1.226	1.250	7.6%		0	0			
1982	59	56	72	15	366	354	1.250	1.273	6.9%	1	2	1	74	72	2
1983	96	93	120	28	354	342	1.273	1.298	6.4%	2	3	2	123	120	3
1984	0				342	330	1.298	1.322	5.9%		0	0			
1985	0				330	318	1.322	1.347	5.5%		0	0			
1986	0				318	306	1.347	1.373	5.1%		0	0			
1987	0				306	294	1.373	1.400	5.0%		0	0			
1988	0				294	282	1.400	1.430	4.9%		0	0			
1989	0	0	0	0	282	270	1.430	1.460	4.6%	0	0	(0)	0	0	(0)
1990	0				270	258	1.460	1.492	4.5%		0	0			
1991	4	4	5	2	258	246	1.492	1.525	4.2%	0	0	(0)	5	5	(0)
1992	0				246	234	1.525	1.560	4.1%		0	0			
1993	1	1	1	0	234	222	1.560	1.596	3.9%	0	0	(0)	1	1	(0)
1994	0				222	210	1.596	1.634	3.8%		0	0			
1995	20	20	29	9	210	198	1.634	1.675	3.7%	0	0	(0)	33	29	4
1996	9	9	18	9	198	186	1.675	1.717	3.5%	0	0	(0)	63	18	45
1997	0		10	10	186	174	1.717	1.760	3.3%	0	0	(0)	58	10	48
1998	3	3	13	11	174	162	1.760	1.821	4.3%	0	0	(0)	65	13	52
1999	0		12	12	162	150	1.821	1.885	4.0%	0	0	(0)	69	12	57
2000	59	56	69	13	150	138	1.885	1.964	4.4%	1	3	2	134	69	66
2001	0		14	14	138	126	1.964	2.047	4.0%	1	0	(1)	83	14	69
2002	0		16	16	126	114	2.047	2.149	4.4%	1	0	(1)	90	16	75
2003	0		17	17	114	102	2.149	2.302	5.5%	1	0	(1)	97	17	80
2004	0		19	19	102	90	2.302	2.578	7.6%	1	0	(1)	105	19	86
2005	0		21	21	90	78	2.578	2.861	5.9%	1	0	(1)	116	21	96
2006	0		23	23	78	66	2.861	3.348	7.2%	2	0	(2)	129	23	105
2007	0		26	26	66	54	3.348	4.017	6.6%	2	0	(2)	144	26	118
2008	0		31	31	54	42	4.017	7.834	13.9%	4	0	(4)	159	31	128
2009	0		35	35	42	30	7.834	39.171	10.5%	4	0	(4)	186	35	151
2010	43		36	36	30	18	39.171	7,834.118	2.5%	1	43	42	255	36	218
2011	0		37	37	18	6	7,834.118	78,341.180	0.0%	0	0	(0)	221	37	183
2012	0		38	38	6		78,341.180	0.000	0.0%	0	0	(0)	225	38	187
2013							0.000	0.000	0.0%		0	0			
TOTAL	355	301	737	436						24	53	30	2,512	737	1,775
EXLD PRIOR										24	53	30			

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

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

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	714	702	1.001	1.001	10.0%	0	0	0
1954	0	0	0	702	690	1.001	1.001	10.0%	0	0	0
1955	0	0	0	690	678	1.001	1.002	19.2%	0	0	0
1956	0	0	0	678	666	1.002	1.002	19.1%	0	0	0
1957	0	0	0	666	654	1.002	1.003	18.9%	0	0	0
1958	0	0	0	654	642	1.003	1.003	18.8%	0	0	0
1959	0	0	0	642	630	1.003	1.004	18.7%	0	0	0
1960	0	0	0	630	618	1.004	1.005	18.5%	0	0	0
1961	0	0	0	618	606	1.005	1.006	18.4%	0	0	0
1962	0	0	0	606	594	1.006	1.008	18.3%	0	0	0
1963	0	0	0	594	582	1.008	1.009	18.1%	0	0	0
1964	0	0	0	582	570	1.009	1.013	25.1%	0	0	0
1965	0	0	0	570	558	1.013	1.017	26.6%	0	0	0
1966	0	0	0	558	546	1.017	1.023	25.4%	0	0	0
1967	0	0	0	546	534	1.023	1.030	22.7%	0	0	0
1968	0	0	0	534	522	1.030	1.038	20.1%	0	0	0
1969	0	0	0	522	510	1.038	1.047	17.8%	0	0	0
1970	0	0	0	510	498	1.047	1.056	16.0%	0	0	0
1971	0	0	0	498	486	1.056	1.067	14.6%	0	0	0
1972	0	0	0	486	474	1.067	1.078	13.6%	0	0	0
1973	0	0	0	474	462	1.078	1.091	12.9%	0	0	0
1974	0	0	0	462	450	1.091	1.105	12.4%	0	0	0
1975	0	0	0	450	438	1.105	1.121	12.0%	0	0	0
1976	0	0	0	438	426	1.121	1.139	11.6%	0	0	0
TOTAL									0	0	0

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

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

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	0				426	414	1.139	1.159	11.1%		0	0			
1978	0				414	402	1.159	1.181	10.5%		0	0			
1979	0				402	390	1.181	1.204	9.3%		0	0			
1980	63	61	74	14	390	378	1.204	1.227	8.4%	1	2	1	76	74	1
1981	0				378	366	1.227	1.250	7.6%		0	0			
1982	59	56	72	15	366	354	1.250	1.274	6.9%	1	2	1	74	72	2
1983	96	93	120	28	354	342	1.274	1.298	6.4%	2	3	2	123	120	3
1984	0				342	330	1.298	1.323	5.9%		0	0			
1985	0				330	318	1.323	1.348	5.5%		0	0			
1986	0				318	306	1.348	1.373	5.1%		0	0			
1987	0				306	294	1.373	1.401	5.0%		0	0			
1988	0				294	282	1.401	1.430	4.9%		0	0			
1989	0	0	0	0	282	270	1.430	1.460	4.6%	0	0	(0)	0	0	(0)
1990	0				270	258	1.460	1.492	4.5%		0	0			
1991	4	4	5	2	258	246	1.492	1.525	4.2%	0	0	(0)	5	5	(0)
1992	0				246	234	1.525	1.560	4.1%		0	0			
1993	1	1	1	0	234	222	1.560	1.596	3.9%	0	0	(0)	1	1	(0)
1994	0				222	210	1.596	1.635	3.8%		0	0			
1995	20	20	29	9	210	198	1.635	1.675	3.7%	0	0	(0)	33	29	4
1996	9	9	18	9	198	186	1.675	1.717	3.5%	0	0	(0)	63	18	45
1997	0		10	10	186	174	1.717	1.760	3.3%	0	0	(0)	58	10	48
1998	3	3	13	11	174	162	1.760	1.822	4.3%	0	0	(0)	65	13	52
1999	0		12	12	162	150	1.822	1.886	4.0%	0	0	(0)	69	12	57
2000	59	56	69	13	150	138	1.886	1.965	4.4%	1	3	2	134	69	66
2001	0		14	14	138	126	1.965	2.047	4.0%	1	0	(1)	83	14	69
2002	0		16	16	126	114	2.047	2.150	4.3%	1	0	(1)	90	16	75
2003	0		17	17	114	102	2.150	2.302	5.5%	1	0	(1)	97	17	80
2004	0		19	19	102	90	2.302	2.579	7.6%	1	0	(1)	105	19	86
2005	0		21	21	90	78	2.579	2.862	5.9%	1	0	(1)	116	21	96
2006	0		23	23	78	66	2.862	3.349	7.2%	2	0	(2)	129	23	105
2007	0		26	26	66	54	3.349	4.019	6.6%	2	0	(2)	144	26	118
2008	0		31	31	54	42	4.019	7.836	13.9%	4	0	(4)	159	31	128
2009	0		35	35	42	30	7.836	39.181	10.5%	4	0	(4)	186	35	151
2010	43		36	36	30	18	39.181	7,836.253	2.5%	1	43	42	255	36	218
2011	0		37	37	18	6	7,836.253	78,362.532	0.0%	0	0	(0)	221	37	183
2012	0		38	38	6		78,362.532	0.000	0.0%	0	0	(0)	225	38	187
2013							0.000	0.000	0.0%		0	0			
TOTAL	355	301	737	436						24	53	30	2,512	737	1,775
EXLD PRIOR	355	301	737	436						24	53	30	2,512	737	1,775

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

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

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	2	2	2	0	366	354	1.000	1.000	100.0%	0	0	0	2	2	0
1983	1				354	342	1.000	1.000	100.0%	0	1	1	1		
1984					342	330	1.000	1.000	100.0%	0	0	0	0		
1985					330	318	1.000	1.000	100.0%	0	0	0	0		
1986	1	1	1	0	318	306	1.000	1.000	100.0%	0	0	0	1	1	0
1987					306	294	1.000	1.000	100.0%	0	0	0	0		
1988					294	282	1.000	1.000	100.0%	0	0	0	0		
1989					282	270	1.000	1.000	100.0%	0	0	0	0		
1990					270	258	1.000	1.000	100.0%	0	0	0	0		
1991	2	2	2	0	258	246	1.000	1.000	100.0%	0	0	0	2	2	0
1992					246	234	1.000	1.000	100.0%	0	0	0	0		
1993	1	1	1	0	234	222	1.000	1.000	100.0%	0	0	0	1	1	0
1994		0	0	0	222	210	1.000	1.003	100.0%	0	0	0	0	0	0
1995	2	2	2	0	210	198	1.003	1.014	76.0%	0	0	0	2	2	0
1996	1	1	1	0	198	186	1.014	1.021	33.1%	0	0	0	1	1	0
1997		0	0	0	186	174	1.021	1.033	35.7%	0	0	0	0	0	0
1998	1	1	1	0	174	162	1.033	1.042	19.5%	0	0	0	1	1	0
1999		0	0	0	162	150	1.042	1.051	17.5%	0	0	0	0	0	0
2000	2	2	2	0	150	138	1.051	1.074	29.6%	0	0	0	2	2	0
2001		0	0	0	138	126	1.074	1.108	29.3%	0	0	0	0	0	0
2002		0	0	0	126	114	1.108	1.155	27.3%	0	0	0	3	0	3
2003		0	1	1	114	102	1.155	1.202	20.3%	0	0	0	3	1	2
2004		0	1	1	102	90	1.202	1.312	29.3%	0	0	0	3	1	2
2005		0	1	1	90	78	1.312	1.383	14.2%	0	0	0	3	1	2
2006		0	1	1	78	66	1.383	1.514	18.4%	0	0	0	3	1	2
2007		0	1	1	66	54	1.514	1.693	17.0%	0	0	0	3	1	2
2008		0	2	2	54	42	1.693	2.849	36.9%	1	0	(1)	4	2	2
2009		0	3	3	42	30	2.849	15.670	30.7%	1	0	(1)	4	3	1
2010	1	0	3	3	30	18	15.670	15.670	0.0%	0	1	1	4	3	1
2011		0	3	3	18	6	15.670	15.670	0.0%	0	0	0	4	3	1
2012		0	4	4	6		15.670		6.4%	0	0	0	4	4	0
2013		0	0	0					0.0%	0			4	0	4
									0.0%						
TOTAL	14	12	32	20						2	2	0	55	32	22
EXLD PRIOR	14	12	32	20						2	2	0	55	32	22

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 3, EXH 9, SHEET 13, COL. (12) x SECT 3, EXH 9, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 3, EXHIBIT 9, SHEET 20, COL. 12
(8) SECTION 3, EXHIBIT 9, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 9, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	59.1%
6	77985.643	0.0%	0.0%	0.0%	60.2%
18	7798.564	0.0%	2.6%	2.4%	62.6%
30	38.993	2.6%	10.3%	9.1%	64.2%
42	7.799	12.8%	12.2%	10.4%	62.6%
54	3.999	25.0%	5.5%	4.5%	59.1%
66	3.278	30.5%	5.0%	4.0%	58.3%
78	2.814	35.5%	3.7%	2.8%	57.4%
90	2.546	39.3%	3.9%	2.9%	57.1%
102	2.315	43.2%	2.9%	2.0%	56.4%
114	2.171	46.1%	2.3%	1.5%	56.3%
126	2.070	48.3%	2.1%	1.3%	56.7%
138	1.985	50.4%	2.2%	1.4%	57.2%
150	1.903	52.6%	2.1%	1.3%	57.5%
162	1.830	54.7%	2.0%	1.1%	57.9%
174	1.766	56.6%	1.5%	0.8%	58.3%
186	1.721	58.1%	1.5%	0.8%	59.2%
198	1.677	59.6%	1.5%	0.8%	60.0%
210	1.636	61.1%	1.4%	0.7%	60.9%
222	1.600	62.5%	1.4%	0.7%	61.9%
234	1.564	63.9%	1.4%	0.6%	62.9%
246	1.530	65.4%	1.4%	0.6%	63.9%
258	1.497	66.8%	1.4%	0.6%	64.9%
270	1.466	68.2%	1.4%	0.6%	66.0%
282	1.436	69.6%	1.5%	0.6%	67.0%
294	1.407	71.1%	1.4%	0.5%	68.1%
306	1.380	72.4%	1.4%	0.5%	69.3%
318	1.355	73.8%	1.4%	0.5%	70.5%
330	1.329	75.2%	1.4%	0.5%	71.7%
342	1.305	76.7%	1.5%	0.5%	72.9%
354	1.280	78.1%	1.5%	0.5%	74.0%
366	1.256	79.6%	1.5%	0.4%	75.2%
378	1.233	81.1%	1.5%	0.4%	76.3%
390	1.210	82.6%	1.5%	0.4%	77.3%
402	1.189	84.1%	1.5%	0.4%	78.4%
414	1.168	85.6%	1.5%	0.4%	79.4%
426	1.148	87.1%	1.4%	0.3%	80.3%
438	1.129	88.5%	1.3%	0.3%	81.2%
450	1.113	89.9%	1.2%	0.3%	82.2%
462	1.098	91.1%	1.1%	0.2%	83.3%
474	1.084	92.2%	1.1%	0.2%	84.3%
486	1.072	93.3%	1.0%	0.2%	85.4%
498	1.060	94.3%	1.0%	0.2%	86.4%
510	1.049	95.3%	0.9%	0.2%	87.4%
522	1.040	96.2%	0.8%	0.1%	88.3%
534	1.031	97.0%	0.8%	0.1%	89.0%
546	1.023	97.8%	0.6%	0.1%	89.3%
558	1.016	98.4%	0.5%	0.1%	89.1%
570	1.011	98.9%	0.4%	0.1%	88.2%
582	1.007	99.3%	0.2%	0.0%	86.4%
594	1.005	99.5%	0.1%	0.0%	84.6%
606	1.004	99.6%	0.1%	0.0%	85.1%
618	1.003	99.7%	0.1%	0.0%	85.0%
630	1.003	99.7%	0.1%	0.0%	85.0%
642	1.002	99.8%	0.0%	0.0%	85.1%
654	1.002	99.8%	0.0%	0.0%	85.2%
666	1.001	99.9%	0.0%	0.0%	85.5%
678	1.001	99.9%	0.0%	0.0%	86.0%
690	1.001	99.9%	0.0%	0.0%	86.8%
702	1.001	99.9%	0.0%	0.0%	88.0%
714	1.001	99.9%	0.0%	0.0%	89.7%
726	1.001	99.9%	0.0%	0.0%	91.9%
738	1.000	100.0%	0.0%	0.0%	94.7%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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

ADDITIONAL AWARDS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	1.913	6,973,268	0	0	0.785	1.974	0	0	100%	0	0.000	0.000	0.000
1991	3,852,022	1.853	7,138,884	5	5	0.797	1.916	8	8	100%	8	0.000	0.000	0.000
1992	3,944,342	1.762	6,951,801	0	0	0.809	1.860	0	0	100%	0	0.000	0.000	0.000
1993	4,020,534	1.730	6,954,996	1	1	0.822	1.806	1	1	100%	1	0.000	0.000	0.003
1994	4,272,082	1.690	7,221,716	0	0	0.834	1.754	0	0	100%	0	0.000	0.000	0.003
1995	4,432,599	1.642	7,279,180	33	33	0.847	1.702	48	48	100%	48	0.001	0.001	0.003
1996	4,487,291	1.587	7,119,619	15	15	0.860	1.653	21	21	100%	21	0.000	0.000	0.003
1997	4,623,816	1.516	7,011,137	0	0	0.873	1.605	0	0	100%	0	0.000	0.000	0.003
1998	4,816,176	1.448	6,974,036	4	4	0.886	1.558	6	6	100%	6	0.000	0.000	0.003
1999	5,047,597	1.402	7,074,826	0	0	0.900	1.513	0	0	100%	0	0.000	0.000	0.003
2000	5,318,217	1.352	7,189,648	112	112	0.913	1.469	150	150	100%	150	0.002	0.002	0.003
2001	5,597,545	1.324	7,410,279	0	0	0.927	1.426	0	0	100%	0	0.000	0.000	0.003
2002	5,822,846	1.233	7,180,173	0	0	0.941	1.384	0	0	100%	0	0.000	0.000	0.003
2003	6,004,956	1.205	7,236,443	0	0	0.956	1.344	0	0	100%	0	0.000	0.000	0.003
2004	6,183,507	1.221	7,550,966	0	0	0.970	1.305	0	0	100%	0	0.000	0.000	0.003
2005	6,388,250	1.180	7,536,083	0	0	0.985	1.267	0	0	100%	0	0.000	0.000	0.003
2006	6,653,696	1.170	7,785,410	0	0	1.000	1.230	0	0	100%	0	0.000	0.000	0.003
2007	6,915,410	1.122	7,758,240	0	0	1.000	1.194	0	0	100%	0	0.000	0.000	0.003
2008	7,073,199	1.076	7,613,102	0	0	1.000	1.159	0	0	100%	0	0.000	0.000	0.003
2009	7,109,910	1.044	7,422,640	0	0	1.000	1.126	0	0	100%	0	0.000	0.000	0.003
2010	7,245,414	1.035	7,501,912	1,666	1,666	1.000	1.093	1,821	1,821	100%	1,821	0.024	0.023	0.003
2011	7,353,256	1.020	7,501,057	0	0	1.000	1.061	0	0	100%	0	0.000	0.000	0.003
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.030	0	0	100%	0	0.000	0.000	0.003
2013	7,590,325	1.000	7,590,325			1.000	1.000	0	0	100%	0	0.000	0.000	0.003

	5 Year Average excluding 2011-2012	0.005	0.005
	7 Year Average excluding 2011-2012	0.003	0.003
	10 Year Weighted Average excluding 2011-2012	0.002	
	10 Year Weighted Average excluding 2010-2012	0.000	
	5 Year Average excluding 2010-2012	0.000	0.000
	5 Year Average excluding 2012	0.005	0.005
	7 Year Average excluding 2012	0.003	0.003
(14)	2013 Selected Loss Rate:	0.003	

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

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

ADDITIONAL AWARDS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.001	1.001	1.001									
1954	702	702	714	1.001	1.001	1.001									
1955	690	690	702	1.001	1.001	1.001									
1956	678	678	690	1.001	1.001	1.001									
1957	666	666	678	1.001	1.001	1.001									
1958	654	654	666	1.002	1.001	1.002									
1959	642	642	654	1.002	1.002	1.002									
1960	630	630	642	1.003	1.002	1.003									
1961	618	618	630	1.003	1.003	1.003									
1962	606	606	618	1.004	1.003	1.004									
1963	594	594	606	1.005	1.004	1.005									
1964	582	582	594	1.007	1.005	1.007									
1965	570	570	582	1.011	1.007	1.011									
1966	558	558	570	1.016	1.011	1.016									
1967	546	546	558	1.023	1.016	1.023									
1968	534	534	546	1.031	1.023	1.031									
1969	522	522	534	1.040	1.031	1.040									
1970	510	510	522	1.049	1.040	1.049									
1971	498	498	510	1.060	1.049	1.060									
1972	486	486	498	1.072	1.060	1.072									
1973	474	474	486	1.084	1.072	1.084									
1974	462	462	474	1.098	1.084	1.098									
1975	450	450	462	1.113	1.098	1.113									
1976	438	438	450	1.129	1.113	1.129									
1977	426	426	438	1.148	1.129	1.148	1.148	1.129	1.148	1.000	1.000	1.000	1.256	1.256	1.256
1978	414	414	426	1.168	1.148	1.168	1.168	1.148	1.168	1.000	1.000	1.000	1.256	1.256	1.256
1979	402	402	414	1.189	1.168	1.189	1.189	1.168	1.189	1.000	1.000	1.000	1.256	1.256	1.256
1980	390	390	402	1.210	1.189	1.210	1.210	1.189	1.210	1.000	1.000	1.000	1.256	1.256	1.256
1981	378	378	390	1.233	1.210	1.233	1.233	1.210	1.233	1.000	1.000	1.000	1.256	1.256	1.256
1982	366	366	378	1.256	1.233	1.256	1.256	1.233	1.256	1.000	1.000	1.000	1.256	1.256	1.256
1983	354	354	366	1.280	1.256	1.280	1.280	1.256	1.280	1.000	1.000	1.000	1.279	1.256	1.279
1984	342	342	354	1.305	1.280	1.305	1.305	1.280	1.305	1.000	1.000	1.000	1.298	1.279	1.298
1985	330	330	342	1.329	1.305	1.329	1.329	1.305	1.329	1.000	1.000	1.000	1.319	1.298	1.319
1986	318	318	330	1.355	1.329	1.355	1.355	1.329	1.355	1.000	1.000	1.000	1.341	1.319	1.341
1987	306	306	318	1.380	1.355	1.380	1.380	1.355	1.380	1.000	1.000	1.000	1.364	1.341	1.364
1988	294	294	306	1.407	1.380	1.407	1.407	1.380	1.407	1.000	1.000	1.000	1.388	1.364	1.388
1989	282	282	294	1.436	1.407	1.436	1.436	1.407	1.436	1.000	1.000	1.000	1.418	1.388	1.418
1990	270	270	282	1.466	1.436	1.466	1.466	1.436	1.466	1.000	1.000	1.000	1.447	1.418	1.447
1991	258	258	270	1.497	1.466	1.497	1.497	1.466	1.497	1.000	1.000	1.000	1.472	1.447	1.472
1992	246	246	258	1.530	1.497	1.530	1.530	1.497	1.530	1.000	1.000	1.000	1.499	1.472	1.499
1993	234	234	246	1.564	1.530	1.564	1.564	1.530	1.564	1.000	1.000	1.000	1.531	1.499	1.531
1994	222	222	234	1.600	1.564	1.600	1.600	1.564	1.600	1.000	1.000	1.000	1.565	1.531	1.565
1995	210	210	222	1.636	1.600	1.636	1.636	1.600	1.636	1.003	1.000	1.003	1.594	1.565	1.594
1996	198	198	210	1.677	1.636	1.677	1.677	1.636	1.677	1.014	1.003	1.014	1.618	1.594	1.618
1997	186	186	198	1.721	1.677	1.721	1.721	1.677	1.721	1.021	1.014	1.021	1.644	1.618	1.644
1998	174	174	186	1.766	1.721	1.766	1.766	1.721	1.766	1.033	1.021	1.033	1.664	1.644	1.664
1999	162	162	174	1.830	1.766	1.830	1.830	1.766	1.830	1.042	1.033	1.042	1.720	1.664	1.720
2000	150	150	162	1.903	1.830	1.903	1.903	1.830	1.903	1.051	1.042	1.051	1.772	1.720	1.772
2001	138	138	150	1.985	1.903	1.985	1.985	1.903	1.985	1.074	1.051	1.074	1.814	1.772	1.814
2002	126	126	138	2.070	1.985	2.070	2.070	1.985	2.070	1.103	1.074	1.103	1.834	1.814	1.834
2003	114	114	126	2.171	2.070	2.171	2.171	2.070	2.171	1.149	1.103	1.149	1.853	1.834	1.853
2004	102	102	114	2.315	2.171	2.315	2.315	2.171	2.315	1.197	1.149	1.197	1.901	1.853	1.901
2005	90	90	102	2.546	2.315	2.546	2.546	2.315	2.546	1.299	1.197	1.299	1.936	1.901	1.936
2006	78	78	90	2.814	2.546	2.814	2.814	2.546	2.814	1.370	1.299	1.370	2.037	1.936	2.037
2007	66	66	78	3.278	2.814	3.278	3.278	2.814	3.278	1.486	1.370	1.486	2.157	2.037	2.157
2008	54	54	66	3.999	3.278	3.999	3.999	3.278	3.999	1.657	1.486	1.657	2.290	2.157	2.290
2009	42	42	54	7.799	3.999	7.799	7.799	3.999	7.799	2.776	1.657	2.776	2.390	2.290	2.390
2010	30	30	42	38.993	7.799	38.993	38.993	7.799	38.993	15.268	2.776	15.268	1.286	2.390	1.286
2011	18	18	30	7,798.564	38.993	7,798.564	7,798.564	38.993	7,798.564	15.268	15.268	15.268	64.317	1.286	64.317
2012	6	6	18	77,985.643	7,798.564	77,985.643	77,985.643	7,798.564	77,985.643	15.268	15.268	15.268	643.174	64.317	643.174

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

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

ADDITIONAL AWARDS

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	426	426	438			
1978	414	414	426			
1979	402	402	414			
1980	390	390	402			
1981	378	378	390			
1982	366	366	378			
1983	354	354	366			
1984	342	342	354			
1985	330	330	342			
1986	318	318	330			
1987	306	306	318			
1988	294	294	306			
1989	282	282	294			
1990	270	270	282			
1991	258	258	270			
1992	246	246	258			
1993	234	234	246			
1994	222	222	234			
1995	210	210	222			
1996	198	198	210			
1997	186	186	198			
1998	174	174	186			
1999	162	162	174			
2000	150	150	162			
2001	138	138	150			
2002	126	126	138			
2003	114	114	126			
2004	102	102	114			
2005	90	90	102			
2006	78	78	90			
2007	66	66	78			
2008	54	54	66			
2009	42	42	54			
2010	30	30	42			
2011	18	18	30			
2012	6	6	18			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-
1980	0	0	0	0	0	0	0	0	4	7	8	11	17	20	22	25	28	30	33	36	38	41	44	45	45	49	51	53	55	57	59	61	63				63
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					-
1982	0	0	0	0	0	0	1	4	13	13	13	14	17	19	21	24	26	28	31	33	35	38	40	42	45	47	49	52	54	56	59						59
1983	0	0	0	0	0	0	0	23	26	29	33	36	39	43	46	49	53	56	59	63	66	69	73	76	79	83	86	89	93	96							96
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								-
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									-
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										-
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											-
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												-
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														-
1991	0	0	0	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4															4
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																-
1993	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																	1
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																		-
1995	0	0	0	0	14	18	20	20	20	20	20	20	20	20	20	20	20	20																			20
1996	0	0	0	8	8	8	9	9	9	9	9	9	9	9	9	9	9																				9
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																					-
1998	0	0	0	3	3	3	3	3	3	3	3	3	3	3	3																						3
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							-
2000	0	0	0	6	6	24	30	33	39	43	50	56	59																								59
2001	0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	43																																		43
2011	0	0																																			-
2012	0																																				-
																																					355

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980									1.732	1.255	1.291	1.571	1.159	1.137	1.121	1.108	1.097	1.089	1.081	1.075	1.070	1.065	1.021	1.014	1.072	1.041	1.040	1.038	1.037	1.036	1.034	1.033					
1981																																					
1982							3.649	3.649	1.000	1.000	1.124	1.154	1.139	1.122	1.108	1.098	1.089	1.082	1.076	1.070	1.066	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041							
1983								1.148	1.129	1.114	1.102	1.093	1.085	1.075	1.073	1.068	1.064	1.060	1.056	1.053	1.051	1.050	1.046	1.044	1.042	1.040	1.039	1.037	1.036								
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990																																					
1991			5.451	1.239	1.000	1.000	1.222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992																																					
1993			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994																																					
1995			1.000	72.089	1.283	1.114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996				1.000	1.000	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997																																					
1998				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999																																					
2000				1.000	4.213	1.254	1.099	1.162	1.120	1.144	1.124	1.055																									
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
4 Yr Avg			2.484	18.772	1.874	1.100	1.025	1.041	1.030	1.036	1.031	1.014	1.000	1.000	1.000	1.000	1.000	1.015	1.014	1.031	1.029	1.044	1.032	1.038	1.055	1.044	1.042	1.040	1.039	1.038	1.034	1.033					
5 Yr Avg			2.484	15.218	1.699	1.080	1.020	1.032	1.024	1.029	1.025	1.011	1.000	1.000	1.000	1.000	1.013	1.028	1.026	1.040	1.037	1.044	1.032	1.038	1.055	1.044	1.042	1.040	1.039	1.038	1.034	1.033					
7 Yr Avg			2.484	12.888	1.583	1.067	1.424	1.044	1.035	1.037	1.032	1.021	1.012	1.011	1.026	1.024	1.036	1.038	1.036	1.040	1.037	1.044	1.032	1.038	1.055	1.044	1.042	1.040	1.039	1.038	1.034	1.033					
3 Yr Wtd										1.144	1.124	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.039	1.040	1.039	1.038	1.034	1.033					
5 Yr Wtd								1.162	1.120	1.136	1.118	1.046	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.042	1.044	1.042	1.040	1.038	1.038	1.034	1.033					
10 Yr Wtd				1.000	3.237	1.230	1.073	1.083	1.066	1.083	1.075	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.050	1.054	1.054	1.043	1.039	1.053	1.043	1.041	1.040	1.038	1.038	1.034	1.033					TAIL
Prior	10.000	200.000	5.000	1.950	1.200	1.170	1.110	1.120	1.071	1.050	1.042	1.042	1.035	1.035	1.025	1.025	1.025	1.024	1.023	1.023	1.022	1.022	1.021	1.021	1.020	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.121
PA Sel.	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016	
Selected	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016	
Cumulative	77985.6	7798.56	38.993	7.799	3.999	3.278	2.814	2.546	2.315	2.171	2.070	1.985	1.903	1.830	1.766	1.721	1.677	1.636	1.600	1.564	1.530	1.497	1.466	1.436	1.407	1.380	1.355	1.329	1.305	1.280	1.256	1.233	1.210	1.189	1.168	1.148	1.129

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							44	45	45	49	51	53	55	57	59	61	63				63
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982															35	38	40	42	45	47	49	52	54	56	59												59
1983														63	66	69	73	76	79	83	86	89	93	96													96
1984													0	0	0	0	0	0	0	0	0	0	0														-
1985												0	0	0	0	0	0	0	0	0	0	0															-
1986											0	0	0	0	0	0	0	0	0	0	0	0															-
1987										0	0	0	0	0	0	0	0	0	0	0	0	0															-
1988									0	0	0	0	0	0	0	0	0	0	0	0	0	0															-
1989									0	0	0	0	0	0	0	0	0	0	0	0	0	0															0
1990									0	0	0	0	0	0	0	0	0	0	0	0	0	0															-
1991									4	4	4	4	4	4	4	4	4	4	4	4	4																4
1992									0	0	0	0	0	0	0	0	0	0	0	0																	-
1993								1	1	1	1	1	1	1	1	1	1	1	1																		1
1994							0	0	0	0	0	0	0	0	0	0	0	0																			-
1995							20	20	20	20	20	20	20	20	20	20	20																				20
1996							9	9	9	9	9	9	9	9	9	9																					9
1997						0	0	0	0	0	0	0	0	0	0																						-
1998					3	3	3	3	3	3	3	3	3	3																							3
1999				0	0	0	0	0	0	0	0	0	0																								-
2000			0	6	6	24	30	33	39	43	50	56	59																								59
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	43																																		43
2011	0	0																																			-
2012	0																																				-
																																					355

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																							1.021	1.014	1.072	1.041	1.040	1.038	1.037	1.036	1.034	1.033					
1981																																					
1982																					1.066	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041							
1983																				1.053	1.051	1.050	1.046	1.044	1.042	1.040	1.039	1.037	1.036								
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990																																					
1991												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992																																					
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994																																					
1995								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997																																					
1998					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999																																					
2000				1.000	4.213	1.254	1.099	1.162	1.120	1.144	1.124	1.055																									
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
3 Yr Avg				1.000	2.607	1.127	1.033	1.054	1.040	1.048	1.041	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.017	1.037	1.035	1.038	1.055	1.044	1.042	1.040	1.039	1.038	1.034					
5 Yr Avg				1.000	2.607	1.127	1.033	1.041	1.030	1.029	1.025	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.029	1.037	1.032	1.038	1.055	1.044	1.042	1.040	1.039	1.038	1.034	1.033				
7 Yr Avg				1.000	2.607	1.127	1.033	1.041	1.030	1.029	1.025	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.029	1.037	1.032	1.038	1.055	1.044	1.042	1.040	1.039	1.038	1.034	1.033				
3 Yr Wtd										1.144	1.124	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.039	1.040	1.039	1.038	1.034	1.033				
5 Yr Wtd								1.162	1.120	1.136	1.118	1.046	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.042	1.044	1.042	1.040	1.038	1.038	1.034	1.033				
7 Yr Wtd						1.254	1.099	1.151	1.112	1.115	1.076	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.046	1.048	1.046	1.043	1.041	1.040	1.038	1.038	1.034	1.033					TAIL
Prior	10.000	200.000	5.000	1.950	1.200	1.170	1.110	1.120	1.071	1.050	1.042	1.042	1.035	1.035	1.025	1.025	1.025	1.024	1.023	1.023	1.022	1.022	1.021	1.021	1.020	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018		1.139
PA Sel.	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016	
Selected	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016	
Cumulative	77985.643	7798.564	38.993	7.799	3.999	3.278	2.814	2.546	2.315	2.171	2.070	1.985	1.903	1.830	1.766	1.721	1.677	1.636	1.600	1.564	1.530	1.497	1.466	1.436	1.407	1.380	1.355	1.329	1.305	1.280	1.256	1.233	1.210	1.189	1.168	1.148	1.129

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

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																																					
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990																																					
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992																																					
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994																																					
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997																																					
1998					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999																																					
2000				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010			100.0%																																		100.0%
2011																																					
2012																																					

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

PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5,276,573
1978	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		5,254,386
1979	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			5,164,474
1980	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.12%	0.00%	0.00%				5,091,177
1981	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					4,908,624
1982	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%						5,266,185
1983	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.09%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.14%	0.14%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%							5,316,747
1984	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%								5,395,574
1985	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									5,506,356
1986	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										5,812,249
1987	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											6,193,181
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%													6,484,397
1989	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%													6,640,304
1990	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														6,973,268
1991	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,138,884
1992	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																6,951,801
1993	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																	6,954,996
1994	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																		7,221,716
1995	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%																			7,279,180
1996	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																				7,119,619
1997	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																					7,011,137
1998	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																						6,974,036
1999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																							7,074,826
2000	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.04%	0.05%	0.05%	0.06%	0.07%	0.08%	0.08%																								7,189,648
2001	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																									7,410,279
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										7,180,173
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											7,236,443
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												7,550,966
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													7,536,083
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														7,785,410
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																																7,613,102
2009	0.00%	0.00%	0.00%	0.00%																																	7,422,640
2010	0.00%	0.00%	0.06%																																		7,501,912
2011	0.00%	0.00%																																			7,501,057
2012	0.00%																																				7,575,325

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

INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5,276,573
1978																									0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		5,254,386
1979																								0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			5,164,474
1980																							0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.12%	0.00%	0.00%				5,091,177
1981																						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					4,908,624
1982																					0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%						5,266,185
1983																				0.12%	0.12%	0.13%	0.14%	0.14%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%							5,316,747
1984																			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%								5,395,574
1985																		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									5,506,356
1986																	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										5,812,249
1987																0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											6,193,181
1988															0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												6,484,397
1989														0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														6,640,304
1990													0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															6,973,268
1991												0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																7,138,884
1992											0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																	6,951,801
1993										0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																		6,954,996
1994									0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																			7,221,716
1995								0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%																				7,279,180
1996							0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																					7,119,619
1997						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																						7,011,137
1998					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																							6,974,036
1999				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								7,074,826
2000			0.00%	0.01%	0.01%	0.03%	0.04%	0.05%	0.05%	0.06%	0.07%	0.08%	0.08%																									7,189,648
2001		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										7,410,279
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											7,180,173
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												7,236,443
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													7,550,966
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														7,536,083
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															7,785,410
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																7,758,240
2008	0.00%	0.00%	0.00%	0.00%	0.00%																																	7,613,102
2009	0.00%	0.00%	0.00%	0.00%																																		7,422,640
2010	0.00%	0.00%	0.06%																																			7,501,912
2011	0.00%	0.00%																																				7,501,057
2012	0.00%																																					7,575,325

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

REPORTED ADDITIONAL AWARDS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2						2
1983																														1							1
1984																																					
1985																																					
1986			1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1										1
1987																																					
1988																																					
1989																																					
1990																																					
1991	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2															2
1992																																					
1993			1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																	1
1994																																					
1995			1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2																			2
1996				1	1	1	1	1	1	1	1	1	1	1	1	1	1																				1
1997																																					
1998				1	1	1	1	1	1	1	1	1	1	1	1																						1
1999																																					
2000				1	1	2	2	2	2	2	2	2	2																								2
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010			1																																		1
2011																																					
2012																																					
																																					14

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983																																					
1984																																					
1985																																					
1986			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987																																					
1988																																					
1989																																					
1990																																					
1991	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992																																					
1993			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994																																					
1995			1.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997																																					
1998				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999																																					
2000				1.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
3 Yr Avg	2.000	1.000	1.000	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.000	1.000	1.000	1.200	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.000	1.000	1.000	1.143	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	2.000			1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000							
5 Yr Wtd	2.000			1.200	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000							
7 Yr Wtd	2.000			1.125	1.111	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000							TAIL
Prior	1.000	1.000	5.500	1.683	1.118	1.095	1.054	1.091	1.041	1.042	1.032	1.022	1.009	1.008	1.012	1.007	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.000
PA Sel.	1.000	1.000	5.500	1.675	1.115	1.085	1.054	1.086	1.041	1.042	1.027	1.022	1.009	1.008	1.012	1.007	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Selected	1.000	1.000	5.500	1.675	1.115	1.085	1.054	1.086	1.041	1.042	1.027	1.022	1.009	1.008	1.012	1.007	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	15.268	15.268	15.268	2.776	1.657	1.486	1.370	1.299	1.197	1.149	1.103	1.074	1.051	1.042	1.033	1.021	1.014	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	0	0	0	0	484	1,767	6,449	6,449	6,449	7,247	8,364	9,526	10,689	11,848	13,010	14,172	15,334	16,496	17,659	18,821	19,983	21,190	22,352	23,514	24,677	25,839	27,001	28,163	29,325						29,325
1983																														96,081							96,081
1984																																					
1985																																					
1986			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																																					
1988																																					
1989																																					
1990																																					
1991	0	0	214	1,166	1,445	1,445	1,445	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766															1,766
1992																																					
1993			500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500																	500
1994																																					
1995			197	197	7,108	9,119	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154																			10,154
1996				8,390	8,390	8,390	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663																				8,663
1997																																					
1998				2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500																						2,500
1999																																					
2000				5,725	5,725	12,061	15,124	16,628	19,327	21,639	24,760	27,823	29,346																								29,346
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010			42,736																																		42,736
2011																																					
2012																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982							3.649	3.649	1.000	1.000	1.124	1.154	1.139	1.122	1.108	1.098	1.089	1.082	1.076	1.070	1.066	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041							
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991			5.451	1.239	1.000	1.000	1.222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992																																					
1993			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994																																					
1995			1.000	36.045	1.283	1.114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996				1.000	1.000	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997																																					
1998				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999																																					
2000				1.000	2.107	1.254	1.099	1.162	1.120	1.144	1.124	1.055																									
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
3 Yr Avg			2.484	1.000	1.369	1.095	1.033	1.054	1.040	1.048	1.041	1.018	1.000	1.000	1.000	1.000	1.000	1.027	1.025	1.035	1.033	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041							
5 Yr Avg			2.484	8.009	1.278	1.080	1.020	1.032	1.024	1.029	1.025	1.011	1.000	1.000	1.022	1.020	1.022	1.027	1.025	1.035	1.033	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041							
7 Yr Avg			2.484	6.881	1.232	1.067	1.424	1.402	1.017	1.021	1.035	1.030	1.023	1.020	1.022	1.020	1.022	1.027	1.025	1.035	1.033	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041							
3 Yr Wtd				1.000	1.381	1.145	1.057	1.097	1.076	1.095	1.085	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.064	1.060	1.062	1.060	1.055	1.052	1.049	1.047	1.045		1.041							
5 Yr Wtd				1.399	1.345	1.134	1.041	1.070	1.056	1.072	1.066	1.031	1.000	1.000	1.000	1.000	1.046	1.071	1.066	1.064	1.060	1.062	1.060	1.055	1.052	1.049	1.047	1.045		1.041							
10 Yr Wtd				1.389	1.325	1.143	1.080	1.176	1.047	1.060	1.070	1.045	1.036	1.035	1.036	1.035	1.046	1.071	1.066	1.064	1.060	1.062	1.060	1.055	1.052	1.049	1.047	1.045		1.041							TAIL
Prior	10.000	200.000	2.724	1.613	1.132	1.107	1.061	1.131	1.067	1.047	1.039	1.043	1.034	1.038	1.023	1.025	1.025	1.025	1.022	1.019	1.019	1.023	1.020	1.024	1.018	1.018	1.017	1.020	1.022	1.020	1.019	1.018	1.018	1.019	1.018		1.139
PA Sel.	10.000	50.000	0.538	1.044	1.062	1.058	1.053	1.018	1.026	1.011	1.011	1.023	1.031	1.033	1.012	1.016	1.015	1.019	1.022	1.021	1.018	1.017	1.020	1.022	1.017	1.018	1.016	1.017	1.014	1.018							
Selected	10.000	50.000	0.538	1.044	1.062	1.058	1.053	1.018	1.026	1.011	1.011	1.023	1.031	1.033	1.012	1.016	1.015	1.019	1.022	1.021	1.018	1.017	1.020	1.022	1.017	1.018	1.016	1.017	1.014	1.018							
Cumulative	643.174	64.317	1.286	2.390	2.290	2.157	2.037	1.936	1.901	1.853	1.834	1.814	1.772	1.720	1.664	1.644	1.618	1.594	1.565	1.531	1.499	1.472	1.447	1.418	1.388	1.364	1.341	1.319	1.298	1.279	1.256	1.256	1.256	1.256	1.256	1.256	1.256

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	0	0	0	0	484	1,767	6,449	6,449	6,449	7,247	8,364	9,526	10,689	11,848	13,010	14,172	15,334	16,496	17,659	18,821	19,983	21,190	22,352	23,514	24,677	25,839	27,001	28,163	29,325						29,325
1983	0	0	0	0	0	0	0	22,629	25,975	29,313	32,652	35,990	39,329	42,667	45,877	49,215	52,554	55,892	59,231	62,569	65,907	69,246	72,713	76,051	79,389	82,728	86,066	89,405	92,743	96,081							96,081
1984																																					
1985																																					
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																																					
1988																																					
1989																																					
1990																																					
1991	0	0	214	1,166	1,445	1,445	1,445	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766															1,766
1992																																					
1993	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500																	500
1994																																					
1995	0	0	99	99	7,108	9,119	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154																			10,154
1996	0	0	0	8,390	8,390	8,390	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663																				8,663
1997																																					
1998	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500																						2,500
1999																																					
2000	0	0	0	2,863	2,863	12,061	15,124	16,628	19,327	21,639	24,760	27,823	29,346																								29,346
2001																																					
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	10,684																																		10,684
2011	0	0																																			-
2012	0																																				-

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

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					17,659	18,821	19,983	21,190	22,352	23,514	24,677	25,839	27,001	28,163	29,325						29,325
1983																														96,081							96,081
1984																																					
1985																																					
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																																					
1988																																					
1989																																					
1990																																					
1991												1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766															1,766
1992																																					
1993										500	500	500	500	500	500	500	500	500	500	500																	500
1994																																					
1995								10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154																			10,154
1996							8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663																				8,663
1997																																					
1998					2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500																						2,500
1999																																					
2000				5,725	5,725	12,061	15,124	16,628	19,327	21,639	24,760	27,823	29,346																								29,346
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010			42,736																																		42,736
2011																																					
2012																																					

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																														0							-
1984																																					
1985																																					
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																																					
1988																																					
1989																																					
1990																																					
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992																																					
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994																																					
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997																																					
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999																																					
2000				0	0	0	0	0	0	0	0	0	0																								-
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010			0																																		-
2011																																					
2012																																					

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

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																																					5,276,573
1978																																					5,254,386
1979																																					5,164,474
1980																																					5,091,177
1981																																					4,908,624
1982	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						5,266,185
1983																														0.00%							5,316,747
1984																																					5,395,574
1985																																					5,506,356
1986			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										5,812,249
1987																																					6,193,181
1988																																					6,484,397
1989																																					6,640,304
1990																																					6,973,268
1991	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,138,884
1992																																					6,951,801
1993			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																	6,954,996
1994																																					7,221,716
1995			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																			7,279,180
1996				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																				7,119,619
1997																																					7,011,137
1998				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																						6,974,036
1999																																					7,074,826
2000				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								7,189,648
2001																																					7,410,279
2002																																					7,180,173
2003																																					7,236,443
2004																																					7,550,966
2005																																					7,536,083
2006																																					7,785,410
2007																																					7,758,240
2008																																					7,613,102
2009																																					7,422,640
2010			0.00%																																		7,501,912
2011																																					7,501,057
2012																																					7,575,325

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	0	0	0	0	484	1,283	4,681	0	0	798	1,118	1,162	1,162	1,159	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,207	1,162	1,162	1,162	1,162	1,162	1,162	1,162						2
1983	0	0	0	0	0	0	0	22,629	3,346	3,338	3,338	3,338	3,338	3,338	3,210	3,338	3,338	3,338	3,338	3,338	3,338	3,338	3,467	3,338	3,338	3,338	3,338	3,338	3,338	3,338							1
1984																																					-
1985																																					-
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										1
1987																																					-
1988																																					-
1989																																					-
1990																																					-
1991	0	0	214	952	278	0	0	321	0	0	0	0	0	0	0	0	0	0	0	0	0	0															2
1992																																					-
1993	0	0	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	1
1994																																					-
1995	0	0	99	0	7,009	2,011	1,035	0	0	0	0	0	0	0	0	0	0	0																			2
1996	0	0	0	8,390	0	0	273	0	0	0	0	0	0	0	0	0	0																				1
1997																																					-
1998	0	0	0	2,500	0	0	0	0	0	0	0	0	0	0	0																						1
1999																																					-
2000	0	0	0	2,863	0	9,198	3,063	1,504	2,699	2,311	3,122	3,063	1,523																								2
2001																																					-
2002	0	0	0	0	0	0	0	0	0	0	0																										3
2003	0	0	0	0	0	0	0	0	0	0																											3
2004	0	0	0	0	0	0	0	0	0																												3
2005	0	0	0	0	0	0	0	0																													3
2006	0	0	0	0	0	0	0																														3
2007	0	0	0	0	0	0																															3
2008	0	0	0	0	0																																4
2009	0	0	0	0																																	4
2010	0	0	10,684																																		4
2011	0	0																																			4
2012	0																																				4
																																					55

ACCIDENT YEAR DECAY FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	0.000	0.000	0.000	0.000	2.649	3.649	0.000	0.000	0.000	1.400	1.040	1.000	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000						
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.148	0.998	1.000	1.000	1.000	1.000	0.962	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000							
1984																																				
1985																																				
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1987																																				
1988																																				
1989																																				
1990																																				
1991	0.000	0.000	4.451	0.292	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1992																																				
1993	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1994																																				
1995	0.000	0.000	0.000	0.000	0.287	0.515	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1997																																				
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1999																																				
2000	0.000	0.000	0.000	0.000	0.000	0.333	0.491	1.794	0.856	1.351	0.981	0.497																								
2001																																				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																										
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																											
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																												
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000																													
2007	0.000	0.000	0.000	0.000	0.000	0.000																														
2008	0.000	0.000	0.000	0.000	0.000																															
2009	0.000	0.000	0.000	0.000																																
2010	0.000	0.000																																		
2011	0.000																																			
3 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.450	0.327	0.166	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.333	0.346	0.667	0.654	0.667	0.667	0.667	1.000	1.000	1.000						
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.359	0.171	0.270	0.196	0.099	0.000	0.000	0.000	0.000	0.000	0.200	0.400	0.400	0.500	0.510	0.667	0.654	0.667	0.667	0.667	1.000	1.000	1.000						
10 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.085	0.049	0.179	0.086	0.235	0.198	0.322	0.255	0.245	0.255	0.286	0.286	0.333	0.400	0.400	0.500	0.510	0.667	0.654	0.667	0.667	0.667	1.000	1.000	1.000						
3 Yr Wtd									0.856	1.351	0.981	0.497								1.000	1.000	1.029	0.982	0.990	1.000	1.000	1.000	1.000	1.000	1.000						
5 Yr Wtd							0.491	1.794	0.856	1.351	0.981	0.497					1.000	1.000	1.000	1.000	1.000	1.029	0.982	0.990	1.000	1.000	1.000	1.000	1.000	1.000						
10 Yr Wtd				0.000	1.599	0.390	0.418	1.479	0.934	1.143	1.114	0.830	1.010	0.971	1.029	1.001	1.000	1.000	1.000	1.000	1.000	1.029	0.982	0.990	1.000	1.000	1.000	1.000	1.000	1.000						
Prior																																				
																																				TAIL
Selected																																				

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	0.000	0.000	0.000	0.000	1.480	3.921	14.307	0.000	0.000	2.440	3.415	3.552	3.552	3.542	3.552	3.552	3.552	3.552	3.552	3.552	3.552	3.689	3.552	3.552	3.552	3.552	3.552	3.552	3.552					
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	66.226	9.793	9.770	9.770	9.770	9.770	9.770	9.394	9.770	9.770	9.770	9.770	9.770	9.770	9.770	10.146	9.770	9.770	9.770	9.770	9.770	9.770	9.770						
1984		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1985		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1987		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1988		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1989		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1990		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1991	0.000	0.000	0.500	2.225	0.650	0.000	0.000	0.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1992		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1993	0.000	0.000	1.087	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1994		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1995	0.000	0.000	0.200	0.000	14.218	4.079	2.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1996	0.000	0.000	0.000	16.419	0.000	0.000	0.533	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1997		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1998	0.000	0.000	0.000	4.621	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1999		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
2000	0.000	0.000	0.000	4.860	0.000	15.617	5.200	2.554	4.583	3.924	5.300	5.200	2.586																							
2001		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																										
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																											
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																												
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000																													
2007	0.000	0.000	0.000	0.000	0.000	0.000																														
2008	0.000	0.000	0.000	0.000	0.000																															
2009	0.000	0.000	0.000	0.000																																
2010	0.000	0.000	13.786																																	
2011	0.000	0.000																																		
2012	0.000																																			
3 Yr Avg	0.000	0.000	4.595	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.767	1.733	0.862	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	3.257	4.441	6.661	3.552					
5 Yr Avg	0.000	0.000	2.757	0.000	0.000	0.000	0.000	0.000	0.917	0.785	1.060	1.040	0.517	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.954	2.664	3.331	4.441	6.661	3.552					
10 Yr Avg	0.000	0.000	1.379	0.486	0.000	1.562	0.520	0.255	0.458	0.392	0.530	0.520	0.259	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.977	1.332	1.522	1.682	1.903	2.220	2.664	3.331	4.441	6.661	3.552					

Selected Cumulative

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

ADDITIONAL AWARDS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	-	(8)
FY 2012 Payments	-	(9)
FY 2011 Payments	-	(10)
FY 2010 Payments	-	(11)
Unpaid Loss as of 6/30/2009	-	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $0
(3) SECTION 3, EXHIBIT 9, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 3, EXHIBIT 9, SHEET 46
(12) = SUM (8) THROUGH (11)

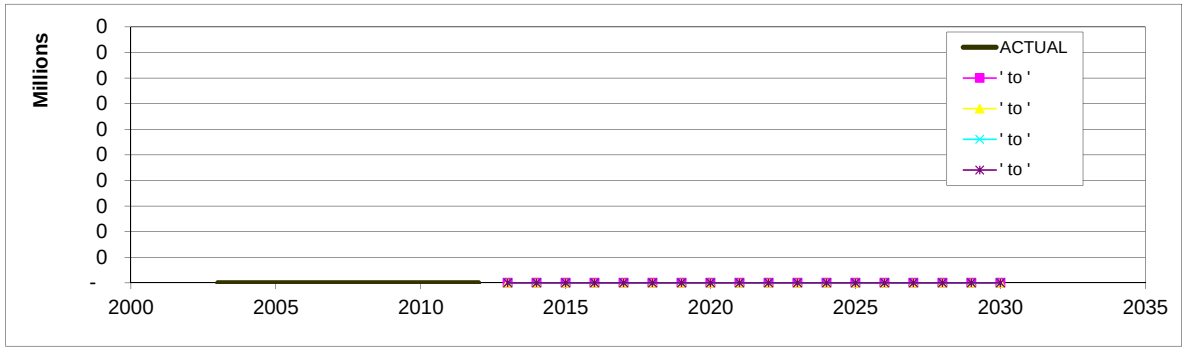
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

ADDITIONAL AWARDS
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	-				
2004	-				
2005	-				
2006	-				
2007	-				
2008	-				
2009	-				
2010	-				
2011	-				
2012	-				
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 9, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

ADDITIONAL AWARDS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	11.368	11.37	-	-	-
1954	702	0.773	9.56	-	-	-
1955	690	0.775	8.18	-	-	-
1956	678	0.777	7.14	-	-	-
1957	666	0.780	6.34	-	-	-
1958	654	0.782	5.74	-	-	-
1959	642	0.785	5.29	-	-	-
1960	630	0.787	4.95	-	-	-
1961	618	0.790	4.70	-	-	-
1962	606	0.973	5.55	-	-	-
1963	594	0.405	2.65	-	-	-
1964	582	0.578	2.11	-	-	-
1965	570	0.695	2.16	-	-	-
1966	558	0.796	2.52	-	-	-
1967	546	0.863	3.03	-	-	-
1968	534	0.897	3.62	-	-	-
1969	522	0.924	4.27	-	-	-
1970	510	0.944	4.98	-	-	-
1971	498	0.947	5.66	-	-	-
1972	486	0.942	6.27	-	-	-
1973	474	0.941	6.84	-	-	-
1974	462	0.935	7.33	-	-	-
1975	450	0.931	7.76	-	-	-
1976	438	0.934	8.18	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 9, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 9, SHEET 42
(4) SECTION 3, EXHIBIT 9, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

ADDITIONAL AWARDS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
11.368	8.783	6.807	5.291	4.126	3.227	2.532	1.993	1.574	1.532	0.620	0.358	0.249	0.198	0.171	0.154	0.142	0.134	0.127	0.119	0.112	0.105	0.098	0.091
	0.773	0.599	0.465	0.363	0.284	0.223	0.175	0.138	0.135	0.055	0.032	0.022	0.017	0.015	0.014	0.012	0.012	0.011	0.011	0.010	0.009	0.009	0.008
		0.775	0.602	0.470	0.367	0.288	0.227	0.179	0.174	0.071	0.041	0.028	0.023	0.019	0.017	0.016	0.015	0.014	0.014	0.013	0.012	0.011	0.010
			0.777	0.606	0.474	0.372	0.293	0.231	0.225	0.091	0.053	0.037	0.029	0.025	0.023	0.021	0.020	0.019	0.018	0.017	0.015	0.014	0.013
				0.780	0.610	0.479	0.377	0.297	0.290	0.117	0.068	0.047	0.037	0.032	0.029	0.027	0.025	0.024	0.023	0.021	0.020	0.018	0.017
					0.782	0.614	0.483	0.382	0.371	0.150	0.087	0.060	0.048	0.041	0.037	0.034	0.032	0.031	0.029	0.027	0.025	0.024	0.022
						0.785	0.618	0.488	0.475	0.192	0.111	0.077	0.061	0.053	0.048	0.044	0.042	0.039	0.037	0.035	0.033	0.030	0.028
							0.787	0.622	0.605	0.245	0.142	0.098	0.078	0.068	0.061	0.056	0.053	0.050	0.047	0.044	0.042	0.039	0.036
								0.790	0.769	0.311	0.180	0.125	0.100	0.086	0.077	0.071	0.067	0.064	0.060	0.056	0.053	0.049	0.046
									0.973	0.394	0.228	0.158	0.126	0.109	0.098	0.090	0.085	0.081	0.076	0.071	0.067	0.062	0.058
										0.405	0.234	0.163	0.129	0.112	0.100	0.093	0.087	0.083	0.078	0.073	0.069	0.064	0.060
											0.578	0.402	0.320	0.276	0.248	0.229	0.216	0.205	0.193	0.181	0.170	0.158	0.147
												0.695	0.554	0.478	0.428	0.396	0.374	0.354	0.333	0.314	0.293	0.273	0.255
													0.796	0.687	0.616	0.570	0.538	0.509	0.480	0.451	0.422	0.393	0.367
														0.863	0.774	0.715	0.675	0.639	0.602	0.567	0.530	0.493	0.461
															0.897	0.829	0.783	0.741	0.698	0.657	0.614	0.572	0.534
																0.924	0.873	0.826	0.778	0.732	0.685	0.637	0.595
																	0.944	0.894	0.842	0.792	0.741	0.690	0.644
																		0.947	0.892	0.839	0.784	0.730	0.682
																			0.942	0.887	0.829	0.772	0.721
																				0.941	0.880	0.819	0.765
																					0.935	0.870	0.813
																						0.931	0.870
																							0.934
11.368	9.556	8.181	7.136	6.344	5.745	5.292	4.953	4.701	5.550	2.650	2.110	2.162	2.518	3.035	3.620	4.270	4.975	5.656	6.271	6.843	7.330	7.758	8.177

Example as to how this triangle was constructed:

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

Calculation examples

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

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.934 means that the expected payments from 6/30/12-13 are 0.934 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.870 means that the expected payments from 6/30/13-14 are 0.870 times the actual paid losses from 6/30/11-12, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 9, SHEET 41, COLUMN (2)

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

ADDITIONAL AWARDS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	10.000		1.237	1.490	10.000	10.000		67,957.532	1.000	5.690	7.848	77,985.643	77,985.643
18	1.5	200.000		1.138	1.199	200.000	200.000	221.111	6,795.753	1.000	4.599	5.268	7,798.564	7,798.564
30	2.5	5.000		1.104	1.131	5.000	5.000	4.020	33.979	1.000	4.040	4.393	38.993	38.993
42	3.5	1.950		1.085	1.099	1.950	1.950	1.188	6.796	1.000	3.659	3.885	7.799	7.799
54	4.5	1.220		1.073	1.081	1.220	1.220	0.452	3.485	1.000	3.372	3.533	3.999	3.999
66	5.5	1.165		1.064	1.069	1.165	1.165	0.915	2.857	1.000	3.144	3.269	3.278	3.278
78	6.5	1.105		1.057	1.060	1.105	1.105	0.741	2.452	1.000	2.955	3.059	2.814	2.814
90	7.5	1.100		1.052	1.053	1.100	1.100	1.052	2.219	1.000	2.796	2.886	2.546	2.546
102	8.5	1.066		1.047	1.048	1.066	1.066	0.727	2.017	1.000	2.659	2.740	2.315	2.315
114	9.5	1.049		1.043	1.044	1.049	1.049	0.789	1.892	1.000	2.539	2.614	2.171	2.171
126	10.5	1.043		1.040	1.040	1.043	1.043	0.922	1.804	1.000	2.433	2.505	2.070	2.070
138	11.5	1.043		1.038	1.038	1.043	1.043	1.043	1.730	1.000	2.339	2.407	1.985	1.985
150	12.5	1.040		1.035	1.035	1.040	1.040	0.970	1.658	1.000	2.254	2.320	1.903	1.903
162	13.5	1.036		1.033	1.033	1.036	1.036	0.937	1.594	1.000	2.177	2.242	1.830	1.830
174	14.5	1.026		1.031	1.031	1.026	1.026	0.752	1.539	1.000	2.107	2.170	1.766	1.766
186	15.5	1.026		1.030	1.029	1.026	1.026	1.020	1.500	1.000	2.043	2.105	1.721	1.721
198	16.5	1.025		1.028	1.028	1.025	1.025	0.987	1.462	1.000	1.984	2.045	1.677	1.677
210	17.5	1.023		1.027	1.027	1.023	1.023	0.943	1.426	1.000	1.929	1.989	1.636	1.636
222	18.5	1.023		1.026	1.025	1.023	1.023	1.023	1.394	1.000	1.879	1.938	1.600	1.600
234	19.5	1.022		1.025	1.024	1.022	1.022	0.979	1.363	1.000	1.831	1.890	1.564	1.564
246	20.5	1.022		1.024	1.023	1.022	1.022	1.022	1.333	1.000	1.787	1.845	1.530	1.530
258	21.5	1.021		1.023	1.022	1.021	1.021	0.976	1.305	1.000	1.746	1.803	1.497	1.497
270	22.5	1.021		1.022	1.022	1.021	1.021	1.021	1.278	1.000	1.708	1.763	1.466	1.466
282	23.5	1.021		1.021	1.021	1.021	1.021	1.021	1.252	1.000	1.671	1.726	1.436	1.436
294	24.5	1.019		1.020	1.020	1.019	1.019	0.924	1.226	1.000	1.637	1.691	1.407	1.407
306	25.5	1.019		1.019	1.020	1.019	1.019	1.019	1.203	1.000	1.605	1.657	1.380	1.380
318	26.5	1.019		1.019	1.019	1.019	1.019	1.019	1.180	1.000	1.574	1.625	1.355	1.355
330	27.5	1.019		1.018	1.018	1.019	1.019	1.019	1.158	1.000	1.545	1.595	1.329	1.329
342	28.5	1.019		1.018	1.018	1.019	1.019	1.019	1.137	1.000	1.517	1.566	1.305	1.305
354	29.5	1.019		1.017	1.017	1.019	1.019	1.019	1.116	1.000	1.491	1.539	1.280	1.280
366	30.5	1.019		1.017	1.017	1.019	1.019	1.019	1.095	1.000	1.466	1.513	1.256	1.256
378	31.5	1.019		1.016	1.016	1.019	1.019	1.019	1.074	1.000	1.442	1.488	1.233	1.233
390	32.5	1.018		1.016	1.016	1.018	1.018	0.965	1.054	1.000	1.419	1.464	1.210	1.210
402	33.5	1.018		1.015	1.016	1.018	1.018	1.018	1.036	1.000	1.398	1.440	1.189	1.189
414	34.5	1.017		1.015	1.015	1.017	1.017	0.987	1.017	1.000	1.377	1.418	1.168	1.168
426	35.5			1.014	1.015	1.016	1.016	0.942		1.000	1.357	1.397	1.148	1.148
438	36.5			1.014	1.015	1.015	1.015	0.934		1.000	1.338	1.377	1.129	1.129
450	37.5			1.014	1.014	1.014	1.014	0.931		1.000	1.319	1.357	1.113	1.113
462	38.5			1.013	1.014	1.013	1.013	0.935		1.000	1.302	1.338	1.098	1.098
474	39.5			1.013	1.014	1.012	1.012	0.941		1.000	1.285	1.319	1.084	1.084
486	40.5			1.013	1.013	1.011	1.011	0.942		1.000	1.268	1.302	1.072	1.072
498	41.5			1.012	1.013	1.010	1.010	0.947		1.000	1.252	1.284	1.060	1.060
510	42.5			1.012	1.013	1.010	1.010	0.944		1.000	1.237	1.268	1.049	1.049
522	43.5			1.012	1.013	1.009	1.009	0.924		1.000	1.222	1.252	1.040	1.040
534	44.5			1.011	1.012	1.008	1.008	0.897		1.000	1.208	1.236	1.031	1.031
546	45.5			1.011	1.012	1.007	1.007	0.863		1.000	1.195	1.221	1.023	1.023
558	46.5			1.011	1.012	1.005	1.005	0.796		1.000	1.181	1.206	1.016	1.016
570	47.5			1.011	1.012	1.004	1.004	0.695		1.000	1.169	1.192	1.011	1.011
582	48.5			1.011	1.012	1.002	1.002	0.578		1.000	1.156	1.178	1.007	1.007
594	49.5			1.010	1.011	1.001	1.001	0.405		1.000	1.144	1.165	1.005	1.005
606	50.5			1.010	1.011	1.001	1.001	0.973		1.000	1.132	1.152	1.004	1.004
618	51.5			1.010	1.011	1.001	1.001	0.790		1.000	1.121	1.139	1.003	1.003
630	52.5			1.010	1.011	1.001	1.001	0.787		1.000	1.110	1.127	1.003	1.003
642	53.5			1.009	1.011	1.000	1.000	0.785		1.000	1.100	1.115	1.002	1.002
654	54.5			1.009	1.010	1.000	1.000	0.782		1.000	1.089	1.103	1.002	1.002
666	55.5			1.009	1.010	1.000	1.000	0.780		1.000	1.079	1.091	1.001	1.001
678	56.5			1.009	1.010	1.000	1.000	0.777		1.000	1.069	1.080	1.001	1.001
690	57.5			1.009	1.010	1.000	1.000	0.775		1.000	1.060	1.069	1.001	1.001
702	58.5			1.009	1.010	1.000	1.000	0.773		1.000	1.051	1.059	1.001	1.001
714	59.5			1.008	1.010	1.000	1.000	0.770		1.000	1.042	1.048	1.001	1.001
726	60.5			1.008	1.010	1.000	1.000	0.768		1.000	1.033	1.038	1.001	1.001
738	61.5			1.008	1.009	1.000	1.000	0.766		1.000	1.024	1.028	1.000	1.000
750	62.5			1.008	1.009	1.000	1.000	0.764		1.000	1.016	1.019	1.000	1.000
Tail	Tail		1.000	1.008	1.009	1.000	1.000	10.185		1.000	1.008	1.009	1.000	1.000

59.5 TAIL DECAY 11.368 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 9, SHEET 44
(4) SECTION 3, EXHIBIT 9, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 9, SHEET 48
(5) SECTION 3, EXHIBIT 9, SHEET 44
(6) SECTION 3, EXHIBIT 9, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

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

ADDITIONAL AWARDS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.884**
Inverse Power	**1.009**	**0.897**

							Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.222				Slope=	-0.819			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	0.103				Intercept=	0.754			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	10.000	1.792	-2.250	0.502	**1.237**	5.690	1.792	2.197	-0.714	**1.490**	7.848
2	18	200.000			200.000	200.000	2.890	-5.296	0.746	**1.138**	4.599	2.890	5.293	-1.614	**1.199**	5.268
3	30	5.000			5.000	5.000	3.401	-1.500	0.859	**1.104**	4.040	3.401	1.386	-2.033	**1.131**	4.393
4	42	1.950			1.950	1.950	3.738	-0.330	0.934	**1.085**	3.659	3.738	-0.051	-2.308	**1.099**	3.885
5	54	1.220			1.220	1.220	3.989	0.538	0.990	**1.073**	3.372	3.989	-1.514	-2.514	**1.081**	3.533
6	66	1.165			1.160	1.165	4.190	0.670	1.035	**1.064**	3.144	4.190	-1.802	-2.679	**1.069**	3.269
7	78	1.105			1.104	1.105	4.357	0.856	1.072	**1.057**	2.955	4.357	-2.254	-2.816	**1.060**	3.059
8	90	1.100		1.162	1.100	1.100	4.500	0.875	1.104	**1.052**	2.796	4.500	-2.303	-2.933	**1.053**	2.886
9	102	1.066		1.120	1.066	1.066	4.625	1.023	1.131	**1.047**	2.659	4.625	-2.716	-3.035	**1.048**	2.740
10	114	1.049	1.144	1.136	1.049	1.049	4.736	1.120	1.156	**1.043**	2.539	4.736	-3.018	-3.126	**1.044**	2.614
11	126	1.043	1.124	1.118	1.043	1.043	4.836	1.160	1.178	**1.040**	2.433	4.836	-3.147	-3.208	**1.040**	2.505
12	138	1.043	1.052	1.046	1.043	1.043	4.927	1.160	1.199	**1.038**	2.339	4.927	-3.147	-3.283	**1.038**	2.407
13	150	1.040	1.000	1.000	1.040	1.040	5.011	1.181	1.217	**1.035**	2.254	5.011	-3.219	-3.351	**1.035**	2.320
14	162	1.036	1.000	1.000	1.036	1.036	5.088	1.211	1.234	**1.033**	2.177	5.088	-3.323	-3.414	**1.033**	2.242
15	174	1.026	1.000	1.000	1.026	1.026	5.159	1.300	1.250	**1.031**	2.107	5.159	-3.643	-3.473	**1.031**	2.170
16	186	1.026	1.000	1.000	1.026	1.026	5.226	1.302	1.265	**1.030**	2.043	5.226	-3.650	-3.528	**1.029**	2.105
17	198	1.025	1.000	1.000	1.025	1.025	5.288	1.312	1.279	**1.028**	1.984	5.288	-3.689	-3.579	**1.028**	2.045
18	210	1.023	1.000	1.000	1.023	1.023	5.347	1.334	1.292	**1.027**	1.929	5.347	-3.772	-3.627	**1.027**	1.989
19	222	1.023	1.000	1.000	1.023	1.023	5.403	1.334	1.304	**1.026**	1.879	5.403	-3.772	-3.673	**1.025**	1.938
20	234	1.022	1.000	1.000	1.022	1.022	5.455	1.345	1.316	**1.025**	1.831	5.455	-3.817	-3.716	**1.024**	1.890
21	246	1.022	1.000	1.000	1.022	1.022	5.505	1.345	1.327	**1.024**	1.787	5.505	-3.817	-3.757	**1.023**	1.845
22	258	1.021	1.000	1.000	1.021	1.021	5.553	1.357	1.338	**1.023**	1.746	5.553	-3.863	-3.796	**1.022**	1.803
23	270	1.021	1.000	1.000	1.021	1.021	5.598	1.357	1.348	**1.022**	1.708	5.598	-3.863	-3.833	**1.022**	1.763
24	282	1.021			1.021	1.021	5.642	1.357	1.358	**1.021**	1.671	5.642	-3.863	-3.869	**1.021**	1.726
25	294	1.019		1.042	1.019	1.019	5.684	1.382	1.367	**1.020**	1.637	5.684	-3.963	-3.903	**1.020**	1.691
26	306	1.019		1.044	1.019	1.019	5.724	1.382	1.376	**1.019**	1.605	5.724	-3.963	-3.936	**1.020**	1.657
27	318	1.019	1.039	1.042	1.019	1.019	5.762	1.382	1.384	**1.019**	1.574	5.762	-3.963	-3.967	**1.019**	1.625
28	330	1.019	1.040	1.040	1.019	1.019	5.799	1.382	1.392	**1.018**	1.545	5.799	-3.963	-3.997	**1.018**	1.595
29	342	1.019	1.039	1.038	1.019	1.019	5.835	1.382	1.400	**1.018**	1.517	5.835	-3.963	-4.027	**1.018**	1.566
30	354	1.019	1.038	1.038	1.019	1.019	5.869	1.382	1.408	**1.017**	1.491	5.869	-3.963	-4.055	**1.017**	1.539
31	366	1.019	1.034	1.034	1.019	1.019	5.903	1.382	1.416	**1.017**	1.466	5.903	-3.963	-4.082	**1.017**	1.513
32	378	1.019	1.033	1.033	1.019	1.019	5.935	1.382	1.423	**1.016**	1.442	5.935	-3.963	-4.109	**1.016**	1.488
33	390	1.018			1.018	1.018	5.966	1.395	1.430	**1.016**	1.419	5.966	-4.017	-4.134	**1.016**	1.464
34	402	1.018			1.018	1.018	5.996	1.395	1.436	**1.015**	1.398	5.996	-4.017	-4.159	**1.016**	1.440
35	414	1.017			1.017	1.017	6.026	1.402	1.443	**1.015**	1.377	6.026	-4.048	-4.183	**1.015**	1.418
36	426						6.054		1.449	**1.014**	1.357	6.054		-4.207	**1.015**	1.397
37	438						6.082		1.455	**1.014**	1.338	6.082		-4.229	**1.015**	1.377
38	450						6.109		1.461	**1.014**	1.319	6.109		-4.252	**1.014**	1.357
39	462						6.136		1.467	**1.013**	1.302	6.136		-4.273	**1.014**	1.338
40	474						6.161		1.473	**1.013**	1.285	6.161		-4.294	**1.014**	1.319
41	486						6.186		1.479	**1.013**	1.268	6.186		-4.315	**1.013**	1.302
42	498						6.211		1.484	**1.012**	1.252	6.211		-4.335	**1.013**	1.284
43	510						6.234		1.489	**1.012**	1.237	6.234		-4.354	**1.013**	1.268
44	522						6.258		1.494	**1.012**	1.222	6.258		-4.373	**1.013**	1.252
45	534						6.280		1.499	**1.011**	1.208	6.280		-4.392	**1.012**	1.236
46	546						6.303		1.504	**1.011**	1.195	6.303		-4.410	**1.012**	1.221
47	558						6.324		1.509	**1.011**	1.181	6.324		-4.428	**1.012**	1.206
48	570						6.346		1.514	**1.011**	1.169	6.346		-4.445	**1.012**	1.192
49	582						6.366		1.519	**1.011**	1.156	6.366		-4.462	**1.012**	1.178
50	594						6.387		1.523	**1.010**	1.144	6.387		-4.479	**1.011**	1.165
51	606						6.407		1.528	**1.010**	1.132	6.407		-4.495	**1.011**	1.152
52	618						6.426		1.532	**1.010**	1.121	6.426		-4.512	**1.011**	1.139
53	630						6.446		1.536	**1.010**	1.110	6.446		-4.527	**1.011**	1.127
54	642						6.465		1.540	**1.009**	1.100	6.465		-4.543	**1.011**	1.115
55	654						6.483		1.545	**1.009**	1.089	6.483		-4.558	**1.010**	1.103
56	666						6.501		1.549	**1.009**	1.079	6.501		-4.573	**1.010**	1.091
57	678						6.519		1.553	**1.009**	1.069	6.519		-4.587	**1.010**	1.080
58	690						6.537		1.556	**1.009**	1.060	6.537		-4.602	**1.010**	1.069
59	702						6.554		1.560	**1.009**	1.051	6.554		-4.616	**1.010**	1.059
60	714						6.571		1.564	**1.008**	1.042	6.571		-4.630	**1.010**	1.048
61	726						6.588		1.568	**1.008**	1.033	6.588		-4.643	**1.010**	1.038
62	738						6.604		1.571	**1.008**	1.024	6.604		-4.657	**1.009**	1.028
63	750						6.620		1.575	**1.008**	1.016	6.620		-4.670	**1.009**	1.019
64	762						6.636		1.579	**1.008**	1.008	6.636		-4.683	**1.009**	1.009

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

ADDITIONAL AWARDS

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	10.000			
18	1.5	200.000			
30	2.5	5.000			
42	3.5	1.950			
54	4.5	1.220			
66	5.5	1.165			
78	6.5	1.105			
90	7.5	1.100			
102	8.5	1.066			
114	9.5	1.049			
126	10.5	1.043			
138	11.5	1.043			
150	12.5	1.040			
162	13.5	1.036			
174	14.5	1.026			
186	15.5	1.026			
198	16.5	1.025			
210	17.5	1.023			
222	18.5	1.023			
234	19.5	1.022			
246	20.5	1.022			
258	21.5	1.021			
270	22.5	1.021			
282	23.5	1.021			
294	24.5	1.019			
306	25.5	1.019			
318	26.5	1.019			
330	27.5	1.019			
342	28.5	1.019			
354	29.5	1.019			
366	30.5	1.019			
378	31.5	1.019			
390	32.5	1.018			
402	33.5	1.018			
414	34.5	1.017			
426	35.5				
438	36.5				
450	37.5				
462	38.5				
474	39.5				
486	40.5				
498	41.5				
510	42.5				
522	43.5				
534	44.5				
546	45.5				
558	46.5				
570	47.5				
582	48.5				
594	49.5				
606	50.5				
618	51.5				
630	52.5				
642	53.5				
654	54.5				
666	55.5				
678	56.5				
690	57.5				
702	58.5				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 9, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 9, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
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1972																															
1973																															0
1974																														0	0
1975																													0	0	0
1976																												0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	4	3	2	2	6	3	3	3	3	3	3	3	3	3	3	1	1	3	2	2	2	2	2
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	1	3	9	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1983	0	0	0	0	0	0	0	23	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
1991	0	0	0	2	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
1993	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
1995	0	0	0	0	14	4	2	0	0	0	0	0	0	0	0	0	0	0													
1996	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0														
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
1998	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0																
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
2000	0	0	0	6	0	18	6	3	5	5	6	6	3																		
2001	0	0	0	0	0	0	0	0	0	0	0	0																			
2002	0	0	0	0	0	0	0	0	0	0	0																				
2003	0	0	0	0	0	0	0	0	0	0																					
2004	0	0	0	0	0	0	0	0	0																						
2005	0	0	0	0	0	0	0	0																							
2006	0	0	0	0	0	0	0																								
2007	0	0	0	0	0	0																									
2008	0	0	0	0	0																										
2009	0	0	0	0																											
2010	0	0	43																												
2011	0	0																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
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1972																															
1973																															0.000
1974																														0.000	0.000
1975																													0.000	0.000	0.000
1976																												0.000	0.000	0.000	0.000
1977	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.732	0.604	1.431	2.534	0.437	1.000	1.000	1.000	0.997	1.003	1.000	1.000	1.000	1.000	0.346	0.681	5.146	0.618	1.000	1.000	1.000	1.000	1.000
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.000	0.000	0.000	0.000	2.649	3.649	0.000	0.000	0.000	1.400	1.040	1.000	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.148	0.998	1.000	1.000	1.000	1.000	0.962	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000		
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1991	0.000	0.000	4.451	0.292	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1993	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1995	0.000	0.000	0.000	0.000	0.287	0.515	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
2000	0.000	0.000	0.000	0.000	0.000	0.333	0.491	1.794	0.856	1.351	0.981	0.497																			
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2006	0.000	0.000	0.000	0.000	0.000	0.000																									
2007	0.000	0.000	0.000	0.000	0.000																										
2008	0.000	0.000	0.000	0.000																											
2009	0.000	0.000	0.000																												
2010	0.000	0.000																													
2011	0.000																														
Latest diag	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.497	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000	1.000	0.000
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.359	0.171	0.270	0.196	0.099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.200	0.400	0.400	0.600	0.600	0.400	0.200
9 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.037	0.055	0.199	0.095	0.150	0.109	0.055	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.111	0.226	0.222	0.294	0.794	0.291	0.333	0.333	0.333	0.222	0.111
3 Yr Wtd										1.351	0.981	0.497															1.000	1.000	1.000	1.000	1.000
5 Yr Wtd								1.794	0.856	1.351	0.981	0.497													1.000	1.000	1.000	1.000	1.000	1.000	1.000
9 Yr Wtd				0.000		0.333	0.491	1.794	0.856	1.351	0.981	0.497									1.000	1.023	0.993	0.942	1.417	0.861	1.000	1.000	1.000	1.000	1.000
Selected																															
Loss $ Weight																															
Center Wtd Avg																															
Geometric Mean																															

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

INCREMENTAL PAID LOSS & ALAE in (000's)

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

	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000																								
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Latest diag	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	1.000																											
5 Yr Wtd	1.000																											
9 Yr Wtd	1.000																											
Selected																												
Loss $ Weight																												
Center Wtd Avg																												
Geometric Mean																												

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

ADDITIONAL AWARDS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**42**
	To:	**60**
Cut-off		**100**

Summary of Curve Fitting

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

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=					Slope=				
		IMPLIED	PA	SELECTED	Intercept=					Intercept=				
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792					1.792				
2	18		7.217		2.890					2.890				
3	30		4.256		3.401					3.401				
4	42		2.019		3.738					3.738				
5	54		1.472		3.989					3.989				
6	66		1.162		4.190					4.190				
7	78		1.117		4.357					4.357				
8	90		1.078		4.500					4.500				
9	102		1.074		4.625					4.625				
10	114		1.053		4.736					4.736				
11	126		1.042		4.836					4.836				
12	138		1.038		4.927					4.927				
13	150		1.039		5.011					5.011				
14	162		1.037		5.088					5.088				
15	174		1.033		5.159					5.159				
16	186		1.024		5.226					5.226				
17	198		1.024		5.288					5.288				
18	210		1.023		5.347					5.347				
19	222		1.022		5.403					5.403				
20	234		1.022		5.455					5.455				
21	246		1.021		5.505					5.505				
22	258		1.021		5.553					5.553				
23	270		1.020		5.598					5.598				
24	282		1.020		5.642					5.642				
25	294		1.020		5.684					5.684				
26	306		1.018		5.724					5.724				
27	318		1.019		5.762					5.762				
28	330		1.019		5.799					5.799				
29	342		1.019		5.835					5.835				
30	354		1.019		5.869					5.869				
31	366		1.018		5.903					5.903				
32	378		1.018		5.935					5.935				
33	390		1.018		5.966					5.966				
34	402		1.017		5.996					5.996				
35	414		1.017		6.026					6.026				
36	426		1.016		6.054					6.054				
37	438		1.015		6.082					6.082				
38	450		1.014		6.109					6.109				
39	462		1.013		6.136					6.136				
40	474		1.012		6.161					6.161				
41	486		1.011		6.186					6.186				
42	498		1.010		6.211					6.211				
43	510		1.010		6.234					6.234				
44	522		1.009		6.258					6.258				
45	534		1.008		6.280					6.280				
46	546		1.007		6.303					6.303				
47	558		1.005		6.324					6.324				
48	570		1.004		6.346					6.346				
49	582		1.002		6.366					6.366				
50	594		1.001		6.387					6.387				
51	606		1.000		6.407					6.407				
52	618		1.000		6.426					6.426				
53	630		1.000		6.446					6.446				
54	642		1.000		6.465					6.465				
55	654		1.000		6.483					6.483				
56	666		1.000		6.501					6.501				
57	678		1.000		6.519					6.519				
58	690		1.000		6.537					6.537				
59	702				6.554					6.554				
60	714				6.571					6.571				