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 V – Detailed Analysis Exhibits
Other Funds

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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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		157,464	832,464	675,000	74.4%	501,897	
1977	23,851,125	91,874	138,834	46,960	70.3%	33,006	0.58
1978	26,143,240	82,350	136,145	53,795	69.8%	37,535	0.52
1979	28,061,666	74,823	124,921	50,099	69.3%	34,697	0.45
1980	28,979,182	65,825	120,169	54,344	68.6%	37,305	0.41
1981	30,141,508	48,177	87,451	39,273	68.0%	26,725	0.29
1982	30,058,966	43,484	84,807	41,323	67.4%	27,845	0.28
1983	30,607,324	36,595	80,299	43,704	66.7%	29,158	0.26
1984	33,121,678	37,625	87,800	50,175	66.0%	33,124	0.27
1985	35,713,654	38,352	95,488	57,136	65.2%	37,279	0.27
1986	38,297,697	32,247	84,133	51,886	64.4%	33,424	0.22
1987	41,065,403	30,366	84,885	54,518	63.6%	34,653	0.21
1988	44,221,964	24,916	82,015	57,099	62.7%	35,809	0.19
1989	47,110,000	26,089	88,658	62,569	61.8%	38,693	0.19
1990	49,659,895	21,242	85,790	64,548	60.9%	39,335	0.17
1991	50,856,501	16,173	73,813	57,640	60.0%	34,602	0.15
1992	52,804,448	13,266	64,917	51,651	59.0%	30,497	0.12
1993	55,132,894	10,496	58,005	47,509	58.0%	27,570	0.11
1994	57,739,505	9,474	59,025	49,550	57.0%	28,234	0.10
1995	60,949,772	7,325	58,077	50,752	55.9%	28,365	0.10
1996	63,664,000	6,335	60,862	54,527	54.8%	29,868	0.10
1997	68,077,000	5,610	63,733	58,123	53.6%	31,172	0.09
1998	71,447,000	6,047	67,918	61,871	52.5%	32,460	0.10
1999	75,244,663	4,673	70,073	65,400	51.2%	33,513	0.09
2000	79,122,396	4,544	75,368	70,824	50.0%	35,410	0.10
2001	80,396,857	2,941	74,180	71,239	48.7%	34,696	0.09
2002	81,621,352	2,500	75,983	73,483	47.4%	34,829	0.09
2003	82,433,234	1,914	76,755	74,841	46.0%	34,449	0.09
2004	84,632,753	2,018	82,110	80,091	44.7%	35,773	0.10
2005	86,912,307	1,136	81,651	80,515	43.3%	34,833	0.09
2006	90,822,757	412	82,053	81,641	41.9%	34,174	0.09
2007	93,702,820	387	87,275	86,888	40.4%	35,138	0.09
2008	93,449,349	213	86,199	85,986	39.0%	33,572	0.09
2009	86,530,965	76	82,133	82,058	37.7%	30,895	0.09
2010	86,624,485	9	82,258	82,249	36.3%	29,839	0.09
2011	89,983,985	23	85,501	85,478	34.9%	29,843	0.10
2012	46,341,752	0	44,024	44,024	33.6%	14,781	0.09
2013		0					
TOTAL		907,002	3,805,770	2,898,768	57.8%	1,675,000	
EXLD PRIOR		749,538	2,973,306	2,223,768	52.8%	1,173,103	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 4, EXHIBIT 1, SHEET 3, COL. 2
(3) SECTION 4, EXHIBIT 1, SHEET 3, COL. 11; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 4, EXHIBIT 1, SHEET 13, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	675,000	60,394	55,914	51,602	56,097	45,081	41,510	38,931	34,806	31,290	29,066	26,929	24,711	23,024	19,810	18,061	16,882	15,224	13,757	71,912
1977	46,960	3,473	3,306	3,143	2,982	2,826	2,671	2,514	2,355	2,196	2,036	1,876	1,720	1,570	1,426	1,294	1,172	1,057	947	8,395
1978	53,795	3,871	3,692	3,515	3,342	3,170	3,005	2,839	2,673	2,504	2,335	2,164	1,995	1,829	1,669	1,516	1,376	1,245	1,123	9,931
1979	50,099	3,504	3,353	3,198	3,044	2,895	2,746	2,603	2,459	2,315	2,169	2,022	1,875	1,728	1,584	1,446	1,313	1,192	1,079	9,575
1980	54,344	3,546	3,552	3,400	3,242	3,087	2,935	2,784	2,639	2,494	2,348	2,199	2,051	1,901	1,752	1,606	1,466	1,332	1,208	10,802
1981	39,273	2,502	2,400	2,404	2,300	2,194	2,089	1,986	1,884	1,786	1,687	1,589	1,488	1,388	1,286	1,185	1,087	992	901	8,127
1982	41,323	2,471	2,475	2,374	2,378	2,276	2,170	2,066	1,965	1,864	1,766	1,669	1,571	1,472	1,373	1,272	1,173	1,075	981	8,931
1983	43,704	2,529	2,462	2,466	2,365	2,369	2,267	2,163	2,059	1,958	1,857	1,760	1,663	1,566	1,467	1,368	1,268	1,168	1,071	9,877
1984	50,175	2,761	2,744	2,671	2,676	2,566	2,570	2,460	2,346	2,234	2,124	2,015	1,909	1,804	1,699	1,591	1,484	1,375	1,267	11,877
1985	57,136	2,923	2,983	2,965	2,886	2,891	2,773	2,777	2,658	2,535	2,413	2,295	2,177	2,063	1,950	1,835	1,719	1,603	1,486	14,202
1986	51,886	2,471	2,528	2,580	2,564	2,496	2,500	2,398	2,402	2,299	2,192	2,087	1,985	1,883	1,784	1,686	1,587	1,487	1,387	13,568
1987	54,518	2,446	2,480	2,537	2,590	2,573	2,505	2,509	2,407	2,411	2,307	2,200	2,095	1,992	1,890	1,791	1,692	1,593	1,492	15,009
1988	57,099	2,470	2,451	2,485	2,542	2,595	2,579	2,510	2,514	2,411	2,416	2,312	2,205	2,099	1,996	1,893	1,794	1,696	1,596	16,535
1989	62,569	2,549	2,596	2,576	2,612	2,672	2,728	2,711	2,639	2,643	2,535	2,539	2,430	2,317	2,206	2,098	1,990	1,886	1,782	19,059
1990	64,548	2,470	2,528	2,576	2,556	2,591	2,651	2,706	2,689	2,618	2,622	2,515	2,519	2,411	2,299	2,189	2,081	1,975	1,871	20,677
1991	57,640	2,096	2,126	2,176	2,216	2,200	2,230	2,282	2,329	2,314	2,253	2,257	2,164	2,168	2,075	1,979	1,884	1,791	1,699	19,403
1992	51,651	1,693	1,817	1,843	1,886	1,921	1,907	1,933	1,977	2,018	2,006	1,953	1,956	1,876	1,879	1,798	1,715	1,633	1,552	18,290
1993	47,509	1,447	1,510	1,620	1,643	1,682	1,713	1,700	1,724	1,763	1,800	1,789	1,741	1,744	1,673	1,676	1,603	1,529	1,456	17,695
1994	49,550	1,386	1,467	1,530	1,643	1,666	1,705	1,737	1,724	1,747	1,788	1,825	1,813	1,765	1,768	1,696	1,699	1,626	1,550	19,415
1995	50,752	1,289	1,384	1,465	1,528	1,640	1,663	1,702	1,734	1,721	1,744	1,785	1,821	1,810	1,762	1,765	1,693	1,696	1,623	20,929
1996	54,527	1,277	1,353	1,452	1,537	1,603	1,721	1,745	1,786	1,819	1,805	1,830	1,872	1,911	1,899	1,849	1,852	1,776	1,779	23,661
1997	58,123	1,232	1,332	1,411	1,515	1,603	1,672	1,795	1,820	1,863	1,898	1,884	1,909	1,954	1,994	1,982	1,929	1,932	1,853	26,543
1998	61,871	1,191	1,286	1,391	1,473	1,581	1,674	1,746	1,874	1,900	1,945	1,981	1,966	1,993	2,040	2,082	2,069	2,014	2,017	29,646
1999	65,400	1,095	1,238	1,337	1,446	1,531	1,644	1,740	1,815	1,948	1,975	2,022	2,059	2,044	2,072	2,120	2,164	2,150	2,093	32,909
2000	70,824	1,052	1,168	1,320	1,426	1,542	1,634	1,753	1,856	1,936	2,078	2,107	2,157	2,197	2,180	2,210	2,262	2,308	2,294	37,342
2001	71,239	898	1,045	1,160	1,311	1,416	1,532	1,622	1,741	1,843	1,923	2,064	2,093	2,142	2,182	2,166	2,195	2,246	2,293	39,366
2002	73,483	813	916	1,065	1,184	1,338	1,445	1,563	1,655	1,776	1,880	1,962	2,105	2,135	2,185	2,226	2,209	2,239	2,291	42,495
2003	74,841	648	821	925	1,076	1,195	1,351	1,459	1,578	1,671	1,794	1,899	1,980	2,126	2,156	2,206	2,247	2,230	2,261	45,219
2004	80,091	605	688	872	982	1,143	1,269	1,434	1,549	1,676	1,775	1,905	2,017	2,103	2,258	2,289	2,343	2,387	2,369	50,427
2005	80,515	461	605	687	872	982	1,142	1,269	1,434	1,549	1,675	1,774	1,904	2,016	2,102	2,257	2,288	2,342	2,386	52,771
2006	81,641	377	465	610	694	880	991	1,153	1,280	1,447	1,563	1,691	1,790	1,922	2,034	2,122	2,278	2,310	2,364	55,671
2007	86,888	287	400	493	648	736	933	1,051	1,223	1,358	1,535	1,658	1,793	1,899	2,039	2,158	2,251	2,416	2,450	61,560
2008	85,986	231	283	395	487	639	726	921	1,038	1,207	1,340	1,515	1,636	1,770	1,874	2,012	2,130	2,222	2,384	63,175
2009	82,058	147	220	270	376	464	609	692	877	988	1,150	1,277	1,443	1,559	1,686	1,786	1,917	2,029	2,116	62,453
2010	82,249	102	147	220	270	376	464	609	693	878	989	1,151	1,278	1,445	1,560	1,688	1,788	1,919	2,031	64,639
2011	85,478	40	106	153	229	280	391	482	633	720	912	1,028	1,195	1,328	1,501	1,621	1,753	1,857	1,993	69,255
2012	44,024	6	41	110	157	236	289	403	497	652	741	940	1,059	1,231	1,368	1,546	1,670	1,806	1,913	73,386
TOTAL	2,898,768	118,753	115,883	112,998	118,775	108,938	106,403	104,749	101,332	98,354	96,443	94,465	92,149	90,183	86,477	84,063	82,021	79,357	76,718	1,174,729

(1) SECTION 4, EXHIBIT 1, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 1, SHEET 17

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	12,539	1,156	1,028	913	9,443	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	3,669	344	307	272	242	2,503	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	4,582	435	389	346	308	274	2,829	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	7,222	686	621	555	494	439	390	4,036	-	-	-	-	-	-	-	-	-	-	-	-
1957	6,749	654	579	524	469	417	371	329	3,406	-	-	-	-	-	-	-	-	-	-	-
1958	6,886	679	601	533	482	431	384	341	303	3,133	-	-	-	-	-	-	-	-	-	-
1959	9,750	978	865	766	679	614	549	489	434	386	3,991	-	-	-	-	-	-	-	-	-
1960	12,935	1,311	1,166	1,031	913	809	732	655	582	518	460	4,758	-	-	-	-	-	-	-	-
1961	15,850	1,611	1,443	1,283	1,135	1,005	891	806	721	641	570	506	5,237	-	-	-	-	-	-	-
1962	20,477	2,073	1,870	1,676	1,490	1,318	1,167	1,034	936	837	745	662	588	6,081	-	-	-	-	-	-
1963	19,016	1,913	1,732	1,562	1,399	1,244	1,101	975	864	782	699	622	553	491	5,079	-	-	-	-	-
1964	22,295	2,225	2,019	1,828	1,649	1,477	1,313	1,162	1,029	912	825	738	656	583	518	5,361	-	-	-	-
1965	28,059	2,777	2,523	2,289	2,073	1,870	1,675	1,489	1,318	1,167	1,034	936	837	744	662	588	6,079	-	-	-
1966	31,385	3,071	2,803	2,546	2,310	2,091	1,887	1,690	1,503	1,330	1,177	1,043	944	844	751	668	593	6,134	-	-
1967	35,112	3,386	3,104	2,833	2,574	2,335	2,114	1,907	1,709	1,519	1,344	1,190	1,055	954	853	759	675	599	6,201	-
1968	35,705	3,382	3,117	2,858	2,608	2,369	2,150	1,946	1,756	1,573	1,399	1,237	1,096	971	878	785	699	621	552	5,708
1969	39,824	3,692	3,423	3,154	2,892	2,639	2,398	2,175	1,970	1,777	1,592	1,415	1,252	1,109	983	889	795	707	629	6,335
1970	43,090	3,897	3,634	3,368	3,104	2,846	2,597	2,360	2,141	1,938	1,748	1,566	1,393	1,232	1,091	967	875	782	696	6,853
1971	42,248	3,720	3,485	3,249	3,012	2,775	2,545	2,322	2,110	1,914	1,733	1,563	1,401	1,245	1,102	976	865	782	699	6,750
1972	53,085	4,540	4,274	4,004	3,733	3,461	3,189	2,924	2,669	2,424	2,200	1,991	1,796	1,609	1,431	1,266	1,121	993	899	8,560
1973	55,285	4,588	4,336	4,082	3,824	3,565	3,305	3,046	2,792	2,548	2,315	2,101	1,902	1,715	1,537	1,367	1,209	1,071	949	9,033
1974	65,831	5,301	5,023	4,747	4,469	4,187	3,904	3,619	3,335	3,057	2,790	2,535	2,300	2,082	1,878	1,683	1,496	1,324	1,172	10,929
1975	50,517	3,952	3,749	3,553	3,358	3,161	2,961	2,761	2,560	2,359	2,163	1,974	1,793	1,627	1,473	1,329	1,190	1,058	936	8,559
1976	52,892	4,021	3,823	3,627	3,438	3,249	3,058	2,865	2,671	2,476	2,282	2,092	1,909	1,735	1,574	1,425	1,285	1,151	1,024	9,186
TOTAL	675,000	60,394	55,914	51,602	56,097	45,081	41,510	38,931	34,806	31,290	29,066	26,929	24,711	23,024	19,810	18,061	16,882	15,224	13,757	71,912

(1) BASED ON SECTION 4, EXHIBIT 1, SHEET 25, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 1, SHEET 17

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT PAID-PAID	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON PAID-PAID	PAID CUM. 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)
PRIOR		157,464									832,464	
1977	23,851,125	91,874	141,925	141,925	138,136	139,532					138,834	0.58
1978	26,143,240	82,350	132,822	132,615	136,989	135,300					136,145	0.52
1979	28,061,666	74,823	126,512	126,227	124,696	125,146					124,921	0.45
1980	28,979,182	65,825	116,939	116,817	120,925	119,413					120,169	0.41
1981	30,141,508	48,177	90,361	90,256	86,873	88,028					87,451	0.29
1982	30,058,966	43,484	86,368	86,248	84,528	85,086	86,368	86,368			84,807	0.28
1983	30,607,324	36,595	77,373	77,236	80,955	79,643	77,405	77,314			80,299	0.26
1984	33,121,678	37,625	85,072	84,875	88,425	87,175	84,843	85,958			87,800	0.27
1985	35,713,654	38,352	93,041	92,745	96,081	94,894	92,668	93,210			95,488	0.27
1986	38,297,697	32,247	84,237	83,849	84,248	84,017	83,852	84,038			84,133	0.22
1987	41,065,403	30,366	85,825	85,348	84,863	84,906	85,443	85,829			84,885	0.21
1988	44,221,964	24,916	76,758	76,326	83,144	80,885	76,360	76,333			82,015	0.19
1989	47,110,000	26,089	88,160	87,564	88,932	88,384	87,504	87,874			88,658	0.19
1990	49,659,895	21,242	79,289	78,703	87,130	84,449	78,491	80,235			85,790	0.17
1991	50,856,501	16,173	67,309	66,634	75,139	72,487	66,257	65,549			73,813	0.15
1992	52,804,448	13,266	61,836	61,219	65,602	64,233	60,567	60,201			64,917	0.12
1993	55,132,894	10,496	55,286	54,731	58,590	57,420	54,151	49,543			58,005	0.11
1994	57,739,505	9,474	56,890	56,207	59,524	58,525	55,678	54,470			59,025	0.10
1995	60,949,772	7,325	50,580	49,941	59,377	56,777	49,546	46,065			58,077	0.10
1996	63,664,000	6,335	50,966	50,372	62,457	59,267	50,115	49,933			60,862	0.10
1997	68,077,000	5,610	53,258	52,644	65,346	62,121	52,963	42,693			63,733	0.09
1998	71,447,000	6,047	68,884	67,868	67,963	67,872	68,593	61,396			67,918	0.10
1999	75,244,663	4,673	64,677	63,411	70,991	69,156	64,415	52,783			70,073	0.09
2000	79,122,396	4,544	77,987	76,054	75,331	75,406	77,507	54,062			75,368	0.10
2001	80,396,857	2,941	63,593	61,352	75,786	72,574	63,096	45,213			74,180	0.09
2002	81,621,352	2,500	70,276	65,691	77,282	74,684	68,732	48,697			75,983	0.09
2003	82,433,234	1,914	70,486	65,680	78,099	75,411	69,225	38,842			76,755	0.09
2004	84,632,753	2,018	102,194	94,058	80,831	83,388	99,156	61,594			82,110	0.10
2005	86,912,307	1,136	80,532	74,073	82,538	80,763	77,958	53,867			81,651	0.09
2006	90,822,757	412	43,277	47,244	85,872	78,235	42,351	34,572			82,053	0.09
2007	93,702,820	387	61,945	73,737	88,848	85,702	62,087	47,341			87,275	0.09
2008	93,449,349	213	59,686	66,655	88,673	83,725	59,957	33,049			86,199	0.09
2009	86,530,965	76	42,446	79,327	82,133	81,474	42,639	21,491			82,133	0.09
2010	86,624,485	9	16,929	33,156	82,258	69,824	16,749	3,761			82,258	0.09
2011	89,983,985	23	298,798	238,952	85,501	111,448	0	155,697			85,501	0.10
2012	92,683,504	0	0	0	88,049	80,601	0	0			88,049	0.09
2013	95,464,009			0	90,691		0	0			90,691	0.10
TOTAL		907,002	2,882,513	2,859,740	3,132,806	2,997,951	1,954,674	1,837,977			3,940,485	
EXLD PRIOR		749,538	2,882,513	2,859,740	3,132,806	2,997,951	1,954,674	1,837,977			3,108,021	
EXLD PRIOR & 2013		749,538	2,882,513	2,859,740	3,042,115	2,997,951	1,954,674	1,837,977			3,017,330	

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

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	91,874	1.545	141,925	0.60
1978	414	82,350	1.613	132,822	0.51
1979	402	74,823	1.691	126,512	0.45
1980	390	65,825	1.776	116,939	0.40
1981	378	48,177	1.876	90,361	0.30
1982	366	43,484	1.986	86,368	0.29
1983	354	36,595	2.114	77,373	0.25
1984	342	37,625	2.261	85,072	0.26
1985	330	38,352	2.426	93,041	0.26
1986	318	32,247	2.612	84,237	0.22
1987	306	30,366	2.826	85,825	0.21
1988	294	24,916	3.081	76,758	0.17
1989	282	26,089	3.379	88,160	0.19
1990	270	21,242	3.733	79,289	0.16
1991	258	16,173	4.162	67,309	0.13
1992	246	13,266	4.661	61,836	0.12
1993	234	10,496	5.267	55,286	0.10
1994	222	9,474	6.005	56,890	0.10
1995	210	7,325	6.905	50,580	0.08
1996	198	6,335	8.045	50,966	0.08
1997	186	5,610	9.493	53,258	0.08
1998	174	6,047	11.391	68,884	0.10
1999	162	4,673	13.841	64,677	0.09
2000	150	4,544	17.162	77,987	0.10
2001	138	2,941	21.625	63,593	0.08
2002	126	2,500	28.112	70,276	0.09
2003	114	1,914	36.827	70,486	0.09
2004	102	2,018	50.637	102,194	0.12
2005	90	1,136	70.891	80,532	0.09
2006	78	412	104.919	43,277	0.05
2007	66	387	160.002	61,945	0.07
2008	54	213	280.003	59,686	0.06
2009	42	76	560.005	42,446	0.05
2010	30	9	1,848.018	16,929	0.02
2011	18	23	12,936.125	298,798	0.33
2012	6	0	129,361.248	0	0.00
2013	0				
TOTAL		749,538		2,882,513	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 4, EXHIBIT 1, SHEET 15, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(000's)

PAID TO PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	DRWF PAID TO PTD PAID	PAID TO PAID LDF	ULTIMATE PAID TO PAID RATIO	ULTIMATE PTD LOSS	INDICATED ULTIMATE DRWF LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1977	426	61.6%	1.286	79.2%	179,158	141,925	0.60
1978	414	50.5%	1.316	66.5%	199,461	132,615	0.51
1979	402	42.0%	1.351	56.7%	222,551	126,227	0.45
1980	390	36.6%	1.390	50.9%	229,553	116,817	0.40
1981	378	28.6%	1.434	40.9%	220,420	90,256	0.30
1982	366	25.1%	1.480	37.1%	232,319	86,248	0.29
1983	354	21.3%	1.532	32.6%	236,596	77,236	0.25
1984	342	20.4%	1.588	32.4%	262,226	84,875	0.26
1985	330	18.5%	1.648	30.5%	303,651	92,745	0.26
1986	318	17.9%	1.710	30.7%	273,185	83,849	0.22
1987	306	18.4%	1.777	32.7%	261,308	85,348	0.21
1988	294	14.9%	1.856	27.7%	275,177	76,326	0.17
1989	282	16.3%	1.940	31.6%	277,227	87,564	0.19
1990	270	13.5%	2.035	27.5%	285,992	78,703	0.16
1991	258	13.9%	2.141	29.7%	224,286	66,634	0.13
1992	246	13.5%	2.257	30.4%	201,297	61,219	0.12
1993	234	12.8%	2.383	30.5%	179,567	54,731	0.10
1994	222	12.1%	2.520	30.4%	185,037	56,207	0.10
1995	210	10.2%	2.672	27.3%	182,636	49,941	0.08
1996	198	10.3%	2.845	29.2%	172,312	50,372	0.08
1997	186	8.9%	3.039	27.0%	195,008	52,644	0.08
1998	174	9.3%	3.251	30.4%	223,525	67,868	0.09
1999	162	8.2%	3.469	28.4%	223,295	63,411	0.08
2000	150	7.6%	3.708	28.3%	269,075	76,054	0.10
2001	138	6.2%	3.950	24.4%	251,519	61,352	0.08
2002	126	6.3%	4.148	26.0%	252,877	65,691	0.08
2003	114	6.1%	4.355	26.6%	246,530	65,680	0.08
2004	102	8.2%	4.573	37.6%	249,926	94,058	0.11
2005	90	7.0%	4.710	32.8%	225,788	74,073	0.09
2006	78	4.5%	4.851	21.6%	218,537	47,244	0.05
2007	66	6.8%	4.609	31.5%	233,737	73,737	0.08
2008	54	6.2%	4.378	27.3%	243,845	66,655	0.07
2009	42	8.7%	3.941	34.2%	232,227	79,327	0.09
2010	30	3.7%	3.941	14.4%	230,367	33,156	0.04
2011	18	17.2%	5.911	101.7%	235,032	238,952	0.27
2012	6	0.0%	11.822	0.0%	242,826	0	0.00
2013	0				250,116		
TOTAL					8,628,185	2,859,740	

(1) AGE OF ACCIDENT YEAR
(2) FROM SECTION 4, EXHIBIT 1, SHEET 18
(3) SECTION 4, EXHIBIT 1, SHEET 15, COL. 9
(4) = (2) x (3)
(5) FROM PA PTD ANALYSIS
(6) = (4) x (5)
(7) = [(6) / PAYROLL] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	23,851,125	55.0%	131,181	64.7%	84,920	91,874	46,262	138,136	0.58
1978	26,143,240	55.0%	143,788	62.0%	89,149	82,350	54,639	136,989	0.52
1979	28,061,666	43.5%	122,068	59.1%	72,195	74,823	49,874	124,696	0.44
1980	28,979,182	43.5%	126,059	56.3%	70,960	65,825	55,100	120,925	0.42
1981	30,141,508	27.5%	82,889	53.3%	44,193	48,177	38,696	86,873	0.29
1982	30,058,966	27.5%	82,662	50.3%	41,618	43,484	41,044	84,528	0.28
1983	30,607,324	27.5%	84,170	47.3%	39,810	36,595	44,360	80,955	0.26
1984	33,121,678	27.5%	91,085	44.2%	40,284	37,625	50,800	88,425	0.27
1985	35,713,654	27.5%	98,213	41.2%	40,484	38,352	57,729	96,081	0.27
1986	38,297,697	22.0%	84,255	38.3%	32,254	32,247	52,001	84,248	0.22
1987	41,065,403	20.5%	84,337	35.4%	29,840	30,366	54,497	84,863	0.21
1988	44,221,964	19.5%	86,214	32.5%	27,985	24,916	58,228	83,144	0.19
1989	47,110,000	18.9%	89,256	29.6%	26,413	26,089	62,843	88,932	0.19
1990	49,659,895	18.1%	89,999	26.8%	24,111	21,242	65,888	87,130	0.18
1991	50,856,501	15.3%	77,615	24.0%	18,649	16,173	58,966	75,139	0.15
1992	52,804,448	12.6%	66,630	21.5%	14,294	13,266	52,336	65,602	0.12
1993	55,132,894	10.8%	59,364	19.0%	11,270	10,496	48,094	58,590	0.11
1994	57,739,505	10.4%	60,050	16.7%	10,001	9,474	50,050	59,524	0.10
1995	60,949,772	10.0%	60,867	14.5%	8,814	7,325	52,053	59,377	0.10
1996	63,664,000	10.1%	64,088	12.4%	7,966	6,335	56,122	62,457	0.10
1997	68,077,000	9.8%	66,769	10.5%	7,034	5,610	59,735	65,346	0.10
1998	71,447,000	9.5%	67,875	8.8%	5,958	6,047	61,916	67,963	0.10
1999	75,244,663	9.5%	71,482	7.2%	5,165	4,673	66,318	70,991	0.09
2000	79,122,396	9.5%	75,166	5.8%	4,380	4,544	70,787	75,331	0.10
2001	80,396,857	9.5%	76,377	4.6%	3,532	2,941	72,845	75,786	0.09
2002	81,621,352	9.5%	77,540	3.6%	2,758	2,500	74,782	77,282	0.09
2003	82,433,234	9.5%	78,312	2.7%	2,126	1,914	76,185	78,099	0.09
2004	84,632,753	9.5%	80,401	2.0%	1,588	2,018	78,813	80,831	0.10
2005	86,912,307	9.5%	82,567	1.4%	1,165	1,136	81,402	82,538	0.09
2006	90,822,757	9.5%	86,282	1.0%	822	412	85,459	85,872	0.09
2007	93,702,820	9.5%	89,018	0.6%	556	387	88,461	88,848	0.09
2008	93,449,349	9.5%	88,777	0.4%	317	213	88,460	88,673	0.09
2009	86,530,965	9.5%	82,204	0.2%	147	76	82,058	82,133	0.09
2010	86,624,485	9.5%	82,293	0.1%	45	9	82,249	82,258	0.09
2011	89,983,985	9.5%	85,485	0.0%	7	23	85,478	85,501	0.10
2012	92,683,504	9.5%	88,049	0.0%	1		88,049	88,049	0.09
2013	95,464,009	9.5%	90,691	0.0%			90,691	90,691	0.10
TOTAL			3,154,078		770,810	749,538	2,383,268	3,132,806	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 4, EXHIBIT 1, SHEET 14, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 4, EXHIBIT 1, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(000's)

PAID DWRF TO PAID PTD BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	DRWF PAID TO PTD PAID	EXPECTED PAID TO PAID RATIO	EXPECTED % OF PAID TO PAID	EXPECTED % UNPAID OF PAID TO PAID	ULTIMATE PAID TO PAID RATIO	ULTIMATE PTD LOSS	INDICATED DWRF ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1977	61.6%	73.2%	77.7%	22.3%	77.9%	179,158	139,532	0.59
1978	50.5%	72.1%	76.0%	24.0%	67.8%	199,461	135,300	0.52
1979	42.0%	54.8%	74.0%	26.0%	56.2%	222,551	125,146	0.45
1980	36.6%	54.9%	71.9%	28.1%	52.0%	229,553	119,413	0.41
1981	28.6%	37.6%	69.8%	30.2%	39.9%	220,420	88,028	0.29
1982	25.1%	35.6%	67.6%	32.4%	36.6%	232,319	85,086	0.28
1983	21.3%	35.6%	65.3%	34.7%	33.7%	236,596	79,643	0.26
1984	20.4%	34.7%	63.0%	37.0%	33.2%	262,226	87,175	0.26
1985	18.5%	32.3%	60.7%	39.3%	31.3%	303,651	94,894	0.27
1986	17.9%	30.8%	58.5%	41.5%	30.8%	273,185	84,017	0.22
1987	18.4%	32.3%	56.3%	43.7%	32.5%	261,308	84,906	0.21
1988	14.9%	31.3%	53.9%	46.1%	29.4%	275,177	80,885	0.18
1989	16.3%	32.2%	51.5%	48.5%	31.9%	277,227	88,384	0.19
1990	13.5%	31.5%	49.1%	50.9%	29.5%	285,992	84,449	0.17
1991	13.9%	34.6%	46.7%	53.3%	32.3%	224,286	72,487	0.14
1992	13.5%	33.1%	44.3%	55.7%	31.9%	201,297	64,233	0.12
1993	12.8%	33.1%	42.0%	58.0%	32.0%	179,567	57,420	0.10
1994	12.1%	32.5%	39.7%	60.3%	31.6%	185,037	58,525	0.10
1995	10.2%	33.3%	37.4%	62.6%	31.1%	182,636	56,777	0.09
1996	10.3%	37.2%	35.1%	64.9%	34.4%	172,312	59,267	0.09
1997	8.9%	34.2%	32.9%	67.1%	31.9%	195,008	62,121	0.09
1998	9.3%	30.4%	30.8%	69.2%	30.4%	223,525	67,872	0.09
1999	8.2%	32.0%	28.8%	71.2%	31.0%	223,295	69,156	0.09
2000	7.6%	27.9%	27.0%	73.0%	28.0%	269,075	75,406	0.10
2001	6.2%	30.4%	25.3%	74.7%	28.9%	251,519	72,574	0.09
2002	6.3%	30.7%	24.1%	75.9%	29.5%	252,877	74,684	0.09
2003	6.1%	31.8%	23.0%	77.0%	30.6%	246,530	75,411	0.09
2004	8.2%	32.2%	21.9%	78.1%	33.4%	249,926	83,388	0.10
2005	7.0%	36.6%	21.2%	78.8%	35.8%	225,788	80,763	0.09
2006	4.5%	39.5%	20.6%	79.4%	35.8%	218,537	78,235	0.09
2007	6.8%	38.1%	21.7%	78.3%	36.7%	233,737	85,702	0.09
2008	6.2%	36.4%	22.8%	77.2%	34.3%	243,845	83,725	0.09
2009	8.7%	35.4%	25.4%	74.6%	35.1%	232,227	81,474	0.09
2010	3.7%	35.7%	25.4%	74.6%	30.3%	230,367	69,824	0.08
2011	17.2%	36.4%	16.9%	83.1%	47.4%	235,032	111,448	0.12
2012	0.0%	36.3%	8.5%	91.5%	33.2%	242,826	80,601	0.09
2013								
TOTAL						8,378,070	2,997,951	

(1) FROM SECTION 4, EXHIBIT 1, SHEET 18
(2) SECTION 4, EXHIBIT 1, SHEET 6, COL. 3/ (6)
(3) 1 / SECTION 4, EXHIBIT 1, SHEET 5, COL. 3
(4) = 1.0 - (3)
(5) = (1) + [(2) x (4)]
(6) FROM PA PTD ANALYSIS
(7) = (5) x (6)
(8) = [(7) / PAYROLL] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	23,851,125		1.017	0		1.952			
1978	26,143,240		1.017	0		1.952			
1979	28,061,666		1.017	0		1.952			
1980	28,979,182		1.017	0		1.952			
1981	30,141,508		1.017	0		1.952			
1982	30,058,966	1,403	1.017	1,427	30,993	1.952	60,511	86,368	0.29
1983	30,607,324	1,326	1.020	1,353	27,598	2.073	57,208	77,405	0.25
1984	33,121,678	1,434	1.024	1,468	26,238	2.202	57,777	84,843	0.26
1985	35,713,654	1,522	1.028	1,565	25,198	2.350	59,220	92,668	0.26
1986	38,297,697	1,400	1.032	1,445	23,033	2.519	58,024	83,852	0.22
1987	41,065,403	1,333	1.038	1,384	22,780	2.711	61,750	85,443	0.21
1988	44,221,964	1,303	1.045	1,362	19,122	2.932	56,065	76,360	0.17
1989	47,110,000	1,306	1.055	1,377	19,976	3.180	63,527	87,504	0.19
1990	49,659,895	1,287	1.065	1,371	16,505	3.469	57,252	78,491	0.16
1991	50,856,501	1,025	1.079	1,106	15,778	3.797	59,904	66,257	0.13
1992	52,804,448	870	1.094	952	15,248	4.173	63,624	60,567	0.11
1993	55,132,894	737	1.118	824	14,242	4.613	65,704	54,151	0.10
1994	57,739,505	734	1.144	840	12,908	5.137	66,311	55,678	0.10
1995	60,949,772	686	1.173	804	10,677	5.769	61,597	49,546	0.08
1996	63,664,000	643	1.212	780	9,853	6.525	64,283	50,115	0.08
1997	68,077,000	644	1.261	812	8,712	7.487	65,222	52,963	0.08
1998	71,447,000	711	1.311	932	8,505	8.650	73,567	68,593	0.10
1999	75,244,663	690	1.377	950	6,772	10.011	67,799	64,415	0.09
2000	79,122,396	764	1.463	1,118	5,948	11.658	69,341	77,507	0.10
2001	80,396,857	623	1.577	983	4,720	13.603	64,213	63,096	0.08
2002	81,621,352	595	1.710	1,017	4,201	16.081	67,565	68,732	0.08
2003	82,433,234	469	1.915	898	4,081	18.888	77,081	69,225	0.08
2004	84,632,753	427	2.183	932	4,726	22.507	106,377	99,156	0.12
2005	86,912,307	335	2.609	874	3,391	26.307	89,207	77,958	0.09
2006	90,822,757	209	3.326	695	1,974	30.870	60,923	42,351	0.05
2007	93,702,820	144	4.673	673	2,689	34.318	92,264	62,087	0.07
2008	93,449,349	96	7.641	733	2,220	36.814	81,742	59,957	0.06
2009	86,530,965	29	13.753	399	2,614	40.904	106,908	42,639	0.05
2010	86,624,485	9	34.382	309	1,018	53.175	54,125	16,749	0.02
2011	89,983,985	9	89.394	805	2,566				
2012	92,683,504		715.153						
2013	95,464,009								
Total		22,763		30,189				1,954,674	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 4, EXHIBIT 1, SHEET 15, COL. 12
(4) = (2) x (3)
(5) SECTION 4, EXHIBIT 1, SHEET 22
(6) SECTION 4, EXHIBIT 1, SHEET 15, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

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										1,488	805	899	1,026	1,274	1,550	1,689	1,871	2,031	2,094	2,174	2,283	2,254	2,107	2,421	2,330	2,513	2,589	2,487	2,537	2,475	2,587						42,885	86,368
1983									855	601	748	856	1,044	1,224	1,370	1,579	1,791	1,930	1,925	1,948	1,821	1,715	1,920	2,065	2,272	2,245	2,138	2,197	2,122	2,230	2,330						38,389	77,314
1984								646	547	653	762	917	1,130	1,344	1,423	1,572	1,857	1,972	2,008	1,938	1,823	2,044	2,179	2,337	2,369	2,374	2,532	2,464	2,734	2,763	2,888						42,681	85,958
1985							423	463	529	627	857	1,074	1,251	1,384	1,618	1,812	1,836	2,048	2,046	1,873	2,096	2,145	2,645	2,789	2,742	2,653	2,731	2,708	2,796	2,826	2,954						46,282	93,210
1986						219	267	358	438	597	794	934	1,053	1,263	1,549	1,668	1,730	1,765	1,702	1,875	1,960	2,058	2,382	2,290	2,422	2,477	2,447	2,415	2,494	2,520	2,634						41,727	84,038
1987					49	91	168	251	404	683	971	1,094	1,114	1,269	1,495	1,520	1,822	1,667	1,768	1,930	2,062	2,557	2,323	2,371	2,278	2,480	2,512	2,480	2,561	2,588	2,705						42,617	85,829
1988				26	65	95	161	314	514	663	827	931	1,088	1,355	1,373	1,440	1,350	1,426	1,615	1,709	2,075	1,853	1,968	1,932	2,136	2,187	2,216	2,187	2,258	2,282	2,385						37,902	76,333
1989				13	47	88	173	365	559	651	879	1,166	1,249	1,287	1,379	1,526	1,622	1,751	1,926	2,433	2,273	2,132	2,148	2,423	2,477	2,537	2,570	2,537	2,619	2,647	2,767						43,632	87,874
1990		7	9	12	49	144	219	331	459	595	722	883	1,011	1,110	1,150	1,355	1,525	1,884	1,896	1,813	2,039	1,890	2,139	2,255	2,306	2,361	2,392	2,361	2,438	2,464	2,575						39,839	80,235
1991				6	27	153	272	334	464	602	757	798	924	1,003	925	1,171	1,357	1,276	1,412	1,565	1,531	1,595	1,691	1,782	1,823	1,866	1,891	1,866	1,927	1,947	2,035						32,547	65,549
1992			1	16	114	191	237	329	433	467	543	652	768	831	932	1,195	1,212	1,229	1,359	1,303	1,456	1,475	1,564	1,649	1,686	1,727	1,749	1,726	1,783	1,802	1,883						29,892	60,201
1993		3	15	58	127	195	254	341	463	547	603	507	637	641	922	1,141	851	1,093	1,007	1,091	1,137	1,152	1,222	1,288	1,317	1,348	1,366	1,348	1,392	1,407	1,470						24,600	49,543
1994		9	22	74	100	185	242	259	350	509	499	545	620	757	844	970	1,158	1,127	1,206	1,260	1,314	1,331	1,411	1,488	1,521	1,558	1,578	1,557	1,608	1,625	1,699						27,046	54,470
1995				33	59	93	203	313	370	363	416	507	637	872	809	818	869	964	999	1,044	1,088	1,103	1,169	1,232	1,260	1,290	1,307	1,290	1,332	1,346	1,407						22,873	46,065
1996				39	62	143	209	253	375	374	385	603	694	620	870	697	1,012	1,077	1,116	1,166	1,216	1,232	1,306	1,377	1,408	1,441	1,460	1,441	1,488	1,504	1,572						24,793	49,933
1997			24	58	115	173	275	297	256	450	494	735	580	761	644	748	812	863	895	935	974	987	1,047	1,103	1,128	1,155	1,170	1,155	1,193	1,206	1,260						21,199	42,693
1998			52	162	124	160	182	289	415	601	644	762	843	804	1,009	1,119	1,213	1,290	1,338	1,397	1,457	1,476	1,565	1,650	1,687	1,727	1,750	1,727	1,783	1,802	1,884						30,485	61,396
1999			62	73	98	160	246	331	489	637	559	656	592	770	854	947	1,027	1,092	1,132	1,183	1,233	1,249	1,325	1,396	1,428	1,462	1,481	1,462	1,509	1,526	1,595						26,208	52,783
2000			22	128	147	349	286	552	456	620	682	619	683	770	854	947	1,027	1,092	1,132	1,183	1,233	1,250	1,325	1,397	1,428	1,462	1,481	1,462	1,510	1,526	1,595						26,843	54,062
2001		8	40	78	207	271	207	311	358	422	510	530	580	654	725	804	872	927	961	1,004	1,046	1,060	1,124	1,185	1,212	1,241	1,257	1,241	1,281	1,295	1,353						22,450	45,213
2002		17	87	181	104	176	259	383	380	420	493	573	627	707	784	870	943	1,003	1,040	1,086	1,132	1,147	1,216	1,282	1,311	1,343	1,360	1,342	1,386	1,401	1,464						24,180	48,697
2003		5	57	93	237	233	289	318	338	344	387	449	492	554	615	682	739	786	815	851	887	899	953	1,005	1,027	1,052	1,066	1,052	1,086	1,098	1,147						19,286	38,842
2004		8	40	131	238	378	340	432	451	555	623	724	792	893	991	1,099	1,191	1,267	1,313	1,372	1,430	1,449	1,536	1,620	1,656	1,696	1,718	1,696	1,751	1,770	1,850						30,583	61,594
2005		18	84	104	112	174	312	332	398	490	550	639	699	788	874	970	1,051	1,118	1,159	1,211	1,262	1,279	1,356	1,429	1,462	1,497	1,516	1,497	1,545	1,562	1,632						26,747	53,867
2006		5	8	41	93	102	163	215	257	316	355	412	452	509	565	626	679	722	749	782	815	826	876	923	944	966	979	966	998	1,008	1,054						17,166	34,572
2007		6	23	103	80	176	223	293	351	432	485	564	617	696	772	856	928	987	1,023	1,069	1,114	1,129	1,197	1,261	1,290	1,321	1,338	1,321	1,364	1,378	1,441						23,506	47,341
2008	0	5	36	94	79	122	155	204	244	301	337	392	429	484	537	595	645	686	711	743	775	785	832	877	897	918	930	918	948	958	1,002						16,410	33,049
2009	0	2	36	38	51	80	101	133	159	196	220	255	279	315	349	387	420	447	463	484	504	511	542	571	584	598	606	598	617	624	652						10,671	21,491
2010	0	6	3	7	9	14	18	23	28	34	38	45	49	55	61	68	73	78	81	85	88	89	95	100	102	104	106	104	108	109	114						1,867	3,761
2011	0	23	139	277	372	578	731	963	1,153	1,420	1,594	1,851	2,027	2,285	2,534	2,810	3,047	3,240	3,359	3,509	3,658	3,707	3,930	4,143	4,236	4,338	4,394	4,337	4,478	4,526	4,731						77,309	155,697
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	10.000	6.000	2.000	1.342	1.553	1.266	1.317	1.197	1.231	1.123	1.161	1.095	1.127	1.109	1.109	1.084	1.063	1.037	1.045	1.042	1.013	1.060	1.054	1.023	1.024	1.013	0.987	1.033	1.011	1.045							Tail 1.986	

Example: AY 2005 Age 78 of 312 = 174 x 1.266 and AY 2005 Age 90 of 332 = 312 x 1.317

NOTE: FACTORS ARE FROM SECTION 4, EXHIBIT 1, SHEET 24

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	23,851,125	3.710	88,490,090		1.017					0.363					
1978	26,143,240	3.485	91,119,089		1.017					0.360					
1979	28,061,666	3.232	90,690,465		1.017					0.356					
1980	28,979,182	3.006	87,100,472		1.017					0.353					
1981	30,141,508	2.769	83,462,136		1.017					0.349					
1982	30,058,966	2.633	79,135,492	1,403	1.017	1,427	0.475%	0.180%		0.346	0.062%	0.475%	1,427	1,427	0.475%
1983	30,607,324	2.521	77,162,033	1,326	1.020	1,353	0.442%	0.175%		0.342	0.060%	0.442%	1,353	1,353	0.442%
1984	33,121,678	2.402	79,569,925	1,434	1.024	1,468	0.443%	0.185%		0.339	0.063%	0.443%	1,468	1,468	0.443%
1985	35,713,654	2.321	82,906,581	1,522	1.028	1,565	0.438%	0.189%		0.335	0.063%	0.438%	1,565	1,565	0.438%
1986	38,297,697	2.265	86,749,768	1,400	1.032	1,445	0.377%	0.167%	-0.8%	0.377	0.063%	0.377%	1,445	1,445	0.377%
1987	41,065,403	2.192	90,001,532	1,333	1.038	1,384	0.337%	0.154%	-3.6%	0.393	0.060%	0.337%	1,384	1,384	0.337%
1988	44,221,964	2.094	92,596,563	1,303	1.045	1,362	0.308%	0.147%	-6.4%	0.409	0.060%	0.308%	1,362	1,362	0.308%
1989	47,110,000	2.048	96,481,507	1,306	1.055	1,377	0.292%	0.143%	-6.6%	0.426	0.061%	0.292%	1,377	1,377	0.292%
1990	49,659,895	1.972	97,911,638	1,287	1.065	1,371	0.276%	0.140%	-4.1%	0.444	0.062%	0.276%	1,371	1,371	0.276%
1991	50,856,501	1.910	97,123,143	1,025	1.079	1,106	0.217%	0.114%	-6.3%	0.528	0.060%	0.217%	1,106	1,106	0.217%
1992	52,804,448	1.816	95,902,063	870	1.094	952	0.180%	0.099%	-9.6%	0.629	0.062%	0.180%	952	952	0.180%
1993	55,132,894	1.783	98,278,492	737	1.118	824	0.149%	0.084%	-13.1%	0.749	0.063%	0.149%	824	824	0.149%
1994	57,739,505	1.742	100,579,286	734	1.144	840	0.145%	0.083%	-12.5%	0.784	0.065%	0.145%	840	840	0.145%
1995	60,949,772	1.692	103,140,858	686	1.173	804	0.132%	0.078%	-8.9%	0.821	0.064%	0.132%	804	804	0.132%
1996	63,664,000	1.635	104,088,085	643	1.212	780	0.122%	0.075%	-6.2%	0.860	0.064%	0.122%	780	780	0.123%
1997	68,077,000	1.563	106,370,937	644	1.261	812	0.119%	0.076%	-2.9%	0.873	0.067%	0.119%	812	812	0.119%
1998	71,447,000	1.492	106,610,635	711	1.311	932	0.131%	0.087%	0.7%	0.886	0.077%	0.131%	932	932	0.130%
1999	75,244,663	1.444	108,677,929	690	1.377	950	0.126%	0.087%	3.9%	0.900	0.079%	0.126%	950	950	0.126%
2000	79,122,396	1.393	110,223,863	764	1.463	1,118	0.141%	0.101%	7.7%	0.913	0.093%	0.141%	1,118	1,118	0.141%
2001	80,396,857	1.364	109,675,764	623	1.577	983	0.122%	0.090%	4.8%	0.927	0.083%	0.122%	983	983	0.122%
2002	81,621,352	1.330	108,596,907	595	1.710	1,017	0.125%	0.094%	1.6%	0.941	0.088%	0.125%	1,017	1,017	0.125%
2003	82,433,234	1.295	106,712,867	469	1.915	898	0.109%	0.084%	-1.5%	0.956	0.080%	0.109%	898	898	0.109%
2004	84,632,753	1.248	105,596,397	427	2.183	932	0.110%	0.088%	-3.3%	0.970	0.086%	0.110%	932	932	0.110%
2005	86,912,307	1.218	105,836,799	335	2.609	874	0.101%	0.083%	-2.2%	0.985	0.081%	0.093%	806	832	0.096%
2006	90,822,757	1.176	106,826,594	209	3.326	695	0.077%	0.065%	-7.2%	1.000	0.065%	0.088%	801	769	0.085%
2007	93,702,820	1.137	106,579,121	144	4.673	673	0.072%	0.063%	-8.4%	1.000	0.063%	0.085%	799	772	0.082%
2008	93,449,349	1.115	104,228,254	96	7.641	733	0.078%	0.070%	-7.0%	1.000	0.070%	0.084%	782	775	0.083%
2009	86,530,965	1.117	96,636,885	29	13.753	399	0.046%	0.041%	-12.3%	1.000	0.041%	0.084%	725	701	0.081%
2010	86,624,485	1.093	94,656,914	9	34.382	309	0.04%	0.033%	-16.5%	1.000	0.033%	0.082%	710	698	0.081%
2011	89,983,985	1.061	95,464,009	9	89.394	805	0.09%	0.084%	-1.9%	1.000	0.084%	0.080%	716	717	0.080%
2012	92,683,504	1.030	95,464,009		715.153					1.000		0.08%	716	716	0.077%
2013	95,464,009	1.000	95,464,009							1.000		0.08%	716	716	0.075%
TOTAL				22,763		30,189							32,472	32,396	

5 Year Average excluding 2012	0.058%
10 Year Average excluding 2012	0.069%
10 Year Average excluding 2010-2012	0.075%
(16) 2013 Selected Frequency	0.075%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 4, EXHIBIT 1, SHEET 15, 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	23,851,125			138,834		0.582
1978	26,143,240			136,145		0.521
1979	28,061,666			124,921		0.445
1980	28,979,182			120,169		0.415
1981	30,141,508			87,451		0.290
1982	30,058,966	1,427	0.47%	84,807	59,430	0.282
1983	30,607,324	1,353	0.44%	80,299	59,349	0.262
1984	33,121,678	1,468	0.44%	87,800	59,809	0.265
1985	35,713,654	1,565	0.44%	95,488	61,014	0.267
1986	38,297,697	1,445	0.38%	84,133	58,223	0.220
1987	41,065,403	1,384	0.34%	84,885	61,333	0.207
1988	44,221,964	1,362	0.31%	82,015	60,216	0.185
1989	47,110,000	1,377	0.29%	88,658	64,385	0.188
1990	49,659,895	1,371	0.28%	85,790	62,574	0.173
1991	50,856,501	1,106	0.22%	73,813	66,738	0.145
1992	52,804,448	952	0.18%	64,917	68,190	0.123
1993	55,132,894	824	0.15%	58,005	70,394	0.105
1994	57,739,505	840	0.15%	59,025	70,267	0.102
1995	60,949,772	804	0.13%	58,077	72,235	0.095
1996	63,664,000	780	0.12%	60,862	78,028	0.096
1997	68,077,000	812	0.12%	63,733	78,489	0.094
1998	71,447,000	932	0.13%	67,918	72,873	0.095
1999	75,244,663	950	0.13%	70,073	73,761	0.093
2000	79,122,396	1,118	0.14%	75,368	67,413	0.095
2001	80,396,857	983	0.12%	74,180	75,463	0.092
2002	81,621,352	1,017	0.12%	75,983	74,713	0.093
2003	82,433,234	898	0.11%	76,755	85,473	0.093
2004	84,632,753	932	0.11%	82,110	88,100	0.097
2005	86,912,307	832	0.10%	81,651	98,138	0.094
2006	90,822,757	769	0.08%	82,053	106,702	0.090
2007	93,702,820	772	0.08%	87,275	113,051	0.093
2008	93,449,349	775	0.08%	86,199	111,224	0.092
2009	86,530,965	701	0.08%	82,133	117,166	0.095
2010	86,624,485	698	0.08%	82,258	117,848	0.095
2011	89,983,985	717	0.08%	85,501	119,249	0.095
2012	92,683,504	716	0.08%	88,049	122,973	0.095
2013	95,464,009	716	0.08%	90,691	126,663	0.095
TOTAL		32,396		3,108,021		

(1) PROVIDED BY THE BWC
(2) SECTION 4, EXHIBIT 1, SHEET 10, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 4, EXHIBIT 1, SHEET 3, COL. 11
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	157,464	108,233	818,233	710,000						58,367	49,231	(9,135)	832,464	818,233	14,231
1977	91,874	88,116	138,734	50,618	426	414	1.543	1.611	7.2%	3,645	3,758	113	138,834	138,734	100
1978	82,350	78,679	136,672	57,994	414	402	1.611	1.689	7.0%	4,065	3,671	(394)	136,145	136,672	(528)
1979	74,823	70,833	124,629	53,796	402	390	1.689	1.779	6.8%	3,662	3,990	328	124,921	124,629	293
1980	65,825	62,397	120,683	58,286	390	378	1.779	1.878	6.4%	3,716	3,429	(288)	120,169	120,683	(514)
1981	48,177	45,451	87,390	41,938	378	366	1.878	1.990	6.0%	2,519	2,726	207	87,451	87,390	61
1982	43,484	40,897	84,977	44,080	366	354	1.990	2.119	5.8%	2,563	2,587	24	84,807	84,977	(170)
1983	36,595	34,365	80,880	46,515	354	342	2.119	2.268	5.5%	2,573	2,230	(343)	80,299	80,880	(581)
1984	37,625	34,891	87,973	53,082	342	330	2.268	2.434	5.1%	2,703	2,734	31	87,800	87,973	(173)
1985	38,352	35,643	95,918	60,275	330	318	2.434	2.622	4.8%	2,874	2,708	(166)	95,488	95,918	(430)
1986	32,247	29,800	84,363	54,563	318	306	2.622	2.837	4.5%	2,436	2,447	11	84,133	84,363	(230)
1987	30,366	27,886	88,554	60,667	306	294	2.837	3.092	4.3%	2,610	2,480	(129)	84,885	88,554	(3,669)
1988	24,916	22,780	81,277	58,497	294	282	3.092	3.392	4.1%	2,372	2,136	(236)	82,015	81,277	738
1989	26,089	23,666	87,610	63,944	282	270	3.392	3.748	3.8%	2,443	2,423	(20)	88,658	87,610	1,048
1990	21,242	19,103	84,850	65,747	270	258	3.748	4.180	3.6%	2,378	2,139	(239)	85,790	84,850	940
1991	16,173	14,578	73,132	58,554	258	246	4.180	4.681	3.3%	1,909	1,595	(314)	73,813	73,132	681
1992	13,266	11,810	64,142	52,332	246	234	4.681	5.290	3.0%	1,586	1,456	(130)	64,917	64,142	775
1993	10,496	9,405	57,479	48,074	234	222	5.290	6.030	2.8%	1,338	1,091	(247)	58,005	57,479	525
1994	9,474	8,268	58,155	49,887	222	210	6.030	6.935	2.5%	1,261	1,206	(55)	59,025	58,155	870
1995	7,325	6,361	57,393	51,032	210	198	6.935	8.079	2.3%	1,189	964	(226)	58,077	57,393	684
1996	6,335	5,323	57,293	51,970	198	186	8.079	9.533	2.1%	1,096	1,012	(84)	60,862	57,293	3,569
1997	5,610	4,862	60,396	55,534	186	174	9.533	11.440	1.9%	1,064	748	(315)	63,733	60,396	3,337
1998	6,047	5,038	71,077	66,040	174	162	11.440	13.899	1.7%	1,101	1,009	(92)	67,918	71,077	(3,160)
1999	4,673	3,903	73,794	69,891	162	150	13.899	17.235	1.5%	1,033	770	(263)	70,073	73,794	(3,721)
2000	4,544	3,861	79,541	75,680	150	138	17.235	21.716	1.3%	950	683	(267)	75,368	79,541	(4,173)
2001	2,941	2,411	78,447	76,036	138	126	21.716	28.231	1.1%	838	530	(308)	74,180	78,447	(4,268)
2002	2,500	2,007	80,489	78,482	126	114	28.231	36.983	0.9%	676	493	(183)	75,983	80,489	(4,506)
2003	1,914	1,570	81,921	80,351	114	102	36.983	50.851	0.8%	604	344	(260)	76,755	81,921	(5,166)
2004	2,018	1,567	87,250	85,682	102	90	50.851	71.191	0.6%	488	451	(37)	82,110	87,250	(5,140)
2005	1,136	804	86,959	86,155	90	78	71.191	105.363	0.5%	396	332	(64)	81,651	86,959	(5,308)
2006	412	250	86,877	86,627	78	66	105.363	160.679	0.3%	285	163	(122)	82,053	86,877	(4,824)
2007	387	211	92,253	92,041	66	54	160.679	281.188	0.3%	246	176	(71)	87,275	92,253	(4,977)
2008	213	134	92,953	92,819	54	42	281.188	576.436	0.2%	169	79	(91)	86,199	92,953	(6,755)
2009	76	38	86,512	86,474	42	30	576.436	1,902.239	0.1%	105	38	(66)	82,133	86,512	(4,379)
2010	9	6	86,316	86,311	30	18	1,902.239	11,984.106	0.0%	38	3	(35)	82,258	86,316	(4,059)
2011	23		89,796	89,796	18	6	11,984.106	119,841.060	0.0%	7	23	16	85,501	89,796	(4,294)
2012	0		91,592	91,592	6		119,841.060	0.000	0.0%	1	0	(1)	88,049	91,592	(3,544)
2013							0.000	0.000	0.0%			0			
TOTAL	907,002	805,146	3,896,510	3,091,364						115,306	101,856	(13,449)	3,849,795	3,896,510	(46,715)
EXLD PRIOR	749,538	696,913	3,078,277	2,381,364						56,939	52,625	(4,314)	3,017,330	3,078,277	(60,947)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY 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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 4, EXHIBIT 1, SHEET 3, COL. 11
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	2,065	1,459	13,032	714	702	1.037	1.041	9.8%	1,280	606	(674)
1954	646	457	3,847	702	690	1.041	1.046	9.8%	377	188	(189)
1955	879	633	5,036	690	678	1.046	1.051	9.5%	480	247	(234)
1956	1,356	942	7,122	678	666	1.051	1.057	9.6%	685	415	(270)
1957	1,490	1,078	7,776	666	654	1.057	1.063	9.7%	753	412	(341)
1958	1,592	1,146	7,916	654	642	1.063	1.070	9.7%	771	446	(325)
1959	2,243	1,578	10,486	642	630	1.070	1.078	9.8%	1,025	665	(361)
1960	2,987	2,069	13,273	630	618	1.078	1.088	9.8%	1,301	917	(383)
1961	3,881	2,723	16,924	618	606	1.088	1.098	9.8%	1,660	1,158	(502)
1962	5,093	3,561	21,421	606	594	1.098	1.110	9.8%	2,109	1,533	(576)
1963	5,033	3,580	21,156	594	582	1.110	1.123	9.8%	2,065	1,452	(613)
1964	5,666	3,934	22,894	582	570	1.123	1.139	9.7%	2,214	1,733	(481)
1965	7,189	4,984	28,724	570	558	1.139	1.155	9.5%	2,741	2,206	(535)
1966	8,119	5,637	32,348	558	546	1.155	1.174	9.4%	3,034	2,482	(552)
1967	8,813	6,035	34,673	546	534	1.174	1.195	9.2%	3,189	2,778	(411)
1968	8,902	6,093	35,253	534	522	1.195	1.219	9.0%	3,168	2,810	(359)
1969	10,139	7,039	41,240	522	510	1.219	1.245	8.8%	3,617	3,100	(517)
1970	10,063	6,758	40,227	510	498	1.245	1.274	8.6%	3,442	3,305	(138)
1971	9,816	6,635	40,281	498	486	1.274	1.307	8.4%	3,367	3,181	(186)
1972	12,238	8,325	51,641	486	474	1.307	1.344	8.2%	4,211	3,914	(297)
1973	12,631	8,645	54,842	474	462	1.344	1.385	8.0%	4,365	3,986	(379)
1974	14,181	9,536	61,814	462	450	1.385	1.431	7.8%	4,802	4,645	(157)
1975	11,300	7,815	51,790	450	438	1.431	1.484	7.6%	3,923	3,485	(438)
1976	11,142	7,573	51,283	438	426	1.484	1.543	7.4%	3,786	3,569	(217)
TOTAL	157,464	108,233	675,000						58,367	49,231	(9,135)

(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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS
(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%	32.9%
6	129361.248	0.0%	0.0%	0.0%	33.6%
18	12936.125	0.0%	0.0%	0.0%	34.9%
30	1848.018	0.1%	0.1%	0.1%	36.3%
42	560.005	0.2%	0.2%	0.2%	37.7%
54	280.003	0.4%	0.3%	0.2%	39.0%
66	160.002	0.6%	0.3%	0.3%	40.4%
78	104.919	1.0%	0.5%	0.3%	41.9%
90	70.891	1.4%	0.6%	0.4%	43.3%
102	50.637	2.0%	0.7%	0.5%	44.7%
114	36.827	2.7%	0.8%	0.6%	46.0%
126	28.112	3.6%	1.1%	0.7%	47.4%
138	21.625	4.6%	1.2%	0.8%	48.7%
150	17.162	5.8%	1.4%	0.8%	50.0%
162	13.841	7.2%	1.6%	0.9%	51.2%
174	11.391	8.8%	1.8%	1.0%	52.5%
186	9.493	10.5%	1.9%	1.0%	53.6%
198	8.045	12.4%	2.1%	1.1%	54.8%
210	6.905	14.5%	2.2%	1.1%	55.9%
222	6.005	16.7%	2.3%	1.1%	57.0%
234	5.267	19.0%	2.5%	1.1%	58.0%
246	4.661	21.5%	2.6%	1.1%	59.0%
258	4.162	24.0%	2.8%	1.2%	60.0%
270	3.733	26.8%	2.8%	1.1%	60.9%
282	3.379	29.6%	2.9%	1.1%	61.8%
294	3.081	32.5%	2.9%	1.1%	62.7%
306	2.826	35.4%	2.9%	1.0%	63.6%
318	2.612	38.3%	2.9%	1.0%	64.4%
330	2.426	41.2%	3.0%	1.0%	65.2%
342	2.261	44.2%	3.1%	1.0%	66.0%
354	2.114	47.3%	3.1%	0.9%	66.7%
366	1.986	50.3%	3.0%	0.9%	67.4%
378	1.876	53.3%	3.0%	0.8%	68.0%
390	1.776	56.3%	2.9%	0.8%	68.6%
402	1.691	59.1%	2.9%	0.8%	69.3%
414	1.613	62.0%	2.7%	0.7%	69.8%
426	1.545	64.7%	2.6%	0.6%	70.3%
438	1.485	67.3%	2.5%	0.6%	70.8%
450	1.432	69.8%	2.4%	0.5%	71.3%
462	1.385	72.2%	2.2%	0.5%	71.8%
474	1.344	74.4%	2.1%	0.4%	72.3%
486	1.306	76.5%	2.0%	0.4%	72.7%
498	1.273	78.6%	1.9%	0.4%	73.2%
510	1.243	80.4%	1.8%	0.3%	73.6%
522	1.216	82.2%	1.6%	0.3%	74.0%
534	1.192	83.9%	1.5%	0.3%	74.4%
546	1.171	85.4%	1.4%	0.2%	74.8%
558	1.152	86.8%	1.3%	0.2%	75.2%
570	1.135	88.1%	1.2%	0.2%	75.7%
582	1.120	89.3%	1.1%	0.2%	76.1%
594	1.107	90.3%	1.0%	0.1%	76.6%
606	1.095	91.3%	0.9%	0.1%	77.2%
618	1.085	92.2%	0.8%	0.1%	77.8%
630	1.075	93.0%	0.7%	0.1%	78.6%
642	1.067	93.7%	0.6%	0.1%	79.4%
654	1.060	94.3%	0.6%	0.1%	80.5%
666	1.054	94.9%	0.5%	0.1%	81.7%
678	1.048	95.4%	0.4%	0.0%	83.1%
690	1.044	95.8%	0.4%	0.0%	84.8%
702	1.039	96.2%	0.4%	0.0%	86.8%
714	1.035	96.6%	0.3%	0.0%	89.0%
726	1.032	96.9%	0.3%	0.0%	91.6%
738	1.029	97.2%	0.2%	0.0%	94.6%
750	1.026	97.4%	2.6%	0.2%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 1, SHEET 17
(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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	PAID-PAID	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	PAID-PAID	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)
1977	23,851,125	3.710	88,490,090	141,925	141,925	0.363	3.450	177,896	177,896	50%	177,896	0.201	0.595	0.550
1978	26,143,240	3.485	91,119,089	132,822	132,615	0.360	3.334	159,264	159,016	50%	159,140	0.175	0.508	0.550
1979	28,061,666	3.232	90,690,465	126,512	126,227	0.356	3.221	145,116	144,790	50%	144,953	0.160	0.450	0.435
1980	28,979,182	3.006	87,100,472	116,939	116,817	0.353	3.112	128,316	128,183	50%	128,250	0.147	0.403	0.435
1981	30,141,508	2.769	83,462,136	90,361	90,256	0.349	3.007	94,852	94,741	50%	94,797	0.114	0.300	0.275
1982	30,058,966	2.633	79,135,492	86,368	86,248	0.346	2.905	86,727	86,606	50%	86,667	0.110	0.287	0.275
1983	30,607,324	2.521	77,162,033	77,373	77,236	0.342	2.807	74,323	74,192	50%	74,258	0.096	0.253	0.275
1984	33,121,678	2.402	79,569,925	85,072	84,875	0.339	2.712	78,174	77,993	50%	78,084	0.098	0.257	0.275
1985	35,713,654	2.321	82,906,581	93,041	92,745	0.335	2.620	81,788	81,528	50%	81,658	0.098	0.260	0.275
1986	38,297,697	2.265	86,749,768	84,237	83,849	0.377	2.532	80,387	80,017	50%	80,202	0.092	0.219	0.220
1987	41,065,403	2.192	90,001,532	85,825	85,348	0.393	2.446	82,430	81,972	50%	82,201	0.091	0.208	0.205
1988	44,221,964	2.094	92,596,563	76,758	76,326	0.409	2.363	74,197	73,779	50%	73,988	0.080	0.173	0.195
1989	47,110,000	2.048	96,481,507	88,160	87,564	0.426	2.283	85,767	85,188	50%	85,477	0.089	0.187	0.189
1990	49,659,895	1.972	97,911,638	79,289	78,703	0.444	2.206	77,634	77,060	50%	77,347	0.079	0.159	0.181
1991	50,856,501	1.910	97,123,143	67,309	66,634	0.528	2.132	75,803	75,043	50%	75,423	0.078	0.132	0.153
1992	52,804,448	1.816	95,902,063	61,836	61,219	0.629	2.059	80,101	79,302	50%	79,702	0.083	0.117	0.126
1993	55,132,894	1.783	98,278,492	55,286	54,731	0.749	1.990	82,376	81,548	50%	81,962	0.083	0.100	0.108
1994	57,739,505	1.742	100,579,286	56,890	56,207	0.784	1.923	85,758	84,728	50%	85,243	0.085	0.098	0.104
1995	60,949,772	1.692	103,140,858	50,580	49,941	0.821	1.857	77,139	76,164	50%	76,651	0.074	0.082	0.100
1996	63,664,000	1.635	104,088,085	50,966	50,372	0.860	1.795	78,637	77,721	50%	78,179	0.075	0.080	0.101
1997	68,077,000	1.563	106,370,937	53,258	52,644	0.873	1.734	80,604	79,675	50%	80,139	0.075	0.078	0.098
1998	71,447,000	1.492	106,610,635	68,884	67,868	0.886	1.675	102,261	100,753	50%	101,507	0.095	0.096	0.095
1999	75,244,663	1.444	108,677,929	64,677	63,411	0.900	1.619	94,182	92,338	50%	93,260	0.086	0.085	0.095
2000	79,122,396	1.393	110,223,863	77,987	76,054	0.913	1.564	111,395	108,633	50%	110,014	0.100	0.097	0.095
2001	80,396,857	1.364	109,675,764	63,593	61,352	0.927	1.511	89,099	85,960	50%	87,530	0.080	0.078	0.095
2002	81,621,352	1.330	108,596,907	70,276	65,691	0.941	1.460	96,582	90,281	50%	93,431	0.086	0.083	0.095
2003	82,433,234	1.295	106,712,867	70,486	65,680	0.956	1.411	95,020	88,541	50%	91,780	0.086	0.083	0.095
2004	84,632,753	1.248	105,596,397	102,194	94,058	0.970	1.363	135,133	124,375	50%	129,754	0.123	0.116	0.095
2005	86,912,307	1.218	105,836,799	80,532	74,073	0.985	1.317	104,454	96,077	50%	100,266	0.095	0.089	0.095
2006	90,822,757	1.176	106,826,594	43,277	47,244	1.000	1.272	55,060	60,108	50%	57,584	0.054	0.050	0.095
2007	93,702,820	1.137	106,579,121	61,945	73,737	1.000	1.229	76,146	90,642	50%	83,394	0.078	0.072	0.095
2008	93,449,349	1.115	104,228,254	59,686	66,655	1.000	1.188	70,888	79,166	50%	75,027	0.072	0.068	0.095
2009	86,530,965	1.117	96,636,885	42,446	79,327	1.000	1.148	48,708	91,030	50%	69,869	0.072	0.070	0.095
2010	86,624,485	1.093	94,656,914	16,929	33,156	1.000	1.109	18,770	36,760	50%	27,765	0.029	0.029	0.095
2011	89,983,985	1.061	95,464,009	298,798	238,952	1.000	1.071	320,080	255,971	50%	288,026	0.302	0.299	0.095
2012	92,683,504	1.030	95,464,009	0	0	1.000	1.035	0	0	50%	0	-	-	0.095
2013	95,464,009	1.000	95,464,009		0	1.000	1.000	0	0	50%	0	-	-	0.095

	10 Year Average excluding most recent 5	0.088	0.074
	20 Year Average excluding most recent 10	0.084	0.085
	10 Year Weighted Average excluding most recent 5	0.088	
	10 Year Weighted Average excluding most recent 10	0.088	
	15 Year Average excluding most recent 15	0.085	
	All Year Average excluding most recent 5	0.099	
(14)	2012 Selected Loss Rate:	0.095	

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) SECTION 4, EXHIBIT 1, SHEET 4, COL. 4
(5) SECTION 4, EXHIBIT 1, SHEET 5, COL. 6
(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) BASED ON (14) DETRENDED AND (4) / (1) x 100
(14) SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF		PAID DWRF LOSS			PAID DWRF TO PAID PTD			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	1.035	1.032	1.035									
1954	702	702	714	1.039	1.035	1.039									
1955	690	690	702	1.044	1.039	1.044									
1956	678	678	690	1.048	1.044	1.048									
1957	666	666	678	1.054	1.048	1.054									
1958	654	654	666	1.060	1.054	1.060									
1959	642	642	654	1.067	1.060	1.067									
1960	630	630	642	1.075	1.067	1.075									
1961	618	618	630	1.085	1.075	1.085									
1962	606	606	618	1.095	1.085	1.095									
1963	594	594	606	1.107	1.095	1.107									
1964	582	582	594	1.120	1.107	1.120									
1965	570	570	582	1.135	1.120	1.135									
1966	558	558	570	1.152	1.135	1.152									
1967	546	546	558	1.171	1.152	1.171									
1968	534	534	546	1.192	1.171	1.192									
1969	522	522	534	1.216	1.192	1.216									
1970	510	510	522	1.243	1.216	1.243									
1971	498	498	510	1.273	1.243	1.273									
1972	486	486	498	1.306	1.273	1.306									
1973	474	474	486	1.344	1.306	1.344									
1974	462	462	474	1.385	1.344	1.385									
1975	450	450	462	1.432	1.385	1.432									
1976	438	438	450	1.485	1.432	1.485									
1977	426	426	438	1.545	1.485	1.545	1.286	1.258	1.286	1.017	1.017	1.017	1.952	1.952	1.952
1978	414	414	426	1.613	1.545	1.613	1.316	1.286	1.316	1.017	1.017	1.017	1.952	1.952	1.952
1979	402	402	414	1.691	1.613	1.691	1.351	1.316	1.351	1.017	1.017	1.017	1.952	1.952	1.952
1980	390	390	402	1.776	1.691	1.776	1.390	1.351	1.390	1.017	1.017	1.017	1.952	1.952	1.952
1981	378	378	390	1.876	1.776	1.876	1.434	1.390	1.434	1.017	1.017	1.017	1.952	1.952	1.952
1982	366	366	378	1.986	1.876	1.986	1.480	1.434	1.480	1.017	1.017	1.017	1.952	1.952	1.952
1983	354	354	366	2.114	1.986	2.114	1.532	1.480	1.532	1.020	1.017	1.020	2.073	1.952	2.073
1984	342	342	354	2.261	2.114	2.261	1.588	1.532	1.588	1.024	1.020	1.024	2.202	2.073	2.202
1985	330	330	342	2.426	2.261	2.426	1.648	1.588	1.648	1.028	1.024	1.028	2.350	2.202	2.350
1986	318	318	330	2.612	2.426	2.612	1.710	1.648	1.710	1.032	1.028	1.032	2.519	2.350	2.519
1987	306	306	318	2.826	2.612	2.826	1.777	1.710	1.777	1.038	1.032	1.038	2.711	2.519	2.711
1988	294	294	306	3.081	2.826	3.081	1.856	1.777	1.856	1.045	1.038	1.045	2.932	2.711	2.932
1989	282	282	294	3.379	3.081	3.379	1.940	1.856	1.940	1.055	1.045	1.055	3.180	2.932	3.180
1990	270	270	282	3.733	3.379	3.733	2.035	1.940	2.035	1.065	1.055	1.065	3.469	3.180	3.469
1991	258	258	270	4.162	3.733	4.162	2.141	2.035	2.141	1.079	1.065	1.079	3.797	3.469	3.797
1992	246	246	258	4.661	4.162	4.661	2.257	2.141	2.257	1.094	1.079	1.094	4.173	3.797	4.173
1993	234	234	246	5.267	4.661	5.267	2.383	2.257	2.383	1.118	1.094	1.118	4.613	4.173	4.613
1994	222	222	234	6.005	5.267	6.005	2.520	2.383	2.520	1.144	1.118	1.144	5.137	4.613	5.137
1995	210	210	222	6.905	6.005	6.905	2.672	2.520	2.672	1.173	1.144	1.173	5.769	5.137	5.769
1996	198	198	210	8.045	6.905	8.045	2.845	2.672	2.845	1.212	1.173	1.212	6.525	5.769	6.525
1997	186	186	198	9.493	8.045	9.493	3.039	2.845	3.039	1.261	1.212	1.261	7.487	6.525	7.487
1998	174	174	186	11.391	9.493	11.391	3.251	3.039	3.251	1.311	1.261	1.311	8.650	7.487	8.650
1999	162	162	174	13.841	11.391	13.841	3.469	3.251	3.469	1.377	1.311	1.377	10.011	8.650	10.011
2000	150	150	162	17.162	13.841	17.162	3.708	3.469	3.708	1.463	1.377	1.463	11.658	10.011	11.658
2001	138	138	150	21.625	17.162	21.625	3.950	3.708	3.950	1.577	1.463	1.577	13.603	11.658	13.603
2002	126	126	138	28.112	21.625	28.112	4.148	3.950	4.148	1.710	1.577	1.710	16.081	13.603	16.081
2003	114	114	126	36.827	28.112	36.827	4.355	4.148	4.355	1.915	1.710	1.915	18.888	16.081	18.888
2004	102	102	114	50.637	36.827	50.637	4.573	4.355	4.573	2.183	1.915	2.183	22.507	18.888	22.507
2005	90	90	102	70.891	50.637	70.891	4.710	4.573	4.710	2.609	2.183	2.609	26.307	22.507	26.307
2006	78	78	90	104.919	70.891	104.919	4.851	4.710	4.851	3.326	2.609	3.326	30.870	26.307	30.870
2007	66	66	78	160.002	104.919	160.002	4.609	4.851	4.609	4.673	3.326	4.673	34.318	30.870	34.318
2008	54	54	66	280.003	160.002	280.003	4.378	4.609	4.378	7.641	4.673	7.641	36.814	34.318	36.814
2009	42	42	54	560.005	280.003	560.005	3.941	4.378	3.941	13.753	7.641	13.753	40.904	36.814	40.904
2010	30	30	42	1,848.018	560.005	1,848.018	3.941	3.941	3.941	34.382	13.753	34.382	53.175	40.904	53.175
2011	18	18	30	12,936.125	1,848.018	12,936.125	5.911	3.941	5.911	89.394	34.382	89.394	111.668	53.175	
2012	6	6	18	129,361.248	12,936.125	129,361.248	11.822	5.911	11.822	715.153	89.394	715.153	1,005.010	111.668	

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 4, EXHIBIT 1, SHEET 17; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 4, EXHIBIT 1, SHEET 17; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 4, EXHIBIT 1, SHEET 18; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 4, EXHIBIT 1, SHEET 18; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 4, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 4, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 4, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 4, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS
PAID DWRF 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															7,015	9,609	12,598	16,011	19,574	23,404	27,450	31,719	36,002	40,275	44,725	49,260	53,590	57,780	62,045	66,421	70,967	75,475	79,836	84,058	88,116	91,874	91,874
1978														5,668	7,832	10,319	13,269	16,508	19,914	23,584	27,425	31,274	35,288	39,374	43,464	47,567	51,378	55,266	59,387	63,328	67,417	71,164	75,139	78,679	82,350		82,350
1979													4,227	6,042	8,216	10,652	13,201	15,960	18,931	22,159	25,654	29,340	33,016	36,812	40,403	44,010	47,620	51,386	55,243	59,671	63,428	67,180	70,833	74,823			74,823
1980												3,123	4,663	6,441	8,482	10,747	13,181	15,847	18,859	21,955	25,003	28,313	31,766	35,113	38,247	41,673	44,844	48,290	51,834	55,355	59,000	62,397	65,825				65,825
1981											2,068	3,134	4,323	5,670	7,240	8,987	10,896	13,013	15,267	17,526	19,738	22,060	24,381	26,830	29,307	31,934	34,599	37,435	40,157	42,869	45,451	48,177					48,177
1982										1,488	2,293	3,192	4,218	5,492	7,042	8,730	10,602	12,633	14,727	16,901	19,184	21,438	23,545	25,966	28,296	30,809	33,398	35,885	38,422	40,897	43,484						43,484
1983									855	1,455	2,203	3,059	4,102	5,326	6,696	8,275	10,066	11,996	13,921	15,870	17,691	19,406	21,326	23,391	25,663	27,908	30,046	32,243	34,365	36,595							36,595
1984								646	1,193	1,847	2,608	3,525	4,655	6,000	7,423	8,995	10,852	12,824	14,832	16,770	18,593	20,637	22,815	25,152	27,521	29,895	32,427	34,891	37,625								37,625
1985							423	886	1,415	2,042	2,899	3,973	5,225	6,609	8,227	10,038	11,875	13,923	15,968	17,842	19,938	22,083	24,728	27,517	30,260	32,913	35,643	38,352									38,352
1986						219	486	844	1,282	1,879	2,673	3,607	4,660	5,922	7,472	9,139	10,869	12,634	14,336	16,211	18,171	20,229	22,611	24,900	27,323	29,800	32,247										32,247
1987					49	140	308	558	963	1,646	2,617	3,711	4,825	6,095	7,590	9,110	10,931	12,598	14,366	16,296	18,358	20,915	23,238	25,608	27,886	30,366											30,366
1988				26	91	185	346	661	1,175	1,837	2,665	3,596	4,685	6,039	7,412	8,852	10,202	11,629	13,244	14,953	17,028	18,881	20,848	22,780	24,916												24,916
1989				13	61	148	321	686	1,245	1,896	2,775	3,941	5,190	6,478	7,856	9,382	11,004	12,755	14,681	17,114	19,386	21,518	23,666	26,089													26,089
1990		7	15	28	77	222	440	771	1,230	1,825	2,547	3,430	4,441	5,551	6,701	8,056	9,581	11,465	13,361	15,174	17,213	19,103	21,242														21,242
1991				6	33	186	458	792	1,256	1,858	2,616	3,414	4,337	5,341	6,266	7,437	8,794	10,070	11,482	13,047	14,578	16,173															16,173
1992			1	17	131	322	559	888	1,320	1,787	2,330	2,982	3,750	4,581	5,513	6,708	7,919	9,148	10,507	11,810	13,266																13,266
1993		3	18	76	203	398	651	992	1,456	2,003	2,606	3,112	3,750	4,391	5,313	6,455	7,306	8,398	9,405	10,496																	10,496
1994		9	31	104	205	390	631	890	1,240	1,750	2,248	2,793	3,413	4,170	5,014	5,983	7,141	8,268	9,474																		9,474
1995				33	92	184	387	700	1,069	1,432	1,849	2,356	2,992	3,865	4,674	5,492	6,361	7,325																			7,325
1996				39	101	244	453	705	1,080	1,454	1,839	2,442	3,136	3,756	4,626	5,323	6,335																				6,335
1997			24	82	197	369	645	942	1,198	1,648	2,142	2,877	3,457	4,218	4,862	5,610																					5,610
1998			52	214	337	498	679	968	1,383	1,984	2,628	3,390	4,234	5,038	6,047																						6,047
1999			62	135	232	393	639	970	1,458	2,096	2,655	3,311	3,903	4,673																							4,673
2000			22	150	297	646	931	1,483	1,939	2,560	3,241	3,861	4,544																								4,544
2001		8	48	126	333	604	811	1,122	1,479	1,901	2,411	2,941																									2,941
2002		17	104	284	389	564	824	1,207	1,586	2,007	2,500																										2,500
2003		5	62	155	392	625	914	1,232	1,570	1,914																											1,914
2004		8	48	179	417	796	1,135	1,567	2,018																												2,018
2005		18	102	206	318	492	804	1,136																													1,136
2006		5	13	54	147	250	412																														412
2007		6	28	131	211	387																															387
2008	0	5	40	134	213																																213
2009	0	2	38	76																																	76
2010	0	6	9																																		9
2011	0	23																																			23
2012	0																																				-
																																					749,538

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															1.370	1.311	1.271	1.223	1.196	1.173	1.155	1.135	1.119	1.110	1.101	1.088	1.078	1.074	1.071	1.068	1.064	1.058	1.053	1.048	1.043		
1978														1.382	1.318	1.286	1.244	1.206	1.184	1.163	1.140	1.128	1.116	1.104	1.094	1.080	1.076	1.075	1.066	1.065	1.056	1.056	1.047	1.047			
1979													1.429	1.360	1.297	1.239	1.209	1.186	1.171	1.158	1.144	1.125	1.115	1.098	1.089	1.082	1.079	1.075	1.080	1.063	1.059	1.054	1.056			
1980												1.493	1.381	1.317	1.267	1.226	1.202	1.190	1.164	1.139	1.132	1.122	1.105	1.089	1.090	1.076	1.077	1.073	1.068	1.066	1.058	1.055				
1981											1.515	1.380	1.311	1.277	1.241	1.212	1.194	1.173	1.148	1.126	1.118	1.105	1.100	1.092	1.090	1.083	1.082	1.073	1.068	1.060	1.060					
1982										1.541	1.392	1.321	1.302	1.282	1.240	1.214	1.192	1.166	1.148	1.135	1.118	1.098	1.103	1.090	1.089	1.084	1.074	1.071	1.064	1.063						
1983									1.703	1.514	1.388	1.341	1.298	1.257	1.236	1.216	1.192	1.161	1.140	1.115	1.097	1.099	1.097	1.097	1.087	1.077	1.073	1.066	1.065							
1984								1.848	1.548	1.412	1.352	1.321	1.289	1.237	1.212	1.206	1.182	1.157	1.131	1.109	1.110	1.106	1.102	1.094	1.086	1.085	1.076	1.078								
1985							2.094	1.597	1.443	1.420	1.370	1.315	1.265	1.245	1.220	1.183	1.172	1.147	1.117	1.117	1.108	1.120	1.113	1.100	1.088	1.083	1.076									
1986						2.219	1.735	1.518	1.466	1.423	1.349	1.292	1.271	1.262	1.223	1.189	1.162	1.135	1.131	1.121	1.113	1.118	1.101	1.097	1.091	1.082										
1987					2.836	2.197	1.815	1.724	1.710	1.590	1.418	1.300	1.263	1.245	1.200	1.200	1.153	1.140	1.134	1.127	1.139	1.111	1.102	1.089	1.089											
1988				3.529	2.045	1.868	1.907	1.779	1.564	1.450	1.350	1.303	1.289	1.227	1.194	1.152	1.140	1.139	1.129	1.139	1.109	1.104	1.093	1.094												
1989				4.517	2.449	2.163	2.138	1.814	1.523	1.463	1.420	1.317	1.248	1.213	1.194	1.173	1.159	1.151	1.166	1.133	1.110	1.100	1.102													
1990		2.236	1.803	2.766	2.869	1.987	1.752	1.595	1.484	1.396	1.347	1.295	1.250	1.207	1.202	1.189	1.197	1.165	1.136	1.134	1.110	1.112														
1991				5.745	5.633	2.464	1.730	1.586	1.479	1.408	1.305	1.271	1.231	1.173	1.187	1.183	1.145	1.140	1.136	1.117	1.109															
1992			13.144	7.580	2.460	1.735	1.588	1.488	1.353	1.304	1.280	1.258	1.222	1.203	1.217	1.181	1.155	1.149	1.124	1.123																
1993		6.189	4.197	2.669	1.963	1.637	1.524	1.467	1.376	1.301	1.195	1.205	1.171	1.210	1.215	1.132	1.150	1.120	1.116																	
1994		3.496	3.414	1.962	1.903	1.619	1.410	1.393	1.411	1.285	1.242	1.222	1.222	1.202	1.193	1.193	1.158	1.146																		
1995				2.805	2.009	2.101	1.807	1.528	1.339	1.291	1.274	1.270	1.291	1.209	1.175	1.158	1.152																			
1996				2.608	2.416	1.857	1.559	1.531	1.346	1.265	1.328	1.284	1.198	1.232	1.151	1.190																				
1997			3.419	2.406	1.877	1.745	1.460	1.272	1.376	1.300	1.343	1.202	1.220	1.153	1.154																					
1998			4.119	1.580	1.476	1.365	1.425	1.428	1.435	1.325	1.290	1.249	1.190	1.200																						
1999			2.181	1.725	1.691	1.627	1.517	1.504	1.437	1.267	1.247	1.179	1.197																							
2000			6.900	1.985	2.175	1.442	1.593	1.308	1.320	1.266	1.191	1.177																								
2001		6.141	2.620	2.645	1.812	1.342	1.384	1.319	1.285	1.268	1.220																									
2002		6.177	2.740	1.367	1.452	1.460	1.465	1.315	1.265	1.246																										
2003		12.388	2.497	2.528	1.596	1.462	1.348	1.274	1.219																											
2004		5.960	3.737	2.332	1.907	1.427	1.381	1.288																												
2005		5.576	2.017	1.546	1.546	1.633	1.413																													
2006		2.583	4.092	2.724	1.694	1.653																														
2007		5.095	4.656	1.612	1.832																															
2008	72.462	8.209	3.323	1.586																																
2009		19.679	2.016																																	
2010		1.573																																		
2011																																				
5 Yr Avg	72.462	7.428	3.221	1.960	1.715	1.527	1.398	1.301	1.305	1.274	1.258	1.218	1.219	1.199	1.178	1.171	1.152	1.144	1.136	1.129	1.115	1.109	1.102	1.095	1.088	1.082	1.076	1.072	1.069	1.063	1.059	1.056	1.052	1.047	1.043		
3 Yr Wtd		6.888	3.214	1.790	1.668	1.530	1.380	1.292	1.256	1.261	1.217	1.201	1.201	1.194	1.160	1.181	1.153	1.138	1.126	1.126	1.110	1.105	1.099	1.093	1.089	1.083	1.075	1.072	1.066	1.063	1.059	1.055	1.052	1.047	1.043		
5 Yr Wtd		5.517	2.714	1.856	1.716	1.500	1.396	1.300	1.304	1.274	1.253	1.214	1.216	1.198	1.179	1.170	1.152	1.145	1.138	1.130	1.116	1.109	1.103	1.095	1.088	1.082	1.076	1.072	1.070	1.064	1.059	1.056	1.052	1.047	1.043		
10 Yr Wtd		6.211	2.961	1.899	1.709	1.488	1.446	1.357	1.339	1.281	1.255	1.229	1.218	1.200	1.190	1.176	1.157	1.144	1.133	1.123	1.112	1.107	1.102	1.094	1.090	1.082	1.077	1.073	1.069	1.065	1.059	1.056	1.052	1.047	1.043		
15 Yr Wtd		6.888		1.917	1.767	1.546	1.482	1.398	1.371	1.321	1.296	1.256	1.238	1.217	1.201	1.185	1.168	1.154	1.141	1.132	1.123	1.115	1.107	1.097	1.091	1.082	1.077	1.073	1.069	1.065	1.059	1.056	1.052	1.047	1.043		
20 Yr Wtd		6.888		2.026	1.853	1.613	1.539	1.451	1.408	1.356	1.314	1.276	1.258	1.240	1.222	1.206	1.185	1.165	1.149	1.136	1.123	1.115	1.107	1.097	1.091	1.082	1.077	1.073	1.069	1.065	1.059	1.056	1.052	1.047	1.043		TAIL
Prior	10.000	6.300	3.300	2.050	1.750	1.525	1.480	1.400	1.375	1.310	1.300	1.260	1.240	1.215	1.200	1.180	1.165	1.150	1.140	1.130	1.120	1.115	1.105	1.097	1.090	1.082	1.077	1.073	1.070	1.065	1.059	1.056	1.053	1.048	1.044	1.040	1.484
Selected	10.000	7.000	3.300	2.000	1.750	1.525	1.480	1.400	1.375	1.310	1.300	1.260	1.240	1.215	1.200	1.180	1.165	1.150	1.140	1.130	1.120	1.115	1.105	1.097	1.090	1.082	1.077	1.073	1.069	1.064	1.059	1.056	1.051	1.048	1.044	1.040	
Cumulative	129361.2	12936.1	1848.02	560.005	280.003	160.002	104.919	70.891	50.637	36.827	28.112	21.625	17.162	13.841	11.391	9.493	8.045	6.905	6.005	5.267	4.661	4.162	3.733	3.379	3.081	2.826	2.612	2.426	2.261	2.114	1.986	1.876	1.776	1.691	1.613	1.545	1.485

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

PAID DWRF TO PAID PTD 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															18.2%	21.1%	24.0%	26.9%	29.2%	31.6%	33.9%	36.2%	38.4%	40.5%	42.7%	44.8%	46.6%	48.2%	49.8%	51.5%	53.4%	55.2%	57.0%	58.6%	60.2%	61.6%	61.6%
1978														14.8%	16.9%	19.1%	21.3%	23.5%	25.4%	27.3%	29.4%	31.1%	33.0%	34.8%	36.5%	38.1%	39.5%	40.8%	42.4%	43.8%	45.3%	46.6%	48.0%	49.2%	50.5%		50.5%
1979													12.1%	13.7%	15.5%	17.1%	18.4%	19.7%	21.1%	22.6%	24.2%	25.9%	27.4%	29.0%	30.3%	31.4%	32.5%	33.9%	35.2%	36.9%	38.1%	39.4%	40.6%	42.0%			42.0%
1980												10.4%	12.1%	13.5%	15.0%	16.3%	17.4%	18.7%	20.2%	21.6%	22.8%	24.1%	25.4%	26.6%	27.5%	28.6%	29.6%	30.8%	32.0%	33.1%	34.4%	35.5%	36.6%				36.6%
1981											9.0%	10.0%	10.9%	11.7%	12.5%	13.4%	14.3%	15.4%	16.4%	17.4%	18.2%	19.1%	19.9%	20.8%	21.7%	22.6%	23.6%	24.7%	25.7%	26.7%	27.6%	28.6%					28.6%
1982										7.6%	8.3%	8.9%	9.4%	10.1%	11.0%	11.9%	12.9%	13.9%	14.9%	15.8%	16.8%	17.6%	18.3%	19.1%	19.9%	20.8%	21.8%	22.6%	23.4%	24.2%	25.1%						25.1%
1983									6.5%	7.1%	8.0%	8.5%	9.1%	9.6%	10.4%	11.2%	12.2%	13.1%	14.0%	14.8%	15.4%	15.8%	16.4%	17.1%	17.9%	18.6%	19.3%	20.0%	20.6%	21.3%							21.3%
1984								5.8%	6.6%	7.0%	7.5%	7.8%	8.3%	9.0%	9.7%	10.4%	11.3%	12.2%	13.0%	13.7%	14.2%	14.8%	15.5%	16.3%	17.1%	17.9%	18.7%	19.5%	20.4%								20.4%
1985							5.0%	5.8%	6.1%	6.3%	6.8%	7.3%	7.9%	8.5%	9.2%	10.0%	10.7%	11.5%	12.2%	12.7%	13.2%	13.8%	14.7%	15.6%	16.4%	17.1%	17.8%	18.5%									18.5%
1986						6.0%	6.3%	6.7%	6.8%	6.9%	7.2%	7.6%	8.1%	8.8%	9.6%	10.5%	11.2%	11.9%	12.4%	13.0%	13.6%	14.2%	15.0%	15.7%	16.5%	17.2%	17.9%										17.9%
1987					3.0%	3.5%	4.2%	4.8%	5.1%	5.8%	7.0%	7.9%	8.6%	9.3%	10.2%	10.9%	11.8%	12.4%	13.0%	13.6%	14.4%	15.4%	16.2%	17.0%	17.6%	18.4%											18.4%
1988				5.2%	4.9%	4.5%	4.5%	4.5%	5.1%	5.6%	6.4%	7.0%	7.7%	8.6%	9.3%	9.9%	10.3%	10.7%	11.3%	11.8%	12.6%	13.2%	13.8%	14.3%	14.9%												14.9%
1989				3.2%	4.1%	4.3%	4.0%	4.5%	5.3%	5.9%	6.7%	7.8%	8.6%	9.3%	9.9%	10.5%	11.2%	11.8%	12.5%	13.6%	14.4%	15.0%	15.6%	16.3%													16.3%
1990		58.3%	7.6%	3.6%	3.3%	3.6%	3.5%	3.9%	4.4%	5.0%	5.5%	6.2%	6.9%	7.5%	8.0%	8.5%	9.2%	10.1%	10.9%	11.5%	12.3%	12.9%	13.5%														13.5%
1991				0.8%	1.3%	3.0%	4.0%	4.6%	5.3%	6.1%	7.0%	7.7%	8.4%	9.1%	9.4%	10.1%	10.9%	11.4%	12.0%	12.7%	13.3%	13.9%															13.9%
1992			1.7%	2.1%	4.2%	4.9%	5.2%	5.7%	6.3%	6.7%	7.1%	7.6%	8.2%	8.7%	9.3%	10.2%	10.9%	11.6%	12.3%	12.9%	13.5%																13.5%
1993		57.6%	10.5%	7.3%	6.9%	6.8%	6.7%	7.1%	7.8%	8.5%	8.9%	8.9%	9.2%	9.4%	10.1%	11.0%	11.3%	11.9%	12.3%	12.8%																	12.8%
1994		51.5%	15.9%	10.4%	7.1%	6.9%	6.7%	6.6%	6.8%	7.5%	7.8%	8.0%	8.3%	8.9%	9.4%	10.0%	10.8%	11.4%	12.1%																		12.1%
1995				2.7%	2.8%	3.1%	4.1%	5.3%	6.0%	6.2%	6.4%	6.8%	7.4%	8.3%	8.9%	9.3%	9.8%	10.2%																			10.2%
1996				2.9%	3.2%	4.3%	5.0%	5.5%	6.3%	6.6%	6.8%	7.5%	8.2%	8.6%	9.3%	9.6%	10.3%																				10.3%
1997			7.0%	5.4%	5.6%	5.8%	6.5%	6.6%	6.2%	6.6%	7.0%	7.8%	8.0%	8.5%	8.6%	8.9%																					8.9%
1998			11.1%	11.5%	8.5%	7.0%	5.8%	5.7%	6.1%	7.0%	7.4%	8.0%	8.5%	8.8%	9.3%																						9.3%
1999			13.9%	8.7%	6.8%	6.2%	6.0%	6.3%	6.9%	7.6%	7.7%	7.9%	7.9%	8.2%																							8.2%
2000			4.8%	7.9%	6.4%	7.3%	6.6%	7.3%	7.1%	7.4%	7.6%	7.6%	7.6%																								7.6%
2001		6.0%	7.5%	6.1%	7.2%	7.2%	6.3%	6.1%	5.9%	6.0%	6.1%	6.2%																									6.2%
2002		11.8%	17.8%	15.2%	9.5%	7.6%	6.8%	6.7%	6.4%	6.3%	6.3%																										6.3%
2003		12.1%	12.6%	7.4%	8.8%	7.6%	7.0%	6.7%	6.4%	6.1%																											6.1%
2004		8.9%	7.6%	9.5%	10.3%	10.2%	9.0%	8.6%	8.2%																												8.2%
2005		14.7%	19.0%	15.1%	10.2%	7.7%	7.6%	7.0%																													7.0%
2006		3.8%	2.6%	4.1%	5.2%	4.6%	4.5%																														4.5%
2007		4.1%	6.8%	10.1%	7.0%	6.8%																															6.8%
2008	1.3%	2.6%	7.4%	8.0%	6.2%																																6.2%
2009	0.0%	2.4%	13.3%	8.7%																																	8.7%
2010	0.0%	8.3%	3.7%																																		3.7%
2011	0.0%	17.2%																																			17.2%
2012	0.0%																																				-

	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															1.159	1.135	1.122	1.086	1.080	1.073	1.069	1.061	1.054	1.054	1.050	1.041	1.034	1.033	1.035	1.036	1.034	1.031	1.029	1.027	1.023		
1978														1.144	1.128	1.117	1.101	1.081	1.078	1.073	1.060	1.060	1.053	1.049	1.046	1.034	1.034	1.038	1.033	1.035	1.028	1.031	1.025	1.026			
1979													1.132	1.128	1.108	1.074	1.070	1.071	1.070	1.072	1.069	1.060	1.056	1.045	1.037	1.037	1.041	1.040	1.048	1.034	1.033	1.030	1.034			
1980												1.161	1.122	1.109	1.087	1.070	1.071	1.079	1.070	1.057	1.056	1.056	1.046	1.035	1.040	1.035	1.039	1.039	1.036	1.038	1.032	1.032				
1981											1.119	1.088	1.072	1.071	1.069	1.067	1.074	1.069	1.060	1.048	1.049	1.043	1.044	1.040	1.045	1.044	1.046	1.041	1.038	1.034	1.035					
1982										1.092	1.071	1.064	1.075	1.089	1.078	1.085	1.078	1.070	1.061	1.060	1.049	1.039	1.046	1.042	1.046	1.045	1.039	1.037	1.034	1.035						
1983									1.095	1.119	1.065	1.070	1.060	1.076	1.080	1.087	1.081	1.064	1.056	1.041	1.031	1.036	1.041	1.046	1.042	1.035	1.036	1.032	1.034							
1984								1.132	1.067	1.061	1.042	1.071	1.086	1.077	1.072	1.088	1.077	1.065	1.052	1.036	1.044	1.050	1.052	1.048	1.045	1.046	1.041	1.046								
1985							1.151	1.061	1.031	1.072	1.082	1.076	1.078	1.087	1.085	1.068	1.072	1.060	1.041	1.045	1.046	1.062	1.061	1.051	1.044	1.043	1.039									
1986						1.062	1.056	1.023	1.006	1.043	1.058	1.069	1.078	1.099	1.088	1.072	1.058	1.044	1.046	1.048	1.047	1.057	1.047	1.048	1.045	1.041										
1987					1.184	1.192	1.138	1.066	1.147	1.197	1.136	1.084	1.084	1.089	1.070	1.082	1.052	1.046	1.053	1.053	1.072	1.050	1.049	1.039	1.043											
1988				0.944	0.913	1.004	1.005	1.125	1.108	1.132	1.098	1.100	1.115	1.081	1.069	1.039	1.037	1.052	1.050	1.067	1.045	1.046	1.039	1.043												
1989				1.298	1.043	0.930	1.133	1.178	1.116	1.128	1.159	1.109	1.076	1.070	1.064	1.058	1.060	1.061	1.082	1.059	1.044	1.038	1.046													
1990		0.131	0.476	0.915	1.079	0.978	1.100	1.143	1.125	1.119	1.124	1.104	1.089	1.062	1.072	1.082	1.098	1.078	1.057	1.064	1.045	1.052														
1991				1.520	2.373	1.321	1.140	1.169	1.139	1.148	1.102	1.095	1.078	1.039	1.069	1.076	1.049	1.055	1.057	1.046	1.044															
1992			1.218	2.068	1.157	1.070	1.089	1.103	1.059	1.067	1.070	1.080	1.063	1.066	1.095	1.072	1.060	1.061	1.045	1.048																
1993		0.183	0.690	0.953	0.983	0.987	1.063	1.091	1.085	1.056	0.995	1.029	1.028	1.073	1.091	1.028	1.051	1.034	1.037																	
1994		0.309	0.652	0.686	0.970	0.973	0.982	1.034	1.099	1.040	1.025	1.041	1.066	1.060	1.067	1.080	1.055	1.054																		
1995				1.037	1.121	1.334	1.282	1.141	1.032	1.034	1.063	1.089	1.119	1.064	1.052	1.047	1.049																			
1996				1.115	1.332	1.164	1.101	1.136	1.043	1.031	1.110	1.099	1.038	1.088	1.029	1.073																				
1997			0.774	1.020	1.045	1.112	1.023	0.936	1.069	1.058	1.123	1.023	1.059	1.015	1.031																					
1998			1.038	0.740	0.819	0.831	0.991	1.070	1.133	1.067	1.074	1.066	1.034	1.064																						
1999			0.627	0.786	0.906	0.968	1.045	1.099	1.109	1.011	1.027	0.999	1.033																							
2000			1.666	0.801	1.150	0.903	1.109	0.973	1.030	1.035	0.999	1.003																								
2001		1.255	0.816	1.178	1.008	0.866	0.969	0.976	1.002	1.023	1.014																									
2002		1.510	0.856	0.626	0.793	0.894	0.997	0.954	0.981	0.993																										
2003		1.040	0.589	1.193	0.863	0.920	0.952	0.953	0.961																											
2004		0.855	1.255	1.081	0.995	0.879	0.954	0.960																												
2005		1.288	0.797	0.674	0.759	0.980	0.920																													
2006		0.703	1.530	1.288	0.876	0.974																														
2007		1.675	1.484	0.694	0.974																															
2008	1.994	2.845	1.093	0.777																																
2009		5.486	0.651																																	
2010		0.442																																		
2011																																				
5 Yr Avg	1.994	2.230	1.111	0.903	0.893	0.929	0.958	0.963	1.017	1.026	1.047	1.038	1.057	1.058	1.054	1.060	1.053	1.056	1.056	1.057	1.050	1.049	1.048	1.046	1.044	1.042	1.040	1.039	1.038	1.035	1.033		1.029	1.026	1.023		
3 Yr Wtd		1.833	0.976	0.833	0.853	0.933	0.942	0.956	0.981	1.018	1.013	1.023	1.042	1.056	1.037	1.067	1.052	1.049	1.046	1.053	1.044	1.045	1.045	1.043	1.044	1.043	1.039	1.039	1.035	1.036	1.033	1.031	1.029	1.026	1.023		
5 Yr Wtd		1.601	0.936	0.832	0.891	0.923	0.957	0.963	1.019	1.026	1.047	1.037	1.055	1.058	1.055	1.060	1.053	1.056	1.056	1.057	1.050	1.049	1.048	1.046	1.044	1.042	1.040	1.039	1.039	1.035	1.032	1.031	1.029	1.026	1.023		
10 Yr Wtd		1.318	0.928	0.843	0.904	0.925	1.000	1.012	1.047	1.035	1.048	1.051	1.059	1.060	1.064	1.063	1.056	1.054	1.052	1.050	1.047	1.047	1.047	1.043	1.043	1.039	1.038	1.038	1.037	1.035	1.032	1.031	1.029	1.026	1.023		
15 Yr Wtd				0.839	0.940	0.964	1.027	1.039	1.064	1.060	1.071	1.065	1.068	1.069	1.069	1.069	1.064	1.060	1.057	1.056	1.054	1.052	1.049	1.046	1.044	1.039	1.038	1.038	1.037	1.035	1.032	1.031	1.029	1.026	1.023		
20 Yr Wtd				0.878	0.968	0.981	1.038	1.048	1.064	1.069	1.069	1.067	1.073	1.078	1.079	1.079	1.073	1.066	1.062	1.058	1.054	1.052	1.049	1.046	1.044	1.039	1.038	1.038	1.037	1.035	1.032	1.031	1.029	1.026	1.023		TAIL
Prior	10.000	2.250	1.050	0.950	0.950	0.975	1.030	1.030	1.070	1.070	1.070	1.070	1.070	1.070	1.073	1.069	1.065	1.060	1.058	1.058	1.053	1.051	1.050	1.046	1.044	1.039	1.038	1.037	1.037	1.035	1.032	1.031	1.028	1.027	1.026		
Selected	2.000	1.500	1.000	0.900	0.950	0.950	1.030	1.030	1.050	1.050	1.050	1.065	1.069	1.067	1.070	1.068	1.065	1.060	1.057	1.056	1.054	1.052	1.049	1.046	1.044	1.039	1.038	1.037	1.037	1.035	1.032	1.031	1.029	1.026	1.023	1.023	
Cumulative	11.822	5.911	3.941	3.941	4.378	4.609	4.851	4.710	4.573	4.355	4.148	3.950	3.708	3.469	3.251	3.039	2.845	2.672	2.520	2.383	2.257	2.141	2.035	1.940	1.856	1.777	1.710	1.648	1.588	1.532	1.480	1.434	1.390	1.351	1.316	1.286	1.258

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

PERMANENT TOTAL DISABILITY PAYMENTS (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	18	67	256	737	1,805	3,462	5,691	8,395	11,576	15,484	20,085	25,474	31,708	38,466	45,447	52,499	59,462	66,953	74,103	80,986	87,521	93,657	99,452	104,812	109,935	114,913	119,873	124,566	128,855	132,925	136,664	140,164	143,383	146,422	149,202	149,202
1978	0	18	66	271	797	1,821	3,564	5,959	8,950	12,779	17,501	23,447	30,567	38,297	46,283	54,044	62,200	70,287	78,470	86,231	93,418	100,491	106,971	113,303	119,197	124,688	130,209	135,422	140,202	144,686	148,866	152,793	156,462	159,872	163,040		163,040
1979	0	23	96	332	886	1,987	3,684	6,059	9,346	13,696	19,370	26,446	34,862	44,023	53,091	62,142	71,699	81,017	89,685	98,087	105,914	113,264	120,293	127,052	133,487	140,245	146,388	151,786	156,931	161,796	166,262	170,496	174,501	178,241			178,241
1980	0	28	70	255	773	1,738	3,387	6,038	9,878	15,261	22,110	30,065	38,669	47,592	56,496	65,878	75,545	84,822	93,518	101,775	109,669	117,616	124,941	132,028	139,001	145,619	151,344	156,879	162,136	167,144	171,685	175,921	179,861				179,861
1981	0	13	39	207	643	1,457	3,013	5,758	9,943	15,720	23,061	31,241	39,633	48,467	57,776	67,094	76,219	84,757	92,985	100,720	108,231	115,339	122,220	128,862	135,362	141,118	146,511	151,527	156,199	160,598	164,722	168,669					168,669
1982	0	8	61	246	803	1,821	3,634	6,951	12,442	19,647	27,724	36,028	44,747	54,176	63,762	73,301	82,060	90,693	98,816	106,889	114,480	121,962	128,899	135,957	142,212	148,021	153,537	158,794	163,878	168,756	173,316						173,316
1983	0	0	31	215	571	1,334	3,250	7,255	13,142	20,435	27,632	36,008	45,137	55,290	64,603	73,926	82,764	91,266	99,574	107,471	115,084	122,485	129,982	136,930	143,568	149,805	155,803	161,420	166,694	171,711							171,711
1984	0	9	79	265	708	1,960	5,224	11,101	18,125	26,281	35,001	45,415	55,997	66,426	76,343	86,312	95,706	105,045	114,105	122,610	131,255	139,495	146,900	153,921	160,682	167,102	173,297	179,139	184,626								184,626
1985	0	3	41	176	821	3,206	8,426	15,329	23,080	32,285	42,755	54,172	66,208	77,717	89,039	100,162	110,923	121,306	131,298	140,971	150,784	159,636	168,283	176,489	184,596	192,384	199,793	206,893									206,893
1986	0	1	12	103	961	3,678	7,683	12,622	18,738	27,296	37,222	47,452	57,329	67,562	77,537	87,205	96,757	106,347	115,627	125,033	133,757	142,163	150,360	158,196	165,620	172,794	179,667										179,667
1987	0	7	35	314	1,658	3,971	7,323	11,676	18,891	28,170	37,418	46,703	56,009	65,247	74,598	83,671	92,789	101,680	110,877	119,484	127,802	135,804	143,632	150,963	158,207	165,236											165,236
1988	0	0	45	493	1,845	4,134	7,692	14,603	23,091	32,604	41,773	51,352	60,807	70,324	79,806	89,152	98,924	108,698	117,633	126,471	134,960	143,220	151,197	158,990	166,690												166,690
1989	0	0	64	423	1,474	3,463	8,056	15,192	23,400	31,939	41,436	50,768	60,284	69,900	79,203	88,933	98,624	107,885	117,057	126,070	134,864	143,438	151,984	160,247													160,247
1990	0	12	203	770	2,327	6,189	12,570	20,019	27,934	36,832	45,922	55,018	64,507	74,059	84,193	94,402	103,801	113,134	122,291	131,377	140,036	148,657	157,109														157,109
1991	0	22	184	682	2,580	6,124	11,419	17,329	23,499	30,524	37,438	44,336	51,468	58,790	66,377	73,686	80,961	88,360	95,487	102,675	109,647	116,567															116,567
1992	0	1	78	843	3,088	6,566	10,650	15,530	20,955	26,782	32,720	39,151	45,587	52,399	59,178	65,749	72,387	78,889	85,417	91,875	98,448																98,448
1993	0	5	172	1,044	2,924	5,840	9,686	13,885	18,664	23,664	29,138	34,973	40,931	46,623	52,562	58,513	64,394	70,424	76,298	82,075																	82,075
1994	0	17	192	1,006	2,875	5,640	9,389	13,489	18,169	23,321	28,810	34,933	40,987	46,981	53,285	59,574	65,864	72,280	78,601																		78,601
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224	46,415	52,736	58,901	65,171	71,562																			71,562
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563	38,056	43,910	49,718	55,610	61,659																				61,659
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661	36,672	43,090	49,670	56,434	63,150																					63,150
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542	35,445	42,583	49,877	57,397	64,744																						64,744
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154	27,413	34,356	41,715	49,242	57,085																							57,085
2000	0	35	454	1,882	4,662	8,816	14,088	20,230	27,177	34,814	42,604	50,777	59,609																								59,609
2001	8	132	644	2,065	4,637	8,334	12,916	18,446	24,914	31,940	39,589	47,625																									47,625
2002	0	143	583	1,867	4,078	7,461	12,183	17,905	24,672	31,815	39,916																										39,916
2003	0	41	494	2,095	4,438	8,209	13,039	18,461	24,671	31,289																											31,289
2004	3	91	632	1,882	4,060	7,778	12,623	18,276	24,523																												24,523
2005	16	124	538	1,362	3,124	6,367	10,614	16,310																													16,310
2006	0	136	499	1,335	2,823	5,455	9,257																														9,257
2007	0	136	413	1,295	3,007	5,656																															5,656
2008	5	191	550	1,672	3,414																																3,414
2009	0	79	282	874																																	874
2010	0	71	251																																		251
2011	8	134																																			134
2012	0																																				-
																																					3,337,257

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

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															0.79%	1.09%	1.42%	1.81%	2.21%	2.64%	3.10%	3.58%	4.07%	4.55%	5.05%	5.57%	6.06%	6.53%	7.01%	7.51%	8.02%	0.09%	0.09%	0.09%	0.10%	0.10%	88,490,090
1978														0.62%	0.86%	1.13%	1.46%	1.81%	2.19%	2.59%	3.01%	3.43%	3.87%	4.32%	4.77%	5.22%	5.64%	6.07%	6.52%	6.95%	7.40%	0.08%	0.08%	0.09%	0.09%		91,119,089
1979													0.47%	0.67%	0.91%	1.17%	1.46%	1.76%	2.09%	2.44%	2.83%	3.24%	3.64%	4.06%	4.46%	4.85%	5.25%	5.67%	6.09%	6.58%	6.99%	0.07%	0.08%	0.08%			90,690,465
1980												0.36%	0.54%	0.74%	0.97%	1.23%	1.51%	1.82%	2.17%	2.52%	2.87%	3.25%	3.65%	4.03%	4.39%	4.78%	5.15%	5.54%	5.95%	6.36%	6.77%	0.07%	0.08%				87,100,472
1981											0.25%	0.38%	0.52%	0.68%	0.87%	1.08%	1.31%	1.56%	1.83%	2.10%	2.36%	2.64%	2.92%	3.21%	3.51%	3.83%	4.15%	4.49%	4.81%	5.14%	5.45%	0.06%					83,462,136
1982										0.19%	0.29%	0.40%	0.53%	0.69%	0.89%	1.10%	1.34%	1.60%	1.86%	2.14%	2.42%	2.71%	2.98%	3.28%	3.58%	3.89%	4.22%	4.53%	4.86%	5.17%	5.49%						79,135,492
1983									0.11%	0.19%	0.29%	0.40%	0.53%	0.69%	0.87%	1.07%	1.30%	1.55%	1.80%	2.06%	2.29%	2.51%	2.76%	3.03%	3.33%	3.62%	3.89%	4.18%	4.45%	4.74%							77,162,033
1984								0.08%	0.15%	0.23%	0.33%	0.44%	0.59%	0.75%	0.93%	1.13%	1.36%	1.61%	1.86%	2.11%	2.34%	2.59%	2.87%	3.16%	3.46%	3.76%	4.08%	4.38%	4.73%								79,569,925
1985							0.05%	0.11%	0.17%	0.25%	0.35%	0.48%	0.63%	0.80%	0.99%	1.21%	1.43%	1.68%	1.93%	2.15%	2.40%	2.66%	2.98%	3.32%	3.65%	3.97%	4.30%	4.63%									82,906,581
1986						0.03%	0.06%	0.10%	0.15%	0.22%	0.31%	0.42%	0.54%	0.68%	0.86%	1.05%	1.25%	1.46%	1.65%	1.87%	2.09%	2.33%	2.61%	2.87%	3.15%	3.44%	3.72%										86,749,768
1987					0.01%	0.02%	0.03%	0.06%	0.11%	0.18%	0.29%	0.41%	0.54%	0.68%	0.84%	1.01%	1.21%	1.40%	1.60%	1.81%	2.04%	2.32%	2.58%	2.85%	3.10%	3.37%											90,001,532
1988				0.00%	0.01%	0.02%	0.04%	0.07%	0.13%	0.20%	0.29%	0.39%	0.51%	0.65%	0.80%	0.96%	1.10%	1.26%	1.43%	1.61%	1.84%	2.04%	2.25%	2.46%	2.69%												92,596,563
1989				0.00%	0.01%	0.02%	0.03%	0.07%	0.13%	0.20%	0.29%	0.41%	0.54%	0.67%	0.81%	0.97%	1.14%	1.32%	1.52%	1.77%	2.01%	2.23%	2.45%	2.70%													96,481,507
1990		0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.08%	0.13%	0.19%	0.26%	0.35%	0.45%	0.57%	0.68%	0.82%	0.98%	1.17%	1.36%	1.55%	1.76%	1.95%	2.17%														97,911,638
1991				0.00%	0.00%	0.02%	0.05%	0.08%	0.13%	0.19%	0.27%	0.35%	0.45%	0.55%	0.65%	0.77%	0.91%	1.04%	1.18%	1.34%	1.50%	1.67%															97,123,143
1992			0.00%	0.00%	0.01%	0.03%	0.06%	0.09%	0.14%	0.19%	0.24%	0.31%	0.39%	0.48%	0.57%	0.70%	0.83%	0.95%	1.10%	1.23%	1.38%																95,902,063
1993		0.00%	0.00%	0.01%	0.02%	0.04%	0.07%	0.10%	0.15%	0.20%	0.27%	0.32%	0.38%	0.45%	0.54%	0.66%	0.74%	0.85%	0.96%	1.07%																	98,278,492
1994		0.00%	0.00%	0.01%	0.02%	0.04%	0.06%	0.09%	0.12%	0.17%	0.22%	0.28%	0.34%	0.41%	0.50%	0.59%	0.71%	0.82%	0.94%																		100,579,286
1995				0.00%	0.01%	0.02%	0.04%	0.07%	0.10%	0.14%	0.18%	0.23%	0.29%	0.37%	0.45%	0.53%	0.62%	0.71%																			103,140,858
1996				0.00%	0.01%	0.02%	0.04%	0.07%	0.10%	0.14%	0.18%	0.23%	0.30%	0.36%	0.44%	0.51%	0.61%																				104,088,085
1997			0.00%	0.01%	0.02%	0.03%	0.06%	0.09%	0.11%	0.15%	0.20%	0.27%	0.32%	0.40%	0.46%	0.53%																					106,370,937
1998			0.00%	0.02%	0.03%	0.05%	0.06%	0.09%	0.13%	0.19%	0.25%	0.32%	0.40%	0.47%	0.57%																						106,610,635
1999			0.01%	0.01%	0.02%	0.04%	0.06%	0.09%	0.13%	0.19%	0.24%	0.30%	0.36%	0.43%																							108,677,929
2000			0.00%	0.01%	0.03%	0.06%	0.08%	0.13%	0.18%	0.23%	0.29%	0.35%	0.41%																								110,223,863
2001		0.00%	0.00%	0.01%	0.03%	0.06%	0.07%	0.10%	0.13%	0.17%	0.22%	0.27%																									109,675,764
2002		0.00%	0.01%	0.03%	0.04%	0.05%	0.08%	0.11%	0.15%	0.18%	0.23%																										108,596,907
2003		0.00%	0.01%	0.01%	0.04%	0.06%	0.09%	0.12%	0.15%	0.18%																											106,712,867
2004		0.00%	0.00%	0.02%	0.04%	0.08%	0.11%	0.15%	0.19%																												105,596,397
2005		0.00%	0.01%	0.02%	0.03%	0.05%	0.08%	0.11%																													105,836,799
2006		0.00%	0.00%	0.01%	0.01%	0.02%	0.04%																														106,826,594
2007		0.00%	0.00%	0.01%	0.02%	0.04%																															106,579,121
2008	0.00%	0.00%	0.00%	0.01%	0.02%																																93,449,349
2009	0.00%	0.00%	0.00%	0.01%																																	86,530,965
2010	0.00%	0.00%	0.00%																																		86,624,485
2011	0.00%	0.00%																																			89,983,985
2012	0.00%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS
REPORTED PTD 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	8	16	55	109	221	378	556	773	870	927	971	1,021	1,094	1,165	1,219	1,245	1,279	1,295	1,315	1,332	1,344	1,354	1,365	1,373	1,376	1,387	1,391	1,399	1,401	1,403						1,403
1983		5	14	40	91	194	359	574	688	760	806	880	986	1,071	1,123	1,169	1,193	1,218	1,235	1,253	1,266	1,277	1,287	1,304	1,308	1,312	1,318	1,321	1,322	1,326							1,326
1984	1	5	18	54	131	268	536	653	728	791	846	977	1,076	1,143	1,194	1,230	1,259	1,289	1,312	1,327	1,348	1,365	1,375	1,384	1,399	1,411	1,425	1,426	1,434								1,434
1985	1	6	20	66	167	441	587	670	744	827	971	1,088	1,177	1,230	1,279	1,326	1,362	1,389	1,407	1,420	1,435	1,448	1,464	1,476	1,498	1,513	1,514	1,522									1,522
1986	1	4	22	71	199	308	393	478	561	724	863	966	1,030	1,106	1,152	1,190	1,225	1,262	1,285	1,306	1,324	1,340	1,358	1,371	1,385	1,393	1,400										1,400
1987		3	24	77	150	230	307	379	559	725	835	925	985	1,039	1,091	1,121	1,151	1,183	1,215	1,240	1,258	1,274	1,299	1,316	1,323	1,333											1,333
1988	2	10	33	73	132	207	290	482	652	784	865	926	993	1,030	1,075	1,103	1,132	1,164	1,193	1,218	1,242	1,253	1,279	1,287	1,303												1,303
1989	2	7	29	60	114	163	324	496	633	733	825	907	968	1,032	1,073	1,110	1,148	1,177	1,195	1,223	1,251	1,281	1,287	1,306													1,306
1990	2	12	28	58	112	267	422	548	656	757	855	918	982	1,035	1,079	1,119	1,144	1,173	1,201	1,230	1,260	1,269	1,287														1,287
1991	1	8	15	41	128	231	351	463	539	626	684	738	780	827	859	895	922	945	969	998	1,009	1,025															1,025
1992	1	2	11	53	136	233	310	395	468	532	571	626	660	697	732	753	775	800	833	844	870																870
1993		11	42	58	86	171	256	324	385	437	484	536	572	595	624	652	673	705	723	737																	737
1994		9	21	43	104	174	250	308	367	431	477	528	567	598	641	668	696	723	734																		734
1995		5	15	43	109	175	243	298	361	419	466	503	539	579	620	639	667	686																			686
1996		3	17	57	112	165	241	293	356	409	454	490	527	560	594	616	643																				643
1997		2	15	53	103	160	228	289	357	415	465	515	555	590	616	644																					644
1998		6	18	64	122	200	273	354	428	479	554	610	655	693	711																						711
1999		4	26	62	114	192	281	350	412	490	562	604	650	690																							690
2000		4	29	82	159	261	365	440	515	590	657	703	764																								764
2001	1	11	30	73	144	227	293	370	457	518	582	623																									623
2002		7	27	78	143	211	297	382	477	531	595																										595
2003		4	25	78	123	209	287	362	422	469																											469
2004		11	34	75	134	214	304	374	427																												427
2005	2	12	24	47	101	176	249	335																													335
2006	1	10	23	48	83	149	209																														209
2007		8	18	46	92	144																															144
2008	1	8	23	62	96																																96
2009	1	6	12	29																																	29
2010		4	9																																		9
2011	1	9																																			9
2012																																					
																																					22,763

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	2.000	3.438	1.982	2.028	1.710	1.471	1.390	1.125	1.066	1.047	1.051	1.071	1.065	1.046	1.021	1.027	1.013	1.015	1.013	1.009	1.007	1.008	1.006	1.002	1.008	1.003	1.006	1.001	1.001							
1983		2.800	2.857	2.275	2.132	1.851	1.599	1.199	1.105	1.061	1.092	1.120	1.086	1.049	1.041	1.021	1.021	1.014	1.015	1.010	1.009	1.008	1.013	1.003	1.003	1.005	1.002	1.001	1.003								
1984	5.000	3.600	3.000	2.426	2.046	2.000	1.218	1.115	1.087	1.070	1.155	1.101	1.062	1.045	1.030	1.024	1.024	1.018	1.011	1.016	1.013	1.007	1.007	1.011	1.009	1.010	1.001	1.006									
1985	6.000	3.333	3.300	2.530	2.641	1.331	1.141	1.110	1.112	1.174	1.120	1.082	1.045	1.040	1.037	1.027	1.020	1.013	1.009	1.011	1.009	1.011	1.008	1.015	1.010	1.001	1.005										
1986	4.000	5.500	3.227	2.803	1.548	1.276	1.216	1.174	1.291	1.192	1.119	1.066	1.074	1.042	1.033	1.029	1.030	1.018	1.016	1.014	1.012	1.013	1.010	1.010	1.006	1.005											
1987		8.000	3.208	1.948	1.533	1.335	1.235	1.475	1.297	1.152	1.108	1.065	1.055	1.050	1.027	1.027	1.028	1.027	1.021	1.015	1.013	1.020	1.013	1.005	1.008												
1988	5.000	3.300	2.212	1.808	1.568	1.401	1.662	1.353	1.202	1.103	1.071	1.072	1.037	1.044	1.026	1.026	1.028	1.025	1.021	1.020	1.009	1.021	1.006	1.012													
1989	3.500	4.143	2.069	1.900	1.430	1.988	1.531	1.276	1.158	1.126	1.099	1.067	1.066	1.040	1.034	1.034	1.025	1.015	1.023	1.023	1.024	1.005	1.015														
1990	6.000	2.333	2.071	1.931	2.384	1.581	1.299	1.197	1.154	1.129	1.074	1.070	1.054	1.043	1.037	1.022	1.025	1.024	1.024	1.024	1.007	1.014															
1991	8.000	1.875	2.733	3.122	1.805	1.519	1.319	1.164	1.161	1.093	1.079	1.057	1.060	1.039	1.042	1.030	1.025	1.025	1.030	1.011	1.016																
1992	2.000	5.500	4.818	2.566	1.713	1.330	1.274	1.185	1.137	1.073	1.096	1.054	1.056	1.050	1.029	1.029	1.032	1.041	1.013	1.031																	
1993		3.818	1.381	1.483	1.988	1.497	1.266	1.188	1.135	1.108	1.107	1.067	1.040	1.049	1.045	1.032	1.048	1.026	1.019																		
1994		2.333	2.048	2.419	1.673	1.437	1.232	1.192	1.174	1.107	1.107	1.074	1.055	1.072	1.042	1.042	1.039	1.015																			
1995		3.000	2.867	2.535	1.606	1.389	1.226	1.211	1.161	1.112	1.079	1.072	1.074	1.071	1.031	1.044	1.028																				
1996		5.667	3.353	1.965	1.473	1.461	1.216	1.215	1.149	1.110	1.079	1.076	1.063	1.061	1.037	1.044																					
1997		7.500	3.533	1.943	1.553	1.425	1.268	1.235	1.162	1.120	1.108	1.078	1.063	1.044	1.045																						
1998		3.000	3.556	1.906	1.639	1.365	1.297	1.209	1.119	1.157	1.101	1.074	1.058	1.026																							
1999		6.500	2.385	1.839	1.684	1.464	1.246	1.177	1.189	1.147	1.075	1.076	1.062																								
2000		7.250	2.828	1.939	1.642	1.398	1.205	1.170	1.146	1.114	1.070	1.087																									
2001	11.000	2.727	2.433	1.973	1.576	1.291	1.263	1.235	1.133	1.124	1.070																										
2002		3.857	2.889	1.833	1.476	1.408	1.286	1.249	1.113	1.121																											
2003		6.250	3.120	1.577	1.699	1.373	1.261	1.166	1.111																												
2004		3.091	2.206	1.787	1.597	1.421	1.230	1.142																													
2005	6.000	2.000	1.958	2.149	1.743	1.415	1.345																														
2006	10.000	2.300	2.087	1.729	1.795	1.403																															
2007		2.250	2.556	2.000	1.565																																
2008	8.000	2.875	2.696	1.548																																	
2009	6.000	2.000	2.417																																		
2010		2.250																																			
2011	9.000																																				
3 Yr Avg	7.667	2.375	2.556	1.759	1.701	1.413	1.279	1.185	1.119	1.119	1.072	1.079	1.061	1.044	1.038	1.043	1.038	1.027	1.021	1.022	1.016	1.013	1.011	1.009	1.008	1.005	1.003	1.004	1.002	1.001							
5 Yr Avg	7.800	2.335	2.343	1.843	1.680	1.404	1.277	1.192	1.139	1.132	1.085	1.078	1.064	1.055	1.040	1.038	1.034	1.026	1.022	1.022	1.014	1.015	1.010	1.011	1.007	1.006	1.003	1.004	1.002	1.001							
7 Yr Avg	7.429	2.395	2.434	1.803	1.636	1.387	1.262	1.193	1.139	1.127	1.083	1.076	1.059	1.053	1.039	1.035	1.032	1.024	1.022	1.020	1.013	1.013	1.010	1.009	1.006	1.006	1.003	1.004	1.002	1.001							
3 Yr Wtd		2.444	2.585	1.737	1.699	1.414	1.275	1.186	1.119	1.119	1.072	1.079	1.061	1.042	1.038	1.043	1.038	1.028	1.021	1.022	1.016	1.013	1.011	1.009	1.008	1.005	1.003	1.004	1.002	1.001							
5 Yr Wtd		2.361	2.320	1.820	1.674	1.404	1.275	1.192	1.138	1.131	1.083	1.078	1.064	1.054	1.040	1.038	1.034	1.026	1.023	1.022	1.014	1.014	1.010	1.011	1.007	1.006	1.003	1.004	1.002	1.001							
10 Yr Wtd		2.778	2.522	1.826	1.632	1.394	1.259	1.199	1.144	1.122	1.088	1.071	1.058	1.048	1.036	1.032	1.030	1.022	1.019	1.017	1.012	1.012	1.010	1.009	1.006	1.006	1.003	1.004	1.002	1.001							
Prior	8.000	2.600	2.420	1.800	1.600	1.390	1.245	1.200	1.140	1.118	1.085	1.072	1.056	1.050	1.035	1.033	1.030	1.024	1.022	1.017	1.013	1.013	1.009	1.009	1.007	1.006	1.004	1.004	1.004	1.002	1.002	1.002	1.002	1.002	1.001		
																																					TAIL
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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

CUMULATIVE PAID LOSS PER PTD 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										1,711	2,474	3,288	4,131	5,020	6,044	7,162	8,516	9,877	11,372	12,853	14,402	15,951	17,389	19,023	20,609	22,390	24,079	25,798	27,464	29,191	30,993						30,993
1983									1,242	1,915	2,733	3,476	4,161	4,973	5,962	7,079	8,438	9,849	11,272	12,665	13,974	15,197	16,570	17,938	19,620	21,271	22,797	24,408	25,995	27,598							27,598
1984								989	1,639	2,334	3,083	3,608	4,327	5,249	6,217	7,313	8,620	9,949	11,305	12,638	13,793	15,119	16,593	18,173	19,672	21,187	22,756	24,468	26,238								26,238
1985							721	1,322	1,902	2,469	2,986	3,652	4,439	5,373	6,432	7,570	8,719	10,023	11,349	12,565	13,894	15,250	16,891	18,643	20,200	21,753	23,542	25,198									25,198
1986						712	1,237	1,766	2,284	2,595	3,097	3,733	4,524	5,355	6,486	7,680	8,873	10,011	11,156	12,413	13,724	15,096	16,650	18,162	19,728	21,393	23,033										23,033
1987					329	609	1,003	1,474	1,722	2,270	3,134	4,012	4,899	5,866	6,957	8,126	9,497	10,650	11,824	13,142	14,593	16,417	17,889	19,459	21,078	22,780											22,780
1988				352	687	896	1,194	1,371	1,802	2,344	3,081	3,884	4,718	5,863	6,895	8,026	9,013	9,990	11,101	12,276	13,710	15,068	16,301	17,700	19,122												19,122
1989				224	532	911	991	1,383	1,967	2,587	3,363	4,345	5,362	6,277	7,322	8,453	9,586	10,837	12,285	13,993	15,497	16,798	18,389	19,976													19,976
1990		577	553	482	690	830	1,043	1,408	1,875	2,411	2,979	3,736	4,522	5,363	6,210	7,199	8,375	9,774	11,125	12,336	13,661	15,053	16,505														16,505
1991				140	258	805	1,305	1,711	2,330	2,968	3,824	4,625	5,561	6,458	7,294	8,309	9,538	10,656	11,849	13,073	14,448	15,778															15,778
1992			119	326	963	1,382	1,803	2,247	2,821	3,359	4,080	4,764	5,682	6,573	7,531	8,908	10,218	11,435	12,614	13,993	15,248																15,248
1993		266	431	1,309	2,356	2,326	2,544	3,063	3,781	4,583	5,383	5,807	6,556	7,379	8,515	9,900	10,855	11,912	13,009	14,242																	14,242
1994		972	1,457	2,429	1,970	2,241	2,526	2,891	3,380	4,060	4,714	5,290	6,019	6,973	7,822	8,957	10,260	11,436	12,908																		12,908
1995				761	842	1,053	1,593	2,348	2,962	3,418	3,967	4,684	5,552	6,675	7,538	8,594	9,537	10,677																			10,677
1996				678	901	1,477	1,878	2,407	3,034	3,555	4,051	4,984	5,951	6,708	7,788	8,641	9,853																				9,853
1997			1,595	1,544	1,911	2,309	2,828	3,258	3,356	3,971	4,606	5,586	6,228	7,149	7,893	8,712																					8,712
1998			2,880	3,337	2,765	2,489	2,489	2,734	3,231	4,142	4,744	5,558	6,464	7,270	8,505																						8,505
1999			2,374	2,172	2,038	2,046	2,274	2,771	3,540	4,277	4,724	5,481	6,004	6,772																							6,772
2000			747	1,823	1,867	2,473	2,551	3,371	3,766	4,339	4,934	5,492	5,948																								5,948
2001		712	1,604	1,726	2,315	2,661	2,767	3,032	3,237	3,670	4,143	4,720																									4,720
2002		2,400	3,843	3,645	2,719	2,675	2,774	3,159	3,325	3,779	4,201																										4,201
2003		1,253	2,483	1,987	3,185	2,992	3,185	3,404	3,720	4,081																											4,081
2004		730	1,408	2,385	3,113	3,717	3,734	4,191	4,726																												4,726
2005		1,526	4,253	4,380	3,151	2,796	3,228	3,391																													3,391
2006		512	575	1,127	1,775	1,675	1,974																														1,974
2007		690	1,563	2,849	2,297	2,689																															2,689
2008	68	616	1,759	2,168	2,220																																2,220
2009	0	318	3,133	2,614																																	2,614
2010		1,456	1,018																																		1,018
2011	0	2,566																																			2,566
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	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982										1.446	1.329	1.257	1.215	1.204	1.185	1.189	1.160	1.151	1.130	1.121	1.108	1.090	1.094	1.083	1.086	1.075	1.071	1.065	1.063	1.062							
1983									1.541	1.427	1.272	1.197	1.195	1.199	1.187	1.192	1.167	1.145	1.124	1.103	1.087	1.090	1.083	1.094	1.084	1.072	1.071	1.065	1.062							
1984								1.658	1.424	1.321	1.170	1.199	1.213	1.184	1.176	1.179	1.154	1.136	1.118	1.091	1.096	1.098	1.095	1.082	1.077	1.074	1.075	1.072								
1985							1.834	1.439	1.298	1.209	1.223	1.215	1.210	1.197	1.177	1.152	1.150	1.132	1.107	1.106	1.098	1.108	1.104	1.084	1.077	1.082	1.070									
1986						1.739	1.427	1.294	1.136	1.193	1.205	1.212	1.184	1.211	1.184	1.155	1.128	1.114	1.113	1.106	1.100	1.103	1.091	1.086	1.084	1.077										
1987					1.850	1.646	1.470	1.169	1.318	1.380	1.280	1.221	1.197	1.186	1.168	1.169	1.121	1.110	1.111	1.110	1.125	1.090	1.088	1.083	1.081											
1988				1.952	1.304	1.333	1.147	1.315	1.301	1.314	1.261	1.215	1.243	1.176	1.164	1.123	1.108	1.111	1.106	1.117	1.099	1.082	1.086	1.080												
1989				2.377	1.713	1.088	1.396	1.422	1.315	1.300	1.292	1.234	1.171	1.166	1.154	1.134	1.131	1.134	1.139	1.107	1.084	1.095	1.086													
1990		0.958	0.870	1.432	1.203	1.257	1.349	1.332	1.286	1.236	1.254	1.211	1.186	1.158	1.159	1.163	1.167	1.138	1.109	1.107	1.102	1.096														
1991				1.840	3.121	1.622	1.311	1.362	1.274	1.288	1.210	1.202	1.161	1.129	1.139	1.148	1.117	1.112	1.103	1.105	1.092															
1992			2.728	2.954	1.436	1.304	1.246	1.256	1.191	1.215	1.168	1.193	1.157	1.146	1.183	1.147	1.119	1.103	1.109	1.090																
1993		1.621	3.039	1.800	0.987	1.094	1.204	1.234	1.212	1.175	1.079	1.129	1.126	1.154	1.163	1.097	1.097	1.092	1.095																	
1994		1.498	1.667	0.811	1.138	1.127	1.145	1.169	1.201	1.161	1.122	1.138	1.158	1.122	1.145	1.145	1.115	1.129																		
1995				1.107	1.251	1.513	1.474	1.262	1.154	1.161	1.181	1.185	1.202	1.129	1.140	1.110	1.120																			
1996				1.327	1.640	1.272	1.282	1.260	1.172	1.140	1.230	1.194	1.127	1.161	1.110	1.140																				
1997			0.968	1.238	1.208	1.225	1.152	1.030	1.183	1.160	1.213	1.115	1.148	1.104	1.104																					
1998			1.159	0.829	0.900	1.000	1.099	1.181	1.282	1.145	1.172	1.163	1.125	1.170																						
1999			0.915	0.938	1.004	1.112	1.218	1.278	1.208	1.104	1.160	1.095	1.128																							
2000			2.440	1.024	1.325	1.031	1.321	1.117	1.152	1.137	1.113	1.083																								
2001		2.252	1.077	1.341	1.150	1.040	1.096	1.068	1.134	1.129	1.139																									
2002		1.601	0.949	0.746	0.984	1.037	1.139	1.053	1.136	1.112																										
2003		1.982	0.800	1.603	0.939	1.064	1.069	1.093	1.097																											
2004		1.928	1.694	1.305	1.194	1.004	1.122	1.128																												
2005		2.788	1.030	0.719	0.887	1.154	1.051																													
2006		1.123	1.961	1.575	0.943	1.178																														
2007		2.265	1.822	0.806	1.171																															
2008	9.058	2.855	1.233	1.024																																
2009		9.840	0.834																																	
2010		0.699																																		
2011																																				
3 Yr Avg	9.058	4.465	1.296	1.135	1.000	1.112	1.081	1.091	1.122	1.126	1.138	1.114	1.133	1.145	1.118	1.132	1.111	1.108	1.102	1.101	1.093	1.091	1.087	1.083	1.081	1.078	1.072	1.067	1.062	1.062							
5 Yr Avg	9.058	3.356	1.376	1.086	1.027	1.088	1.095	1.092	1.146	1.126	1.159	1.130	1.146	1.137	1.132	1.128	1.114	1.115	1.111	1.105	1.100	1.093	1.091	1.083	1.081	1.076	1.072	1.067	1.062	1.062							
7 Yr Avg	9.058	3.071	1.339	1.111	1.038	1.073	1.145	1.131	1.170	1.132	1.173	1.139	1.145	1.141	1.140	1.136	1.124	1.117	1.110	1.106	1.100	1.096	1.090	1.085	1.082	1.076	1.072	1.067	1.062	1.062							
9 Yr Wtd		2.109	1.110	1.025	1.056	1.062	1.135	1.127	1.168	1.138	1.154	1.142	1.147	1.141	1.144	1.133	1.121	1.115	1.110	1.104	1.098	1.095	1.091	1.085	1.082	1.076	1.072	1.067	1.062	1.062							
12 Yr Wtd			1.135	1.007	1.070	1.103	1.161	1.148	1.176	1.157	1.165	1.157	1.158	1.149	1.150	1.139	1.126	1.121	1.114	1.106	1.099	1.095	1.091	1.085	1.082	1.076	1.072	1.067	1.062	1.062							
15 Yr Wtd				1.002	1.073	1.112	1.173	1.169	1.192	1.175	1.182	1.167	1.165	1.157	1.155	1.147	1.131	1.123	1.114	1.106	1.099	1.095	1.091	1.085	1.082	1.076	1.072	1.067	1.062	1.062							
Prior	10.000	2.400	1.550	1.130	1.100	1.115	1.192	1.166	1.197	1.172	1.180	1.170	1.166	1.154	1.158	1.142	1.131	1.124	1.116	1.110	1.105	1.100	1.097	1.089	1.084	1.076	1.072	1.069	1.066	1.062	1.057	1.053	1.049	1.046	1.043		
Selected	9.000	2.100	1.300	1.111	1.073	1.112	1.173	1.169	1.192	1.175	1.182	1.167	1.165	1.157	1.155	1.147	1.131	1.123	1.114	1.106	1.099	1.095	1.091	1.085	1.082	1.076	1.072	1.067	1.062	1.062							
Cumulative	1005.010	111.668	53.175	40.904	36.814	34.318	30.870	26.307	22.507	18.888	16.081	13.603	11.658	10.011	8.650	7.487	6.525	5.769	5.137	4.613	4.173	3.797	3.469	3.180	2.932	2.711	2.519	2.350	2.202	2.073	1.952	1.952	1.952	1.952	1.952	1.952	1.952

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

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										1,043	1,607	2,237	2,956	3,849	4,935	6,118	7,429	8,853	10,320	11,844	13,444	15,023	16,499	18,196	19,829	21,590	23,404	25,147	26,925	28,659	30,472						30,472
1983									632	1,076	1,628	2,261	3,032	3,936	4,949	6,116	7,440	8,866	10,289	11,729	13,075	14,343	15,762	17,288	18,968	20,627	22,207	23,831	25,399	27,047							27,047
1984								440	813	1,258	1,777	2,401	3,171	4,087	5,057	6,127	7,392	8,736	10,104	11,424	12,666	14,058	15,542	17,134	18,747	20,364	22,089	23,768	25,630								25,630
1985							270	566	904	1,305	1,853	2,539	3,338	4,223	5,257	6,414	7,588	8,896	10,203	11,400	12,740	14,110	15,801	17,583	19,335	21,031	22,775	24,506									24,506
1986						152	337	584	887	1,300	1,850	2,496	3,225	4,099	5,171	6,325	7,522	8,743	9,921	11,219	12,575	13,999	15,648	17,232	18,908	20,623	22,316										22,316
1987					36	101	222	404	696	1,189	1,891	2,681	3,486	4,404	5,484	6,582	7,898	9,103	10,380	11,774	13,264	15,112	16,790	18,503	20,149	21,941											21,941
1988				19	67	136	254	485	863	1,349	1,957	2,640	3,440	4,434	5,442	6,500	7,491	8,538	9,724	10,978	12,502	13,862	15,307	16,725	18,294												18,294
1989				10	44	108	233	498	904	1,377	2,015	2,862	3,769	4,704	5,705	6,814	7,991	9,263	10,662	12,428	14,079	15,627	17,187	18,946													18,946
1990		5	11	20	56	162	321	563	897	1,331	1,858	2,501	3,239	4,049	4,888	5,876	6,988	8,363	9,745	11,068	12,555	13,933	15,494														15,494
1991				5	30	168	414	716	1,136	1,680	2,365	3,086	3,922	4,829	5,665	6,724	7,951	9,105	10,382	11,796	13,180	14,623															14,623
1992			1	18	138	338	587	932	1,387	1,877	2,447	3,133	3,939	4,812	5,791	7,046	8,319	9,610	11,037	12,405	13,935																13,935
1993		4	22	92	246	483	790	1,204	1,766	2,431	3,162	3,777	4,551	5,329	6,448	7,833	8,866	10,192	11,414	12,738																	12,738
1994		10	36	124	244	464	752	1,060	1,477	2,083	2,677	3,325	4,063	4,964	5,969	7,123	8,501	9,843	11,279																		11,279
1995				41	114	229	482	870	1,330	1,781	2,299	2,930	3,722	4,807	5,813	6,830	7,912	9,110																			9,110
1996				50	129	312	580	904	1,385	1,864	2,358	3,131	4,021	4,816	5,931	6,824	8,122																				8,122
1997			29	101	242	455	794	1,160	1,475	2,029	2,638	3,543	4,257	5,194	5,987	6,909																					6,909
1998			56	229	362	534	729	1,039	1,484	2,129	2,820	3,638	4,543	5,405	6,488																						6,488
1999			65	142	245	413	673	1,021	1,535	2,206	2,794	3,485	4,108	4,919																							4,919
2000			19	134	265	577	833	1,327	1,735	2,290	2,899	3,453	4,064																								4,064
2001		8	49	128	339	615	825	1,141	1,505	1,934	2,453	2,992																									2,992
2002		17	102	280	382	555	810	1,187	1,560	1,973	2,458																										2,458
2003		6	69	173	436	696	1,018	1,372	1,748	2,131																											2,131
2004		9	51	192	448	854	1,218	1,682	2,165																												2,165
2005		22	123	247	382	591	966	1,365																													1,365
2006		7	17	70	192	325	536																														536
2007		7	36	170	274	501																															501
2008	0	6	52	173	275																																275
2009	0	3	54	108																																	108
2010	0	8	13																																		13
2011	0	32																																			32
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

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										1,043	564	630	719	893	1,086	1,184	1,311	1,423	1,467	1,524	1,600	1,580	1,476	1,697	1,633	1,761	1,814	1,743	1,778	1,734	1,813						1,427
1983									632	444	553	632	771	904	1,012	1,167	1,324	1,426	1,423	1,440	1,346	1,268	1,419	1,526	1,679	1,659	1,580	1,624	1,568	1,648							1,353
1984								440	373	445	519	625	770	916	970	1,071	1,265	1,343	1,368	1,320	1,242	1,392	1,484	1,592	1,614	1,617	1,725	1,679	1,863								1,468
1985							270	296	338	400	548	686	800	884	1,034	1,158	1,173	1,309	1,307	1,197	1,339	1,371	1,690	1,782	1,752	1,695	1,745	1,731									1,565
1986						152	185	248	303	413	550	646	729	874	1,072	1,154	1,197	1,221	1,178	1,298	1,356	1,424	1,648	1,585	1,676	1,714	1,693										1,445
1987					36	66	121	181	292	494	701	791	805	917	1,080	1,098	1,316	1,205	1,277	1,394	1,490	1,848	1,678	1,713	1,646	1,792											1,384
1988				19	48	70	118	231	378	486	607	684	799	995	1,008	1,058	991	1,047	1,186	1,255	1,524	1,360	1,445	1,418	1,568												1,362
1989				10	34	64	125	265	406	473	638	847	907	935	1,001	1,108	1,178	1,272	1,398	1,767	1,650	1,548	1,560	1,759													1,377
1990		5	6	9	36	105	160	241	335	434	527	644	738	810	839	988	1,112	1,374	1,383	1,322	1,487	1,379	1,560														1,371
1991				5	25	138	246	302	419	544	685	722	835	907	836	1,059	1,227	1,154	1,277	1,415	1,384	1,442															1,106
1992			1	17	119	201	249	345	455	490	570	685	807	873	979	1,255	1,273	1,291	1,427	1,368	1,529																952
1993		4	18	70	154	237	308	414	562	664	731	615	774	778	1,120	1,385	1,033	1,326	1,222	1,324																	824
1994		10	26	88	120	220	288	308	417	606	594	649	738	901	1,005	1,154	1,378	1,341	1,436																		840
1995				41	73	115	252	389	460	451	518	631	792	1,085	1,006	1,017	1,081	1,199																			804
1996				50	80	183	268	324	481	479	494	773	890	795	1,115	893	1,298																				780
1997			29	71	142	213	339	366	316	554	608	905	714	937	793	922																					812
1998			56	174	133	172	195	310	445	645	691	818	905	863	1,083																						932
1999			65	77	103	169	259	348	514	671	588	691	623	811																							950
2000			19	114	132	312	255	494	408	555	610	554	611																								1,118
2001		8	41	79	211	275	210	316	364	429	519	539																									983
2002		17	86	178	103	173	255	377	373	413	485																										1,017
2003		6	64	103	264	260	321	354	376	383																											898
2004		9	43	141	256	406	364	464	484																												932
2005		22	101	125	135	209	374	399																													832
2006		7	11	53	121	133	212																														769
2007		7	29	133	104	228																															772
2008	0	6	46	121	102																																775
2009	0	3	51	55																																	701
2010	0	8	5																																		698
2011	0	32																																			717
2012	0																																				716
																																					32,396

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-Ult	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982										0.541	1.117	1.141	1.242	1.216	1.090	1.108	1.086	1.031	1.039	1.050	0.988	0.934	1.149	0.962	1.079	1.030	0.960	1.020	0.975	1.045						
1983									0.703	1.245	1.144	1.220	1.172	1.119	1.153	1.134	1.077	0.998	1.012	0.935	0.942	1.119	1.076	1.100	0.988	0.952	1.027	0.966	1.051						
1984								0.848	1.194	1.166	1.204	1.232	1.189	1.059	1.104	1.182	1.062	1.019	0.965	0.941	1.121	1.066	1.073	1.014	1.002	1.066	0.973	1.110							
1985							1.094	1.144	1.184	1.368	1.253	1.165	1.106	1.169	1.120	1.013	1.115	0.999	0.916	1.119	1.023	1.233	1.054	0.983	0.967	1.029	0.992								
1986						1.219	1.339	1.223	1.365	1.329	1.176	1.128	1.199	1.227	1.076	1.038	1.020	0.964	1.102	1.045	1.050	1.157	0.961	1.058	1.023	0.988										
1987					1.836	1.850	1.495	1.612	1.690	1.420	1.128	1.018	1.139	1.178	1.016	1.199	0.915	1.060	1.092	1.068	1.240	0.908	1.021	0.961	1.089											
1988				2.529	1.459	1.698	1.953	1.637	1.288	1.249	1.126	1.168	1.245	1.013	1.049	0.937	1.057	1.132	1.058	1.214	0.893	1.062	0.982	1.106												
1989				3.517	1.862	1.965	2.116	1.530	1.166	1.349	1.328	1.071	1.031	1.071	1.107	1.063	1.080	1.100	1.263	0.934	0.938	1.008	1.128													
1990		1.236	1.452	3.966	2.927	1.515	1.513	1.386	1.297	1.214	1.222	1.146	1.097	1.036	1.178	1.126	1.236	1.006	0.956	1.125	0.927	1.132														
1991				4.745	5.609	1.780	1.228	1.388	1.298	1.258	1.054	1.158	1.086	0.922	1.266	1.159	0.940	1.106	1.108	0.978	1.042															
1992			12.144	7.121	1.681	1.239	1.388	1.317	1.078	1.162	1.203	1.177	1.082	1.121	1.282	1.014	1.014	1.106	0.959	1.118																
1993		5.189	3.813	2.192	1.540	1.299	1.346	1.357	1.182	1.101	0.841	1.257	1.005	1.440	1.237	0.746	1.284	0.922	1.083																	
1994		2.496	3.381	1.360	1.842	1.305	1.072	1.352	1.455	0.979	1.092	1.138	1.221	1.115	1.149	1.194	0.973	1.071																		
1995				1.805	1.568	2.191	1.541	1.183	0.982	1.148	1.218	1.255	1.370	0.928	1.011	1.063	1.109																			
1996				1.608	2.296	1.463	1.210	1.483	0.997	1.030	1.566	1.151	0.893	1.403	0.801	1.453																				
1997			2.419	1.988	1.501	1.595	1.078	0.864	1.755	1.098	1.488	0.789	1.312	0.846	1.162																					
1998			3.119	0.765	1.296	1.132	1.590	1.437	1.450	1.071	1.184	1.106	0.953	1.255																						
1999			1.181	1.339	1.643	1.535	1.342	1.478	1.304	0.877	1.174	0.902	1.301																							
2000			5.900	1.152	2.367	0.819	1.934	0.826	1.359	1.099	0.909	1.103																								
2001		5.141	1.935	2.661	1.306	0.763	1.506	1.150	1.180	1.209	1.038																									
2002		5.177	2.076	0.578	1.681	1.477	1.476	0.991	1.108	1.173																										
2003		11.388	1.628	2.548	0.986	1.236	1.102	1.061	1.020																											
2004		4.960	3.288	1.818	1.589	0.897	1.273	1.043																												
2005		4.576	1.239	1.083	1.547	1.792	1.067																													
2006		1.583	5.045	2.282	1.096	1.594																														
2007		4.095	4.549	0.780	2.191																															
2008	71.462	7.309	2.645	0.838																																
2009	0.000	18.679	1.071																																	
2010	0.000	0.573																																		
2011	0.000																																			
3 Yr Avg	0.000	8.854	2.755	1.300	1.612	1.428	1.147	1.032	1.103	1.160	1.040	1.037	1.189	1.168	0.991	1.237	1.122	1.033	1.050	1.073	0.969	1.067	1.043	1.042	1.026	1.028	0.998	1.032	1.013	1.045						
5 Yr Avg	14.292	6.448	2.910	1.360	1.482	1.399	1.285	1.014	1.194	1.086	1.159	1.010	1.166	1.109	1.072	1.094	1.064	1.042	1.074	1.074	1.008	1.053	1.029	1.024	1.014	1.013	0.988	1.032	1.013	1.045						
10 Yr Avg	14.292	6.348	2.938	1.508	1.570	1.284	1.358	1.152	1.261	1.079	1.171	1.104	1.132	1.114	1.124	1.095	1.063	1.047	1.050	1.048	1.016	1.069	1.055	1.026	1.025	1.013	0.988	1.032	1.013	1.045						
8 Yr Wtd		5.172	2.117	1.387	1.506	1.163	1.370	1.083	1.261	1.075	1.203	1.073	1.128	1.112	1.128	1.081	1.079	1.060	1.077	1.068	1.025	1.077	1.054	1.023	1.024	1.013	0.987	1.033	1.011	1.045						
12 Yr Wtd			2.217	1.317	1.533	1.262	1.316	1.165	1.227	1.091	1.153	1.094	1.122	1.099	1.104	1.070	1.060	1.037	1.045	1.042	1.013	1.060	1.054	1.023	1.024	1.013	0.987	1.033	1.011	1.045						
15 Yr Wtd				1.342	1.552	1.266	1.317	1.197	1.231	1.123	1.161	1.095	1.127	1.109	1.109	1.084	1.063	1.037	1.045	1.042	1.013	1.060	1.054	1.023	1.024	1.013	0.987	1.033	1.011	1.045						
Prior	10.000	6.000	2.327	1.375	1.499	1.246	1.347	1.1872	1.248	1.093	1.178	1.097	1.112	1.097	1.101	1.054	1.058	1.034	1.037	1.024	1.027	1.040	1.028	0.999	1.023	0.983	1.016	1.014	1.017	0.983	0.960	0.999	0.932	0.961		
																																				TAIL
Selected	10.000	6.000	2.000	1.342	1.553	1.266	1.317	1.197	1.231	1.123	1.161	1.095	1.127	1.109	1.109	1.084	1.063	1.037	1.045	1.042	1.013	1.060	1.054	1.023	1.024	1.013	0.987	1.033	1.011	1.045						1.986

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	524,882	(1)
15 times 3 Year Average Annual Payments	787,322	(2)
Incremental Development Method	630,509	(3)
'09 to '12 Exponential Curve Fit	675,708	(4)
'07 to '12 Exponential Curve Fit	714,557	(5)
'05 to '12 Exponential Curve Fit	763,614	(6)
'03 to '12 Exponential Curve Fit	791,617	(7)
Selected Unpaid Loss as of 6/30/2012	675,000	(8)
FY 2012 Payments	49,231	(9)
FY 2011 Payments	51,930	(10)
FY 2010 Payments	56,303	(11)
Unpaid Loss as of 6/30/2009	832,464	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $52,488
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $52,488
(3) SECTION 4, EXHIBIT 1, SHEET 27, TOTAL OF COL. 5
(4) SECTION 4, EXHIBIT 1, SHEET 26, TOTAL OF COL. 2
(5) SECTION 4, EXHIBIT 1, SHEET 26, TOTAL OF COL. 3
(6) SECTION 4, EXHIBIT 1, SHEET 26, TOTAL OF COL. 4
(7) SECTION 4, EXHIBIT 1, SHEET 26, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 4, EXHIBIT 1, SHEET 32
(12) = SUM (8) THROUGH (11)

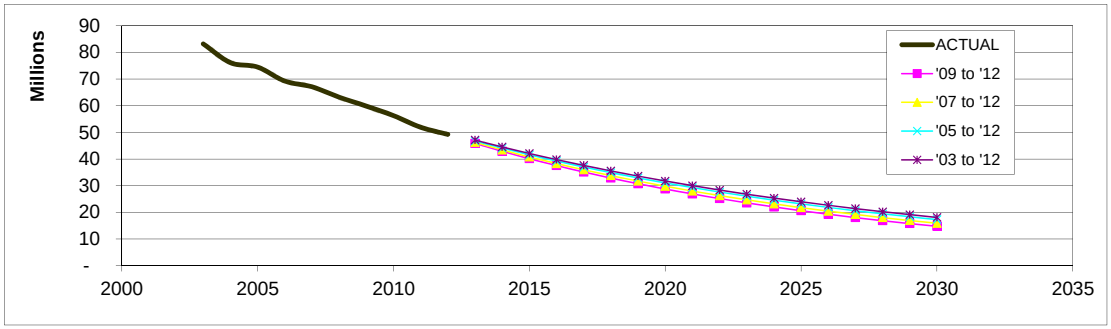
OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	83,196				
2004	76,156				
2005	74,477				
2006	69,242				
2007	67,093				
2008	63,202				
2009	59,847				
2010	56,303				
2011	51,930				
2012	49,231				
2013		45,860	46,236	46,772	47,106
2014		42,902	43,421	44,113	44,525
2015		40,135	40,778	41,605	42,086
2016		37,547	38,296	39,239	39,779
2017		35,126	35,965	37,009	37,600
2018		32,860	33,775	34,904	35,540
2019		30,741	31,719	32,920	33,592
2020		28,759	29,789	31,048	31,752
2021		26,904	27,975	29,283	30,012
2022		25,169	26,272	27,618	28,367
2023		23,546	24,673	26,048	26,813
2024		22,028	23,171	24,567	25,344
2025		20,607	21,761	23,170	23,955
2026		19,278	20,436	21,853	22,642
2027		18,035	19,192	20,611	21,402
2028		16,872	18,024	19,439	20,229
2029		15,784	16,927	18,334	19,121
2030		14,766	15,896	17,291	18,073

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	13,814	14,929	16,308	17,083
2032	12,923	14,020	15,381	16,147
2033	12,089	13,167	14,507	15,262
2034	11,310	12,365	13,682	14,426
2035	10,580	11,612	12,904	13,635
2036	9,898	10,905	12,170	12,888
2037	9,260	10,242	11,478	12,182
2038	8,663	9,618	10,826	11,514
2039	8,104	9,033	10,210	10,883
2040	7,581	8,483	9,630	10,287
2041	7,092	7,967	9,082	9,723
2042	6,635	7,482	8,566	9,191
2043	6,207	7,026	8,079	8,687
2044	5,807	6,598	7,620	8,211
2045	5,432	6,197	7,186	7,761
2046	5,082	5,820	6,778	7,336
2047	4,754	5,465	6,393	6,934
2048	4,448	5,133	6,029	6,554
2049	4,161	4,820	5,686	6,195
2050	3,893	4,527	5,363	5,855
2051	3,642	4,251	5,058	5,535
2052	3,407	3,992	4,771	5,231
2053	3,187	3,749	4,499	4,945
2054	2,981	3,521	4,244	4,674
2055	2,789	3,307	4,002	4,418
2056	2,609	3,106	3,775	4,176
2057	2,441	2,917	3,560	3,947
Total	675,708	714,557	763,614	791,617



(1) SECTION 4, EXHIBIT 1, SHEET 32
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS
(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	19.336	19.34	606	11,713	11,713
1954	702	0.894	18.18	188	3,427	15,140
1955	690	0.905	17.36	247	4,280	19,419
1956	678	0.886	16.27	415	6,746	26,166
1957	666	0.885	15.29	412	6,304	32,469
1958	654	0.885	14.41	446	6,432	38,902
1959	642	0.889	13.70	665	9,107	48,009
1960	630	0.896	13.17	917	12,082	60,091
1961	618	0.902	12.78	1,158	14,805	74,897
1962	606	0.905	12.48	1,533	19,127	94,024
1963	594	0.907	12.23	1,452	17,762	111,786
1964	582	0.909	12.02	1,733	20,825	132,611
1965	570	0.913	11.88	2,206	26,210	158,821
1966	558	0.917	11.81	2,482	29,316	188,137
1967	546	0.922	11.81	2,778	32,798	220,936
1968	534	0.927	11.87	2,810	33,351	254,287
1969	522	0.932	12.00	3,100	37,199	291,486
1970	510	0.937	12.18	3,305	40,250	331,736
1971	498	0.941	12.41	3,181	39,463	371,199
1972	486	0.945	12.67	3,914	49,586	420,785
1973	474	0.948	12.95	3,986	51,641	472,426
1974	462	0.949	13.24	4,645	61,491	533,917
1975	450	0.951	13.54	3,485	47,187	581,104
1976	438	0.952	13.84	3,569	49,405	630,509
TOTAL				49,231	630,509	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 4, EXHIBIT 1, SHEET 29, COL. 8
(3) TOTAL FROM SECTION 4, EXHIBIT 1, SHEET 28
(4) SECTION 4, EXHIBIT 1, SHEET 32
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS

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
19.336	17.289	15.643	13.863	12.275	10.860	9.657	8.652	7.804	7.065	6.410	5.824	5.315	4.873	4.490	4.162	3.881	3.636	3.423	3.235	3.066	2.908	2.765	2.633
	0.894	0.809	0.717	0.635	0.562	0.499	0.447	0.404	0.365	0.332	0.301	0.275	0.252	0.232	0.215	0.201	0.188	0.177	0.167	0.159	0.150	0.143	0.136
		0.905	0.802	0.710	0.628	0.559	0.500	0.451	0.409	0.371	0.337	0.307	0.282	0.260	0.241	0.224	0.210	0.198	0.187	0.177	0.168	0.160	0.152
			0.886	0.785	0.694	0.617	0.553	0.499	0.452	0.410	0.372	0.340	0.312	0.287	0.266	0.248	0.232	0.219	0.207	0.196	0.186	0.177	0.168
				0.885	0.783	0.697	0.624	0.563	0.510	0.462	0.420	0.383	0.351	0.324	0.300	0.280	0.262	0.247	0.233	0.221	0.210	0.199	0.190
					0.885	0.787	0.705	0.636	0.576	0.522	0.474	0.433	0.397	0.366	0.339	0.316	0.296	0.279	0.264	0.250	0.237	0.225	0.214
						0.889	0.797	0.719	0.651	0.590	0.536	0.489	0.449	0.414	0.383	0.357	0.335	0.315	0.298	0.282	0.268	0.255	0.242
							0.896	0.808	0.732	0.664	0.603	0.550	0.505	0.465	0.431	0.402	0.377	0.354	0.335	0.317	0.301	0.286	0.273
								0.902	0.817	0.741	0.673	0.614	0.563	0.519	0.481	0.449	0.420	0.396	0.374	0.354	0.336	0.320	0.304
									0.905	0.821	0.746	0.681	0.624	0.575	0.533	0.497	0.466	0.439	0.415	0.393	0.373	0.354	0.337
										0.907	0.824	0.752	0.690	0.636	0.589	0.549	0.515	0.484	0.458	0.434	0.412	0.391	0.373
											0.909	0.829	0.760	0.701	0.649	0.606	0.567	0.534	0.505	0.478	0.454	0.431	0.411
												0.913	0.837	0.771	0.715	0.666	0.624	0.588	0.555	0.526	0.499	0.475	0.452
													0.917	0.845	0.783	0.730	0.684	0.644	0.609	0.577	0.547	0.520	0.495
														0.922	0.854	0.796	0.746	0.702	0.664	0.629	0.597	0.567	0.540
															0.927	0.864	0.810	0.762	0.720	0.683	0.648	0.616	0.586
																0.932	0.873	0.822	0.777	0.736	0.699	0.664	0.632
																	0.937	0.882	0.833	0.790	0.749	0.712	0.678
																		0.941	0.890	0.843	0.800	0.761	0.724
																			0.945	0.896	0.850	0.808	0.769
																				0.948	0.899	0.855	0.814
																					0.949	0.902	0.859
																						0.951	0.905
																							0.952
19.336	18.183	17.357	16.269	15.290	14.411	13.705	13.174	12.785	12.481	12.230	12.020	11.882	11.811	11.806	11.871	12.001	12.179	12.407	12.670	12.955	13.239	13.539	13.842

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 4, EXHIBIT 1, SHEET 27, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS

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	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	10.000	-			10.000		83,741.412				129,361.248
18	1.5	7.000	4.141	2.788	6.972	7.000	6.667	8,374.141				12,936.125
30	2.5	3.300	3.078	2.191	3.753	3.300	2.683	1,196.306	1,562.504			1,848.018
42	3.5	2.000	2.116	1.894	2.653	2.000	1.435	362.517	507.583	710.391	2,218.148	560.005
54	4.5	1.750	1.692	1.712	2.130	1.750	1.500	181.258	239.854	375.090	835.969	280.003
66	5.5	1.525	1.553	1.588	1.833	1.525	1.225	103.576	141.717	219.072	392.536	160.002
78	6.5	1.480	1.426	1.498	1.647	1.480	1.394	67.919	91.230	137.933	214.102	104.919
90	7.5	1.400	1.385	1.429	1.521	1.400	1.233	45.891	63.974	92.087	129.996	70.891
102	8.5	1.375	1.332	1.374	1.431	1.375	1.313	32.779	46.175	64.449	85.477	50.637
114	9.5	1.310	1.309	1.330	1.364	1.310	1.137	23.840	34.667	46.893	59.739	36.827
126	10.5	1.300	1.266	1.294	1.313	1.300	1.268	18.198	26.477	35.251	43.797	28.112
138	11.5	1.260	1.256	1.263	1.272	1.260	1.127	13.999	20.913	27.245	33.362	21.625
150	12.5	1.240	1.228	1.237	1.240	1.240	1.163	11.110	16.644	21.567	26.218	17.162
162	13.5	1.215	1.212	1.215	1.214	1.215	1.111	8.960	13.554	17.430	21.141	13.841
174	14.5	1.200	1.193	1.196	1.192	1.200	1.130	7.374	11.183	14.346	17.419	11.391
186	15.5	1.180	1.179	1.179	1.173	1.180	1.080	6.145	9.376	11.998	14.616	9.493
198	16.5	1.165	1.163	1.164	1.158	1.165	1.082	5.208	7.950	10.180	12.457	8.045
210	17.5	1.150	1.150	1.151	1.144	1.150	1.059	4.470	6.837	8.747	10.761	6.905
222	18.5	1.140	1.137	1.139	1.133	1.140	1.073	3.887	5.946	7.603	9.405	6.005
234	19.5	1.130	1.129	1.128	1.122	1.130	1.059	3.410	5.228	6.676	8.304	5.267
246	20.5	1.120	1.120	1.119	1.113	1.120	1.043	3.017	4.632	5.917	7.398	4.661
258	21.5	1.115	1.111	1.110	1.106	1.115	1.073	2.694	4.136	5.289	6.645	4.162
270	22.5	1.105	1.107	1.102	1.099	1.105	1.014	2.416	3.722	4.764	6.010	3.733
282	23.5	1.097	1.097	1.095	1.092	1.097	1.023	2.188	3.363	4.322	5.471	3.379
294	24.5	1.090	1.090	1.089	1.087	1.090	1.019	1.994	3.066	3.946	5.009	3.081
306	25.5	1.082	1.084	1.083	1.082	1.082	0.992	1.830	2.812	3.623	4.610	2.826
318	26.5	1.077	1.076	1.078	1.077	1.077	1.014	1.691	2.595	3.345	4.262	2.612
330	27.5	1.073	1.071	1.073	1.073	1.073	1.023	1.570	2.412	3.104	3.958	2.426
342	28.5	1.069	1.068	1.068	1.069	1.069	1.021	1.464	2.251	2.893	3.690	2.261
354	29.5	1.064	1.064	1.064	1.065	1.064	0.994	1.369	2.108	2.709	3.452	2.114
366	30.5	1.059	1.059	1.060	1.062	1.059	0.974	1.286	1.982	2.546	3.240	1.986
378	31.5	1.056	1.054	1.057	1.059	1.056	1.002	1.214	1.870	2.401	3.051	1.876
390	32.5	1.051	1.051	1.053	1.056	1.051	0.959	1.150	1.774	2.272	2.880	1.776
402	33.5	1.048	1.046	1.050	1.054	1.048	1.002	1.095	1.688	2.157	2.727	1.691
414	34.5	1.044	1.044	1.047	1.052	1.044	0.957	1.044	1.613	2.054	2.587	1.613
426	35.5		1.040	1.045	1.049	1.040	0.954		1.545	1.961	2.460	1.545
438	36.5		1.037	1.042	1.047	1.037	0.952		1.485	1.877	2.345	1.485
450	37.5		1.034	1.040	1.045	1.034	0.951		1.432	1.801	2.239	1.432
462	38.5		1.031	1.038	1.044	1.031	0.949		1.385	1.732	2.141	1.385
474	39.5		1.029	1.036	1.042	1.029	0.948		1.344	1.669	2.052	1.344
486	40.5		1.026	1.034	1.040	1.026	0.945		1.306	1.612	1.969	1.306
498	41.5		1.024	1.032	1.039	1.024	0.941		1.273	1.559	1.893	1.273
510	42.5		1.022	1.030	1.038	1.022	0.937		1.243	1.510	1.822	1.243
522	43.5		1.020	1.029	1.036	1.020	0.932		1.216	1.466	1.756	1.216
534	44.5		1.018	1.027	1.035	1.018	0.927		1.192	1.425	1.694	1.192
546	45.5		1.016	1.026	1.034	1.016	0.922		1.171	1.387	1.637	1.171
558	46.5		1.015	1.025	1.033	1.015	0.917		1.152	1.352	1.583	1.152
570	47.5		1.013	1.023	1.032	1.013	0.913		1.135	1.319	1.533	1.135
582	48.5		1.012	1.022	1.031	1.012	0.909		1.120	1.289	1.486	1.120
594	49.5		1.011	1.021	1.030	1.011	0.907		1.107	1.260	1.441	1.107
606	50.5		1.010	1.020	1.029	1.010	0.905		1.095	1.234	1.400	1.095
618	51.5		1.009	1.019	1.028	1.009	0.902		1.085	1.210	1.360	1.085
630	52.5		1.008	1.018	1.027	1.008	0.896		1.075	1.187	1.323	1.075
642	53.5		1.007	1.018	1.027	1.007	0.889		1.067	1.165	1.288	1.067
654	54.5		1.006	1.017	1.026	1.006	0.885		1.060	1.145	1.255	1.060
666	55.5		1.005	1.016	1.025	1.005	0.885		1.054	1.127	1.223	1.054
678	56.5		1.005	1.015	1.024	1.005	0.886		1.048	1.109	1.193	1.048
690	57.5		1.004	1.015	1.024	1.004	0.905		1.044	1.092	1.165	1.044
702	58.5		1.004	1.014	1.023	1.004	0.894		1.039	1.077	1.138	1.039
714	59.5		1.003	1.013	1.023	1.003	0.890		1.035	1.062	1.112	1.035
726	60.5		1.003	1.013	1.022	1.003	0.889		1.032	1.048	1.088	1.032
738	61.5		1.003	1.012	1.021	1.003	0.888		1.029	1.035	1.064	1.029
750	62.5		1.002	1.012	1.021	1.002	0.888		1.026	1.023	1.042	1.026
Tail	Tail		1.024	1.011	1.020	1.024	10.655		1.024	1.011	1.020	1.024

59.5 TAIL DECAY 19.336 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 4, EXHIBIT 1, SHEET 30
(4) SECTION 4, EXHIBIT 1, SHEET 31, COL. 5; TAIL FROM SECTION 4, EXHIBIT 1, SHEET 34
(5) SECTION 4, EXHIBIT 1, SHEET 30
(6) SECTION 4, EXHIBIT 1, SHEET 30
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**34**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.011**	**0.998**
Inverse Power	**1.020**	**0.988**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.619				Slope=	-1.516			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-2.601				Intercept=	6.168			
PERIOD	AGE	SELECTED	10 YR WTD	15 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	1.792	-2.250	-1.491	**4.962**	21530.482	1.792	2.197	3.452	**32.569**	
2	18	7.000	6.211	6.888	7.000	2.890	-1.870	-0.811	**2.788**	4338.718	2.890	1.792	1.787	**6.972**	58042.448
3	30	3.300	2.961		3.300	3.401	-1.019	-0.495	**2.191**	1556.417	3.401	0.833	1.013	**3.753**	8325.384
4	42	2.000	1.899	1.917	2.000	3.738	-0.367	-0.287	**1.894**	710.391	3.738	0.000	0.503	**2.653**	2218.148
5	54	1.750	1.709	1.767	1.750	3.989	-0.166	-0.131	**1.712**	375.090	3.989	-0.288	0.122	**2.130**	835.969
6	66	1.525	1.488	1.546	1.525	4.190	0.064	-0.007	**1.588**	219.072	4.190	-0.644	-0.182	**1.833**	392.536
7	78	1.480	1.446	1.482	1.480	4.357	0.119	0.097	**1.498**	137.933	4.357	-0.734	-0.435	**1.647**	214.102
8	90	1.400	1.357	1.398	1.400	4.500	0.225	0.185	**1.429**	92.087	4.500	-0.916	-0.652	**1.521**	129.996
9	102	1.375	1.339	1.371	1.375	4.625	0.262	0.263	**1.374**	64.449	4.625	-0.981	-0.842	**1.431**	85.477
10	114	1.310	1.281	1.321	1.310	4.736	0.365	0.332	**1.330**	46.893	4.736	-1.171	-1.011	**1.364**	59.739
11	126	1.300	1.255	1.296	1.300	4.836	0.383	0.394	**1.294**	35.251	4.836	-1.204	-1.162	**1.313**	43.797
12	138	1.260	1.229	1.256	1.260	4.927	0.456	0.450	**1.263**	27.245	4.927	-1.347	-1.300	**1.272**	33.362
13	150	1.240	1.218	1.238	1.240	5.011	0.496	0.502	**1.237**	21.567	5.011	-1.427	-1.427	**1.240**	26.218
14	162	1.215	1.200	1.217	1.215	5.088	0.549	0.549	**1.215**	17.430	5.088	-1.537	-1.543	**1.214**	21.141
15	174	1.200	1.190	1.201	1.200	5.159	0.583	0.593	**1.196**	14.346	5.159	-1.609	-1.652	**1.192**	17.419
16	186	1.180	1.176	1.185	1.180	5.226	0.631	0.635	**1.179**	11.998	5.226	-1.715	-1.753	**1.173**	14.616
17	198	1.165	1.157	1.168	1.165	5.288	0.670	0.673	**1.164**	10.180	5.288	-1.802	-1.847	**1.158**	12.457
18	210	1.150	1.144	1.154	1.150	5.347	0.711	0.710	**1.151**	8.747	5.347	-1.897	-1.937	**1.144**	10.761
19	222	1.140	1.133	1.141	1.140	5.403	0.741	0.744	**1.139**	7.603	5.403	-1.966	-2.021	**1.133**	9.405
20	234	1.130	1.123	1.132	1.130	5.455	0.771	0.777	**1.128**	6.676	5.455	-2.040	-2.101	**1.122**	8.304
21	246	1.120	1.112	1.123	1.120	5.505	0.804	0.808	**1.119**	5.917	5.505	-2.120	-2.176	**1.113**	7.398
22	258	1.115	1.107	1.115	1.115	5.553	0.821	0.837	**1.110**	5.289	5.553	-2.163	-2.249	**1.106**	6.645
23	270	1.105	1.102	1.107	1.105	5.598	0.857	0.865	**1.102**	4.764	5.598	-2.258	-2.317	**1.099**	6.010
24	282	1.097	1.094	1.097	1.097	5.642	0.886	0.892	**1.095**	4.322	5.642	-2.334	-2.383	**1.092**	5.471
25	294	1.090	1.090	1.091	1.090	5.684	0.914	0.918	**1.089**	3.946	5.684	-2.408	-2.447	**1.087**	5.009
26	306	1.082	1.082	1.082	1.082	5.724	0.948	0.943	**1.083**	3.623	5.724	-2.502	-2.507	**1.082**	4.610
27	318	1.077	1.077	1.077	1.077	5.762	0.971	0.967	**1.078**	3.345	5.762	-2.567	-2.565	**1.077**	4.262
28	330	1.073	1.073	1.073	1.073	5.799	0.989	0.990	**1.073**	3.104	5.799	-2.618	-2.622	**1.073**	3.958
29	342	1.069	1.069	1.069	1.069	5.835	1.006	1.012	**1.068**	2.893	5.835	-2.668	-2.676	**1.069**	3.690
30	354	1.064	1.065	1.065	1.064	5.869	1.031	1.033	**1.064**	2.709	5.869	-2.741	-2.728	**1.065**	3.452
31	366	1.059	1.059	1.059	1.059	5.903	1.061	1.054	**1.060**	2.546	5.903	-2.831	-2.779	**1.062**	3.240
32	378	1.056	1.056	1.056	1.056	5.935	1.079	1.074	**1.057**	2.401	5.935	-2.886	-2.827	**1.059**	3.051
33	390	1.051	1.052	1.052	1.051	5.966	1.109	1.093	**1.053**	2.272	5.966	-2.982	-2.875	**1.056**	2.880
34	402	1.048	1.047	1.047	1.048	5.996	1.124	1.112	**1.050**	2.157	5.996	-3.030	-2.921	**1.054**	2.727
35	414	1.044	1.043	1.043		6.026		1.130	**1.047**	2.054	6.026		-2.965	**1.052**	2.587
36	426					6.054		1.148	**1.045**	1.961	6.054		-3.009	**1.049**	2.460
37	438					6.082		1.165	**1.042**	1.877	6.082		-3.051	**1.047**	2.345
38	450					6.109		1.182	**1.040**	1.801	6.109		-3.092	**1.045**	2.239
39	462					6.136		1.198	**1.038**	1.732	6.136		-3.132	**1.044**	2.141
40	474					6.161		1.214	**1.036**	1.669	6.161		-3.170	**1.042**	2.052
41	486					6.186		1.229	**1.034**	1.612	6.186		-3.208	**1.040**	1.969
42	498					6.211		1.245	**1.032**	1.559	6.211		-3.245	**1.039**	1.893
43	510					6.234		1.259	**1.030**	1.510	6.234		-3.281	**1.038**	1.822
44	522					6.258		1.274	**1.029**	1.466	6.258		-3.317	**1.036**	1.756
45	534					6.280		1.288	**1.027**	1.425	6.280		-3.351	**1.035**	1.694
46	546					6.303		1.302	**1.026**	1.387	6.303		-3.385	**1.034**	1.637
47	558					6.324		1.315	**1.025**	1.352	6.324		-3.418	**1.033**	1.583
48	570					6.346		1.328	**1.023**	1.319	6.346		-3.450	**1.032**	1.533
49	582					6.366		1.341	**1.022**	1.289	6.366		-3.482	**1.031**	1.486
50	594					6.387		1.354	**1.021**	1.260	6.387		-3.512	**1.030**	1.441
51	606					6.407		1.366	**1.020**	1.234	6.407		-3.543	**1.029**	1.400
52	618					6.426		1.378	**1.019**	1.210	6.426		-3.573	**1.028**	1.360
53	630					6.446		1.390	**1.018**	1.187	6.446		-3.602	**1.027**	1.323
54	642					6.465		1.402	**1.018**	1.165	6.465		-3.630	**1.027**	1.288
55	654					6.483		1.413	**1.017**	1.145	6.483		-3.658	**1.026**	1.255
56	666					6.501		1.425	**1.016**	1.127	6.501		-3.686	**1.025**	1.223
57	678					6.519		1.436	**1.015**	1.109	6.519		-3.713	**1.024**	1.193
58	690					6.537		1.446	**1.015**	1.092	6.537		-3.740	**1.024**	1.165
59	702					6.554		1.457	**1.014**	1.077	6.554		-3.766	**1.023**	1.138
60	714					6.571		1.468	**1.013**	1.062	6.571		-3.791	**1.023**	1.112
61	726					6.588		1.478	**1.013**	1.048	6.588		-3.817	**1.022**	1.088
62	738					6.604		1.488	**1.012**	1.035	6.604		-3.841	**1.021**	1.064
63	750					6.620		1.498	**1.012**	1.023	6.620		-3.866	**1.021**	1.042
64	762					6.636		1.508	**1.011**	1.011	6.636		-3.890	**1.020**	1.020

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS

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	10.000		
18	1.5	7.000	3.490	4.141	3.490
30	2.5	3.300	2.425	3.078	2.425
42	3.5	2.000	1.602	2.116	1.602
54	4.5	1.750	1.385	1.692	1.385
66	5.5	1.525	1.291	1.553	1.291
78	6.5	1.480	1.238	1.426	1.238
90	7.5	1.400	1.189	1.385	1.189
102	8.5	1.375	1.162	1.332	1.162
114	9.5	1.310	1.134	1.309	1.134
126	10.5	1.300	1.124	1.266	1.124
138	11.5	1.260	1.111	1.256	1.111
150	12.5	1.240	1.105	1.228	1.105
162	13.5	1.215	1.096	1.212	1.096
174	14.5	1.200	1.089	1.193	1.089
186	15.5	1.180	1.077	1.179	1.077
198	16.5	1.165	1.066	1.163	1.066
210	17.5	1.150	1.058	1.150	1.058
222	18.5	1.140	1.053	1.137	1.053
234	19.5	1.130	1.047	1.129	1.047
246	20.5	1.120	1.043	1.120	1.043
258	21.5	1.115	1.039	1.111	1.039
270	22.5	1.105	1.033	1.107	1.033
282	23.5	1.097	1.025	1.097	1.025
294	24.5	1.090	1.020	1.090	1.020
306	25.5	1.082	1.012	1.084	1.012
318	26.5	1.077	1.006	1.076	1.006
330	27.5	1.073	1.000	1.071	1.000
342	28.5	1.069	0.994	1.068	0.994
354	29.5	1.064	0.987	1.064	0.987
366	30.5	1.059	0.981	1.059	0.981
378	31.5	1.056	0.974	1.054	0.974
390	32.5	1.051	0.968	1.051	0.968
402	33.5	1.048	0.963	1.046	0.963
414	34.5		0.957	1.044	0.957
426	35.5		0.954	1.040	0.954
438	36.5		0.952	1.037	0.952
450	37.5		0.951	1.034	0.951
462	38.5		0.949	1.031	0.949
474	39.5		0.948	1.029	0.948
486	40.5		0.945	1.026	0.945
498	41.5		0.941	1.024	0.941
510	42.5		0.937	1.022	0.937
522	43.5		0.932	1.020	0.932
534	44.5		0.927	1.018	0.927
546	45.5		0.922	1.016	0.922
558	46.5		0.917	1.015	0.917
570	47.5		0.913	1.013	0.913
582	48.5		0.909	1.012	0.909
594	49.5		0.907	1.011	0.907
606	50.5		0.905	1.010	0.905
618	51.5		0.902	1.009	0.902
630	52.5		0.896	1.008	0.896
642	53.5		0.889	1.007	0.889
654	54.5		0.885	1.006	0.885
666	55.5		0.885	1.005	0.885
678	56.5		0.886	1.005	0.886
690	57.5		0.905	1.004	0.905
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 4, EXHIBIT 1, SHEET 30
(4) GEOMETRIC MEAN FROM SECTION 4, EXHIBIT 1, SHEET 32
(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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS
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																															6,093
1974																														6,438	5,584
1975																													4,864	4,673	4,705
1976																												4,613	4,177	4,278	4,476
1977															7,015	2,594	2,989	3,413	3,563	3,830	4,046	4,268	4,283	4,273	4,450	4,535	4,331	4,190	4,265	4,376	4,546
1978														5,668	2,165	2,487	2,950	3,238	3,406	3,670	3,842	3,848	4,015	4,085	4,090	4,103	3,811	3,888	4,121	3,941	4,089
1979													4,227	1,815	2,174	2,436	2,549	2,760	2,970	3,228	3,495	3,686	3,676	3,796	3,591	3,606	3,610	3,766	3,857	4,428	3,758
1980												3,123	1,540	1,778	2,041	2,265	2,434	2,666	3,012	3,096	3,049	3,310	3,453	3,347	3,134	3,426	3,172	3,445	3,544	3,521	3,645
1981											2,068	1,066	1,190	1,346	1,570	1,747	1,909	2,116	2,254	2,259	2,212	2,322	2,321	2,448	2,477	2,626	2,665	2,836	2,722	2,711	2,583
1982										1,488	805	899	1,026	1,274	1,550	1,689	1,871	2,031	2,094	2,174	2,283	2,254	2,107	2,421	2,330	2,513	2,589	2,487	2,537	2,475	2,587
1983									855	601	748	856	1,044	1,224	1,370	1,579	1,791	1,930	1,925	1,948	1,821	1,715	1,920	2,065	2,272	2,245	2,138	2,197	2,122	2,230	
1984								646	547	653	762	917	1,130	1,344	1,423	1,572	1,857	1,972	2,008	1,938	1,823	2,044	2,179	2,337	2,369	2,374	2,532	2,464	2,734		
1985							423	463	529	627	857	1,074	1,251	1,384	1,618	1,812	1,836	2,048	2,046	1,873	2,096	2,145	2,645	2,789	2,742	2,653	2,731	2,708			
1986						219	267	358	438	597	794	934	1,053	1,263	1,549	1,668	1,730	1,765	1,702	1,875	1,960	2,058	2,382	2,290	2,422	2,477	2,447				
1987					49	91	168	251	404	683	971	1,094	1,114	1,269	1,495	1,520	1,822	1,667	1,768	1,930	2,062	2,557	2,323	2,371	2,278	2,480					
1988				26	65	95	161	314	514	663	827	931	1,088	1,355	1,373	1,440	1,350	1,426	1,615	1,709	2,075	1,853	1,968	1,932	2,136						
1989				13	47	88	173	365	559	651	879	1,166	1,249	1,287	1,379	1,526	1,622	1,751	1,926	2,433	2,273	2,132	2,148	2,423							
1990		7	9	12	49	144	219	331	459	595	722	883	1,011	1,110	1,150	1,355	1,525	1,884	1,896	1,813	2,039	1,890	2,139								
1991				6	27	153	272	334	464	602	757	798	924	1,003	925	1,171	1,357	1,276	1,412	1,565	1,531	1,595									
1992			1	16	114	191	237	329	433	467	543	652	768	831	932	1,195	1,212	1,229	1,359	1,303	1,456										
1993		3	15	58	127	195	254	341	463	547	603	507	637	641	922	1,141	851	1,093	1,007	1,091											
1994		9	22	74	100	185	242	259	350	509	499	545	620	757	844	970	1,158	1,127	1,206												
1995				33	59	93	203	313	370	363	416	507	637	872	809	818	869	964													
1996				39	62	143	209	253	375	374	385	603	694	620	870	697	1,012														
1997			24	58	115	173	275	297	256	450	494	735	580	761	644	748															
1998			52	162	124	160	182	289	415	601	644	762	843	804	1,009																
1999			62	73	98	160	246	331	489	637	559	656	592	770																	
2000			22	128	147	349	286	552	456	620	682	619	683																		
2001		8	40	78	207	271	207	311	358	422	510	530																			
2002		17	87	181	104	176	259	383	380	420	493																				
2003		5	57	93	237	233	289	318	338	344																					
2004		8	40	131	238	378	340	432	451																						
2005		18	84	104	112	174	312	332																							
2006		5	8	41	93	102	163																								
2007		6	23	103	80	176																									
2008	0	5	36	94	79																										
2009	0	2	36	38																											
2010	0	6	3																												
2011	0	23																													
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																															
1955																															
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1970																															
1971																															
1972																															
1973																															0.937
1974																														0.867	1.006
1975																													0.961	1.007	0.976
1976																												0.905	1.024	1.046	1.001
1977															0.370	1.152	1.142	1.044	1.075	1.056	1.055	1.003	0.998	1.041	1.019	0.955	0.968	1.018	1.026	1.039	0.991
1978														0.382	1.149	1.186	1.098	1.052	1.077	1.047	1.002	1.043	1.018	1.001	1.003	0.929	1.020	1.060	0.956	1.038	0.916
1979													0.429	1.198	1.121	1.046	1.083	1.076	1.087	1.083	1.055	0.997	1.032	0.946	1.004	1.001	1.043	1.024	1.148	0.849	0.998
1980												0.493	1.155	1.148	1.109	1.075	1.096	1.130	1.028	0.985	1.086	1.043	0.969	0.937	1.093	0.926	1.086	1.029	0.993	1.035	0.932
1981											0.515	1.116	1.132	1.167	1.112	1.093	1.108	1.065	1.002	0.979	1.050	1.000	1.055	1.012	1.060	1.015	1.064	0.960	0.996	0.952	1.056
1982										0.541	1.117	1.141	1.242	1.216	1.090	1.108	1.086	1.031	1.039	1.050	0.988	0.934	1.149	0.962	1.079	1.030	0.960	1.020	0.975	1.045	
1983									0.703	1.245	1.144	1.220	1.172	1.119	1.153	1.134	1.077	0.998	1.012	0.935	0.942	1.119	1.076	1.100	0.988	0.952	1.027	0.966	1.051		
1984								0.848	1.194	1.166	1.204	1.232	1.189	1.059	1.104	1.182	1.062	1.019	0.965	0.941	1.121	1.066	1.073	1.014	1.002	1.066	0.973	1.110			
1985							1.094	1.144	1.184	1.368	1.253	1.165	1.106	1.169	1.120	1.013	1.115	0.999	0.916	1.119	1.023	1.233	1.054	0.983	0.967	1.029	0.992				
1986						1.219	1.339	1.223	1.365	1.329	1.176	1.128	1.199	1.227	1.076	1.038	1.020	0.964	1.102	1.045	1.050	1.157	0.961	1.058	1.023	0.988					
1987					1.836	1.850	1.495	1.612	1.690	1.420	1.128	1.018	1.139	1.178	1.016	1.199	0.915	1.060	1.092	1.068	1.240	0.908	1.021	0.961	1.089						
1988				2.529	1.459	1.698	1.953	1.637	1.288	1.249	1.126	1.168	1.245	1.013	1.049	0.937	1.057	1.132	1.058	1.214	0.893	1.062	0.982	1.106							
1989				3.517	1.862	1.965	2.116	1.530	1.166	1.349	1.328	1.071	1.031	1.071	1.107	1.063	1.080	1.100	1.263	0.934	0.938	1.008	1.128								
1990		1.236	1.452	3.966	2.927	1.515	1.513	1.386	1.297	1.214	1.222	1.146	1.097	1.036	1.178	1.126	1.236	1.006	0.956	1.125	0.927	1.132									
1991				4.745	5.609	1.780	1.228	1.388	1.298	1.258	1.054	1.158	1.086	0.922	1.266	1.159	0.940	1.106	1.108	0.978	1.042										
1992			12.144	7.121	1.681	1.239	1.388	1.317	1.078	1.162	1.203	1.177	1.082	1.121	1.282	1.014	1.014	1.106	0.959	1.118											
1993		5.189	3.813	2.192	1.540	1.299	1.346	1.357	1.182	1.101	0.841	1.257	1.005	1.440	1.237	0.746	1.284	0.922	1.083												
1994		2.496	3.381	1.360	1.842	1.305	1.072	1.352	1.455	0.979	1.092	1.138	1.221	1.115	1.149	1.194	0.973	1.071													
1995				1.805	1.568	2.191	1.541	1.183	0.982	1.148	1.218	1.255	1.370	0.928	1.011	1.063	1.109														
1996				1.608	2.296	1.463	1.210	1.483	0.997	1.030	1.566	1.151	0.893	1.403	0.801	1.453															
1997			2.419	1.988	1.501	1.595	1.078	0.864	1.755	1.098	1.488	0.789	1.312	0.846	1.162																
1998			3.119	0.765	1.296	1.132	1.590	1.437	1.450	1.071	1.184	1.106	0.953	1.255																	
1999			1.181	1.339	1.643	1.535	1.342	1.478	1.304	0.877	1.174	0.902	1.301																		
2000			5.900	1.152	2.367	0.819	1.934	0.826	1.359	1.099	0.909	1.103																			
2001		5.141	1.935	2.661	1.306	0.763	1.506	1.150	1.180	1.209	1.038																				
2002		5.177	2.076	0.578	1.681	1.477	1.476	0.991	1.108	1.173																					
2003		11.388	1.628	2.548	0.986	1.236	1.102	1.061	1.020																						
2004		4.960	3.288	1.818	1.589	0.897	1.273	1.043																							
2005		4.576	1.239	1.083	1.547	1.792	1.067																								
2006		1.583	5.045	2.282	1.096	1.594																									
2007		4.095	4.549	0.780	2.191																										
2008	71.462	7.309	2.645	0.838																											
2009	0.000	18.679	1.071																												
2010	0.000	0.573																													
2011	0.000																														
Latest diag	0.000	0.573	1.071	0.838	2.191	1.594	1.067	1.043	1.020	1.173	1.038	1.103	1.301	1.255	1.162	1.453	1.109	1.071	1.083	1.118	1.042	1.132	1.128	1.106	1.089	0.988	0.992	1.110	1.051	1.045	1.056
5 Yr Avg	17.866	6.448	2.910	1.360	1.482	1.399	1.285	1.014	1.194	1.086	1.159	1.010	1.166	1.109	1.072	1.094	1.064	1.042	1.074	1.074	1.008	1.053	1.029	1.024	1.014	1.013	1.003	1.017	1.033	0.984	0.979
9 Yr Avg	17.866	6.482	2.609	1.527	1.601	1.249	1.374	1.148	1.240	1.076	1.168	1.098	1.136	1.118	1.133	1.084	1.067	1.052	1.060	1.060	1.020	1.069	1.055	1.015	1.034	0.993	1.015	1.010	1.015	0.987	0.979
5 Yr Wtd		4.531	2.045	1.276	1.398	1.281	1.264	0.993	1.210	1.069	1.143	1.005	1.144	1.095	1.070	1.058	1.044	1.041	1.080	1.063	1.005	1.045	1.030	1.020	1.012	1.014	1.003	1.017	1.039	0.976	0.974
7 Yr Wtd	17.866	4.617	2.136	1.265	1.408	1.102	1.373	1.103	1.299	1.069	1.196	1.050	1.135	1.141	1.134	1.087	1.085	1.065	1.078	1.061	1.014	1.075	1.041	1.021	1.028	0.998	1.024	1.026	1.022	0.998	0.978
9 Yr Wtd		5.224	2.104	1.364	1.533	1.139	1.355	1.111	1.232	1.065	1.140	1.084	1.121	1.095	1.135	1.062	1.055	1.051	1.059	1.053	1.018	1.062	1.054	1.007	1.033	0.987	1.015	1.006	1.013	0.976	0.976
Selected	10.000	5.224	2.104	1.364	1.533	1.139	1.355	1.111	1.232	1.065	1.140	1.084	1.121	1.095	1.135	1.062	1.055	1.051	1.059	1.053	1.018	1.062	1.054	1.007	1.033	0.987	1.015	1.006	1.013	0.976	0.976
Loss $ Weight	0	71	410	952	1,318	2,004	2,394	3,165	3,435	4,397	4,792	5,588	6,296	7,399	8,474	10,313	11,766	13,218	14,729	16,438	17,679	18,648	19,991	21,999	23,616	26,025	27,578	29,887	32,210	36,840	39,478
Center Wtd Avg	10.000	2.568	1.656	1.438	1.372	1.257	1.242	1.166	1.163	1.120	1.122	1.102	1.115	1.098	1.088	1.075	1.068	1.056	1.046	1.048	1.049	1.038	1.034	1.026	1.018	1.009	1.011	0.999	0.995	0.988	0.980
Geometric Mean	10.000	3.490	2.425	1.602	1.385	1.291	1.238	1.189	1.162	1.134	1.124	1.111	1.105	1.096	1.089	1.077	1.066	1.058	1.053	1.047	1.043	1.039	1.033	1.025	1.020	1.012	1.006	1.000	0.994	0.987	0.981

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PRIVATE EMPLOYERS

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																			614	553	495	413	374	307	275	249	208	188
1955																		718	641	567	487	435	389	381	338	294	247	
1956																	1,010	910	862	771	719	650	582	497	444	415		
1957																1,217	1,129	1,055	923	814	755	700	596	482	412			
1958															1,179	1,100	1,006	870	772	654	663	599	546	446				
1959														1,722	1,539	1,343	1,198	1,101	946	875	823	756	665					
1960													2,403	2,178	1,894	1,720	1,648	1,490	1,197	1,097	973	917						
1961												2,849	2,430	2,401	1,909	1,787	1,610	1,512	1,396	1,326	1,158							
1962											3,014	2,857	2,772	2,380	2,335	2,103	2,063	1,900	1,660	1,533								
1963										3,183	2,851	2,914	2,505	2,501	2,245	2,127	1,908	1,673	1,452									
1964									3,705	3,263	2,950	2,842	2,677	2,374	2,290	2,060	1,874	1,733										
1965								3,925	3,472	3,599	3,225	3,069	2,853	2,717	2,631	2,352	2,206											
1966							4,203	4,265	3,910	3,746	3,440	3,273	3,239	2,902	2,734	2,482												
1967						4,671	4,175	4,182	3,959	3,926	3,481	3,328	3,120	2,915	2,778													
1968					5,110	4,677	4,567	3,978	3,909	3,535	3,652	3,143	2,950	2,810														
1969				5,475	4,935	4,787	4,574	4,536	4,035	3,805	3,669	3,371	3,100															
1970			5,067	4,608	4,506	4,351	4,029	3,793	3,721	3,597	3,160	3,305																
1971		5,010	4,738	5,062	4,397	4,147	3,958	3,629	3,445	3,190	3,181																	
1972	6,112	5,691	5,575	5,301	5,088	4,537	4,632	4,312	4,012	3,914																		
1973	5,709	5,432	5,208	5,234	4,931	4,469	4,383	4,262	3,986																			
1974	5,615	5,418	5,401	5,525	5,082	4,909	4,627	4,645																				
1975	4,591	4,669	4,494	4,091	4,067	3,748	3,485																					
1976	4,481	4,279	3,938	3,883	3,690	3,569																						
1977	4,508	4,361	4,222	4,058	3,758																							
1978	3,747	3,976	3,539	3,671																								
1979	3,752	3,653	3,990																									
1980	3,397	3,429																										
1981	2,726																											
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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-Ult
1954																			0.899	0.895	0.835	0.906	0.821	0.897	0.904	0.837	0.905	
1955																		0.892	0.884	0.859	0.894	0.893	0.979	0.889	0.869	0.838		
1956																	0.901	0.947	0.895	0.932	0.903	0.897	0.854	0.893	0.933			
1957																0.927	0.934	0.876	0.882	0.927	0.928	0.851	0.809	0.855				
1958															0.933	0.914	0.865	0.887	0.847	1.014	0.905	0.911	0.817					
1959														0.894	0.873	0.892	0.919	0.859	0.925	0.940	0.919	0.879						
1960													0.906	0.870	0.908	0.958	0.904	0.803	0.916	0.887	0.943							
1961												0.853	0.988	0.795	0.936	0.901	0.940	0.923	0.950	0.873								
1962											0.948	0.970	0.859	0.981	0.901	0.981	0.921	0.874	0.923									
1963										0.896	1.022	0.860	0.999	0.898	0.947	0.897	0.877	0.868										
1964									0.881	0.904	0.964	0.942	0.887	0.964	0.899	0.910	0.924											
1965								0.885	1.037	0.896	0.952	0.930	0.952	0.969	0.894	0.938												
1966							1.015	0.917	0.958	0.918	0.952	0.989	0.896	0.942	0.908													
1967						0.894	1.002	0.947	0.992	0.887	0.956	0.938	0.934	0.953														
1968					0.915	0.976	0.871	0.983	0.904	1.033	0.860	0.939	0.952															
1969				0.901	0.970	0.955	0.992	0.889	0.943	0.964	0.919	0.920																
1970			0.909	0.978	0.966	0.926	0.941	0.981	0.967	0.878	1.046																	
1971		0.946	1.068	0.868	0.943	0.955	0.917	0.949	0.926	0.997																		
1972	0.931	0.980	0.951	0.960	0.892	1.021	0.931	0.930	0.975																			
1973	0.952	0.959	1.005	0.942	0.906	0.981	0.973	0.935																				
1974	0.965	0.997	1.023	0.920	0.966	0.942	1.004																					
1975	1.017	0.962	0.910	0.994	0.922	0.930																						
1976	0.955	0.920	0.986	0.950	0.967																							
1977	0.968	0.968	0.961	0.926																								
1978	1.061	0.890	1.037																									
1979	0.974	1.092																										
1980	1.009																											
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Latest diag	1.009	1.092	1.037	0.926	0.967	0.930	1.004	0.935	0.975	0.997	1.046	0.920	0.952	0.953	0.908	0.938	0.924	0.868	0.923	0.873	0.943	0.879	0.817	0.855	0.933	0.838	0.905	
5 Yr Avg	0.993	0.967	0.984	0.946	0.931	0.966	0.953	0.937	0.943	0.952	0.947	0.943	0.924	0.945	0.910	0.925	0.913	0.866	0.912	0.928	0.919	0.886	0.856	0.884	0.902	0.838	0.905	
9 Yr Avg	0.981	0.968	0.984	0.938	0.939	0.953	0.961	0.935	0.954	0.930	0.958	0.927	0.930	0.918	0.911	0.924	0.910	0.881	0.902	0.916	0.904	0.889	0.856	0.884	0.902	0.838	0.905	
5 Yr Wtd	0.991	0.964	0.983	0.945	0.929	0.967	0.954	0.935	0.943	0.950	0.944	0.943	0.924	0.946	0.909	0.926	0.913	0.867	0.918	0.917	0.921	0.885	0.850	0.882	0.905	0.838	0.905	
7 Yr Wtd	0.990	0.969	0.981	0.935	0.936	0.959	0.948	0.943	0.953	0.937	0.947	0.932	0.925	0.930	0.912	0.927	0.909	0.869	0.911	0.914	0.910	0.887	0.850	0.882	0.905	0.838	0.905	
9 Yr Wtd	0.976	0.967	0.982	0.936	0.938	0.954	0.961	0.934	0.953	0.930	0.955	0.928	0.929	0.921	0.910	0.926	0.911	0.877	0.909	0.912	0.910	0.887	0.850	0.882	0.905	0.838	0.905	
Selected	0.976	0.967	0.982	0.936	0.938	0.959	0.961	0.943	0.953	0.937	0.955	0.932	0.929	0.930	0.912	0.927	0.909	0.877	0.918	0.917	0.921	0.887	0.850	0.882	0.905	0.838	0.905	
Loss $ Weight	41,912	42,489	42,181	43,238	41,805	40,295	39,147	36,883	34,169	31,843	29,441	27,646	24,950	22,092	18,757	15,810	13,445	11,230	9,012	6,657	4,913	3,554	2,487	1,667	1,058	543	208	
Center Wtd Avg	0.976	0.967	0.960	0.956	0.955	0.947	0.951	0.951	0.950	0.944	0.942	0.937	0.933	0.927	0.923	0.915	0.910	0.910	0.906	0.902	0.908	0.901	0.893	0.875	0.869	0.885	0.905	
Geometric Mean	0.974	0.968	0.963	0.957	0.954	0.952	0.951	0.949	0.948	0.945	0.941	0.937	0.932	0.927	0.922	0.917	0.913	0.909	0.907	0.905	0.902	0.896	0.889	0.885	0.885	0.886	0.905	

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PRIVATE EMPLOYERS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**47**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.017**	**0.999**
Inverse Power	**1.028**	**0.996**
Selected Tail	**1.024**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.251				Slope=	-6.022			
		IMPLIED	SELECTED	Intercept=	-6.473				Intercept=	33.918			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-4.232	**69.349**		1.792		23.127		
2	18	4.141	4.141	2.890	-1.286	-2.858	**17.930**		2.890	1.145	16.511		
3	30	3.078	3.078	3.401	-0.934	-2.219	**9.708**		3.401	0.732	13.434		
4	42	2.116	2.116	3.738	-0.447	-1.798	**6.553**		3.738	0.110	11.408	**90033.048**	
5	54	1.692	1.692	3.989	-0.112	-1.484	**4.929**		3.989	-0.367	9.894	**19820.373**	
6	66	1.553	1.553	4.190	0.032	-1.233	**3.956**		4.190	-0.592	8.686	**5919.890**	
7	78	1.426	1.426	4.357	0.189	-1.024	**3.314**	70728.573	4.357	-0.853	7.680	**2165.283**	
8	90	1.385	1.385	4.500	0.246	-0.845	**2.864**	21339.283	4.500	-0.953	6.818	**915.191**	
9	102	1.332	1.332	4.625	0.329	-0.689	**2.533**	7450.878	4.625	-1.103	6.064	**431.205**	
10	114	1.309	1.309	4.736	0.367	-0.550	**2.280**	2941.951	4.736	-1.173	5.394	**221.175**	
11	126	1.266	1.266	4.836	0.445	-0.424	**2.083**	1290.192	4.836	-1.324	4.792	**121.504**	
12	138	1.256	1.256	4.927	0.463	-0.311	**1.925**	619.475	4.927	-1.361	4.244	**70.673**	
13	150	1.228	1.228	5.011	0.521	-0.206	**1.796**	321.847	5.011	-1.478	3.742	**43.168**	
14	162	1.212	1.212	5.088	0.556	-0.110	**1.690**	179.184	5.088	-1.551	3.278	**27.527**	
15	174	1.193	1.193	5.159	0.601	-0.021	**1.601**	106.026	5.159	-1.647	2.848	**18.250**	
16	186	1.179	1.179	5.226	0.633	0.063	**1.526**	66.215	5.226	-1.718	2.446	**12.544**	
17	198	1.163	1.163	5.288	0.676	0.141	**1.462**	43.383	5.288	-1.816	2.070	**8.922**	
18	210	1.150	1.150	5.347	0.712	0.215	**1.408**	29.665	5.347	-1.898	1.715	**6.558**	
19	222	1.137	1.137	5.403	0.748	0.284	**1.360**	21.074	5.403	-1.985	1.381	**4.977**	20470.678
20	234	1.129	1.129	5.455	0.776	0.350	**1.319**	15.491	5.455	-2.051	1.064	**3.897**	4112.667
21	246	1.120	1.120	5.505	0.804	0.412	**1.283**	11.743	5.505	-2.120	0.762	**3.143**	1055.396
22	258	1.111	1.111	5.553	0.833	0.472	**1.252**	9.150	5.553	-2.195	0.476	**2.609**	335.742
23	270	1.107	1.107	5.598	0.850	0.529	**1.224**	7.308	5.598	-2.239	0.202	**2.224**	128.688
24	282	1.097	1.097	5.642	0.886	0.583	**1.200**	5.969	5.642	-2.333	-0.060	**1.942**	57.874
25	294	1.090	1.090	5.684	0.914	0.635	**1.178**	4.974	5.684	-2.407	-0.311	**1.733**	29.806
26	306	1.084	1.084	5.724	0.941	0.685	**1.159**	4.221	5.724	-2.482	-0.552	**1.576**	17.202
27	318	1.076	1.076	5.762	0.974	0.733	**1.142**	3.641	5.762	-2.574	-0.784	**1.457**	10.916
28	330	1.071	1.071	5.799	0.997	0.780	**1.127**	3.187	5.799	-2.641	-1.007	**1.365**	7.494
29	342	1.068	1.068	5.835	1.015	0.824	**1.114**	2.827	5.835	-2.694	-1.222	**1.295**	5.488
30	354	1.064	1.064	5.869	1.033	0.868	**1.102**	2.538	5.869	-2.748	-1.430	**1.239**	4.239
31	366	1.059	1.059	5.903	1.058	0.909	**1.091**	2.303	5.903	-2.823	-1.630	**1.196**	3.420
32	378	1.054	1.054	5.935	1.088	0.950	**1.082**	2.111	5.935	-2.914	-1.825	**1.161**	2.860
33	390	1.051	1.051	5.966	1.106	0.989	**1.073**	1.952	5.966	-2.973	-2.013	**1.134**	2.463
34	402	1.046	1.046	5.996	1.136	1.027	**1.065**	1.819	5.996	-3.070	-2.195	**1.111**	2.172
35	414	1.044	1.044	6.026	1.152	1.063	**1.058**	1.707	6.026	-3.121	-2.372	**1.093**	1.955
36	426	1.040	1.040	6.054	1.179	1.099	**1.052**	1.613	6.054	-3.212	-2.544	**1.079**	1.788
37	438	1.037	1.037	6.082	1.205	1.134	**1.047**	1.533	6.082	-3.300	-2.712	**1.066**	1.658
38	450	1.034	1.034	6.109	1.230	1.168	**1.042**	1.464	6.109	-3.387	-2.875	**1.056**	1.555
39	462	1.031	1.031	6.136	1.254	1.201	**1.037**	1.406	6.136	-3.473	-3.033	**1.048**	1.472
40	474	1.029	1.029	6.161	1.277	1.233	**1.033**	1.355	6.161	-3.557	-3.187	**1.041**	1.404
41	486	1.026	1.026	6.186	1.300	1.264	**1.030**	1.311	6.186	-3.642	-3.338	**1.036**	1.348
42	498	1.024	1.024	6.211	1.322	1.294	**1.027**	1.273	6.211	-3.728	-3.485	**1.031**	1.302
43	510	1.022	1.022	6.234	1.345	1.324	**1.024**	1.240	6.234	-3.817	-3.628	**1.027**	1.263
44	522	1.020	1.020	6.258	1.368	1.353	**1.021**	1.211	6.258	-3.909	-3.768	**1.023**	1.231
45	534	1.018	1.018	6.280	1.392	1.382	**1.019**	1.186	6.280	-4.005	-3.905	**1.020**	1.203
46	546	1.016	1.016	6.303	1.416	1.409	**1.017**	1.163	6.303	-4.104	-4.039	**1.018**	1.179
47	558	1.015	1.015	6.324	1.440	1.437	**1.015**	1.144	6.324	-4.208	-4.170	**1.015**	1.159
48	570	1.013	1.013	6.346	1.465	1.463	**1.013**	1.127	6.346	-4.314	-4.298	**1.014**	1.141
49	582	1.012	1.012	6.366	1.490	1.489	**1.012**	1.112	6.366	-4.423	-4.424	**1.012**	1.126
50	594	1.011	1.011	6.387	1.514	1.515	**1.011**	1.099	6.387	-4.532	-4.547	**1.011**	1.112
51	606	1.010	1.010	6.407	1.537	1.540	**1.010**	1.087	6.407	-4.642	-4.667	**1.009**	1.101
52	618	1.009	1.009	6.426	1.561	1.564	**1.008**	1.077	6.426	-4.755	-4.785	**1.008**	1.091
53	630	1.008	1.008	6.446	1.585	1.588	**1.008**	1.068	6.446	-4.874	-4.901	**1.007**	1.082
54	642	1.007	1.007	6.465	1.610	1.612	**1.007**	1.060	6.465	-4.999	-5.015	**1.007**	1.074
55	654	1.006	1.006	6.483	1.636	1.635	**1.006**	1.053	6.483	-5.128	-5.126	**1.006**	1.066
56	666	1.005	1.005	6.501	1.660	1.658	**1.005**	1.047	6.501	-5.255	-5.236	**1.005**	1.060
57	678	1.005	1.005	6.519	1.684	1.680	**1.005**	1.041	6.519	-5.381	-5.343	**1.005**	1.055
58	690	1.004	1.004	6.537	1.703	1.702	**1.004**	1.036	6.537	-5.486	-5.449	**1.004**	1.050
59	702	1.000		6.554		1.724	**1.004**	1.032	6.554		-5.553	**1.004**	1.045
60	714	1.000		6.571		1.745	**1.003**	1.028	6.571		-5.655	**1.004**	1.041

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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		17,165	87,165	70,000	73.4%	51,413	
1977	4,296,958	17,669	27,465	9,796	70.3%	6,886	0.64
1978	4,554,775	15,716	25,253	9,538	69.8%	6,655	0.55
1979	4,922,518	14,460	24,377	9,917	69.3%	6,869	0.50
1980	5,505,913	12,666	22,588	9,922	68.6%	6,811	0.41
1981	5,822,523	11,624	21,747	10,123	68.0%	6,889	0.37
1982	6,184,882	8,726	17,455	8,729	67.4%	5,882	0.28
1983	6,513,795	7,631	16,603	8,972	66.6%	5,975	0.25
1984	6,868,217	8,513	18,086	9,573	65.8%	6,300	0.26
1985	7,503,185	7,585	17,818	10,233	65.1%	6,663	0.24
1986	7,891,199	6,152	16,647	10,495	64.3%	6,750	0.21
1987	8,601,063	4,438	11,862	7,423	63.5%	4,713	0.14
1988	8,905,267	3,441	10,757	7,316	62.7%	4,585	0.12
1989	9,434,400	3,197	11,122	7,925	61.9%	4,902	0.12
1990	10,055,399	2,603	9,901	7,298	61.0%	4,454	0.10
1991	10,728,872	1,668	8,077	6,409	60.1%	3,855	0.08
1992	11,441,482	1,853	8,798	6,945	59.2%	4,111	0.08
1993	11,998,508	1,917	9,473	7,556	58.2%	4,397	0.08
1994	12,083,591	1,350	8,839	7,490	57.2%	4,286	0.07
1995	12,383,967	462	6,394	5,932	56.1%	3,331	0.05
1996	12,949,088	630	7,211	6,581	55.0%	3,621	0.06
1997	13,596,753	744	8,029	7,285	53.9%	3,927	0.06
1998	14,465,333	583	8,407	7,824	52.7%	4,123	0.06
1999	15,088,873	726	9,403	8,676	51.4%	4,463	0.06
2000	15,809,043	729	10,189	9,460	50.2%	4,747	0.06
2001	16,717,138	203	9,405	9,202	48.8%	4,495	0.06
2002	17,601,171	249	10,306	10,057	47.5%	4,777	0.06
2003	18,004,352	173	10,476	10,303	46.1%	4,753	0.06
2004	18,523,800	140	10,983	10,843	44.7%	4,849	0.06
2005	18,566,524	115	11,056	10,941	43.3%	4,739	0.06
2006	18,918,245	58	11,748	11,690	41.9%	4,900	0.06
2007	19,391,569	5	10,976	10,972	40.5%	4,440	0.06
2008	19,805,485	25	12,403	12,379	39.0%	4,827	0.06
2009	19,727,413	7	11,834	11,827	37.5%	4,441	0.06
2010	19,225,632	0	11,532	11,532	36.1%	4,167	0.06
2011	18,515,063	0	11,109	11,109	34.8%	3,861	0.06
2012	9,442,682	0	5,666	5,666	33.4%	1,894	0.06
2013		0					
TOTAL		153,221	551,160	397,939	57.5%	228,747	
EXLD PRIOR		136,056	463,995	327,939	54.1%	177,335	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 4, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 4, EXHIBIT 2, SHEET 3, COL. 11; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 4, EXHIBIT 2, SHEET 13, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	70,000	6,070	5,658	5,257	5,085	5,073	4,064	3,863	3,731	3,175	2,756	2,978	2,610	2,207	2,097	1,791	1,691	1,537	1,322	9,036
1977	9,796	724	690	656	622	590	557	525	491	458	425	391	359	327	298	270	244	220	197	1,751
1978	9,538	686	655	623	593	562	533	503	474	444	414	384	354	324	296	269	244	221	199	1,761
1979	9,917	694	664	633	603	573	544	515	487	458	429	400	371	342	314	286	260	236	214	1,895
1980	9,922	647	649	621	592	564	536	508	482	455	429	402	374	347	320	293	268	243	221	1,972
1981	10,123	645	619	620	593	565	538	512	486	460	435	409	384	358	332	306	280	256	232	2,095
1982	8,729	522	523	501	502	481	458	436	415	394	373	353	332	311	290	269	248	227	207	1,887
1983	8,972	487	507	508	487	488	467	446	424	403	383	363	343	323	302	282	261	241	221	2,035
1984	9,573	501	492	513	514	493	494	472	451	429	408	387	367	347	326	306	285	264	243	2,281
1985	10,233	538	507	499	520	520	499	500	478	456	434	413	392	371	351	330	310	289	268	2,557
1986	10,495	507	525	495	487	507	508	487	488	467	445	424	403	383	363	343	323	302	282	2,757
1987	7,423	337	342	354	334	329	342	343	329	330	315	301	286	272	258	245	231	218	204	2,052
1988	7,316	320	318	323	334	315	310	323	323	310	311	297	283	270	257	243	231	218	205	2,126
1989	7,925	335	332	329	335	347	327	321	335	335	322	322	308	294	280	266	253	239	226	2,418
1990	7,298	294	296	293	291	296	306	289	284	296	296	284	285	273	260	247	235	223	212	2,337
1991	6,409	238	248	250	248	246	250	259	244	240	250	251	240	241	230	220	209	199	189	2,155
1992	6,945	235	249	260	262	260	258	262	271	256	251	262	262	252	252	241	230	219	208	2,454
1993	7,556	235	247	263	274	276	274	272	276	286	270	265	276	277	265	266	254	243	231	2,806
1994	7,490	225	226	238	253	263	266	263	261	265	275	259	255	266	266	255	255	244	233	2,920
1995	5,932	155	174	175	184	195	203	205	203	202	205	212	200	197	205	205	197	197	189	2,433
1996	6,581	156	167	188	189	199	211	220	222	220	218	222	230	217	213	222	222	213	213	2,839
1997	7,285	161	169	181	204	205	215	229	238	240	238	236	240	249	234	230	240	241	231	3,304
1998	7,824	147	169	178	191	215	216	227	241	251	253	251	249	253	262	247	243	253	253	3,725
1999	8,676	140	160	185	194	208	234	235	247	263	274	276	274	272	276	286	270	265	276	4,341
2000	9,460	140	151	172	198	208	224	251	253	266	282	294	297	294	292	297	307	290	285	4,960
2001	9,202	110	135	145	165	191	200	215	242	243	255	271	283	285	282	281	285	295	278	5,041
2002	10,057	106	119	146	156	179	206	216	233	261	263	276	293	306	309	305	303	308	319	5,752
2003	10,303	90	107	120	148	159	182	209	220	236	265	267	281	298	311	313	310	308	313	6,165
2004	10,843	72	94	112	126	155	166	190	219	230	247	277	279	293	311	325	328	324	322	6,773
2005	10,941	64	72	95	113	126	155	167	191	220	231	248	278	280	294	312	326	329	325	7,117
2006	11,690	55	68	77	101	120	134	165	177	203	233	245	263	296	298	313	332	346	349	7,915
2007	10,972	30	51	64	72	94	112	126	154	166	190	219	229	247	277	279	293	311	324	7,735
2008	12,379	19	34	58	72	81	106	126	142	174	187	214	246	258	278	312	314	330	350	9,078
2009	11,827	9	18	33	55	68	77	101	121	135	166	178	204	235	247	265	298	300	315	9,002
2010	11,532	6	9	18	32	54	67	75	99	118	132	162	174	199	229	241	258	290	292	9,080
2011	11,109	2	6	9	17	31	52	64	72	95	113	127	156	167	191	221	232	249	280	9,025
2012	5,666	0	2	6	9	17	31	53	65	74	97	115	129	159	171	195	225	236	254	9,491
TOTAL	397,939	15,702	15,452	15,196	15,152	15,252	14,322	14,176	14,069	13,514	13,071	13,236	12,790	12,287	12,036	11,576	11,294	10,924	10,483	163,072

(1) SECTION 4, EXHIBIT 2, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 2, SHEET 17

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	314	29	26	23	236	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	960	90	80	71	63	655	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	273	26	24	21	19	17	15	153	-	-	-	-	-	-	-	-	-	-	-	-
1957	746	72	64	58	52	46	41	36	377	-	-	-	-	-	-	-	-	-	-	-
1958	297	29	26	23	21	19	17	15	13	135	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	1,451	147	131	116	102	91	82	73	65	58	52	534	-	-	-	-	-	-	-	-
1961	1,350	137	123	109	97	86	76	69	61	55	49	43	446	-	-	-	-	-	-	-
1962	969	98	88	79	70	62	55	49	44	40	35	31	28	288	-	-	-	-	-	-
1963	1,540	155	140	127	113	101	89	79	70	63	57	50	45	40	411	-	-	-	-	-
1964	1,284	128	116	105	95	85	76	67	59	53	48	42	38	34	30	309	-	-	-	-
1965	1,852	183	167	151	137	123	111	98	87	77	68	62	55	49	44	39	401	-	-	-
1966	2,172	212	194	176	160	145	131	117	104	92	81	72	65	58	52	46	41	424	-	-
1967	2,062	199	182	166	151	137	124	112	100	89	79	70	62	56	50	45	40	35	364	-
1968	2,522	239	220	202	184	167	152	137	124	111	99	87	77	69	62	55	49	44	39	403
1969	4,331	402	372	343	314	287	261	237	214	193	173	154	136	121	107	97	86	77	68	689
1970	5,024	454	424	393	362	332	303	275	250	226	204	183	162	144	127	113	102	91	81	799
1971	5,702	502	470	439	406	375	343	313	285	258	234	211	189	168	149	132	117	106	94	911
1972	4,951	423	399	373	348	323	297	273	249	226	205	186	168	150	133	118	105	93	84	798
1973	6,305	523	495	466	436	407	377	347	318	291	264	240	217	196	175	156	138	122	108	1,030
1974	6,762	544	516	488	459	430	401	372	343	314	287	260	236	214	193	173	154	136	120	1,123
1975	9,387	734	697	660	624	587	550	513	476	438	402	367	333	302	274	247	221	197	174	1,591
1976	9,746	741	704	668	633	599	564	528	492	456	420	385	352	320	290	263	237	212	189	1,693
TOTAL	70,000	6,070	5,658	5,257	5,085	5,073	4,064	3,863	3,731	3,175	2,756	2,978	2,610	2,207	2,097	1,791	1,691	1,537	1,322	9,036

(1) BASED ON SECTION 4, EXHIBIT 2, SHEET 25, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 2, SHEET 17

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT PAID-PAID	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON PAID-PAID	PAID CUM. 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)
PRIOR		17,165									87,165	
1977	4,296,958	17,669	27,294	27,294	27,504	27,426					27,465	0.64
1978	4,554,775	15,716	25,348	25,348	25,232	25,275					25,253	0.55
1979	4,922,518	14,460	24,449	24,449	24,362	24,393					24,377	0.50
1980	5,505,913	12,666	22,501	22,501	22,607	22,570					22,588	0.41
1981	5,822,523	11,624	21,802	21,802	21,736	21,759					21,747	0.37
1982	6,184,882	8,726	17,332	17,332	17,481	17,429	17,332	17,332			17,455	0.28
1983	6,513,795	7,631	16,066	16,066	16,714	16,492	16,107	16,124			16,603	0.25
1984	6,868,217	8,513	19,088	19,087	17,882	18,289	19,236	18,868			18,086	0.26
1985	7,503,185	7,585	18,267	18,229	17,741	17,894	18,305	18,342			17,818	0.24
1986	7,891,199	6,152	15,956	15,889	16,807	16,487	15,968	16,427			16,647	0.21
1987	8,601,063	4,438	12,454	12,384	11,770	11,953	12,510	12,319			11,862	0.14
1988	8,905,267	3,441	10,524	10,468	10,819	10,694	10,620	11,263			10,757	0.12
1989	9,434,400	3,197	10,756	10,684	11,212	11,032	10,880	10,707			11,122	0.12
1990	10,055,399	2,603	9,720	9,643	9,956	9,846	9,935	9,901			9,901	0.10
1991	10,728,872	1,668	6,965	6,901	8,290	7,865	7,137	6,790			8,077	0.08
1992	11,441,482	1,853	8,703	8,638	8,830	8,765	8,894	8,808			8,798	0.08
1993	11,998,508	1,917	10,223	10,191	9,360	9,587	10,470	8,522			9,473	0.08
1994	12,083,591	1,350	8,311	8,267	8,931	8,748	8,475	7,779			8,839	0.07
1995	12,383,967	462	3,301	3,295	6,852	5,936	3,349	3,394			6,394	0.05
1996	12,949,088	630	5,287	5,312	7,474	6,947	5,397	4,442			7,211	0.06
1997	13,596,753	744	7,491	7,533	8,092	7,965	7,735	7,293			8,029	0.06
1998	14,465,333	583	7,106	7,215	8,550	8,263	7,480	8,361			8,407	0.06
1999	15,088,873	726	10,844	11,263	9,173	9,632	11,793	11,213			9,403	0.06
2000	15,809,043	729	13,763	14,399	9,712	10,666	15,451	12,117			10,189	0.06
2001	16,717,138	203	4,878	5,325	9,816	8,993	5,463	3,967			9,405	0.06
2002	17,601,171	249	7,947	8,433	10,479	10,134	9,076	6,843			10,306	0.06
2003	18,004,352	173	7,600	7,589	10,730	10,222	8,901	8,436			10,476	0.06
2004	18,523,800	140	8,572	9,838	11,073	10,893	9,881	6,201			10,983	0.06
2005	18,566,524	115	10,966	10,093	11,138	10,975	12,276	4,958			11,056	0.06
2006	18,918,245	58	9,959	17,610	11,343	12,154	12,238	10,611			11,748	0.06
2007	19,391,569	5	1,554	1,412	11,604	10,349	1,750	2,402			10,976	0.06
2008	19,805,485	25	16,033	27,149	11,890	13,833	17,776	9,750			12,403	0.06
2009	19,727,413	7	8,655	39,097	11,834	15,815	10,373	9,069			11,834	0.06
2010	19,225,632	0	0	0	11,532	9,852	0	0			11,532	0.06
2011	18,515,063	0	0	0	11,109	9,488	0	0			11,109	0.06
2012	18,885,364	0	0	0	11,331	9,677	0	0			11,331	0.06
2013	19,451,925			0	11,671		0	0			11,671	0.06
TOTAL		153,221	409,718	460,740	482,635	468,300	304,809	272,237			568,497	
EXLD PRIOR		136,056	409,718	460,740	482,635	468,300	304,809	272,237			481,332	
EXLD PRIOR & 2013		136,056	409,718	460,740	470,964	468,300	304,809	272,237			469,661	

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

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	17,669	1.545	27,294	0.64
1978	414	15,716	1.613	25,348	0.56
1979	402	14,460	1.691	24,449	0.50
1980	390	12,666	1.776	22,501	0.41
1981	378	11,624	1.876	21,802	0.37
1982	366	8,726	1.986	17,332	0.28
1983	354	7,631	2.105	16,066	0.25
1984	342	8,513	2.242	19,088	0.28
1985	330	7,585	2.408	18,267	0.24
1986	318	6,152	2.594	15,956	0.20
1987	306	4,438	2.806	12,454	0.14
1988	294	3,441	3.059	10,524	0.12
1989	282	3,197	3.365	10,756	0.11
1990	270	2,603	3.735	9,720	0.10
1991	258	1,668	4.176	6,965	0.06
1992	246	1,853	4.697	8,703	0.08
1993	234	1,917	5.332	10,223	0.09
1994	222	1,350	6.158	8,311	0.07
1995	210	462	7.143	3,301	0.03
1996	198	630	8.393	5,287	0.04
1997	186	744	10.072	7,491	0.06
1998	174	583	12.187	7,106	0.05
1999	162	726	14.929	10,844	0.07
2000	150	729	18.886	13,763	0.09
2001	138	203	24.079	4,878	0.03
2002	126	249	31.905	7,947	0.05
2003	114	173	43.869	7,600	0.04
2004	102	140	61.417	8,572	0.05
2005	90	115	95.197	10,966	0.06
2006	78	58	171.354	9,959	0.05
2007	66	5	325.573	1,554	0.01
2008	54	25	651.146	16,033	0.08
2009	42	7	1,302.292	8,655	0.04
2010	30	0	3,906.875	0	0.00
2011	18	0	27,348.127	0	0.00
2012	6	0	273,481.271	0	0.00
2013	0				
TOTAL		136,056		409,718	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 4, EXHIBIT 2, SHEET 15, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(000's)

PAID TO PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	DRWF PAID TO PTD PAID	PAID TO PAID LDF	ULTIMATE PAID TO PAID RATIO	ULTIMATE PTD LOSS	INDICATED ULTIMATE DRWF LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1977	426	63.3%	1.286	81.5%	33,500	27,294	0.64
1978	414	59.7%	1.318	78.7%	32,227	25,348	0.56
1979	402	50.5%	1.354	68.4%	35,754	24,449	0.50
1980	390	43.9%	1.392	61.0%	36,858	22,501	0.41
1981	378	33.8%	1.435	48.6%	44,907	21,802	0.37
1982	366	28.2%	1.482	41.8%	41,457	17,332	0.28
1983	354	19.2%	1.528	29.3%	54,872	16,066	0.25
1984	342	22.8%	1.579	36.0%	52,970	19,087	0.28
1985	330	22.2%	1.637	36.3%	50,217	18,229	0.24
1986	318	17.9%	1.700	30.4%	52,310	15,889	0.20
1987	306	15.5%	1.766	27.3%	45,329	12,384	0.14
1988	294	14.9%	1.845	27.6%	37,991	10,468	0.12
1989	282	11.7%	1.933	22.7%	47,060	10,684	0.11
1990	270	11.8%	2.034	24.0%	40,214	9,643	0.10
1991	258	7.7%	2.145	16.5%	41,782	6,901	0.06
1992	246	13.3%	2.272	30.2%	28,639	8,638	0.08
1993	234	14.2%	2.417	34.3%	29,706	10,191	0.08
1994	222	9.5%	2.587	24.6%	33,666	8,267	0.07
1995	210	4.6%	2.768	12.6%	26,058	3,295	0.03
1996	198	8.6%	2.989	25.8%	20,596	5,312	0.04
1997	186	8.2%	3.243	26.5%	28,406	7,533	0.06
1998	174	7.3%	3.519	25.8%	27,938	7,215	0.05
1999	162	6.2%	3.818	23.6%	47,761	11,263	0.07
2000	150	7.5%	4.162	31.1%	46,356	14,399	0.09
2001	138	3.5%	4.536	15.7%	33,811	5,325	0.03
2002	126	3.5%	4.990	17.7%	47,630	8,433	0.05
2003	114	2.5%	5.539	13.7%	55,540	7,589	0.04
2004	102	3.9%	5.760	22.5%	43,757	9,838	0.05
2005	90	3.2%	6.336	20.0%	50,432	10,093	0.05
2006	78	5.3%	7.793	41.2%	42,751	17,610	0.09
2007	66	0.4%	7.949	3.0%	47,070	1,412	0.01
2008	54	7.4%	7.830	58.1%	46,730	27,149	0.14
2009	42	12.5%	6.851	85.4%	45,762	39,097	0.20
2010	30	0.0%	6.851	0.0%	44,713	0	0.00
2011	18	0.0%	6.851	0.0%	42,257	0	0.00
2012	6	0.0%	6.851	0.0%	43,247	0	0.00
2013	0				44,545		
TOTAL					1,524,819	460,740	

(1) AGE OF ACCIDENT YEAR
(2) FROM SECTION 4, EXHIBIT 2, SHEET 18
(3) SECTION 4, EXHIBIT 2, SHEET 15, COL. 9
(4) = (2) x (3)
(5) FROM PEC PTD ANALYSIS
(6) = (4) x (5)
(7) = [(6) / PAYROLL] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	4,296,958	64.9%	27,889	64.7%	18,054	17,669	9,835	27,504	0.64
1978	4,554,775	55.0%	25,044	62.0%	15,527	15,716	9,517	25,232	0.55
1979	4,922,518	49.2%	24,235	59.1%	14,333	14,460	9,902	24,362	0.49
1980	5,505,913	41.3%	22,743	56.3%	12,802	12,666	9,941	22,607	0.41
1981	5,822,523	37.2%	21,660	53.3%	11,548	11,624	10,111	21,736	0.37
1982	6,184,882	28.5%	17,631	50.3%	8,877	8,726	8,754	17,481	0.28
1983	6,513,795	26.6%	17,300	47.5%	8,217	7,631	9,083	16,714	0.26
1984	6,868,217	24.6%	16,911	44.6%	7,542	8,513	9,369	17,882	0.26
1985	7,503,185	23.1%	17,368	41.5%	7,212	7,585	10,156	17,741	0.24
1986	7,891,199	22.0%	17,341	38.6%	6,686	6,152	10,655	16,807	0.21
1987	8,601,063	13.2%	11,391	35.6%	4,059	4,438	7,332	11,770	0.14
1988	8,905,267	12.3%	10,963	32.7%	3,584	3,441	7,379	10,819	0.12
1989	9,434,400	12.1%	11,404	29.7%	3,389	3,197	8,015	11,212	0.12
1990	10,055,399	10.0%	10,042	26.8%	2,689	2,603	7,353	9,956	0.10
1991	10,728,872	8.1%	8,707	23.9%	2,085	1,668	6,621	8,290	0.08
1992	11,441,482	7.7%	8,865	21.3%	1,887	1,853	6,978	8,830	0.08
1993	11,998,508	7.6%	9,160	18.8%	1,718	1,917	7,442	9,360	0.08
1994	12,083,591	7.5%	9,051	16.2%	1,470	1,350	7,581	8,931	0.07
1995	12,383,967	6.0%	7,430	14.0%	1,040	462	6,390	6,852	0.06
1996	12,949,088	6.0%	7,769	11.9%	926	630	6,844	7,474	0.06
1997	13,596,753	6.0%	8,158	9.9%	810	744	7,348	8,092	0.06
1998	14,465,333	6.0%	8,679	8.2%	712	583	7,967	8,550	0.06
1999	15,088,873	6.0%	9,053	6.7%	606	726	8,447	9,173	0.06
2000	15,809,043	6.0%	9,485	5.3%	502	729	8,983	9,712	0.06
2001	16,717,138	6.0%	10,030	4.2%	417	203	9,614	9,816	0.06
2002	17,601,171	6.0%	10,561	3.1%	331	249	10,230	10,479	0.06
2003	18,004,352	6.0%	10,803	2.3%	246	173	10,556	10,730	0.06
2004	18,523,800	6.0%	11,114	1.6%	181	140	10,933	11,073	0.06
2005	18,566,524	6.0%	11,140	1.1%	117	115	11,023	11,138	0.06
2006	18,918,245	6.0%	11,351	0.6%	66	58	11,285	11,343	0.06
2007	19,391,569	6.0%	11,635	0.3%	36	5	11,599	11,604	0.06
2008	19,805,485	6.0%	11,883	0.2%	18	25	11,865	11,890	0.06
2009	19,727,413	6.0%	11,836	0.1%	9	7	11,827	11,834	0.06
2010	19,225,632	6.0%	11,535	0.0%	3		11,532	11,532	0.06
2011	18,515,063	6.0%	11,109	0.0%	0		11,109	11,109	0.06
2012	18,885,364	6.0%	11,331	0.0%	0		11,331	11,331	0.06
2013	19,451,925	6.0%	11,671	0.0%			11,671	11,671	0.06
TOTAL			484,280		137,701	136,056	346,579	482,635	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 4, EXHIBIT 2, SHEET 14, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 4, 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(000's)

PAID DWRF TO PAID PTD BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	DRWF PAID TO PTD PAID	EXPECTED PAID TO PAID RATIO	EXPECTED % OF PAID TO PAID	EXPECTED % UNPAID OF PAID TO PAID	ULTIMATE PAID TO PAID RATIO	ULTIMATE PTD LOSS	INDICATED DWRF ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1977	63.3%	83.2%	77.7%	22.3%	81.9%	33,500	27,426	0.64
1978	59.7%	77.7%	75.9%	24.1%	78.4%	32,227	25,275	0.55
1979	50.5%	67.8%	73.8%	26.2%	68.2%	35,754	24,393	0.50
1980	43.9%	61.7%	71.8%	28.2%	61.2%	36,858	22,570	0.41
1981	33.8%	48.2%	69.7%	30.3%	48.5%	44,907	21,759	0.37
1982	28.2%	42.5%	67.5%	32.5%	42.0%	41,457	17,429	0.28
1983	19.2%	31.5%	65.4%	34.6%	30.1%	54,872	16,492	0.25
1984	22.8%	31.9%	63.3%	36.7%	34.5%	52,970	18,289	0.27
1985	22.2%	34.6%	61.1%	38.9%	35.6%	50,217	17,894	0.24
1986	17.9%	33.1%	58.8%	41.2%	31.5%	52,310	16,487	0.21
1987	15.5%	25.1%	56.6%	43.4%	26.4%	45,329	11,953	0.14
1988	14.9%	28.9%	54.2%	45.8%	28.1%	37,991	10,694	0.12
1989	11.7%	24.2%	51.7%	48.3%	23.4%	47,060	11,032	0.12
1990	11.8%	25.0%	49.2%	50.8%	24.5%	40,214	9,846	0.10
1991	7.7%	20.8%	46.6%	53.4%	18.8%	41,782	7,865	0.07
1992	13.3%	31.0%	44.0%	56.0%	30.6%	28,639	8,765	0.08
1993	14.2%	30.8%	41.4%	58.6%	32.3%	29,706	9,587	0.08
1994	9.5%	26.9%	38.7%	61.3%	26.0%	33,666	8,748	0.07
1995	4.6%	28.5%	36.1%	63.9%	22.8%	26,058	5,936	0.05
1996	8.6%	37.7%	33.5%	66.5%	33.7%	20,596	6,947	0.05
1997	8.2%	28.7%	30.8%	69.2%	28.0%	28,406	7,965	0.06
1998	7.3%	31.1%	28.4%	71.6%	29.6%	27,938	8,263	0.06
1999	6.2%	19.0%	26.2%	73.8%	20.2%	47,761	9,632	0.06
2000	7.5%	20.5%	24.0%	76.0%	23.0%	46,356	10,666	0.07
2001	3.5%	29.7%	22.0%	78.0%	26.6%	33,811	8,993	0.05
2002	3.5%	22.2%	20.0%	80.0%	21.3%	47,630	10,134	0.06
2003	2.5%	19.5%	18.1%	81.9%	18.4%	55,540	10,222	0.06
2004	3.9%	25.4%	17.4%	82.6%	24.9%	43,757	10,893	0.06
2005	3.2%	22.1%	15.8%	84.2%	21.8%	50,432	10,975	0.06
2006	5.3%	26.6%	12.8%	87.2%	28.4%	42,751	12,154	0.06
2007	0.4%	24.7%	12.6%	87.4%	22.0%	47,070	10,349	0.05
2008	7.4%	25.4%	12.8%	87.2%	29.6%	46,730	13,833	0.07
2009	12.5%	25.9%	14.6%	85.4%	34.6%	45,762	15,815	0.08
2010	0.0%	25.8%	14.6%	85.4%	22.0%	44,713	9,852	0.05
2011	0.0%	26.3%	14.6%	85.4%	22.5%	42,257	9,488	0.05
2012	0.0%	26.2%	14.6%	85.4%	22.4%	43,247	9,677	0.05
2013								
TOTAL						1,480,274	468,300	

(1) FROM SECTION 4, EXHIBIT 2, SHEET 18
(2) SECTION 4, EXHIBIT 2, SHEET 6, COL. 3/ (6)
(3) 1 / SECTION 4, EXHIBIT 2, SHEET 5, COL. 3
(4) = 1.0 - (3)
(5) = (1) + [(2) x (4)]
(6) FROM PEC PTD ANALYSIS
(7) = (5) x (6)
(8) = [(7) / PAYROLL] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	4,296,958		1.017	0		1.952			
1978	4,554,775		1.017	0		1.952			
1979	4,922,518		1.017	0		1.952			
1980	5,505,913		1.017	0		1.952			
1981	5,822,523		1.017	0		1.952			
1982	6,184,882	268	1.017	273	32,560	1.952	63,570	17,332	0.28
1983	6,513,795	283	1.020	289	26,965	2.069	55,779	16,107	0.25
1984	6,868,217	281	1.024	288	30,295	2.207	66,848	19,236	0.28
1985	7,503,185	261	1.028	268	29,062	2.347	68,217	18,305	0.24
1986	7,891,199	257	1.032	265	23,938	2.515	60,193	15,968	0.20
1987	8,601,063	214	1.038	222	20,739	2.716	56,318	12,510	0.15
1988	8,905,267	186	1.045	194	18,498	2.953	54,623	10,620	0.12
1989	9,434,400	199	1.055	210	16,064	3.227	51,840	10,880	0.12
1990	10,055,399	174	1.065	185	14,958	3.583	53,600	9,935	0.10
1991	10,728,872	163	1.077	176	10,234	3.973	40,662	7,137	0.07
1992	11,441,482	129	1.092	141	14,362	4.396	63,141	8,894	0.08
1993	11,998,508	121	1.112	135	15,846	4.912	77,840	10,470	0.09
1994	12,083,591	123	1.133	139	10,973	5.544	60,829	8,475	0.07
1995	12,383,967	91	1.161	106	5,078	6.241	31,697	3,349	0.03
1996	12,949,088	74	1.194	88	8,513	7.178	61,107	5,397	0.04
1997	13,596,753	88	1.235	109	8,452	8.419	71,158	7,735	0.06
1998	14,465,333	98	1.303	128	5,950	9.844	58,568	7,480	0.05
1999	15,088,873	115	1.401	161	6,316	11.589	73,194	11,793	0.08
2000	15,809,043	114	1.534	175	6,392	13.821	88,349	15,451	0.10
2001	16,717,138	75	1.695	127	2,701	15.908	42,967	5,463	0.03
2002	17,601,171	96	1.890	181	2,595	19.277	50,020	9,076	0.05
2003	18,004,352	102	2.155	220	1,699	23.843	40,498	8,901	0.05
2004	18,523,800	55	2.596	143	2,538	27.266	69,192	9,881	0.05
2005	18,566,524	61	3.116	190	1,888	34.201	64,587	12,276	0.07
2006	18,918,245	30	4.206	126	1,937	50.062	96,984	12,238	0.06
2007	19,391,569	28	5.889	165	171	62.243	10,613	1,750	0.01
2008	19,805,485	12	10.453	125	2,052	69.069	141,721	17,776	0.09
2009	19,727,413	3	21.950	66	2,215	71.103	157,518	10,373	0.05
2010	19,225,632	1	54.876	55	0	113.765	0	0	0.00
2011	18,515,063	1	142.678	143	0				
2012	18,885,364		1,141.421						
2013	19,451,925								
Total		3,703		5,092				304,809	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 4, EXHIBIT 2, SHEET 15, COL. 12
(4) = (2) x (3)
(5) SECTION 4, EXHIBIT 2, SHEET 22
(6) SECTION 4, EXHIBIT 2, SHEET 15, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS

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	1	1	4	11	31	55	90	167	235	253	277	329	369	395	413	450	446	424	448	473	461	449	473	458	504	520	498	490						8,606	17,332
1983	0	0	0	1	1	5	15	54	88	104	148	156	182	217	254	316	330	332	391	426	440	373	422	412	427	548	486	524	485	495	487						8,006	16,124
1984	0	0	0	1	2	7	19	64	108	138	164	196	259	314	344	413	467	470	469	450	458	415	438	652	505	583	573	498	504	497	489						9,369	18,868
1985	0	0	0	0	1	8	29	73	101	118	163	207	228	278	335	362	367	399	422	477	412	431	477	522	529	549	535	564	558	550	542						9,107	18,342
1986	0	0	0	0	1	10	16	37	47	87	149	163	188	204	231	273	299	310	307	332	387	459	479	564	573	509	529	540	534	527	518						8,156	16,427
1987	0	0	0	1	2	14	15	23	40	75	115	127	152	201	218	211	221	224	249	369	298	313	404	446	357	363	352	360	356	351	346						6,117	12,319
1988	0	0	0	1	1	6	19	24	44	64	74	96	146	175	163	180	207	199	237	254	268	295	315	312	359	381	369	377	373	368	362						5,592	11,263
1989	0	0	0	0	0	0	21	36	50	71	90	102	152	178	162	190	175	196	240	309	295	307	303	319	304	323	313	319	316	312	307						5,316	10,707
1990	0	0	0	6	8	21	47	43	56	67	79	86	100	117	153	183	208	201	194	232	263	264	273	302	288	306	297	303	300	296	291						4,916	9,901
1991	0	0	0	0	17	22	25	22	35	54	69	80	84	70	95	108	188	150	148	163	172	166	180	199	190	202	196	200	197	195	192						3,371	6,790
1992	0	0	0	3	8	27	36	60	47	69	85	110	91	104	116	156	136	203	202	182	220	224	243	268	256	272	263	269	266	262	258						4,373	8,808
1993	0	0	0	0	0	38	66	92	77	66	114	92	88	138	151	134	255	260	162	184	186	190	206	227	217	230	223	228	225	222	219						4,232	8,522
1994	0	0	3	9	33	23	33	32	33	42	94	92	101	115	126	153	146	148	167	185	187	190	206	228	218	231	224	229	226	223	220						3,862	7,779
1995	0	0	0	11	3	3	5	8	6	14	25	27	30	55	66	69	66	75	76	84	85	87	94	104	99	105	102	104	103	102	100						1,685	3,394
1996	0	0	0	0	3	3	10	27	83	39	32	65	42	92	74	72	88	91	93	103	103	105	114	126	121	128	124	127	125	124	122						2,206	4,442
1997	0	0	0	5	8	21	23	28	26	50	61	64	83	127	113	134	151	158	160	177	179	182	198	219	209	221	215	219	217	214	210						3,621	7,293
1998	0	0	0	0	21	3	5	28	27	37	65	95	77	84	141	158	179	187	190	210	212	216	234	259	247	262	254	259	257	253	249						4,151	8,361
1999	0	0	0	2	8	14	10	29	56	66	130	126	116	168	184	207	234	244	248	274	276	282	306	338	322	342	332	339	335	331	325						5,568	11,213
2000	0	0	0	0	9	12	50	56	137	96	121	112	137	178	194	218	247	258	262	289	292	298	323	357	340	361	350	358	354	349	344						6,016	12,117
2001	0	0	0	0	0	4	4	97	14	17	25	42	44	58	63	71	81	84	85	94	95	97	105	116	111	118	114	116	115	114	112						1,970	3,967
2002	0	0	1	1	2	3	14	75	47	43	64	73	77	101	110	124	140	146	149	164	166	169	183	202	193	205	199	203	201	198	195						3,398	6,843
2003	0	0	12	10	8	9	17	25	35	56	80	91	97	126	138	155	175	183	186	205	207	211	229	253	241	256	248	253	251	247	243						4,189	8,436
2004	0	0	0	7	7	29	24	33	39	41	58	66	70	91	99	112	126	132	134	148	149	152	165	183	174	185	179	183	181	179	176						3,079	6,201
2005	0	0	0	23	19	22	23	28	31	32	46	52	55	72	78	88	100	104	106	117	118	120	130	144	137	146	141	144	143	141	139						2,462	4,958
2006	0	0	0	2	6	18	32	61	68	70	100	113	121	157	172	193	219	228	232	256	258	263	285	316	301	319	310	316	313	309	304						5,269	10,611
2007	0	0	0	0	0	5	7	14	15	16	23	26	27	36	39	44	50	52	52	58	58	60	65	72	68	72	70	72	71	70	69						1,193	2,402
2008	0	0	0	13	12	19	30	55	62	64	92	104	111	144	157	177	200	208	212	234	236	241	261	289	276	292	283	289	286	282	278						4,841	9,750
2009	0	0	0	7	11	18	28	52	58	60	85	97	103	134	147	165	186	194	197	218	220	224	243	269	257	272	264	269	267	263	259						4,503	9,069
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	-	-	-	1.681	1.607	1.542	1.862	1.118	1.040	1.423	1.132	1.065	1.301	1.094	1.124	1.131	1.042	1.017	1.105	1.009	1.020	1.084	1.106	0.954	1.061	0.970	1.021	0.989	0.987	0.985							Tail 1.986	

Example: AY 2005 Age 78 of 23 = 22 x 1.542 and AY 2005 Age 90 of 28 = 23 x 1.862

NOTE: FACTORS ARE FROM SECTION 4, EXHIBIT 2, SHEET 24

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	4,296,958	3.774	16,215,724		1.017					0.424					
1978	4,554,775	3.545	16,147,542		1.017					0.424					
1979	4,922,518	3.287	16,181,732		1.017					0.424					
1980	5,505,913	3.057	16,832,679		1.017					0.424					
1981	5,822,523	2.817	16,399,297		1.017					0.424					
1982	6,184,882	2.678	16,562,208	268	1.017	273	0.441%	0.165%		0.424	0.070%	0.441%	273	273	0.441%
1983	6,513,795	2.564	16,703,284	283	1.020	289	0.443%	0.173%		0.451	0.078%	0.443%	289	289	0.444%
1984	6,868,217	2.444	16,783,022	281	1.024	288	0.419%	0.171%		0.480	0.082%	0.419%	288	288	0.419%
1985	7,503,185	2.361	17,716,989	261	1.028	268	0.358%	0.151%		0.511	0.077%	0.358%	268	268	0.357%
1986	7,891,199	2.304	18,181,435	257	1.032	265	0.336%	0.146%	-3.7%	0.543	0.079%	0.336%	265	265	0.336%
1987	8,601,063	2.229	19,174,120	214	1.038	222	0.258%	0.116%	-9.2%	0.578	0.067%	0.258%	222	222	0.258%
1988	8,905,267	2.130	18,966,765	186	1.045	194	0.218%	0.103%	-12.2%	0.615	0.063%	0.218%	194	194	0.218%
1989	9,434,400	2.083	19,653,269	199	1.055	210	0.222%	0.107%	-10.0%	0.634	0.068%	0.222%	210	210	0.223%
1990	10,055,399	2.005	20,165,887	174	1.065	185	0.184%	0.092%	-9.6%	0.654	0.060%	0.184%	185	185	0.184%
1991	10,728,872	1.943	20,841,061	163	1.077	176	0.164%	0.084%	-7.2%	0.674	0.057%	0.164%	176	176	0.164%
1992	11,441,482	1.847	21,136,313	129	1.092	141	0.123%	0.067%	-10.4%	0.695	0.046%	0.123%	141	141	0.123%
1993	11,998,508	1.813	21,755,269	121	1.112	135	0.112%	0.062%	-13.2%	0.716	0.044%	0.112%	135	135	0.113%
1994	12,083,591	1.772	21,410,215	123	1.133	139	0.115%	0.065%	-9.5%	0.738	0.048%	0.115%	139	139	0.115%
1995	12,383,967	1.721	21,316,110	91	1.161	106	0.085%	0.050%	-10.3%	0.761	0.038%	0.085%	106	106	0.086%
1996	12,949,088	1.663	21,534,549	74	1.194	88	0.068%	0.041%	-11.2%	0.785	0.032%	0.068%	88	88	0.068%
1997	13,596,753	1.589	21,609,629	88	1.235	109	0.080%	0.050%	-8.4%	0.809	0.041%	0.080%	109	109	0.080%
1998	14,465,333	1.518	21,955,053	98	1.303	128	0.088%	0.058%	-2.1%	0.834	0.049%	0.088%	128	128	0.088%
1999	15,088,873	1.469	22,167,257	115	1.401	161	0.107%	0.073%	11.8%	0.860	0.062%	0.107%	161	161	0.107%
2000	15,809,043	1.417	22,401,200	114	1.534	175	0.111%	0.078%	18.0%	0.873	0.068%	0.111%	175	175	0.111%
2001	16,717,138	1.388	23,196,530	75	1.695	127	0.076%	0.055%	4.8%	0.886	0.049%	0.102%	170	145	0.087%
2002	17,601,171	1.345	23,671,723	96	1.890	181	0.103%	0.077%	2.7%	0.900	0.069%	0.097%	171	177	0.101%
2003	18,004,352	1.305	23,491,154	102	2.155	220	0.122%	0.094%	5.0%	0.913	0.085%	0.093%	167	192	0.107%
2004	18,523,800	1.261	23,366,760	55	2.596	143	0.077%	0.061%	0.5%	0.927	0.057%	0.088%	164	156	0.084%
2005	18,566,524	1.238	22,989,396	61	3.116	190	0.102%	0.083%	6.1%	0.941	0.078%	0.085%	159	169	0.091%
2006	18,918,245	1.206	22,811,009	30	4.206	126	0.067%	0.055%	-7.5%	0.956	0.053%	0.082%	155	148	0.078%
2007	19,391,569	1.170	22,693,109	28	5.889	165	0.085%	0.073%	-5.9%	0.970	0.070%	0.078%	152	154	0.079%
2008	19,805,485	1.131	22,397,918	12	10.453	125	0.063%	0.056%	-3.0%	0.985	0.055%	0.075%	148	146	0.074%
2009	19,727,413	1.104	21,774,421	3	21.950	66	0.033%	0.030%	-18.1%	1.000	0.030%	0.072%	142	138	0.070%
2010	19,225,632	1.093	21,008,367	1	54.876	55	0.03%	0.026%	-21.2%	1.000	0.026%	0.071%	137	135	0.070%
2011	18,515,063	1.061	19,642,631	1	142.678	143	0.08%	0.073%	-7.3%	1.000	0.073%	0.069%	128	128	0.069%
2012	18,885,364	1.030	19,451,925		1,141.421					1.000		0.07%	126	126	0.067%
2013	19,451,925	1.000	19,451,925							1.000		0.07%	126	126	0.065%
TOTAL				3,703		5,092							5,496	5,492	

5 Year Average excluding 2012	0.051%
10 Year Average excluding 2012	0.060%
10 Year Average excluding 2010-2012	0.061%
(16) 2013 Selected Frequency	0.065%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 4, EXHIBIT 2, SHEET 15, 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	4,296,958			27,465		0.639
1978	4,554,775			25,253		0.554
1979	4,922,518			24,377		0.495
1980	5,505,913			22,588		0.410
1981	5,822,523			21,747		0.374
1982	6,184,882	273	0.44%	17,455	63,938	0.282
1983	6,513,795	289	0.44%	16,603	57,450	0.255
1984	6,868,217	288	0.42%	18,086	62,797	0.263
1985	7,503,185	268	0.36%	17,818	66,484	0.237
1986	7,891,199	265	0.34%	16,647	62,818	0.211
1987	8,601,063	222	0.26%	11,862	53,430	0.138
1988	8,905,267	194	0.22%	10,757	55,448	0.121
1989	9,434,400	210	0.22%	11,122	52,961	0.118
1990	10,055,399	185	0.18%	9,901	53,518	0.098
1991	10,728,872	176	0.16%	8,077	45,893	0.075
1992	11,441,482	141	0.12%	8,798	62,395	0.077
1993	11,998,508	135	0.11%	9,473	70,172	0.079
1994	12,083,591	139	0.12%	8,839	63,592	0.073
1995	12,383,967	106	0.09%	6,394	60,324	0.052
1996	12,949,088	88	0.07%	7,211	81,938	0.056
1997	13,596,753	109	0.08%	8,029	73,657	0.059
1998	14,465,333	128	0.09%	8,407	65,677	0.058
1999	15,088,873	161	0.11%	9,403	58,402	0.062
2000	15,809,043	175	0.11%	10,189	58,223	0.064
2001	16,717,138	145	0.09%	9,405	64,860	0.056
2002	17,601,171	177	0.10%	10,306	58,229	0.059
2003	18,004,352	192	0.11%	10,476	54,563	0.058
2004	18,523,800	156	0.08%	10,983	70,403	0.059
2005	18,566,524	169	0.09%	11,056	65,422	0.060
2006	18,918,245	148	0.08%	11,748	79,381	0.062
2007	19,391,569	154	0.08%	10,976	71,276	0.057
2008	19,805,485	146	0.07%	12,403	84,953	0.063
2009	19,727,413	138	0.07%	11,834	85,754	0.060
2010	19,225,632	135	0.07%	11,532	85,425	0.060
2011	18,515,063	128	0.07%	11,109	86,786	0.060
2012	18,885,364	126	0.07%	11,331	89,930	0.060
2013	19,451,925	126	0.06%	11,671	92,628	0.060
TOTAL		5,492		481,332		

(1) PROVIDED BY THE BWC
(2) SECTION 4, EXHIBIT 2, SHEET 10, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 4, EXHIBIT 2, SHEET 3, COL. 11
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	17,165	11,821	86,754	74,933						7,092	5,344	(1,748)	87,165	86,754	411
1977	17,669	17,174	27,485	10,311	426	414	1.484	1.543	7.4%	761	495	(266)	27,465	27,485	(20)
1978	15,716	15,059	25,089	10,030	414	402	1.543	1.611	7.2%	722	657	(65)	25,253	25,089	165
1979	14,460	13,783	24,199	10,415	402	390	1.611	1.689	7.0%	730	677	(54)	24,377	24,199	179
1980	12,666	12,100	22,540	10,441	390	378	1.689	1.779	6.8%	711	566	(144)	22,588	22,540	48
1981	11,624	10,994	21,608	10,614	378	366	1.779	1.878	6.4%	677	631	(46)	21,747	21,608	140
1982	8,726	8,236	17,247	9,011	366	354	1.878	1.989	6.0%	537	490	(47)	17,455	17,247	209
1983	7,631	7,136	15,946	8,809	354	342	1.989	2.119	5.8%	515	495	(20)	16,603	15,946	657
1984	8,513	8,009	18,745	10,735	342	330	2.119	2.270	5.6%	600	504	(97)	18,086	18,745	(659)
1985	7,585	7,022	18,122	11,100	330	318	2.270	2.438	5.1%	571	564	(8)	17,818	18,122	(304)
1986	6,152	5,623	15,148	9,525	318	306	2.438	2.625	4.7%	451	529	77	16,647	15,148	1,499
1987	4,438	4,075	12,088	8,014	306	294	2.625	2.841	4.5%	357	363	6	11,862	12,088	(227)
1988	3,441	3,082	10,231	7,149	294	282	2.841	3.096	4.3%	307	359	52	10,757	10,231	526
1989	3,197	2,878	10,552	7,675	282	270	3.096	3.397	4.0%	311	319	8	11,122	10,552	569
1990	2,603	2,329	9,881	7,552	270	258	3.397	3.770	4.0%	300	273	(27)	9,901	9,881	20
1991	1,668	1,502	8,776	7,274	258	246	3.770	4.204	3.6%	261	166	(95)	8,077	8,776	(699)
1992	1,853	1,633	8,978	7,344	246	234	4.204	4.729	3.4%	246	220	(27)	8,798	8,978	(180)
1993	1,917	1,733	9,253	7,520	234	222	4.729	5.368	3.1%	232	184	(48)	9,473	9,253	220
1994	1,350	1,182	8,110	6,928	222	210	5.368	6.200	3.0%	207	167	(39)	8,839	8,110	730
1995	462	387	6,482	6,095	210	198	6.200	7.192	2.6%	158	75	(82)	6,394	6,482	(88)
1996	630	542	6,688	6,145	198	186	7.192	8.450	2.3%	144	88	(57)	7,211	6,688	523
1997	744	610	7,432	6,822	186	174	8.450	10.140	2.2%	149	134	(15)	8,029	7,432	597
1998	583	442	7,755	7,313	174	162	10.140	12.270	1.9%	136	141	5	8,407	7,755	652
1999	726	558	8,833	8,275	162	150	12.270	14.969	1.6%	130	168	38	9,403	8,833	570
2000	729	592	9,682	9,090	150	138	14.969	18.936	1.5%	134	137	2	10,189	9,682	507
2001	203	161	9,374	9,214	138	126	18.936	24.144	1.2%	109	42	(68)	9,405	9,374	30
2002	249	185	10,374	10,189	126	114	24.144	31.990	1.0%	107	64	(43)	10,306	10,374	(67)
2003	173	117	10,312	10,196	114	102	31.990	43.987	0.9%	89	56	(33)	10,476	10,312	164
2004	140	100	11,168	11,067	102	90	43.987	60.482	0.6%	70	39	(31)	10,983	11,168	(185)
2005	115	88	11,816	11,729	90	78	60.482	93.746	0.6%	70	28	(42)	11,056	11,816	(760)
2006	58	26	12,408	12,383	78	66	93.746	168.744	0.5%	59	32	(27)	11,748	12,408	(660)
2007	5		12,057	12,057	66	54	168.744	303.738	0.3%	32	5	(27)	10,976	12,057	(1,081)
2008	25	13	14,395	14,382	54	42	303.738	607.477	0.2%	24	12	(12)	12,403	14,395	(1,992)
2009	7		12,235	12,235	42	30	607.477	1,336.449	0.1%	11	7	(4)	11,834	12,235	(401)
2010	0		12,338	12,338	30	18	1,336.449	4,009.346	0.0%	6	0	(6)	11,532	12,338	(806)
2011	0		12,645	12,645	18	6	4,009.346	24,056.079	0.0%	3	0	(3)	11,109	12,645	(1,536)
2012	0		13,978	13,978	6		24,056.079	0.000	0.0%	1	0	(1)	11,331	13,978	(2,646)
2013							0.000	0.000	0.0%			0			
TOTAL	153,221	139,191	560,721	421,530						17,021	14,030	(2,991)	556,826	560,721	(3,895)
EXLD PRIOR	136,056	127,370	473,967	346,597						9,929	8,686	(1,243)	469,661	473,967	(4,306)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY 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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 4, EXHIBIT 2, SHEET 3, COL. 11
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	47	31	294	714	702	1.000	1.000	100.0%	294	16	(278)
1954	162	110	964	702	690	1.000	1.000	100.0%	964	52	(912)
1955	0	0		690	678	1.000	1.046	100.0%		0	0
1956	73	57	262	678	666	1.046	1.051	9.5%	25	17	(8)
1957	146	98	714	666	654	1.051	1.057	9.6%	69	48	(21)
1958	79	59	303	654	642	1.057	1.063	9.7%	29	20	(9)
1959	24	24		642	630	1.063	1.070	9.7%		0	0
1960	345	236	1,441	630	618	1.070	1.078	9.8%	141	108	(32)
1961	315	211	1,331	618	606	1.078	1.088	9.8%	130	104	(26)
1962	266	189	947	606	594	1.088	1.098	9.8%	93	76	(16)
1963	367	243	1,510	594	582	1.098	1.110	9.8%	149	124	(25)
1964	318	213	1,260	582	570	1.110	1.123	9.8%	123	105	(18)
1965	530	377	1,911	570	558	1.123	1.139	9.7%	185	154	(31)
1966	556	375	2,167	558	546	1.139	1.155	9.5%	207	181	(26)
1967	548	376	1,958	546	534	1.155	1.174	9.4%	184	172	(12)
1968	678	469	2,538	534	522	1.174	1.195	9.2%	233	209	(24)
1969	1,132	777	4,361	522	510	1.195	1.219	9.0%	392	355	(37)
1970	1,255	848	4,978	510	498	1.219	1.245	8.8%	437	406	(30)
1971	1,410	958	5,731	498	486	1.245	1.274	8.6%	490	453	(38)
1972	1,277	892	4,977	486	474	1.274	1.307	8.4%	416	385	(31)
1973	1,595	1,115	6,277	474	462	1.307	1.344	8.2%	512	479	(33)
1974	1,591	1,088	6,897	462	450	1.344	1.385	8.0%	549	503	(46)
1975	2,158	1,475	9,349	450	438	1.385	1.431	7.8%	726	683	(43)
1976	2,293	1,599	9,834	438	426	1.431	1.484	7.6%	745	693	(52)
TOTAL	17,165	11,821	70,000						7,092	5,344	(1,748)

(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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
(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%	32.8%
6	273481.271	0.0%	0.0%	0.0%	33.4%
18	27348.127	0.0%	0.0%	0.0%	34.8%
30	3906.875	0.0%	0.1%	0.0%	36.1%
42	1302.292	0.1%	0.1%	0.1%	37.5%
54	651.146	0.2%	0.2%	0.1%	39.0%
66	325.573	0.3%	0.3%	0.2%	40.5%
78	171.354	0.6%	0.5%	0.4%	41.9%
90	95.197	1.1%	0.6%	0.4%	43.3%
102	61.417	1.6%	0.7%	0.5%	44.7%
114	43.869	2.3%	0.9%	0.6%	46.1%
126	31.905	3.1%	1.0%	0.7%	47.5%
138	24.079	4.2%	1.1%	0.7%	48.8%
150	18.886	5.3%	1.4%	0.8%	50.2%
162	14.929	6.7%	1.5%	0.9%	51.4%
174	12.187	8.2%	1.7%	1.0%	52.7%
186	10.072	9.9%	2.0%	1.1%	53.9%
198	8.393	11.9%	2.1%	1.1%	55.0%
210	7.143	14.0%	2.2%	1.1%	56.1%
222	6.158	16.2%	2.5%	1.2%	57.2%
234	5.332	18.8%	2.5%	1.2%	58.2%
246	4.697	21.3%	2.7%	1.2%	59.2%
258	4.176	23.9%	2.8%	1.2%	60.1%
270	3.735	26.8%	2.9%	1.2%	61.0%
282	3.365	29.7%	3.0%	1.2%	61.9%
294	3.059	32.7%	2.9%	1.1%	62.7%
306	2.806	35.6%	2.9%	1.1%	63.5%
318	2.594	38.6%	3.0%	1.0%	64.3%
330	2.408	41.5%	3.1%	1.0%	65.1%
342	2.242	44.6%	2.9%	0.9%	65.8%
354	2.105	47.5%	2.8%	0.9%	66.6%
366	1.986	50.3%	3.0%	0.9%	67.4%
378	1.876	53.3%	3.0%	0.8%	68.0%
390	1.776	56.3%	2.9%	0.8%	68.6%
402	1.691	59.1%	2.9%	0.8%	69.3%
414	1.613	62.0%	2.7%	0.7%	69.8%
426	1.545	64.7%	2.6%	0.6%	70.3%
438	1.485	67.3%	2.5%	0.6%	70.8%
450	1.432	69.8%	2.4%	0.5%	71.3%
462	1.385	72.2%	2.2%	0.5%	71.8%
474	1.344	74.4%	2.1%	0.4%	72.3%
486	1.306	76.5%	2.0%	0.4%	72.7%
498	1.273	78.6%	1.9%	0.4%	73.2%
510	1.243	80.4%	1.8%	0.3%	73.6%
522	1.216	82.2%	1.6%	0.3%	74.0%
534	1.192	83.9%	1.5%	0.3%	74.4%
546	1.171	85.4%	1.4%	0.2%	74.8%
558	1.152	86.8%	1.3%	0.2%	75.2%
570	1.135	88.1%	1.2%	0.2%	75.7%
582	1.120	89.3%	1.1%	0.2%	76.1%
594	1.107	90.3%	1.0%	0.1%	76.6%
606	1.095	91.3%	0.9%	0.1%	77.2%
618	1.085	92.2%	0.8%	0.1%	77.8%
630	1.075	93.0%	0.7%	0.1%	78.6%
642	1.067	93.7%	0.6%	0.1%	79.4%
654	1.060	94.3%	0.6%	0.1%	80.5%
666	1.054	94.9%	0.5%	0.1%	81.7%
678	1.048	95.4%	0.4%	0.0%	83.1%
690	1.044	95.8%	0.4%	0.0%	84.8%
702	1.039	96.2%	0.4%	0.0%	86.8%
714	1.035	96.6%	0.3%	0.0%	89.0%
726	1.032	96.9%	0.3%	0.0%	91.6%
738	1.029	97.2%	0.2%	0.0%	94.6%
750	1.026	97.4%	2.6%	0.2%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 2, SHEET 17
(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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	PAID-PAID	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	PAID-PAID	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)
1977	4,296,958	3.774	16,215,724	27,294	27,294	0.424	3.450	39,952	39,952	50%	39,952	0.246	0.635	0.649
1978	4,554,775	3.545	16,147,542	25,348	25,348	0.424	3.334	35,849	35,849	50%	35,849	0.222	0.557	0.550
1979	4,922,518	3.287	16,181,732	24,449	24,449	0.424	3.221	33,408	33,408	50%	33,408	0.206	0.497	0.492
1980	5,505,913	3.057	16,832,679	22,501	22,501	0.424	3.112	29,707	29,707	50%	29,707	0.176	0.409	0.413
1981	5,822,523	2.817	16,399,297	21,802	21,802	0.424	3.007	27,811	27,811	50%	27,811	0.170	0.374	0.372
1982	6,184,882	2.678	16,562,208	17,332	17,332	0.424	2.905	21,361	21,361	50%	21,361	0.129	0.280	0.285
1983	6,513,795	2.564	16,703,284	16,066	16,066	0.451	2.807	20,352	20,352	50%	20,352	0.122	0.247	0.266
1984	6,868,217	2.444	16,783,022	19,088	19,087	0.480	2.712	24,854	24,852	50%	24,853	0.148	0.278	0.246
1985	7,503,185	2.361	17,716,989	18,267	18,229	0.511	2.620	24,447	24,397	50%	24,422	0.138	0.243	0.231
1986	7,891,199	2.304	18,181,435	15,956	15,889	0.543	2.532	21,949	21,858	50%	21,903	0.120	0.202	0.220
1987	8,601,063	2.229	19,174,120	12,454	12,384	0.578	2.446	17,610	17,510	50%	17,560	0.092	0.144	0.132
1988	8,905,267	2.130	18,966,765	10,524	10,468	0.615	2.363	15,295	15,213	50%	15,254	0.080	0.118	0.123
1989	9,434,400	2.083	19,653,269	10,756	10,684	0.634	2.283	15,570	15,467	50%	15,519	0.079	0.114	0.121
1990	10,055,399	2.005	20,165,887	9,720	9,643	0.654	2.206	14,016	13,904	50%	13,960	0.069	0.096	0.100
1991	10,728,872	1.943	20,841,061	6,965	6,901	0.674	2.132	10,004	9,911	50%	9,957	0.048	0.065	0.081
1992	11,441,482	1.847	21,136,313	8,703	8,638	0.695	2.059	12,450	12,357	50%	12,404	0.059	0.076	0.077
1993	11,998,508	1.813	21,755,269	10,223	10,191	0.716	1.990	14,567	14,522	50%	14,544	0.067	0.085	0.076
1994	12,083,591	1.772	21,410,215	8,311	8,267	0.738	1.923	11,797	11,734	50%	11,765	0.055	0.069	0.075
1995	12,383,967	1.721	21,316,110	3,301	3,295	0.761	1.857	4,667	4,659	50%	4,663	0.022	0.027	0.060
1996	12,949,088	1.663	21,534,549	5,287	5,312	0.785	1.795	7,446	7,481	50%	7,463	0.035	0.041	0.060
1997	13,596,753	1.589	21,609,629	7,491	7,533	0.809	1.734	10,507	10,566	50%	10,537	0.049	0.055	0.060
1998	14,465,333	1.518	21,955,053	7,106	7,215	0.834	1.675	9,928	10,081	50%	10,005	0.046	0.050	0.060
1999	15,088,873	1.469	22,167,257	10,844	11,263	0.860	1.619	15,091	15,675	50%	15,383	0.069	0.073	0.060
2000	15,809,043	1.417	22,401,200	13,763	14,399	0.873	1.564	18,787	19,656	50%	19,221	0.086	0.089	0.060
2001	16,717,138	1.388	23,196,530	4,878	5,325	0.886	1.511	6,531	7,130	50%	6,831	0.029	0.031	0.060
2002	17,601,171	1.345	23,671,723	7,947	8,433	0.900	1.460	10,438	11,075	50%	10,757	0.045	0.047	0.060
2003	18,004,352	1.305	23,491,154	7,600	7,589	0.913	1.411	9,792	9,777	50%	9,785	0.042	0.042	0.060
2004	18,523,800	1.261	23,366,760	8,572	9,838	0.927	1.363	10,833	12,432	50%	11,632	0.050	0.050	0.060
2005	18,566,524	1.238	22,989,396	10,966	10,093	0.941	1.317	13,593	12,511	50%	13,052	0.057	0.057	0.060
2006	18,918,245	1.206	22,811,009	9,959	17,610	0.956	1.272	12,109	21,411	50%	16,760	0.073	0.073	0.060
2007	19,391,569	1.170	22,693,109	1,554	1,412	0.970	1.229	1,854	1,684	50%	1,769	0.008	0.008	0.060
2008	19,805,485	1.131	22,397,918	16,033	27,149	0.985	1.188	18,756	31,761	50%	25,259	0.113	0.109	0.060
2009	19,727,413	1.104	21,774,421	8,655	39,097	1.000	1.148	9,932	44,865	50%	27,398	0.126	0.121	0.060
2010	19,225,632	1.093	21,008,367	0	0	1.000	1.109	0	0	50%	0	-	-	0.060
2011	18,515,063	1.061	19,642,631	0	0	1.000	1.071	0	0	50%	0	-	-	0.060
2012	18,885,364	1.030	19,451,925	0	0	1.000	1.035	0	0	50%	0	-	-	0.060
2013	19,451,925	1.000	19,451,925		0	1.000	1.000	0	0	50%	0	-	-	0.060

	10 Year Average excluding most recent 5	0.051	0.054
	20 Year Average excluding most recent 10	0.053	0.058
	10 Year Weighted Average excluding most recent 5	0.050	
	10 Year Weighted Average excluding most recent 10	0.050	
	15 Year Average excluding most recent 15	0.079	
	All Year Average excluding most recent 5	0.092	
(14)	2012 Selected Loss Rate:	0.060	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 4, EXHIBIT 2, SHEET 4, COL. 4
(5)	SECTION 4, EXHIBIT 2, SHEET 5, COL. 6
(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)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID DWRF LOSS			PAID DWRF TO PAID PTD			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	1.035	1.032	1.035									
1954	702	702	714	1.039	1.035	1.039									
1955	690	690	702	1.044	1.039	1.044									
1956	678	678	690	1.048	1.044	1.048									
1957	666	666	678	1.054	1.048	1.054									
1958	654	654	666	1.060	1.054	1.060									
1959	642	642	654	1.067	1.060	1.067									
1960	630	630	642	1.075	1.067	1.075									
1961	618	618	630	1.085	1.075	1.085									
1962	606	606	618	1.095	1.085	1.095									
1963	594	594	606	1.107	1.095	1.107									
1964	582	582	594	1.120	1.107	1.120									
1965	570	570	582	1.135	1.120	1.135									
1966	558	558	570	1.152	1.135	1.152									
1967	546	546	558	1.171	1.152	1.171									
1968	534	534	546	1.192	1.171	1.192									
1969	522	522	534	1.216	1.192	1.216									
1970	510	510	522	1.243	1.216	1.243									
1971	498	498	510	1.273	1.243	1.273									
1972	486	486	498	1.306	1.273	1.306									
1973	474	474	486	1.344	1.306	1.344									
1974	462	462	474	1.385	1.344	1.385									
1975	450	450	462	1.432	1.385	1.432									
1976	438	438	450	1.485	1.432	1.485									
1977	426	426	438	1.545	1.485	1.545	1.286	1.258	1.286	1.017	1.017	1.017	1.952	1.952	1.952
1978	414	414	426	1.613	1.545	1.613	1.318	1.286	1.318	1.017	1.017	1.017	1.952	1.952	1.952
1979	402	402	414	1.691	1.613	1.691	1.354	1.318	1.354	1.017	1.017	1.017	1.952	1.952	1.952
1980	390	390	402	1.776	1.691	1.776	1.392	1.354	1.392	1.017	1.017	1.017	1.952	1.952	1.952
1981	378	378	390	1.876	1.776	1.876	1.435	1.392	1.435	1.017	1.017	1.017	1.952	1.952	1.952
1982	366	366	378	1.986	1.876	1.986	1.482	1.435	1.482	1.017	1.017	1.017	1.952	1.952	1.952
1983	354	354	366	2.105	1.986	2.105	1.528	1.482	1.528	1.020	1.017	1.020	2.069	1.952	2.069
1984	342	342	354	2.242	2.105	2.242	1.579	1.528	1.579	1.024	1.020	1.024	2.207	2.069	2.207
1985	330	330	342	2.408	2.242	2.408	1.637	1.579	1.637	1.028	1.024	1.028	2.347	2.207	2.347
1986	318	318	330	2.594	2.408	2.594	1.700	1.637	1.700	1.032	1.028	1.032	2.515	2.347	2.515
1987	306	306	318	2.806	2.594	2.806	1.766	1.700	1.766	1.038	1.032	1.038	2.716	2.515	2.716
1988	294	294	306	3.059	2.806	3.059	1.845	1.766	1.845	1.045	1.038	1.045	2.953	2.716	2.953
1989	282	282	294	3.365	3.059	3.365	1.933	1.845	1.933	1.055	1.045	1.055	3.227	2.953	3.227
1990	270	270	282	3.735	3.365	3.735	2.034	1.933	2.034	1.065	1.055	1.065	3.583	3.227	3.583
1991	258	258	270	4.176	3.735	4.176	2.145	2.034	2.145	1.077	1.065	1.077	3.973	3.583	3.973
1992	246	246	258	4.697	4.176	4.697	2.272	2.145	2.272	1.092	1.077	1.092	4.396	3.973	4.396
1993	234	234	246	5.332	4.697	5.332	2.417	2.272	2.417	1.112	1.092	1.112	4.912	4.396	4.912
1994	222	222	234	6.158	5.332	6.158	2.587	2.417	2.587	1.133	1.112	1.133	5.544	4.912	5.544
1995	210	210	222	7.143	6.158	7.143	2.768	2.587	2.768	1.161	1.133	1.161	6.241	5.544	6.241
1996	198	198	210	8.393	7.143	8.393	2.989	2.768	2.989	1.194	1.161	1.194	7.178	6.241	7.178
1997	186	186	198	10.072	8.393	10.072	3.243	2.989	3.243	1.235	1.194	1.235	8.419	7.178	8.419
1998	174	174	186	12.187	10.072	12.187	3.519	3.243	3.519	1.303	1.235	1.303	9.844	8.419	9.844
1999	162	162	174	14.929	12.187	14.929	3.818	3.519	3.818	1.401	1.303	1.401	11.589	9.844	11.589
2000	150	150	162	18.886	14.929	18.886	4.162	3.818	4.162	1.534	1.401	1.534	13.821	11.589	13.821
2001	138	138	150	24.079	18.886	24.079	4.536	4.162	4.536	1.695	1.534	1.695	15.908	13.821	15.908
2002	126	126	138	31.905	24.079	31.905	4.990	4.536	4.990	1.890	1.695	1.890	19.277	15.908	19.277
2003	114	114	126	43.869	31.905	43.869	5.539	4.990	5.539	2.155	1.890	2.155	23.843	19.277	23.843
2004	102	102	114	61.417	43.869	61.417	5.760	5.539	5.760	2.596	2.155	2.596	27.266	23.843	27.266
2005	90	90	102	95.197	61.417	95.197	6.336	5.760	6.336	3.116	2.596	3.116	34.201	27.266	34.201
2006	78	78	90	171.354	95.197	171.354	7.793	6.336	7.793	4.206	3.116	4.206	50.062	34.201	50.062
2007	66	66	78	325.573	171.354	325.573	7.949	7.793	7.949	5.889	4.206	5.889	62.243	50.062	62.243
2008	54	54	66	651.146	325.573	651.146	7.830	7.949	7.830	10.453	5.889	10.453	69.069	62.243	69.069
2009	42	42	54	1,302.292	651.146	1,302.292	6.851	7.830	6.851	21.950	10.453	21.950	71.103	69.069	71.103
2010	30	30	42	3,906.875	1,302.292	3,906.875	6.851	6.851	6.851	54.876	21.950	54.876	113.765	71.103	113.765
2011	18	18	30	27,348.127	3,906.875	27,348.127	6.851	6.851	6.851	142.678	54.876	142.678	250.283	113.765	
2012	6	6	18	273,481.271	27,348.127	273,481.271	6.851	6.851	6.851	1,141.421	142.678	1,141.421	250.283	250.283	

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 4, EXHIBIT 2, SHEET 17; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 4, EXHIBIT 2, SHEET 17; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 4, EXHIBIT 2, SHEET 18; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 4, EXHIBIT 2, SHEET 18; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 4, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 4, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 4, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 4, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS

PAID DWRF 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	1	3	12	23	52	88	135	222	368	614	1,002	1,545	2,233	2,990	3,733	4,542	5,423	6,336	7,269	8,200	9,156	10,138	11,070	11,849	12,665	13,393	14,194	14,910	15,516	16,112	16,668	17,174	17,669	17,669
1978	0	0	0	2	3	8	18	42	77	129	231	406	667	1,048	1,555	2,122	2,682	3,285	3,949	4,652	5,389	6,163	6,949	7,713	8,478	9,235	10,043	10,780	11,480	12,247	12,904	13,576	14,295	15,059	15,716		15,716
1979	0	0	0	3	4	8	18	44	81	137	248	435	724	1,138	1,623	2,109	2,643	3,227	3,883	4,613	5,300	5,947	6,620	7,336	8,081	8,728	9,402	10,070	10,853	11,570	12,392	13,097	13,783	14,460			14,460
1980	0	0	0	1	3	6	14	43	88	158	301	535	872	1,270	1,674	2,134	2,655	3,222	3,823	4,459	5,156	5,890	6,596	7,211	7,854	8,468	9,079	9,748	10,380	10,969	11,544	12,100	12,666				12,666
1981	0	0	0	1	3	8	20	56	112	201	364	591	855	1,145	1,479	1,863	2,321	2,797	3,276	3,802	4,358	4,946	5,506	6,112	6,773	7,405	8,199	8,947	9,708	10,368	10,994	11,624					11,624
1982	0	0	0	1	2	6	17	48	103	193	359	594	847	1,125	1,454	1,823	2,217	2,631	3,080	3,527	3,950	4,399	4,872	5,333	5,782	6,255	6,713	7,218	7,738	8,236	8,726						8,726
1983	0	0	0	1	2	7	22	76	164	268	416	571	753	970	1,224	1,540	1,870	2,202	2,593	3,019	3,460	3,832	4,254	4,667	5,093	5,642	6,127	6,651	7,136	7,631							7,631
1984	0	0	0	1	3	10	29	93	200	339	503	698	958	1,272	1,617	2,030	2,497	2,967	3,436	3,886	4,344	4,759	5,197	5,850	6,355	6,938	7,511	8,009	8,513								8,513
1985	0	0	0	0	1	9	38	111	211	329	493	700	928	1,206	1,540	1,903	2,270	2,668	3,090	3,567	3,979	4,410	4,887	5,409	5,938	6,487	7,022	7,585									7,585
1986	0	0	0	0	1	11	27	64	111	198	347	510	698	903	1,134	1,406	1,705	2,015	2,322	2,654	3,041	3,499	3,978	4,542	5,114	5,623	6,152										6,152
1987	0	0	0	1	3	17	32	55	95	170	284	411	563	764	983	1,194	1,415	1,639	1,888	2,257	2,555	2,868	3,272	3,718	4,075	4,438											4,438
1988	0	0	0	1	2	8	27	51	95	160	234	331	476	651	814	994	1,201	1,400	1,637	1,891	2,160	2,454	2,770	3,082	3,441												3,441
1989	0	0	0	0	0	0	21	57	107	179	268	371	523	701	863	1,052	1,228	1,423	1,663	1,973	2,267	2,575	2,878	3,197													3,197
1990	0	0	0	6	14	34	82	125	181	248	327	413	513	631	783	967	1,175	1,376	1,571	1,802	2,066	2,329	2,603														2,603
1991	0	0	0	0	17	39	63	85	120	175	244	324	408	478	573	681	869	1,019	1,167	1,330	1,502	1,668															1,668
1992	0	0	0	3	10	37	73	133	179	248	333	444	534	638	754	910	1,046	1,249	1,451	1,633	1,853																1,853
1993	0	0	0	0	0	38	104	196	274	340	453	545	633	770	922	1,056	1,311	1,571	1,733	1,917																	1,917
1994	0	0	3	12	45	68	101	133	166	208	302	394	495	610	736	888	1,034	1,182	1,350																		1,350
1995	0	0	0	11	13	16	21	29	35	49	74	101	131	186	252	321	387	462																			462
1996	0	0	0	0	3	6	16	44	126	165	198	263	305	397	471	542	630																				630
1997	0	0	0	5	14	35	58	86	112	162	223	287	370	497	610	744																					744
1998	0	0	0	0	21	24	29	56	84	120	186	281	358	442	583																						583
1999	0	0	0	2	10	24	34	63	120	186	315	442	558	726																							726
2000	0	0	0	0	9	21	71	128	264	360	480	592	729																								729
2001	0	0	0	0	1	5	9	106	119	136	161	203																									203
2002	0	0	1	2	3	6	20	95	141	185	249																										249
2003	0	0	12	23	31	40	57	82	117	173																											173
2004	0	0	0	7	14	43	68	100	140																												140
2005	0	0	0	23	42	65	88	115																													115
2006	0	0	0	2	8	26	58																														58
2007	0	0	0	0	0	5																															5
2008	0	0	0	13	25																																25
2009	0	0	0	7																																	7
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					136,056

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				2.736	3.491	2.020	2.238	1.690	1.529	1.644	1.660	1.669	1.632	1.541	1.446	1.339	1.249	1.217	1.194	1.168	1.147	1.128	1.117	1.107	1.092	1.070	1.069	1.057	1.060	1.050	1.041	1.038	1.035	1.030	1.029		
1978				1.963	2.648	2.176	2.350	1.854	1.675	1.789	1.754	1.643	1.573	1.483	1.365	1.264	1.225	1.202	1.178	1.158	1.144	1.128	1.110	1.099	1.089	1.088	1.073	1.065	1.067	1.054	1.052	1.053	1.053	1.044			
1979				1.454	1.877	2.119	2.438	1.864	1.691	1.804	1.756	1.666	1.571	1.426	1.299	1.253	1.221	1.203	1.188	1.149	1.122	1.113	1.108	1.102	1.080	1.077	1.071	1.078	1.066	1.071	1.057	1.052	1.049				
1980				1.757	2.248	2.423	3.003	2.047	1.798	1.909	1.779	1.629	1.457	1.318	1.275	1.244	1.214	1.187	1.166	1.156	1.142	1.120	1.093	1.089	1.078	1.072	1.074	1.065	1.057	1.052	1.048	1.047					
1981				1.973	2.826	2.573	2.788	2.012	1.794	1.806	1.624	1.448	1.338	1.292	1.260	1.246	1.205	1.171	1.160	1.146	1.135	1.113	1.110	1.108	1.093	1.107	1.091	1.085	1.068	1.060	1.057						
1982				2.297	3.618	2.756	2.788	2.151	1.875	1.865	1.654	1.426	1.327	1.293	1.254	1.217	1.186	1.171	1.145	1.120	1.113	1.108	1.095	1.084	1.082	1.073	1.075	1.072	1.064	1.060							
1983				2.410	3.622	3.030	3.472	2.164	1.630	1.552	1.374	1.318	1.288	1.262	1.258	1.214	1.177	1.178	1.164	1.146	1.108	1.110	1.097	1.091	1.108	1.086	1.086	1.073	1.069								
1984				2.256	3.305	2.912	3.184	2.158	1.690	1.485	1.389	1.371	1.328	1.271	1.256	1.230	1.188	1.158	1.131	1.118	1.096	1.092	1.126	1.086	1.092	1.083	1.066	1.063									
1985				3.763	8.267	4.331	2.952	1.909	1.558	1.495	1.421	1.326	1.300	1.277	1.235	1.193	1.176	1.158	1.154	1.116	1.108	1.108	1.107	1.098	1.093	1.082	1.080										
1986				7.970	11.641	2.493	2.371	1.744	1.784	1.753	1.471	1.370	1.293	1.256	1.240	1.212	1.182	1.153	1.143	1.146	1.151	1.137	1.142	1.126	1.100	1.094											
1987				4.505	6.665	1.922	1.708	1.731	1.788	1.677	1.447	1.370	1.356	1.286	1.215	1.186	1.159	1.152	1.195	1.132	1.123	1.141	1.136	1.096	1.089												
1988				1.788	4.225	3.259	1.883	1.854	1.675	1.464	1.412	1.442	1.366	1.251	1.221	1.208	1.166	1.169	1.155	1.142	1.137	1.128	1.113	1.116													
1989							2.732	1.879	1.662	1.503	1.381	1.411	1.340	1.230	1.220	1.167	1.159	1.168	1.186	1.149	1.136	1.118	1.111														
1990				2.291	2.533	2.380	1.529	1.449	1.368	1.319	1.265	1.242	1.229	1.242	1.234	1.216	1.171	1.141	1.148	1.146	1.128	1.117															
1991					2.273	1.636	1.344	1.414	1.452	1.397	1.328	1.260	1.172	1.199	1.188	1.276	1.172	1.145	1.140	1.129	1.111																
1992				4.062	3.606	1.977	1.813	1.353	1.383	1.344	1.330	1.204	1.195	1.182	1.206	1.150	1.194	1.162	1.125	1.134																	
1993						2.743	1.885	1.394	1.241	1.335	1.202	1.161	1.217	1.197	1.145	1.241	1.199	1.103	1.106																		
1994			4.416	3.708	1.502	1.483	1.319	1.250	1.254	1.453	1.303	1.256	1.231	1.207	1.207	1.164	1.144	1.142																			
1995				1.237	1.215	1.316	1.368	1.209	1.391	1.521	1.363	1.297	1.419	1.355	1.276	1.206	1.194																				
1996					2.121	2.784	2.707	2.900	1.307	1.196	1.329	1.160	1.302	1.186	1.152	1.162																					
1997				2.550	2.475	1.670	1.492	1.302	1.445	1.379	1.286	1.289	1.344	1.228	1.219																						
1998					1.124	1.200	1.967	1.488	1.437	1.543	1.509	1.275	1.236	1.319																							
1999				4.206	2.341	1.411	1.848	1.887	1.549	1.700	1.401	1.263	1.302																								
2000					2.244	3.398	1.794	2.071	1.362	1.335	1.233	1.231																									
2001				2.033	7.889	1.769	11.864	1.129	1.140	1.184	1.260																										
2002			2.576	1.910	1.768	3.308	4.690	1.492	1.307	1.347																											
2003			1.856	1.360	1.295	1.416	1.444	1.430	1.482																												
2004				2.042	3.024	1.567	1.484	1.390																													
2005				1.839	1.533	1.357	1.315																														
2006				3.557	3.329	2.268																															
2007																																					
2008				1.950																																	
2009																																					
2010																																					
2011																																					
5 Yr Avg			2.949	2.150	2.190	1.983	4.159	1.502	1.368	1.422	1.338	1.244	1.320	1.259	1.200	1.184	1.181	1.139	1.141	1.140	1.127	1.128	1.122	1.105	1.096	1.084	1.080	1.072	1.065	1.059	1.051	1.048	1.046	1.037	1.029		
3 Yr Wtd				2.185	1.907	1.600	1.403	1.437	1.309	1.308	1.293	1.251	1.295	1.246	1.206	1.171	1.177	1.133	1.122	1.137	1.126	1.121	1.121	1.114	1.094	1.086	1.077	1.069	1.067	1.057	1.054	1.051	1.045	1.037	1.029		
5 Yr Wtd				1.985	1.876	1.617	2.065	1.532	1.365	1.411	1.321	1.244	1.306	1.244	1.188	1.186	1.180	1.137	1.141	1.141	1.128	1.129	1.122	1.103	1.096	1.083	1.080	1.072	1.065	1.059	1.051	1.047	1.045	1.037	1.029		
10 Yr Wtd			5.887	1.992	1.846	1.703	1.949	1.596	1.357	1.383	1.302	1.231	1.249	1.224	1.203	1.196	1.173	1.150	1.148	1.134	1.118	1.115	1.111	1.099	1.089	1.082	1.075	1.069	1.064	1.058	1.051	1.047	1.045	1.037	1.029		
15 Yr Wtd			7.330	2.389	1.955	1.780	1.788	1.492	1.366	1.387	1.322	1.278	1.281	1.245	1.222	1.205	1.180	1.161	1.156	1.140	1.128	1.118	1.111	1.100	1.090	1.082	1.075	1.069	1.064	1.058	1.051	1.047	1.045	1.037	1.029		
20 Yr Wtd			7.355	2.579	2.090	1.872	1.802	1.557	1.443	1.443	1.367	1.313	1.306	1.272	1.248	1.230	1.196	1.173	1.162	1.143	1.128	1.118	1.111	1.100	1.090	1.082	1.075	1.069	1.064	1.058	1.051	1.047	1.045	1.037	1.029		TAIL
Prior	6.000	3.000	2.200	2.000	1.800	1.800	1.550	1.375	1.375	1.325	1.275	1.265	1.220	1.210	1.200	1.175	1.160	1.155	1.135	1.125	1.115	1.110	1.097	1.090	1.082	1.077	1.074	1.071	1.065	1.059	1.056	1.053	1.048	1.044	1.040	1.037	1.431
Selected	10.000	7.000	3.000	2.000	2.000	1.900	1.800	1.550	1.400	1.375	1.325	1.275	1.265	1.225	1.210	1.200	1.175	1.160	1.155	1.135	1.125	1.118	1.110	1.100	1.090	1.082	1.077	1.074	1.065	1.060	1.059	1.056	1.051	1.048	1.044	1.040	
Cumulative	273481.3	27348.1	3906.88	1302.29	651.146	325.573	171.354	95.197	61.417	43.869	31.905	24.079	18.886	14.929	12.187	10.072	8.393	7.143	6.158	5.332	4.697	4.176	3.735	3.365	3.059	2.806	2.594	2.408	2.242	2.105	1.986	1.876	1.776	1.691	1.613	1.545	1.485

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
PAID DWRF TO PAID PTD 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%	1.8%	1.9%	2.9%	3.1%	4.2%	5.0%	5.7%	7.2%	9.3%	12.2%	15.9%	19.9%	23.9%	27.8%	30.7%	33.4%	36.2%	38.8%	41.4%	43.8%	46.1%	48.6%	50.3%	51.7%	53.2%	54.6%	56.3%	57.9%	59.0%	60.2%	61.4%	62.4%	63.3%	63.3%
1978	0.0%	0.0%	0.0%	1.8%	1.4%	1.9%	2.5%	3.9%	4.9%	5.7%	7.5%	9.9%	12.7%	16.2%	20.0%	23.4%	26.0%	28.3%	30.8%	33.3%	35.6%	38.0%	40.2%	42.3%	44.2%	45.9%	47.6%	49.2%	50.6%	52.3%	53.7%	55.1%	56.6%	58.3%	59.7%		59.7%
1979	0.0%	0.0%	0.0%	4.3%	2.4%	2.2%	2.6%	4.0%	5.1%	5.9%	7.6%	9.9%	12.7%	15.9%	19.0%	21.3%	23.3%	25.2%	27.4%	29.9%	31.8%	33.2%	34.7%	36.4%	38.1%	39.3%	40.5%	41.7%	43.3%	44.7%	46.5%	47.8%	49.2%	50.5%			50.5%
1980	0.0%	0.0%	0.0%	1.7%	1.2%	1.5%	2.1%	3.6%	4.8%	5.8%	7.7%	10.2%	13.0%	15.6%	17.3%	19.0%	20.9%	22.7%	24.6%	26.4%	28.5%	30.2%	31.9%	33.1%	34.4%	35.5%	36.7%	38.2%	39.5%	40.6%	41.7%	42.8%	43.9%				43.9%
1981	0.0%	0.0%	0.0%	2.9%	2.0%	2.3%	2.7%	4.1%	5.1%	5.8%	7.3%	9.0%	10.5%	11.8%	12.9%	14.1%	15.5%	16.9%	18.0%	19.2%	20.5%	21.8%	22.9%	23.9%	25.1%	26.2%	27.8%	29.2%	30.7%	31.8%	32.8%	33.8%					33.8%
1982	0.0%	0.0%	0.0%	1.4%	1.0%	1.5%	2.1%	3.5%	4.6%	5.6%	7.3%	9.3%	10.6%	11.6%	12.7%	13.8%	15.1%	16.3%	17.5%	18.6%	19.5%	20.3%	21.3%	22.2%	22.9%	23.8%	24.6%	25.6%	26.5%	27.4%	28.2%						28.2%
1983	0.0%	0.0%	0.0%	1.1%	0.7%	1.3%	2.0%	3.5%	4.3%	4.7%	5.4%	5.9%	6.4%	7.0%	7.7%	8.6%	9.4%	10.1%	10.9%	11.8%	12.7%	13.2%	13.8%	14.5%	15.1%	16.1%	16.9%	17.7%	18.4%	19.2%							19.2%
1984	0.0%	0.0%	0.0%	1.3%	1.0%	1.5%	2.1%	3.6%	4.8%	5.9%	6.6%	7.4%	8.3%	9.3%	10.2%	11.4%	12.7%	13.8%	14.8%	15.6%	16.4%	16.9%	17.5%	18.8%	19.6%	20.6%	21.5%	22.2%	22.8%								22.8%
1985	0.0%	0.0%	0.0%	0.0%	0.9%	1.9%	2.8%	4.4%	5.6%	6.4%	7.1%	8.0%	9.0%	9.9%	11.0%	12.0%	12.9%	13.8%	14.6%	15.6%	16.2%	16.9%	17.7%	18.6%	19.5%	20.4%	21.2%	22.2%									22.2%
1986	0.0%	0.0%	0.0%	0.0%	0.5%	1.6%	1.7%	2.4%	2.7%	3.4%	4.5%	5.3%	6.0%	6.7%	7.4%	8.3%	9.2%	10.0%	10.6%	11.2%	12.0%	13.0%	14.0%	15.1%	16.2%	17.0%	17.9%										17.9%
1987	0.0%	0.0%	0.0%	1.3%	1.1%	2.5%	2.4%	2.5%	2.7%	3.3%	4.3%	5.0%	5.7%	6.7%	7.5%	8.1%	8.7%	9.2%	9.7%	10.8%	11.4%	12.1%	13.1%	14.1%	14.8%	15.5%											15.5%
1988	0.0%	0.0%	0.0%	2.3%	0.8%	1.6%	2.8%	2.6%	3.2%	3.8%	4.3%	4.9%	6.0%	7.1%	7.8%	8.5%	9.2%	9.8%	10.4%	11.2%	11.9%	12.6%	13.4%	14.1%	14.9%												14.9%
1989	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	2.2%	2.8%	3.4%	3.9%	4.3%	5.1%	5.9%	6.4%	6.9%	7.3%	7.8%	8.4%	9.2%	9.9%	10.6%	11.2%	11.7%													11.7%
1990	0.0%	0.0%	0.0%	8.0%	4.4%	4.1%	4.9%	4.7%	4.7%	4.8%	5.2%	5.5%	5.8%	6.1%	6.7%	7.3%	8.1%	8.7%	9.2%	9.8%	10.5%	11.2%	11.8%														11.8%
1991	0.0%	0.0%	0.0%	0.0%	4.7%	3.5%	3.1%	2.8%	2.9%	3.2%	3.6%	4.1%	4.5%	4.5%	4.8%	5.1%	5.8%	6.3%	6.6%	7.0%	7.4%	7.7%															7.7%
1992	0.0%	0.0%	0.0%	1.7%	2.4%	3.5%	4.4%	5.8%	5.7%	6.1%	6.8%	7.7%	8.1%	8.4%	8.9%	9.6%	10.2%	11.2%	12.0%	12.6%	13.3%																13.3%
1993	0.0%	0.0%	0.0%	0.0%	0.0%	3.5%	5.7%	7.5%	8.1%	8.0%	9.0%	9.3%	9.2%	9.9%	10.6%	11.0%	12.4%	13.6%	13.8%	14.2%																	14.2%
1994	0.0%	0.0%	4.6%	7.0%	10.2%	8.2%	6.7%	6.0%	5.5%	5.3%	6.2%	6.6%	6.9%	7.4%	7.8%	8.3%	8.7%	9.1%	9.5%																		9.5%
1995	0.0%	0.0%	0.0%	16.5%	4.9%	3.2%	2.4%	1.7%	1.5%	1.6%	1.9%	2.2%	2.4%	2.9%	3.4%	3.9%	4.2%	4.6%																			4.6%
1996	0.0%	0.0%	0.0%	0.0%	1.4%	1.3%	2.0%	3.7%	7.7%	7.4%	6.9%	7.6%	7.5%	8.2%	8.3%	8.4%	8.6%																				8.6%
1997	0.0%	0.0%	0.0%	3.8%	4.2%	5.2%	4.6%	4.8%	4.3%	4.8%	5.4%	5.7%	6.2%	7.1%	7.6%	8.2%																					8.2%
1998	0.0%	0.0%	0.0%	0.0%	7.3%	4.8%	3.2%	3.6%	3.9%	4.3%	5.3%	6.2%	6.5%	6.7%	7.3%																						7.3%
1999	0.0%	0.0%	0.0%	0.6%	1.2%	1.5%	1.3%	1.8%	2.6%	3.1%	4.3%	5.1%	5.5%	6.2%																							6.2%
2000	0.0%	0.0%	0.0%	0.0%	1.6%	1.6%	3.4%	4.3%	6.3%	6.6%	7.1%	7.3%	7.5%																								7.5%
2001	0.0%	0.0%	0.0%	0.2%	0.1%	0.6%	0.7%	5.6%	4.7%	3.8%	3.5%	3.5%																									3.5%
2002	0.0%	0.0%	1.4%	1.3%	0.9%	0.7%	1.3%	3.5%	3.7%	3.4%	3.5%																										3.5%
2003	0.0%	0.0%	20.8%	9.5%	6.6%	3.7%	2.9%	2.4%	2.3%	2.5%																											2.5%
2004	0.0%	0.0%	0.0%	13.6%	3.5%	4.4%	3.9%	3.9%	3.9%																												3.9%
2005	0.0%	0.0%	0.0%	5.3%	4.5%	4.1%	3.6%	3.2%																													3.2%
2006	0.0%	0.0%	0.0%	4.4%	3.9%	4.2%	5.3%																														5.3%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%																															0.4%
2008	0.0%	0.0%	0.0%	14.9%	7.4%																																7.4%
2009	0.0%	0.0%	0.0%	12.5%																																	12.5%
2010	0.0%	0.0%	0.0%																																		0.0%
2011	0.0%	0.0%																																			0.0%
2012	0.0%																																				-

	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				1.041	1.542	1.063	1.383	1.195	1.139	1.254	1.292	1.309	1.302	1.252	1.205	1.161	1.105	1.088	1.082	1.073	1.067	1.059	1.052	1.054	1.036	1.026	1.031	1.025	1.033	1.027	1.020	1.021	1.019	1.016	1.016		
1978				0.777	1.363	1.302	1.538	1.262	1.172	1.304	1.321	1.285	1.277	1.232	1.169	1.113	1.089	1.087	1.080	1.071	1.065	1.060	1.051	1.045	1.038	1.039	1.032	1.028	1.035	1.026	1.026	1.028	1.031	1.023			
1979				0.550	0.940	1.190	1.529	1.254	1.169	1.290	1.301	1.281	1.250	1.196	1.122	1.092	1.083	1.085	1.091	1.063	1.045	1.046	1.048	1.047	1.032	1.029	1.030	1.039	1.032	1.040	1.030	1.027	1.027				
1980				0.728	1.264	1.394	1.702	1.311	1.209	1.330	1.331	1.273	1.199	1.111	1.101	1.096	1.090	1.082	1.075	1.076	1.063	1.054	1.038	1.039	1.032	1.033	1.041	1.035	1.029	1.027	1.025	1.026					
1981				0.705	1.132	1.178	1.530	1.230	1.145	1.267	1.225	1.169	1.118	1.095	1.094	1.103	1.086	1.065	1.071	1.068	1.063	1.047	1.045	1.049	1.045	1.062	1.051	1.049	1.036	1.032	1.031						
1982				0.735	1.506	1.351	1.657	1.334	1.215	1.311	1.270	1.140	1.090	1.093	1.092	1.088	1.081	1.077	1.062	1.046	1.045	1.048	1.040	1.035	1.038	1.034	1.039	1.037	1.032	1.031							
1983				0.667	1.802	1.506	1.750	1.228	1.077	1.159	1.093	1.078	1.105	1.093	1.117	1.093	1.075	1.085	1.083	1.069	1.042	1.048	1.046	1.046	1.065	1.047	1.050	1.041	1.040								
1984				0.762	1.481	1.409	1.722	1.344	1.230	1.125	1.110	1.129	1.115	1.105	1.114	1.111	1.088	1.071	1.057	1.050	1.031	1.038	1.075	1.041	1.050	1.044	1.031	1.030									
1985					2.256	1.466	1.563	1.261	1.145	1.105	1.134	1.120	1.095	1.119	1.085	1.077	1.073	1.058	1.066	1.038	1.042	1.047	1.051	1.048	1.048	1.040	1.044										
1986					3.170	1.093	1.388	1.112	1.246	1.338	1.169	1.137	1.118	1.114	1.112	1.105	1.088	1.062	1.058	1.073	1.081	1.074	1.086	1.071	1.051	1.049											
1987				0.902	2.178	0.948	1.073	1.077	1.218	1.283	1.175	1.142	1.167	1.124	1.081	1.068	1.058	1.057	1.111	1.059	1.057	1.081	1.080	1.048	1.045												
1988				0.337	2.045	1.753	0.932	1.213	1.185	1.127	1.147	1.215	1.182	1.107	1.084	1.086	1.060	1.070	1.068	1.064	1.064	1.062	1.053	1.058													
1989							1.659	1.285	1.206	1.149	1.107	1.184	1.162	1.082	1.088	1.054	1.063	1.077	1.102	1.073	1.067	1.057	1.052														
1990				0.549	0.929	1.202	0.959	0.995	1.032	1.077	1.050	1.055	1.066	1.095	1.089	1.101	1.075	1.058	1.070	1.071	1.062	1.057															
1991					0.752	0.890	0.901	1.043	1.104	1.129	1.122	1.090	1.020	1.046	1.065	1.152	1.076	1.052	1.058	1.057	1.043																
1992				1.354	1.489	1.261	1.305	0.986	1.079	1.115	1.128	1.046	1.040	1.057	1.085	1.053	1.103	1.075	1.046	1.054																	
1993						1.612	1.325	1.085	0.986	1.122	1.033	0.988	1.082	1.074	1.036	1.126	1.097	1.015	1.027																		
1994			1.505	1.467	0.799	0.822	0.886	0.919	0.973	1.170	1.058	1.051	1.063	1.051	1.070	1.052	1.044	1.042																			
1995				0.294	0.658	0.741	0.733	0.873	1.052	1.219	1.116	1.097	1.230	1.177	1.137	1.079	1.082																				
1996					0.923	1.545	1.859	2.099	0.970	0.923	1.110	0.989	1.089	1.015	1.003	1.033																					
1997				1.101	1.243	0.881	1.041	0.891	1.129	1.120	1.064	1.085	1.145	1.069	1.073																						
1998					0.660	0.667	1.138	1.056	1.119	1.228	1.179	1.050	1.016	1.103																							
1999				1.912	1.270	0.906	1.357	1.422	1.212	1.383	1.175	1.078	1.121																								
2000					1.028	2.093	1.268	1.475	1.049	1.070	1.027	1.023																									
2001				0.796	3.834	1.217	8.398	0.831	0.821	0.910	0.991																										
2002			0.897	0.705	0.726	1.948	2.735	1.058	0.922	1.032																											
2003			0.456	0.697	0.566	0.778	0.811	0.967	1.081																												
2004				0.258	1.244	0.898	1.003	0.990																													
2005				0.857	0.894	0.889	0.875																														
2006				0.872	1.092	1.252																															
2007																																					
2008				0.500																																	
2009																																					
2010																																					
2011																																					
5 Yr Avg			0.953	0.637	0.904	1.153	2.764	1.064	1.017	1.125	1.087	1.045	1.120	1.083	1.064	1.068	1.080	1.049	1.061	1.064	1.059	1.066	1.064	1.053	1.052	1.043	1.043	1.039	1.034	1.031	1.026		1.026	1.019	1.016		
3 Yr Wtd				0.585	1.030	1.013	0.905	1.009	0.912	1.016	1.062	1.047	1.092	1.059	1.054	1.049	1.076	1.042	1.040	1.061	1.059	1.059	1.062	1.059	1.048	1.044	1.041	1.036	1.036	1.030	1.028	1.027	1.025	1.019	1.016		
5 Yr Wtd				0.507	0.905	0.998	1.501	1.060	0.996	1.113	1.086	1.040	1.103	1.068	1.052	1.071	1.083	1.046	1.056	1.064	1.060	1.067	1.064	1.052	1.051	1.042	1.043	1.039	1.033	1.031	1.026	1.025	1.025	1.019	1.016		
10 Yr Wtd			2.771	0.598	0.875	0.984	1.369	1.153	1.015	1.096	1.084	1.039	1.078	1.070	1.067	1.079	1.076	1.055	1.064	1.059	1.052	1.054	1.054	1.047	1.042	1.038	1.037	1.034	1.033	1.030	1.026	1.025	1.025	1.019	1.016		
15 Yr Wtd			3.712	0.749	0.940	1.019	1.232	1.090	1.030	1.102	1.093	1.069	1.099	1.086	1.080	1.085	1.078	1.064	1.070	1.063	1.057	1.055	1.052	1.048	1.041	1.038	1.037	1.034	1.033	1.030	1.026	1.025	1.025	1.019	1.016		
20 Yr Wtd			3.694	0.796	0.960	1.061	1.204	1.110	1.067	1.121	1.112	1.089	1.110	1.100	1.096	1.098	1.084	1.072	1.073	1.064	1.057	1.055	1.052	1.048	1.041	1.038	1.037	1.034	1.033	1.030	1.026	1.025	1.025	1.019	1.016		TAIL
Prior	1.000	1.000	1.000	0.875	0.985	0.975	1.300	1.110	1.040	1.110	1.100	1.090	1.090	1.085	1.085	1.085	1.080	1.070	1.070	1.065	1.060	1.055	1.052	1.046	1.044	1.039	1.038	1.037	1.037	1.035	1.032	1.031	1.028	1.027			
Selected	1.000	1.000	1.000	0.875	0.985	1.020	1.230	1.100	1.040	1.110	1.100	1.090	1.090	1.085	1.085	1.085	1.080	1.070	1.070	1.064	1.059	1.055	1.052	1.048	1.044	1.039	1.038	1.037	1.033	1.031	1.032	1.031	1.028	1.027	1.025	1.023	
Cumulative	6.851	6.851	6.851	6.851	7.830	7.949	7.793	6.336	5.760	5.539	4.990	4.536	4.162	3.818	3.519	3.243	2.989	2.768	2.587	2.417	2.272	2.145	2.034	1.933	1.845	1.766	1.700	1.637	1.579	1.528	1.482	1.435	1.392	1.354	1.318	1.286	1.258

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
PERMANENT TOTAL DISABILITY PAYMENTS (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	2	15	68	178	402	764	1,237	1,749	2,346	3,075	3,951	5,038	6,313	7,770	9,326	10,756	12,156	13,595	15,001	16,336	17,569	18,712	19,868	20,866	21,987	22,937	23,790	24,550	25,198	25,766	26,287	26,747	27,157	27,540	27,899	27,899
1978	0	2	17	86	216	420	701	1,072	1,574	2,250	3,087	4,097	5,238	6,453	7,764	9,068	10,302	11,589	12,821	13,980	15,116	16,230	17,271	18,245	19,196	20,138	21,079	21,926	22,706	23,409	24,048	24,653	25,253	25,813	26,343		26,343
1979	0	4	24	72	190	380	677	1,079	1,604	2,320	3,246	4,380	5,697	7,157	8,535	9,884	11,342	12,783	14,178	15,439	16,678	17,914	19,059	20,144	21,204	22,197	23,230	24,159	25,069	25,898	26,673	27,377	28,043	28,635			28,635
1980	0	6	21	89	216	384	667	1,176	1,837	2,734	3,923	5,242	6,709	8,152	9,671	11,203	12,722	14,170	15,546	16,867	18,121	19,476	20,690	21,792	22,846	23,864	24,758	25,545	26,288	26,988	27,662	28,294	28,880				28,880
1981	0	0	2	49	136	341	744	1,355	2,216	3,471	4,949	6,563	8,127	9,729	11,481	13,227	14,935	16,582	18,237	19,764	21,211	22,646	24,074	25,574	27,018	28,276	29,469	30,604	31,641	32,618	33,510	34,363					34,363
1982	0	0	0	54	168	403	821	1,382	2,228	3,438	4,891	6,371	7,969	9,699	11,471	13,164	14,722	16,165	17,569	18,941	20,286	21,623	22,863	24,074	25,208	26,269	27,278	28,235	29,177	30,083	30,928						30,928
1983	0	0	0	74	269	540	1,088	2,157	3,801	5,752	7,703	9,683	11,840	13,800	15,931	17,954	19,943	21,843	23,704	25,485	27,323	29,042	30,761	32,264	33,683	35,034	36,330	37,566	38,730	39,823							39,823
1984	0	5	27	103	306	682	1,410	2,607	4,186	5,749	7,589	9,497	11,534	13,738	15,795	17,807	19,727	21,542	23,283	24,917	26,535	28,192	29,668	31,067	32,407	33,700	34,943	36,156	37,298								37,298
1985	0	0	0	0	122	447	1,320	2,493	3,775	5,137	6,949	8,710	10,313	12,237	13,966	15,897	17,604	19,287	21,104	22,843	24,550	26,110	27,631	29,087	30,474	31,771	33,055	34,215									34,215
1986	0	0	0	0	183	671	1,531	2,616	4,104	5,877	7,700	9,693	11,678	13,500	15,217	16,973	18,620	20,228	21,951	23,705	25,315	26,943	28,509	29,982	31,529	32,992	34,422										34,422
1987	0	0	0	44	218	668	1,354	2,155	3,462	5,082	6,642	8,183	9,815	11,402	13,037	14,655	16,273	17,820	19,413	20,888	22,335	23,722	25,027	26,327	27,532	28,696											28,696
1988	0	0	0	47	251	518	963	1,944	2,970	4,200	5,455	6,719	7,974	9,219	10,421	11,730	13,042	14,352	15,681	16,955	18,198	19,435	20,652	21,825	23,033												23,033
1989	0	0	31	109	281	756	1,599	2,632	3,849	5,305	6,941	8,655	10,314	11,901	13,539	15,175	16,794	18,315	19,868	21,375	22,898	24,369	25,772	27,217													27,217
1990	0	0	2	74	309	842	1,667	2,658	3,872	5,132	6,284	7,568	8,910	10,267	11,651	13,206	14,580	15,886	17,131	18,374	19,653	20,871	22,072														22,072
1991	0	0	0	75	366	1,106	2,033	3,031	4,110	5,406	6,689	7,917	9,158	10,518	12,060	13,461	14,907	16,245	17,682	19,046	20,354	21,669															21,669
1992	0	0	53	145	435	1,055	1,653	2,297	3,152	4,039	4,868	5,743	6,609	7,591	8,486	9,434	10,300	11,155	12,051	12,971	13,956																13,956
1993	0	0	0	105	504	1,083	1,843	2,622	3,369	4,242	5,047	5,876	6,910	7,775	8,660	9,576	10,556	11,539	12,541	13,510																	13,510
1994	0	8	60	175	442	830	1,497	2,227	3,029	3,903	4,845	5,966	7,128	8,260	9,486	10,708	11,850	12,979	14,216																		14,216
1995	0	1	1	65	272	503	894	1,668	2,310	3,054	3,810	4,652	5,501	6,345	7,306	8,196	9,162	10,114																			10,114
1996	0	0	24	100	198	455	820	1,195	1,650	2,224	2,882	3,451	4,049	4,837	5,650	6,491	7,300																				7,300
1997	0	10	58	144	333	662	1,255	1,798	2,626	3,360	4,137	4,999	5,938	6,969	8,004	9,095																					9,095
1998	0	9	52	87	291	496	893	1,545	2,176	2,797	3,514	4,499	5,465	6,647	7,945																						7,945
1999	0	0	112	405	891	1,642	2,555	3,480	4,617	5,898	7,251	8,645	10,132	11,759																							11,759
2000	0	21	98	249	592	1,293	2,099	2,969	4,168	5,413	6,757	8,114	9,763																								9,763
2001	0	0	37	173	443	912	1,325	1,872	2,542	3,529	4,590	5,835																									5,835
2002	4	22	49	140	379	923	1,567	2,688	3,790	5,376	7,020																										7,020
2003	0	0	59	239	467	1,069	1,944	3,462	5,119	7,022																											7,022
2004	0	0	18	51	406	987	1,722	2,547	3,576																												3,576
2005	3	61	148	432	927	1,590	2,426	3,647																													3,647
2006	0	0	0	49	199	607	1,100																														1,100
2007	0	0	68	260	664	1,265																															1,265
2008	0	0	0	85	332																																332
2009	0	0	0	53																																	53
2010	0	0	26																																		26
2011	0	0																																			-
2012	0																																				-
																																					573,026

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	0.01%	0.01%	0.03%	0.05%	0.08%	0.14%	0.23%	0.38%	0.62%	0.95%	1.38%	1.84%	2.30%	2.80%	3.34%	3.91%	4.48%	5.06%	5.65%	6.25%	6.83%	7.31%	7.81%	8.26%	8.75%	9.19%	0.10%	0.10%	0.10%	0.11%	0.11%	16,215,724
1978	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.05%	0.08%	0.14%	0.25%	0.41%	0.65%	0.96%	1.31%	1.66%	2.03%	2.45%	2.88%	3.34%	3.82%	4.30%	4.78%	5.25%	5.72%	6.22%	6.68%	7.11%	7.58%	7.99%	0.08%	0.09%	0.09%	0.10%		16,147,542
1979	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.05%	0.08%	0.15%	0.27%	0.45%	0.70%	1.00%	1.30%	1.63%	1.99%	2.40%	2.85%	3.28%	3.68%	4.09%	4.53%	4.99%	5.39%	5.81%	6.22%	6.71%	7.15%	7.66%	0.08%	0.09%	0.09%			16,181,732
1980	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	0.09%	0.18%	0.32%	0.52%	0.75%	0.99%	1.27%	1.58%	1.91%	2.27%	2.65%	3.06%	3.50%	3.92%	4.28%	4.67%	5.03%	5.39%	5.79%	6.17%	6.52%	6.86%	0.07%	0.08%				16,832,679
1981	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.22%	0.36%	0.52%	0.70%	0.90%	1.14%	1.42%	1.71%	2.00%	2.32%	2.66%	3.02%	3.36%	3.73%	4.13%	4.52%	5.00%	5.46%	5.92%	6.32%	6.70%	0.07%					16,399,297
1982	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.12%	0.22%	0.36%	0.51%	0.68%	0.88%	1.10%	1.34%	1.59%	1.86%	2.13%	2.39%	2.66%	2.94%	3.22%	3.49%	3.78%	4.05%	4.36%	4.67%	4.97%	5.27%						16,562,208
1983	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.05%	0.10%	0.16%	0.25%	0.34%	0.45%	0.58%	0.73%	0.92%	1.12%	1.32%	1.55%	1.81%	2.07%	2.29%	2.55%	2.79%	3.05%	3.38%	3.67%	3.98%	4.27%	4.57%							16,703,284
1984	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.06%	0.12%	0.20%	0.30%	0.42%	0.57%	0.76%	0.96%	1.21%	1.49%	1.77%	2.05%	2.32%	2.59%	2.84%	3.10%	3.49%	3.79%	4.13%	4.48%	4.77%	5.07%								16,783,022
1985	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.06%	0.12%	0.19%	0.28%	0.39%	0.52%	0.68%	0.87%	1.07%	1.28%	1.51%	1.74%	2.01%	2.25%	2.49%	2.76%	3.05%	3.35%	3.66%	3.96%	4.28%									17,716,989
1986	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.06%	0.11%	0.19%	0.28%	0.38%	0.50%	0.62%	0.77%	0.94%	1.11%	1.28%	1.46%	1.67%	1.92%	2.19%	2.50%	2.81%	3.09%	3.38%										18,181,435
1987	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.09%	0.15%	0.21%	0.29%	0.40%	0.51%	0.62%	0.74%	0.86%	0.98%	1.18%	1.33%	1.50%	1.71%	1.94%	2.13%	2.31%											19,174,120
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	0.08%	0.12%	0.17%	0.25%	0.34%	0.43%	0.52%	0.63%	0.74%	0.86%	1.00%	1.14%	1.29%	1.46%	1.62%	1.81%												18,966,765
1989	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	0.09%	0.14%	0.19%	0.27%	0.36%	0.44%	0.54%	0.62%	0.72%	0.85%	1.00%	1.15%	1.31%	1.46%	1.63%													19,653,269
1990	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.06%	0.09%	0.12%	0.16%	0.20%	0.25%	0.31%	0.39%	0.48%	0.58%	0.68%	0.78%	0.89%	1.02%	1.16%	1.29%														20,165,887
1991	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.06%	0.08%	0.12%	0.16%	0.20%	0.23%	0.28%	0.33%	0.42%	0.49%	0.56%	0.64%	0.72%	0.80%															20,841,061
1992	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.06%	0.08%	0.12%	0.16%	0.21%	0.25%	0.30%	0.36%	0.43%	0.49%	0.59%	0.69%	0.77%	0.88%																21,136,313
1993	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.09%	0.13%	0.16%	0.21%	0.25%	0.29%	0.35%	0.42%	0.49%	0.60%	0.72%	0.80%	0.88%																	21,755,269
1994	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.06%	0.08%	0.10%	0.14%	0.18%	0.23%	0.28%	0.34%	0.41%	0.48%	0.55%	0.63%																		21,410,215
1995	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.05%	0.06%	0.09%	0.12%	0.15%	0.18%	0.22%																			21,316,110
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.06%	0.08%	0.09%	0.12%	0.14%	0.18%	0.22%	0.25%	0.29%																				21,534,549
1997	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.07%	0.10%	0.13%	0.17%	0.23%	0.28%	0.34%																					21,609,629
1998	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.03%	0.04%	0.05%	0.08%	0.13%	0.16%	0.20%	0.27%																						21,955,053
1999	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.08%	0.14%	0.20%	0.25%	0.33%																							22,167,257
2000	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.12%	0.16%	0.21%	0.26%	0.33%																								22,401,200
2001	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.06%	0.07%	0.09%																									23,196,530
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.06%	0.08%	0.11%																										23,671,723
2003	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.05%	0.07%																											23,491,154
2004	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.06%																												23,366,760
2005	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%																													22,989,396
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%																														22,811,009
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															22,693,109
2008	0.00%	0.00%	0.00%	0.01%	0.01%																																19,805,485
2009	0.00%	0.00%	0.00%	0.00%																																	19,727,413
2010	0.00%	0.00%	0.00%																																		19,225,632
2011	0.00%	0.00%																																			18,515,063
2012	0.00%																																				18,885,364

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
REPORTED PTD 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	6	10	24	48	69	95	127	152	174	191	222	232	239	243	245	248	252	256	259	261	262	263	263	263	263	266	268	268	268						268
1983	1	2	5	11	34	57	97	132	170	188	204	222	232	242	253	256	262	266	269	272	274	278	280	280	282	282	282	282	283	283							283
1984		6	11	20	45	72	101	122	148	166	191	209	229	236	244	250	251	253	257	262	266	268	269	270	273	275	278	280	281								281
1985		3	7	17	29	70	91	110	131	169	185	199	209	215	225	233	237	245	248	250	253	255	255	255	256	260	261	261									261
1986		1	4	18	35	61	88	104	151	173	189	203	210	214	221	224	226	232	238	243	247	250	251	252	255	257	257										257
1987			6	20	34	49	71	108	125	139	151	156	169	187	189	196	198	202	204	205	206	210	212	213	214	214											214
1988		2	5	11	22	35	75	92	101	118	126	135	142	145	151	156	163	168	171	175	178	180	184	186	186												186
1989	1	4	5	9	20	52	79	92	109	125	141	149	152	163	171	173	176	181	183	188	193	194	197	199													199
1990		2	5	15	34	58	70	87	98	110	117	126	138	145	153	156	157	160	164	167	169	174	174														174
1991		2	5	22	41	59	71	81	95	107	115	119	129	137	143	146	148	151	157	159	162	163															163
1992	1	2	11	25	36	47	53	63	81	84	90	95	102	106	109	113	116	123	125	127	129																129
1993				6	19	32	45	56	64	73	77	81	92	96	100	106	114	116	119	121																	121
1994		1	5	10	18	26	36	46	53	62	76	85	94	98	105	112	113	114	123																		123
1995				4	11	18	27	39	42	55	59	62	68	72	81	84	88	91																			91
1996			1	5	7	11	21	25	34	43	47	50	54	63	68	71	74																				74
1997		1	3	6	12	21	31	37	46	53	56	59	69	77	82	88																					88
1998		1	2	2	8	15	26	37	43	46	57	74	80	91	98																						98
1999			3	13	23	38	50	61	67	79	90	97	106	115																							115
2000		2	5	10	22	36	48	55	69	84	92	102	114																								114
2001			2	7	15	24	26	33	41	55	65	75																									75
2002	1	1	2	6	13	21	35	56	64	81	96																										96
2003			6	10	15	28	48	71	85	102																											102
2004			1	2	15	28	35	45	55																												55
2005	1	2	3	14	21	35	44	61																													61
2006				5	12	21	30																														30
2007			4	10	17	28																															28
2008				4	12																																12
2009				3																																	3
2010			1																																		1
2011		1																																			1
2012																																					
																																					3,703

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		3.000	1.667	2.400	2.000	1.438	1.377	1.337	1.197	1.145	1.098	1.162	1.045	1.030	1.017	1.008	1.012	1.016	1.016	1.012	1.008	1.004	1.004	1.000	1.000	1.000	1.011	1.008	1.000	1.000							
1983	2.000	2.500	2.200	3.091	1.676	1.702	1.361	1.288	1.106	1.085	1.088	1.045	1.043	1.045	1.012	1.023	1.015	1.011	1.011	1.007	1.015	1.007	1.000	1.007	1.000	1.000	1.000	1.004	1.000								
1984		1.833	1.818	2.250	1.600	1.403	1.208	1.213	1.122	1.151	1.094	1.096	1.031	1.034	1.025	1.004	1.008	1.016	1.019	1.015	1.008	1.004	1.004	1.011	1.007	1.011	1.007	1.004									
1985		2.333	2.429	1.706	2.414	1.300	1.209	1.191	1.290	1.095	1.076	1.050	1.029	1.047	1.036	1.017	1.034	1.012	1.008	1.012	1.008	1.000	1.000	1.004	1.016	1.004	1.000										
1986		4.000	4.500	1.944	1.743	1.443	1.182	1.452	1.146	1.092	1.074	1.034	1.019	1.033	1.014	1.009	1.027	1.026	1.021	1.016	1.012	1.004	1.004	1.012	1.008	1.000											
1987			3.333	1.700	1.441	1.449	1.521	1.157	1.112	1.086	1.033	1.083	1.107	1.011	1.037	1.010	1.020	1.010	1.005	1.005	1.019	1.010	1.005	1.005	1.000												
1988		2.500	2.200	2.000	1.591	2.143	1.227	1.098	1.168	1.068	1.071	1.052	1.021	1.041	1.033	1.045	1.031	1.018	1.023	1.017	1.011	1.022	1.011	1.000													
1989	4.000	1.250	1.800	2.222	2.600	1.519	1.165	1.185	1.147	1.128	1.057	1.020	1.072	1.049	1.012	1.017	1.028	1.011	1.027	1.027	1.005	1.015	1.010														
1990		2.500	3.000	2.267	1.706	1.207	1.243	1.126	1.122	1.064	1.077	1.095	1.051	1.055	1.020	1.006	1.019	1.025	1.018	1.012	1.030	1.000															
1991		2.500	4.400	1.864	1.439	1.203	1.141	1.173	1.126	1.075	1.035	1.084	1.062	1.044	1.021	1.014	1.020	1.040	1.013	1.019	1.006																
1992	2.000	5.500	2.273	1.440	1.306	1.128	1.189	1.286	1.037	1.071	1.056	1.074	1.039	1.028	1.037	1.027	1.060	1.016	1.016	1.016																	
1993				3.167	1.684	1.406	1.244	1.143	1.141	1.055	1.052	1.136	1.043	1.042	1.060	1.075	1.018	1.026	1.017																		
1994		5.000	2.000	1.800	1.444	1.385	1.278	1.152	1.170	1.226	1.118	1.106	1.043	1.071	1.067	1.009	1.009	1.079																			
1995				2.750	1.636	1.500	1.444	1.077	1.310	1.073	1.051	1.097	1.059	1.125	1.037	1.048	1.034																				
1996			5.000	1.400	1.571	1.909	1.190	1.360	1.265	1.093	1.064	1.080	1.167	1.079	1.044	1.042																					
1997		3.000	2.000	2.000	1.750	1.476	1.194	1.243	1.152	1.057	1.054	1.169	1.116	1.065	1.073																						
1998		2.000	1.000	4.000	1.875	1.733	1.423	1.162	1.070	1.239	1.298	1.081	1.138	1.077																							
1999			4.333	1.769	1.652	1.316	1.220	1.098	1.179	1.139	1.078	1.093	1.085																								
2000		2.500	2.000	2.200	1.636	1.333	1.146	1.255	1.217	1.095	1.109	1.118																									
2001			3.500	2.143	1.600	1.083	1.269	1.242	1.341	1.182	1.154																										
2002	1.000	2.000	3.000	2.167	1.615	1.667	1.600	1.143	1.266	1.185																											
2003			1.667	1.500	1.867	1.714	1.479	1.197	1.200																												
2004			2.000	7.500	1.867	1.250	1.286	1.222																													
2005	2.000	1.500	4.667	1.500	1.667	1.257	1.386																														
2006				2.400	1.750	1.429																															
2007			2.500	1.700	1.647																																
2008				3.000																																	
2009																																					
2010																																					
2011																																					
3 Yr Avg	1.667	2.000	3.056	2.367	1.688	1.312	1.384	1.187	1.269	1.154	1.113	1.097	1.113	1.074	1.051	1.033	1.020	1.040	1.015	1.016	1.014	1.013	1.009	1.006	1.008	1.005	1.002	1.005	1.000	1.000							
5 Yr Avg	2.200	2.200	2.767	3.220	1.759	1.463	1.404	1.212	1.241	1.168	1.138	1.108	1.113	1.084	1.056	1.040	1.028	1.037	1.018	1.018	1.014	1.010	1.006	1.006	1.006	1.003	1.005	1.005	1.000	1.000							
7 Yr Avg	2.200	3.071	2.762	2.824	1.716	1.390	1.341	1.189	1.204	1.141	1.115	1.106	1.093	1.070	1.048	1.032	1.027	1.031	1.017	1.016	1.013	1.008	1.005	1.006	1.005	1.003	1.005	1.005	1.000	1.000							
3 Yr Wtd				2.158	1.680	1.298	1.394	1.186	1.253	1.150	1.109	1.099	1.110	1.074	1.052	1.030	1.019	1.040	1.015	1.015	1.013	1.013	1.008	1.006	1.008	1.005	1.002	1.005	1.000	1.000							
5 Yr Wtd				2.200	1.750	1.444	1.415	1.208	1.230	1.159	1.131	1.107	1.109	1.082	1.057	1.039	1.028	1.036	1.019	1.018	1.014	1.010	1.005	1.007	1.006	1.003	1.005	1.005	1.000	1.000							
10 Yr Wtd				2.037	1.702	1.397	1.321	1.190	1.213	1.133	1.100	1.102	1.073	1.059	1.036	1.026	1.026	1.024	1.017	1.014	1.012	1.007	1.004	1.006	1.005	1.003	1.005	1.005	1.000	1.000							
Prior	8.000	2.600	2.500	2.050	1.750	1.390	1.340	1.200	1.200	1.125	1.110	1.100	1.095	1.075	1.050	1.035	1.025	1.025	1.023	1.019	1.010	1.009	1.009	1.008	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.001		
Selected	8.000	2.600	2.500	2.100	1.775	1.400	1.350	1.200	1.205	1.140	1.115	1.105	1.095	1.075	1.055	1.035	1.028	1.025	1.019	1.018	1.014	1.011	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003							
Cumulative	1141.421	142.678	54.876	21.950	10.453	5.889	4.206	3.116	2.596	2.155	1.890	1.695	1.534	1.401	1.303	1.235	1.194	1.161	1.133	1.112	1.092	1.077	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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS

CUMULATIVE PAID LOSS PER PTD 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	75	72	130	248	503	809	1,267	2,065	3,111	3,817	4,848	6,083	7,500	9,050	10,608	12,224	13,777	15,253	16,853	18,596	20,277	21,984	23,784	25,527	27,134	28,873	30,731	32,560						32,560
1983	0	0	0	75	59	127	225	575	967	1,425	2,038	2,573	3,245	4,008	4,838	6,017	7,138	8,278	9,639	11,100	12,626	13,785	15,194	16,666	18,062	20,006	21,728	23,586	25,217	26,965							26,965
1984		0	0	67	67	139	289	761	1,354	2,040	2,633	3,342	4,182	5,391	6,625	8,118	9,948	11,727	13,368	14,832	16,330	17,759	19,321	21,666	23,279	25,231	27,018	28,604	30,295								30,295
1985		0	0	16	36	124	412	1,006	1,614	1,949	2,662	3,516	4,439	5,609	6,847	8,166	9,577	10,892	12,461	14,269	15,728	17,294	19,166	21,212	23,194	24,950	26,903	29,062									29,062
1986		0	0	6	26	176	304	611	734	1,143	1,834	2,512	3,325	4,218	5,129	6,277	7,543	8,684	9,756	10,920	12,311	13,997	15,848	18,022	20,056	21,881	23,938										23,938
1987			0	28	74	341	452	507	759	1,219	1,882	2,637	3,334	4,087	5,199	6,089	7,146	8,116	9,256	11,009	12,402	13,657	15,433	17,454	19,041	20,739											20,739
1988		0	0	101	90	240	365	560	945	1,355	1,857	2,448	3,355	4,489	5,394	6,372	7,367	8,335	9,575	10,807	12,132	13,636	15,053	16,568	18,498												18,498
1989	0	0	0	0	0	0	265	621	986	1,429	1,904	2,487	3,441	4,301	5,045	6,083	6,975	7,864	9,088	10,492	11,748	13,271	14,608	16,064													16,064
1990		0	0	394	398	592	1,167	1,436	1,847	2,252	2,793	3,280	3,719	4,349	5,120	6,196	7,484	8,602	9,577	10,793	12,223	13,387	14,958														14,958
1991		0	0	0	415	655	891	1,050	1,266	1,631	2,120	2,720	3,162	3,489	4,009	4,666	5,874	6,750	7,432	8,363	9,271	10,234															10,234
1992	0	0	0	101	285	787	1,380	2,106	2,215	2,954	3,704	4,669	5,236	6,018	6,918	8,050	9,017	10,154	11,609	12,859	14,362																14,362
1993				0	0	1,187	2,315	3,506	4,275	4,653	5,888	6,730	6,880	8,026	9,219	9,963	11,497	13,543	14,562	15,846																	15,846
1994		0	552	1,220	2,512	2,613	2,799	2,888	3,133	3,358	3,980	4,638	5,267	6,221	7,006	7,931	9,148	10,370	10,973																		10,973
1995				2,677	1,204	894	784	742	833	885	1,255	1,627	1,924	2,578	3,105	3,821	4,398	5,078																			5,078
1996			0	0	390	526	767	1,744	3,720	3,843	4,207	5,256	5,648	6,301	6,924	7,639	8,513																				8,513
1997		0	0	912	1,163	1,645	1,860	2,324	2,434	3,051	3,984	4,861	5,357	6,451	7,438	8,452																					8,452
1998		0	0	0	2,654	1,591	1,102	1,523	1,950	2,619	3,262	3,792	4,472	4,858	5,950																						5,950
1999			0	190	452	641	687	1,041	1,788	2,348	3,504	4,555	5,264	6,316																							6,316
2000		0	0	0	424	581	1,481	2,318	3,827	4,281	5,219	5,806	6,392																								6,392
2001			0	45	42	209	342	3,197	2,904	2,469	2,474	2,701																									2,701
2002	0	0	351	302	266	291	578	1,693	2,210	2,282	2,595																										2,595
2003			2,038	2,270	2,057	1,427	1,178	1,151	1,375	1,699																											1,699
2004			0	3,494	951	1,542	1,933	2,232	2,538																												2,538
2005	0	0	0	1,635	2,005	1,845	1,991	1,888																													1,888
2006				433	641	1,220	1,937																														1,937
2007			0	0	0	171																															171
2008				3,157	2,052																																2,052
2009				2,215																																	2,215
2010			0																																		-
2011		0																																			-
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				0.957	1.809	1.917	2.025	1.609	1.566	1.629	1.507	1.227	1.270	1.255	1.233	1.207	1.172	1.152	1.127	1.107	1.105	1.103	1.090	1.084	1.082	1.073	1.063	1.064	1.064	1.060							
1983				0.780	2.160	1.781	2.551	1.681	1.474	1.430	1.263	1.261	1.235	1.207	1.244	1.186	1.160	1.164	1.152	1.137	1.092	1.102	1.097	1.084	1.108	1.086	1.086	1.069	1.069							
1984				1.003	2.066	2.076	2.636	1.779	1.506	1.291	1.269	1.252	1.289	1.229	1.225	1.225	1.179	1.140	1.109	1.101	1.087	1.088	1.121	1.074	1.084	1.071	1.059	1.059							
1985				2.206	3.425	3.332	2.442	1.603	1.208	1.366	1.321	1.262	1.264	1.221	1.193	1.173	1.137	1.144	1.145	1.102	1.100	1.108	1.107	1.093	1.076	1.078	1.080								
1986				4.099	6.679	1.728	2.006	1.201	1.557	1.605	1.370	1.324	1.268	1.216	1.224	1.202	1.151	1.123	1.119	1.127	1.137	1.132	1.137	1.113	1.091	1.094									
1987				2.650	4.624	1.326	1.123	1.495	1.608	1.544	1.401	1.264	1.226	1.272	1.171	1.174	1.136	1.140	1.189	1.127	1.101	1.130	1.131	1.091	1.089										
1988				0.894	2.656	1.521	1.535	1.689	1.434	1.371	1.318	1.370	1.338	1.201	1.181	1.156	1.131	1.149	1.129	1.123	1.124	1.104	1.101	1.116											
1989							2.346	1.586	1.449	1.332	1.307	1.384	1.250	1.173	1.206	1.147	1.127	1.156	1.155	1.120	1.130	1.101	1.100												
1990				1.011	1.485	1.972	1.230	1.287	1.219	1.240	1.174	1.134	1.169	1.177	1.210	1.208	1.149	1.113	1.127	1.132	1.095	1.117													
1991					1.580	1.360	1.178	1.206	1.289	1.300	1.283	1.163	1.103	1.149	1.164	1.259	1.149	1.101	1.125	1.109	1.104														
1992				2.821	2.762	1.753	1.526	1.052	1.333	1.254	1.260	1.121	1.150	1.149	1.164	1.120	1.126	1.143	1.108	1.117															
1993						1.950	1.515	1.219	1.088	1.265	1.143	1.022	1.167	1.149	1.081	1.154	1.178	1.075	1.088																
1994			2.208	2.060	1.040	1.071	1.032	1.085	1.072	1.185	1.165	1.136	1.181	1.126	1.132	1.154	1.134	1.058																	
1995				0.450	0.742	0.877	0.947	1.122	1.062	1.418	1.297	1.183	1.340	1.204	1.230	1.151	1.155																		
1996					1.350	1.458	2.274	2.133	1.033	1.095	1.249	1.074	1.116	1.099	1.103	1.114																			
1997				1.275	1.414	1.131	1.250	1.047	1.254	1.305	1.220	1.102	1.204	1.153	1.136																				
1998					0.599	0.693	1.382	1.280	1.343	1.245	1.163	1.179	1.086	1.225																					
1999				2.378	1.417	1.072	1.515	1.718	1.313	1.492	1.300	1.156	1.200																						
2000					1.371	2.548	1.566	1.651	1.119	1.219	1.112	1.101																							
2001				0.949	4.931	1.633	9.347	0.908	0.850	1.002	1.092																								
2002			0.859	0.882	1.094	1.985	2.931	1.305	1.033	1.137																									
2003			1.113	0.906	0.694	0.826	0.976	1.195	1.235																										
2004				0.272	1.620	1.254	1.154	1.137																											
2005				1.226	0.920	1.080	0.948																												
2006				1.482	1.902	1.588																													
2007																																			
2008				0.650																															
2009																																			
2010																																			
2011																																			
3 Yr Avg			1.393	1.119	1.481	1.307	1.026	1.212	1.039	1.119	1.168	1.145	1.163	1.159	1.157	1.140	1.155	1.092	1.107	1.119	1.110	1.107	1.110	1.107	1.085	1.081	1.075	1.064	1.067	1.060							
5 Yr Avg			1.393	0.907	1.246	1.346	3.072	1.239	1.110	1.219	1.177	1.123	1.189	1.161	1.137	1.139	1.148	1.098	1.121	1.120	1.111	1.117	1.115	1.098	1.089	1.080	1.072	1.064	1.067	1.060							
7 Yr Avg			1.393	0.910	1.790	1.559	2.634	1.313	1.164	1.214	1.205	1.133	1.185	1.158	1.144	1.166	1.145	1.114	1.132	1.122	1.113	1.112	1.113	1.094	1.088	1.080	1.072	1.064	1.067	1.060							
9 Yr Wtd				0.745	1.159	1.201	1.557	1.321	1.116	1.212	1.183	1.107	1.163	1.153	1.146	1.157	1.144	1.114	1.129	1.117	1.107	1.109	1.110	1.093	1.087	1.080	1.071	1.064	1.067	1.060							
12 Yr Wtd				1.022	1.058	1.180	1.467	1.272	1.123	1.227	1.194	1.126	1.180	1.166	1.156	1.164	1.147	1.123	1.129	1.117	1.106	1.109	1.110	1.093	1.087	1.080	1.071	1.064	1.067	1.060							
15 Yr Wtd				1.029	1.110	1.243	1.464	1.254	1.144	1.237	1.212	1.151	1.193	1.177	1.169	1.173	1.150	1.126	1.129	1.117	1.106	1.109	1.110	1.093	1.087	1.080	1.071	1.064	1.067	1.060							
Prior		2.200	1.600	1.100	1.100	1.200	1.544	1.258	1.119	1.227	1.196	1.149	1.174	1.155	1.152	1.168	1.154	1.126	1.130	1.118	1.111	1.108	1.103	1.088	1.085	1.075	1.070	1.067	1.061	1.055	1.047	1.044	1.043	1.030	1.043		
																																					TAIL
Selected		2.200	1.600	1.029	1.110	1.243	1.464	1.254	1.144	1.237	1.212	1.151	1.193	1.177	1.169	1.173	1.150	1.126	1.129	1.117	1.106	1.109	1.110	1.093	1.087	1.080	1.071	1.064	1.067	1.060							
Cumulative	250.283	250.283	113.765	71.103	69.069	62.243	50.062	34.201	27.266	23.843	19.277	15.908	13.821	11.589	9.844	8.419	7.178	6.241	5.544	4.912	4.396	3.973	3.583	3.227	2.953	2.716	2.515	2.347	2.207	2.069	1.952	1.952	1.952	1.952	1.952	1.952	1.952

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS

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	3	6	23	63	175	376	706	1,316	2,177	3,104	4,120	5,325	6,676	8,122	9,637	11,284	12,919	14,471	16,112	17,846	19,534	21,179	22,913	24,592	26,438	28,344	30,168	31,964						31,964
1983	0	0	0	3	7	25	76	263	569	927	1,438	1,976	2,605	3,356	4,236	5,330	6,471	7,619	8,972	10,447	11,971	13,260	14,721	16,147	17,624	19,521	21,201	23,015	24,693	26,405							26,405
1984	0	0	0	5	11	35	101	323	696	1,176	1,746	2,425	3,326	4,418	5,613	7,047	8,670	10,302	11,929	13,493	15,083	16,526	18,046	20,312	22,066	24,092	26,080	27,810	29,559								29,559
1985	0	0	0	1	4	32	140	413	789	1,229	1,838	2,611	3,462	4,499	5,748	7,100	8,469	9,957	11,531	13,311	14,848	16,455	18,236	20,183	22,156	24,205	26,200	28,303									28,303
1986	0	0	0	0	3	41	101	240	418	746	1,308	1,924	2,635	3,406	4,277	5,306	6,433	7,603	8,762	10,014	11,475	13,205	15,011	17,138	19,299	21,220	23,215										23,215
1987	0	0	0	3	11	75	144	247	427	764	1,280	1,853	2,538	3,443	4,426	5,376	6,374	7,385	8,506	10,166	11,508	12,919	14,738	16,746	18,355	19,991											19,991
1988	0	0	0	6	10	43	141	265	492	824	1,206	1,704	2,456	3,355	4,198	5,124	6,189	7,218	8,440	9,749	11,132	12,652	14,277	15,885	17,735												17,735
1989	0	0	0	0	0	0	100	272	512	850	1,278	1,765	2,491	3,339	4,108	5,011	5,846	6,778	7,920	9,393	10,797	12,260	13,704	15,222													15,222
1990	0	0	0	32	73	186	442	675	979	1,339	1,766	2,234	2,775	3,409	4,234	5,225	6,351	7,439	8,490	9,743	11,166	12,591	14,068														14,068
1991	0	0	0	0	97	220	359	483	683	992	1,385	1,839	2,318	2,716	3,257	3,871	4,939	5,791	6,630	7,555	8,534	9,478															9,478
1992	0	0	0	18	73	262	519	941	1,273	1,760	2,365	3,146	3,787	4,524	5,348	6,451	7,419	8,858	10,292	11,583	13,140																13,140
1993	0	0	0	0	0	281	772	1,454	2,027	2,516	3,358	4,038	4,689	5,707	6,829	7,823	9,708	11,637	12,836	14,202																	14,202
1994	0	0	20	88	325	489	725	956	1,195	1,498	2,176	2,836	3,562	4,386	5,292	6,390	7,437	8,505	9,710																		9,710
1995	0	0	0	101	125	152	200	273	330	459	698	952	1,234	1,751	2,373	3,028	3,651	4,360																			4,360
1996	0	0	0	0	31	66	183	496	1,437	1,878	2,247	2,986	3,466	4,511	5,350	6,163	7,158																				7,158
1997	0	0	0	50	128	317	529	789	1,027	1,484	2,047	2,631	3,391	4,557	5,596	6,823																					6,823
1998	0	0	0	0	166	186	224	440	655	941	1,452	2,192	2,795	3,454	4,555																						4,555
1999	0	0	0	15	65	151	213	394	744	1,152	1,959	2,744	3,466	4,511																							4,511
2000	0	0	0	0	53	120	406	729	1,509	2,055	2,744	3,384	4,164																								4,164
2001	0	0	0	2	4	35	61	728	821	937	1,109	1,397																									1,397
2002	0	0	4	10	20	35	114	536	799	1,044	1,407																										1,407
2003	0	0	64	118	161	208	295	426	609	902																											902
2004	0	0	0	45	91	277	434	644	895																												895
2005	0	0	0	135	249	382	518	682																													682
2006	0	0	0	15	52	173	393																														393
2007	0	0	0	0	0	31																															31
2008	0	0	0	86	169																																169
2009	0	0	0	48																																	48
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS

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	3	4	16	40	112	201	329	610	861	928	1,016	1,206	1,351	1,446	1,515	1,647	1,636	1,551	1,642	1,734	1,688	1,645	1,734	1,679	1,847	1,906	1,824	1,796						273
1983	0	0	0	3	4	18	51	187	306	358	512	538	629	751	880	1,095	1,141	1,148	1,353	1,475	1,524	1,289	1,461	1,426	1,477	1,897	1,680	1,814	1,678	1,711							289
1984	0	0	0	5	6	24	67	221	373	480	570	679	901	1,092	1,195	1,434	1,623	1,632	1,628	1,563	1,590	1,443	1,521	2,266	1,754	2,026	1,988	1,730	1,749								288
1985	0	0	0	1	3	28	108	273	376	440	608	773	851	1,038	1,249	1,352	1,370	1,488	1,574	1,779	1,538	1,607	1,781	1,947	1,972	2,049	1,995	2,103									268
1986	0	0	0	0	3	37	61	139	178	328	562	616	711	771	871	1,028	1,127	1,170	1,160	1,252	1,461	1,730	1,806	2,127	2,161	1,921	1,995										265
1987	0	0	0	3	9	64	69	102	180	336	517	573	685	904	983	950	997	1,011	1,121	1,660	1,342	1,411	1,819	2,008	1,609	1,636											222
1988	0	0	0	6	5	33	98	124	227	332	382	497	752	900	843	926	1,066	1,028	1,222	1,309	1,383	1,520	1,625	1,608	1,850												194
1989	0	0	0	0	0	0	100	173	239	339	428	487	726	848	769	903	835	932	1,142	1,474	1,403	1,463	1,444	1,518													210
1990	0	0	0	32	41	112	256	234	303	360	427	468	541	634	826	991	1,126	1,088	1,051	1,253	1,423	1,424	1,478														185
1991	0	0	0	0	97	123	140	124	200	309	394	454	479	398	541	614	1,069	852	839	926	978	944															176
1992	0	0	0	18	55	190	256	422	332	487	605	781	642	737	824	1,103	967	1,439	1,434	1,291	1,557																141
1993	0	0	0	0	0	281	490	683	572	489	842	680	651	1,019	1,122	993	1,886	1,928	1,200	1,366																	135
1994	0	0	20	68	238	163	236	231	239	303	678	660	726	824	906	1,098	1,047	1,068	1,205																		139
1995	0	0	0	101	24	27	48	73	57	129	239	253	283	517	622	655	624	708																			106
1996	0	0	0	0	31	35	117	312	942	441	369	740	479	1,045	839	813	995																				88
1997	0	0	0	50	78	189	212	260	238	457	563	585	760	1,166	1,039	1,228																					109
1998	0	0	0	0	166	21	37	216	215	286	511	740	603	659	1,102																						128
1999	0	0	0	15	49	87	62	181	350	408	806	785	722	1,045																							161
2000	0	0	0	0	53	66	287	322	780	546	689	640	780																								175
2001	0	0	0	2	2	30	27	666	94	115	172	288																									145
2002	0	0	4	6	9	15	80	421	263	245	363																										177
2003	0	0	64	55	43	47	86	131	183	294																											192
2004	0	0	0	45	47	185	157	210	251																												156
2005	0	0	0	135	114	133	136	163																													169
2006	0	0	0	15	37	121	220																														148
2007	0	0	0	0	0	31																															154
2008	0	0	0	86	82																																146
2009	0	0	0	48																																	138
2010	0	0	0																																		135
2011	0	0																																			128
2012	0																																				126
																																					5,492

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-Ult	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	0.000	1.297	4.637	2.427	2.806	1.795	1.635	1.854	1.410	1.078	1.095	1.187	1.121	1.070	1.047	1.087	0.993	0.949	1.058	1.056	0.974	0.974	1.054	0.968	1.100	1.032	0.957	0.985						
1983	0.000	0.000	0.000	1.410	4.482	2.805	3.689	1.635	1.171	1.428	1.052	1.168	1.194	1.172	1.244	1.042	1.006	1.178	1.091	1.033	0.846	1.133	0.976	1.036	1.284	0.886	1.079	0.925	1.020							
1984	0.000	0.000	0.000	1.256	4.140	2.741	3.327	1.688	1.285	1.188	1.190	1.327	1.212	1.095	1.200	1.132	1.006	0.997	0.961	1.017	0.907	1.054	1.490	0.774	1.155	0.981	0.870	1.011								
1985	0.000	0.000	0.000	2.763	9.897	3.790	2.538	1.375	1.173	1.381	1.271	1.100	1.220	1.203	1.082	1.013	1.086	1.058	1.130	0.864	1.045	1.108	1.093	1.013	1.039	0.973	1.054									
1986	0.000	0.000	0.000	6.970	12.168	1.633	2.290	1.287	1.837	1.714	1.096	1.154	1.085	1.130	1.180	1.096	1.038	0.991	1.079	1.167	1.184	1.044	1.177	1.016	0.889	1.038										
1987	0.000	0.000	0.000	3.505	7.281	1.085	1.477	1.762	1.866	1.536	1.108	1.196	1.320	1.088	0.966	1.050	1.014	1.108	1.481	0.808	1.051	1.290	1.104	0.801	1.017											
1988	0.000	0.000	0.000	0.788	7.316	2.960	1.273	1.821	1.466	1.150	1.301	1.513	1.196	0.937	1.099	1.151	0.965	1.189	1.070	1.057	1.099	1.069	0.989	1.150												
1989	0.000	0.000	0.000	0.000	0.000	0.000	1.732	1.387	1.415	1.263	1.138	1.492	1.168	0.908	1.174	0.924	1.117	1.225	1.291	0.952	1.043	0.987	1.052													
1990	0.000	0.000	0.000	1.291	2.720	2.281	0.912	1.299	1.188	1.185	1.094	1.156	1.173	1.302	1.200	1.137	0.967	0.965	1.193	1.135	1.001	1.037														
1991	0.000	0.000	0.000	0.000	1.273	1.136	0.885	1.618	1.542	1.276	1.153	1.054	0.832	1.360	1.134	1.742	0.797	0.984	1.104	1.057	0.965															
1992	0.000	0.000	0.000	3.062	3.456	1.352	1.646	0.786	1.469	1.241	1.292	0.822	1.148	1.117	1.340	0.877	1.488	0.996	0.900	1.206																
1993	0.000	0.000	0.000	0.000	0.000	1.743	1.393	0.838	0.854	1.723	0.807	0.957	1.565	1.102	0.885	1.898	1.023	0.622	1.139																	
1994	0.000	0.000	3.416	3.501	0.688	1.446	0.978	1.034	1.270	2.237	0.973	1.100	1.136	1.099	1.212	0.953	1.020	1.128																		
1995	0.000	0.000	0.000	0.237	1.123	1.784	1.533	0.776	2.264	1.853	1.059	1.116	1.829	1.203	1.054	0.952	1.136																			
1996	0.000	0.000	0.000	0.000	1.121	3.375	2.664	3.014	0.468	0.837	2.004	0.648	2.182	0.803	0.968	1.224																				
1997	0.000	0.000	0.000	1.550	2.427	1.123	1.226	0.915	1.920	1.232	1.038	1.300	1.534	0.891	1.182																					
1998	0.000	0.000	0.000	0.000	0.124	1.819	5.790	0.993	1.333	1.785	1.447	0.815	1.093	1.672																						
1999	0.000	0.000	0.000	3.206	1.759	0.717	2.914	1.932	1.167	1.976	0.974	0.919	1.448																							
2000	0.000	0.000	0.000	0.000	1.244	4.326	1.125	2.420	0.700	1.262	0.929	1.219																								
2001	0.000	0.000	0.000	1.033	13.555	0.880	24.993	0.141	1.231	1.495	1.672																									
2002	0.000	0.000	1.576	1.488	1.611	5.315	5.289	0.625	0.932	1.479																										
2003	0.000	0.000	0.856	0.780	1.115	1.824	1.513	1.399	1.603																											
2004	0.000	0.000	0.000	1.042	3.967	0.848	1.338	1.195																												
2005	0.000	0.000	0.000	0.839	1.169	1.027	1.196																													
2006	0.000	0.000	0.000	2.557	3.239	1.813																														
2007	0.000	0.000	0.000	0.000	0.000																															
2008	0.000	0.000	0.000	0.950																																
2009	0.000	0.000	0.000																																	
2010	0.000	0.000	0.000																																	
2011	0.000	0.000																																		
3 Yr Avg	0.000	0.000	0.000	1.169	1.470	1.229	1.349	1.073	1.255	1.412	1.192	0.984	1.358	1.122	1.068	1.043	1.060	0.916	1.047	1.133	1.003	1.031	1.048	0.989	0.982	0.998	1.001	0.989	0.989	0.985						
5 Yr Avg	0.000	0.000	0.000	1.078	1.898	2.165	6.866	1.156	1.127	1.599	1.212	0.980	1.617	1.134	1.060	1.181	1.093	0.939	1.125	1.082	1.032	1.085	1.083	0.951	1.077	0.969	1.026	0.989	0.989	0.985						
10 Yr Avg	0.000	0.000	0.243	1.190	2.778	1.969	4.805	1.341	1.289	1.588	1.220	0.995	1.394	1.146	1.125	1.191	1.056	1.027	1.135	1.030	1.020	1.087	1.107	0.966	1.073	0.969	1.026	0.989	0.989	0.985						
8 Yr Wtd			5.768	0.970	2.062	1.540	2.650	0.986	0.911	1.413	1.164	0.984	1.441	1.099	1.116	1.192	1.049	0.986	1.149	1.013	1.038	1.088	1.106	0.954	1.061	0.970	1.021	0.989	0.987	0.985						
12 Yr Wtd			6.027	1.659	1.526	1.537	2.146	1.128	0.985	1.478	1.123	1.016	1.330	1.079	1.110	1.147	1.044	1.010	1.105	1.009	1.020	1.084	1.106	0.954	1.061	0.970	1.021	0.989	0.987	0.985						
15 Yr Wtd			8.262	1.681	1.607	1.542	1.862	1.118	1.040	1.423	1.132	1.065	1.301	1.094	1.124	1.131	1.042	1.017	1.105	1.009	1.020	1.084	1.106	0.954	1.061	0.970	1.021	0.989	0.987	0.985						
Prior	10.000	4.900	5.743	1.912	1.467	1.488	2.058	1.0723	0.984	1.434	1.112	1.032	1.317	1.043	1.100	1.139	1.037	1.010	1.102	1.011	1.020	1.046	1.050	0.981	0.995	0.996	0.996	0.989	0.977	0.962	0.919	1.011	1.010	0.907		
																																				TAIL
Selected	0.000	0.000	0.000	1.681	1.607	1.542	1.862	1.118	1.040	1.423	1.132	1.065	1.301	1.094	1.124	1.131	1.042	1.017	1.105	1.009	1.020	1.084	1.106	0.954	1.061	0.970	1.021	0.989	0.987	0.985						1.986

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	57,216	(1)
15 times 3 Year Average Annual Payments	85,824	(2)
Incremental Development Method	68,933	(3)
'09 to '12 Exponential Curve Fit	72,712	(4)
'07 to '12 Exponential Curve Fit	67,893	(5)
'05 to '12 Exponential Curve Fit	76,169	(6)
'03 to '12 Exponential Curve Fit	78,564	(7)
Selected Unpaid Loss as of 6/30/2012	70,000	(8)
FY 2012 Payments	5,344	(9)
FY 2011 Payments	5,630	(10)
FY 2010 Payments	6,191	(11)
Unpaid Loss as of 6/30/2009	87,165	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $5,722
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $5,722
(3) SECTION 4, EXHIBIT 2, SHEET 27, TOTAL OF COL. 5
(4) SECTION 4, EXHIBIT 2, SHEET 26, TOTAL OF COL. 2
(5) SECTION 4, EXHIBIT 2, SHEET 26, TOTAL OF COL. 3
(6) SECTION 4, EXHIBIT 2, SHEET 26, TOTAL OF COL. 4
(7) SECTION 4, EXHIBIT 2, SHEET 26, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 4, EXHIBIT 2, SHEET 32
(12) = SUM (8) THROUGH (11)

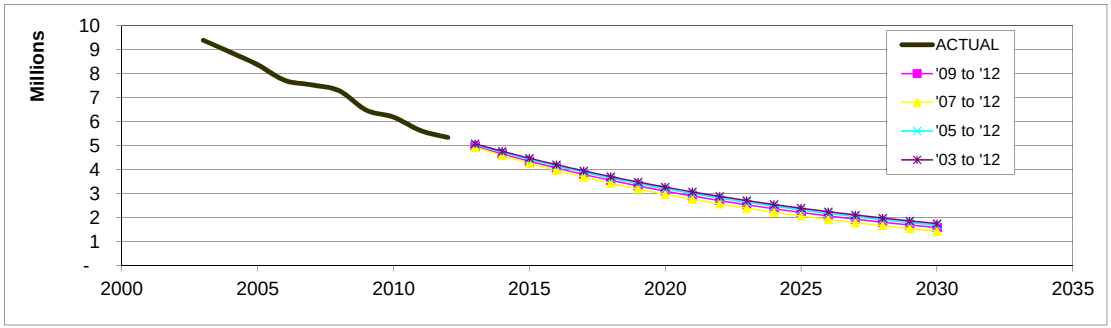
OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	9,395				
2004	8,895				
2005	8,374				
2006	7,723				
2007	7,532				
2008	7,291				
2009	6,482				
2010	6,191				
2011	5,630				
2012	5,344				
2013		4,980	4,936	5,043	5,077
2014		4,656	4,591	4,727	4,769
2015		4,352	4,270	4,431	4,479
2016		4,068	3,972	4,154	4,207
2017		3,803	3,694	3,894	3,951
2018		3,555	3,436	3,650	3,711
2019		3,323	3,195	3,422	3,485
2020		3,107	2,972	3,208	3,273
2021		2,904	2,764	3,007	3,074
2022		2,715	2,571	2,819	2,888
2023		2,538	2,391	2,642	2,712
2024		2,372	2,224	2,477	2,547
2025		2,218	2,068	2,322	2,392
2026		2,073	1,924	2,176	2,247
2027		1,938	1,789	2,040	2,110
2028		1,812	1,664	1,912	1,982
2029		1,693	1,548	1,793	1,862
2030		1,583	1,440	1,680	1,748

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	1,480	1,339	1,575	1,642
2032	1,383	1,245	1,477	1,542
2033	1,293	1,158	1,384	1,449
2034	1,209	1,077	1,298	1,361
2035	1,130	1,002	1,216	1,278
2036	1,056	932	1,140	1,200
2037	987	867	1,069	1,127
2038	923	806	1,002	1,059
2039	863	750	939	994
2040	807	697	880	934
2041	754	649	825	877
2042	705	603	774	824
2043	659	561	725	774
2044	616	522	680	727
2045	576	485	637	683
2046	538	451	597	641
2047	503	420	560	602
2048	470	390	525	566
2049	440	363	492	531
2050	411	338	461	499
2051	384	314	432	469
2052	359	292	405	440
2053	336	272	380	413
2054	314	253	356	388
2055	293	235	334	365
2056	274	219	313	342
2057	256	203	293	322
Total	72,712	67,893	76,169	78,564



(1) SECTION 4, EXHIBIT 2, SHEET 32
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS
(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	19.336	19.34	16	309	309
1954	702	0.894	18.18	52	946	1,255
1955	690	0.905	17.36	-	-	1,255
1956	678	0.886	16.27	17	269	1,524
1957	666	0.885	15.29	48	735	2,258
1958	654	0.885	14.41	20	292	2,550
1959	642	0.889	13.70	-	-	2,550
1960	630	0.896	13.17	108	1,429	3,980
1961	618	0.902	12.78	104	1,329	5,309
1962	606	0.905	12.48	76	954	6,263
1963	594	0.907	12.23	124	1,517	7,780
1964	582	0.909	12.02	105	1,264	9,044
1965	570	0.913	11.88	154	1,824	10,868
1966	558	0.917	11.81	181	2,139	13,007
1967	546	0.922	11.81	172	2,030	15,037
1968	534	0.927	11.87	209	2,483	17,520
1969	522	0.932	12.00	355	4,265	21,785
1970	510	0.937	12.18	406	4,948	26,733
1971	498	0.941	12.41	453	5,615	32,348
1972	486	0.945	12.67	385	4,876	37,224
1973	474	0.948	12.95	479	6,209	43,433
1974	462	0.949	13.24	503	6,659	50,092
1975	450	0.951	13.54	683	9,244	59,336
1976	438	0.952	13.84	693	9,597	68,933
TOTAL				5,344	68,933	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 4, EXHIBIT 2, SHEET 29, COL. 8
(3) TOTAL FROM SECTION 4, EXHIBIT 2, SHEET 28
(4) SECTION 4, EXHIBIT 2, SHEET 32
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS

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
19.336	17.289	15.643	13.863	12.275	10.860	9.657	8.652	7.804	7.065	6.410	5.824	5.315	4.873	4.490	4.162	3.881	3.636	3.423	3.235	3.066	2.908	2.765	2.633
	0.894	0.809	0.717	0.635	0.562	0.499	0.447	0.404	0.365	0.332	0.301	0.275	0.252	0.232	0.215	0.201	0.188	0.177	0.167	0.159	0.150	0.143	0.136
		0.905	0.802	0.710	0.628	0.559	0.500	0.451	0.409	0.371	0.337	0.307	0.282	0.260	0.241	0.224	0.210	0.198	0.187	0.177	0.168	0.160	0.152
			0.886	0.785	0.694	0.617	0.553	0.499	0.452	0.410	0.372	0.340	0.312	0.287	0.266	0.248	0.232	0.219	0.207	0.196	0.186	0.177	0.168
				0.885	0.783	0.697	0.624	0.563	0.510	0.462	0.420	0.383	0.351	0.324	0.300	0.280	0.262	0.247	0.233	0.221	0.210	0.199	0.190
					0.885	0.787	0.705	0.636	0.576	0.522	0.474	0.433	0.397	0.366	0.339	0.316	0.296	0.279	0.264	0.250	0.237	0.225	0.214
						0.889	0.797	0.719	0.651	0.590	0.536	0.489	0.449	0.414	0.383	0.357	0.335	0.315	0.298	0.282	0.268	0.255	0.242
							0.896	0.808	0.732	0.664	0.603	0.550	0.505	0.465	0.431	0.402	0.377	0.354	0.335	0.317	0.301	0.286	0.273
								0.902	0.817	0.741	0.673	0.614	0.563	0.519	0.481	0.449	0.420	0.396	0.374	0.354	0.336	0.320	0.304
									0.905	0.821	0.746	0.681	0.624	0.575	0.533	0.497	0.466	0.439	0.415	0.393	0.373	0.354	0.337
										0.907	0.824	0.752	0.690	0.636	0.589	0.549	0.515	0.484	0.458	0.434	0.412	0.391	0.373
											0.909	0.829	0.760	0.701	0.649	0.606	0.567	0.534	0.505	0.478	0.454	0.431	0.411
												0.913	0.837	0.771	0.715	0.666	0.624	0.588	0.555	0.526	0.499	0.475	0.452
													0.917	0.845	0.783	0.730	0.684	0.644	0.609	0.577	0.547	0.520	0.495
														0.922	0.854	0.796	0.746	0.702	0.664	0.629	0.597	0.567	0.540
															0.927	0.864	0.810	0.762	0.720	0.683	0.648	0.616	0.586
																0.932	0.873	0.822	0.777	0.736	0.699	0.664	0.632
																	0.937	0.882	0.833	0.790	0.749	0.712	0.678
																		0.941	0.890	0.843	0.800	0.761	0.724
																			0.945	0.896	0.850	0.808	0.769
																				0.948	0.899	0.855	0.814
																					0.949	0.902	0.859
																						0.951	0.905
																							0.952
19.336	18.183	17.357	16.269	15.290	14.411	13.705	13.174	12.785	12.481	12.230	12.020	11.882	11.811	11.806	11.871	12.001	12.179	12.407	12.670	12.955	13.239	13.539	13.842

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 4, EXHIBIT 2, SHEET 27, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS

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	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	10.000	16.199			10.000		177,036.850				273,481.271
18	1.5	7.000	6.139	3.197	8.334	7.000	6.667	17,703.685				27,348.127
30	2.5	3.000	4.014	2.430	4.282	3.000	2.333	2,529.098	5,837.386			3,906.875
42	3.5	2.000	3.081	2.057	2.933	2.000	1.500	843.033	1,454.355	1,091.232	3,883.839	1,302.292
54	4.5	2.000	1.753	1.832	2.301	2.000	2.000	421.516	471.998	530.555	1,324.278	651.146
66	5.5	1.900	1.751	1.680	1.949	1.900	1.800	210.758	269.235	289.641	575.425	325.573
78	6.5	1.800	1.689	1.570	1.730	1.800	1.689	110.925	153.763	172.401	295.248	171.354
90	7.5	1.550	1.585	1.487	1.582	1.550	1.238	61.625	91.029	109.783	170.707	95.197
102	8.5	1.400	1.442	1.422	1.478	1.400	1.127	39.758	57.438	73.813	107.876	61.417
114	9.5	1.375	1.346	1.370	1.401	1.375	1.313	28.399	39.844	51.902	72.973	43.869
126	10.5	1.325	1.318	1.327	1.343	1.325	1.192	20.654	29.594	37.892	52.068	31.905
138	11.5	1.275	1.281	1.291	1.297	1.275	1.121	15.588	22.450	28.562	38.771	24.079
150	12.5	1.265	1.249	1.260	1.261	1.265	1.229	12.226	17.524	22.128	29.887	18.886
162	13.5	1.225	1.238	1.234	1.231	1.225	1.074	9.664	14.033	17.557	23.708	14.929
174	14.5	1.210	1.206	1.212	1.206	1.210	1.143	7.889	11.331	14.224	19.260	12.187
186	15.5	1.200	1.192	1.192	1.186	1.200	1.152	6.520	9.394	11.737	15.965	10.072
198	16.5	1.175	1.181	1.175	1.168	1.175	1.050	5.433	7.878	9.843	13.464	8.393
210	17.5	1.160	1.159	1.160	1.153	1.160	1.074	4.624	6.671	8.376	11.523	7.143
222	18.5	1.155	1.147	1.147	1.141	1.155	1.124	3.986	5.756	7.221	9.990	6.158
234	19.5	1.135	1.141	1.135	1.129	1.135	1.006	3.451	5.019	6.297	8.758	5.332
246	20.5	1.125	1.124	1.124	1.120	1.125	1.051	3.041	4.397	5.550	7.754	4.697
258	21.5	1.118	1.116	1.114	1.111	1.118	1.062	2.703	3.911	4.938	6.925	4.176
270	22.5	1.110	1.110	1.106	1.103	1.110	1.042	2.418	3.503	4.431	6.233	3.735
282	23.5	1.100	1.102	1.098	1.097	1.100	1.009	2.178	3.157	4.008	5.649	3.365
294	24.5	1.090	1.093	1.091	1.090	1.090	0.990	1.980	2.866	3.651	5.152	3.059
306	25.5	1.082	1.083	1.084	1.085	1.082	0.993	1.817	2.623	3.348	4.725	2.806
318	26.5	1.077	1.076	1.078	1.080	1.077	1.016	1.679	2.421	3.088	4.355	2.594
330	27.5	1.074	1.071	1.073	1.075	1.074	1.035	1.559	2.251	2.864	4.033	2.408
342	28.5	1.065	1.068	1.068	1.071	1.065	0.943	1.452	2.102	2.670	3.751	2.242
354	29.5	1.060	1.059	1.063	1.067	1.060	0.983	1.363	1.969	2.500	3.501	2.105
366	30.5	1.059	1.055	1.059	1.064	1.059	1.042	1.286	1.859	2.351	3.280	1.986
378	31.5	1.056	1.050	1.055	1.061	1.056	1.002	1.214	1.763	2.220	3.082	1.876
390	32.5	1.051	1.045	1.052	1.058	1.051	0.959	1.150	1.679	2.104	2.906	1.776
402	33.5	1.048	1.041	1.048	1.055	1.048	1.002	1.095	1.607	2.000	2.746	1.691
414	34.5	1.044	1.037	1.045	1.053	1.044	0.957	1.044	1.543	1.908	2.603	1.613
426	35.5		1.034	1.043	1.050	1.040	0.954		1.488	1.825	2.472	1.545
438	36.5		1.031	1.040	1.048	1.037	0.952		1.439	1.750	2.354	1.485
450	37.5		1.028	1.038	1.046	1.034	0.951		1.396	1.683	2.245	1.432
462	38.5		1.026	1.035	1.044	1.031	0.949		1.358	1.622	2.146	1.385
474	39.5		1.024	1.033	1.043	1.029	0.948		1.324	1.567	2.055	1.344
486	40.5		1.022	1.031	1.041	1.026	0.945		1.293	1.517	1.971	1.306
498	41.5		1.020	1.029	1.039	1.024	0.941		1.266	1.471	1.893	1.273
510	42.5		1.018	1.028	1.038	1.022	0.937		1.242	1.429	1.821	1.243
522	43.5		1.016	1.026	1.037	1.020	0.932		1.220	1.390	1.755	1.216
534	44.5		1.015	1.025	1.035	1.018	0.927		1.200	1.355	1.693	1.192
546	45.5		1.014	1.023	1.034	1.016	0.922		1.182	1.322	1.635	1.171
558	46.5		1.012	1.022	1.033	1.015	0.917		1.166	1.292	1.581	1.152
570	47.5		1.011	1.021	1.032	1.013	0.913		1.152	1.264	1.531	1.135
582	48.5		1.010	1.020	1.031	1.012	0.909		1.139	1.238	1.483	1.120
594	49.5		1.010	1.019	1.030	1.011	0.907		1.127	1.215	1.439	1.107
606	50.5		1.009	1.018	1.029	1.010	0.905		1.116	1.192	1.397	1.095
618	51.5		1.008	1.017	1.028	1.009	0.902		1.107	1.172	1.358	1.085
630	52.5		1.007	1.016	1.027	1.008	0.896		1.098	1.153	1.321	1.075
642	53.5		1.007	1.015	1.026	1.007	0.889		1.090	1.135	1.286	1.067
654	54.5		1.006	1.014	1.026	1.006	0.885		1.083	1.118	1.253	1.060
666	55.5		1.006	1.013	1.025	1.005	0.885		1.076	1.103	1.221	1.054
678	56.5		1.005	1.013	1.024	1.005	0.886		1.070	1.088	1.191	1.048
690	57.5		1.005	1.012	1.024	1.004	0.905		1.065	1.075	1.163	1.044
702	58.5		1.004	1.011	1.023	1.004	0.894		1.059	1.062	1.136	1.039
714	59.5		1.004	1.011	1.022	1.003	0.890		1.055	1.050	1.111	1.035
726	60.5		1.004	1.010	1.022	1.003	0.889		1.050	1.039	1.087	1.032
738	61.5		1.003	1.010	1.021	1.003	0.888		1.047	1.028	1.063	1.029
750	62.5		1.003	1.009	1.021	1.002	0.888		1.043	1.018	1.041	1.026
Tail	Tail		1.040	1.009	1.020	1.024	10.655		1.040	1.009	1.020	1.024

59.5 TAIL DECAY 19.336 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 4, EXHIBIT 2, SHEET 30
(4) SECTION 4, EXHIBIT 2, SHEET 31, COL. 5; TAIL FROM SECTION 4, EXHIBIT 2, SHEET 34
(5) SECTION 4, EXHIBIT 2, SHEET 30
(6) SECTION 4, EXHIBIT 2, SHEET 30
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**33**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.009**	**0.997**
Inverse Power	**1.020**	**0.988**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.677				Slope=	-1.574			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-2.938				Intercept=	6.542			
PERIOD	AGE	SELECTED	10 YR WTD	15 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	1.792	-2.250	-1.725	**6.125**	51921.883	1.792	2.197	3.722	**42.329**	
2	18	7.000			7.000	2.890	-1.870	-0.980	**3.197**	8477.242	2.890	1.792	1.992	**8.334**	
3	30	3.000	5.887	7.330	3.000	3.401	-0.903	-0.634	**2.430**	2651.722	3.401	0.693	1.189	**4.282**	16631.555
4	42	2.000	1.992	2.389	2.000	3.738	-0.367	-0.407	**2.057**	1091.232	3.738	0.000	0.659	**2.933**	3883.839
5	54	2.000	1.846	1.955	2.000	3.989	-0.367	-0.236	**1.832**	530.555	3.989	0.000	0.263	**2.301**	1324.278
6	66	1.900	1.703	1.780	1.900	4.190	-0.291	-0.100	**1.680**	289.641	4.190	-0.105	-0.052	**1.949**	575.425
7	78	1.800	1.949	1.788	1.800	4.357	-0.210	0.013	**1.570**	172.401	4.357	-0.223	-0.315	**1.730**	295.248
8	90	1.550	1.596	1.492	1.550	4.500	0.035	0.110	**1.487**	109.783	4.500	-0.598	-0.541	**1.582**	170.707
9	102	1.400	1.357	1.366	1.400	4.625	0.225	0.194	**1.422**	73.813	4.625	-0.916	-0.738	**1.478**	107.876
10	114	1.375	1.383	1.387	1.375	4.736	0.262	0.270	**1.370**	51.902	4.736	-0.981	-0.913	**1.401**	72.973
11	126	1.325	1.302	1.322	1.325	4.836	0.340	0.337	**1.327**	37.892	4.836	-1.124	-1.070	**1.343**	52.068
12	138	1.275	1.231	1.278	1.275	4.927	0.428	0.399	**1.291**	28.562	4.927	-1.291	-1.213	**1.297**	38.771
13	150	1.265	1.249	1.281	1.265	5.011	0.447	0.456	**1.260**	22.128	5.011	-1.328	-1.344	**1.261**	29.887
14	162	1.225	1.224	1.245	1.225	5.088	0.527	0.508	**1.234**	17.557	5.088	-1.492	-1.466	**1.231**	23.708
15	174	1.210	1.203	1.222	1.210	5.159	0.560	0.556	**1.212**	14.224	5.159	-1.561	-1.578	**1.206**	19.260
16	186	1.200	1.196	1.205	1.200	5.226	0.583	0.601	**1.192**	11.737	5.226	-1.609	-1.683	**1.186**	15.965
17	198	1.175	1.173	1.180	1.175	5.288	0.644	0.644	**1.175**	9.843	5.288	-1.743	-1.781	**1.168**	13.464
18	210	1.160	1.150	1.161	1.160	5.347	0.684	0.683	**1.160**	8.376	5.347	-1.833	-1.874	**1.153**	11.523
19	222	1.155	1.148	1.156	1.155	5.403	0.697	0.721	**1.147**	7.221	5.403	-1.864	-1.962	**1.141**	9.990
20	234	1.135	1.134	1.140	1.135	5.455	0.756	0.757	**1.135**	6.297	5.455	-2.002	-2.044	**1.129**	8.758
21	246	1.125	1.118	1.128	1.125	5.505	0.787	0.791	**1.124**	5.550	5.505	-2.079	-2.123	**1.120**	7.754
22	258	1.118	1.115	1.118	1.118	5.553	0.810	0.823	**1.114**	4.938	5.553	-2.137	-2.198	**1.111**	6.925
23	270	1.110	1.111	1.111	1.110	5.598	0.838	0.854	**1.106**	4.431	5.598	-2.207	-2.270	**1.103**	6.233
24	282	1.100	1.099	1.100	1.100	5.642	0.875	0.883	**1.098**	4.008	5.642	-2.303	-2.338	**1.097**	5.649
25	294	1.090	1.089	1.090	1.090	5.684	0.914	0.911	**1.091**	3.651	5.684	-2.408	-2.404	**1.090**	5.152
26	306	1.082	1.082	1.082	1.082	5.724	0.948	0.938	**1.084**	3.348	5.724	-2.501	-2.467	**1.085**	4.725
27	318	1.077	1.075	1.075	1.077	5.762	0.970	0.965	**1.078**	3.088	5.762	-2.564	-2.527	**1.080**	4.355
28	330	1.074	1.069	1.069	1.074	5.799	0.984	0.990	**1.073**	2.864	5.799	-2.604	-2.585	**1.075**	4.033
29	342	1.065	1.064	1.064	1.065	5.835	1.028	1.014	**1.068**	2.670	5.835	-2.733	-2.642	**1.071**	3.751
30	354	1.060	1.058	1.058	1.060	5.869	1.055	1.037	**1.063**	2.500	5.869	-2.813	-2.696	**1.067**	3.501
31	366	1.059	1.051	1.051		5.903		1.060	**1.059**	2.351	5.903		-2.748	**1.064**	3.280
32	378	1.056	1.047	1.047		5.935		1.082	**1.055**	2.220	5.935		-2.799	**1.061**	3.082
33	390	1.051	1.045	1.045		5.966		1.103	**1.052**	2.104	5.966		-2.848	**1.058**	2.906
34	402	1.048	1.037	1.037		5.996		1.123	**1.048**	2.000	5.996		-2.896	**1.055**	2.746
35	414	1.044	1.029	1.029		6.026		1.143	**1.045**	1.908	6.026		-2.942	**1.053**	2.603
36	426					6.054		1.163	**1.043**	1.825	6.054		-2.987	**1.050**	2.472
37	438					6.082		1.181	**1.040**	1.750	6.082		-3.031	**1.048**	2.354
38	450					6.109		1.200	**1.038**	1.683	6.109		-3.074	**1.046**	2.245
39	462					6.136		1.217	**1.035**	1.622	6.136		-3.115	**1.044**	2.146
40	474					6.161		1.235	**1.033**	1.567	6.161		-3.155	**1.043**	2.055
41	486					6.186		1.252	**1.031**	1.517	6.186		-3.195	**1.041**	1.971
42	498					6.211		1.268	**1.029**	1.471	6.211		-3.233	**1.039**	1.893
43	510					6.234		1.284	**1.028**	1.429	6.234		-3.271	**1.038**	1.821
44	522					6.258		1.300	**1.026**	1.390	6.258		-3.307	**1.037**	1.755
45	534					6.280		1.316	**1.025**	1.355	6.280		-3.343	**1.035**	1.693
46	546					6.303		1.331	**1.023**	1.322	6.303		-3.378	**1.034**	1.635
47	558					6.324		1.345	**1.022**	1.292	6.324		-3.412	**1.033**	1.581
48	570					6.346		1.360	**1.021**	1.264	6.346		-3.446	**1.032**	1.531
49	582					6.366		1.374	**1.020**	1.238	6.366		-3.478	**1.031**	1.483
50	594					6.387		1.388	**1.019**	1.215	6.387		-3.511	**1.030**	1.439
51	606					6.407		1.401	**1.018**	1.192	6.407		-3.542	**1.029**	1.397
52	618					6.426		1.415	**1.017**	1.172	6.426		-3.573	**1.028**	1.358
53	630					6.446		1.428	**1.016**	1.153	6.446		-3.603	**1.027**	1.321
54	642					6.465		1.440	**1.015**	1.135	6.465		-3.633	**1.026**	1.286
55	654					6.483		1.453	**1.014**	1.118	6.483		-3.662	**1.026**	1.253
56	666					6.501		1.465	**1.013**	1.103	6.501		-3.691	**1.025**	1.221
57	678					6.519		1.477	**1.013**	1.088	6.519		-3.719	**1.024**	1.191
58	690					6.537		1.489	**1.012**	1.075	6.537		-3.746	**1.024**	1.163
59	702					6.554		1.501	**1.011**	1.062	6.554		-3.773	**1.023**	1.136
60	714					6.571		1.512	**1.011**	1.050	6.571		-3.800	**1.022**	1.111
61	726					6.588		1.524	**1.010**	1.039	6.588		-3.826	**1.022**	1.087
62	738					6.604		1.535	**1.010**	1.028	6.604		-3.852	**1.021**	1.063
63	750					6.620		1.546	**1.009**	1.018	6.620		-3.878	**1.021**	1.041
64	762					6.636		1.556	**1.009**	1.009	6.636		-3.903	**1.020**	1.020

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS

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	7.000	-	1.000	-
30	2.5	3.000	-	1.000	-
42	3.5	2.000	-	1.000	-
54	4.5	2.000	1.506	1.753	1.506
66	5.5	1.900	1.502	1.751	1.502
78	6.5	1.800	1.455	1.689	1.455
90	7.5	1.550	1.316	1.585	1.316
102	8.5	1.400	1.244	1.442	1.244
114	9.5	1.375	1.212	1.346	1.212
126	10.5	1.325	1.167	1.318	1.167
138	11.5	1.275	1.146	1.281	1.146
150	12.5	1.265	1.153	1.249	1.153
162	13.5	1.225	1.138	1.238	1.138
174	14.5	1.210	1.122	1.206	1.122
186	15.5	1.200	1.109	1.192	1.109
198	16.5	1.175	1.086	1.181	1.086
210	17.5	1.160	1.068	1.159	1.068
222	18.5	1.155	1.065	1.147	1.065
234	19.5	1.135	1.053	1.141	1.053
246	20.5	1.125	1.046	1.124	1.046
258	21.5	1.118	1.046	1.116	1.046
270	22.5	1.110	1.040	1.110	1.040
282	23.5	1.100	1.026	1.102	1.026
294	24.5	1.090	1.018	1.093	1.018
306	25.5	1.082	1.009	1.083	1.009
318	26.5	1.077	0.997	1.076	0.997
330	27.5	1.074	0.988	1.071	0.988
342	28.5	1.065	0.980	1.068	0.980
354	29.5	1.060	0.972	1.059	0.972
366	30.5		0.966	1.055	0.966
378	31.5		0.961	1.050	0.961
390	32.5		0.954	1.045	0.954
402	33.5		0.949	1.041	0.949
414	34.5		0.946	1.037	0.946
426	35.5		0.940	1.034	0.940
438	36.5		0.941	1.031	0.941
450	37.5		0.939	1.028	0.939
462	38.5		0.940	1.026	0.940
474	39.5		0.939	1.024	0.939
486	40.5		0.941	1.022	0.941
498	41.5		0.933	1.020	0.933
510	42.5		0.930	1.018	0.930
522	43.5		0.927	1.016	0.927
534	44.5		0.927	1.015	0.927
546	45.5		0.923	1.014	0.923
558	46.5		0.927	1.012	0.927
570	47.5		0.931	1.011	0.931
582	48.5		0.928	1.010	0.928
594	49.5		0.919	1.010	0.919
606	50.5		0.919	1.009	0.919
618	51.5		0.918	1.008	0.918
630	52.5		0.918	1.007	0.918
642	53.5		0.926	1.007	0.926
654	54.5		0.937	1.006	0.937
666	55.5		0.942	1.006	0.942
678	56.5		0.948	1.005	0.948
690	57.5		0.946	1.005	0.946
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 4, EXHIBIT 2, SHEET 30
(4) GEOMETRIC MEAN FROM SECTION 4, EXHIBIT 2, SHEET 32
(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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															907
1974																														756	738
1975																													924	848	937
1976																												1,059	1,058	961	926
1977	0	0	0	1	2	8	12	29	36	47	87	146	246	388	543	689	756	743	809	881	914	932	931	956	982	932	779	817	728	801	716
1978	0	0	0	2	2	5	10	24	36	52	102	174	261	382	506	567	560	603	664	703	736	774	786	764	765	757	808	737	699	767	657
1979	0	0	0	3	1	4	9	26	38	56	110	187	290	413	485	486	534	584	656	730	686	647	673	716	745	647	674	668	783	717	822
1980	0	0	0	1	1	3	8	29	45	70	143	234	337	398	404	460	521	568	601	635	698	734	705	615	643	614	611	670	632	589	575
1981	0	0	0	1	1	5	12	36	56	89	162	227	265	289	334	384	458	477	479	526	556	588	560	606	661	632	794	748	761	660	626
1982	0	0	0	1	1	4	11	31	55	90	167	235	253	277	329	369	395	413	450	446	424	448	473	461	449	473	458	504	520	498	490
1983	0	0	0	1	1	5	15	54	88	104	148	156	182	217	254	316	330	332	391	426	440	373	422	412	427	548	486	524	485	495	
1984	0	0	0	1	2	7	19	64	108	138	164	196	259	314	344	413	467	470	469	450	458	415	438	652	505	583	573	498	504		
1985	0	0	0	0	1	8	29	73	101	118	163	207	228	278	335	362	367	399	422	477	412	431	477	522	529	549	535	564			
1986	0	0	0	0	1	10	16	37	47	87	149	163	188	204	231	273	299	310	307	332	387	459	479	564	573	509	529				
1987	0	0	0	1	2	14	15	23	40	75	115	127	152	201	218	211	221	224	249	369	298	313	404	446	357	363					
1988	0	0	0	1	1	6	19	24	44	64	74	96	146	175	163	180	207	199	237	254	268	295	315	312	359						
1989	0	0	0	0	0	0	21	36	50	71	90	102	152	178	162	190	175	196	240	309	295	307	303	319							
1990	0	0	0	6	8	21	47	43	56	67	79	86	100	117	153	183	208	201	194	232	263	264	273								
1991	0	0	0	0	17	22	25	22	35	54	69	80	84	70	95	108	188	150	148	163	172	166									
1992	0	0	0	3	8	27	36	60	47	69	85	110	91	104	116	156	136	203	202	182	220										
1993	0	0	0	0	0	38	66	92	77	66	114	92	88	138	151	134	255	260	162	184											
1994	0	0	3	9	33	23	33	32	33	42	94	92	101	115	126	153	146	148	167												
1995	0	0	0	11	3	3	5	8	6	14	25	27	30	55	66	69	66	75													
1996	0	0	0	0	3	3	10	27	83	39	32	65	42	92	74	72	88														
1997	0	0	0	5	8	21	23	28	26	50	61	64	83	127	113	134															
1998	0	0	0	0	21	3	5	28	27	37	65	95	77	84	141																
1999	0	0	0	2	8	14	10	29	56	66	130	126	116	168																	
2000	0	0	0	0	9	12	50	56	137	96	121	112	137																		
2001	0	0	0	0	0	4	4	97	14	17	25	42																			
2002	0	0	1	1	2	3	14	75	47	43	64																				
2003	0	0	12	10	8	9	17	25	35	56																					
2004	0	0	0	7	7	29	24	33	39																						
2005	0	0	0	23	19	22	23	28																							
2006	0	0	0	2	6	18	32																								
2007	0	0	0	0	0	5																									
2008	0	0	0	13	12																										
2009	0	0	0	7																											
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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1971																															
1972																															
1973																															0.954
1974																														0.976	0.932
1975																													0.917	1.105	0.898
1976																												0.999	0.908	0.964	0.995
1977	0.000	0.000	0.000	1.736	3.925	1.429	2.452	1.247	1.295	1.861	1.686	1.683	1.575	1.399	1.270	1.098	0.983	1.088	1.088	1.037	1.021	0.999	1.026	1.027	0.949	0.835	1.049	0.892	1.100	0.894	0.845
1978	0.000	0.000	0.000	0.963	3.360	1.889	2.498	1.486	1.466	1.958	1.709	1.495	1.464	1.326	1.120	0.987	1.078	1.100	1.059	1.047	1.051	1.015	0.971	1.001	0.990	1.067	0.912	0.948	1.097	0.857	1.023
1979	0.000	0.000	0.000	0.454	2.810	2.394	2.723	1.465	1.490	1.969	1.695	1.548	1.427	1.174	1.001	1.100	1.093	1.124	1.112	0.940	0.943	1.039	1.064	1.041	0.868	1.042	0.990	1.173	0.915	1.148	0.858
1980	0.000	0.000	0.000	0.757	2.897	2.563	3.411	1.570	1.561	2.047	1.635	1.437	1.183	1.014	1.139	1.132	1.089	1.059	1.057	1.098	1.052	0.962	0.872	1.044	0.956	0.995	1.097	0.943	0.932	0.977	0.966
1981	0.000	0.000	0.000	0.973	3.704	2.435	2.924	1.578	1.579	1.822	1.399	1.166	1.093	1.155	1.150	1.191	1.042	1.004	1.098	1.058	1.058	0.952	1.082	1.091	0.956	1.256	0.942	1.018	0.867	0.948	1.008
1982	0.000	0.000	0.000	1.297	4.637	2.427	2.806	1.795	1.635	1.854	1.410	1.078	1.095	1.187	1.121	1.070	1.047	1.087	0.993	0.949	1.058	1.056	0.974	0.974	1.054	0.968	1.100	1.032	0.957	0.985	
1983	0.000	0.000	0.000	1.410	4.482	2.805	3.689	1.635	1.171	1.428	1.052	1.168	1.194	1.172	1.244	1.042	1.006	1.178	1.091	1.033	0.846	1.133	0.976	1.036	1.284	0.886	1.079	0.925	1.020		
1984	0.000	0.000	0.000	1.256	4.140	2.741	3.327	1.688	1.285	1.188	1.190	1.327	1.212	1.095	1.200	1.132	1.006	0.997	0.961	1.017	0.907	1.054	1.490	0.774	1.155	0.981	0.870	1.011			
1985	0.000	0.000	0.000	2.763	9.897	3.790	2.538	1.375	1.173	1.381	1.271	1.100	1.220	1.203	1.082	1.013	1.086	1.058	1.130	0.864	1.045	1.108	1.093	1.013	1.039	0.973	1.054				
1986	0.000	0.000	0.000	6.970	12.168	1.633	2.290	1.287	1.837	1.714	1.096	1.154	1.085	1.130	1.180	1.096	1.038	0.991	1.079	1.167	1.184	1.044	1.177	1.016	0.889	1.038					
1987	0.000	0.000	0.000	3.505	7.281	1.085	1.477	1.762	1.866	1.536	1.108	1.196	1.320	1.088	0.966	1.050	1.014	1.108	1.481	0.808	1.051	1.290	1.104	0.801	1.017						
1988	0.000	0.000	0.000	0.788	7.316	2.960	1.273	1.821	1.466	1.150	1.301	1.513	1.196	0.937	1.099	1.151	0.965	1.189	1.070	1.057	1.099	1.069	0.989	1.150							
1989	0.000	0.000	0.000	0.000	0.000	0.000	1.732	1.387	1.415	1.263	1.138	1.492	1.168	0.908	1.174	0.924	1.117	1.225	1.291	0.952	1.043	0.987	1.052								
1990	0.000	0.000	0.000	1.291	2.720	2.281	0.912	1.299	1.188	1.185	1.094	1.156	1.173	1.302	1.200	1.137	0.967	0.965	1.193	1.135	1.001	1.037									
1991	0.000	0.000	0.000	0.000	1.273	1.136	0.885	1.618	1.542	1.276	1.153	1.054	0.832	1.360	1.134	1.742	0.797	0.984	1.104	1.057	0.965										
1992	0.000	0.000	0.000	3.062	3.456	1.352	1.646	0.786	1.469	1.241	1.292	0.822	1.148	1.117	1.340	0.877	1.488	0.996	0.900	1.206											
1993	0.000	0.000	0.000	0.000	0.000	1.743	1.393	0.838	0.854	1.723	0.807	0.957	1.565	1.102	0.885	1.898	1.023	0.622	1.139												
1994	0.000	0.000	3.416	3.501	0.688	1.446	0.978	1.034	1.270	2.237	0.973	1.100	1.136	1.099	1.212	0.953	1.020	1.128													
1995	0.000	0.000	0.000	0.237	1.123	1.784	1.533	0.776	2.264	1.853	1.059	1.116	1.829	1.203	1.054	0.952	1.136														
1996	0.000	0.000	0.000	0.000	1.121	3.375	2.664	3.014	0.468	0.837	2.004	0.648	2.182	0.803	0.968	1.224															
1997	0.000	0.000	0.000	1.550	2.427	1.123	1.226	0.915	1.920	1.232	1.038	1.300	1.534	0.891	1.182																
1998	0.000	0.000	0.000	0.000	0.124	1.819	5.790	0.993	1.333	1.785	1.447	0.815	1.093	1.672																	
1999	0.000	0.000	0.000	3.206	1.759	0.717	2.914	1.932	1.167	1.976	0.974	0.919	1.448																		
2000	0.000	0.000	0.000	0.000	1.244	4.326	1.125	2.420	0.700	1.262	0.929	1.219																			
2001	0.000	0.000	0.000	1.033	13.555	0.880	24.993	0.141	1.231	1.495	1.672																				
2002	0.000	0.000	1.576	1.488	1.611	5.315	5.289	0.625	0.932	1.479																					
2003	0.000	0.000	0.856	0.780	1.115	1.824	1.513	1.399	1.603																						
2004	0.000	0.000	0.000	1.042	3.967	0.848	1.338	1.195																							
2005	0.000	0.000	0.000	0.839	1.169	1.027	1.196																								
2006	0.000	0.000	0.000	2.557	3.239	1.813																									
2007	0.000	0.000	0.000	0.000	0.000																										
2008	0.000	0.000	0.000	0.950																											
2009	0.000	0.000	0.000																												
2010	0.000	0.000																													
2011	0.000																														
Latest diag	0.000	0.000	0.000	0.950	0.000	1.813	1.196	1.195	1.603	1.479	1.672	1.219	1.448	1.672	1.182	1.224	1.136	1.128	1.139	1.206	0.965	1.037	1.052	1.150	1.017	1.038	1.054	1.011	1.020	0.985	1.008
5 Yr Avg	0.000	0.000	0.000	1.078	1.898	2.165	6.866	1.156	1.127	1.599	1.212	0.980	1.617	1.134	1.060	1.181	1.093	0.939	1.125	1.082	1.032	1.085	1.083	0.951	1.077	0.969	1.009	0.986	0.938	0.983	0.940
9 Yr Avg	0.000	0.000	0.270	0.966	3.073	2.063	5.043	1.404	1.291	1.573	1.212	0.988	1.418	1.172	1.128	1.206	1.058	1.023	1.154	1.029	1.016	1.087	1.104	0.989	1.024	1.023	1.010	0.993	0.968	0.984	0.942
5 Yr Wtd				0.985	2.069	1.367	3.125	0.949	0.964	1.569	1.091	0.985	1.511	1.100	1.059	1.183	1.058	0.907	1.132	1.068	1.038	1.084	1.093	0.931	1.068	0.969	0.998	0.986	0.930	0.982	0.933
7 Yr Wtd			5.052	0.957	2.140	1.698	2.405	1.036	1.066	1.439	1.153	1.009	1.450	1.103	1.112	1.242	1.051	0.994	1.182	1.034	1.066	1.083	1.137	0.949	1.045	1.019	1.011	1.008	0.982	0.964	0.938
9 Yr Wtd			4.887	1.122	1.948	1.581	2.340	1.164	0.968	1.537	1.069	0.977	1.338	1.149	1.134	1.181	1.035	1.007	1.158	1.002	1.009	1.085	1.109	0.981	1.006	1.029	1.002	0.991	0.961	0.984	0.939
Selected	0.000	0.000	0.000	1.122	1.948	1.581	2.340	1.164	0.968	1.537	1.069	0.977	1.338	1.149	1.134	1.181	1.035	1.007	1.158	1.002	1.009	1.085	1.109	0.981	1.006	1.029	1.002	0.991	0.961	0.984	0.939
Loss $ Weight	0	0	13	57	59	114	170	398	431	402	668	782	712	902	1,056	1,244	1,602	1,893	2,161	2,767	2,994	3,304	3,872	4,590	4,889	5,313	5,717	6,225	6,591	6,595	6,905
Center Wtd Avg	0.000	0.000	1.390	1.479	1.834	1.530	1.343	1.371	1.262	1.110	1.157	1.178	1.132	1.154	1.144	1.085	1.098	1.066	1.039	1.051	1.071	1.037	1.034	1.036	1.022	1.002	0.996	0.992	0.974	0.974	0.964
Geometric Mean	0.000	0.000	0.000	0.000	1.506	1.502	1.455	1.316	1.244	1.212	1.167	1.146	1.153	1.138	1.122	1.109	1.086	1.068	1.065	1.053	1.046	1.046	1.040	1.026	1.018	1.009	0.997	0.988	0.980	0.972	0.966

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																			56	57	51	48	49	51	53	55	55	52
1955																		16	5	6	6	6	6	6	0	0	0	
1956																	86	106	97	40	34	29	30	31	26	17		
1957																77	48	49	49	51	53	51	51	47	48			
1958															96	84	65	59	55	56	44	36	23	20				
1959														54	52	33	23	21	21	15	15	8	0					
1960													176	170	156	148	144	141	146	129	107	108						
1961												212	199	225	157	183	114	111	110	101	104							
1962											179	157	151	143	199	111	96	96	93	76								
1963										259	299	209	198	167	146	132	123	120	124									
1964									249	220	218	194	162	150	122	111	102	105										
1965								256	256	277	257	252	244	213	198	179	154											
1966							316	326	272	236	225	212	210	191	184	181												
1967						372	296	292	308	277	315	232	206	171	172													
1968					389	371	336	289	282	272	251	247	222	209														
1969				554	588	517	559	467	479	421	403	374	355															
1970			734	603	622	532	580	481	434	429	420	406																
1971		795	697	688	594	578	530	520	491	467	453																	
1972	859	839	710	655	684	555	508	473	419	385																		
1973	866	800	754	716	901	630	593	523	479																			
1974	688	692	617	603	577	554	534	503																				
1975	841	849	835	760	767	708	683																					
1976	921	959	903	868	732	693																						
1977	605	596	557	505	495																							
1978	672	719	764	657																								
1979	705	686	677																									
1980	556	566																										
1981	631																											
1982																												
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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-Ult
1954																			1.018	0.898	0.928	1.039	1.023	1.045	1.033	1.007	0.946	
1955																		0.343	1.070	0.964	1.047	1.028	1.053	0.037	0.000	0.000		
1956																	1.228	0.923	0.412	0.841	0.849	1.045	1.033	0.828	0.646			
1957																0.622	1.020	1.010	1.041	1.024	0.979	0.994	0.914	1.028				
1958															0.874	0.776	0.911	0.922	1.020	0.795	0.822	0.621	0.894					
1959														0.966	0.625	0.718	0.875	1.024	0.710	1.015	0.550	0.000						
1960													0.965	0.919	0.945	0.976	0.976	1.035	0.886	0.830	1.013							
1961												0.940	1.134	0.695	1.165	0.624	0.977	0.992	0.913	1.031								
1962											0.876	0.959	0.948	1.392	0.560	0.861	1.001	0.972	0.819									
1963										1.154	0.700	0.945	0.843	0.876	0.905	0.928	0.980	1.031										
1964									0.880	0.994	0.890	0.834	0.927	0.813	0.908	0.920	1.032											
1965								0.999	1.083	0.929	0.979	0.970	0.871	0.930	0.906	0.857												
1966							1.033	0.835	0.869	0.950	0.943	0.991	0.908	0.966	0.982													
1967						0.797	0.988	1.053	0.901	1.135	0.735	0.888	0.831	1.007														
1968					0.953	0.906	0.860	0.977	0.964	0.924	0.982	0.899	0.942															
1969				1.061	0.878	1.083	0.834	1.027	0.878	0.958	0.928	0.950																
1970			0.821	1.032	0.855	1.090	0.829	0.902	0.988	0.980	0.968																	
1971		0.876	0.987	0.864	0.972	0.917	0.980	0.945	0.950	0.970																		
1972	0.977	0.847	0.923	1.044	0.811	0.916	0.930	0.886	0.919																			
1973	0.924	0.943	0.949	1.258	0.700	0.940	0.882	0.917																				
1974	1.006	0.891	0.977	0.957	0.961	0.963	0.942																					
1975	1.009	0.983	0.911	1.009	0.924	0.964																						
1976	1.041	0.941	0.961	0.844	0.947																							
1977	0.984	0.934	0.907	0.980																								
1978	1.069	1.062	0.860																									
1979	0.973	0.986																										
1980	1.020																											
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Latest diag	1.020	0.986	0.860	0.980	0.947	0.964	0.942	0.917	0.919	0.970	0.968	0.950	0.942	1.007	0.982	0.857	1.032	1.031	0.819	1.031	1.013	0.000	0.894	1.028	0.646	0.000	0.946	
5 Yr Avg	1.017	0.981	0.923	1.009	0.869	0.940	0.913	0.935	0.940	0.993	0.911	0.940	0.896	0.918	0.852	0.838	0.993	1.011	0.870	0.939	0.842	0.738	0.984	0.734	0.560	0.504	0.946	
9 Yr Avg	1.000	0.940	0.922	1.005	0.889	0.953	0.920	0.949	0.937	0.999	0.889	0.931	0.930	0.952	0.875	0.809	1.000	0.917	0.877	0.925	0.884	0.788	0.984	0.734	0.560	0.504	0.946	
5 Yr Wtd	1.019	0.980	0.923	1.006	0.858	0.941	0.911	0.935	0.937	0.987	0.911	0.940	0.894	0.923	0.842	0.821	0.991	1.011	0.887	0.918	0.923	0.839	0.973	0.942	0.904	1.007	0.946	
7 Yr Wtd	1.016	0.963	0.927	0.991	0.872	0.979	0.894	0.950	0.926	0.977	0.917	0.929	0.893	0.935	0.899	0.843	0.979	1.002	0.819	0.911	0.926	0.893	0.973	0.942	0.904	1.007	0.946	
9 Yr Wtd	0.999	0.939	0.922	1.001	0.878	0.959	0.911	0.943	0.935	0.994	0.889	0.932	0.927	0.934	0.886	0.822	1.008	0.976	0.839	0.910	0.926	0.893	0.973	0.942	0.904	1.007	0.946	
Selected	0.999	0.939	0.923	1.001	0.878	0.979	0.911	0.950	0.935	0.994	0.889	0.932	0.927	0.934	0.886	0.910	1.008	0.976	0.839	0.910	0.926	0.893	0.973	0.942	0.904	1.007	0.946	
Loss $ Weight	6,714	6,935	6,570	5,952	5,854	4,816	4,251	3,626	3,191	2,857	2,568	2,088	1,767	1,484	1,310	1,057	801	719	633	455	310	178	159	135	79	55	55	
Center Wtd Avg	0.957	0.959	0.949	0.942	0.938	0.944	0.927	0.953	0.935	0.942	0.938	0.938	0.913	0.921	0.928	0.935	0.921	0.932	0.939	0.912	0.891	0.923	0.928	0.936	0.954	0.946	0.946	
Geometric Mean	0.961	0.954	0.949	0.946	0.940	0.941	0.939	0.940	0.939	0.941	0.933	0.930	0.927	0.927	0.923	0.927	0.931	0.928	0.919	0.919	0.918	0.918	0.926	0.937	0.942	0.948	0.946	

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - TAXING DISTRICTS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**35**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.033**	**1.000**
Inverse Power	**1.059**	**0.997**
Selected Tail	**1.040**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.934				Slope=	-3.984			
		IMPLIED	SELECTED	Intercept=	-4.427				Intercept=	20.782			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.753	**16.199**		1.792		13.644		
2	18	1.000	1.000	2.890		-1.727	**6.139**		2.890		9.267	**10579.661**	
3	30	1.000	1.000	3.401		-1.250	**4.014**	42088.316	3.401		7.231	**1383.119**	
4	42	1.000	1.000	3.738		-0.936	**3.081**	10486.092	3.738		5.891	**362.697**	
5	54	1.753	1.753	3.989	-0.168	-0.701	**2.557**	3403.170	3.989	-0.284	4.890	**133.890**	
6	66	1.751	1.751	4.190	-0.167	-0.513	**2.220**	1331.147	4.190	-0.286	4.090	**60.741**	
7	78	1.689	1.689	4.357	-0.109	-0.357	**1.987**	599.486	4.357	-0.372	3.424	**31.706**	
8	90	1.585	1.585	4.500	-0.003	-0.224	**1.817**	301.656	4.500	-0.536	2.854	**18.362**	
9	102	1.442	1.442	4.625	0.168	-0.107	**1.687**	166.058	4.625	-0.817	2.356	**11.545**	
10	114	1.346	1.346	4.736	0.306	-0.003	**1.585**	98.461	4.736	-1.060	1.912	**7.770**	
11	126	1.318	1.318	4.836	0.352	0.091	**1.503**	62.136	4.836	-1.145	1.514	**5.544**	44223.719
12	138	1.281	1.281	4.927	0.417	0.176	**1.436**	41.347	4.927	-1.269	1.151	**4.162**	7977.320
13	150	1.249	1.249	5.011	0.478	0.254	**1.381**	28.794	5.011	-1.391	0.819	**3.268**	1916.580
14	162	1.238	1.238	5.088	0.499	0.325	**1.334**	20.856	5.088	-1.433	0.512	**2.669**	586.394
15	174	1.206	1.206	5.159	0.569	0.392	**1.295**	15.633	5.159	-1.579	0.228	**2.256**	219.674
16	186	1.192	1.192	5.226	0.601	0.454	**1.261**	12.075	5.226	-1.648	-0.038	**1.963**	97.383
17	198	1.181	1.181	5.288	0.629	0.513	**1.232**	9.576	5.288	-1.709	-0.287	**1.750**	49.616
18	210	1.159	1.159	5.347	0.686	0.568	**1.207**	7.774	5.347	-1.839	-0.521	**1.594**	28.344
19	222	1.147	1.147	5.403	0.720	0.620	**1.185**	6.442	5.403	-1.918	-0.743	**1.476**	17.786
20	234	1.141	1.141	5.455	0.737	0.669	**1.165**	5.438	5.455	-1.957	-0.953	**1.386**	12.052
21	246	1.124	1.124	5.505	0.789	0.716	**1.149**	4.666	5.505	-2.084	-1.152	**1.316**	8.697
22	258	1.116	1.116	5.553	0.816	0.760	**1.134**	4.062	5.553	-2.152	-1.342	**1.261**	6.609
23	270	1.110	1.110	5.598	0.839	0.803	**1.120**	3.584	5.598	-2.209	-1.523	**1.218**	5.239
24	282	1.102	1.102	5.642	0.868	0.843	**1.109**	3.199	5.642	-2.286	-1.696	**1.183**	4.301
25	294	1.093	1.093	5.684	0.904	0.882	**1.098**	2.886	5.684	-2.380	-1.862	**1.155**	3.634
26	306	1.083	1.083	5.724	0.942	0.919	**1.089**	2.628	5.724	-2.485	-2.021	**1.132**	3.146
27	318	1.076	1.076	5.762	0.977	0.955	**1.080**	2.414	5.762	-2.583	-2.175	**1.114**	2.778
28	330	1.071	1.071	5.799	1.000	0.990	**1.073**	2.235	5.799	-2.651	-2.322	**1.098**	2.494
29	342	1.068	1.068	5.835	1.015	1.023	**1.066**	2.083	5.835	-2.695	-2.465	**1.085**	2.272
30	354	1.059	1.059	5.869	1.059	1.056	**1.060**	1.954	5.869	-2.825	-2.602	**1.074**	2.094
31	366	1.055	1.055	5.903	1.085	1.087	**1.054**	1.844	5.903	-2.907	-2.735	**1.065**	1.949
32	378	1.050	1.050	5.935	1.115	1.117	**1.049**	1.749	5.935	-3.000	-2.863	**1.057**	1.830
33	390	1.045	1.045	5.966	1.144	1.146	**1.045**	1.666	5.966	-3.096	-2.988	**1.050**	1.731
34	402	1.041	1.041	5.996	1.173	1.174	**1.041**	1.595	5.996	-3.192	-3.109	**1.045**	1.648
35	414	1.037	1.037	6.026	1.201	1.202	**1.037**	1.532	6.026	-3.287	-3.226	**1.040**	1.578
36	426	1.034	1.034	6.054	1.229	1.229	**1.034**	1.477	6.054	-3.386	-3.340	**1.035**	1.518
37	438	1.031	1.031	6.082	1.256	1.254	**1.031**	1.428	6.082	-3.480	-3.450	**1.032**	1.466
38	450	1.028	1.028	6.109	1.281	1.280	**1.028**	1.386	6.109	-3.573	-3.558	**1.028**	1.421
39	462	1.026	1.026	6.136	1.305	1.304	**1.026**	1.348	6.136	-3.662	-3.663	**1.026**	1.381
40	474	1.024	1.024	6.161	1.328	1.328	**1.023**	1.314	6.161	-3.751	-3.765	**1.023**	1.347
41	486	1.022	1.022	6.186	1.350	1.352	**1.021**	1.284	6.186	-3.835	-3.865	**1.021**	1.316
42	498	1.020	1.020	6.211	1.372	1.374	**1.020**	1.257	6.211	-3.925	-3.962	**1.019**	1.289
43	510	1.018	1.018	6.234	1.395	1.397	**1.018**	1.232	6.234	-4.017	-4.057	**1.017**	1.265
44	522	1.016	1.016	6.258	1.418	1.418	**1.016**	1.211	6.258	-4.111	-4.149	**1.016**	1.244
45	534	1.015	1.015	6.280	1.439	1.440	**1.015**	1.191	6.280	-4.203	-4.240	**1.014**	1.224
46	546	1.014	1.014	6.303	1.461	1.460	**1.014**	1.174	6.303	-4.297	-4.328	**1.013**	1.207
47	558	1.012	1.012	6.324	1.481	1.481	**1.012**	1.158	6.324	-4.386	-4.415	**1.012**	1.191
48	570	1.011	1.011	6.346	1.500	1.501	**1.011**	1.144	6.346	-4.470	-4.500	**1.011**	1.177
49	582	1.010	1.010	6.366	1.519	1.520	**1.010**	1.131	6.366	-4.557	-4.583	**1.010**	1.164
50	594	1.010	1.010	6.387	1.539	1.539	**1.010**	1.119	6.387	-4.652	-4.664	**1.009**	1.152
51	606	1.009	1.009	6.407	1.559	1.558	**1.009**	1.109	6.407	-4.745	-4.744	**1.009**	1.141
52	618	1.008	1.008	6.426	1.578	1.576	**1.008**	1.099	6.426	-4.839	-4.822	**1.008**	1.132
53	630	1.007	1.007	6.446	1.597	1.594	**1.007**	1.090	6.446	-4.933	-4.899	**1.007**	1.123
54	642	1.007	1.007	6.465	1.614	1.612	**1.007**	1.082	6.465	-5.017	-4.974	**1.007**	1.114
55	654	1.006	1.006	6.483	1.628	1.629	**1.006**	1.075	6.483	-5.088	-5.048	**1.006**	1.107
56	666	1.006	1.006	6.501	1.641	1.646	**1.006**	1.069	6.501	-5.154	-5.120	**1.006**	1.099
57	678	1.005	1.005	6.519	1.652	1.663	**1.005**	1.063	6.519	-5.213	-5.191	**1.006**	1.093
58	690	1.005	1.005	6.537	1.664	1.679	**1.005**	1.057	6.537	-5.274	-5.261	**1.005**	1.087
59	702	1.000		6.554		1.695	**1.004**	1.052	6.554		-5.330	**1.005**	1.081
60	714	1.000		6.571		1.711	**1.004**	1.048	6.571		-5.397	**1.005**	1.076

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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		5,941	29,941	24,000	74.1%	17,774	
1977	1,465,551	4,218	6,519	2,301	70.3%	1,617	0.44
1978	1,553,484	4,874	7,868	2,994	69.8%	2,089	0.51
1979	1,646,693	3,079	5,206	2,128	69.3%	1,474	0.32
1980	1,745,494	2,965	5,273	2,308	68.6%	1,584	0.30
1981	1,826,711	2,540	4,765	2,225	68.0%	1,514	0.26
1982	2,061,263	2,837	5,639	2,802	67.4%	1,888	0.27
1983	2,173,213	2,885	6,092	3,208	66.7%	2,140	0.28
1984	2,314,385	1,751	3,966	2,215	66.0%	1,462	0.17
1985	2,444,242	1,285	3,144	1,858	65.2%	1,212	0.13
1986	2,644,132	1,338	3,458	2,120	64.4%	1,366	0.13
1987	2,911,888	710	2,019	1,310	63.6%	833	0.07
1988	3,191,151	835	2,375	1,540	62.7%	966	0.07
1989	3,341,117	629	2,259	1,630	62.0%	1,011	0.07
1990	3,644,538	535	2,130	1,594	61.2%	976	0.06
1991	3,852,022	280	1,933	1,653	60.3%	997	0.05
1992	3,944,342	312	2,105	1,793	59.4%	1,065	0.05
1993	4,020,534	285	2,192	1,906	58.7%	1,119	0.05
1994	4,272,082	83	2,063	1,980	57.8%	1,144	0.05
1995	4,432,599	226	2,473	2,246	56.7%	1,275	0.06
1996	4,487,291	44	2,242	2,198	55.6%	1,222	0.05
1997	4,623,816	63	2,415	2,352	54.3%	1,278	0.05
1998	4,816,176	76	2,610	2,534	53.0%	1,344	0.05
1999	5,047,597	34	2,692	2,659	51.7%	1,374	0.05
2000	5,318,217	16	2,843	2,827	50.3%	1,421	0.05
2001	5,597,545	25	3,071	3,046	48.8%	1,487	0.05
2002	5,822,846	35	3,289	3,254	47.4%	1,541	0.06
2003	6,004,956	3	3,319	3,316	45.9%	1,522	0.06
2004	6,183,507	2	3,472	3,470	44.4%	1,542	0.06
2005	6,388,250	0	3,640	3,640	43.0%	1,565	0.06
2006	6,653,696	0	3,797	3,797	41.5%	1,575	0.06
2007	6,915,410	0	3,942	3,942	40.0%	1,576	0.06
2008	7,073,199	0	4,238	4,238	38.5%	1,631	0.06
2009	7,109,910	0	4,263	4,263	37.1%	1,580	0.06
2010	7,245,414	0	4,346	4,346	35.7%	1,550	0.06
2011	7,353,256	0	4,412	4,412	34.3%	1,514	0.06
2012	3,750,161	0	2,250	2,250	33.0%	742	0.06
2013		0					
TOTAL		37,908	158,262	120,354	56.5%	67,971	
EXLD PRIOR		31,967	128,321	96,354	52.1%	50,197	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 4, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 4, EXHIBIT 3, SHEET 3, COL. 11; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 4, EXHIBIT 3, SHEET 13, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	24,000	2,138	1,983	1,832	1,916	1,528	1,398	1,554	1,137	1,030	1,014	1,041	863	1,049	640	563	453	659	465	2,736
1977	2,301	170	162	154	146	138	131	123	115	108	100	92	84	77	70	63	57	52	46	411
1978	2,994	215	205	196	186	176	167	158	149	139	130	120	111	102	93	84	77	69	63	553
1979	2,128	149	142	136	129	123	117	111	104	98	92	86	80	73	67	61	56	51	46	407
1980	2,308	151	151	144	138	131	125	118	112	106	100	93	87	81	74	68	62	57	51	459
1981	2,225	142	136	136	130	124	118	113	107	101	96	90	84	79	73	67	62	56	51	460
1982	2,802	168	168	161	161	154	147	140	133	126	120	113	107	100	93	86	79	73	67	606
1983	3,208	186	181	181	174	174	166	159	151	144	136	129	122	115	108	100	93	86	79	725
1984	2,215	122	121	118	118	113	113	109	104	99	94	89	84	80	75	70	65	61	56	524
1985	1,858	95	97	96	94	94	90	90	86	82	78	75	71	67	63	60	56	52	48	462
1986	2,120	101	103	105	105	102	102	98	98	94	90	85	81	77	73	69	65	61	57	554
1987	1,310	59	60	61	62	62	60	60	58	58	55	53	50	48	45	43	41	38	36	361
1988	1,540	67	66	67	69	70	70	68	68	65	65	62	59	57	54	51	48	46	43	446
1989	1,630	74	67	67	68	69	71	70	68	69	66	66	63	60	57	54	52	49	46	494
1990	1,594	65	70	63	63	64	65	66	66	64	64	62	62	59	56	54	51	48	46	507
1991	1,653	63	65	69	63	62	63	65	66	66	64	64	61	62	59	56	54	51	48	551
1992	1,793	63	66	68	73	66	65	66	68	69	69	67	67	64	64	62	59	56	53	628
1993	1,906	72	64	67	70	74	67	67	68	69	71	70	69	69	66	66	63	60	57	697
1994	1,980	64	73	64	68	70	75	68	67	68	70	71	71	69	69	66	66	63	60	757
1995	2,246	62	71	80	71	75	77	82	75	74	75	77	79	78	76	76	73	73	70	902
1996	2,198	52	60	68	77	68	71	74	79	71	71	72	74	75	75	73	73	70	70	929
1997	2,352	47	54	63	71	80	71	75	77	82	75	74	75	77	79	78	76	76	73	1,047
1998	2,534	45	49	57	66	75	85	75	79	82	87	79	79	80	82	83	83	81	81	1,186
1999	2,659	38	46	51	59	68	78	88	78	82	85	90	82	81	82	84	86	86	83	1,310
2000	2,827	34	40	49	54	62	72	82	92	82	86	89	95	86	85	87	89	90	90	1,464
2001	3,046	30	36	43	52	57	67	77	87	99	87	92	95	101	92	91	92	95	97	1,658
2002	3,254	27	31	38	45	55	61	70	81	93	104	92	97	100	107	97	97	98	100	1,858
2003	3,316	22	28	32	39	46	56	61	71	82	94	106	94	98	102	108	99	98	99	1,982
2004	3,470	18	23	29	33	40	48	58	64	74	86	98	110	97	102	106	113	103	102	2,167
2005	3,640	17	19	24	30	35	42	50	61	67	78	89	102	115	102	107	111	118	107	2,368
2006	3,797	11	18	20	25	31	36	44	52	63	69	81	93	106	119	106	111	115	123	2,575
2007	3,942	5	11	19	20	26	32	37	45	54	65	72	84	96	110	124	110	115	119	2,796
2008	4,238	5	6	12	20	22	28	35	40	49	58	70	77	90	103	118	133	118	124	3,131
2009	4,263	3	5	6	12	20	22	28	35	40	49	58	70	77	90	104	119	134	118	3,271
2010	4,346	2	3	5	6	12	21	22	29	36	41	50	59	72	79	92	106	121	136	3,454
2011	4,412	1	2	3	5	6	12	21	23	29	36	42	51	60	73	80	93	108	123	3,644
2012	2,250	0	1	2	3	5	6	13	21	23	30	37	43	52	61	74	82	95	110	3,842
TOTAL	120,354	4,583	4,484	4,387	4,520	4,181	4,096	4,295	3,915	3,837	3,849	3,897	3,733	3,929	3,520	3,434	3,303	3,479	3,242	51,921

(1) SECTION 4, EXHIBIT 3, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 3, SHEET 17

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	334	31	27	24	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	545	52	47	42	37	33	29	305	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	227	23	20	18	16	14	13	11	10	9	93	-	-	-	-	-	-	-	-	-
1960	631	64	57	50	45	39	36	32	28	25	22	232	-	-	-	-	-	-	-	-
1961	447	45	41	36	32	28	25	23	20	18	16	14	148	-	-	-	-	-	-	-
1962	1,503	152	137	123	109	97	86	76	69	61	55	49	43	446	-	-	-	-	-	-
1963	411	41	37	34	30	27	24	21	19	17	15	13	12	11	110	-	-	-	-	-
1964	404	40	37	33	30	27	24	21	19	17	15	13	12	11	9	97	-	-	-	-
1965	190	19	17	15	14	13	11	10	9	8	7	6	6	5	4	4	41	-	-	-
1966	1,634	160	146	133	120	109	98	88	78	69	61	54	49	44	39	35	31	319	-	-
1967	1,005	97	89	81	74	67	61	55	49	43	38	34	30	27	24	22	19	17	177	-
1968	2,197	208	192	176	161	146	132	120	108	97	86	76	67	60	54	48	43	38	34	351
1969	753	70	65	60	55	50	45	41	37	34	30	27	24	21	19	17	15	13	12	120
1970	2,146	194	181	168	155	142	129	118	107	97	87	78	69	61	54	48	44	39	35	341
1971	1,580	139	130	121	113	104	95	87	79	72	65	58	52	47	41	36	32	29	26	252
1972	2,006	172	162	151	141	131	121	111	101	92	83	75	68	61	54	48	42	38	34	324
1973	1,665	138	131	123	115	107	100	92	84	77	70	63	57	52	46	41	36	32	29	272
1974	1,947	157	149	140	132	124	115	107	99	90	83	75	68	62	56	50	44	39	35	323
1975	1,759	138	131	124	117	110	103	96	89	82	75	69	62	57	51	46	41	37	33	298
1976	2,616	199	189	179	170	161	151	142	132	122	113	103	94	86	78	70	64	57	51	454
TOTAL	24,000	2,138	1,983	1,832	1,916	1,528	1,398	1,554	1,137	1,030	1,014	1,041	863	1,049	640	563	453	659	465	2,736

(1) BASED ON SECTION 4, EXHIBIT 3, SHEET 25, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 3, SHEET 17

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT PAID-PAID	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON PAID-PAID	PAID CUM. 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)
PRIOR		5,941									29,941	
1977	1,465,551	4,218	6,515	6,515	6,520	6,518					6,519	0.44
1978	1,553,484	4,874	7,861	7,861	7,869	7,866					7,868	0.51
1979	1,646,693	3,079	5,205	5,205	5,206	5,206					5,206	0.32
1980	1,745,494	2,965	5,268	5,268	5,275	5,272					5,273	0.30
1981	1,826,711	2,540	4,765	4,765	4,765	4,765					4,765	0.26
1982	2,061,263	2,837	5,635	5,635	5,640	5,638	5,635	5,635			5,639	0.27
1983	2,173,213	2,885	6,099	6,099	6,091	6,094	6,083	6,162			6,092	0.28
1984	2,314,385	1,751	3,959	3,959	3,967	3,965	3,976	3,856			3,966	0.17
1985	2,444,242	1,285	3,118	3,106	3,153	3,134	3,145	3,132			3,144	0.13
1986	2,644,132	1,338	3,496	3,471	3,460	3,457	3,529	3,742			3,458	0.13
1987	2,911,888	710	2,006	1,991	2,027	2,012	2,036	2,359			2,019	0.07
1988	3,191,151	835	2,573	2,560	2,344	2,407	2,624	2,902			2,375	0.07
1989	3,341,117	629	2,149	2,131	2,283	2,234	2,186	2,581			2,259	0.07
1990	3,644,538	535	2,040	2,027	2,148	2,111	2,086	2,256			2,130	0.06
1991	3,852,022	280	1,202	1,196	2,053	1,814	1,228	1,344			1,933	0.05
1992	3,944,342	312	1,521	1,526	2,193	2,018	1,548	2,040			2,105	0.05
1993	4,020,534	285	1,638	1,614	2,277	2,106	1,620	2,023			2,192	0.05
1994	4,272,082	83	567	553	2,271	1,855	550	776			2,063	0.05
1995	4,432,599	226	1,857	1,805	2,562	2,383	1,779	1,884			2,473	0.06
1996	4,487,291	44	435	420	2,465	2,019	416	519			2,242	0.05
1997	4,623,816	63	766	735	2,608	2,222	739	973			2,415	0.05
1998	4,816,176	76	1,150	1,093	2,775	2,445	1,109	979			2,610	0.05
1999	5,047,597	34	641	605	2,903	2,481	609	521			2,692	0.05
2000	5,318,217	16	396	372	3,076	2,609	374	694			2,843	0.05
2001	5,597,545	25	798	722	3,278	2,864	743	1,133			3,071	0.05
2002	5,822,846	35	1,500	1,361	3,447	3,130	1,330	1,353			3,289	0.06
2003	6,004,956	3	175	156	3,546	3,092	146	265			3,319	0.06
2004	6,183,507	2	194	185	3,670	3,275	142	289			3,472	0.06
2005	6,388,250	0	45	51	3,807	3,474	38	92			3,640	0.06
2006	6,653,696	0	36	54	3,976	3,618	29	67			3,797	0.06
2007	6,915,410	0	0	0	4,138	3,745	0	0			3,942	0.06
2008	7,073,199	0	46	147,174	4,238	18,906	0	0			4,238	0.06
2009	7,109,910	0	0	0	4,263	3,805	0	0			4,263	0.06
2010	7,245,414	0	0	0	4,346	3,900	0	0			4,346	0.06
2011	7,353,256	0	0	0	4,412	4,230	0	0			4,412	0.06
2012	7,500,322	0	0	0	4,500	4,482	0	0			4,500	0.06
2013	7,590,325			0	4,554		0	0			4,554	0.06
TOTAL		37,908	73,657	220,217	138,108	141,154	43,702	47,575			165,066	
EXLD PRIOR		31,967	73,657	220,217	138,108	141,154	43,702	47,575			135,125	
EXLD PRIOR & 2013		31,967	73,657	220,217	133,553	141,154	43,702	47,575			130,571	

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

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	4,218	1.545	6,515	0.44
1978	414	4,874	1.613	7,861	0.51
1979	402	3,079	1.691	5,205	0.32
1980	390	2,965	1.776	5,268	0.30
1981	378	2,540	1.876	4,765	0.26
1982	366	2,837	1.986	5,635	0.27
1983	354	2,885	2.114	6,099	0.28
1984	342	1,751	2.261	3,959	0.17
1985	330	1,285	2.426	3,118	0.13
1986	318	1,338	2.612	3,496	0.13
1987	306	710	2.826	2,006	0.07
1988	294	835	3.081	2,573	0.08
1989	282	629	3.420	2,149	0.06
1990	270	535	3.813	2,040	0.06
1991	258	280	4.289	1,202	0.03
1992	246	312	4.868	1,521	0.04
1993	234	285	5.745	1,638	0.04
1994	222	83	6.836	567	0.01
1995	210	226	8.204	1,857	0.04
1996	198	44	9.926	435	0.01
1997	186	63	12.110	766	0.02
1998	174	76	15.138	1,150	0.02
1999	162	34	19.073	641	0.01
2000	150	16	24.414	396	0.01
2001	138	25	31.738	798	0.01
2002	126	35	42.846	1,500	0.03
2003	114	3	59.985	175	0.00
2004	102	2	86.978	194	0.00
2005	90	0	147.863	45	0.00
2006	78	0	251.367	36	0.00
2007	66	0	383.334	0	0.00
2008	54	0	670.835	46	0.00
2009	42	0	1,341.671	0	0.00
2010	30	0	4,427.513	0	0.00
2011	18	0	30,992.592	0	0.00
2012	6	0	309,925.916	0	0.00
2013	0				
TOTAL		31,967		73,657	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 4, EXHIBIT 3, SHEET 15, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(000's)

PAID TO PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	DRWF PAID TO PTD PAID	PAID TO PAID LDF	ULTIMATE PAID TO PAID RATIO	ULTIMATE PTD LOSS	INDICATED ULTIMATE DRWF LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1977	426	76.3%	1.286	98.2%	6,634	6,515	0.44
1978	414	64.7%	1.318	85.3%	9,216	7,861	0.51
1979	402	58.5%	1.354	79.2%	6,576	5,205	0.32
1980	390	50.2%	1.392	69.8%	7,544	5,268	0.30
1981	378	41.6%	1.435	59.7%	7,977	4,765	0.26
1982	366	43.1%	1.482	63.8%	8,834	5,635	0.27
1983	354	38.4%	1.534	58.9%	10,353	6,099	0.28
1984	342	30.9%	1.592	49.2%	8,053	3,959	0.17
1985	330	24.8%	1.651	40.9%	7,597	3,106	0.13
1986	318	17.8%	1.716	30.5%	11,390	3,471	0.13
1987	306	12.6%	1.794	22.6%	8,805	1,991	0.07
1988	294	12.1%	1.883	22.8%	11,246	2,560	0.08
1989	282	10.9%	1.987	21.6%	9,882	2,131	0.06
1990	270	8.9%	2.106	18.7%	10,819	2,027	0.06
1991	258	6.8%	2.243	15.2%	7,888	1,196	0.03
1992	246	8.7%	2.411	21.0%	7,261	1,526	0.04
1993	234	9.9%	2.604	25.9%	6,233	1,614	0.04
1994	222	2.3%	2.838	6.5%	8,456	553	0.01
1995	210	4.8%	3.094	14.7%	12,245	1,805	0.04
1996	198	1.6%	3.372	5.5%	7,575	420	0.01
1997	186	1.5%	3.693	5.7%	12,922	735	0.02
1998	174	3.1%	4.044	12.6%	8,639	1,093	0.02
1999	162	1.4%	4.428	6.3%	9,581	605	0.01
2000	150	0.8%	4.848	3.8%	9,748	372	0.01
2001	138	0.7%	5.333	3.7%	19,726	722	0.01
2002	126	1.9%	5.866	11.3%	12,079	1,361	0.02
2003	114	0.2%	6.746	1.2%	13,482	156	0.00
2004	102	0.2%	8.096	1.3%	13,953	185	0.00
2005	90	0.0%	10.524	0.4%	12,343	51	0.00
2006	78	0.0%	10.524	0.4%	12,406	54	0.00
2007	66	0.0%	10.261	0.0%	12,791	0	0.00
2008	54	113.3%	9.748	1104.8%	13,321	147,174	2.08
2009	42	0.0%	9.261	0.0%	13,227	0	0.00
2010	30	0.0%	9.724	0.0%	13,456	0	0.00
2011	18	0.0%	24.310	0.0%	13,601	0	0.00
2012	6	0.0%	243.096	0.0%	14,194	0	0.00
2013	0				-		
TOTAL					380,056	220,217	

(1) AGE OF ACCIDENT YEAR
(2) FROM SECTION 4, EXHIBIT 3, SHEET 18
(3) SECTION 4, EXHIBIT 3, SHEET 15, COL. 9
(4) = (2) x (3)
(5) FROM PES PTD ANALYSIS
(6) = (4) x (5)
(7) = [(6) / PAYROLL] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	44.5%	6,527	64.7%	4,225	4,218	2,302	6,520	0.44
1978	1,553,484	50.7%	7,882	62.0%	4,887	4,874	2,995	7,869	0.51
1979	1,646,693	31.6%	5,208	59.1%	3,080	3,079	2,128	5,206	0.32
1980	1,745,494	30.3%	5,283	56.3%	2,974	2,965	2,309	5,275	0.30
1981	1,826,711	26.1%	4,766	53.3%	2,541	2,540	2,225	4,765	0.26
1982	2,061,263	27.4%	5,644	50.3%	2,842	2,837	2,802	5,640	0.27
1983	2,173,213	28.0%	6,084	47.3%	2,877	2,885	3,206	6,091	0.28
1984	2,314,385	17.2%	3,973	44.2%	1,757	1,751	2,216	3,967	0.17
1985	2,444,242	13.0%	3,178	41.2%	1,310	1,285	1,868	3,153	0.13
1986	2,644,132	13.0%	3,437	38.3%	1,316	1,338	2,122	3,460	0.13
1987	2,911,888	7.0%	2,038	35.4%	721	710	1,317	2,027	0.07
1988	3,191,151	7.0%	2,234	32.5%	725	835	1,509	2,344	0.07
1989	3,341,117	7.0%	2,339	29.2%	684	629	1,655	2,283	0.07
1990	3,644,538	6.0%	2,187	26.2%	574	535	1,613	2,148	0.06
1991	3,852,022	6.0%	2,311	23.3%	539	280	1,772	2,053	0.05
1992	3,944,342	6.0%	2,367	20.5%	486	312	1,880	2,193	0.06
1993	4,020,534	6.0%	2,412	17.4%	420	285	1,992	2,277	0.06
1994	4,272,082	6.0%	2,563	14.6%	375	83	2,188	2,271	0.05
1995	4,432,599	6.0%	2,660	12.2%	324	226	2,335	2,562	0.06
1996	4,487,291	6.0%	2,692	10.1%	271	44	2,421	2,465	0.05
1997	4,623,816	6.0%	2,774	8.3%	229	63	2,545	2,608	0.06
1998	4,816,176	6.0%	2,890	6.6%	191	76	2,699	2,775	0.06
1999	5,047,597	6.0%	3,029	5.2%	159	34	2,870	2,903	0.06
2000	5,318,217	6.0%	3,191	4.1%	131	16	3,060	3,076	0.06
2001	5,597,545	6.0%	3,359	3.2%	106	25	3,253	3,278	0.06
2002	5,822,846	6.0%	3,494	2.3%	82	35	3,412	3,447	0.06
2003	6,004,956	6.0%	3,603	1.7%	60	3	3,543	3,546	0.06
2004	6,183,507	6.0%	3,710	1.1%	43	2	3,667	3,670	0.06
2005	6,388,250	6.0%	3,833	0.7%	26	0	3,807	3,807	0.06
2006	6,653,696	6.0%	3,992	0.4%	16	0	3,976	3,976	0.06
2007	6,915,410	6.0%	4,149	0.3%	11		4,138	4,138	0.06
2008	7,073,199	6.0%	4,244	0.1%	6	0	4,238	4,238	0.06
2009	7,109,910	6.0%	4,266	0.1%	3		4,263	4,263	0.06
2010	7,245,414	6.0%	4,347	0.0%	1		4,346	4,346	0.06
2011	7,353,256	6.0%	4,412	0.0%	0		4,412	4,412	0.06
2012	7,500,322	6.0%	4,500	0.0%	0		4,500	4,500	0.06
2013	7,590,325	6.0%	4,554	0.0%			4,554	4,554	0.06
TOTAL			140,132		33,991	31,967	106,141	138,108	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 4, EXHIBIT 3, SHEET 14, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 4, 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(000's)

PAID DWRF TO PAID PTD BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	DRWF PAID TO PTD PAID	EXPECTED PAID TO PAID RATIO	EXPECTED % OF PAID TO PAID	EXPECTED % UNPAID OF PAID TO PAID	ULTIMATE PAID TO PAID RATIO	ULTIMATE PTD LOSS	INDICATED DWRF ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1977	76.3%	98.4%	77.7%	22.3%	98.2%	6,634	6,518	0.44
1978	64.7%	85.5%	75.9%	24.1%	85.3%	9,216	7,866	0.51
1979	58.5%	79.2%	73.8%	26.2%	79.2%	6,576	5,206	0.32
1980	50.2%	70.0%	71.8%	28.2%	69.9%	7,544	5,272	0.30
1981	41.6%	59.7%	69.7%	30.3%	59.7%	7,977	4,765	0.26
1982	43.1%	63.9%	67.5%	32.5%	63.8%	8,834	5,638	0.27
1983	38.4%	58.8%	65.2%	34.8%	58.9%	10,353	6,094	0.28
1984	30.9%	49.3%	62.8%	37.2%	49.2%	8,053	3,965	0.17
1985	24.8%	41.8%	60.6%	39.4%	41.3%	7,597	3,134	0.13
1986	17.8%	30.2%	58.3%	41.7%	30.4%	11,390	3,457	0.13
1987	12.6%	23.2%	55.8%	44.2%	22.9%	8,805	2,012	0.07
1988	12.1%	19.9%	53.1%	46.9%	21.4%	11,246	2,407	0.08
1989	10.9%	23.7%	50.3%	49.7%	22.6%	9,882	2,234	0.07
1990	8.9%	20.2%	47.5%	52.5%	19.5%	10,819	2,111	0.06
1991	6.8%	29.3%	44.6%	55.4%	23.0%	7,888	1,814	0.05
1992	8.7%	32.6%	41.5%	58.5%	27.8%	7,261	2,018	0.05
1993	9.9%	38.7%	38.4%	61.6%	33.8%	6,233	2,106	0.05
1994	2.3%	30.3%	35.2%	64.8%	21.9%	8,456	1,855	0.04
1995	4.8%	21.7%	32.3%	67.7%	19.5%	12,245	2,383	0.05
1996	1.6%	35.5%	29.7%	70.3%	26.6%	7,575	2,019	0.04
1997	1.5%	21.5%	27.1%	72.9%	17.2%	12,922	2,222	0.05
1998	3.1%	33.4%	24.7%	75.3%	28.3%	8,639	2,445	0.05
1999	1.4%	31.6%	22.6%	77.4%	25.9%	9,581	2,481	0.05
2000	0.8%	32.7%	20.6%	79.4%	26.8%	9,748	2,609	0.05
2001	0.7%	17.0%	18.8%	81.2%	14.5%	19,726	2,864	0.05
2002	1.9%	28.9%	17.0%	83.0%	25.9%	12,079	3,130	0.05
2003	0.2%	26.7%	14.8%	85.2%	22.9%	13,482	3,092	0.05
2004	0.2%	26.6%	12.4%	87.6%	23.5%	13,953	3,275	0.05
2005	0.0%	31.1%	9.5%	90.5%	28.1%	12,343	3,474	0.05
2006	0.0%	32.2%	9.5%	90.5%	29.2%	12,406	3,618	0.05
2007	0.0%	32.4%	9.7%	90.3%	29.3%	12,791	3,745	0.05
2008	113.3%	31.9%	10.3%	89.7%	141.9%	13,321	18,906	0.27
2009	0.0%	32.3%	10.8%	89.2%	28.8%	13,227	3,805	0.05
2010	0.0%	32.3%	10.3%	89.7%	29.0%	13,456	3,900	0.05
2011	0.0%	32.4%	4.1%	95.9%	31.1%	13,601	4,230	0.06
2012	0.0%	31.7%	0.4%	99.6%	31.6%	14,194	4,482	0.06
2013								
TOTAL						380,056	141,154	

(1) FROM SECTION 4, EXHIBIT 3, SHEET 18
(2) SECTION 4, EXHIBIT 3, SHEET 6, COL. 3/ (6)
(3) 1 / SECTION 4, EXHIBIT 3, SHEET 5, COL. 3
(4) = 1.0 - (3)
(5) = (1) + [(2) x (4)]
(6) FROM PES PTD ANALYSIS
(7) = (5) x (6)
(8) = [(7) / PAYROLL] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	0		1.952			
1978	1,553,484		1.017	0		1.952			
1979	1,646,693		1.017	0		1.952			
1980	1,745,494		1.017	0		1.952			
1981	1,826,711		1.017	0		1.952			
1982	2,061,263	65	1.017	66	43,651	1.952	85,223	5,635	0.27
1983	2,173,213	68	1.020	69	42,420	2.067	87,670	6,083	0.28
1984	2,314,385	58	1.024	59	30,193	2.217	66,950	3,976	0.17
1985	2,444,242	48	1.028	49	26,780	2.379	63,722	3,145	0.13
1986	2,644,132	62	1.032	64	21,586	2.554	55,137	3,529	0.13
1987	2,911,888	46	1.038	48	15,426	2.764	42,632	2,036	0.07
1988	3,191,151	49	1.045	51	17,042	3.006	51,223	2,624	0.08
1989	3,341,117	52	1.055	55	12,087	3.298	39,861	2,186	0.07
1990	3,644,538	55	1.065	59	9,730	3.659	35,599	2,086	0.06
1991	3,852,022	32	1.079	35	8,757	4.062	35,569	1,228	0.03
1992	3,944,342	31	1.094	34	10,075	4.530	45,644	1,548	0.04
1993	4,020,534	36	1.118	40	7,918	5.083	40,249	1,620	0.04
1994	4,272,082	32	1.144	37	2,594	5.791	15,019	550	0.01
1995	4,432,599	36	1.173	42	6,286	6.703	42,138	1,779	0.04
1996	4,487,291	25	1.212	30	1,753	7.839	13,741	416	0.01
1997	4,623,816	36	1.261	45	1,757	9.265	16,280	739	0.02
1998	4,816,176	31	1.311	41	2,451	11.132	27,287	1,109	0.02
1999	5,047,597	19	1.377	26	1,770	13.160	23,294	609	0.01
2000	5,318,217	25	1.463	37	649	15.755	10,219	374	0.01
2001	5,597,545	35	1.577	55	718	18.747	13,462	743	0.01
2002	5,822,846	23	1.710	39	1,522	22.231	33,831	1,330	0.02
2003	6,004,956	20	1.915	38	146	26.151	3,814	146	0.00
2004	6,183,507	19	2.183	41	117	29.262	3,433	142	0.00
2005	6,388,250	14	2.609	37	22	48.308	1,047	38	0.00
2006	6,653,696	6	3.326	20	24	60.592	1,464	29	0.00
2007	6,915,410	3	4.673	14	0	78.619	0	0	0.00
2008	7,073,199		7.641	0		64.151			
2009	7,109,910	1	13.753	14	0	64.151	0	0	0.00
2010	7,245,414		34.382	0		64.151			
2011	7,353,256		89.394						
2012	7,500,322		715.153						
2013	7,590,325								
Total		927		1,146				43,702	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 4, EXHIBIT 3, SHEET 15, COL. 12
(4) = (2) x (3)
(5) SECTION 4, EXHIBIT 3, SHEET 22
(6) SECTION 4, EXHIBIT 3, SHEET 15, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES

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	2	4	10	18	30	56	79	85	93	110	124	132	139	151	150	142	155	155	153	154	154	110	155	160	159	157						2,798	5,635
1983	0	0	0	0	0	2	5	20	33	38	55	58	67	81	94	117	122	123	145	158	140	144	153	160	174	132	201	218	221	220	218						3,060	6,162
1984	0	0	0	0	0	2	4	14	24	30	36	43	57	69	76	91	103	103	103	109	92	100	109	115	79	104	98	94	96	96	94						1,914	3,856
1985	0	0	0	0	0	1	5	12	17	20	27	34	38	46	55	60	61	66	68	65	70	76	88	68	99	106	107	96	98	97	96						1,555	3,132
1986	0	0	0	0	0	2	4	8	11	19	33	36	42	45	51	61	66	65	69	77	89	99	77	115	125	117	126	135	138	137	135						1,858	3,742
1987	0	0	0	0	0	2	2	3	6	11	17	19	22	29	32	31	29	31	42	44	52	40	64	72	73	86	89	96	98	98	96						1,171	2,359
1988	0	0	0	0	0	1	4	6	10	15	17	22	33	40	37	40	41	47	58	62	47	77	93	88	95	96	99	107	109	108	107						1,441	2,902
1989	0	0	0	0	0	0	4	7	9	13	16	19	28	32	16	34	37	37	56	38	61	66	71	85	88	89	92	99	101	101	100						1,282	2,581
1990	0	0	0	1	1	4	8	7	10	11	14	15	17	20	22	31	34	43	42	60	69	61	64	67	70	71	73	79	81	80	79						1,120	2,256
1991	0	0	0	0	2	3	3	3	5	7	9	11	9	12	13	16	20	17	28	32	55	35	38	40	42	42	44	47	48	48	47						667	1,344
1992	0	0	0	0	1	3	4	7	6	8	10	7	9	12	19	24	23	35	41	44	57	59	63	66	69	70	72	78	80	79	78						1,013	2,040
1993	0	0	0	0	0	4	7	9	8	7	9	9	10	17	14	26	33	39	44	50	54	56	60	63	66	66	69	74	76	75	74						1,005	2,023
1994	0	0	0	0	1	1	1	1	1	0	3	2	3	4	4	14	14	16	19	20	21	22	24	25	26	26	27	29	30	30	29						385	776
1995	0	0	0	8	2	2	4	6	10	12	12	14	20	10	26	30	33	36	42	44	47	48	52	55	57	58	60	64	66	65	65						936	1,884
1996	0	0	0	0	0	0	0	1	1	1	2	3	3	6	7	8	10	10	12	13	13	14	15	16	16	17	17	18	19	19	19						258	519
1997	0	0	0	0	0	1	1	1	1	2	3	1	8	15	14	17	18	19	22	24	25	26	28	29	31	31	32	35	35	35	35						483	973
1998	0	0	0	0	4	0	1	4	7	8	2	10	11	16	13	16	17	18	21	22	24	24	26	28	29	29	30	33	33	33	33						486	979
1999	0	0	0	0	0	0	2	4	5	3	6	4	5	6	7	8	9	10	11	12	13	13	14	15	15	16	16	17	18	18	17						259	521
2000	0	0	0	0	0	0	2	0	0	1	2	3	7	9	10	12	13	14	16	17	18	18	20	21	22	22	23	25	25	25	25						345	694
2001	0	0	0	0	0	0	0	0	2	5	8	9	12	14	15	19	21	22	25	27	29	30	32	34	35	35	37	39	40	40	40						563	1,133
2002	0	0	0	0	0	0	0	0	18	8	9	10	14	16	18	22	24	26	30	31	34	34	37	39	41	41	43	46	47	47	46						672	1,353
2003	0	0	0	0	0	0	0	1	1	2	2	2	3	3	4	4	5	5	6	6	7	7	7	8	8	8	8	9	9	9	9						131	265
2004	0	0	0	0	0	0	0	1	2	2	2	2	3	4	4	5	5	6	6	7	7	7	8	8	9	9	9	10	10	10	10						143	289
2005	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	2	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3						46	92
2006	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2						33	67
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
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
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
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	-	-	2.000	2.000	2.000	2.099	1.515	1.689	1.016	1.220	1.133	1.293	1.217	1.085	1.251	1.075	1.077	1.148	1.053	1.073	1.029	1.081	1.049	1.044	1.009	1.037	1.076	1.020	0.996	0.988							Tail 1.986	

Example: AY 2005 Age 78 of 0 = 0 x 2.099 and AY 2005 Age 90 of 0 = 0 x 1.515

NOTE: FACTORS ARE FROM SECTION 4, EXHIBIT 3, SHEET 24

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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		0.04%	30	30	0.040%
2013	7,590,325	1.000	7,590,325							1.000		0.04%	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%
(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 4, EXHIBIT 3, SHEET 15, 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
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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			6,519		0.445
1978	1,553,484			7,868		0.506
1979	1,646,693			5,206		0.316
1980	1,745,494			5,273		0.302
1981	1,826,711			4,765		0.261
1982	2,061,263	66	0.32%	5,639	85,440	0.274
1983	2,173,213	69	0.32%	6,092	88,294	0.280
1984	2,314,385	59	0.25%	3,966	67,220	0.171
1985	2,444,242	49	0.20%	3,144	64,157	0.129
1986	2,644,132	64	0.24%	3,458	54,039	0.131
1987	2,911,888	48	0.16%	2,019	42,072	0.069
1988	3,191,151	51	0.16%	2,375	46,578	0.074
1989	3,341,117	55	0.16%	2,259	41,067	0.068
1990	3,644,538	59	0.16%	2,130	36,095	0.058
1991	3,852,022	35	0.09%	1,933	55,237	0.050
1992	3,944,342	34	0.09%	2,105	61,924	0.053
1993	4,020,534	40	0.10%	2,192	54,788	0.055
1994	4,272,082	37	0.09%	2,063	55,762	0.048
1995	4,432,599	42	0.09%	2,473	58,870	0.056
1996	4,487,291	30	0.07%	2,242	74,724	0.050
1997	4,623,816	45	0.10%	2,415	53,673	0.052
1998	4,816,176	41	0.09%	2,610	63,660	0.054
1999	5,047,597	26	0.05%	2,692	103,551	0.053
2000	5,318,217	37	0.07%	2,843	76,836	0.053
2001	5,597,545	55	0.10%	3,071	55,837	0.055
2002	5,822,846	36	0.06%	3,289	91,351	0.056
2003	6,004,956	35	0.06%	3,319	94,826	0.055
2004	6,183,507	37	0.06%	3,472	93,843	0.056
2005	6,388,250	34	0.05%	3,640	107,073	0.057
2006	6,653,696	29	0.04%	3,797	130,939	0.057
2007	6,915,410	28	0.04%	3,942	140,773	0.057
2008	7,073,199	31	0.04%	4,238	136,699	0.060
2009	7,109,910	29	0.04%	4,263	146,992	0.060
2010	7,245,414	30	0.04%	4,346	144,876	0.060
2011	7,353,256	30	0.04%	4,412	147,060	0.060
2012	7,500,322	30	0.04%	4,500	150,006	0.060
2013	7,590,325	30	0.04%	4,554	151,807	0.060
TOTAL		1,321		135,125		

(1) PROVIDED BY THE BWC
(2) SECTION 4, EXHIBIT 3, SHEET 10, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 4, EXHIBIT 3, SHEET 3, COL. 11
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	5,941	4,138	30,138	26,000						2,053	1,803	(250)	29,941	30,138	(197)
1977	4,218	4,064	6,535	2,471	426	414	1.543	1.611	7.2%	178	154	(24)	6,519	6,535	(16)
1978	4,874	4,695	7,918	3,223	414	402	1.611	1.689	7.0%	226	178	(47)	7,868	7,918	(51)
1979	3,079	2,937	5,207	2,271	402	390	1.689	1.779	6.8%	155	142	(13)	5,206	5,207	(1)
1980	2,965	2,835	5,312	2,477	390	378	1.779	1.878	6.4%	158	130	(28)	5,273	5,312	(39)
1981	2,540	2,395	4,749	2,354	378	366	1.878	1.990	6.0%	141	145	4	4,765	4,749	16
1982	2,837	2,680	5,662	2,982	366	354	1.990	2.119	5.8%	173	157	(16)	5,639	5,662	(23)
1983	2,885	2,664	6,000	3,336	354	342	2.119	2.268	5.5%	185	220	36	6,092	6,000	92
1984	1,751	1,655	4,004	2,349	342	330	2.268	2.434	5.1%	120	96	(24)	3,966	4,004	(38)
1985	1,285	1,190	3,077	1,888	330	318	2.434	2.622	4.8%	90	96	6	3,144	3,077	66
1986	1,338	1,213	3,360	2,147	318	306	2.622	2.837	4.5%	96	126	30	3,458	3,360	98
1987	710	623	1,988	1,365	306	294	2.837	3.092	4.3%	59	86	28	2,019	1,988	31
1988	835	740	2,350	1,610	294	282	3.092	3.432	4.5%	73	95	22	2,375	2,350	25
1989	629	544	2,239	1,695	282	270	3.432	3.810	3.9%	66	85	18	2,259	2,239	20
1990	535	471	2,369	1,898	270	258	3.810	4.267	3.7%	70	64	(6)	2,130	2,369	(239)
1991	280	245	2,228	1,983	258	246	4.267	4.822	3.4%	67	35	(32)	1,933	2,228	(295)
1992	312	255	2,388	2,133	246	234	4.822	5.545	3.3%	70	57	(13)	2,105	2,388	(283)
1993	285	235	2,497	2,263	234	222	5.545	6.543	3.2%	73	50	(23)	2,192	2,497	(306)
1994	83	64	2,430	2,366	222	210	6.543	7.787	2.8%	66	19	(47)	2,063	2,430	(367)
1995	226	190	2,844	2,654	210	198	7.787	9.422	2.5%	66	36	(30)	2,473	2,844	(372)
1996	44	34	2,650	2,616	198	186	9.422	11.495	2.1%	55	10	(45)	2,242	2,650	(408)
1997	63	46	2,829	2,783	186	174	11.495	14.368	1.9%	52	17	(35)	2,415	2,829	(414)
1998	76	63	3,058	2,994	174	162	14.368	18.104	1.5%	46	13	(33)	2,610	3,058	(448)
1999	34	27	3,171	3,144	162	150	18.104	23.173	1.3%	40	6	(33)	2,692	3,171	(479)
2000	16	9	3,326	3,317	150	138	23.173	30.125	1.0%	34	7	(27)	2,843	3,326	(483)
2001	25	16	3,573	3,557	138	126	30.125	39.163	0.8%	28	9	(19)	3,071	3,573	(502)
2002	35	26	3,649	3,623	126	114	39.163	54.828	0.7%	27	9	(18)	3,289	3,649	(360)
2003	3	1	3,692	3,691	114	102	54.828	79.500	0.6%	21	2	(20)	3,319	3,692	(373)
2004	2	1	3,987	3,986	102	90	79.500	135.151	0.5%	21	2	(19)	3,472	3,987	(515)
2005	0		4,101	4,101	90	78	135.151	229.756	0.3%	13	0	(12)	3,640	4,101	(460)
2006	0		4,318	4,318	78	66	229.756	402.073	0.2%	8	0	(8)	3,797	4,318	(521)
2007	0		4,380	4,380	66	54	402.073	703.628	0.1%	5	0	(5)	3,942	4,380	(438)
2008	0	0	4,648	4,648	54	42	703.628	1,442.438	0.1%	3	0	(3)	4,238	4,648	(410)
2009	0		4,481	4,481	42	30	1,442.438	4,904.290	0.0%	2	0	(2)	4,263	4,481	(218)
2010	0		4,703	4,703	30	18	4,904.290	30,897.024	0.0%	1	0	(1)	4,346	4,703	(357)
2011	0		4,916	4,916	18	6	30,897.024	308,970.244	0.0%	0	0	(0)	4,412	4,916	(504)
2012	0		5,381	5,381	6		308,970.244	0.000	0.0%	0	0	(0)	4,500	5,381	(880)
2013							0.000	0.000	0.0%			0			
TOTAL	37,908	34,058	170,158	136,100						4,540	3,850	(691)	160,512	170,158	(9,646)
EXLD PRIOR	31,967	29,921	140,020	110,100						2,487	2,046	(441)	130,571	140,020	(9,449)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY 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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 4, EXHIBIT 3, SHEET 3, COL. 11
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	49	32	325	714	702	1.037	1.041	9.8%	32	17	(15)
1954	0			702	690	1.041	1.046	9.8%		0	0
1955	0			690	678	1.046	1.051	9.5%		0	0
1956	94	62	534	678	666	1.051	1.057	9.6%	51	32	(19)
1957	43	43		666	654	1.057	1.063	9.7%		0	0
1958	3	3		654	642	1.063	1.070	9.7%		0	0
1959	47	31	232	642	630	1.070	1.078	9.8%	23	16	(7)
1960	156	110	647	630	618	1.078	1.088	9.8%	63	46	(17)
1961	125	91	458	618	606	1.088	1.098	9.8%	45	34	(11)
1962	341	225	1,531	606	594	1.098	1.110	9.8%	151	115	(35)
1963	114	82	418	594	582	1.110	1.123	9.8%	41	32	(9)
1964	164	132	417	582	570	1.123	1.139	9.7%	40	32	(8)
1965	73	58	194	570	558	1.139	1.155	9.5%	18	15	(3)
1966	432	299	1,672	558	546	1.155	1.174	9.4%	157	133	(24)
1967	271	189	1,037	546	534	1.174	1.195	9.2%	95	82	(14)
1968	449	271	1,595	534	522	1.195	1.219	9.0%	143	177	34
1969	224	164	774	522	510	1.219	1.245	8.8%	68	60	(8)
1970	543	374	2,208	510	498	1.245	1.274	8.6%	189	169	(20)
1971	410	288	1,625	498	486	1.274	1.307	8.4%	136	122	(14)
1972	476	324	2,068	486	474	1.307	1.344	8.2%	169	152	(17)
1973	457	333	1,762	474	462	1.344	1.385	8.0%	140	123	(17)
1974	443	302	2,005	462	450	1.385	1.431	7.8%	156	141	(15)
1975	388	264	1,809	450	438	1.431	1.484	7.6%	137	124	(13)
1976	640	459	2,689	438	426	1.484	1.543	7.4%	199	181	(17)
TOTAL	5,941	4,138	24,000						2,053	1,803	(250)

(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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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%	32.4%
6	309925.916	0.0%	0.0%	0.0%	33.0%
18	30992.592	0.0%	0.0%	0.0%	34.3%
30	4427.513	0.0%	0.1%	0.0%	35.7%
42	1341.671	0.1%	0.1%	0.1%	37.1%
54	670.835	0.1%	0.1%	0.1%	38.5%
66	383.334	0.3%	0.1%	0.1%	40.0%
78	251.367	0.4%	0.3%	0.2%	41.5%
90	147.863	0.7%	0.5%	0.3%	43.0%
102	86.978	1.1%	0.5%	0.4%	44.4%
114	59.985	1.7%	0.7%	0.5%	45.9%
126	42.846	2.3%	0.8%	0.5%	47.4%
138	31.738	3.2%	0.9%	0.6%	48.8%
150	24.414	4.1%	1.1%	0.7%	50.3%
162	19.073	5.2%	1.4%	0.8%	51.7%
174	15.138	6.6%	1.7%	0.9%	53.0%
186	12.110	8.3%	1.8%	1.0%	54.3%
198	9.926	10.1%	2.1%	1.1%	55.6%
210	8.204	12.2%	2.4%	1.2%	56.7%
222	6.836	14.6%	2.8%	1.3%	57.8%
234	5.745	17.4%	3.1%	1.4%	58.7%
246	4.868	20.5%	2.8%	1.2%	59.4%
258	4.289	23.3%	2.9%	1.2%	60.3%
270	3.813	26.2%	3.0%	1.2%	61.2%
282	3.420	29.2%	3.2%	1.3%	62.0%
294	3.081	32.5%	2.9%	1.1%	62.7%
306	2.826	35.4%	2.9%	1.0%	63.6%
318	2.612	38.3%	2.9%	1.0%	64.4%
330	2.426	41.2%	3.0%	1.0%	65.2%
342	2.261	44.2%	3.1%	1.0%	66.0%
354	2.114	47.3%	3.1%	0.9%	66.7%
366	1.986	50.3%	3.0%	0.9%	67.4%
378	1.876	53.3%	3.0%	0.8%	68.0%
390	1.776	56.3%	2.9%	0.8%	68.6%
402	1.691	59.1%	2.9%	0.8%	69.3%
414	1.613	62.0%	2.7%	0.7%	69.8%
426	1.545	64.7%	2.6%	0.6%	70.3%
438	1.485	67.3%	2.5%	0.6%	70.8%
450	1.432	69.8%	2.4%	0.5%	71.3%
462	1.385	72.2%	2.2%	0.5%	71.8%
474	1.344	74.4%	2.1%	0.4%	72.3%
486	1.306	76.5%	2.0%	0.4%	72.7%
498	1.273	78.6%	1.9%	0.4%	73.2%
510	1.243	80.4%	1.8%	0.3%	73.6%
522	1.216	82.2%	1.6%	0.3%	74.0%
534	1.192	83.9%	1.5%	0.3%	74.4%
546	1.171	85.4%	1.4%	0.2%	74.8%
558	1.152	86.8%	1.3%	0.2%	75.2%
570	1.135	88.1%	1.2%	0.2%	75.7%
582	1.120	89.3%	1.1%	0.2%	76.1%
594	1.107	90.3%	1.0%	0.1%	76.6%
606	1.095	91.3%	0.9%	0.1%	77.2%
618	1.085	92.2%	0.8%	0.1%	77.8%
630	1.075	93.0%	0.7%	0.1%	78.6%
642	1.067	93.7%	0.6%	0.1%	79.4%
654	1.060	94.3%	0.6%	0.1%	80.5%
666	1.054	94.9%	0.5%	0.1%	81.7%
678	1.048	95.4%	0.4%	0.0%	83.1%
690	1.044	95.8%	0.4%	0.0%	84.8%
702	1.039	96.2%	0.4%	0.0%	86.8%
714	1.035	96.6%	0.3%	0.0%	89.0%
726	1.032	96.9%	0.3%	0.0%	91.6%
738	1.029	97.2%	0.2%	0.0%	94.6%
750	1.026	97.4%	2.6%	0.2%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 4, EXHIBIT 3, SHEET 17
(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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	PAID-PAID	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	PAID-PAID	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)
1977	1,465,551	3.600	5,276,573	6,515	6,515	0.464	3.450	10,429	10,429	50%	10,429	0.198	0.445	0.445
1978	1,553,484	3.382	5,254,386	7,861	7,861	0.464	3.334	12,158	12,158	50%	12,158	0.231	0.506	0.507
1979	1,646,693	3.136	5,164,474	5,205	5,205	0.464	3.221	7,778	7,778	50%	7,778	0.151	0.316	0.316
1980	1,745,494	2.917	5,091,177	5,268	5,268	0.464	3.112	7,606	7,606	50%	7,606	0.149	0.302	0.303
1981	1,826,711	2.687	4,908,624	4,765	4,765	0.464	3.007	6,647	6,647	50%	6,647	0.135	0.261	0.261
1982	2,061,263	2.555	5,266,185	5,635	5,635	0.464	2.905	7,595	7,595	50%	7,595	0.144	0.273	0.274
1983	2,173,213	2.446	5,316,747	6,099	6,099	0.483	2.807	8,273	8,273	50%	8,273	0.156	0.281	0.280
1984	2,314,385	2.331	5,395,574	3,959	3,959	0.503	2.712	5,405	5,405	50%	5,405	0.100	0.171	0.172
1985	2,444,242	2.253	5,506,356	3,118	3,106	0.524	2.620	4,285	4,268	50%	4,276	0.078	0.127	0.130
1986	2,644,132	2.198	5,812,249	3,496	3,471	0.546	2.532	4,835	4,800	50%	4,817	0.083	0.132	0.130
1987	2,911,888	2.127	6,193,181	2,006	1,991	0.569	2.446	2,791	2,772	50%	2,781	0.045	0.069	0.070
1988	3,191,151	2.032	6,484,397	2,573	2,560	0.593	2.363	3,603	3,586	50%	3,595	0.055	0.080	0.070
1989	3,341,117	1.987	6,640,304	2,149	2,131	0.617	2.283	3,030	3,004	50%	3,017	0.045	0.064	0.070
1990	3,644,538	1.913	6,973,268	2,040	2,027	0.643	2.206	2,895	2,876	50%	2,886	0.041	0.056	0.060
1991	3,852,022	1.853	7,138,884	1,202	1,196	0.670	2.132	1,716	1,708	50%	1,712	0.024	0.031	0.060
1992	3,944,342	1.762	6,951,801	1,521	1,526	0.698	2.059	2,185	2,193	50%	2,189	0.031	0.039	0.060
1993	4,020,534	1.730	6,954,996	1,638	1,614	0.727	1.990	2,369	2,334	50%	2,351	0.034	0.040	0.060
1994	4,272,082	1.690	7,221,716	567	553	0.757	1.923	826	805	50%	816	0.011	0.013	0.060
1995	4,432,599	1.642	7,279,180	1,857	1,805	0.789	1.857	2,720	2,645	50%	2,682	0.037	0.041	0.060
1996	4,487,291	1.587	7,119,619	435	420	0.822	1.795	641	619	50%	630	0.009	0.010	0.060
1997	4,623,816	1.516	7,011,137	766	735	0.834	1.734	1,108	1,064	50%	1,086	0.015	0.016	0.060
1998	4,816,176	1.448	6,974,036	1,150	1,093	0.847	1.675	1,632	1,550	50%	1,591	0.023	0.023	0.060
1999	5,047,597	1.402	7,074,826	641	605	0.860	1.619	893	842	50%	868	0.012	0.012	0.060
2000	5,318,217	1.352	7,189,648	396	372	0.873	1.564	540	507	50%	524	0.007	0.007	0.060
2001	5,597,545	1.324	7,410,279	798	722	0.886	1.511	1,068	967	50%	1,018	0.014	0.014	0.060
2002	5,822,846	1.233	7,180,173	1,500	1,361	0.900	1.460	1,970	1,787	50%	1,878	0.026	0.025	0.060
2003	6,004,956	1.205	7,236,443	175	156	0.913	1.411	225	200	50%	213	0.003	0.003	0.060
2004	6,183,507	1.221	7,550,966	194	185	0.927	1.363	245	234	50%	240	0.003	0.003	0.060
2005	6,388,250	1.180	7,536,083	45	51	0.941	1.317	56	64	50%	60	0.001	0.001	0.060
2006	6,653,696	1.170	7,785,410	36	54	0.956	1.272	44	66	50%	55	0.001	0.001	0.060
2007	6,915,410	1.122	7,758,240	0	0	0.970	1.229	0	0	50%	0	-	-	0.060
2008	7,073,199	1.076	7,613,102	46	147,174	0.985	1.188	53	172,175	50%	86,114	1.131	1.041	0.060
2009	7,109,910	1.044	7,422,640	0	0	1.000	1.148	0	0	50%	0	-	-	0.060
2010	7,245,414	1.035	7,501,912	0	0	1.000	1.109	0	0	50%	0	-	-	0.060
2011	7,353,256	1.020	7,501,057	0	0	1.000	1.071	0	0	50%	0	-	-	0.060
2012	7,500,322	1.010	7,575,325	0	0	1.000	1.035	0	0	50%	0	-	-	0.060
2013	7,590,325	1.000	7,590,325		0	1.000	1.000	0	0	50%	0	-	-	0.060

	10 Year Average excluding most recent 5	0.009	0.109
	20 Year Average excluding most recent 10	0.020	0.066
	10 Year Weighted Average excluding most recent 5	0.009	
	10 Year Weighted Average excluding most recent 10	0.009	
	20 Year Average excluding most recent 15	0.079	
	All Year Average excluding most recent 5	0.060	
(14)	2012 Selected Loss Rate:	0.060	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 4, EXHIBIT 3, SHEET 4, COL. 4
(5)	SECTION 4, EXHIBIT 3, SHEET 5, COL. 6
(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)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID DWRF LOSS			PAID DWRF TO PAID PTD			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	1.035	1.032	1.035									
1954	702	702	714	1.039	1.035	1.039									
1955	690	690	702	1.044	1.039	1.044									
1956	678	678	690	1.048	1.044	1.048									
1957	666	666	678	1.054	1.048	1.054									
1958	654	654	666	1.060	1.054	1.060									
1959	642	642	654	1.067	1.060	1.067									
1960	630	630	642	1.075	1.067	1.075									
1961	618	618	630	1.085	1.075	1.085									
1962	606	606	618	1.095	1.085	1.095									
1963	594	594	606	1.107	1.095	1.107									
1964	582	582	594	1.120	1.107	1.120									
1965	570	570	582	1.135	1.120	1.135									
1966	558	558	570	1.152	1.135	1.152									
1967	546	546	558	1.171	1.152	1.171									
1968	534	534	546	1.192	1.171	1.192									
1969	522	522	534	1.216	1.192	1.216									
1970	510	510	522	1.243	1.216	1.243									
1971	498	498	510	1.273	1.243	1.273									
1972	486	486	498	1.306	1.273	1.306									
1973	474	474	486	1.344	1.306	1.344									
1974	462	462	474	1.385	1.344	1.385									
1975	450	450	462	1.432	1.385	1.432									
1976	438	438	450	1.485	1.432	1.485									
1977	426	426	438	1.545	1.485	1.545	1.286	1.258	1.286	1.017	1.017	1.017	1.952	1.952	1.952
1978	414	414	426	1.613	1.545	1.613	1.318	1.286	1.318	1.017	1.017	1.017	1.952	1.952	1.952
1979	402	402	414	1.691	1.613	1.691	1.354	1.318	1.354	1.017	1.017	1.017	1.952	1.952	1.952
1980	390	390	402	1.776	1.691	1.776	1.392	1.354	1.392	1.017	1.017	1.017	1.952	1.952	1.952
1981	378	378	390	1.876	1.776	1.876	1.435	1.392	1.435	1.017	1.017	1.017	1.952	1.952	1.952
1982	366	366	378	1.986	1.876	1.986	1.482	1.435	1.482	1.017	1.017	1.017	1.952	1.952	1.952
1983	354	354	366	2.114	1.986	2.114	1.534	1.482	1.534	1.020	1.017	1.020	2.067	1.952	2.067
1984	342	342	354	2.261	2.114	2.261	1.592	1.534	1.592	1.024	1.020	1.024	2.217	2.067	2.217
1985	330	330	342	2.426	2.261	2.426	1.651	1.592	1.651	1.028	1.024	1.028	2.379	2.217	2.379
1986	318	318	330	2.612	2.426	2.612	1.716	1.651	1.716	1.032	1.028	1.032	2.554	2.379	2.554
1987	306	306	318	2.826	2.612	2.826	1.794	1.716	1.794	1.038	1.032	1.038	2.764	2.554	2.764
1988	294	294	306	3.081	2.826	3.081	1.883	1.794	1.883	1.045	1.038	1.045	3.006	2.764	3.006
1989	282	282	294	3.420	3.081	3.420	1.987	1.883	1.987	1.055	1.045	1.055	3.298	3.006	3.298
1990	270	270	282	3.813	3.420	3.813	2.106	1.987	2.106	1.065	1.055	1.065	3.659	3.298	3.659
1991	258	258	270	4.289	3.813	4.289	2.243	2.106	2.243	1.079	1.065	1.079	4.062	3.659	4.062
1992	246	246	258	4.868	4.289	4.868	2.411	2.243	2.411	1.094	1.079	1.094	4.530	4.062	4.530
1993	234	234	246	5.745	4.868	5.745	2.604	2.411	2.604	1.118	1.094	1.118	5.083	4.530	5.083
1994	222	222	234	6.836	5.745	6.836	2.838	2.604	2.838	1.144	1.118	1.144	5.791	5.083	5.791
1995	210	210	222	8.204	6.836	8.204	3.094	2.838	3.094	1.173	1.144	1.173	6.703	5.791	6.703
1996	198	198	210	9.926	8.204	9.926	3.372	3.094	3.372	1.212	1.173	1.212	7.839	6.703	7.839
1997	186	186	198	12.110	9.926	12.110	3.693	3.372	3.693	1.261	1.212	1.261	9.265	7.839	9.265
1998	174	174	186	15.138	12.110	15.138	4.044	3.693	4.044	1.311	1.261	1.311	11.132	9.265	11.132
1999	162	162	174	19.073	15.138	19.073	4.428	4.044	4.428	1.377	1.311	1.377	13.160	11.132	13.160
2000	150	150	162	24.414	19.073	24.414	4.848	4.428	4.848	1.463	1.377	1.463	15.755	13.160	15.755
2001	138	138	150	31.738	24.414	31.738	5.333	4.848	5.333	1.577	1.463	1.577	18.747	15.755	18.747
2002	126	126	138	42.846	31.738	42.846	5.866	5.333	5.866	1.710	1.577	1.710	22.231	18.747	22.231
2003	114	114	126	59.985	42.846	59.985	6.746	5.866	6.746	1.915	1.710	1.915	26.151	22.231	26.151
2004	102	102	114	86.978	59.985	86.978	8.096	6.746	8.096	2.183	1.915	2.183	29.262	26.151	29.262
2005	90	90	102	147.863	86.978	147.863	10.524	8.096	10.524	2.609	2.183	2.609	48.308	29.262	48.308
2006	78	78	90	251.367	147.863	251.367	10.524	10.524	10.524	3.326	2.609	3.326	60.592	48.308	60.592
2007	66	66	78	383.334	251.367	383.334	10.261	10.524	10.261	4.673	3.326	4.673	78.619	60.592	78.619
2008	54	54	66	670.835	383.334	670.835	9.748	10.261	9.748	7.641	4.673	7.641	64.151	78.619	64.151
2009	42	42	54	1,341.671	670.835	1,341.671	9.261	9.748	9.261	13.753	7.641	13.753	64.151	64.151	64.151
2010	30	30	42	4,427.513	1,341.671	4,427.513	9.724	9.261	9.724	34.382	13.753	34.382	64.151	64.151	64.151
2011	18	18	30	30,992.592	4,427.513	30,992.592	24.310	9.724	24.310	89.394	34.382	89.394	64.151	64.151	
2012	6	6	18	309,925.916	30,992.592	309,925.916	243.096	24.310	243.096	715.153	89.394	715.153	64.151	64.151	

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 4, EXHIBIT 3, SHEET 17; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 4, EXHIBIT 3, SHEET 17; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 4, EXHIBIT 3, SHEET 18; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 4, EXHIBIT 3, SHEET 18; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 4, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 4, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 4, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 4, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
PAID DWRF 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	1	3	5	12	20	31	51	85	141	230	355	514	687	858	1,044	1,247	1,457	1,671	1,886	2,105	2,331	2,545	2,727	2,903	3,077	3,249	3,427	3,554	3,735	3,907	4,064	4,218	4,218
1978	0	0	0	1	1	3	6	13	25	42	75	131	215	339	503	686	867	1,062	1,277	1,504	1,742	1,993	2,247	2,494	2,741	2,985	3,228	3,472	3,713	3,958	4,112	4,313	4,514	4,695	4,874		4,874
1979	0	0	0	1	1	2	4	9	18	30	54	95	158	248	353	459	575	702	845	1,004	1,153	1,294	1,440	1,596	1,750	1,894	2,043	2,197	2,359	2,474	2,633	2,794	2,937	3,079			3,079
1980	0	0	0	0	1	1	3	10	21	37	71	126	205	299	394	502	625	758	900	1,049	1,214	1,386	1,552	1,711	1,850	1,998	2,145	2,294	2,396	2,546	2,698	2,835	2,965				2,965
1981	0	0	0	0	1	2	4	12	25	44	80	130	188	252	325	410	510	615	720	836	958	1,088	1,225	1,357	1,497	1,637	1,799	1,918	2,086	2,249	2,395	2,540					2,540
1982	0	0	0	0	1	2	6	16	34	65	120	199	284	377	487	611	743	882	1,033	1,182	1,324	1,480	1,635	1,788	1,943	2,097	2,206	2,362	2,521	2,680	2,837						2,837
1983	0	0	0	0	1	3	8	28	61	99	154	212	280	360	455	572	695	818	963	1,121	1,261	1,405	1,558	1,717	1,891	2,024	2,225	2,443	2,664	2,885							2,885
1984	0	0	0	0	1	2	6	20	44	74	110	153	210	279	355	446	548	651	754	864	956	1,056	1,165	1,280	1,359	1,463	1,561	1,655	1,751								1,751
1985	0	0	0	0	0	1	6	18	35	54	81	116	153	199	255	315	375	441	509	574	644	720	808	877	976	1,082	1,190	1,285									1,285
1986	0	0	0	0	0	2	6	14	25	44	77	113	155	201	252	313	379	445	514	590	679	779	855	971	1,095	1,213	1,338										1,338
1987	0	0	0	0	0	2	5	8	14	25	42	60	83	112	144	175	204	235	277	322	374	414	478	550	623	710											710
1988	0	0	0	0	0	2	6	12	22	37	54	76	109	149	187	227	268	314	373	435	482	559	653	740	835												835
1989	0	0	0	0	0	0	4	10	19	32	49	67	95	127	143	177	214	251	308	345	407	473	544	629													629
1990	0	0	0	1	2	6	14	21	31	43	56	71	88	108	130	161	195	238	280	340	410	471	535														535
1991	0	0	0	0	2	5	8	11	16	23	33	43	53	64	77	94	114	131	158	190	245	280															280
1992	0	0	0	0	1	4	9	16	21	30	40	47	56	68	87	112	135	170	211	255	312																312
1993	0	0	0	0	0	4	10	20	28	34	43	52	62	79	93	119	151	190	235	285																	285
1994	0	0	0	0	1	2	2	3	4	4	7	9	12	16	20	34	48	64	83																		83
1995	0	0	0	8	10	12	16	22	32	44	56	71	91	101	127	157	190	226																			226
1996	0	0	0	0	0	0	1	1	2	4	6	9	12	18	26	34	44																				44
1997	0	0	0	0	0	1	2	2	3	5	8	9	17	32	46	63																					63
1998	0	0	0	0	4	4	5	9	16	24	27	37	48	63	76																						76
1999	0	0	0	0	0	0	2	5	10	13	19	23	27	34																							34
2000	0	0	0	0	0	0	2	2	2	4	6	9	16																								16
2001	0	0	0	0	0	0	1	1	3	8	16	25																									25
2002	0	0	0	0	0	0	0	1	18	26	35																										35
2003	0	0	0	0	0	0	0	1	1	3																											3
2004	0	0	0	0	0	0	0	1	2																												2
2005	0	0	0	0	0	0	0	0																													0
2006	0	0	0	0	0	0	0																														0
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																0
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					31,967

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				2.736	3.491	2.020	2.238	1.690	1.529	1.644	1.660	1.669	1.632	1.541	1.446	1.339	1.249	1.217	1.194	1.168	1.147	1.128	1.117	1.107	1.092	1.071	1.064	1.060	1.056	1.055	1.037	1.051	1.046	1.040	1.038		
1978				1.963	2.648	2.176	2.350	1.854	1.675	1.789	1.754	1.643	1.573	1.483	1.365	1.264	1.225	1.202	1.178	1.158	1.144	1.128	1.110	1.099	1.089	1.081	1.075	1.069	1.066	1.039	1.049	1.047	1.040	1.038			
1979				1.454	1.877	2.119	2.438	1.864	1.691	1.804	1.756	1.666	1.571	1.426	1.299	1.253	1.221	1.203	1.188	1.149	1.122	1.113	1.108	1.096	1.083	1.078	1.075	1.074	1.049	1.064	1.061	1.051	1.048				
1980				1.757	2.248	2.423	3.003	2.047	1.798	1.909	1.779	1.629	1.457	1.318	1.275	1.244	1.214	1.187	1.166	1.156	1.142	1.120	1.102	1.081	1.080	1.074	1.069	1.044	1.063	1.059	1.051	1.046					
1981				1.973	2.826	2.573	2.788	2.012	1.794	1.806	1.624	1.448	1.338	1.292	1.260	1.246	1.205	1.171	1.160	1.146	1.135	1.126	1.107	1.104	1.094	1.099	1.066	1.088	1.078	1.065	1.061						
1982				2.297	3.618	2.756	2.788	2.151	1.875	1.865	1.654	1.426	1.327	1.293	1.254	1.217	1.186	1.171	1.145	1.120	1.117	1.105	1.094	1.086	1.079	1.052	1.070	1.068	1.063	1.059							
1983				2.410	3.622	3.030	3.472	2.164	1.630	1.552	1.374	1.318	1.288	1.262	1.258	1.214	1.177	1.178	1.164	1.125	1.114	1.109	1.103	1.101	1.070	1.099	1.098	1.091	1.083								
1984				2.256	3.305	2.912	3.184	2.158	1.690	1.485	1.389	1.371	1.328	1.271	1.256	1.230	1.188	1.158	1.145	1.107	1.105	1.103	1.098	1.062	1.077	1.067	1.060	1.058									
1985				3.763	8.267	4.331	2.952	1.909	1.558	1.495	1.421	1.326	1.300	1.277	1.235	1.193	1.176	1.153	1.128	1.122	1.118	1.122	1.084	1.113	1.109	1.099	1.081										
1986				7.970	11.641	2.493	2.371	1.744	1.784	1.753	1.471	1.370	1.293	1.256	1.240	1.212	1.172	1.155	1.149	1.152	1.146	1.099	1.135	1.128	1.107	1.103											
1987				4.505	6.665	1.922	1.708	1.731	1.788	1.677	1.447	1.370	1.356	1.286	1.215	1.168	1.152	1.178	1.160	1.162	1.108	1.154	1.151	1.134	1.138												
1988				1.788	4.225	3.259	1.883	1.854	1.675	1.464	1.412	1.442	1.366	1.251	1.215	1.181	1.174	1.185	1.167	1.108	1.161	1.166	1.134	1.128													
1989							2.732	1.879	1.662	1.503	1.381	1.411	1.340	1.126	1.239	1.209	1.174	1.224	1.123	1.178	1.162	1.151	1.155														
1990				2.291	2.533	2.380	1.529	1.449	1.368	1.319	1.265	1.242	1.228	1.201	1.236	1.214	1.222	1.177	1.214	1.204	1.149	1.136															
1991					2.273	1.636	1.344	1.414	1.452	1.397	1.328	1.215	1.218	1.205	1.209	1.218	1.145	1.211	1.203	1.287	1.144																
1992				4.062	3.606	1.977	1.813	1.353	1.383	1.344	1.188	1.189	1.212	1.281	1.279	1.207	1.260	1.243	1.209	1.223																	
1993						2.743	1.885	1.394	1.241	1.248	1.214	1.194	1.274	1.177	1.276	1.275	1.258	1.233	1.215																		
1994			4.416	3.708	1.502	1.483	1.319	1.250	1.000	1.624	1.350	1.371	1.359	1.247	1.678	1.396	1.343	1.293																			
1995				1.237	1.215	1.316	1.368	1.458	1.365	1.280	1.253	1.287	1.112	1.259	1.234	1.210	1.191																				
1996					2.121	2.784	2.397	1.750	1.594	1.513	1.452	1.379	1.526	1.403	1.330	1.282																					
1997				2.550	2.475	1.440	1.425	1.455	1.525	1.498	1.181	1.859	1.854	1.448	1.363																						
1998					1.008	1.375	1.708	1.843	1.488	1.098	1.368	1.304	1.329	1.200																							
1999				1.000	1.000	9.696	3.235	1.927	1.255	1.426	1.227	1.197	1.226																								
2000					2.902	68.229	1.194	1.072	1.605	1.546	1.603	1.807																									
2001				9.971	3.893	2.217	1.303	2.351	2.932	2.077	1.555																										
2002				1.000	1.000	1.000	7.562	35.198	1.419	1.358																											
2003							3.129	1.827	2.064																												
2004								3.579																													
2005																																					
2006																																					
2007																																					
2008			1.000	1.000																																	
2009																																					
2010																																					
2011																																					
5 Yr Avg			2.708	3.104	1.961	16.504	3.285	8.805	1.855	1.501	1.387	1.509	1.410	1.311	1.376	1.274	1.239	1.231	1.193	1.200	1.145	1.141	1.132	1.113	1.100	1.084	1.075	1.070	1.067	1.057	1.052	1.049	1.045	1.039	1.038		
3 Yr Wtd			1.000	1.000			6.875	11.404	1.641	1.527	1.410	1.334	1.397	1.302	1.277	1.249	1.235	1.246	1.210	1.230	1.153	1.152	1.146	1.130	1.115	1.088	1.082	1.074	1.074	1.061	1.057	1.048	1.044	1.039	1.038		
5 Yr Wtd			1.000	1.000		6.746	2.830	5.193	1.523	1.369	1.371	1.395	1.272	1.280	1.303	1.246	1.224	1.220	1.188	1.185	1.146	1.137	1.128	1.107	1.092	1.081	1.076	1.070	1.067	1.055	1.051	1.049	1.044	1.039	1.038		
10 Yr Wtd			2.152	1.311	1.082	2.079	1.949	2.022	1.442	1.334	1.282	1.279	1.253	1.219	1.256	1.213	1.193	1.188	1.161	1.146	1.126	1.120	1.109	1.098	1.088	1.080	1.073	1.069	1.065	1.055	1.051	1.049	1.044	1.039	1.038		
15 Yr Wtd			127.791	1.775	1.484	1.789	1.642	1.640	1.420	1.368	1.324	1.328	1.293	1.247	1.250	1.214	1.189	1.179	1.163	1.146	1.132	1.121	1.110	1.099	1.088	1.080	1.073	1.069	1.065	1.055	1.051	1.049	1.044	1.039	1.038		
20 Yr Wtd			76.498	2.114	1.849	2.011	1.736	1.707	1.524	1.461	1.397	1.354	1.319	1.279	1.270	1.238	1.203	1.188	1.168	1.148	1.132	1.121	1.110	1.099	1.088	1.080	1.073	1.069	1.065	1.055	1.051	1.049	1.044	1.039	1.038		TAIL
Prior	10.000	6.300	3.400	2.050	1.750	1.750	1.700	1.700	1.450	1.400	1.300	1.300	1.280	1.260	1.250	1.220	1.210	1.190	1.180	1.150	1.130	1.120	1.110	1.110	1.090	1.082	1.077	1.073	1.070	1.065	1.059	1.056	1.053	1.048	1.044	1.040	1.484
Selected	10.000	7.000	3.300	2.000	1.750	1.525	1.700	1.700	1.450	1.400	1.350	1.300	1.280	1.260	1.250	1.220	1.210	1.200	1.190	1.180	1.135	1.125	1.115	1.110	1.090	1.082	1.077	1.073	1.069	1.064	1.059	1.056	1.051	1.048	1.044	1.040	
Cumulative	309925.9	30992.6	4427.51	1341.67	670.835	383.334	251.367	147.863	86.978	59.985	42.846	31.738	24.414	19.073	15.138	12.110	9.926	8.204	6.836	5.745	4.868	4.289	3.813	3.420	3.081	2.826	2.612	2.426	2.261	2.114	1.986	1.876	1.776	1.691	1.613	1.545	1.485

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
PAID DWRF TO PAID PTD 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%	1.9%	0.8%	0.8%	1.2%	2.1%	2.8%	3.5%	4.8%	6.8%	9.6%	13.4%	18.1%	22.9%	27.5%	31.4%	35.0%	38.5%	41.9%	45.2%	48.3%	51.1%	54.3%	57.4%	59.7%	61.8%	63.6%	65.6%	67.6%	68.7%	70.8%	72.8%	74.6%	76.3%	76.3%
1978	0.0%	0.0%	0.0%	1.2%	0.6%	1.0%	1.4%	2.3%	3.1%	4.1%	5.6%	7.9%	10.9%	14.4%	18.3%	22.3%	25.5%	28.6%	31.4%	34.4%	37.1%	40.0%	42.9%	45.5%	47.8%	50.2%	52.3%	54.3%	56.2%	58.2%	59.0%	60.5%	62.0%	63.4%	64.7%		64.7%
1979	0.0%	0.0%	0.0%	0.7%	0.7%	1.0%	1.5%	2.4%	3.2%	4.1%	5.6%	7.9%	10.9%	14.6%	18.1%	20.6%	22.8%	25.3%	27.8%	30.5%	32.7%	34.6%	36.7%	39.0%	41.3%	43.4%	45.4%	47.5%	49.7%	50.8%	52.9%	55.0%	56.8%	58.5%			58.5%
1980	0.0%	0.0%	0.0%	1.2%	1.5%	2.3%	3.2%	5.1%	5.9%	6.5%	8.3%	10.9%	14.3%	16.9%	19.0%	20.2%	22.4%	24.4%	26.3%	28.4%	30.7%	33.1%	35.3%	37.3%	39.0%	40.4%	42.0%	43.6%	44.3%	45.9%	47.5%	48.9%	50.2%				50.2%
1981	0.0%	0.0%	0.0%	0.8%	0.7%	1.0%	1.7%	3.1%	4.3%	5.4%	7.3%	9.4%	11.2%	12.9%	14.5%	16.0%	17.8%	19.5%	21.2%	22.8%	24.2%	26.0%	27.8%	29.3%	30.9%	32.5%	34.3%	35.3%	37.1%	38.8%	40.2%	41.6%					41.6%
1982	0.0%	0.0%	0.0%	0.0%	2.1%	2.5%	3.1%	4.8%	6.3%	7.8%	10.6%	13.6%	15.9%	17.8%	19.5%	20.9%	22.6%	24.1%	25.9%	27.6%	28.9%	30.4%	31.8%	33.2%	34.7%	36.2%	37.0%	38.6%	40.1%	41.6%	43.1%						43.1%
1983	0.0%	0.0%	0.0%	4.0%	1.5%	2.6%	4.2%	7.9%	10.2%	11.2%	12.9%	14.0%	14.2%	15.4%	16.6%	17.8%	19.4%	20.7%	22.3%	24.1%	25.4%	26.6%	27.9%	29.2%	30.7%	31.4%	33.1%	34.9%	36.6%	38.4%							38.4%
1984	0.0%	0.0%	0.0%	11.3%	9.9%	7.7%	6.4%	8.9%	10.5%	11.3%	12.6%	12.3%	13.9%	15.2%	15.9%	17.4%	18.9%	20.3%	21.6%	22.9%	23.7%	24.5%	25.6%	26.7%	27.0%	28.0%	29.0%	30.0%	30.9%								30.9%
1985	0.0%	0.0%	0.0%	0.2%	0.3%	1.2%	2.1%	3.8%	5.2%	6.0%	6.6%	7.2%	8.1%	9.2%	10.5%	11.4%	12.6%	13.9%	15.0%	15.8%	16.8%	17.8%	19.0%	19.6%	20.9%	22.2%	23.6%	24.8%									24.8%
1986	0.0%	0.0%	0.0%	0.3%	0.3%	1.2%	1.3%	2.2%	2.7%	3.7%	5.1%	6.0%	6.7%	7.3%	8.0%	8.9%	9.8%	10.5%	11.0%	11.7%	12.5%	13.4%	13.9%	14.7%	15.8%	16.8%	17.8%										17.8%
1987	0.0%	0.0%	0.0%	1.1%	1.5%	3.5%	3.8%	2.7%	2.7%	2.7%	3.3%	3.9%	4.4%	5.1%	5.8%	6.2%	6.5%	6.8%	7.4%	7.9%	8.5%	8.9%	9.7%	10.7%	11.6%	12.6%											12.6%
1988	0.0%	0.0%	0.0%	0.0%	1.0%	1.3%	2.3%	2.4%	2.9%	3.5%	3.8%	4.2%	4.9%	5.6%	6.1%	6.6%	6.9%	7.4%	8.0%	8.6%	8.8%	9.6%	10.5%	11.3%	12.1%												12.1%
1989	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	2.0%	2.5%	3.1%	3.8%	4.0%	4.8%	5.4%	5.4%	5.9%	6.3%	6.7%	7.5%	7.8%	8.5%	9.2%	10.0%	10.9%													10.9%
1990	0.0%	0.0%	0.0%	2.6%	2.5%	3.1%	3.2%	3.3%	3.3%	3.5%	3.6%	3.8%	4.0%	4.2%	4.4%	4.8%	5.2%	5.6%	6.0%	6.8%	7.6%	8.3%	8.9%														8.9%
1991	0.0%	0.0%	0.0%	0.0%	6.1%	3.4%	2.9%	2.3%	2.4%	2.6%	2.9%	3.2%	3.2%	3.4%	3.5%	3.8%	4.2%	4.4%	4.8%	5.3%	6.3%	6.8%															6.8%
1992	0.0%	0.0%	0.0%	43.3%	1.2%	1.7%	2.3%	2.8%	2.7%	2.9%	3.2%	3.2%	3.3%	3.4%	3.9%	4.6%	5.1%	5.8%	6.7%	7.6%	8.7%																8.7%
1993	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	3.0%	4.1%	4.6%	4.6%	4.3%	4.4%	4.5%	4.9%	5.2%	6.0%	6.9%	7.9%	8.9%	9.9%																	9.9%
1994	0.0%	0.0%	0.0%	0.4%	0.6%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.3%	1.6%	2.0%	2.3%																		2.3%
1995	0.0%	0.0%	0.0%	9.1%	4.0%	2.6%	2.4%	2.2%	2.6%	2.8%	3.0%	3.1%	3.5%	3.3%	3.6%	4.0%	4.4%	4.8%																			4.8%
1996	0.0%	0.0%	0.0%	0.0%	9.5%	0.3%	0.4%	0.5%	0.5%	0.6%	0.7%	0.7%	0.8%	1.1%	1.3%	1.5%	1.6%																				1.6%
1997	0.0%	0.0%	0.0%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.6%	1.0%	1.3%	1.5%																					1.5%
1998	0.0%	0.0%	0.0%	0.0%	2.1%	1.3%	1.4%	1.6%	2.3%	2.5%	2.2%	2.4%	2.7%	3.0%	3.1%																						3.1%
1999	0.0%	0.0%	0.0%	0.5%	0.2%	0.1%	0.4%	0.8%	1.1%	1.1%	1.3%	1.3%	1.3%	1.4%																							1.4%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%	0.2%	0.3%	0.4%	0.5%	0.8%																								0.8%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.7%																									0.7%
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.8%	1.8%	1.9%																										1.9%
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%																											0.2%
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%																												0.2%
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%																													0.0%
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%																														0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%																															0.0%
2008	0.0%	0.0%	113.3%	113.3%	113.3%																																113.3%
2009	0.0%	0.0%	0.0%	0.0%																																	0.0%
2010	0.0%	0.0%	0.0%																																		0.0%
2011	0.0%	0.0%																																			0.0%
2012	0.0%																																				-

	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				0.397	1.042	1.504	1.711	1.360	1.258	1.371	1.413	1.409	1.392	1.349	1.267	1.200	1.143	1.113	1.101	1.087	1.081	1.068	1.057	1.063	1.057	1.040	1.036	1.028	1.032	1.031	1.016	1.031	1.028	1.025	1.023		
1978				0.475	1.617	1.428	1.672	1.382	1.292	1.391	1.407	1.369	1.324	1.272	1.217	1.145	1.120	1.099	1.095	1.080	1.079	1.072	1.060	1.051	1.049	1.042	1.038	1.036	1.035	1.014	1.026	1.025	1.021	1.021			
1979				1.029	1.414	1.467	1.611	1.322	1.255	1.389	1.407	1.378	1.339	1.235	1.137	1.110	1.107	1.101	1.097	1.071	1.059	1.062	1.063	1.058	1.050	1.047	1.046	1.046	1.024	1.041	1.039	1.032	1.030				
1980				1.277	1.491	1.412	1.595	1.152	1.101	1.278	1.310	1.307	1.186	1.123	1.065	1.105	1.089	1.080	1.079	1.080	1.079	1.067	1.056	1.045	1.036	1.039	1.038	1.017	1.036	1.035	1.030	1.026					
1981				0.834	1.457	1.680	1.867	1.370	1.276	1.350	1.281	1.195	1.146	1.128	1.104	1.108	1.101	1.083	1.076	1.061	1.074	1.072	1.051	1.055	1.052	1.057	1.028	1.052	1.045	1.037	1.035						
1982					1.178	1.224	1.562	1.293	1.248	1.355	1.286	1.171	1.119	1.096	1.069	1.081	1.068	1.073	1.065	1.048	1.052	1.047	1.043	1.045	1.044	1.022	1.042	1.041	1.037	1.035							
1983				0.377	1.744	1.581	1.892	1.295	1.090	1.154	1.087	1.016	1.081	1.079	1.076	1.089	1.064	1.081	1.079	1.052	1.048	1.048	1.049	1.051	1.022	1.054	1.055	1.051	1.048								
1984				0.880	0.775	0.825	1.406	1.176	1.075	1.118	0.973	1.127	1.099	1.047	1.092	1.084	1.072	1.065	1.063	1.032	1.035	1.044	1.044	1.011	1.040	1.036	1.031	1.031									
1985				1.438	3.649	1.795	1.802	1.357	1.163	1.094	1.091	1.124	1.135	1.139	1.095	1.102	1.100	1.078	1.059	1.059	1.061	1.067	1.034	1.064	1.065	1.062	1.049										
1986				1.300	3.637	1.096	1.621	1.254	1.366	1.381	1.175	1.120	1.089	1.104	1.102	1.101	1.072	1.052	1.058	1.072	1.075	1.036	1.059	1.074	1.060	1.060											
1987				1.265	2.422	1.094	0.691	1.028	0.992	1.216	1.174	1.132	1.170	1.133	1.073	1.041	1.050	1.080	1.072	1.082	1.043	1.094	1.098	1.085	1.087												
1988					1.349	1.740	1.050	1.194	1.201	1.086	1.124	1.149	1.153	1.093	1.074	1.057	1.061	1.079	1.076	1.029	1.087	1.096	1.075	1.074													
1989							1.651	1.274	1.235	1.200	1.067	1.191	1.141	0.985	1.097	1.074	1.066	1.114	1.038	1.095	1.084	1.078	1.089														
1990				0.977	1.237	1.013	1.044	0.990	1.066	1.029	1.046	1.052	1.047	1.059	1.082	1.090	1.082	1.072	1.126	1.127	1.081	1.076															
1991					0.565	0.849	0.788	1.049	1.077	1.117	1.089	1.024	1.043	1.047	1.072	1.104	1.039	1.102	1.107	1.191	1.068																
1992				0.027	1.473	1.295	1.238	0.969	1.073	1.108	1.003	1.011	1.055	1.139	1.161	1.110	1.150	1.158	1.130	1.145																	
1993						1.716	1.374	1.112	1.004	0.942	1.009	1.025	1.097	1.057	1.144	1.155	1.153	1.120	1.118																		
1994				1.464	0.833	1.028	0.894	0.898	0.818	1.353	1.155	1.195	1.155	1.115	1.495	1.259	1.216	1.174																			
1995				0.435	0.643	0.921	0.954	1.178	1.076	1.047	1.051	1.103	0.960	1.097	1.101	1.093	1.088																				
1996					0.033	1.251	1.152	1.124	1.092	1.192	1.127	1.138	1.307	1.178	1.121	1.124																					
1997				1.151	0.734	0.683	0.974	1.114	1.162	1.151	0.994	1.597	1.618	1.266	1.205																						
1998					0.629	1.041	1.159	1.413	1.112	0.866	1.122	1.093	1.118	1.049																							
1999				0.517	0.348	4.115	2.206	1.442	1.005	1.171	1.003	1.001	1.064																								
2000					1.164	38.815	0.761	0.799	1.264	1.295	1.385	1.550																									
2001				4.197	1.911	1.307	0.900	1.706	2.147	1.599	1.285																										
2002				0.612	0.611	0.674	5.783	26.600	0.989	1.052																											
2003							1.933	1.294	1.453																												
2004								2.350																													
2005																																					
2006																																					
2007																																					
2008			1.000	1.000																																	
2009																																					
2010																																					
2011																																					
5 Yr Avg			1.000	1.495	0.933	9.190	2.317	6.550	1.372	1.197	1.158	1.276	1.214	1.141	1.213	1.148	1.129	1.125	1.104	1.117	1.073	1.076	1.071	1.061	1.055	1.047	1.041	1.038	1.038	1.032	1.029		1.026	1.023	1.023		
3 Yr Wtd			1.000	1.000			4.254	9.237	1.100	1.155	1.133	1.118	1.170	1.120	1.127	1.131	1.139	1.141	1.120	1.151	1.078	1.084	1.087	1.077	1.069	1.051	1.045	1.041	1.043	1.036	1.035	1.028	1.026	1.023	1.023		
5 Yr Wtd			1.000	1.000		5.637	2.249	4.166	1.080	1.039	1.117	1.155	1.102	1.111	1.160	1.134	1.122	1.119	1.103	1.110	1.073	1.073	1.065	1.052	1.048	1.044	1.041	1.037	1.037	1.031	1.028	1.029	1.026	1.023	1.023		
10 Yr Wtd			1.001	0.998	0.624	1.347	1.278	1.571	1.077	1.026	1.056	1.075	1.080	1.069	1.117	1.094	1.088	1.093	1.077	1.070	1.057	1.060	1.054	1.051	1.047	1.044	1.040	1.037	1.036	1.031	1.028	1.029	1.026	1.023	1.023		
15 Yr Wtd			1.090	1.053	0.413	1.264	1.120	1.200	1.078	1.067	1.078	1.103	1.109	1.083	1.099	1.091	1.082	1.083	1.079	1.070	1.066	1.063	1.056	1.053	1.048	1.044	1.040	1.037	1.036	1.031	1.028	1.029	1.026	1.023	1.023		
20 Yr Wtd			1.499	0.826	0.599	1.215	1.091	1.212	1.105	1.117	1.097	1.114	1.118	1.107	1.108	1.112	1.096	1.090	1.083	1.072	1.066	1.063	1.056	1.053	1.048	1.044	1.040	1.037	1.036	1.031	1.028	1.029	1.026	1.023	1.023		TAIL
Prior	10.000	2.500	1.050	0.950	0.950	0.975	1.000	1.300	1.200	1.150	1.100	1.100	1.095	1.095	1.095	1.095	1.090	1.090	1.090	1.080	1.075	1.065	1.060	1.055	1.050	1.045	1.040	1.037	1.037	1.036	1.032	1.031	1.028	1.027	1.025	1.022	
Selected	10.000	2.500	1.050	0.950	0.950	0.975	1.000	1.300	1.200	1.150	1.100	1.100	1.095	1.095	1.095	1.095	1.090	1.090	1.090	1.080	1.075	1.065	1.060	1.055	1.050	1.045	1.040	1.037	1.037	1.036	1.032	1.031	1.028	1.027	1.025	1.023	
Cumulative	243.096	24.310	9.724	9.261	9.748	10.261	10.524	10.524	8.096	6.746	5.866	5.333	4.848	4.428	4.044	3.693	3.372	3.094	2.838	2.604	2.411	2.243	2.106	1.987	1.883	1.794	1.716	1.651	1.592	1.534	1.482	1.435	1.392	1.354	1.318	1.286	1.258

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
PERMANENT TOTAL DISABILITY PAYMENTS (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																																0
2009	0	0	39	75																																	75
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					129,570

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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%	0.01%	0.01%	0.02%	0.04%	0.06%	0.10%	0.16%	0.27%	0.44%	0.67%	0.97%	1.30%	1.63%	1.98%	2.36%	2.76%	3.17%	3.57%	3.99%	4.42%	4.82%	5.17%	5.50%	5.83%	6.16%	6.49%	0.07%	0.07%	0.07%	0.08%	0.08%	5,276,573
1978	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.05%	0.08%	0.14%	0.25%	0.41%	0.65%	0.96%	1.31%	1.65%	2.02%	2.43%	2.86%	3.32%	3.79%	4.28%	4.75%	5.22%	5.68%	6.14%	6.61%	7.07%	7.53%	7.83%	0.08%	0.09%	0.09%	0.09%		5,254,386
1979	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.06%	0.10%	0.18%	0.31%	0.48%	0.68%	0.89%	1.11%	1.36%	1.64%	1.94%	2.23%	2.51%	2.79%	3.09%	3.39%	3.67%	3.96%	4.25%	4.57%	4.79%	5.10%	0.05%	0.06%	0.06%			5,164,474
1980	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.07%	0.14%	0.25%	0.40%	0.59%	0.77%	0.99%	1.23%	1.49%	1.77%	2.06%	2.38%	2.72%	3.05%	3.36%	3.63%	3.92%	4.21%	4.51%	4.71%	5.00%	5.30%	0.06%	0.06%				5,091,177
1981	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.09%	0.16%	0.26%	0.38%	0.51%	0.66%	0.83%	1.04%	1.25%	1.47%	1.70%	1.95%	2.22%	2.50%	2.76%	3.05%	3.34%	3.66%	3.91%	4.25%	4.58%	4.88%	0.05%					4,908,624
1982	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.23%	0.38%	0.54%	0.72%	0.93%	1.16%	1.41%	1.67%	1.96%	2.25%	2.51%	2.81%	3.10%	3.40%	3.69%	3.98%	4.19%	4.48%	4.79%	5.09%	5.39%						5,266,185
1983	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.11%	0.19%	0.29%	0.40%	0.53%	0.68%	0.86%	1.08%	1.31%	1.54%	1.81%	2.11%	2.37%	2.64%	2.93%	3.23%	3.56%	3.81%	4.18%	4.59%	5.01%	5.43%							5,316,747
1984	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.08%	0.14%	0.20%	0.28%	0.39%	0.52%	0.66%	0.83%	1.02%	1.21%	1.40%	1.60%	1.77%	1.96%	2.16%	2.37%	2.52%	2.71%	2.89%	3.07%	3.25%								5,395,574
1985	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.10%	0.15%	0.21%	0.28%	0.36%	0.46%	0.57%	0.68%	0.80%	0.92%	1.04%	1.17%	1.31%	1.47%	1.59%	1.77%	1.97%	2.16%	2.33%									5,506,356
1986	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.08%	0.13%	0.20%	0.27%	0.35%	0.43%	0.54%	0.65%	0.77%	0.88%	1.02%	1.17%	1.34%	1.47%	1.67%	1.88%	2.09%	2.30%										5,812,249
1987	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.04%	0.07%	0.10%	0.13%	0.18%	0.23%	0.28%	0.33%	0.38%	0.45%	0.52%	0.60%	0.67%	0.77%	0.89%	1.01%	1.15%											6,193,181
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.06%	0.08%	0.12%	0.17%	0.23%	0.29%	0.35%	0.41%	0.48%	0.57%	0.67%	0.74%	0.86%	1.01%	1.14%	1.29%												6,484,397
1989	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.07%	0.10%	0.14%	0.19%	0.22%	0.27%	0.32%	0.38%	0.46%	0.52%	0.61%	0.71%	0.82%	0.95%													6,640,304
1990	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.06%	0.08%	0.10%	0.13%	0.16%	0.19%	0.23%	0.28%	0.34%	0.40%	0.49%	0.59%	0.68%	0.77%														6,973,268
1991	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.05%	0.06%	0.07%	0.09%	0.11%	0.13%	0.16%	0.18%	0.22%	0.27%	0.34%	0.39%															7,138,884
1992	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.06%	0.07%	0.08%	0.10%	0.13%	0.16%	0.19%	0.24%	0.30%	0.37%	0.45%																6,951,801
1993	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	0.09%	0.11%	0.13%	0.17%	0.22%	0.27%	0.34%	0.41%																	6,954,996
1994	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.05%	0.07%	0.09%	0.11%																		7,221,716
1995	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.06%	0.08%	0.10%	0.12%	0.14%	0.17%	0.22%	0.26%	0.31%																			7,279,180
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%																				7,119,619
1997	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.05%	0.07%	0.09%																					7,011,137
1998	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.07%	0.09%	0.11%																						6,974,036
1999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%																							7,074,826
2000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%																								7,189,648
2001	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%																									7,410,279
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.04%	0.05%																										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%																																7,073,199
2009	0.00%	0.00%	0.00%	0.00%																																	7,109,910
2010	0.00%	0.00%	0.00%																																		7,245,414
2011	0.00%	0.00%																																			7,353,256
2012	0.00%																																				7,500,322

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
REPORTED PTD 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							
10 Yr Wtd					1.829	1.549	1.284	1.183	1.213	1.142	1.090	1.070	1.061	1.050	1.048	1.034	1.023	1.025	1.023	1.023	1.010	1.010	1.002	1.005	1.003	1.000	1.004	1.000	1.000	1.000							
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							
																																					TAIL
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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES

CUMULATIVE PAID LOSS PER PTD 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				84	82	174	274	552	957	1,575	2,737	4,238	5,570	6,982	8,861	10,534	12,816	14,948	17,210	19,382	21,020	23,120	25,152	27,512	29,886	32,255	33,943	36,335	38,791	41,236	43,651						43,651
1983			0	61	93	223	406	1,007	1,695	2,551	3,765	4,419	5,275	6,210	7,332	9,227	10,852	12,777	15,046	17,520	19,399	21,610	23,962	26,020	28,230	30,206	33,202	35,924	39,179	42,420							42,420
1984			0	295	333	440	377	927	1,630	2,478	3,067	4,035	4,779	6,207	7,394	9,094	10,543	12,527	13,969	15,426	16,771	18,529	20,088	22,064	23,427	25,222	26,918	28,537	30,193								30,193
1985			0	23	29	75	295	732	1,249	1,514	2,202	3,046	3,935	4,865	6,214	7,676	9,156	10,264	11,570	12,761	14,322	15,327	17,199	18,650	20,767	22,549	24,783	26,780									26,780
1986			0	5	17	133	259	544	850	1,222	1,978	2,466	3,306	4,017	4,946	5,903	6,897	7,801	8,854	9,834	11,139	12,764	13,795	15,657	17,667	19,562	21,586										21,586
1987				81	73	306	392	401	514	828	1,343	1,826	2,501	3,392	3,998	4,601	5,105	5,739	6,447	7,477	8,491	9,410	10,619	12,220	13,551	15,426											15,426
1988			0	254	76	175	391	536	841	1,181	1,532	2,046	2,798	3,468	4,145	4,927	5,820	6,549	7,762	9,059	10,040	11,417	13,317	15,107	17,042												17,042
1989			0	0	0	0	223	450	721	1,115	1,389	1,766	2,310	2,886	3,177	3,935	4,553	5,347	6,543	7,194	7,974	9,090	10,461	12,087													12,087
1990		0	0	338	332	491	779	1,072	1,243	1,466	1,650	1,917	2,149	2,517	2,825	3,279	3,823	4,670	5,498	6,547	7,590	8,724	9,730														9,730
1991				0	380	471	652	760	1,075	1,300	1,557	1,973	2,110	2,471	2,869	3,469	4,075	4,505	5,273	6,139	7,652	8,757															8,757
1992			0	60	175	491	672	1,132	1,429	1,560	1,991	2,150	2,445	2,727	3,494	3,990	4,816	6,069	7,284	8,513	10,075																10,075
1993				0	0	478	875	1,319	1,838	1,902	1,709	2,075	2,295	2,722	3,206	3,826	4,728	5,947	6,703	7,918																	7,918
1994				147	364	234	304	267	267	250	362	419	574	712	888	1,370	1,708	2,071	2,594																		2,594
1995			0	2,047	1,125	1,118	1,245	1,384	1,793	1,915	2,168	2,523	2,933	3,064	3,638	4,490	5,280	6,286																			6,286
1996					100	43	119	158	226	264	375	483	632	964	1,168	1,367	1,753																				1,753
1997				183	117	115	104	139	181	250	292	332	596	1,069	1,366	1,757																					1,757
1998			0	0	535	472	519	591	961	1,158	1,214	1,461	1,832	2,111	2,451																						2,451
1999			0	173	86	35	139	416	695	873	1,167	1,273	1,443	1,770																							1,770
2000			0	0	3	4	136	140	133	201	295	408	649																								649
2001			0	3	14	33	54	59	121	268	490	718																									718
2002			0	17	17	11	8	47	1,211	1,228	1,522																										1,522
2003				0	0	0	27	64	94	146																											146
2004			0	0	0	0	0	42	117																												117
2005				0	0	0	0	22																													22
2006				0	0	0	24																														24
2007					0	0																															-
2008																																					
2009			0	0																																	-
2010																																					
2011																																					
2012																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-Ult	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				0.984	2.110	1.575	2.019	1.733	1.646	1.738	1.548	1.314	1.253	1.269	1.189	1.217	1.166	1.151	1.126	1.085	1.100	1.088	1.094	1.086	1.079	1.052	1.070	1.068	1.063	1.059						
1983				1.506	2.415	1.818	2.480	1.683	1.504	1.476	1.174	1.194	1.177	1.181	1.258	1.176	1.177	1.178	1.164	1.107	1.114	1.109	1.086	1.085	1.070	1.099	1.082	1.091	1.083							
1984				1.128	1.322	0.856	2.461	1.758	1.521	1.237	1.316	1.184	1.299	1.191	1.230	1.159	1.188	1.115	1.104	1.087	1.105	1.084	1.098	1.062	1.077	1.067	1.060	1.058								
1985				1.254	2.611	3.919	2.480	1.705	1.212	1.455	1.383	1.292	1.236	1.277	1.235	1.193	1.121	1.127	1.103	1.122	1.070	1.122	1.084	1.113	1.086	1.099	1.081									
1986				3.321	7.761	1.951	2.098	1.564	1.437	1.618	1.247	1.340	1.215	1.231	1.194	1.168	1.131	1.135	1.111	1.133	1.146	1.081	1.135	1.128	1.107	1.103										
1987				0.901	4.165	1.281	1.025	1.282	1.609	1.623	1.360	1.370	1.356	1.179	1.151	1.110	1.124	1.123	1.160	1.136	1.108	1.128	1.151	1.109	1.138											
1988				0.298	2.304	2.241	1.369	1.569	1.405	1.296	1.336	1.368	1.239	1.196	1.189	1.181	1.125	1.185	1.167	1.108	1.137	1.166	1.134	1.128												
1989							2.019	1.601	1.548	1.245	1.272	1.308	1.249	1.101	1.239	1.157	1.174	1.224	1.099	1.108	1.140	1.151	1.155													
1990				0.982	1.478	1.587	1.376	1.160	1.180	1.125	1.162	1.121	1.171	1.122	1.161	1.166	1.222	1.177	1.191	1.159	1.149	1.115														
1991					1.240	1.385	1.165	1.414	1.210	1.197	1.267	1.069	1.171	1.161	1.209	1.175	1.106	1.171	1.164	1.246	1.144															
1992				2.901	2.804	1.369	1.684	1.262	1.092	1.276	1.080	1.137	1.115	1.281	1.142	1.207	1.260	1.200	1.169	1.183																
1993						1.828	1.508	1.394	1.034	0.899	1.214	1.106	1.186	1.177	1.194	1.236	1.258	1.127	1.181																	
1994				2.472	0.644	1.298	0.879	1.000	0.938	1.444	1.157	1.371	1.241	1.247	1.543	1.246	1.213	1.252																		
1995				0.550	0.994	1.113	1.111	1.296	1.068	1.132	1.164	1.162	1.045	1.187	1.234	1.176	1.191																			
1996					0.424	2.784	1.332	1.432	1.169	1.418	1.291	1.306	1.526	1.211	1.171	1.282																				
1997				0.637	0.990	0.900	1.341	1.302	1.380	1.165	1.139	1.795	1.792	1.278	1.287																					
1998					0.882	1.100	1.139	1.626	1.205	1.048	1.204	1.254	1.152	1.161																						
1999				0.500	0.400	4.040	2.987	1.670	1.255	1.337	1.091	1.134	1.226																							
2000					1.244	36.739	1.035	0.946	1.516	1.465	1.384	1.590																								
2001				5.698	2.271	1.662	1.097	2.030	2.224	1.825	1.466																									
2002				1.000	0.667	0.667	6.187	25.812	1.014	1.240																										
2003							2.346	1.462	1.548																											
2004								2.825																												
2005																																				
2006																																				
2007																																				
2008																																				
2009																																				
2010																																				
2011																																				
3 Yr Avg				2.399	1.394	13.023	3.210	10.033	1.595	1.510	1.314	1.326	1.390	1.217	1.231	1.235	1.220	1.193	1.171	1.196	1.145	1.144	1.147	1.122	1.110	1.090	1.074	1.072	1.073	1.059						
5 Yr Avg				1.677	1.093	8.842	2.731	6.615	1.511	1.383	1.257	1.416	1.348	1.217	1.286	1.229	1.205	1.185	1.161	1.161	1.136	1.128	1.132	1.108	1.096	1.084	1.073	1.072	1.073	1.059						
7 Yr Avg				1.965	0.982	6.842	2.305	5.196	1.449	1.357	1.248	1.373	1.310	1.220	1.254	1.213	1.203	1.191	1.162	1.153	1.128	1.121	1.121	1.102	1.093	1.084	1.073	1.072	1.073	1.059						
9 Yr Wtd					0.681	1.638	1.541	2.257	1.164	1.230	1.201	1.204	1.185	1.193	1.215	1.193	1.182	1.170	1.144	1.134	1.118	1.110	1.109	1.097	1.088	1.082	1.073	1.073	1.073	1.059						
12 Yr Wtd					0.816	1.298	1.254	1.651	1.119	1.176	1.186	1.190	1.197	1.182	1.201	1.182	1.169	1.158	1.139	1.122	1.115	1.110	1.109	1.097	1.088	1.082	1.073	1.073	1.073	1.059						
15 Yr Wtd					1.077	1.393	1.347	1.500	1.159	1.186	1.219	1.236	1.216	1.199	1.216	1.183	1.170	1.157	1.139	1.122	1.115	1.110	1.109	1.097	1.088	1.082	1.073	1.073	1.073	1.059						
Prior	1.000	1.000	1.000	1.000	0.816	1.294	1.251	1.647	1.116	1.181	1.183	1.187	1.196	1.183	1.203	1.181	1.169	1.157	1.138	1.120	1.115	1.110	1.108	1.096	1.086	1.081	1.073	1.074	1.071	1.059						
																																				TAIL
Selected	1.000	1.000	1.000	1.000	0.816	1.298	1.254	1.651	1.119	1.176	1.186	1.190	1.197	1.182	1.201	1.182	1.169	1.158	1.139	1.122	1.115	1.110	1.109	1.097	1.088	1.082	1.073	1.073	1.073	1.059						
Cumulative	64.151	64.151	64.151	64.151	64.151	78.619	60.592	48.308	29.262	26.151	22.231	18.747	15.755	13.160	11.132	9.265	7.839	6.703	5.791	5.083	4.530	4.062	3.659	3.298	3.006	2.764	2.554	2.379	2.217	2.067	1.952	1.952	1.952	1.952	1.952	1.952	1.952

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES

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	4	9	32	87	243	522	979	1,825	3,018	4,304	5,713	7,384	9,257	11,262	13,362	15,646	17,914	20,065	22,419	24,771	27,096	29,433	31,766	33,428	35,784	38,203	40,611	42,989						42,989
1983	0	0	0	4	11	39	118	409	885	1,442	2,237	3,074	4,052	5,220	6,588	8,291	10,066	11,852	13,956	16,250	18,274	20,357	22,573	24,888	27,411	29,331	32,240	35,403	38,611	41,805							41,805
1984	0	0	0	5	11	37	109	346	746	1,260	1,871	2,599	3,564	4,735	6,016	7,553	9,292	11,041	12,785	14,641	16,203	17,900	19,747	21,690	23,030	24,794	26,462	28,054	29,681								29,681
1985	0	0	0	1	4	29	127	374	714	1,112	1,662	2,362	3,132	4,070	5,200	6,423	7,661	9,007	10,390	11,719	13,153	14,701	16,497	17,889	19,919	22,089	24,277	26,233									26,233
1986	0	0	0	0	3	37	93	221	385	687	1,205	1,773	2,428	3,138	3,941	4,889	5,927	6,948	8,024	9,220	10,617	12,165	13,364	15,168	17,115	18,951	20,912										20,912
1987	0	0	0	2	8	51	98	167	289	517	867	1,255	1,720	2,332	2,999	3,642	4,254	4,902	5,776	6,698	7,784	8,626	9,955	11,456	12,987	14,783											14,783
1988	0	0	0	5	9	38	123	231	429	718	1,051	1,484	2,140	2,924	3,658	4,444	5,250	6,164	7,305	8,526	9,450	10,969	12,795	14,515	16,374												16,374
1989	0	0	0	0	0	0	69	188	354	588	884	1,220	1,722	2,308	2,599	3,219	3,891	4,569	5,592	6,278	7,394	8,594	9,890	11,428													11,428
1990	0	0	0	17	39	100	238	363	527	721	951	1,202	1,493	1,834	2,202	2,723	3,305	4,037	4,752	5,770	6,947	7,985	9,071														9,071
1991	0	0	0	0	65	148	242	326	461	669	934	1,240	1,507	1,836	2,213	2,676	3,260	3,733	4,520	5,437	6,996	8,006															8,006
1992	0	0	0	9	36	130	257	466	631	872	1,171	1,391	1,654	2,005	2,569	3,286	3,966	4,998	6,213	7,512	9,186																9,186
1993	0	0	0	0	0	96	262	495	689	856	1,068	1,297	1,549	1,974	2,324	2,965	3,782	4,758	5,865	7,126																	7,126
1994	0	0	2	8	29	44	66	87	108	108	176	238	326	443	552	926	1,292	1,735	2,243																		2,243
1995	0	0	0	195	241	293	385	527	769	1,049	1,342	1,682	2,165	2,407	3,031	3,742	4,526	5,388																			5,388
1996	0	0	0	0	3	7	20	47	83	132	200	290	400	610	856	1,139	1,461																				1,461
1997	0	0	0	4	10	26	37	53	77	117	175	207	384	713	1,032	1,406																					1,406
1998	0	0	0	0	91	92	127	216	399	593	651	891	1,162	1,545	1,853																						1,853
1999	0	0	0	7	7	7	64	208	401	503	718	881	1,055	1,294																							1,294
2000	0	0	0	0	0	1	48	57	61	98	151	243	438																								438
2001	0	0	0	0	2	7	16	21	48	141	294	457																									457
2002	0	0	0	2	2	2	2	14	505	716	972																										972
2003	0	0	0	0	0	0	7	22	40	83																											83
2004	0	0	0	0	0	0	0	17	60																												60
2005	0	0	0	0	0	0	0	9																													9
2006	0	0	0	0	0	0	5																														5
2007	0	0	0	0	0	0																															-
2008	0	0	2	2	2																																2
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES

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	4	5	23	55	156	279	457	846	1,193	1,286	1,408	1,672	1,873	2,005	2,100	2,283	2,268	2,151	2,354	2,352	2,324	2,338	2,333	1,662	2,356	2,419	2,408	2,378						66
1983	0	0	0	4	6	28	79	291	476	557	796	837	978	1,168	1,369	1,703	1,775	1,786	2,104	2,295	2,024	2,083	2,216	2,315	2,523	1,920	2,909	3,163	3,208	3,194							69
1984	0	0	0	5	6	26	71	237	400	514	611	728	965	1,170	1,281	1,537	1,739	1,749	1,744	1,856	1,562	1,698	1,847	1,943	1,340	1,764	1,668	1,592	1,627								59
1985	0	0	0	1	3	26	97	247	340	398	550	700	769	939	1,130	1,223	1,239	1,346	1,382	1,329	1,434	1,548	1,796	1,392	2,030	2,169	2,188	1,956									49
1986	0	0	0	0	3	34	56	128	164	302	518	568	655	710	803	948	1,039	1,021	1,076	1,196	1,397	1,548	1,199	1,804	1,947	1,836	1,961										64
1987	0	0	0	2	6	43	47	69	122	228	350	388	464	613	666	644	612	648	874	922	1,086	842	1,329	1,501	1,531	1,797											48
1988	0	0	0	5	4	29	85	108	197	289	333	433	655	784	734	786	806	914	1,141	1,221	924	1,520	1,825	1,720	1,860												51
1989	0	0	0	0	0	0	69	119	166	234	296	337	502	586	291	620	672	679	1,022	687	1,116	1,199	1,297	1,538													55
1990	0	0	0	17	22	60	138	126	163	194	230	252	291	341	368	521	582	732	715	1,018	1,177	1,038	1,086														59
1991	0	0	0	0	65	83	94	83	135	208	265	306	267	329	377	463	584	473	787	917	1,559	1,010															35
1992	0	0	0	9	27	94	127	209	164	241	300	220	263	351	564	717	681	1,031	1,215	1,299	1,674																34
1993	0	0	0	0	0	96	167	232	195	166	213	229	252	425	350	641	817	976	1,107	1,261																	40
1994	0	0	2	6	22	15	21	21	22	0	68	62	88	117	109	374	366	443	508																		37
1995	0	0	0	195	46	52	92	142	241	280	293	340	482	243	624	711	784	862																			42
1996	0	0	0	0	3	4	13	28	36	49	68	90	110	210	246	283	321																				30
1997	0	0	0	4	6	15	11	16	24	40	58	32	178	328	319	374																					45
1998	0	0	0	0	91	1	35	90	182	195	58	240	271	383	309																						41
1999	0	0	0	7	0	0	58	144	193	102	214	163	174	239																							26
2000	0	0	0	0	0	0	47	9	4	37	53	91	196																								37
2001	0	0	0	0	2	5	9	5	28	93	152	163																									55
2002	0	0	0	2	0	0	0	12	490	211	256																										36
2003	0	0	0	0	0	0	7	15	18	43																											35
2004	0	0	0	0	0	0	0	17	43																												37
2005	0	0	0	0	0	0	0	9																													34
2006	0	0	0	0	0	0	5																														29
2007	0	0	0	0	0	0																															28
2008	0	0	2	0	0																																31
2009	0	0	0	0																																	29
2010	0	0	0																																		30
2011	0	0																																			30
2012	0																																				30
																																					1,321

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-Ult	414-Ult	426-Ult
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	0.000	1.297	4.637	2.427	2.806	1.795	1.635	1.854	1.410	1.078	1.095	1.187	1.121	1.070	1.047	1.087	0.993	0.949	1.094	0.999	0.988	1.006	0.998	0.713	1.417	1.027	0.995	0.988						
1983	0.000	0.000	0.000	1.410	4.482	2.805	3.689	1.635	1.171	1.428	1.052	1.168	1.194	1.172	1.244	1.042	1.006	1.178	1.091	0.882	1.029	1.064	1.045	1.090	0.761	1.516	1.087	1.014	0.996							
1984	0.000	0.000	0.000	1.256	4.140	2.741	3.327	1.688	1.285	1.188	1.190	1.327	1.212	1.095	1.200	1.132	1.006	0.997	1.064	0.841	1.087	1.088	1.052	0.690	1.317	0.945	0.955	1.022								
1985	0.000	0.000	0.000	2.763	9.897	3.790	2.538	1.375	1.173	1.381	1.271	1.100	1.220	1.203	1.082	1.013	1.086	1.027	0.962	1.079	1.080	1.160	0.775	1.458	1.068	1.009	0.894									
1986	0.000	0.000	0.000	6.970	12.168	1.633	2.290	1.287	1.837	1.714	1.096	1.154	1.085	1.130	1.180	1.096	0.983	1.054	1.112	1.168	1.108	0.774	1.505	1.079	0.943	1.068										
1987	0.000	0.000	0.000	3.505	7.281	1.085	1.477	1.762	1.866	1.536	1.108	1.196	1.320	1.088	0.966	0.950	1.059	1.348	1.056	1.177	0.776	1.578	1.129	1.020	1.174											
1988	0.000	0.000	0.000	0.788	7.316	2.960	1.273	1.821	1.466	1.150	1.301	1.513	1.196	0.937	1.071	1.024	1.135	1.248	1.070	0.757	1.645	1.201	0.942	1.081												
1989	0.000	0.000	0.000	0.000	0.000	0.000	1.732	1.387	1.415	1.263	1.138	1.492	1.168	0.496	2.132	1.083	1.010	1.506	0.672	1.625	1.075	1.081	1.186													
1990	0.000	0.000	0.000	1.291	2.720	2.281	0.912	1.299	1.188	1.185	1.094	1.156	1.171	1.080	1.414	1.118	1.258	0.977	1.424	1.156	0.882	1.047														
1991	0.000	0.000	0.000	0.000	1.273	1.136	0.885	1.618	1.542	1.276	1.153	0.872	1.233	1.147	1.227	1.261	0.810	1.665	1.165	1.700	0.648															
1992	0.000	0.000	0.000	3.062	3.456	1.352	1.646	0.786	1.469	1.241	0.735	1.194	1.336	1.606	1.272	0.950	1.515	1.178	1.069	1.289																
1993	0.000	0.000	0.000	0.000	0.000	1.743	1.393	0.838	0.854	1.278	1.075	1.103	1.685	0.825	1.831	1.274	1.195	1.135	1.138																	
1994	0.000	0.000	3.416	3.501	0.688	1.446	0.978	1.034	0.000	0.000	0.912	1.432	1.324	0.935	3.424	0.979	1.210	1.146																		
1995	0.000	0.000	0.000	0.237	1.123	1.784	1.533	1.703	1.162	1.046	1.159	1.419	0.503	2.571	1.139	1.104	1.100																			
1996	0.000	0.000	0.000	0.000	1.121	3.375	2.181	1.286	1.385	1.376	1.333	1.218	1.914	1.168	1.151	1.136																				
1997	0.000	0.000	0.000	1.550	2.427	0.739	1.389	1.527	1.679	1.447	0.545	5.602	1.848	0.972	1.172																					
1998	0.000	0.000	0.000	0.000	0.008	47.230	2.594	2.034	1.067	0.298	4.134	1.130	1.412	0.806																						
1999	0.000	0.000	0.000	0.000	0.000	0.000	2.492	1.342	0.529	2.098	0.761	1.063	1.375																							
2000	0.000	0.000	0.000	0.000	1.902	102.571	0.197	0.445	8.971	1.448	1.706	2.145																								
2001	0.000	0.000	0.000	8.971	3.215	1.637	0.552	5.808	3.362	1.634	1.071																									
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	39.409	0.431	1.212																										
2003	0.000	0.000	0.000	0.000	0.000	0.000	2.129	1.216	2.351																											
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	2.579																												
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	0.000																														
2008	0.000	0.000	0.000	0.000	0.000																															
2009	0.000	0.000	0.000	0.000																																
2010	0.000	0.000	0.000																																	
2011	0.000	0.000																																		
3 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.710	14.401	2.048	1.431	1.179	1.446	1.545	0.982	1.154	1.073	1.168	1.153	1.124	1.381	0.868	1.110	1.086	1.060	1.062	1.007	0.979	1.021	0.996	0.988						
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.536	9.891	3.129	1.338	1.643	2.232	1.410	1.291	1.743	1.088	1.166	1.220	1.094	1.305	1.005	1.136	1.107	1.066	1.053	1.050	1.088	1.021	0.996	0.988						
10 Yr Avg	0.000	0.000	0.000	0.897	0.512	15.144	1.153	5.735	2.094	1.184	1.343	1.718	1.380	1.161	1.583	1.088	1.127	1.229	1.073	1.167	1.042	1.110	1.078	1.061	1.043	1.050	1.088	1.021	0.996	0.988						
8 Yr Wtd			0.864	0.790	3.047	21.844	1.941	3.197	0.790	1.144	1.224	1.405	1.263	1.215	1.381	1.110	1.155	1.250	1.073	1.207	1.015	1.097	1.049	1.044	1.009	1.037	1.076	1.020	0.996	0.988						
12 Yr Wtd			3.973	7.785	0.248	3.572	1.731	2.022	0.913	1.231	1.109	1.302	1.227	1.053	1.299	1.072	1.096	1.159	1.053	1.073	1.029	1.081	1.049	1.044	1.009	1.037	1.076	1.020	0.996	0.988						
15 Yr Wtd			94.702	0.797	1.102	2.099	1.515	1.689	1.016	1.220	1.133	1.293	1.217	1.085	1.251	1.075	1.077	1.148	1.053	1.073	1.029	1.081	1.049	1.044	1.009	1.037	1.076	1.020	0.996	0.988						
Prior	1.000	1.000	5.913	8.120	1.411	1.867	1.404	1.6487	1.045	1.250	1.131	1.245	1.212	1.110	1.232	1.074	1.076	1.148	1.046	1.053	1.075	1.083	1.035	1.038	0.985	1.030	1.140	1.020	0.995							
Selected	0.000	0.000	2.000	2.000	2.000	2.099	1.515	1.689	1.016	1.220	1.133	1.293	1.217	1.085	1.251	1.075	1.077	1.148	1.053	1.073	1.029	1.081	1.049	1.044	1.009	1.037	1.076	1.020	0.996	0.988						

TAIL
1.986

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	19,804	(1)
15 times 3 Year Average Annual Payments	29,706	(2)
Incremental Development Method	23,002	(3)
'09 to '12 Exponential Curve Fit	17,010	(4)
'07 to '12 Exponential Curve Fit	27,132	(5)
'05 to '12 Exponential Curve Fit	25,872	(6)
'03 to '12 Exponential Curve Fit	26,959	(7)
Selected Unpaid Loss as of 6/30/2012	24,000	(8)
FY 2012 Payments	1,803	(9)
FY 2011 Payments	1,891	(10)
FY 2010 Payments	2,247	(11)
Unpaid Loss as of 6/30/2009	29,941	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $1,980
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $1,980
(3) SECTION 4, EXHIBIT 3, SHEET 27, TOTAL OF COL. 5
(4) SECTION 4, EXHIBIT 3, SHEET 26, TOTAL OF COL. 2
(5) SECTION 4, EXHIBIT 3, SHEET 26, TOTAL OF COL. 3
(6) SECTION 4, EXHIBIT 3, SHEET 26, TOTAL OF COL. 4
(7) SECTION 4, EXHIBIT 3, SHEET 26, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 4, EXHIBIT 3, SHEET 32
(12) = SUM (8) THROUGH (11)

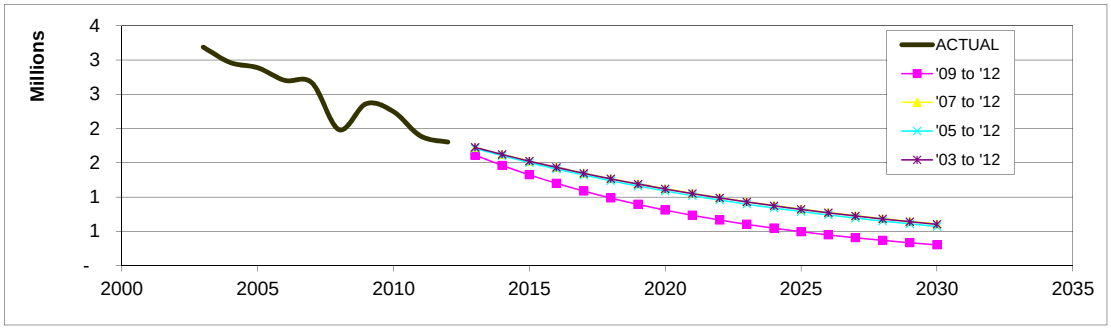
OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	3,187				
2004	2,962				
2005	2,887				
2006	2,703				
2007	2,667				
2008	1,983				
2009	2,363				
2010	2,247				
2011	1,891				
2012	1,803				
2013		1,613	1,725	1,710	1,725
2014		1,462	1,622	1,603	1,622
2015		1,325	1,526	1,503	1,524
2016		1,201	1,435	1,409	1,433
2017		1,088	1,349	1,321	1,347
2018		986	1,269	1,239	1,266
2019		894	1,193	1,161	1,190
2020		810	1,122	1,089	1,118
2021		734	1,055	1,021	1,051
2022		665	993	957	988
2023		603	933	897	929
2024		547	878	841	873
2025		495	825	789	821
2026		449	776	739	771
2027		407	730	693	725
2028		369	687	650	681
2029		334	646	609	640
2030		303	607	571	602

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	275	571	535	566
2032	249	537	502	532
2033	225	505	471	500
2034	204	475	441	470
2035	185	447	414	442
2036	168	420	388	415
2037	152	395	364	390
2038	138	371	341	367
2039	125	349	320	345
2040	113	329	300	324
2041	103	309	281	305
2042	93	291	263	286
2043	84	273	247	269
2044	76	257	231	253
2045	69	242	217	238
2046	63	227	203	223
2047	57	214	191	210
2048	52	201	179	197
2049	47	189	168	186
2050	42	178	157	174
2051	38	167	147	164
2052	35	157	138	154
2053	32	148	129	145
2054	29	139	121	136
2055	26	131	114	128
2056	23	123	107	120
2057	21	116	100	113
Total	17,010	27,132	25,872	26,959



(1) SECTION 4, EXHIBIT 3, SHEET 32
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES
(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	19.336	19.34	17	320	320
1954	702	0.894	18.18	-	-	320
1955	690	0.905	17.36	-	-	320
1956	678	0.886	16.27	32	523	842
1957	666	0.885	15.29	-	-	842
1958	654	0.885	14.41	-	-	842
1959	642	0.889	13.70	16	218	1,060
1960	630	0.896	13.17	46	605	1,665
1961	618	0.902	12.78	34	428	2,093
1962	606	0.905	12.48	115	1,440	3,533
1963	594	0.907	12.23	32	394	3,927
1964	582	0.909	12.02	32	387	4,314
1965	570	0.913	11.88	15	182	4,496
1966	558	0.917	11.81	133	1,566	6,062
1967	546	0.922	11.81	82	963	7,026
1968	534	0.927	11.87	177	2,106	9,132
1969	522	0.932	12.00	60	722	9,854
1970	510	0.937	12.18	169	2,057	11,910
1971	498	0.941	12.41	122	1,514	13,424
1972	486	0.945	12.67	152	1,923	15,347
1973	474	0.948	12.95	123	1,596	16,944
1974	462	0.949	13.24	141	1,866	18,810
1975	450	0.951	13.54	124	1,685	20,495
1976	438	0.952	13.84	181	2,507	23,002
TOTAL				1,803	23,002	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 4, EXHIBIT 3, SHEET 29, COL. 8
(3) TOTAL FROM SECTION 4, EXHIBIT 3, SHEET 28
(4) SECTION 4, EXHIBIT 3, SHEET 32
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

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
19.336	17.289	15.643	13.863	12.275	10.860	9.657	8.652	7.804	7.065	6.410	5.824	5.315	4.873	4.490	4.162	3.881	3.636	3.423	3.235	3.066	2.908	2.765	2.633
	0.894	0.809	0.717	0.635	0.562	0.499	0.447	0.404	0.365	0.332	0.301	0.275	0.252	0.232	0.215	0.201	0.188	0.177	0.167	0.159	0.150	0.143	0.136
		0.905	0.802	0.710	0.628	0.559	0.500	0.451	0.409	0.371	0.337	0.307	0.282	0.260	0.241	0.224	0.210	0.198	0.187	0.177	0.168	0.160	0.152
			0.886	0.785	0.694	0.617	0.553	0.499	0.452	0.410	0.372	0.340	0.312	0.287	0.266	0.248	0.232	0.219	0.207	0.196	0.186	0.177	0.168
				0.885	0.783	0.697	0.624	0.563	0.510	0.462	0.420	0.383	0.351	0.324	0.300	0.280	0.262	0.247	0.233	0.221	0.210	0.199	0.190
					0.885	0.787	0.705	0.636	0.576	0.522	0.474	0.433	0.397	0.366	0.339	0.316	0.296	0.279	0.264	0.250	0.237	0.225	0.214
						0.889	0.797	0.719	0.651	0.590	0.536	0.489	0.449	0.414	0.383	0.357	0.335	0.315	0.298	0.282	0.268	0.255	0.242
							0.896	0.808	0.732	0.664	0.603	0.550	0.505	0.465	0.431	0.402	0.377	0.354	0.335	0.317	0.301	0.286	0.273
								0.902	0.817	0.741	0.673	0.614	0.563	0.519	0.481	0.449	0.420	0.396	0.374	0.354	0.336	0.320	0.304
									0.905	0.821	0.746	0.681	0.624	0.575	0.533	0.497	0.466	0.439	0.415	0.393	0.373	0.354	0.337
										0.907	0.824	0.752	0.690	0.636	0.589	0.549	0.515	0.484	0.458	0.434	0.412	0.391	0.373
											0.909	0.829	0.760	0.701	0.649	0.606	0.567	0.534	0.505	0.478	0.454	0.431	0.411
												0.913	0.837	0.771	0.715	0.666	0.624	0.588	0.555	0.526	0.499	0.475	0.452
													0.917	0.845	0.783	0.730	0.684	0.644	0.609	0.577	0.547	0.520	0.495
														0.922	0.854	0.796	0.746	0.702	0.664	0.629	0.597	0.567	0.540
															0.927	0.864	0.810	0.762	0.720	0.683	0.648	0.616	0.586
																0.932	0.873	0.822	0.777	0.736	0.699	0.664	0.632
																	0.937	0.882	0.833	0.790	0.749	0.712	0.678
																		0.941	0.890	0.843	0.800	0.761	0.724
																			0.945	0.896	0.850	0.808	0.769
																				0.948	0.899	0.855	0.814
																					0.949	0.902	0.859
																						0.951	0.905
																							0.952
19.336	18.183	17.357	16.269	15.290	14.411	13.705	13.174	12.785	12.481	12.230	12.020	11.882	11.811	11.806	11.871	12.001	12.179	12.407	12.670	12.955	13.239	13.539	13.842

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 4, EXHIBIT 3, SHEET 27, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

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	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	10.000	36.541			10.000		200,629.123				309,925.916
18	1.5	7.000	11.095	3.696	12.361	7.000	6.667	20,062.912				30,992.592
30	2.5	3.300	6.504	2.721	5.727	3.300	2.683	2,866.130	80,715.265			4,427.513
42	3.5	2.000	4.636	2.256	3.653	2.000	1.435	868.524	12,410.385	2,152.818	10,852.049	1,341.671
54	4.5	1.750	3.637	1.979	2.724	1.750	1.500	434.262	2,676.738	954.255	2,970.351	670.835
66	5.5	1.525	3.020	1.795	2.221	1.525	1.225	248.150	735.972	482.080	1,090.537	383.334
78	6.5	1.700	1.553	1.662	1.917	1.700	2.033	162.721	243.688	268.602	490.905	251.367
90	7.5	1.700	1.632	1.563	1.717	1.700	1.700	95.718	156.950	161.583	256.082	147.863
102	8.5	1.450	1.539	1.485	1.579	1.450	1.093	56.305	96.192	103.407	149.121	86.978
114	9.5	1.400	1.395	1.423	1.478	1.400	1.289	38.831	62.504	69.643	94.463	59.985
126	10.5	1.350	1.364	1.372	1.403	1.350	1.225	27.736	44.791	48.958	63.911	42.846
138	11.5	1.300	1.327	1.329	1.344	1.300	1.157	20.545	32.847	35.694	45.566	31.738
150	12.5	1.280	1.286	1.294	1.298	1.280	1.213	15.804	24.747	26.854	33.893	24.414
162	13.5	1.260	1.271	1.263	1.262	1.260	1.189	12.347	19.239	20.760	26.102	19.073
174	14.5	1.250	1.252	1.237	1.231	1.250	1.212	9.799	15.137	16.437	20.691	15.138
186	15.5	1.220	1.236	1.214	1.206	1.220	1.100	7.839	12.089	13.289	16.803	12.110
198	16.5	1.210	1.208	1.194	1.185	1.210	1.165	6.426	9.778	10.946	13.929	9.926
210	17.5	1.200	1.196	1.177	1.168	1.200	1.152	5.311	8.095	9.166	11.752	8.204
222	18.5	1.190	1.184	1.161	1.152	1.190	1.140	4.425	6.769	7.790	10.065	6.836
234	19.5	1.180	1.173	1.147	1.139	1.180	1.127	3.719	5.719	6.709	8.735	5.745
246	20.5	1.135	1.162	1.135	1.128	1.135	0.885	3.152	4.877	5.847	7.668	4.868
258	21.5	1.125	1.125	1.124	1.118	1.125	1.051	2.777	4.197	5.151	6.800	4.289
270	22.5	1.115	1.115	1.114	1.109	1.115	1.035	2.468	3.731	4.582	6.084	3.813
282	23.5	1.110	1.106	1.105	1.101	1.110	1.067	2.214	3.346	4.112	5.487	3.420
294	24.5	1.090	1.101	1.097	1.094	1.090	0.908	1.994	3.025	3.721	4.984	3.081
306	25.5	1.082	1.084	1.090	1.088	1.082	0.992	1.830	2.748	3.391	4.555	2.826
318	26.5	1.077	1.076	1.083	1.082	1.077	1.014	1.691	2.536	3.112	4.188	2.612
330	27.5	1.073	1.071	1.077	1.077	1.073	1.023	1.570	2.357	2.873	3.870	2.426
342	28.5	1.069	1.067	1.072	1.073	1.069	1.021	1.464	2.201	2.667	3.593	2.261
354	29.5	1.064	1.063	1.066	1.068	1.064	0.994	1.369	2.063	2.489	3.350	2.114
366	30.5	1.059	1.059	1.062	1.065	1.059	0.974	1.286	1.941	2.334	3.135	1.986
378	31.5	1.056	1.054	1.057	1.061	1.056	1.002	1.214	1.833	2.199	2.945	1.876
390	32.5	1.051	1.051	1.054	1.058	1.051	0.959	1.150	1.740	2.079	2.776	1.776
402	33.5	1.048	1.046	1.050	1.055	1.048	1.002	1.095	1.656	1.973	2.624	1.691
414	34.5	1.044	1.043	1.047	1.052	1.044	0.957	1.044	1.583	1.880	2.487	1.613
426	35.5		1.039	1.043	1.050	1.040	0.954		1.517	1.796	2.363	1.545
438	36.5		1.036	1.041	1.047	1.037	0.952		1.460	1.721	2.251	1.485
450	37.5		1.032	1.038	1.045	1.034	0.951		1.410	1.654	2.150	1.432
462	38.5		1.029	1.036	1.043	1.031	0.949		1.366	1.593	2.056	1.385
474	39.5		1.027	1.033	1.041	1.029	0.948		1.327	1.539	1.971	1.344
486	40.5		1.025	1.031	1.040	1.026	0.945		1.292	1.489	1.893	1.306
498	41.5		1.023	1.029	1.038	1.024	0.941		1.261	1.444	1.820	1.273
510	42.5		1.021	1.027	1.037	1.022	0.937		1.233	1.403	1.754	1.243
522	43.5		1.020	1.026	1.035	1.020	0.932		1.207	1.366	1.692	1.216
534	44.5		1.018	1.024	1.034	1.018	0.927		1.184	1.331	1.635	1.192
546	45.5		1.016	1.023	1.032	1.016	0.922		1.163	1.300	1.581	1.171
558	46.5		1.015	1.021	1.031	1.015	0.917		1.144	1.271	1.531	1.152
570	47.5		1.013	1.020	1.030	1.013	0.913		1.128	1.245	1.485	1.135
582	48.5		1.012	1.019	1.029	1.012	0.909		1.113	1.220	1.441	1.120
594	49.5		1.010	1.018	1.028	1.011	0.907		1.100	1.198	1.401	1.107
606	50.5		1.009	1.017	1.027	1.010	0.905		1.088	1.177	1.362	1.095
618	51.5		1.008	1.016	1.026	1.009	0.902		1.079	1.157	1.326	1.085
630	52.5		1.007	1.015	1.025	1.008	0.896		1.070	1.140	1.292	1.075
642	53.5		1.005	1.014	1.025	1.007	0.889		1.063	1.123	1.260	1.067
654	54.5		1.005	1.013	1.024	1.006	0.885		1.057	1.107	1.230	1.060
666	55.5		1.004	1.012	1.023	1.005	0.885		1.053	1.093	1.201	1.054
678	56.5		1.003	1.012	1.022	1.005	0.886		1.049	1.080	1.174	1.048
690	57.5		1.003	1.011	1.022	1.004	0.905		1.045	1.067	1.148	1.044
702	58.5		1.004	1.010	1.021	1.004	0.894		1.042	1.056	1.124	1.039
714	59.5		1.003	1.010	1.021	1.003	0.890		1.038	1.045	1.101	1.035
726	60.5		1.003	1.009	1.020	1.003	0.889		1.035	1.035	1.079	1.032
738	61.5		1.003	1.009	1.019	1.003	0.888		1.032	1.025	1.058	1.029
750	62.5		1.002	1.008	1.019	1.002	0.888		1.029	1.016	1.038	1.026
Tail	Tail		1.026	1.008	1.018	1.024	10.655		1.026	1.008	1.018	1.024

59.5 TAIL DECAY 19.336 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 4, EXHIBIT 3, SHEET 30
(4) SECTION 4, EXHIBIT 3, SHEET 31, COL. 5; TAIL FROM SECTION 4, EXHIBIT 3, SHEET 34
(5) SECTION 4, EXHIBIT 3, SHEET 30
(6) SECTION 4, EXHIBIT 3, SHEET 30
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 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
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**33**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.983**
Inverse Power	**1.018**	**0.966**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.730				Slope=	-1.716			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-3.263				Intercept=	7.391			
PERIOD	AGE	SELECTED	10 YR WTD	15 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	1.792	-2.250	-1.956	**7.579**		1.792	2.197	4.316	**75.878**	
2	18	7.000			7.000	2.890	-1.870	-1.154	**3.696**		2.890	1.792	2.430	**12.361**	
3	30	3.300	2.152	127.791	3.300	3.401	-1.019	-0.781	**2.721**		3.401	0.833	1.553	**5.727**	62154.838
4	42	2.000	1.311	1.775	2.000	3.738	-0.367	-0.535	**2.256**		3.738	0.000	0.976	**3.653**	10852.049
5	54	1.750	1.082	1.484	1.750	3.989	-0.166	-0.352	**1.979**		3.989	-0.288	0.545	**2.724**	2970.351
6	66	1.525	2.079	1.789	1.525	4.190	0.064	-0.205	**1.795**		4.190	-0.644	0.200	**2.221**	1090.537
7	78	1.700	1.949	1.642	1.700	4.357	-0.120	-0.083	**1.662**		4.357	-0.357	-0.087	**1.917**	490.905
8	90	1.700	2.022	1.640	1.700	4.500	-0.120	0.021	**1.563**		4.500	-0.357	-0.332	**1.717**	256.082
9	102	1.450	1.442	1.420	1.450	4.625	0.157	0.113	**1.485**		4.625	-0.799	-0.547	**1.579**	149.121
10	114	1.400	1.334	1.368	1.400	4.736	0.225	0.194	**1.423**		4.736	-0.916	-0.738	**1.478**	94.463
11	126	1.350	1.282	1.324	1.350	4.836	0.300	0.267	**1.372**		4.836	-1.050	-0.910	**1.403**	63.911
12	138	1.300	1.279	1.328	1.300	4.927	0.383	0.333	**1.329**		4.927	-1.204	-1.066	**1.344**	45.566
13	150	1.280	1.253	1.293	1.280	5.011	0.419	0.394	**1.294**		5.011	-1.273	-1.209	**1.298**	33.893
14	162	1.260	1.219	1.247	1.260	5.088	0.456	0.450	**1.263**		5.088	-1.347	-1.341	**1.262**	26.102
15	174	1.250	1.256	1.250	1.250	5.159	0.476	0.503	**1.237**		5.159	-1.386	-1.464	**1.231**	20.691
16	186	1.220	1.213	1.214	1.220	5.226	0.538	0.551	**1.214**		5.226	-1.514	-1.578	**1.206**	16.803
17	198	1.210	1.193	1.189	1.210	5.288	0.560	0.597	**1.194**		5.288	-1.561	-1.686	**1.185**	13.929
18	210	1.200	1.188	1.179	1.200	5.347	0.583	0.640	**1.177**		5.347	-1.609	-1.787	**1.168**	11.752
19	222	1.190	1.161	1.163	1.190	5.403	0.607	0.680	**1.161**		5.403	-1.661	-1.882	**1.152**	10.065
20	234	1.180	1.146	1.146	1.180	5.455	0.631	0.719	**1.147**		5.455	-1.715	-1.972	**1.139**	8.735
21	246	1.135	1.126	1.132	1.135	5.505	0.756	0.755	**1.135**		5.505	-2.002	-2.058	**1.128**	7.668
22	258	1.125	1.120	1.121	1.125	5.553	0.787	0.790	**1.124**		5.553	-2.079	-2.140	**1.118**	6.800
23	270	1.115	1.109	1.110	1.115	5.598	0.821	0.823	**1.114**		5.598	-2.163	-2.218	**1.109**	6.084
24	282	1.110	1.098	1.099	1.110	5.642	0.838	0.855	**1.105**		5.642	-2.207	-2.293	**1.101**	5.487
25	294	1.090	1.088	1.088	1.090	5.684	0.914	0.885	**1.097**		5.684	-2.408	-2.364	**1.094**	4.984
26	306	1.082	1.080	1.080	1.082	5.724	0.948	0.915	**1.090**		5.724	-2.502	-2.433	**1.088**	4.555
27	318	1.077	1.073	1.073	1.077	5.762	0.971	0.943	**1.083**		5.762	-2.567	-2.499	**1.082**	4.188
28	330	1.073	1.069	1.069	1.073	5.799	0.989	0.970	**1.077**		5.799	-2.618	-2.562	**1.077**	3.870
29	342	1.069	1.065	1.065	1.069	5.835	1.006	0.996	**1.072**		5.835	-2.668	-2.624	**1.073**	3.593
30	354	1.064	1.055	1.055	1.064	5.869	1.031	1.021	**1.066**		5.869	-2.741	-2.683	**1.068**	3.350
31	366	1.059	1.051	1.051	1.059	5.903	1.061	1.045	**1.062**		5.903	-2.831	-2.740	**1.065**	3.135
32	378	1.056	1.049	1.049	1.056	5.935	1.079	1.069	**1.057**		5.935	-2.886	-2.795	**1.061**	2.945
33	390	1.051	1.044	1.044	1.051	5.966	1.109	1.092	**1.054**		5.966	-2.982	-2.849	**1.058**	2.776
34	402	1.048	1.039	1.039	1.048	5.996	1.126	1.114	**1.050**		5.996	-3.037	-2.901	**1.055**	2.624
35	414	1.044	1.038	1.038		6.026		1.135	**1.047**		6.026		-2.952	**1.052**	2.487
36	426					6.054		1.156	**1.043**		6.054		-3.001	**1.050**	2.363
37	438					6.082		1.176	**1.041**		6.082		-3.048	**1.047**	2.251
38	450					6.109		1.196	**1.038**		6.109		-3.095	**1.045**	2.150
39	462					6.136		1.215	**1.036**		6.136		-3.140	**1.043**	2.056
40	474					6.161		1.234	**1.033**		6.161		-3.184	**1.041**	1.971
41	486					6.186		1.252	**1.031**		6.186		-3.227	**1.040**	1.893
42	498					6.211		1.270	**1.029**		6.211		-3.269	**1.038**	1.820
43	510					6.234		1.288	**1.027**		6.234		-3.310	**1.037**	1.754
44	522					6.258		1.305	**1.026**		6.258		-3.350	**1.035**	1.692
45	534					6.280		1.321	**1.024**		6.280		-3.389	**1.034**	1.635
46	546					6.303		1.337	**1.023**		6.303		-3.427	**1.032**	1.581
47	558					6.324		1.353	**1.021**		6.324		-3.464	**1.031**	1.531
48	570					6.346		1.369	**1.020**		6.346		-3.501	**1.030**	1.485
49	582					6.366		1.384	**1.019**		6.366		-3.536	**1.029**	1.441
50	594					6.387		1.399	**1.018**		6.387		-3.571	**1.028**	1.401
51	606					6.407		1.413	**1.017**	1.177	6.407		-3.606	**1.027**	1.362
52	618					6.426		1.428	**1.016**	1.157	6.426		-3.639	**1.026**	1.326
53	630					6.446		1.442	**1.015**	1.140	6.446		-3.672	**1.025**	1.292
54	642					6.465		1.456	**1.014**	1.123	6.465		-3.705	**1.025**	1.260
55	654					6.483		1.469	**1.013**	1.107	6.483		-3.736	**1.024**	1.230
56	666					6.501		1.482	**1.012**	1.093	6.501		-3.768	**1.023**	1.201
57	678					6.519		1.495	**1.012**	1.080	6.519		-3.798	**1.022**	1.174
58	690					6.537		1.508	**1.011**	1.067	6.537		-3.828	**1.022**	1.148
59	702					6.554		1.521	**1.010**	1.056	6.554		-3.858	**1.021**	1.124
60	714					6.571		1.533	**1.010**	1.045	6.571		-3.887	**1.021**	1.101
61	726					6.588		1.545	**1.009**	1.035	6.588		-3.916	**1.020**	1.079
62	738					6.604		1.557	**1.009**	1.025	6.604		-3.944	**1.019**	1.058
63	750					6.620		1.569	**1.008**	1.016	6.620		-3.972	**1.019**	1.038
64	762					6.636		1.581	**1.008**	1.008	6.636		-3.999	**1.018**	1.018

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

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	7.000	-	1.000	-
30	2.5	3.300	-	1.000	-
42	3.5	2.000	-	1.000	-
54	4.5	1.750	-	1.000	-
66	5.5	1.525	-	1.000	-
78	6.5	1.700	1.605	1.553	1.605
90	7.5	1.700	1.534	1.632	1.534
102	8.5	1.450	1.309	1.539	1.309
114	9.5	1.400	1.274	1.395	1.274
126	10.5	1.350	1.273	1.364	1.273
138	11.5	1.300	1.262	1.327	1.262
150	12.5	1.280	1.241	1.286	1.241
162	13.5	1.260	1.239	1.271	1.239
174	14.5	1.250	1.221	1.252	1.221
186	15.5	1.220	1.182	1.236	1.182
198	16.5	1.210	1.152	1.208	1.152
210	17.5	1.200	1.129	1.196	1.129
222	18.5	1.190	1.102	1.184	1.102
234	19.5	1.180	1.081	1.173	1.081
246	20.5	1.135	1.063	1.162	1.063
258	21.5	1.125	1.050	1.125	1.050
270	22.5	1.115	1.037	1.115	1.037
282	23.5	1.110	1.027	1.106	1.027
294	24.5	1.090	1.018	1.101	1.018
306	25.5	1.082	1.011	1.084	1.011
318	26.5	1.077	1.002	1.076	1.002
330	27.5	1.073	0.992	1.071	0.992
342	28.5	1.069	0.984	1.067	0.984
354	29.5	1.064	0.975	1.063	0.975
366	30.5	1.059	0.968	1.059	0.968
378	31.5	1.056	0.962	1.054	0.962
390	32.5	1.051	0.959	1.051	0.959
402	33.5	1.048	0.952	1.046	0.952
414	34.5		0.948	1.043	0.948
426	35.5		0.944	1.039	0.944
438	36.5		0.942	1.036	0.942
450	37.5		0.938	1.032	0.938
462	38.5		0.940	1.029	0.940
474	39.5		0.943	1.027	0.943
486	40.5		0.945	1.025	0.945
498	41.5		0.945	1.023	0.945
510	42.5		0.946	1.021	0.946
522	43.5		0.946	1.020	0.946
534	44.5		0.936	1.018	0.936
546	45.5		0.927	1.016	0.927
558	46.5		0.921	1.015	0.921
570	47.5		0.912	1.013	0.912
582	48.5		0.902	1.012	0.902
594	49.5		0.896	1.010	0.896
606	50.5		0.884	1.009	0.884
618	51.5		0.862	1.008	0.862
630	52.5		0.848	1.007	0.848
642	53.5		0.834	1.005	0.834
654	54.5		0.839	1.005	0.839
666	55.5		0.848	1.004	0.848
678	56.5		0.872	1.003	0.872
690	57.5		0.900	1.003	0.900
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 4, EXHIBIT 3, SHEET 30
(4) GEOMETRIC MEAN FROM SECTION 4, EXHIBIT 3, SHEET 32
(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
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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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1968																															
1969																															
1970																															
1971																															
1972																															
1973																															206
1974																														229	220
1975																													220	190	176
1976																												293	283	286	280
1977	0	0	0	0	0	2	3	7	8	11	20	34	57	89	125	158	174	171	186	202	210	214	214	220	226	214	182	176	173	172	178
1978	0	0	0	1	0	2	3	8	11	17	33	56	84	123	164	183	181	195	215	227	238	250	254	247	247	244	243	243	241	245	154
1979	0	0	0	1	0	1	2	6	8	12	24	41	63	90	106	106	116	127	143	159	149	141	146	156	154	145	148	154	162	115	159
1980	0	0	0	0	0	1	2	7	11	16	34	55	79	94	95	108	123	134	141	150	164	173	166	158	139	148	147	149	102	150	151
1981	0	0	0	0	0	1	3	8	12	20	36	50	58	64	73	84	101	105	105	116	122	129	137	132	141	140	162	119	169	162	146
1982	0	0	0	0	0	2	4	10	18	30	56	79	85	93	110	124	132	139	151	150	142	155	155	153	154	154	110	155	160	159	157
1983	0	0	0	0	0	2	5	20	33	38	55	58	67	81	94	117	122	123	145	158	140	144	153	160	174	132	201	218	221	220	
1984	0	0	0	0	0	2	4	14	24	30	36	43	57	69	76	91	103	103	103	109	92	100	109	115	79	104	98	94	96		
1985	0	0	0	0	0	1	5	12	17	20	27	34	38	46	55	60	61	66	68	65	70	76	88	68	99	106	107	96			
1986	0	0	0	0	0	2	4	8	11	19	33	36	42	45	51	61	66	65	69	77	89	99	77	115	125	117	126				
1987	0	0	0	0	0	2	2	3	6	11	17	19	22	29	32	31	29	31	42	44	52	40	64	72	73	86					
1988	0	0	0	0	0	1	4	6	10	15	17	22	33	40	37	40	41	47	58	62	47	77	93	88	95						
1989	0	0	0	0	0	0	4	7	9	13	16	19	28	32	16	34	37	37	56	38	61	66	71	85							
1990	0	0	0	1	1	4	8	7	10	11	14	15	17	20	22	31	34	43	42	60	69	61	64								
1991	0	0	0	0	2	3	3	3	5	7	9	11	9	12	13	16	20	17	28	32	55	35									
1992	0	0	0	0	1	3	4	7	6	8	10	7	9	12	19	24	23	35	41	44	57										
1993	0	0	0	0	0	4	7	9	8	7	9	9	10	17	14	26	33	39	44	50											
1994	0	0	0	0	1	1	1	1	1	0	3	2	3	4	4	14	14	16	19												
1995	0	0	0	8	2	2	4	6	10	12	12	14	20	10	26	30	33	36													
1996	0	0	0	0	0	0	0	1	1	1	2	3	3	6	7	8	10														
1997	0	0	0	0	0	1	1	1	1	2	3	1	8	15	14	17															
1998	0	0	0	0	4	0	1	4	7	8	2	10	11	16	13																
1999	0	0	0	0	0	0	2	4	5	3	6	4	5	6																	
2000	0	0	0	0	0	0	2	0	0	1	2	3	7																		
2001	0	0	0	0	0	0	0	0	2	5	8	9																			
2002	0	0	0	0	0	0	0	0	18	8	9																				
2003	0	0	0	0	0	0	0	1	1	2																					
2004	0	0	0	0	0	0	0	1	2																						
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																														

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																															0.990
1974																														0.963	1.007
1975																													0.862	0.927	0.960
1976																												0.964	1.012	0.979	0.987
1977	0.000	0.000	0.000	1.736	3.925	1.429	2.452	1.247	1.295	1.861	1.686	1.683	1.575	1.399	1.270	1.098	0.983	1.088	1.088	1.037	1.021	0.999	1.026	1.027	0.949	0.848	0.967	0.986	0.994	1.030	0.717
1978	0.000	0.000	0.000	0.963	3.360	1.889	2.498	1.486	1.466	1.958	1.709	1.495	1.464	1.326	1.120	0.987	1.078	1.100	1.059	1.047	1.051	1.015	0.971	1.001	0.988	0.995	1.000	0.991	1.017	0.629	1.302
1979	0.000	0.000	0.000	0.454	2.810	2.394	2.723	1.465	1.490	1.969	1.695	1.548	1.427	1.174	1.001	1.100	1.093	1.124	1.112	0.940	0.943	1.039	1.064	0.988	0.939	1.028	1.037	1.054	0.709	1.379	1.014
1980	0.000	0.000	0.000	0.757	2.897	2.563	3.411	1.570	1.561	2.047	1.635	1.437	1.183	1.014	1.139	1.132	1.089	1.059	1.057	1.098	1.052	0.962	0.954	0.879	1.062	0.998	1.008	0.686	1.475	1.005	0.910
1981	0.000	0.000	0.000	0.973	3.704	2.435	2.924	1.578	1.579	1.822	1.399	1.166	1.093	1.155	1.150	1.191	1.042	1.004	1.098	1.058	1.058	1.062	0.957	1.069	0.996	1.153	0.736	1.418	0.963	0.902	0.992
1982	0.000	0.000	0.000	1.297	4.637	2.427	2.806	1.795	1.635	1.854	1.410	1.078	1.095	1.187	1.121	1.070	1.047	1.087	0.993	0.949	1.094	0.999	0.988	1.006	0.998	0.713	1.417	1.027	0.995	0.988	
1983	0.000	0.000	0.000	1.410	4.482	2.805	3.689	1.635	1.171	1.428	1.052	1.168	1.194	1.172	1.244	1.042	1.006	1.178	1.091	0.882	1.029	1.064	1.045	1.090	0.761	1.516	1.087	1.014	0.996		
1984	0.000	0.000	0.000	1.256	4.140	2.741	3.327	1.688	1.285	1.188	1.190	1.327	1.212	1.095	1.200	1.132	1.006	0.997	1.064	0.841	1.087	1.088	1.052	0.690	1.317	0.945	0.955	1.022			
1985	0.000	0.000	0.000	2.763	9.897	3.790	2.538	1.375	1.173	1.381	1.271	1.100	1.220	1.203	1.082	1.013	1.086	1.027	0.962	1.079	1.080	1.160	0.775	1.458	1.068	1.009	0.894				
1986	0.000	0.000	0.000	6.970	12.168	1.633	2.290	1.287	1.837	1.714	1.096	1.154	1.085	1.130	1.180	1.096	0.983	1.054	1.112	1.168	1.108	0.774	1.505	1.079	0.943	1.068					
1987	0.000	0.000	0.000	3.505	7.281	1.085	1.477	1.762	1.866	1.536	1.108	1.196	1.320	1.088	0.966	0.950	1.059	1.348	1.056	1.177	0.776	1.578	1.129	1.020	1.174						
1988	0.000	0.000	0.000	0.788	7.316	2.960	1.273	1.821	1.466	1.150	1.301	1.513	1.196	0.937	1.071	1.024	1.135	1.248	1.070	0.757	1.645	1.201	0.942	1.081							
1989	0.000	0.000	0.000	0.000	0.000	0.000	1.732	1.387	1.415	1.263	1.138	1.492	1.168	0.496	2.132	1.083	1.010	1.506	0.672	1.625	1.075	1.081	1.186								
1990	0.000	0.000	0.000	1.291	2.720	2.281	0.912	1.299	1.188	1.185	1.094	1.156	1.171	1.080	1.414	1.118	1.258	0.977	1.424	1.156	0.882	1.047									
1991	0.000	0.000	0.000	0.000	1.273	1.136	0.885	1.618	1.542	1.276	1.153	0.872	1.233	1.147	1.227	1.261	0.810	1.665	1.165	1.700	0.648										
1992	0.000	0.000	0.000	3.062	3.456	1.352	1.646	0.786	1.469	1.241	0.735	1.194	1.336	1.606	1.272	0.950	1.515	1.178	1.069	1.289											
1993	0.000	0.000	0.000	0.000	0.000	1.743	1.393	0.838	0.854	1.278	1.075	1.103	1.685	0.825	1.831	1.274	1.195	1.135	1.138												
1994	0.000	0.000	3.416	3.501	0.688	1.446	0.978	1.034	0.000	0.000	0.912	1.432	1.324	0.935	3.424	0.979	1.210	1.146													
1995	0.000	0.000	0.000	0.237	1.123	1.784	1.533	1.703	1.162	1.046	1.159	1.419	0.503	2.571	1.139	1.104	1.100														
1996	0.000	0.000	0.000	0.000	1.121	3.375	2.181	1.286	1.385	1.376	1.333	1.218	1.914	1.168	1.151	1.136															
1997	0.000	0.000	0.000	1.550	2.427	0.739	1.389	1.527	1.679	1.447	0.545	5.602	1.848	0.972	1.172																
1998	0.000	0.000	0.000	0.000	0.008	47.230	2.594	2.034	1.067	0.298	4.134	1.130	1.412	0.806																	
1999	0.000	0.000	0.000	0.000	0.000	0.000	2.492	1.342	0.529	2.098	0.761	1.063	1.375																		
2000	0.000	0.000	0.000	0.000	1.902	102.571	0.197	0.445	8.971	1.448	1.706	2.145																			
2001	0.000	0.000	0.000	8.971	3.215	1.637	0.552	5.808	3.362	1.634	1.071																				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	39.409	0.431	1.212																					
2003	0.000	0.000	0.000	0.000	0.000	0.000	2.129	1.216	2.351																						
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	2.579																							
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	2.579	2.351	1.212	1.071	2.145	1.375	0.806	1.172	1.136	1.100	1.146	1.138	1.289	0.648	1.047	1.186	1.081	1.174	1.068	0.894	1.022	0.996	0.988	0.992
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.536	9.891	3.129	1.338	1.643	2.232	1.410	1.291	1.743	1.088	1.166	1.220	1.094	1.305	1.005	1.136	1.107	1.066	1.053	1.050	1.018	1.034	1.028	0.980	0.987
9 Yr Avg	0.000	0.000	0.000	0.997	0.569	16.826	1.039	6.183	2.326	1.173	1.411	1.812	1.403	1.234	1.640	1.103	1.144	1.251	1.074	1.199	1.037	1.110	1.064	1.041	1.029	1.047	1.011	1.018	1.003	0.978	0.987
5 Yr Wtd			0.000				2.993	9.799	0.731	1.113	1.331	1.582	1.127	1.260	1.434	1.095	1.167	1.159	1.061	1.224	0.986	1.072	1.089	1.029	0.992	1.044	1.007	1.017	0.992	0.922	0.980
7 Yr Wtd			0.000	0.000	3.215	8.472	1.577	3.543	0.836	1.148	1.271	1.512	1.231	1.219	1.375	1.118	1.153	1.232	1.062	1.206	1.025	1.088	1.073	1.037	0.994	1.054	1.012	1.016	0.997	0.949	0.978
9 Yr Wtd			1.152	1.267	3.097	16.366	1.806	3.247	0.923	1.181	1.216	1.400	1.243	1.187	1.470	1.096	1.140	1.208	1.055	1.116	1.034	1.067	1.042	1.017	0.995	1.040	1.004	1.003	0.982	0.949	0.984
Selected	0.000	0.000	0.000	0.000	0.000	0.000	1.806	3.247	0.923	1.181	1.216	1.400	1.243	1.187	1.470	1.096	1.140	1.208	1.055	1.116	1.034	1.067	1.042	1.017	0.995	1.040	1.004	1.003	0.982	0.949	0.984
Loss $ Weight	0	0	0	0	0	0	6	11	45	40	46	55	79	112	136	223	264	331	448	532	676	819	947	1,061	1,139	1,291	1,398	1,602	1,731	1,709	1,670
Center Wtd Avg	0.000	0.000	0.000	0.000	1.643	2.669	1.417	1.326	1.294	1.309	1.207	1.239	1.318	1.244	1.199	1.199	1.154	1.119	1.096	1.083	1.060	1.049	1.028	1.030	1.019	1.012	1.004	0.993	0.983	0.970	0.970
Geometric Mean	0.000	0.000	0.000	0.000	0.000	0.000	1.605	1.534	1.309	1.274	1.273	1.262	1.241	1.239	1.221	1.182	1.152	1.129	1.102	1.081	1.063	1.050	1.037	1.027	1.018	1.011	1.002	0.992	0.984	0.975	0.968

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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																		15	15	14	13	8	0	0	0	0	0	
1956																	52	41	41	41	43	31	30	31	31	32		
1957																45	41	43	40	49	47	40	35	9	0			
1958															29	25	18	14	14	15	15	3	0	0				
1959														69	62	53	40	41	25	15	15	15	16					
1960													117	99	88	77	80	82	80	59	50	46						
1961												80	75	79	74	77	79	73	55	37	34							
1962											112	101	108	110	114	117	115	112	113	115								
1963										149	132	120	92	87	75	46	46	36	32									
1964									84	78	83	84	87	84	79	78	55	32										
1965								96	89	86	81	60	44	46	38	20	15											
1966							177	171	188	169	164	120	142	170	129	133												
1967						149	141	123	117	118	82	105	103	87	82													
1968					215	215	202	184	172	111	155	149	122	177														
1969				182	176	166	139	125	71	97	87	77	60															
1970			192	193	206	204	200	137	186	191	183	169																
1971		238	228	194	176	170	103	147	153	136	122																	
1972	240	184	182	178	184	132	176	171	153	152																		
1973	204	208	208	205	147	194	192	141	123																			
1974	222	213	228	162	177	158	144	141																				
1975	169	164	107	148	139	125	124																					
1976	276	199	283	246	213	181																						
1977	127	181	172	157	154																							
1978	201	202	181	178																								
1979	161	143	142																									
1980	138	130																										
1981	145																											
1982																												
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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-Ult
1954																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																		1.019	0.965	0.924	0.584	0.000	0.000	0.000	0.000			
1956																	0.795	1.009	0.998	1.038	0.722	0.967	1.033	1.007	1.030			
1957																0.912	1.066	0.927	1.220	0.952	0.850	0.873	0.254	0.000				
1958															0.874	0.716	0.765	1.039	1.023	1.044	0.199	0.000	0.000					
1959														0.900	0.853	0.752	1.027	0.606	0.601	1.033	1.007	1.030						
1960													0.844	0.888	0.874	1.040	1.025	0.976	0.744	0.844	0.915							
1961												0.929	1.061	0.929	1.041	1.025	0.923	0.751	0.671	0.916								
1962											0.904	1.069	1.010	1.042	1.025	0.983	0.975	1.008	1.021									
1963										0.888	0.909	0.766	0.948	0.861	0.618	0.985	0.795	0.886										
1964									0.933	1.062	1.009	1.041	0.970	0.938	0.981	0.702	0.591											
1965								0.932	0.958	0.949	0.738	0.733	1.047	0.818	0.532	0.764												
1966							0.963	1.100	0.902	0.968	0.733	1.183	1.199	0.758	1.029													
1967						0.943	0.872	0.951	1.013	0.689	1.289	0.977	0.843	0.943														
1968					0.999	0.939	0.913	0.933	0.645	1.395	0.965	0.815	1.456															
1969				0.967	0.944	0.838	0.900	0.563	1.375	0.899	0.881	0.783																
1970			1.004	1.072	0.988	0.983	0.685	1.352	1.032	0.955	0.924																	
1971		0.961	0.851	0.908	0.963	0.607	1.429	1.037	0.888	0.900																		
1972	0.767	0.991	0.979	1.033	0.714	1.338	0.971	0.896	0.991																			
1973	1.023	0.996	0.987	0.716	1.320	0.993	0.732	0.874																				
1974	0.960	1.069	0.713	1.087	0.895	0.914	0.976																					
1975	0.971	0.655	1.380	0.938	0.898	0.997																						
1976	0.720	1.420	0.872	0.863	0.852																							
1977	1.419	0.951	0.915	0.977																								
1978	1.005	0.898	0.986																									
1979	0.887	0.996																										
1980	0.946																											
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Latest diag	0.946	0.996	0.986	0.977	0.852	0.997	0.976	0.874	0.991	0.900	0.924	0.783	1.456	0.943	1.029	0.764	0.591	0.886	1.021	0.916	0.915	1.030	0.000	0.000	1.030	0.000	0.000	
5 Yr Avg	0.995	0.984	0.973	0.916	0.936	0.970	0.958	0.944	0.986	0.968	0.958	0.898	1.103	0.863	0.837	0.892	0.862	0.845	0.812	0.958	0.738	0.574	0.257	0.252	0.343	0.000	0.000	
9 Yr Avg	0.966	0.993	0.965	0.951	0.952	0.950	0.938	0.960	0.971	0.967	0.928	0.922	1.042	0.897	0.870	0.876	0.885	0.914	0.805	0.844	0.611	0.478	0.257	0.252	0.343	0.000	0.000	
5 Yr Wtd	0.946	0.996	0.920	0.902	0.918	0.952	0.903	0.949	0.936	0.962	0.925	0.920	1.135	0.848	0.905	0.915	0.897	0.886	0.841	0.922	0.793	0.831	0.615	0.784	1.030			
7 Yr Wtd	0.952	1.008	0.938	0.921	0.936	0.941	0.904	0.947	0.938	0.962	0.915	0.908	1.091	0.890	0.918	0.917	0.903	0.895	0.900	0.943	0.778	0.831	0.615	0.784	1.030			
9 Yr Wtd	0.935	1.000	0.934	0.943	0.945	0.941	0.908	0.966	0.939	0.959	0.913	0.928	1.056	0.891	0.910	0.908	0.905	0.910	0.903	0.943	0.778	0.831	0.615	0.784	1.030			
Selected	0.935	1.000	0.934	0.943	0.945	0.941	0.908	0.966	0.939	0.959	0.913	0.928	1.056	0.891	0.910	0.908	0.905	0.910	0.903	0.943	0.778	0.831	0.800	0.784	0.900	0.900	0.900	
Loss $ Weight	1,737	1,731	1,781	1,667	1,633	1,512	1,476	1,295	1,211	1,135	1,079	897	890	831	687	537	524	456	383	230	184	97	65	40	31	0	0	
Center Wtd Avg	0.960	0.959	0.951	0.953	0.935	0.940	0.939	0.941	0.937	0.943	0.956	0.949	0.941	0.944	0.942	0.903	0.907	0.910	0.897	0.890	0.874	0.851	0.803	0.824	0.818	0.900	0.900	
Geometric Mean	0.962	0.959	0.952	0.948	0.944	0.942	0.938	0.940	0.943	0.945	0.945	0.946	0.946	0.936	0.927	0.921	0.912	0.902	0.896	0.884	0.862	0.848	0.834	0.839	0.848	0.872	0.900	

OHIO BUREAU OF WORKERS' COMPENSATION
DISABLED WORKERS RELIEF FUND
COMPENSATION

PUBLIC EMPLOYERS - STATE AGENCIES

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**35**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.020**	**0.981**
Inverse Power	**1.042**	**0.957**
Selected Tail	**1.026**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.115				Slope=	-4.757			
		IMPLIED	SELECTED	Intercept=	-5.582				Intercept=	25.700			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-3.585	**36.541**		1.792		17.178		
2	18	1.000	1.000	2.890		-2.360	**11.095**		2.890		11.952		
3	30	1.000	1.000	3.401		-1.790	**6.504**		3.401		9.522	**13658.125**	
4	42	1.000	1.000	3.738		-1.415	**4.636**		3.738		7.922	**2756.963**	
5	54	1.000	1.000	3.989		-1.135	**3.637**	71407.420	3.989		6.726	**834.886**	
6	66	1.000	1.000	4.190		-0.911	**3.020**	19633.539	4.190		5.772	**322.041**	
7	78	1.553	1.553	4.357	0.032	-0.725	**2.604**	6500.876	4.357	-0.593	4.977	**146.031**	
8	90	1.632	1.632	4.500	-0.052	-0.565	**2.307**	2496.182	4.500	-0.459	4.296	**74.424**	
9	102	1.539	1.539	4.625	0.048	-0.426	**2.085**	1082.095	4.625	-0.618	3.701	**41.484**	
10	114	1.395	1.395	4.736	0.232	-0.302	**1.913**	519.100	4.736	-0.928	3.172	**24.851**	
11	126	1.364	1.364	4.836	0.279	-0.190	**1.777**	271.344	4.836	-1.012	2.696	**15.817**	
12	138	1.327	1.327	4.927	0.336	-0.089	**1.668**	152.666	4.927	-1.117	2.263	**10.612**	
13	150	1.286	1.286	5.011	0.407	0.004	**1.578**	91.537	5.011	-1.251	1.866	**7.465**	
14	162	1.271	1.271	5.088	0.435	0.090	**1.503**	58.011	5.088	-1.306	1.500	**5.483**	43112.924
15	174	1.252	1.252	5.159	0.472	0.170	**1.440**	38.593	5.159	-1.378	1.160	**4.191**	7862.723
16	186	1.236	1.236	5.226	0.503	0.244	**1.387**	26.795	5.226	-1.442	0.843	**3.324**	1875.961
17	198	1.208	1.208	5.288	0.565	0.314	**1.341**	19.321	5.288	-1.571	0.546	**2.726**	564.404
18	210	1.196	1.196	5.347	0.593	0.380	**1.302**	14.405	5.347	-1.630	0.266	**2.305**	207.044
19	222	1.184	1.184	5.403	0.622	0.442	**1.268**	11.066	5.403	-1.695	0.002	**2.002**	89.838
20	234	1.173	1.173	5.455	0.650	0.500	**1.238**	8.729	5.455	-1.757	-0.249	**1.780**	44.883
21	246	1.162	1.162	5.505	0.678	0.556	**1.212**	7.051	5.505	-1.819	-0.487	**1.615**	25.219
22	258	1.125	1.125	5.553	0.788	0.609	**1.189**	5.818	5.553	-2.081	-0.713	**1.490**	15.619
23	270	1.115	1.115	5.598	0.820	0.660	**1.169**	4.893	5.598	-2.161	-0.930	**1.395**	10.482
24	282	1.106	1.106	5.642	0.852	0.708	**1.151**	4.186	5.642	-2.245	-1.136	**1.321**	7.515
25	294	1.101	1.101	5.684	0.871	0.755	**1.135**	3.636	5.684	-2.293	-1.335	**1.263**	5.689
26	306	1.084	1.084	5.724	0.941	0.799	**1.121**	3.203	5.724	-2.483	-1.525	**1.218**	4.504
27	318	1.076	1.076	5.762	0.975	0.842	**1.109**	2.856	5.762	-2.579	-1.708	**1.181**	3.699
28	330	1.071	1.071	5.799	1.000	0.884	**1.098**	2.576	5.799	-2.649	-1.884	**1.152**	3.131
29	342	1.067	1.067	5.835	1.019	0.923	**1.088**	2.347	5.835	-2.705	-2.054	**1.128**	2.718
30	354	1.063	1.063	5.869	1.037	0.962	**1.079**	2.158	5.869	-2.760	-2.218	**1.109**	2.409
31	366	1.059	1.059	5.903	1.062	0.999	**1.071**	2.000	5.903	-2.836	-2.377	**1.093**	2.173
32	378	1.054	1.054	5.935	1.092	1.035	**1.064**	1.868	5.935	-2.927	-2.530	**1.080**	1.988
33	390	1.051	1.051	5.966	1.109	1.070	**1.057**	1.756	5.966	-2.983	-2.679	**1.069**	1.841
34	402	1.046	1.046	5.996	1.140	1.104	**1.052**	1.661	5.996	-3.081	-2.823	**1.059**	1.723
35	414	1.043	1.043	6.026	1.157	1.136	**1.046**	1.579	6.026	-3.137	-2.963	**1.052**	1.626
36	426	1.039	1.039	6.054	1.187	1.168	**1.042**	1.509	6.054	-3.238	-3.099	**1.045**	1.546
37	438	1.036	1.036	6.082	1.215	1.199	**1.038**	1.449	6.082	-3.336	-3.231	**1.040**	1.480
38	450	1.032	1.032	6.109	1.243	1.229	**1.034**	1.396	6.109	-3.435	-3.359	**1.035**	1.423
39	462	1.029	1.029	6.136	1.269	1.259	**1.030**	1.350	6.136	-3.528	-3.485	**1.031**	1.376
40	474	1.027	1.027	6.161	1.293	1.287	**1.027**	1.310	6.161	-3.616	-3.606	**1.027**	1.335
41	486	1.025	1.025	6.186	1.315	1.315	**1.025**	1.275	6.186	-3.699	-3.725	**1.024**	1.299
42	498	1.023	1.023	6.211	1.336	1.342	**1.022**	1.245	6.211	-3.779	-3.841	**1.021**	1.269
43	510	1.021	1.021	6.234	1.355	1.369	**1.020**	1.218	6.234	-3.857	-3.955	**1.019**	1.242
44	522	1.020	1.020	6.258	1.374	1.395	**1.018**	1.194	6.258	-3.933	-4.065	**1.017**	1.219
45	534	1.018	1.018	6.280	1.396	1.420	**1.016**	1.173	6.280	-4.019	-4.173	**1.015**	1.198
46	546	1.016	1.016	6.303	1.418	1.445	**1.015**	1.154	6.303	-4.113	-4.279	**1.014**	1.180
47	558	1.015	1.015	6.324	1.441	1.469	**1.013**	1.137	6.324	-4.211	-4.383	**1.012**	1.164
48	570	1.013	1.013	6.346	1.466	1.493	**1.012**	1.123	6.346	-4.318	-4.484	**1.011**	1.150
49	582	1.012	1.012	6.366	1.492	1.516	**1.011**	1.109	6.366	-4.435	-4.583	**1.010**	1.137
50	594	1.010	1.010	6.387	1.519	1.539	**1.010**	1.098	6.387	-4.557	-4.680	**1.009**	1.125
51	606	1.009	1.009	6.407	1.547	1.561	**1.009**	1.087	6.407	-4.690	-4.775	**1.008**	1.115
52	618	1.008	1.008	6.426	1.580	1.583	**1.008**	1.078	6.426	-4.847	-4.868	**1.008**	1.106
53	630	1.007	1.007	6.446	1.615	1.605	**1.007**	1.070	6.446	-5.020	-4.960	**1.007**	1.097
54	642	1.005	1.005	6.465	1.651	1.626	**1.006**	1.062	6.465	-5.208	-5.050	**1.006**	1.090
55	654	1.005	1.005	6.483	1.685	1.646	**1.006**	1.056	6.483	-5.390	-5.138	**1.006**	1.083
56	666	1.004	1.004	6.501	1.716	1.666	**1.005**	1.050	6.501	-5.559	-5.224	**1.005**	1.076
57	678	1.003	1.003	6.519	1.741	1.686	**1.005**	1.045	6.519	-5.700	-5.309	**1.005**	1.070
58	690	1.003	1.003	6.537	1.760	1.706	**1.004**	1.040	6.537	-5.809	-5.393	**1.005**	1.065
59	702	1.000		6.554		1.725	**1.004**	1.036	6.554		-5.475	**1.004**	1.060
60	714	1.000		6.571		1.744	**1.003**	1.032	6.571		-5.555	**1.004**	1.056

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
KNOWN AND FUTURE DEFAULTS

USING DATA VALUED AS OF 6/30/2012
(000)'s

SUMMARY OF SELF-INSURED UNPAID LOSS as of 6/30/2012

		Known Defaults		Future Defaults		Total	
		Nominal Unpaid Loss	Discounted Unpaid Loss	Nominal Unpaid Loss	Discounted Unpaid Loss	Nominal Unpaid Loss	Discounted Unpaid Loss
		(1)	(2)	(3)	(4)	(5)	(6)
Self-Insured Surplus Fund							
A.	Gross of Recovery	244,882	156,824	13,638	7,288	258,520	164,112
B.	Bond Recovery	85,709	54,889	4,773	2,551	90,482	57,439
C.	SISF Net of Recovery	159,173	101,936	8,865	4,737	168,038	106,673
Self-Insured Employers Guarantee Fund							
D.	Loss Benefits	346,742	211,019	936,215	344,982	1,282,957	556,001
E.	DWRF	275,549	170,821	442,394	163,588	717,943	334,409
F.	SIEGF Total	622,291	381,840	1,378,609	508,570	2,000,900	890,410
Total X DWRF		505,916	312,955	945,080	349,719	1,450,995	662,674
Total		**781,465**	**483,776**	**1,387,473**	**513,307**	**2,168,938**	**997,083**

A. (1)-(2) From Section 5, Exhibit 1, Sheet 3
A. (3)-(4) From Section 5, Exhibit 1, Sheet 2
B. = A. x 35%; 35% = 1.0 - 65% on Section 5, Exhibit 1, Sheet 4
C. = A. - B.
D. (1)-(2) From Section 5, Exhibit 1, Sheet 3
D. (3)-(4) From Section 5, Exhibit 1, Sheet 2
E. (1)-(2) From Section 5, Exhibit 4, Sheet 1
E. (3)-(4) = E. (1) x [A.(3) + D.(3)] / [A.(1) + D.(1)]
(5) = (1) + (3)
(6) = (2) + (4)

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
FUTURE DEFAULTS

USING DATA VALUED AS OF 6/30/2012
(000)'s

FUTURE DEFAULTS - UNPAID LOSS AS OF 6/30/2012 BY FUND

Default	Total Self-Insured Unpaid Loss			SIEGF Loss	SIEGF Unpaid Loss		SISF Unpaid Loss	
Year	Nominal	Discounted	Age	Percent	Nominal	Discounted	Nominal	Discounted
(1)	(2)	(3)	(4a)	(4)	(5)	(6)	(7)	(8)
2012	20,898	11,890	26	87.5%	18,285	10,404	2,612	1,486
2013	43,439	23,765	27	90.0%	39,095	21,388	4,344	2,376
2014	44,337	23,323	28	92.5%	41,012	21,574	3,325	1,749
2015	44,731	22,625	29	95.0%	42,494	21,494	2,237	1,131
2016	44,797	21,788	30	97.5%	43,678	21,243	1,120	545
2017	44,491	20,806	31	100.0%	44,491	20,806	0	0
2018	43,902	19,741	32	100.0%	43,902	19,741	0	0
2019	43,142	18,653	33	100.0%	43,142	18,653	0	0
2020	42,041	17,478	34	100.0%	42,041	17,478	0	0
2021	40,559	16,214	35	100.0%	40,559	16,214	0	0
2022	38,825	14,923	36	100.0%	38,825	14,923	0	0
2023	37,174	13,739	37	100.0%	37,174	13,739	0	0
2024	35,827	12,732	38	100.0%	35,827	12,732	0	0
2025	34,649	11,840	39	100.0%	34,649	11,840	0	0
2026	33,679	11,066	40	100.0%	33,679	11,066	0	0
2027	32,961	10,413	41	100.0%	32,961	10,413	0	0
2028	32,317	9,817	42	100.0%	32,317	9,817	0	0
2029	31,767	9,279	43	100.0%	31,767	9,279	0	0
2030	31,334	8,801	44	100.0%	31,334	8,801	0	0
2031	30,513	8,240	45	100.0%	30,513	8,240	0	0
2032	29,253	7,596	46	100.0%	29,253	7,596	0	0
2033	27,790	6,939	47	100.0%	27,790	6,939	0	0
2034	26,108	6,268	48	100.0%	26,108	6,268	0	0
2035	24,188	5,584	49	100.0%	24,188	5,584	0	0
2036	22,011	4,886	50	100.0%	22,011	4,886	0	0
2037	19,556	4,174	51	100.0%	19,556	4,174	0	0
2038	16,801	3,448	52	100.0%	16,801	3,448	0	0
2039	13,720	2,707	53	100.0%	13,720	2,707	0	0
2040	10,290	1,952	54	100.0%	10,290	1,952	0	0
2041	6,483	1,183	55	100.0%	6,483	1,183	0	0
2042	2,269	398	56	100.0%	2,269	398	0	0
Total	949,853	352,270			936,215	344,982	13,638	7,288

(1) 1/1/XXXX - 12/31/XXXX
(2) From Section 5, Exhibit 3, Sheet 1, Column (6)
(3) From Section 5, Exhibit 3, Sheet 1, Column (8)
(4a) Number of Years since 1/1/1987
(4) =1 - Section 6, Exhibit 3, Sheet 2; based on ages in (4a)
(5) = (2) x (4)
(6) = (3) x (4)
(7) = (2) - (5)
(8) = (3) - (6)

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
KNOWN DEFAULTS

USING DATA VALUED AS OF 6/30/2012
(000)'s

KNOWN DEFAULTS - UNPAID LOSS AS OF 6/30/2012 BY FUND

Default	Total Self-Insured Unpaid Loss			SIEGF Loss	SIEGF Unpaid Loss		SISF Unpaid Loss	
Year	Nominal	Discounted	Age	Percent	Nominal	Discounted	Nominal	Discounted
(1)	(2)	(3)	(4a)	(4)	(5)	(6)	(7)	(8)
1980	1,831	1,328	0	0.0%	0	0	1,831	1,328
1981	1,061	767	0	0.0%	0	0	1,061	767
1982	4,998	3,608	0	0.0%	0	0	4,998	3,608
1983	1,783	1,272	0	0.0%	0	0	1,783	1,272
1984	7,381	5,199	0	0.0%	0	0	7,381	5,199
1985	12,822	8,925	0	0.0%	0	0	12,822	8,925
1986	4,951	3,408	0	0.0%	0	0	4,951	3,408
1987	7,907	5,386	1	0.5%	40	27	7,868	5,359
1988	12,624	8,539	2	2.5%	316	213	12,309	8,326
1989	3,723	2,506	3	6.0%	223	150	3,500	2,356
1990	12,463	8,352	4	10.0%	1,246	835	11,216	7,517
1991	6,770	4,511	5	14.5%	982	654	5,788	3,857
1992	15,078	9,968	6	19.5%	2,940	1,944	12,137	8,024
1993	7,311	4,786	7	24.5%	1,791	1,173	5,520	3,613
1994	334	217	8	29.5%	99	64	236	153
1995	15,582	10,019	9	35.0%	5,454	3,507	10,128	6,512
1996	4,459	2,854	10	40.5%	1,806	1,156	2,653	1,698
1997	2,340	1,490	11	46.0%	1,076	686	1,264	805
1998	3,145	1,993	12	50.5%	1,588	1,007	1,557	987
1999	11,656	7,349	13	54.5%	6,353	4,005	5,304	3,344
2000	10,932	6,859	14	58.0%	6,340	3,978	4,591	2,881
2001	31,528	19,686	15	61.0%	19,232	12,009	12,296	7,678
2002	118,438	73,472	16	63.5%	75,208	46,655	43,230	26,817
2003	23,394	14,396	17	66.0%	15,440	9,501	7,954	4,894
2004	56,552	34,490	18	68.0%	38,455	23,453	18,097	11,037
2005	16,012	9,686	19	70.0%	11,209	6,781	4,804	2,906
2006	17,856	10,729	20	72.5%	12,946	7,779	4,910	2,950
2007	22,465	13,437	21	75.0%	16,849	10,077	5,616	3,359
2008	39,306	23,406	22	77.5%	30,462	18,140	8,844	5,266
2009	51,989	30,816	23	80.0%	41,591	24,653	10,398	6,163
2010	24,694	14,595	24	82.5%	20,373	12,041	4,322	2,554
2011	19,365	11,484	25	85.0%	16,460	9,761	2,905	1,723
2012	20,874	12,312	26	87.5%	18,265	10,773	2,609	1,539
Total	591,624	367,843			346,742	211,019	244,882	156,824

(1) 1/1/XXXX - 12/31/XXXX
(2) From Section 5, Exhibit 2, Sheet 1, Column (7)
(3) From Section 5, Exhibit 2, Sheet 1, Column (9)
(4a) Number of Years since 1/1/1987
(4) =1 - Section 6, Exhibit 3, Sheet 2; based on ages in (4a)
(5) = (2) x (4)
(6) = (3) x (4)
(7) = (2) - (5)
(8) = (3) - (6)

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS

USING DATA VALUED AS OF 6/30/2012
(000)'s

ESTIMATION OF BOND RECOVERY RATE

	Fiscal Year									
	2005	2006	2007	2008	2009	2010	2011	2012	Total	2008-2012
(1) Regular SI Mandatory Disbursements	38,213,724	36,327,380	31,989,526	34,875,855	34,283,524	33,081,647	32,242,057	33,811,275	274,824,988	168,294,358
(2) SI Guaranty Fund Reimbursements	(19,247,627)	(17,829,429)	(17,672,048)	(17,263,736)	(16,603,057)	(21,539,362)	(14,257,533)	(12,765,360)	(137,178,152)	(82,429,048)
(3) Pre 87 Claims	18,966,097	18,497,951	14,317,478	17,612,119	17,680,467	11,542,285	17,984,524	21,045,915	137,646,836	85,865,310
(4) % of total	49.6%	50.9%	44.8%	50.5%	51.6%	34.9%	55.8%	62.2%	50.1%	51.0%
(5) Default Collections (Surety)	4,025,847	9,783,020	7,861,968	5,216,180	3,387,839	7,013,449	9,939,825	4,250,322	51,478,450	29,807,615
(6) Unprotected Pre 87 Claims	**14,940,250**	**8,714,931**	**6,455,510**	**12,395,939**	**14,292,628**	**4,528,836**	**8,044,699**	**16,795,594**	**86,168,386**	**56,057,695**
(7) % of Pre 87 Claims	78.8%	47.1%	45.1%	70.4%	80.8%	39.2%	44.7%	79.8%	62.6%	65.3%

(8) Selected % Not Recovered 65%

(1) Provided by BWC
(2) Provided by BWC
(3) = (1) + (2)
(4) = (3) / (1)
(5) Provided by BWC
(6) = (3) - (5)
(7) = (6) / (3)
(8) Selected by Deloitte Consulting LLP

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
KNOWN DEFAULTS

USING DATA VALUED AS OF 6/30/2012
(000)'s

DISCOUNTED UNPAID LOSS AS OF 6/30/2012 - KNOWN DEFAULTS

Default Year	Number of Defaults	Selected Ultimate Loss	Paid Loss @ 6/30/12	7/1/12 to 6/30/12 Expected Payments	Expected Paid Loss @ 6/30/12	Nominal Unpaid Loss @ 6/30/12	Discount Factor at 4.00%	Discounted Unpaid Loss @ 6/30/12
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1980	5	12,213	10,383	0	10,383	1,831	0.725	1,328
1981	3	6,614	5,553	0	5,553	1,061	0.723	767
1982	6	29,065	24,067	0	24,067	4,998	0.722	3,608
1983	6	9,682	7,898	0	7,898	1,783	0.713	1,272
1984	8	37,533	30,151	0	30,151	7,381	0.704	5,199
1985	7	61,148	48,325	0	48,325	12,822	0.696	8,925
1986	9	22,174	17,223	0	17,223	4,951	0.688	3,408
1987	13	33,257	25,350	0	25,350	7,907	0.681	5,386
1988	12	49,603	36,979	0	36,979	12,624	0.676	8,539
1989	4	13,619	9,895	0	9,895	3,723	0.673	2,506
1990	13	42,460	29,998	0	29,998	12,463	0.670	8,352
1991	8	21,553	14,783	0	14,783	6,770	0.666	4,511
1992	14	45,133	30,056	0	30,056	15,078	0.661	9,968
1993	6	20,684	13,373	0	13,373	7,311	0.655	4,786
1994	1	896	562	0	562	334	0.648	217
1995	3	39,426	23,845	0	23,845	15,582	0.643	10,019
1996	5	10,606	6,147	0	6,147	4,459	0.640	2,854
1997	3	5,239	2,899	0	2,899	2,340	0.637	1,490
1998	6	6,632	3,487	0	3,487	3,145	0.634	1,993
1999	5	23,184	11,528	0	11,528	11,656	0.630	7,349
2000	12	19,738	8,806	0	8,806	10,932	0.627	6,859
2001	13	57,629	26,101	0	26,101	31,528	0.624	19,686
2002	25	219,663	101,225	0	101,225	118,438	0.620	73,472
2003	12	37,012	13,618	0	13,618	23,394	0.615	14,396
2004	23	89,373	32,821	0	32,821	56,552	0.610	34,490
2005	9	19,714	3,701	0	3,701	16,012	0.605	9,686
2006	8	22,392	4,536	0	4,536	17,856	0.601	10,729
2007	9	26,430	3,965	0	3,965	22,465	0.598	13,437
2008	13	49,616	10,311	0	10,311	39,306	0.595	23,406
2009	16	62,153	10,164	0	10,164	51,989	0.593	30,816
2010	7	27,816	3,121	0	3,121	24,694	0.591	14,595
2011	5	19,500	135	0	135	19,365	0.593	11,484
2012	5	20,950	76	0	76	20,874	0.590	12,312
Total	294	1,162,708	571,083	0	571,083	591,624		367,843

(1) 1/1/XXXX - 12/31/XXXX
(2) Provided by BWC; 2012 Selected by Deloitte Consulting and is a partial year
(3) From Section 5, Exhibit 2, Sheet 2, Column (5); 2012 Selected by Deloitte Consulting and is a partial year
(4) From Section 5, Exhibit 2, Sheet 2, Column (2)
(5) From Section 5, Exhibit 2, Sheet 8, Column (8)
(6) = (4) + (5)
(7) = (3) - (6); 2012 is prorated
(8) From Section 5, Exhibit 2, Sheet 9, Column (6)
(9) = (7) x (8)

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

DEFAULT YEAR	# DEFAULTS	PAID LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: PAID LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: PAID BORNHUETTER FERGUSON	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR					0	
1980	5	10,383	12,213	13,337	12,213	2,443
1981	3	5,553	6,614	6,576	6,614	2,205
1982	6	24,067	29,065	28,908	29,065	4,844
1983	6	7,898	9,682	9,627	9,682	1,614
1984	8	30,151	37,533	38,320	37,533	4,692
1985	7	48,325	61,148	60,694	61,148	8,735
1986	9	17,223	22,174	22,013	22,174	2,464
1987	13	25,350	33,257	33,017	33,257	2,558
1988	12	36,979	49,603	49,216	49,603	4,134
1989	4	9,895	13,619	13,502	13,619	3,405
1990	13	29,998	42,460	42,080	42,460	3,266
1991	8	14,783	21,553	21,350	21,553	2,694
1992	14	30,056	45,133	44,657	45,133	3,224
1993	6	13,373	20,684	20,355	20,684	3,447
1994	1	562	896	886	896	896
1995	3	23,845	39,426	38,917	39,426	13,142
1996	5	6,147	10,606	11,649	10,606	2,121
1997	3	2,899	5,239	6,511	5,239	1,746
1998	6	3,487	6,632	11,388	6,632	1,105
1999	5	11,528	23,184	18,717	23,184	4,637
2000	12	8,806	18,859	27,649	19,738	1,645
2001	13	26,101	59,943	48,370	57,629	4,433
2002	25	101,225	250,470	147,780	219,663	8,787
2003	12	13,618	36,471	37,822	37,012	3,084
2004	23	32,821	95,795	82,951	89,373	3,886
2005	9	3,701	11,932	24,902	19,714	2,190
2006	8	4,536	16,475	24,928	22,392	2,799
2007	9	3,965	16,747	28,851	26,430	2,937
2008	13	10,311	52,504	49,295	49,616	3,817
2009	16	10,164	65,737	62,153	62,153	3,885
2010	7	3,121	28,662	27,816	27,816	3,974
2011	5	135	2,600	19,463	19,500	3,900
2012	10	76	17,072	41,889	41,900	4,190
TOTAL	299	571,083	1,163,988	1,115,589	1,183,658	
EXLD PRIOR	299	571,083	1,163,988	1,115,589	1,183,658	
EXLD PRIOR & 2012	289	571,007	1,146,916	1,073,701	1,141,758	

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 5, EXHIBIT 2, SHEET 5, COL. 4
(4) SECTION 5, EXHIBIT 2, SHEET 3, COL. 8
(5) SELECTED BY DELOITTE CONSULTING
(6) = (5) / (1)

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

DEFAULT YEAR	# DEFAULTS	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)
1980	5	3,942	19,708	85.0%	16,754	10,383	2,954	13,337	2,667
1981	3	2,125	6,374	84.0%	5,352	5,553	1,022	6,576	2,192
1982	6	4,692	28,153	82.8%	23,311	24,067	4,842	28,908	4,818
1983	6	1,564	9,385	81.6%	7,656	7,898	1,729	9,627	1,604
1984	8	5,192	41,538	80.3%	33,369	30,151	8,169	38,320	4,790
1985	7	8,426	58,982	79.0%	46,614	48,325	12,368	60,694	8,671
1986	9	2,384	21,452	77.7%	16,662	17,223	4,790	22,013	2,446
1987	13	2,480	32,246	76.2%	24,579	25,350	7,667	33,017	2,540
1988	12	4,007	48,083	74.5%	35,845	36,979	12,238	49,216	4,101
1989	4	3,298	13,193	72.7%	9,586	9,895	3,607	13,502	3,376
1990	13	3,166	41,164	70.6%	29,082	29,998	12,082	42,080	3,237
1991	8	2,613	20,906	68.6%	14,340	14,783	6,566	21,350	2,669
1992	14	3,122	43,707	66.6%	29,106	30,056	14,601	44,657	3,190
1993	6	3,292	19,754	64.7%	12,772	13,373	6,982	20,355	3,393
1994	1	868	868	62.7%	544	562	324	886	886
1995	3	12,713	38,138	60.5%	23,066	23,845	15,072	38,917	12,972
1996	5	2,617	13,087	58.0%	7,585	6,147	5,502	11,649	2,330
1997	3	2,696	8,087	55.3%	4,475	2,899	3,612	6,511	2,170
1998	6	2,777	16,660	52.6%	8,760	3,487	7,901	11,388	1,898
1999	5	2,860	14,300	49.7%	7,110	11,528	7,190	18,717	3,743
2000	12	2,946	35,350	46.7%	16,507	8,806	18,843	27,649	2,304
2001	13	3,034	39,444	43.5%	17,175	26,101	22,269	48,370	3,721
2002	25	3,125	78,130	40.4%	31,576	101,225	46,554	147,780	5,911
2003	12	3,219	38,627	37.3%	14,423	13,618	24,205	37,822	3,152
2004	23	3,316	76,257	34.3%	26,127	32,821	50,130	82,951	3,607
2005	9	3,415	30,735	31.0%	9,534	3,701	21,200	24,902	2,767
2006	8	3,517	28,139	27.5%	7,748	4,536	20,392	24,928	3,116
2007	9	3,623	32,607	23.7%	7,721	3,965	24,886	28,851	3,206
2008	13	3,732	48,511	19.6%	9,527	10,311	38,985	49,295	3,792
2009	16	3,844	61,498	15.5%	9,509	10,164	51,989	62,153	3,885
2010	7	3,959	27,712	10.9%	3,018	3,121	24,694	27,816	3,974
2011	5	4,078	20,388	5.2%	1,060	135	19,328	19,463	3,893
2012	10	4,200	42,000	0.4%	187	76	41,813	41,889	4,189
TOTAL			1,055,184		510,678	571,083	544,506	1,115,589	

(1) PROVIDED BY THE BWC
(2) SECTION 5, EXHIBIT 2, SHEET 4, COL. 8
(3) = [(1) x (2)]
(4) = 1 / SECTION 5, 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)]

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

DEFAULT YEAR	# DEFAULTS	PAID LOSS DEVELOP. ULTIMATE	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1980	5	12,213	1.000	2.575	31,451	6,290	2,443	3,942
1981	3	6,614	1.000	2.500	16,536	5,512	2,205	2,125
1982	6	29,065	1.000	2.427	70,549	11,758	4,844	4,692
1983	6	9,682	1.000	2.357	22,815	3,803	1,614	1,564
1984	8	37,533	1.000	2.288	85,872	10,734	4,692	5,192
1985	7	61,148	1.000	2.221	135,827	19,404	8,735	8,426
1986	9	22,174	1.000	2.157	47,820	5,313	2,464	2,384
1987	13	33,257	1.000	2.094	69,633	5,356	2,558	2,480
1988	12	49,603	1.000	2.033	100,833	8,403	4,134	4,007
1989	4	13,619	1.000	1.974	26,877	6,719	3,405	3,298
1990	13	42,460	1.000	1.916	81,358	6,258	3,266	3,166
1991	8	21,553	1.000	1.860	40,095	5,012	2,694	2,613
1992	14	45,133	1.000	1.806	81,516	5,823	3,224	3,122
1993	6	20,684	1.000	1.754	36,270	6,045	3,447	3,292
1994	1	896	1.000	1.702	1,526	1,526	896	868
1995	3	39,426	1.000	1.653	65,166	21,722	13,142	12,713
1996	5	10,606	1.000	1.605	17,020	3,404	2,121	2,617
1997	3	5,239	1.000	1.558	8,163	2,721	1,746	2,696
1998	6	6,632	1.000	1.513	10,032	1,672	1,105	2,777
1999	5	23,184	1.000	1.469	34,046	6,809	4,637	2,860
2000	12	18,859	1.000	1.426	26,888	2,241	1,572	2,946
2001	13	59,943	1.000	1.384	82,976	6,383	4,611	3,034
2002	25	250,470	1.000	1.344	336,610	13,464	10,019	3,125
2003	12	36,471	1.000	1.305	47,587	3,966	3,039	3,219
2004	23	95,795	1.000	1.267	121,350	5,276	4,165	3,316
2005	9	11,932	1.000	1.230	14,674	1,630	1,326	3,415
2006	8	16,475	1.000	1.194	19,672	2,459	2,059	3,517
2007	9	16,747	1.000	1.159	19,414	2,157	1,861	3,623
2008	13	52,504	1.000	1.126	59,093	4,546	4,039	3,732
2009	16	65,737	1.000	1.093	71,833	4,490	4,109	3,844
2010	7	28,662	1.000	1.061	30,407	4,344	4,095	3,959
2011	5	2,600	1.000	1.030	2,678	536	520	4,078
2012	10	17,072	1.000	1.000	17,072	-	-	4,200

3 Year Average excluding 2011-2012	4,460	4,081
4 Year Average excluding 2011-2012	3,884	3,526
10 Year Weighted Average excluding 2011-2012	5,953	
5 Year Weighted Average excluding 2010-2012	3,358	
7 Year Average excluding 2010-2012	3,503	
2012 Selected Loss Rate:	4,200	

(1) BASED ON DATA FROM THE BWC
(2) SECTION 5, EXHIBIT 2, SHEET 5, COL. 4
(3) SELECTED BY DELOITTE CONSULTING
(4) SELECTED BY DELOITTE CONSULTING
(5) = (2) x (3) x (4)
(6) = (5) / (1)
(7) = (2) / (1)
(8) SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
(000's)

PAID LOSS DEVELOPMENT METHOD

DEFAULT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1980	390	10,383	1.176	12,213	2,443
1981	378	5,553	1.191	6,614	2,205
1982	366	24,067	1.208	29,065	4,844
1983	354	7,898	1.226	9,682	1,614
1984	342	30,151	1.245	37,533	4,692
1985	330	48,325	1.265	61,148	8,735
1986	318	17,223	1.287	22,174	2,464
1987	306	25,350	1.312	33,257	2,558
1988	294	36,979	1.341	49,603	4,134
1989	282	9,895	1.376	13,619	3,405
1990	270	29,998	1.415	42,460	3,266
1991	258	14,783	1.458	21,553	2,694
1992	246	30,056	1.502	45,133	3,224
1993	234	13,373	1.547	20,684	3,447
1994	222	562	1.595	896	896
1995	210	23,845	1.653	39,426	13,142
1996	198	6,147	1.725	10,606	2,121
1997	186	2,899	1.807	5,239	1,746
1998	174	3,487	1.902	6,632	1,105
1999	162	11,528	2.011	23,184	4,637
2000	150	8,806	2.142	18,859	1,572
2001	138	26,101	2.297	59,943	4,611
2002	126	101,225	2.474	250,470	10,019
2003	114	13,618	2.678	36,471	3,039
2004	102	32,821	2.919	95,795	4,165
2005	90	3,701	3.224	11,932	1,326
2006	78	4,536	3.632	16,475	2,059
2007	66	3,965	4.223	16,747	1,861
2008	54	10,311	5.092	52,504	4,039
2009	42	10,164	6.467	65,737	4,109
2010	30	3,121	9.183	28,662	4,095
2011	18	135	19.234	2,600	520
2012	6	76	224.405	17,072	1,707
TOTAL		571,083		1,163,988	

(1) AGE OF DEFAULT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 5, EXHIBIT 2, SHEET 7, COL. 6
(4) = (2) x (3)
(5) = (4) / NUMBER OF DEFAULTS

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
PAID LOSS (000's)

DEFAULT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	AS OF 6/30/2012
1980	0	0	0	0	0	0	0	0	0	0	0	0	5,621	6,099	6,476	6,825	7,250	7,715	7,996	8,271	8,535	8,700	8,857	9,028	9,211	9,399	9,581	9,843	9,974	10,093	10,212	10,328	10,383	10,383
1981	0	0	0	0	0	0	0	0	0	0	0	1,355	1,470	1,539	1,607	1,661	1,722	1,777	1,825	1,864	1,969	2,414	2,853	3,395	3,922	4,207	4,508	4,806	5,040	5,254	5,468	5,553		5,553
1982	0	0	0	0	0	0	0	0	0	0	12,593	13,727	14,685	15,531	16,385	17,070	17,770	18,464	19,363	19,974	20,560	21,074	21,575	22,026	22,439	22,793	23,127	23,405	23,710	23,958	24,067			24,067
1983	0	0	0	0	0	0	0	0	0	3,971	4,328	4,812	5,117	5,523	5,827	6,051	6,253	6,426	6,639	6,806	6,989	7,204	7,343	7,434	7,542	7,636	7,732	7,811	7,872	7,898				7,898
1984	0	0	0	0	0	0	0	0	15,436	16,903	18,034	19,056	20,143	21,137	22,072	22,991	23,776	24,523	25,157	25,859	26,494	27,252	27,724	28,215	28,759	29,200	29,647	29,985	30,151					30,151
1985	0	0	0	0	0	0	0	18,144	19,946	21,622	23,467	24,977	26,559	28,091	29,651	30,907	32,225	33,836	35,479	37,140	38,570	40,119	42,324	44,153	45,904	46,884	47,742	48,325						48,325
1986	0	0	0	0	0	0	6,261	7,018	7,749	8,431	9,038	9,833	10,425	11,140	11,709	12,462	13,253	13,629	14,169	14,547	15,132	15,611	16,072	16,416	16,746	17,068	17,223							17,223
1987	0	0	0	0	0	10,557	12,099	13,493	14,644	15,779	16,655	17,579	18,410	19,118	19,996	20,489	21,018	21,579	22,022	22,443	23,291	23,927	24,307	24,769	25,135	25,350								25,350
1988	0	0	0	0	12,151	14,337	16,223	17,695	19,603	21,171	22,607	24,155	25,506	26,837	27,845	28,813	29,857	30,956	31,937	32,879	34,082	34,935	35,826	36,632	36,979									36,979
1989	0	0	0	2,359	2,898	3,285	3,633	3,981	4,514	5,056	5,482	5,967	6,360	6,788	7,161	7,507	7,858	8,253	8,719	9,028	9,262	9,544	9,783	9,895										9,895
1990	0	0	7,729	10,243	12,131	13,635	15,167	16,766	18,016	19,154	20,302	21,291	22,227	23,338	24,384	25,199	25,900	26,639	27,578	28,394	29,116	29,718	29,998											29,998
1991	0	3,133	4,626	5,861	6,683	7,570	8,398	9,116	9,518	10,080	10,454	11,026	11,427	11,772	12,088	12,537	12,884	13,677	14,101	14,382	14,648	14,783												14,783
1992	1,625	5,439	8,230	10,143	12,259	14,110	15,562	17,011	18,442	19,544	20,498	21,642	22,808	23,957	25,202	26,213	27,182	27,971	28,817	29,686	30,056													30,056
1993	558	1,567	2,343	3,221	3,837	4,469	5,142	6,009	6,713	7,431	8,055	8,770	9,613	10,420	11,019	11,717	12,204	12,972	12,954	13,373														13,373
1994	3	45	117	172	216	252	286	362	384	404	424	449	462	469	491	525	540	555	562															562
1995	304	2,197	4,100	5,741	7,129	8,547	10,061	11,612	13,189	14,534	15,971	17,178	18,712	20,281	21,252	22,300	23,361	23,845																23,845
1996	315	1,089	1,816	2,362	2,693	3,064	3,341	3,594	3,966	4,349	4,674	4,943	5,392	5,595	5,809	6,032	6,147																	6,147
1997	359	804	1,094	1,337	1,528	1,715	1,940	2,119	2,247	2,358	2,470	2,602	2,703	2,785	2,861	2,899																		2,899
1998	261	431	656	879	1,202	1,495	1,825	2,091	2,314	2,595	2,856	3,107	3,254	3,416	3,487																			3,487
1999	282	916	1,217	1,786	2,936	4,391	5,429	6,417	7,476	8,579	9,368	10,266	11,080	11,528																				11,528
2000	410	1,305	2,202	3,120	3,838	4,863	5,561	6,158	6,776	7,390	8,018	8,516	8,806																					8,806
2001	2,712	6,390	9,603	12,172	14,567	16,917	19,275	21,135	22,875	24,234	25,517	26,101																						26,101
2002	7,548	20,799	32,415	43,387	53,825	64,656	74,159	83,267	91,096	96,303	101,225																							101,225
2003	1,959	4,293	6,172	7,867	9,100	10,182	11,346	12,321	13,272	13,618																								13,618
2004	2,885	8,201	13,043	17,246	21,505	24,712	28,005	31,087	32,821																									32,821
2005	290	976	1,424	1,912	2,442	3,101	3,471	3,701																										3,701
2006	605	1,880	2,580	3,319	3,740	4,323	4,536																											4,536
2007	246	1,315	2,154	2,953	3,603	3,965																												3,965
2008	1,439	4,471	6,718	9,030	10,311																													10,311
2009	878	4,834	8,124	10,164																														10,164
2010	408	2,096	3,121																															3,121
2011	74	135																																135
2012	76																																	76
																																		571,083

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-Ult
1980													1.085	1.062	1.054	1.062	1.064	1.036	1.034	1.032	1.019	1.018	1.019	1.020	1.020	1.019	1.027	1.013	1.012	1.012	1.011	1.005	
1981												1.085	1.047	1.044	1.033	1.037	1.032	1.027	1.021	1.056	1.226	1.182	1.190	1.155	1.073	1.072	1.066	1.049	1.042	1.041	1.016		
1982											1.090	1.070	1.058	1.055	1.042	1.041	1.039	1.049	1.032	1.029	1.025	1.024	1.021	1.019	1.016	1.015	1.012	1.013	1.010	1.005			
1983										1.090	1.112	1.063	1.079	1.055	1.038	1.033	1.028	1.033	1.025	1.027	1.031	1.019	1.012	1.015	1.012	1.013	1.010	1.008	1.003				
1984									1.095	1.067	1.057	1.057	1.049	1.044	1.042	1.034	1.031	1.026	1.028	1.025	1.029	1.017	1.018	1.019	1.015	1.015	1.011	1.006					
1985								1.099	1.084	1.085	1.064	1.063	1.058	1.056	1.042	1.043	1.050	1.049	1.047	1.039	1.040	1.055	1.043	1.040	1.021	1.018	1.012						
1986							1.121	1.104	1.088	1.072	1.088	1.060	1.069	1.051	1.064	1.063	1.028	1.040	1.027	1.040	1.032	1.030	1.021	1.020	1.019	1.009							
1987						1.146	1.115	1.085	1.077	1.056	1.055	1.047	1.038	1.046	1.025	1.026	1.027	1.021	1.019	1.038	1.027	1.016	1.019	1.015	1.009								
1988					1.180	1.132	1.091	1.108	1.080	1.068	1.068	1.056	1.052	1.038	1.035	1.036	1.037	1.032	1.029	1.037	1.025	1.026	1.022	1.009									
1989				1.228	1.133	1.106	1.096	1.134	1.120	1.084	1.088	1.066	1.067	1.055	1.048	1.047	1.050	1.056	1.035	1.026	1.030	1.025	1.011										
1990			1.325	1.184	1.124	1.112	1.105	1.075	1.063	1.060	1.049	1.044	1.050	1.045	1.033	1.028	1.029	1.035	1.030	1.025	1.021	1.009											
1991		1.476	1.267	1.140	1.133	1.109	1.085	1.044	1.059	1.037	1.055	1.036	1.030	1.027	1.037	1.028	1.061	1.031	1.020	1.018	1.009												
1992	3.347	1.513	1.232	1.209	1.151	1.103	1.093	1.084	1.060	1.049	1.056	1.054	1.050	1.052	1.040	1.037	1.029	1.030	1.030	1.012													
1993	2.810	1.495	1.375	1.191	1.165	1.151	1.169	1.117	1.107	1.084	1.089	1.096	1.084	1.057	1.063	1.042	1.063	0.999	1.032														
1994	14.122	2.591	1.473	1.255	1.165	1.135	1.263	1.063	1.051	1.050	1.059	1.030	1.014	1.048	1.069	1.028	1.028	1.014															
1995	7.227	1.866	1.400	1.242	1.199	1.177	1.154	1.136	1.102	1.099	1.076	1.089	1.084	1.048	1.049	1.048	1.021																
1996	3.460	1.667	1.301	1.140	1.138	1.090	1.076	1.104	1.096	1.075	1.057	1.091	1.038	1.038	1.038	1.019																	
1997	2.239	1.362	1.221	1.143	1.122	1.131	1.092	1.060	1.049	1.048	1.053	1.039	1.030	1.027	1.013																		
1998	1.653	1.522	1.340	1.367	1.244	1.220	1.146	1.107	1.121	1.101	1.088	1.047	1.050	1.021																			
1999	3.251	1.329	1.467	1.644	1.496	1.236	1.182	1.165	1.147	1.092	1.096	1.079	1.040																				
2000	3.180	1.687	1.417	1.230	1.267	1.143	1.107	1.100	1.091	1.085	1.062	1.034																					
2001	2.356	1.503	1.268	1.197	1.161	1.139	1.096	1.082	1.059	1.053	1.023																						
2002	2.756	1.558	1.338	1.241	1.201	1.147	1.123	1.094	1.057	1.051																							
2003	2.192	1.438	1.275	1.157	1.119	1.114	1.086	1.077	1.026																								
2004	2.843	1.590	1.322	1.247	1.149	1.133	1.110	1.056																									
2005	3.365	1.459	1.342	1.278	1.270	1.119	1.066																										
2006	3.108	1.372	1.287	1.127	1.156	1.049																											
2007	5.337	1.638	1.371	1.220	1.101																												
2008	3.108	1.502	1.344	1.142																													
2009	5.506	1.681	1.251																														
2010	5.136	1.489																															
2011	1.835																																
3 Yr Avg	4.583	1.607	1.334	1.208	1.192	1.122	1.106	1.084	1.069	1.077	1.082	1.055	1.039	1.038	1.052	1.039	1.040	1.020	1.027	1.023	1.025	1.022	1.021	1.025	1.019	1.015	1.011	1.023	1.022	1.026	1.011		
5 Yr Avg	4.439	1.530	1.333	1.206	1.179	1.131	1.105	1.104	1.095	1.076	1.071	1.069	1.043	1.044	1.052	1.036	1.042	1.030	1.029	1.029	1.027	1.030	1.025	1.022	1.017	1.026	1.025	1.021	1.022	1.026	1.011		
10 Yr Avg	3.571	1.543	1.343	1.271	1.219	1.148	1.117	1.099	1.088	1.073	1.069	1.061	1.050	1.043	1.044	1.038	1.040	1.032	1.029	1.030	1.049	1.041	1.041	1.038	1.025	1.025	1.025	1.021	1.022	1.026	1.011		
3 Yr Wtd	4.184	1.600	1.336	1.196	1.161	1.127	1.116	1.090	1.059	1.067	1.081	1.066	1.039	1.044	1.047	1.045	1.039	1.023	1.028	1.024	1.024	1.022	1.021	1.029	1.019	1.017	1.011	1.017	1.015	1.022	1.011		
5 Yr Wtd	4.082	1.558	1.330	1.213	1.181	1.140	1.113	1.094	1.066	1.068	1.075	1.080	1.066	1.048	1.047	1.039	1.039	1.030	1.029	1.031	1.026	1.034	1.027	1.026	1.018	1.018	1.017	1.016	1.015	1.022	1.011		
10 Yr Wtd	2.913	1.550	1.326	1.234	1.189	1.143	1.117	1.097	1.071	1.070	1.069	1.063	1.057	1.044	1.039	1.038	1.039	1.032	1.030	1.032	1.031	1.031	1.028	1.027	1.020	1.018	1.017	1.016	1.015	1.022	1.011		TAIL
Prior	3.897	1.494	1.329	1.229	1.191	1.140	1.113	1.096	1.084	1.083	1.078	1.075	1.065	1.065	1.055	1.055	1.045	1.045	1.035	1.035	1.025	1.025	1.020	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.010	1.000	1.000	1.143
Selected	4.500	1.560	1.330	1.225	1.190	1.140	1.115	1.095	1.085	1.080	1.075	1.070	1.060	1.055	1.050	1.045	1.042	1.032	1.030	1.030	1.030	1.030	1.027	1.025	1.020	1.018	1.017	1.016	1.015	1.015	1.013	1.012	1.000	
Cumulative	52.893	11.754	7.535	5.665	4.625	3.886	3.409	3.057	2.792	2.573	2.383	2.216	2.071	1.954	1.852	1.764	1.688	1.620	1.570	1.524	1.480	1.437	1.395	1.358	1.325	1.299	1.276	1.255	1.235	1.217	1.199	1.183	1.169	1.169

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

DEFAULT	EVALUATION	AGE OF SELECTED LDF		SELECTED PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	AGE	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)
1980	390	384	396	1.183	1.169	1.176									
1981	378	372	384	1.199	1.183	1.191									
1982	366	360	372	1.217	1.199	1.208									
1983	354	348	360	1.235	1.217	1.226									
1984	342	336	348	1.255	1.235	1.245									
1985	330	324	336	1.276	1.255	1.265									
1986	318	312	324	1.299	1.276	1.287									
1987	306	300	312	1.325	1.299	1.312									
1988	294	288	300	1.358	1.325	1.341									
1989	282	276	288	1.395	1.358	1.376									
1990	270	264	276	1.437	1.395	1.415									
1991	258	252	264	1.480	1.437	1.458									
1992	246	240	252	1.524	1.480	1.502									
1993	234	228	240	1.570	1.524	1.547									
1994	222	216	228	1.620	1.570	1.595									
1995	210	204	216	1.688	1.620	1.653									
1996	198	192	204	1.764	1.688	1.725									
1997	186	180	192	1.852	1.764	1.807									
1998	174	168	180	1.954	1.852	1.902									
1999	162	156	168	2.071	1.954	2.011									
2000	150	144	156	2.216	2.071	2.142									
2001	138	132	144	2.383	2.216	2.297									
2002	126	120	132	2.573	2.383	2.474									
2003	114	108	120	2.792	2.573	2.678									
2004	102	96	108	3.057	2.792	2.919									
2005	90	84	96	3.409	3.057	3.224									
2006	78	72	84	3.886	3.409	3.632									
2007	66	60	72	4.625	3.886	4.223									
2008	54	48	60	5.665	4.625	5.092									
2009	42	36	48	7.535	5.665	6.467									
2010	30	24	36	11.754	7.535	9.183									
2011	18	12	24	52.893	11.754	19.234									
2012	6	0	12		52.893	224.405									

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

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
(000's)

ESTIMATED PAYMENTS FROM 06/30/2012 TO 06/30/2012

DEFAULT YEAR	SELECTED ULTIMATE LOSS	PAID LOSS @ 6/30/12	AGE @ 6/30/2012	AGE @ 6/30/2012	LDF @ 6/30/2012	LDF @ 6/30/2012	EXPECTED PERCENT	7/1/12 to 6/30/12 EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0		402	402	1.169	1.169	0.0%	0
1980	12,213	10,383	390	390	1.176	1.176	0.0%	0
1981	6,614	5,553	378	378	1.191	1.191	0.0%	0
1982	29,065	24,067	366	366	1.208	1.208	0.0%	0
1983	9,682	7,898	354	354	1.226	1.226	0.0%	0
1984	37,533	30,151	342	342	1.245	1.245	0.0%	0
1985	61,148	48,325	330	330	1.265	1.265	0.0%	0
1986	22,174	17,223	318	318	1.287	1.287	0.0%	0
1987	33,257	25,350	306	306	1.312	1.312	0.0%	0
1988	49,603	36,979	294	294	1.341	1.341	0.0%	0
1989	13,619	9,895	282	282	1.376	1.376	0.0%	0
1990	42,460	29,998	270	270	1.415	1.415	0.0%	0
1991	21,553	14,783	258	258	1.458	1.458	0.0%	0
1992	45,133	30,056	246	246	1.502	1.502	0.0%	0
1993	20,684	13,373	234	234	1.547	1.547	0.0%	0
1994	896	562	222	222	1.595	1.595	0.0%	0
1995	39,426	23,845	210	210	1.653	1.653	0.0%	0
1996	10,606	6,147	198	198	1.725	1.725	0.0%	0
1997	5,239	2,899	186	186	1.807	1.807	0.0%	0
1998	6,632	3,487	174	174	1.902	1.902	0.0%	0
1999	23,184	11,528	162	162	2.011	2.011	0.0%	0
2000	19,738	8,806	150	150	2.142	2.142	0.0%	0
2001	57,629	26,101	138	138	2.297	2.297	0.0%	0
2002	219,663	101,225	126	126	2.474	2.474	0.0%	0
2003	37,012	13,618	114	114	2.678	2.678	0.0%	0
2004	89,373	32,821	102	102	2.919	2.919	0.0%	0
2005	19,714	3,701	90	90	3.224	3.224	0.0%	0
2006	22,392	4,536	78	78	3.632	3.632	0.0%	0
2007	26,430	3,965	66	66	4.223	4.223	0.0%	0
2008	49,616	10,311	54	54	5.092	5.092	0.0%	0
2009	62,153	10,164	42	42	6.467	6.467	0.0%	0
2010	27,816	3,121	30	30	9.183	9.183	0.0%	0
2011	19,500	135	18	18	19.234	19.234	0.0%	0
2012	41,900	76	6	6	224.405	224.405	0.0%	0
TOTAL	1,183,658	571,083						0
EXLD PRIOR	1,183,658	571,083						0

(1) SECTION 5, EXHIBIT 2, SHEET 2, COL. 5
(2) BASED ON DATA FROM THE BWC
(3) AGE OF DEFAULT YEAR AT 6/30/2012
(4) AGE OF DEFAULT YEAR AT 6/30/2012
(5) BASED ON SECTION 5, EXHIBIT 2, SHEET 6 AGE OF (3)
(6) BASED ON SECTION 5, EXHIBIT 2, SHEET 6 AGE OF (4)
(7) = [1 / (6) - 1 / (5)] / [1 - 1 / (5)]
(8) = [(1) - (2)] x (7)

OHIO BUREAU OF WORKERS' COMPENSATION
SELF INSUREDS

KNOWN DEFAULTS
(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			0.4%	0.4%	56.9%
6	224.405	0.4%	4.8%	4.5%	59.0%
18	19.234	5.2%	5.7%	5.2%	59.3%
30	9.183	10.9%	4.6%	4.0%	59.1%
42	6.467	15.5%	4.2%	3.5%	59.3%
54	5.092	19.6%	4.0%	3.3%	59.5%
66	4.223	23.7%	3.9%	3.0%	59.8%
78	3.632	27.5%	3.5%	2.6%	60.1%
90	3.224	31.0%	3.2%	2.3%	60.5%
102	2.919	34.3%	3.1%	2.1%	61.0%
114	2.678	37.3%	3.1%	2.0%	61.5%
126	2.474	40.4%	3.1%	2.0%	62.0%
138	2.297	43.5%	3.2%	1.9%	62.4%
150	2.142	46.7%	3.0%	1.8%	62.7%
162	2.011	49.7%	2.9%	1.6%	63.0%
174	1.902	52.6%	2.8%	1.5%	63.4%
186	1.807	55.3%	2.6%	1.4%	63.7%
198	1.725	58.0%	2.5%	1.3%	64.0%
210	1.653	60.5%	2.2%	1.1%	64.3%
222	1.595	62.7%	1.9%	0.9%	64.8%
234	1.547	64.7%	1.9%	0.9%	65.5%
246	1.502	66.6%	2.0%	0.9%	66.1%
258	1.458	68.6%	2.1%	0.9%	66.6%
270	1.415	70.6%	2.0%	0.8%	67.0%
282	1.376	72.7%	1.9%	0.7%	67.3%
294	1.341	74.5%	1.7%	0.6%	67.6%
306	1.312	76.2%	1.4%	0.5%	68.1%
318	1.287	77.7%	1.4%	0.5%	68.8%
330	1.265	79.0%	1.3%	0.4%	69.6%
342	1.245	80.3%	1.2%	0.4%	70.4%
354	1.226	81.6%	1.2%	0.4%	71.3%
366	1.208	82.8%	1.6%	0.5%	72.2%
378	1.185	84.4%	1.4%	0.4%	72.3%
390	1.165	85.8%	1.3%	0.4%	72.5%
402	1.147	87.1%	1.2%	0.3%	72.7%
414	1.132	88.4%	1.1%	0.3%	72.9%
426	1.118	89.5%	1.0%	0.2%	73.0%
438	1.105	90.5%	0.9%	0.2%	73.2%
450	1.094	91.4%	0.8%	0.2%	73.4%
462	1.085	92.2%	0.8%	0.2%	73.6%
474	1.076	92.9%	0.7%	0.1%	73.9%
486	1.068	93.6%	0.6%	0.1%	74.1%
498	1.061	94.3%	0.6%	0.1%	74.4%
510	1.055	94.8%	0.5%	0.1%	74.8%
522	1.049	95.3%	0.5%	0.1%	75.1%
534	1.044	95.8%	0.4%	0.1%	75.5%
546	1.040	96.2%	0.4%	0.1%	76.0%
558	1.036	96.6%	0.3%	0.1%	76.6%
570	1.032	96.9%	0.3%	0.0%	77.2%
582	1.029	97.2%	0.3%	0.0%	77.9%
594	1.026	97.5%	0.2%	0.0%	78.7%
606	1.023	97.7%	0.2%	0.0%	79.6%
618	1.021	98.0%	0.2%	0.0%	80.7%
630	1.019	98.2%	0.2%	0.0%	82.0%
642	1.017	98.3%	0.2%	0.0%	83.4%
654	1.015	98.5%	0.1%	0.0%	85.1%
666	1.014	98.7%	0.1%	0.0%	87.0%
678	1.012	98.8%	0.1%	0.0%	89.2%
690	1.011	98.9%	0.1%	0.0%	91.7%
702	1.010	99.0%	0.1%	0.0%	94.7%
714	1.009	99.1%	0.9%	0.1%	98.1%
726		100.0%	0.0%	0.0%	100.0%

(1) AGE OF DEFAULT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 5, EXHIBIT 2, SHEET 6
(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
SELF INSUREDS
FUTURE DEFAULTS

USING DATA VALUED AS OF 6/30/2012
(000)'s

DISCOUNTED UNPAID LOSS AS OF 6/30/2012 - FUTURE DEFAULTS

Default Year	Expected # of Future Defaults	Expected Size of Default	Nominal Estimated Unpaid Loss	% of Claims Occuring Prior to 6/30/12	Nominal 6/30/12 Unpaid Loss	Discount Factor	Discounted 6/30/12 Unpaid Loss
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2012	5		20,950	99.8%	20,898	0.569	11,890
2013	10	4,410	44,100	98.5%	43,439	0.547	23,765
2014	10	4,631	46,305	95.8%	44,337	0.526	23,323
2015	10	4,862	48,620	92.0%	44,731	0.506	22,625
2016	10	5,105	51,051	87.8%	44,797	0.486	21,788
2017	10	5,360	53,604	83.0%	44,491	0.468	20,806
2018	10	5,628	56,284	78.0%	43,902	0.450	19,741
2019	10	5,910	59,098	73.0%	43,142	0.432	18,653
2020	10	6,205	62,053	67.8%	42,041	0.416	17,478
2021	10	6,516	65,156	62.3%	40,559	0.400	16,214
2022	10	6,841	68,414	56.8%	38,825	0.384	14,923
2023	10	7,183	71,834	51.8%	37,174	0.370	13,739
2024	10	7,543	75,426	47.5%	35,827	0.355	12,732
2025	10	7,920	79,197	43.8%	34,649	0.342	11,840
2026	10	8,316	83,157	40.5%	33,679	0.329	11,066
2027	10	8,731	87,315	37.8%	32,961	0.316	10,413
2028	10	9,168	91,681	35.3%	32,317	0.304	9,817
2029	10	9,626	96,265	33.0%	31,767	0.292	9,279
2030	10	10,108	101,078	31.0%	31,334	0.281	8,801
2031	10	10,613	106,132	28.8%	30,513	0.270	8,240
2032	10	11,144	111,439	26.3%	29,253	0.260	7,596
2033	10	11,701	117,010	23.8%	27,790	0.250	6,939
2034	10	12,286	122,861	21.3%	26,108	0.240	6,268
2035	10	12,900	129,004	18.8%	24,188	0.231	5,584
2036	10	13,545	135,454	16.3%	22,011	0.222	4,886
2037	10	14,223	142,227	13.8%	19,556	0.213	4,174
2038	10	14,934	149,338	11.3%	16,801	0.205	3,448
2039	10	15,681	156,805	8.8%	13,720	0.197	2,707
2040	10	16,465	164,645	6.3%	10,290	0.190	1,952
2041	10	17,288	172,878	3.8%	6,483	0.182	1,183
2042	10	18,152	181,522	1.3%	2,269	0.175	398
2043	10	19,060	190,598	0.0%	-	0.169	-
Total					949,853		352,270

Footnotes:

(1) 1/1/XXXX - 12/31/XXXX; 2012 is 7/1/2012 - 12/31/2012
(2) Selected by Deloitte Consulting LLP based on historical number of defaults
(3) From Section 5, Exhibit 2, Sheet 4 for 2012; Then trended at 5% per annum
(4) = (2) x (3)
(5) From Section 6, Exhibit 3, Sheet 2, Page 2
(6) = (4) x (5)
(7) 2012: From Section 5, Exhibit 2, Sheet 9, Column (6); Subsequent years discounted by 4%
(8) = (6) x (7)

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
FUTURE DEFAULTS

USING DATA VALUED AS OF 12/31/2011
(000)'s

SELECTION OF LAG PATTERN

Default Year	Accident Year Age 0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Default Year Loss Payments by Accident Year Age															
1993	193	1,485	2,173	2,194	1,731	1,544	1,568	1,453	1,499	1,392	1,251	1,337	1,548	1,124	1,051	1,052
1994	14	745	1,136	1,026	1,322	1,574	1,289	1,180	1,302	1,014	1,185	990	1,240	1,509	1,006	998
1995	57	196	327	547	609	753	736	764	815	667	822	1,118	828	907	1,397	784
1996	294	654	408	353	542	562	980	787	857	792	910	1,087	1,060	779	992	1,359
1997	16	243	575	435	345	333	438	831	1,079	859	883	613	1,075	1,048	717	1,017
1998	24	162	204	556	505	393	341	569	541	806	678	804	660	1,001	858	669
1999	96	172	248	128	546	252	407	320	450	465	568	541	667	607	1,098	940
2000	9	212	332	326	144	466	193	391	425	456	607	604	912	713	585	861
2001	50	1,345	752	881	333	316	426	162	432	329	584	470	546	609	601	581
2002	771	990	2,116	1,733	1,476	736	643	833	191	402	582	643	554	926	734	788
2003	72	2,445	2,202	2,801	2,327	1,940	990	872	644	442	572	773	872	655	709	882
2004	50	952	2,661	2,385	2,620	2,412	1,719	1,042	1,104	783	632	437	697	910	595	809
2005	21	302	1,068	2,440	2,763	2,644	2,478	1,574	1,294	1,116	907	691	667	506	887	746
2006	45	211	534	1,463	2,396	2,778	3,154	2,384	1,665	1,232	1,006	894	652	386	503	788
2007	19	286	449	593	2,268	2,199	1,898	3,053	2,334	1,252	1,199	941	942	806	518	593
2008	405	589	1,215	954	769	1,920	1,878	1,647	2,407	1,872	1,587	1,129	1,347	791	632	599
2009	21	667	1,280	1,032	773	664	1,365	1,910	1,851	2,267	1,774	1,449	1,177	943	816	804
2010	34	300	1,113	1,396	1,426	912	694	1,601	1,976	1,785	2,266	1,537	1,001	1,057	876	627
2011	0	291	558	1,068	1,169	1,553	870	832	1,466	1,585	1,553	2,104	1,680	992	1,154	741
2012	*5*	*16*	*134*	*310*	*520*	*893*	*646*	*574*	*620*	*618*	*1,141*	*1,170*	*1,047*	*726*	*575*	*519*
Total	2,198	12,264	19,484	22,621	24,583	24,844	22,711	22,777	22,951	20,132	20,707	19,334	19,173	16,996	16,304	16,158
Last 5 x 2012	480	2,134	4,615	5,043	6,405	7,248	6,705	9,042	10,035	8,761	8,379	7,162	6,147	4,589	3,995	3,365
93-00	703	3,870	5,403	5,565	5,743	5,876	5,952	6,294	6,968	6,450	6,904	7,094	7,990	7,689	7,704	7,681

Default Year	Accident Year Age 0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Percent of Default Year Loss Payments by Accident Year Age															
1993	0.8%	5.9%	8.6%	8.7%	6.9%	6.1%	6.2%	5.8%	6.0%	5.5%	5.0%	5.3%	6.2%	4.5%	4.2%	4.2%
1994	0.1%	3.6%	5.4%	4.9%	6.3%	7.5%	6.2%	5.6%	6.2%	4.9%	5.7%	4.7%	5.9%	7.2%	4.8%	4.8%
1995	0.4%	1.3%	2.2%	3.6%	4.0%	5.0%	4.9%	5.1%	5.4%	4.4%	5.5%	7.4%	5.5%	6.0%	9.3%	5.2%
1996	1.7%	3.7%	2.3%	2.0%	3.1%	3.2%	5.5%	4.5%	4.8%	4.5%	5.1%	6.2%	6.0%	4.4%	5.6%	7.7%
1997	0.1%	1.5%	3.5%	2.7%	2.1%	2.0%	2.7%	5.1%	6.6%	5.2%	5.4%	3.7%	6.6%	6.4%	4.4%	6.2%
1998	0.2%	1.1%	1.4%	3.8%	3.4%	2.7%	2.3%	3.9%	3.7%	5.5%	4.6%	5.5%	4.5%	6.8%	5.8%	4.6%
1999	0.7%	1.2%	1.8%	0.9%	3.9%	1.8%	2.9%	2.3%	3.2%	3.3%	4.0%	3.8%	4.7%	4.3%	7.8%	6.7%
2000	0.1%	1.5%	2.3%	2.3%	1.0%	3.3%	1.3%	2.7%	3.0%	3.2%	4.2%	4.2%	6.4%	5.0%	4.1%	6.0%
2001	0.3%	8.3%	4.6%	5.4%	2.0%	1.9%	2.6%	1.0%	2.6%	2.0%	3.6%	2.9%	3.4%	3.7%	3.7%	3.6%
2002	3.1%	4.0%	8.6%	7.1%	6.0%	3.0%	2.6%	3.4%	0.8%	1.6%	2.4%	2.6%	2.3%	3.8%	3.0%	3.2%
2003	0.2%	7.7%	6.9%	8.8%	7.3%	6.1%	3.1%	2.7%	2.0%	1.4%	1.8%	2.4%	2.8%	2.1%	2.2%	2.8%
2004	0.2%	2.9%	8.1%	7.3%	8.0%	7.4%	5.3%	3.2%	3.4%	2.4%	1.9%	1.3%	2.1%	2.8%	1.8%	2.5%
2005	0.1%	0.9%	3.2%	7.3%	8.2%	7.9%	7.4%	4.7%	3.9%	3.3%	2.7%	2.1%	2.0%	1.5%	2.6%	2.2%
2006	0.1%	0.7%	1.7%	4.5%	7.4%	8.6%	9.8%	7.4%	5.2%	3.8%	3.1%	2.8%	2.0%	1.2%	1.6%	2.4%
2007	0.1%	0.9%	1.4%	1.8%	7.0%	6.8%	5.9%	9.4%	7.2%	3.9%	3.7%	2.9%	2.9%	2.5%	1.6%	1.8%
2008	1.3%	1.8%	3.8%	3.0%	2.4%	6.0%	5.8%	5.1%	7.5%	5.8%	4.9%	3.5%	4.2%	2.5%	2.0%	1.9%
2009	0.1%	2.2%	4.3%	3.5%	2.6%	2.2%	4.6%	6.4%	6.2%	7.6%	5.9%	4.9%	3.9%	3.2%	2.7%	2.7%
2010	0.1%	1.0%	3.8%	4.7%	4.8%	3.1%	2.4%	5.4%	6.7%	6.1%	7.7%	5.2%	3.4%	3.6%	3.0%	2.1%
2011	0.0%	1.0%	2.0%	3.8%	4.2%	5.6%	3.1%	3.0%	5.3%	5.7%	5.6%	7.6%	6.0%	3.6%	4.2%	2.7%
2012	*0.0%*	*0.1%*	*0.9%*	*2.1%*	*3.6%*	*6.1%*	*4.4%*	*4.0%*	*4.3%*	*4.3%*	*7.9%*	*8.1%*	*7.2%*	*5.0%*	*4.0%*	*3.6%*
Total	0.5%	2.6%	4.1%	4.8%	5.2%	5.2%	4.8%	4.8%	4.8%	4.2%	4.4%	4.1%	4.0%	3.6%	3.4%	3.4%
Last 5 x 2012	0.3%	1.4%	3.0%	3.3%	4.2%	4.8%	4.4%	6.0%	6.6%	5.8%	5.5%	4.7%	4.1%	3.0%	2.6%	2.2%
93-00	0.5%	2.8%	3.9%	4.0%	4.2%	4.2%	4.3%	4.6%	5.0%	4.7%	5.0%	5.1%	5.8%	5.6%	5.6%	5.6%
Prior Selection	0.5%	2.0%	3.5%	4.0%	4.5%	5.0%	5.0%	5.0%	5.5%	5.5%	5.5%	4.5%	4.0%	3.5%	3.0%	2.5%
Selected	**0.5%**	**2.0%**	**3.5%**	**4.0%**	**4.5%**	**5.0%**	**5.0%**	**5.0%**	**5.5%**	**5.5%**	**5.5%**	**4.5%**	**4.0%**	**3.5%**	**3.0%**	**2.5%**
Cumulative	100.0%	99.5%	97.5%	94.0%	90.0%	85.5%	80.5%	75.5%	70.5%	65.0%	59.5%	54.0%	49.5%	45.5%	42.0%	39.0%
Interp. Age	**0.5**	**1.5**	**2.5**	**3.5**	**4.5**	**5.5**	**6.5**	**7.5**	**8.5**	**9.5**	**10.5**	**11.5**	**12.5**	**13.5**	**14.5**	**15.5**
Cumulative	99.8%	98.5%	95.8%	92.0%	87.8%	83.0%	78.0%	73.0%	67.8%	62.3%	56.8%	51.8%	47.5%	43.8%	40.5%	37.8%

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
FUTURE DEFAULTS

USING DATA VALUED AS OF 12/31/2011
(000)'s

SELECTION OF LAG PATTERN

Default Year	Accident Year Age 16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
	Default Year Loss Payments by Accident Year Age														
1993	605	572	316	290	137	144	115	76	85	86	35	15	8	22	42
1994	958	626	433	239	260	140	185	125	102	66	48	22	135	26	10
1995	800	893	535	420	297	233	113	124	86	99	57	45	18	17	4
1996	1,050	958	851	506	452	269	261	111	133	97	40	48	46	28	410
1997	1,280	725	1,050	734	476	537	273	179	118	184	145	43	36	52	34
1998	834	1,209	734	730	800	409	379	162	194	109	88	77	84	36	70
1999	788	883	1,098	806	830	852	426	266	144	119	84	91	92	87	31
2000	793	641	909	1,147	923	742	663	369	308	217	123	81	59	80	24
2001	803	1,035	685	737	1,044	818	641	749	433	262	272	123	84	54	135
2002	944	974	1,025	1,034	1,075	1,077	792	833	999	565	472	228	165	162	84
2003	769	1,120	1,174	1,234	1,282	1,222	1,217	1,090	925	551	680	414	353	206	285
2004	786	721	1,425	1,001	986	1,541	1,105	1,243	889	908	597	889	444	197	122
2005	729	696	694	1,302	1,248	969	1,308	1,373	1,277	980	842	640	635	549	270
2006	808	511	839	731	1,074	1,040	1,054	1,062	1,095	974	804	711	604	474	319
2007	814	655	557	624	748	1,169	910	1,235	1,023	1,185	1,165	858	916	496	649
2008	506	808	508	839	681	766	1,120	838	928	1,139	1,279	962	708	943	378
2009	453	554	493	715	436	617	622	930	881	1,033	934	1,012	851	740	792
2010	652	512	456	669	638	445	703	715	1,095	807	843	803	976	766	731
2011	787	559	462	583	610	363	435	588	608	986	848	764	842	1,022	714
2012	*662*	*362*	*285*	*209*	*293*	*263*	*183*	*205*	*260*	*283*	*392*	*483*	*355*	*356*	*419*
Total	15,820	15,015	14,528	14,551	14,290	13,615	12,505	12,271	11,581	10,648	9,748	8,307	7,410	6,314	5,522
Last 5 x 2012	3,212	3,088	2,476	3,431	3,114	3,360	3,791	4,305	4,535	5,150	5,070	4,398	4,293	3,967	3,264
93-00	7,107	6,507	5,926	4,872	4,174	3,326	2,415	1,412	1,169	976	620	422	478	349	626

Default Year	Accident Year Age 16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
	Percent of Default Year Loss Payments by Accident Year Age														
1993	2.4%	2.3%	1.3%	1.2%	0.5%	0.6%	0.5%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.1%	0.2%
1994	4.6%	3.0%	2.1%	1.1%	1.2%	0.7%	0.9%	0.6%	0.5%	0.3%	0.2%	0.1%	0.6%	0.1%	0.0%
1995	5.3%	5.9%	3.6%	2.8%	2.0%	1.5%	0.7%	0.8%	0.6%	0.7%	0.4%	0.3%	0.1%	0.1%	0.0%
1996	5.9%	5.4%	4.8%	2.9%	2.6%	1.5%	1.5%	0.6%	0.8%	0.5%	0.2%	0.3%	0.3%	0.2%	2.3%
1997	7.8%	4.4%	6.4%	4.5%	2.9%	3.3%	1.7%	1.1%	0.7%	1.1%	0.9%	0.3%	0.2%	0.3%	0.2%
1998	5.7%	8.2%	5.0%	5.0%	5.4%	2.8%	2.6%	1.1%	1.3%	0.7%	0.6%	0.5%	0.6%	0.2%	0.5%
1999	5.6%	6.3%	7.8%	5.7%	5.9%	6.0%	3.0%	1.9%	1.0%	0.8%	0.6%	0.6%	0.7%	0.6%	0.2%
2000	5.5%	4.5%	6.3%	8.0%	6.4%	5.2%	4.6%	2.6%	2.1%	1.5%	0.9%	0.6%	0.4%	0.6%	0.2%
2001	4.9%	6.4%	4.2%	4.5%	6.4%	5.0%	3.9%	4.6%	2.7%	1.6%	1.7%	0.8%	0.5%	0.3%	0.8%
2002	3.8%	4.0%	4.2%	4.2%	4.4%	4.4%	3.2%	3.4%	4.1%	2.3%	1.9%	0.9%	0.7%	0.7%	0.3%
2003	2.4%	3.5%	3.7%	3.9%	4.0%	3.9%	3.8%	3.4%	2.9%	1.7%	2.1%	1.3%	1.1%	0.6%	0.9%
2004	2.4%	2.2%	4.4%	3.1%	3.0%	4.7%	3.4%	3.8%	2.7%	2.8%	1.8%	2.7%	1.4%	0.6%	0.4%
2005	2.2%	2.1%	2.1%	3.9%	3.7%	2.9%	3.9%	4.1%	3.8%	2.9%	2.5%	1.9%	1.9%	1.6%	0.8%
2006	2.5%	1.6%	2.6%	2.3%	3.3%	3.2%	3.3%	3.3%	3.4%	3.0%	2.5%	2.2%	1.9%	1.5%	1.0%
2007	2.5%	2.0%	1.7%	1.9%	2.3%	3.6%	2.8%	3.8%	3.2%	3.7%	3.6%	2.7%	2.8%	1.5%	2.0%
2008	1.6%	2.5%	1.6%	2.6%	2.1%	2.4%	3.5%	2.6%	2.9%	3.5%	4.0%	3.0%	2.2%	2.9%	1.2%
2009	1.5%	1.9%	1.6%	2.4%	1.5%	2.1%	2.1%	3.1%	3.0%	3.5%	3.1%	3.4%	2.9%	2.5%	2.7%
2010	2.2%	1.7%	1.6%	2.3%	2.2%	1.5%	2.4%	2.4%	3.7%	2.7%	2.9%	2.7%	3.3%	2.6%	2.5%
2011	2.8%	2.0%	1.7%	2.1%	2.2%	1.3%	1.6%	2.1%	2.2%	3.5%	3.1%	2.7%	3.0%	3.7%	2.6%
2012	*4.6%*	*2.5%*	*2.0%*	*1.4%*	*2.0%*	*1.8%*	*1.3%*	*1.4%*	*1.8%*	*1.9%*	*2.7%*	*3.3%*	*2.4%*	*2.5%*	*2.9%*
Total	3.3%	3.2%	3.1%	3.1%	3.0%	2.9%	2.6%	2.6%	2.4%	2.2%	2.1%	1.7%	1.6%	1.3%	1.2%
Last 5 x 2012	2.1%	2.0%	1.6%	2.3%	2.1%	2.2%	2.5%	2.8%	3.0%	3.4%	3.3%	2.9%	2.8%	2.6%	2.2%
93-00	5.1%	4.7%	4.3%	3.5%	3.0%	2.4%	1.7%	1.0%	0.8%	0.7%	0.4%	0.3%	0.3%	0.3%	0.5%
Prior Selection	2.5%	2.0%	2.0%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Selected	**2.5%**	**2.0%**	**2.0%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**	**2.5%**
Cumulative	36.5%	34.0%	32.0%	30.0%	27.5%	25.0%	22.5%	20.0%	17.5%	15.0%	12.5%	10.0%	7.5%	5.0%	2.5%
Interp. Age	**16.5**	**17.5**	**18.5**	**19.5**	**20.5**	**21.5**	**22.5**	**23.5**	**24.5**	**25.5**	**26.5**	**27.5**	**28.5**	**29.5**	**30.5**
Cumulative	35.3%	33.0%	31.0%	28.8%	26.3%	23.8%	21.3%	18.8%	16.3%	13.8%	11.3%	8.8%	6.3%	3.8%	1.3%

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
SIEGF DWRF

USING DATA VALUED AS OF 6/30/2012
(000)'s

ESTIMATE OF UNPAID SIEGF DWRF AS OF 6/30/2012

Accident Year	SIF PA DWRF UNPAID LOSS NOMINAL	SIF PA DWRF UNPAID LOSS DISCOUNTED	SI TO PA DWRF RATIO	SI DWRF UNPAID LOSS NOMINAL	SI DWRF UNPAID LOSS DISCOUNTED
	(1)	(2)	(3)	(4)	(5)
Prior	675,000	501,897	12.6%	85,073	63,256
1977	46,960	33,006	16.4%	7,698	5,411
1978	53,795	37,535	17.4%	9,350	6,524
1979	50,099	34,697	17.8%	8,933	6,187
1980	54,344	37,305	16.0%	8,677	5,956
1981	39,273	26,725	23.6%	9,275	6,312
1982	41,323	27,845	19.4%	8,037	5,416
1983	43,704	29,158	14.2%	6,198	4,135
1984	50,175	33,124	9.8%	4,929	3,254
1985	57,136	37,279	12.4%	7,060	4,606
1986	51,886	33,424	7.7%	3,999	2,576
1987	54,518	34,653	8.1%	4,437	2,820
1988	57,099	35,809	6.3%	3,576	2,243
1989	62,569	38,693	7.2%	4,531	2,802
1990	64,548	39,335	7.9%	5,085	3,099
1991	57,640	34,602	7.0%	4,017	2,412
1992	51,651	30,497	8.0%	4,111	2,427
1993	47,509	27,570	5.9%	2,800	1,625
1994	49,550	28,234	6.2%	3,073	1,751
1995	50,752	28,365	3.8%	1,918	1,072
1996	54,527	29,868	6.7%	3,655	2,002
1997	58,123	31,172	9.3%	5,404	2,898
1998	61,871	32,460	4.9%	3,026	1,587
1999	65,400	33,513	12.4%	8,141	4,172
2000	70,824	35,410	7.4%	5,269	2,634
2001	71,239	34,696	4.6%	3,304	1,609
2002	73,483	34,829	3.9%	2,861	1,356
2003	74,841	34,449	11.5%	8,576	3,947
2004	80,091	35,773	6.0%	4,805	2,146
2005	80,515	34,833	6.0%	4,831	2,090
2006	81,641	34,174	6.0%	4,898	2,050
2007	86,888	35,138	6.0%	5,213	2,108
2008	85,986	33,572	6.0%	5,159	2,014
2009	82,058	30,895	6.0%	4,923	1,854
2010	82,249	29,839	6.0%	4,935	1,790
2011	85,478	29,843	6.0%	5,129	1,791
2012	44,024	14,781	6.0%	2,641	887
Total	2,898,768	1,675,000		275,549	170,821

(1) From Section 4, Exhibit 1, Sheet 1, Column (4)
(2) From Section 4, Exhibit 1, Sheet 1, Column (6)
(3) From Section 5, Exhibit 4, Sheet 2, Column (22)
(4) = (1) x (3)
(5) = (2) x (3)

OHIO BUREAU OF WORKERS COMPENSATION
SELF INSUREDS
SIEGF DWRF

USING DATA VALUED AS OF 6/30/2012
(000)'s

ESTIMATE OF UNPAID SIEGF DWRF AS OF JUNE 30, 2011

	SELFINSURED DWRF PAYMENTS							SIF PA DWRF PAYMENTS							SI DWRF TO PA DWRF PAYMENTS							
AY	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	SELECTED
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Prior	8,105	7,972	7,350	7,296	6,974	6,649	6,107	70,551	68,211	63,202	59,847	56,303	51,930	49,231	11.5%	11.7%	11.6%	12.2%	12.4%	12.8%	12.4%	12.6%
1977	725	700	685	700	688	659	622	4,376	4,546	4,508	4,361	4,222	4,058	3,758	16.6%	15.4%	15.2%	16.1%	16.3%	16.2%	16.5%	16.4%
1978	699	777	703	687	685	630	623	4,121	3,941	4,089	3,747	3,976	3,539	3,671	17.0%	19.7%	17.2%	18.3%	17.2%	17.8%	17.0%	17.4%
1979	732	784	757	820	758	692	667	3,766	3,857	4,428	3,758	3,752	3,653	3,990	19.4%	20.3%	17.1%	21.8%	20.2%	18.9%	16.7%	17.8%
1980	507	567	530	550	563	537	553	3,172	3,445	3,544	3,521	3,645	3,397	3,429	16.0%	16.5%	15.0%	15.6%	15.4%	15.8%	16.1%	16.0%
1981	472	512	526	584	612	642	609	2,626	2,665	2,836	2,722	2,711	2,583	2,726	18.0%	19.2%	18.5%	21.5%	22.6%	24.9%	22.4%	23.6%
1982	326	367	386	467	527	491	493	2,330	2,513	2,589	2,487	2,537	2,475	2,587	14.0%	14.6%	14.9%	18.8%	20.8%	19.8%	19.1%	19.4%
1983	227	240	242	270	294	299	318	2,065	2,272	2,245	2,138	2,197	2,122	2,230	11.0%	10.6%	10.8%	12.6%	13.4%	14.1%	14.3%	14.2%
1984	189	220	218	238	253	238	273	2,179	2,337	2,369	2,374	2,532	2,464	2,734	8.7%	9.4%	9.2%	10.0%	10.0%	9.7%	10.0%	9.8%
1985	236	265	262	296	319	328	344	2,145	2,645	2,789	2,742	2,653	2,731	2,708	11.0%	10.0%	9.4%	10.8%	12.0%	12.0%	12.7%	12.4%
1986	100	132	133	143	153	158	221	1,960	2,058	2,382	2,290	2,422	2,477	2,447	5.1%	6.4%	5.6%	6.2%	6.3%	6.4%	9.0%	7.7%
1987	121	138	142	157	162	192	195	1,930	2,062	2,557	2,323	2,371	2,278	2,480	6.3%	6.7%	5.6%	6.7%	6.8%	8.4%	7.8%	8.1%
1988	68	78	78	100	110	111	144	1,615	1,709	2,075	1,853	1,968	1,932	2,136	4.2%	4.5%	3.8%	5.4%	5.6%	5.8%	6.8%	6.3%
1989	108	116	132	139	170	163	167	1,751	1,926	2,433	2,273	2,132	2,148	2,423	6.2%	6.0%	5.4%	6.1%	8.0%	7.6%	6.9%	7.2%
1990	80	96	100	127	140	150	167	1,525	1,884	1,896	1,813	2,039	1,890	2,139	5.3%	5.1%	5.3%	7.0%	6.9%	7.9%	7.8%	7.9%
1991	69	77	82	93	102	106	112	1,171	1,357	1,276	1,412	1,565	1,531	1,595	5.9%	5.6%	6.4%	6.6%	6.5%	6.9%	7.0%	7.0%
1992	66	81	82	99	108	105	114	932	1,195	1,212	1,229	1,359	1,303	1,456	7.1%	6.8%	6.8%	8.1%	7.9%	8.1%	7.8%	8.0%
1993	31	35	40	49	56	58	66	641	922	1,141	851	1,093	1,007	1,091	4.8%	3.8%	3.5%	5.7%	5.1%	5.8%	6.0%	5.9%
1994	27	31	38	47	49	64	81	620	757	844	970	1,158	1,127	1,206	4.3%	4.1%	4.5%	4.8%	4.2%	5.7%	6.7%	6.2%
1995	7	13	25	29	28	31	38	507	637	872	809	818	869	964	1.4%	2.0%	2.9%	3.5%	3.4%	3.6%	4.0%	3.8%
1996	31	35	43	44	54	54	58	385	603	694	620	870	697	1,012	8.0%	5.9%	6.2%	7.1%	6.2%	7.7%	5.7%	6.7%
1997	26	37	34	40	43	69	59	450	494	735	580	761	644	748	5.8%	7.5%	4.6%	7.0%	5.6%	10.7%	7.9%	9.3%
1998	18	28	37	37	41	38	51	415	601	644	762	843	804	1,009	4.3%	4.6%	5.7%	4.9%	4.8%	4.8%	5.0%	4.9%
1999	14	18	48	68	75	83	84	331	489	637	559	656	592	770	4.2%	3.8%	7.5%	12.2%	11.4%	14.1%	10.8%	12.4%
2000	76	28	36	23	24	39	59	286	552	456	620	682	619	683	26.7%	5.1%	7.8%	3.6%	3.5%	6.3%	8.6%	7.4%
2001	8	7	15	16	21	19	30	271	207	311	358	422	510	530	3.1%	3.5%	4.7%	4.4%	4.9%	3.7%	5.6%	4.6%
2002	12	4	19	17	12	14	22	104	176	259	383	380	420	493	11.5%	2.3%	7.3%	4.4%	3.0%	3.3%	4.5%	3.9%
2003	0	1	5	44	23	32	47	93	237	233	289	318	338	344	0.0%	0.4%	2.2%	15.1%	7.1%	9.4%	13.6%	11.5%
2004	6	4	0	0	15	10	13	40	131	238	378	340	432	451	15.2%	3.0%	0.0%	0.0%	4.5%	2.2%	2.8%	6.0%
2005	1	2	3	3	11	8	11	18	84	104	112	174	312	332	3.8%	2.9%	2.7%	3.0%	6.5%	2.7%	3.2%	6.0%
2006	0	0	0	0	0	0	0	0	5	8	41	93	102	163	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	6.0%
2007		0	0	7	5	9	6		0	6	23	103	80	176		0.0%	0.0%	29.9%	5.3%	11.2%	3.5%	6.0%
2008			0	0	0	0	0			0	5	36	94	79			0.0%	0.0%	0.0%	0.0%	0.0%	6.0%
2009				0	0	1	0				0	2	36	38				0.0%	0.0%	1.7%	0.0%	6.0%
2010					0	0	0					0	6	3					0.0%	0.0%	0.0%	6.0%
2011						0	0						0	23						0.0%	0.0%	6.0%
2012							0							0							0.0%	6.0%
Total	13,087	13,365	12,750	13,189	13,073	12,680	12,351	112,375	114,518	113,613	108,248	107,130	101,199	101,856	11.6%	11.7%	11.2%	12.2%	12.2%	12.5%	12.1%	11.9%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
TOTAL

MEDICAL AND COMPENSATION
(000's)

SUMMARY OF RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED 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		18	83	65	73.0%	47	
1982		732	976	244	68.1%	166	
1983		516	671	155	67.8%	105	
1984		989	1,050	62	69.1%	43	
1985		615	655	40	68.3%	27	
1986		576	826	250	68.1%	170	
1987		766	920	154	67.8%	104	
1988		491	625	134	66.3%	89	
1989		489	546	56	65.8%	37	
1990		328	364	37	65.5%	24	
1991		424	539	115	64.7%	74	
1992		545	612	66	64.6%	43	
1993		227	256	29	64.3%	19	
1994		252	285	33	64.3%	21	
1995		217	258	41	63.1%	26	
1996		264	309	44	63.8%	28	
1997	26,080	223	340	116	62.3%	73	1.304
1998	34,349	103	221	118	61.6%	72	0.643
1999	31,552	53	75	22	61.3%	14	0.237
2000	31,441	191	369	179	61.1%	109	1.175
2001	32,874	87	220	133	63.6%	85	0.669
2002	48,181	51	157	105	59.4%	63	0.325
2003	49,263	63	179	116	58.7%	68	0.364
2004	72,936	292	488	196	59.4%	116	0.668
2005	60,895	41	217	176	58.3%	102	0.356
2006	49,522	38	194	156	57.8%	90	0.392
2007	40,662	235	487	253	62.6%	158	1.198
2008	45,663	266	595	329	59.9%	197	1.303
2009	67,738	189	622	433	58.0%	251	0.919
2010	67,310	58	379	321	57.4%	184	0.563
TOTAL		9,454	14,270	4,816	62.1%	2,992	
EXLD PRIOR		9,436	14,187	4,751	62.0%	2,944	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) = SUM OF SHEET 1, COL. (2) OF EXHIBITS 2 TO 5
(3) = SUM OF SHEET 1, COL. (3) OF EXHIBITS 2 TO 5
(4) = (3) - (2)
(5) = (6) / (4)
(6) = SUM OF SHEET 1, COL. (6) OF EXHIBITS 2 TO 5
(7) = (3) / (1) x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL 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		5	26	22	72.7%	16	
1982		364	393	29	70.1%	21	
1983		248	270	22	69.4%	15	
1984		539	590	51	68.7%	35	
1985		392	431	40	68.1%	27	
1986		380	523	143	67.5%	97	
1987		572	638	66	66.9%	44	
1988		414	548	133	66.2%	88	
1989		404	460	56	65.7%	36	
1990		238	274	36	65.1%	23	
1991		275	389	114	64.6%	73	
1992		376	440	64	64.0%	41	
1993		153	181	28	63.6%	18	
1994		157	187	31	63.1%	19	
1995		191	232	41	62.7%	25	
1996		182	224	42	62.3%	26	
1997	26,080	185	299	115	61.9%	71	1.148
1998	34,349	96	213	117	61.5%	72	0.621
1999	31,552	50	72	22	61.1%	14	0.229
2000	31,441	155	256	102	60.7%	62	0.816
2001	32,874	68	155	87	60.4%	53	0.471
2002	48,181	26	64	38	60.2%	23	0.132
2003	49,263	44	85	41	59.9%	25	0.173
2004	72,936	71	135	64	59.7%	38	0.186
2005	60,895	36	94	58	59.5%	34	0.154
2006	49,522	26	77	51	59.4%	30	0.155
2007	40,662	142	255	112	59.3%	67	0.626
2008	45,663	119	307	188	59.4%	112	0.673
2009	67,738	147	388	240	59.7%	143	0.572
2010	67,310	35	147	112	60.6%	68	0.22
2011	56,122	92	284	192	62.9%	121	0.51
2012	31,000	13	109	97	65.9%	64	0.35
2013							
TOTAL		6,193	8,747	2,553	62.7%	1,601	
EXLD PRIOR		6,189	8,720	2,532	62.6%	1,586	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 6, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 6, EXHIBIT 2, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 6, EXHIBIT 2, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	FISCAL YEAR ENDING 2021	2022	2023	2024	2025	2026	2027	2028	2029	> 2029
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
PRIOR	22	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	0	3
1982	29	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	6
1983	22	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4
1984	51	3	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2	1	11
1985	40	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	9
1986	143	9	8	8	8	8	7	7	6	6	6	6	5	5	5	5	5	4	35
1987	66	4	4	4	4	3	3	3	3	3	3	3	2	2	2	2	2	2	17
1988	133	8	8	7	7	7	6	6	6	6	5	5	5	5	4	4	4	4	36
1989	56	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2	16
1990	36	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	11
1991	114	6	6	6	5	5	5	5	5	5	4	4	4	4	4	3	3	3	35
1992	64	3	3	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2	20
1993	28	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
1994	31	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10
1995	41	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	14
1996	42	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	14
1997	115	6	6	6	5	5	5	5	4	4	4	4	4	4	3	3	3	3	41
1998	117	6	6	6	5	5	5	5	4	4	4	4	4	4	4	3	3	3	43
1999	22	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
2000	102	5	5	5	5	4	4	4	4	4	3	3	3	3	3	3	3	3	38
2001	87	4	4	4	4	4	4	3	3	3	3	3	3	3	2	2	2	2	33
2002	38	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	15
2003	41	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	16
2004	64	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	25
2005	58	3	3	3	3	2	2	2	2	2	2	2	2	2	2	1	1	1	23
2006	51	3	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	20
2007	112	6	6	5	5	5	4	4	4	4	4	3	3	3	3	3	3	3	45
2008	188	11	10	9	8	8	7	7	7	6	6	6	5	5	5	5	5	4	75
2009	240	15	13	11	11	10	9	9	8	8	7	7	7	6	6	6	6	6	95
2010	112	9	7	6	5	5	4	4	4	4	3	3	3	3	3	3	3	2	43
2011	192	22	13	10	8	7	7	6	6	6	6	5	5	5	4	4	4	4	69
2012	97	30	21	12	9	8	7	6	6	6	5	5	5	4	4	4	4	4	67
TOTAL	2,553	182	154	136	125	117	111	106	101	96	91	87	83	80	76	73	70	67	907

(1) SECTION 6, EXHIBIT 2, SHEET 1, COL. 4
(2) - (19) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 2, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL 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	PAID CUM. 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		5										26	
1982		364	364	425	393							393	
1983		248	248	293	270							270	
1984		539	539	644	590							590	
1985		392	392	474	431							431	
1986		380	473	467	523							523	
1987		572	572	713	638							638	
1988		414	486	524	548							548	
1989		404	404	520	460							460	
1990		238	238	312	274							274	
1991		275	335	367	389							389	
1992		376	376	511	440							440	
1993		153	153	213	181							181	
1994		157	157	222	187							187	
1995		191	191	278	232							232	
1996		182	182	272	224							224	
1997	26,080	185	242	283	299	216	259					299	1.148
1998	34,349	96	172	152	213	140	195					213	0.621
1999	31,552	50	50	82	63	93	72					72	0.229
2000	31,441	155	233	261	296	199	256					256	0.816
2001	32,874	68	130	119	166	117	155					155	0.471
2002	48,181	26	26	47	33	102	64					64	0.132
2003	49,263	44	44	84	58	126	85					85	0.173
2004	72,936	71	71	143	95	199	135					135	0.186
2005	60,895	36	36	76	49	148	94					94	0.154
2006	49,522	26	26	58	36	123	77					77	0.155
2007	40,662	142	206	348	298	235	255					255	0.626
2008	45,663	119	249	319	379	226	307					307	0.673
2009	67,738	147	289	445	481	312	388					388	0.572
2010	67,310	35	37	127	68	211	147					147	0.218
2011	56,122	92	173	516	397	253	284					284	0.505
2012	62,000	13	34	313	230	221	219					219	0.353
2013	62,000					217	217					217	0.350
TOTAL		6,193	7,126	9,603	8,942	3,140	3,209					9,073	
EXLD PRIOR		6,189	7,126	9,603	8,942	3,140	3,209					9,047	
EXLD PRIOR & 2013		6,189	7,126	9,603	8,942	2,923	2,992					8,830	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL TOTAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	364	1.167	425	
1983	354	248	1.180	293	
1984	342	539	1.195	644	
1985	330	392	1.211	474	
1986	318	380	1.228	467	
1987	306	572	1.246	713	
1988	294	414	1.265	524	
1989	282	404	1.286	520	
1990	270	238	1.309	312	
1991	258	275	1.332	367	
1992	246	376	1.359	511	
1993	234	153	1.387	213	
1994	222	157	1.419	222	
1995	210	191	1.454	278	
1996	198	182	1.492	272	
1997	186	185	1.533	283	1.086
1998	174	96	1.578	152	0.441
1999	162	50	1.628	82	0.259
2000	150	155	1.684	261	0.829
2001	138	68	1.748	119	0.361
2002	126	26	1.824	47	0.097
2003	114	44	1.910	84	0.171
2004	102	71	2.009	143	0.196
2005	90	36	2.125	76	0.124
2006	78	26	2.266	58	0.118
2007	66	142	2.443	348	0.855
2008	54	119	2.677	319	0.698
2009	42	147	3.020	445	0.657
2010	30	35	3.652	127	0.188
2011	18	92	5.612	516	0.919
2012	6	13	24.755	313	0.505
2013	0				
TOTAL		6,189		9,603	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 2, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL TOTAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	364	1.081	393	
1983	354	248	1.088	270	
1984	342	539	1.095	590	
1985	330	392	1.101	431	
1986	318	473	1.107	523	
1987	306	572	1.116	638	
1988	294	486	1.127	548	
1989	282	404	1.138	460	
1990	270	238	1.150	274	
1991	258	335	1.161	389	
1992	246	376	1.171	440	
1993	234	153	1.183	181	
1994	222	157	1.196	187	
1995	210	191	1.212	232	
1996	198	182	1.228	224	
1997	186	242	1.237	299	1.148
1998	174	172	1.240	213	0.621
1999	162	50	1.250	63	0.199
2000	150	233	1.267	296	0.940
2001	138	130	1.278	166	0.505
2002	126	26	1.292	33	0.069
2003	114	44	1.312	58	0.117
2004	102	71	1.335	95	0.130
2005	90	36	1.373	49	0.080
2006	78	26	1.416	36	0.074
2007	66	206	1.448	298	0.734
2008	54	249	1.524	379	0.830
2009	42	289	1.664	481	0.710
2010	30	37	1.830	68	0.100
2011	18	173	2.294	397	0.707
2012	6	34	6.840	230	0.372
2013	0				
TOTAL		7,126		8,942	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 2, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL 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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996									
1997	26,080	0.350	91	65.2%	60	185	32	216	0.830
1998	34,349	0.350	120	63.4%	76	96	44	140	0.408
1999	31,552	0.350	110	61.4%	68	50	43	93	0.294
2000	31,441	0.350	110	59.4%	65	155	45	199	0.634
2001	32,874	0.350	115	57.2%	66	68	49	117	0.356
2002	48,181	0.350	169	54.8%	92	26	76	102	0.211
2003	49,263	0.350	172	52.4%	90	44	82	126	0.256
2004	72,936	0.350	255	49.8%	127	71	128	199	0.273
2005	60,895	0.350	213	47.1%	100	36	113	148	0.244
2006	49,522	0.350	173	44.1%	76	26	97	123	0.248
2007	40,662	0.386	157	40.9%	64	142	93	235	0.578
2008	45,663	0.373	170	37.4%	64	119	107	226	0.495
2009	67,738	0.364	247	33.1%	82	147	165	312	0.461
2010	67,310	0.361	243	27.4%	66	35	176	211	0.313
2011	56,122	0.350	196	17.8%	35	92	161	253	0.451
2012	62,000	0.350	217	4.0%	9	13	208	221	0.356
2013	62,000	0.350	217	0.0%	0		217	217	0.350
TOTAL	838,589		2,977		1,141	1,304	1,836	3,140	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 2, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, 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 WORKERS RELIEF FUND
MEDICAL

MEDICAL 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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996									
1997	26,080	0.350	91	80.8%	74	242	18	259	0.995
1998	34,349	0.350	120	80.7%	97	172	23	195	0.568
1999	31,552	0.350	110	80.0%	88	50	22	72	0.229
2000	31,441	0.350	110	78.9%	87	233	23	256	0.816
2001	32,874	0.350	115	78.3%	90	130	25	155	0.471
2002	48,181	0.350	169	77.4%	130	26	38	64	0.132
2003	49,263	0.350	172	76.2%	131	44	41	85	0.173
2004	72,936	0.350	255	74.9%	191	71	64	135	0.186
2005	60,895	0.350	213	72.8%	155	36	58	94	0.154
2006	49,522	0.350	173	70.6%	122	26	51	77	0.155
2007	40,662	0.386	157	69.1%	108	206	49	255	0.626
2008	45,663	0.373	170	65.6%	112	249	59	307	0.673
2009	67,738	0.364	247	60.1%	148	289	98	388	0.572
2010	67,310	0.361	243	54.7%	133	37	110	147	0.218
2011	56,122	0.350	196	43.6%	86	173	111	284	0.505
2012	62,000	0.350	217	14.6%	32	34	185	219	0.353
2013	62,000	0.350	217	0.0%	0		217	217	0.350
TOTAL	838,589		2,977		1,785	2,017	1,192	3,209	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 2, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, 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 WORKERS RELIEF FUND
MEDICAL

MEDICAL 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	5	1	11	9	414	402	1.113	1.123	7.6%	1	4	3	26	11	16
1982	364	364	386	22	366	354	1.159	1.173	6.9%	2	0	(2)	393	386	7
1983	248	248	265	17	354	342	1.173	1.189	6.9%	1	0	(1)	270	265	5
1984	539	539	580	41	342	330	1.189	1.205	6.7%	3	0	(3)	590	580	10
1985	392	392	424	32	330	318	1.205	1.222	6.4%	2	0	(2)	431	424	8
1986	380	377	527	151	318	306	1.222	1.240	6.1%	9	3	(6)	523	527	(4)
1987	572	570	622	52	306	294	1.240	1.259	5.9%	3	1	(2)	638	622	16
1988	414	412	507	96	294	282	1.259	1.280	5.8%	6	2	(3)	548	507	40
1989	404	404	444	40	282	270	1.280	1.302	5.8%	2	0	(2)	460	444	15
1990	238	237	263	26	270	258	1.302	1.326	5.6%	1	1	(1)	274	263	11
1991	275	274	375	101	258	246	1.326	1.352	5.5%	6	1	(4)	389	375	14
1992	376	376	423	47	246	234	1.352	1.380	5.6%	3	0	(3)	440	423	17
1993	153	153	173	20	234	222	1.380	1.412	5.5%	1	0	(1)	181	173	8
1994	157	157	178	21	222	210	1.412	1.447	5.6%	1	0	(1)	187	178	10
1995	191	191	218	27	210	198	1.447	1.486	5.6%	2	0	(2)	232	218	14
1996	182	182	210	28	198	186	1.486	1.529	5.4%	1	0	(1)	224	210	14
1997	185	183	326	143	186	174	1.529	1.574	5.1%	7	2	(6)	299	326	(27)
1998	96	96	191	95	174	162	1.574	1.623	5.0%	5	0	(5)	213	191	22
1999	50	50	69	19	162	150	1.623	1.677	4.9%	1	0	(1)	72	69	4
2000	155	152	525	374	150	138	1.677	1.740	5.1%	19	3	(16)	256	525	(269)
2001	68	58	122	64	138	126	1.740	1.816	5.3%	3	10	6	155	122	33
2002	26	26	63	37	126	114	1.816	1.903	5.3%	2	0	(2)	64	63	1
2003	44	44	86	42	114	102	1.903	2.002	5.2%	2	0	(2)	85	86	(1)
2004	71	71	145	74	102	90	2.002	2.120	5.2%	4	1	(3)	135	145	(9)
2005	36	36	100	64	90	78	2.120	2.268	5.5%	4	0	(4)	94	100	(6)
2006	26	26	85	59	78	66	2.268	2.454	5.6%	3	0	(3)	77	85	(8)
2007	142	94	260	166	66	54	2.454	2.690	5.7%	9	48	38	255	260	(6)
2008	119	81	319	238	54	42	2.690	3.043	6.4%	15	38	23	307	319	(12)
2009	147	143	396	253	42	30	3.043	3.680	7.8%	20	4	(16)	388	396	(8)
2010	35	34	183	149	30	18	3.680	5.675	11.6%	17	1	(17)	147	183	(36)
2011	92	29	301	272	18	6	5.675	25.658	14.3%	39	63	24	284	301	(17)
2012	13		230	230	6		25.658	0.000	3.9%	9	13	4	219	230	(11)
2013							0.000	0.000	0.0%		0	0			
TOTAL	6,193	5,999	9,007	3,008						203	194	(9)	8,856	9,007	(151)
EXLD PRIOR	6,189	5,998	8,997	2,999						203	191	(12)	8,830	8,997	(167)

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 6, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL

MEDICAL TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

AGE @ 6/30/11	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			11	11									26	11	16
1982	364	364	386	22	366	354	1.149	1.154	2.6%	1	0	(1)	393	386	7
1983	248	248	265	17	354	342	1.154	1.162	4.2%	1	0	(1)	270	265	5
1984	539	539	580	41	342	330	1.162	1.170	4.2%	2	0	(2)	590	580	10
1985	392	392	424	32	330	318	1.170	1.176	2.8%	1	0	(1)	431	424	8
1986	473	485	527	42	318	306	1.176	1.181	2.7%	1	(13)	(14)	523	527	(4)
1987	572	570	622	52	306	294	1.181	1.185	1.8%	1	1	0	638	622	16
1988	486	464	507	43	294	282	1.185	1.189	1.5%	1	22	21	548	507	40
1989	404	404	444	40	282	270	1.189	1.196	3.0%	1	0	(1)	460	444	15
1990	238	237	263	26	270	258	1.196	1.205	3.8%	1	1	(0)	274	263	11
1991	335	336	375	39	258	246	1.205	1.214	3.6%	1	(0)	(2)	389	375	14
1992	376	376	423	47	246	234	1.214	1.224	3.4%	2	0	(2)	440	423	17
1993	153	153	173	20	234	222	1.224	1.229	1.9%	0	0	(0)	181	173	8
1994	157	157	178	21	222	210	1.229	1.232	1.0%	0	0	(0)	187	178	10
1995	191	191	218	27	210	198	1.232	1.241	2.8%	1	0	(1)	232	218	14
1996	182	182	210	28	198	186	1.241	1.251	3.5%	1	0	(1)	224	210	14
1997	242	280	326	46	186	174	1.251	1.264	4.0%	2	(38)	(40)	299	326	(27)
1998	172	173	191	18	174	162	1.264	1.285	5.6%	1	(1)	(2)	213	191	22
1999	50	50	69	19	162	150	1.285	1.307	5.7%	1	0	(1)	72	69	4
2000	233	505	525	20	150	138	1.307	1.329	5.2%	1	(272)	(273)	256	525	(269)
2001	130	99	122	23	138	126	1.329	1.358	6.1%	1	31	29	155	122	33
2002	26	26	63	37	126	114	1.358	1.397	7.1%	3	0	(3)	64	63	1
2003	44	44	86	42	114	102	1.397	1.438	6.8%	3	0	(3)	85	86	(1)
2004	71	76	145	68	102	90	1.438	1.484	6.6%	4	(5)	(10)	135	145	(9)
2005	36	36	100	64	90	78	1.484	1.552	8.3%	5	0	(5)	94	100	(6)
2006	26	26	85	59	78	66	1.552	1.645	9.3%	5	0	(5)	77	85	(8)
2007	206	201	260	59	66	54	1.645	1.763	9.4%	6	5	(1)	255	260	(6)
2008	249	247	319	73	54	42	1.763	1.924	9.9%	7	2	(5)	307	319	(12)
2009	289	278	396	118	42	30	1.924	2.119	9.1%	11	11	0	388	396	(8)
2010	37	41	183	142	30	18	2.119	2.690	15.9%	23	(4)	(27)	147	183	(36)
2011	173	101	301	200	18	6	2.690	8.421	28.7%	57	72	14	284	301	(17)
2012	34		230	230	6		8.421	0.000	11.9%	27	34	6	219	230	(11)
2013							0.000	0.000	0.0%		0	0			
TOTAL	7,126	7,282	9,007	1,725						172	(156)	(328)	8,856	9,007	(151)
EXLD PRIOR	7,126	7,282	8,997	1,715						172	(156)	(328)	8,830	8,997	(167)

(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 6, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL
MEDICAL TOTAL
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			4.0%	4.0%	65.9%
6	24.755	4.0%	13.8%	13.3%	65.9%
18	5.612	17.8%	9.6%	8.8%	62.9%
30	3.652	27.4%	5.7%	5.1%	60.6%
42	3.020	33.1%	4.3%	3.6%	59.7%
54	2.677	37.4%	3.6%	2.9%	59.4%
66	2.443	40.9%	3.2%	2.5%	59.3%
78	2.266	44.1%	2.9%	2.2%	59.4%
90	2.125	47.1%	2.7%	2.0%	59.5%
102	2.009	49.8%	2.6%	1.8%	59.7%
114	1.910	52.4%	2.5%	1.7%	59.9%
126	1.824	54.8%	2.4%	1.5%	60.2%
138	1.748	57.2%	2.2%	1.4%	60.4%
150	1.684	59.4%	2.1%	1.2%	60.7%
162	1.628	61.4%	1.9%	1.1%	61.1%
174	1.578	63.4%	1.9%	1.0%	61.5%
186	1.533	65.2%	1.8%	1.0%	61.9%
198	1.492	67.0%	1.8%	0.9%	62.3%
210	1.454	68.8%	1.7%	0.8%	62.7%
222	1.419	70.5%	1.6%	0.8%	63.1%
234	1.387	72.1%	1.5%	0.7%	63.6%
246	1.359	73.6%	1.4%	0.6%	64.0%
258	1.332	75.0%	1.4%	0.6%	64.6%
270	1.309	76.4%	1.3%	0.5%	65.1%
282	1.286	77.8%	1.3%	0.5%	65.7%
294	1.265	79.0%	1.2%	0.5%	66.2%
306	1.246	80.2%	1.2%	0.4%	66.9%
318	1.228	81.4%	1.1%	0.4%	67.5%
330	1.211	82.6%	1.1%	0.4%	68.1%
342	1.195	83.7%	1.0%	0.3%	68.7%
354	1.180	84.7%	1.0%	0.3%	69.4%
366	1.167	85.7%	1.0%	0.3%	70.1%
378	1.153	86.7%	1.0%	0.3%	70.7%
390	1.141	87.7%	0.9%	0.2%	71.3%
402	1.129	88.6%	0.8%	0.2%	72.0%
414	1.119	89.4%	0.8%	0.2%	72.7%
426	1.109	90.2%	0.8%	0.2%	73.6%
438	1.100	90.9%	0.7%	0.2%	74.3%
450	1.091	91.7%	0.7%	0.2%	75.1%
462	1.083	92.4%	0.7%	0.1%	75.9%
474	1.075	93.1%	0.6%	0.1%	76.7%
486	1.067	93.7%	0.6%	0.1%	77.5%
498	1.060	94.3%	0.6%	0.1%	78.3%
510	1.054	94.9%	0.6%	0.1%	79.1%
522	1.048	95.5%	0.5%	0.1%	79.9%
534	1.042	96.0%	0.5%	0.1%	80.6%
546	1.037	96.4%	0.4%	0.1%	81.4%
558	1.032	96.9%	0.4%	0.1%	82.3%
570	1.028	97.3%	0.3%	0.1%	83.3%
582	1.025	97.6%	0.3%	0.0%	84.5%
594	1.022	97.9%	0.3%	0.0%	85.9%
606	1.019	98.1%	0.2%	0.0%	87.6%
618	1.016	98.4%	0.2%	0.0%	89.5%
630	1.014	98.6%	0.2%	0.0%	91.8%
642	1.013	98.8%	0.1%	0.0%	94.6%
654	1.012	98.9%	1.1%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 2, SHEET 14
(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 WORKERS RELIEF FUND
MEDICAL

MEDICAL TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	PREMIUMD ON-LEVEL FACTOR	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)
1995		1.721		278	232	1.000	1.000	278	232	100%	278			
1996		1.663		272	224	1.000	1.000	272	224	100%	272			
1997	26,080	1.589	41,450	283	299	1.000	1.000	283	299	100%	283	0.683	1.086	0.350
1998	34,349	1.518	52,134	152	213	1.000	1.000	152	213	100%	152	0.291	0.441	0.350
1999	31,552	1.469	46,354	82	63	1.000	1.000	82	63	100%	82	0.176	0.259	0.350
2000	31,441	1.417	44,552	261	296	1.000	1.000	261	296	100%	261	0.585	0.829	0.350
2001	32,874	1.388	45,616	119	166	1.000	1.000	119	166	100%	119	0.260	0.361	0.350
2002	48,181	1.345	64,799	47	33	1.000	1.000	47	33	100%	47	0.072	0.097	0.350
2003	49,263	1.305	64,276	84	58	1.000	1.000	84	58	100%	84	0.131	0.171	0.350
2004	72,936	1.261	92,004	143	95	1.000	1.000	143	95	100%	143	0.156	0.196	0.350
2005	60,895	1.238	75,401	76	49	1.000	1.000	76	49	100%	76	0.100	0.124	0.350
2006	49,522	1.206	59,712	58	36	1.000	1.000	58	36	100%	58	0.098	0.118	0.350
2007	40,662	1.170	47,585	348	298	1.000	1.000	348	298	100%	348	0.730	0.855	0.386
2008	45,663	1.131	51,640	319	379	1.000	1.000	319	379	100%	319	0.618	0.698	0.373
2009	67,738	1.104	74,767	445	481	1.000	1.000	445	481	100%	445	0.596	0.657	0.364
2010	67,310	1.093	73,551	127	68	1.000	1.000	127	68	100%	127	0.172	0.188	0.361
2011	56,122	1.061	59,540	516	397	1.000	1.000	516	397	100%	516	0.866	0.919	0.350
2012	62,000	1.030	63,860	313	230	1.000	1.000	313	230	100%	313	0.490	0.505	0.350
2013	62,000	1.000	62,000			1.000	1.000	0	0	100%	0	-	0.000	0.350

	5 Year Average excluding 2011-2012	0.443
	7 Year Average excluding 2011-2012	0.353
	10 Year Weighted Average excluding 2011-2012	0.272
	10 Year Weighted Average excluding 2010-2012	0.306
	5 Year Average excluding 2010-2012	0.428
(14)	2013 Selected Loss Rate:	0.350

(1)	PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 6, EXHIBIT 2, SHEET 4, COL. 4
(5)	SECTION 6, 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)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

MEDICAL TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	414	408	420												
1982	366	360	372	1.173	1.160	1.167	1.084	1.077	1.081						
1983	354	348	360	1.188	1.173	1.180	1.092	1.084	1.088						
1984	342	336	348	1.203	1.188	1.195	1.099	1.092	1.095						
1985	330	324	336	1.220	1.203	1.211	1.103	1.099	1.101						
1986	318	312	324	1.237	1.220	1.228	1.110	1.103	1.107						
1987	306	300	312	1.256	1.237	1.246	1.122	1.110	1.116						
1988	294	288	300	1.275	1.256	1.265	1.132	1.122	1.127						
1989	282	276	288	1.297	1.275	1.286	1.143	1.132	1.138						
1990	270	264	276	1.320	1.297	1.309	1.156	1.143	1.150						
1991	258	252	264	1.345	1.320	1.332	1.165	1.156	1.161						
1992	246	240	252	1.373	1.345	1.359	1.176	1.165	1.171						
1993	234	228	240	1.403	1.373	1.387	1.190	1.176	1.183						
1994	222	216	228	1.435	1.403	1.419	1.203	1.190	1.196						
1995	210	204	216	1.472	1.435	1.454	1.220	1.203	1.212						
1996	198	192	204	1.512	1.472	1.492	1.236	1.220	1.228						
1997	186	180	192	1.555	1.512	1.533	1.238	1.236	1.237						
1998	174	168	180	1.602	1.555	1.578	1.241	1.238	1.240						
1999	162	156	168	1.654	1.602	1.628	1.260	1.241	1.250						
2000	150	144	156	1.714	1.654	1.684	1.274	1.260	1.267						
2001	138	132	144	1.783	1.714	1.748	1.282	1.274	1.278						
2002	126	120	132	1.865	1.783	1.824	1.303	1.282	1.292						
2003	114	108	120	1.957	1.865	1.910	1.320	1.303	1.312						
2004	102	96	108	2.063	1.957	2.009	1.350	1.320	1.335						
2005	90	84	96	2.191	2.063	2.125	1.396	1.350	1.373						
2006	78	72	84	2.346	2.191	2.266	1.437	1.396	1.416						
2007	66	60	72	2.548	2.346	2.443	1.459	1.437	1.448						
2008	54	48	60	2.820	2.548	2.677	1.595	1.459	1.524						
2009	42	36	48	3.252	2.820	3.020	1.739	1.595	1.664						
2010	30	24	36	4.163	3.252	3.652	1.931	1.739	1.830						
2011	18	12	24	8.608	4.163	5.612	2.827	1.931	2.294						
2012	6	0	12		8.608	24.755		2.827	6.840						

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL
MEDICAL TOTAL
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982	26	73	96	118	140	151	177	215	241	253	294	320	334	342	347	351	354	356	358	360	361	363	364	364	364	364	364	364	364	364	364
1983	52	101	123	134	144	157	176	190	195	200	215	224	229	232	234	236	237	238	238	239	240	240	247	248	248	248	248	248	248	248	248
1984	45	147	194	260	291	319	341	376	401	414	459	488	503	511	517	521	525	527	529	531	533	537	539	539	539	539	539	539	539		539
1985	41	114	140	165	181	212	246	275	293	303	336	358	369	376	380	383	385	387	389	390	391	391	392	392	392	392	392	392			392
1986	63	144	183	204	224	245	260	279	291	297	318	332	339	343	346	348	349	351	352	356	357	363	367	369	376	379	380				380
1987	47	173	188	213	239	263	291	322	342	353	390	413	425	432	437	441	443	445	462	463	503	514	514	515	570	572					572
1988	34	101	126	189	208	229	251	277	294	302	332	352	362	368	372	374	376	383	384	394	400	406	411	412	414						414
1989	32	98	165	199	221	243	268	296	314	324	357	378	389	396	400	403	404	404	404	404	404	404	404	404							404
1990	6	58	86	102	115	145	158	167	175	183	188	202	209	213	216	220	224	228	233	237	237	237	238								238
1991	22	75	101	127	171	178	195	214	223	228	240	257	265	270	271	273	274	274	274	274	275	275									275
1992	30	124	174	207	237	273	288	304	317	339	350	361	367	375	376	376	376	376	376	376	376										376
1993	30	70	89	100	112	126	129	131	141	145	148	151	152	153	153	153	153	153	153	153											153
1994	32	109	128	142	146	150	152	152	154	155	156	157	157	157	157	157	157	157	157												157
1995	32	98	128	152	160	166	175	181	186	189	190	190	190	191	191	191	191	191													191
1996	25	75	107	122	132	150	162	173	180	181	182	182	182	182	182	182	182														182
1997	36	105	137	150	166	168	171	172	175	177	178	179	180	182	184	185															185
1998	53	87	96	96	96	96	96	96	96	96	96	96	96	96	96																96
1999	32	43	49	50	50	50	50	50	50	50	50	50	50	50																	50
2000	25	42	65	78	83	85	89	95	144	146	148	152	155																		155
2001	13	26	33	34	35	36	40	48	53	56	60	68																			68
2002	14	25	25	26	26	26	26	26	26	26	26																				26
2003	28	42	42	43	44	44	44	44	44	44																					44
2004	35	63	66	67	70	71	71	71	71																						71
2005	21	32	33	34	35	36	36	36																							36
2006	9	24	25	26	26	26	26																								26
2007	33	71	80	93	98	142																									142
2008	0	59	74	86	119																										119
2009	110	141	146	147																											147
2010	25	35	35																												35
2011	52	92																													92
2012	13																														13
																															6,189

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982	2.772	1.318	1.225	1.189	1.077	1.172	1.215	1.120	1.050	1.162	1.089	1.043	1.024	1.016	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1983	1.957	1.216	1.087	1.074	1.090	1.125	1.077	1.028	1.023	1.076	1.045	1.022	1.013	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.030	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
1984	3.244	1.321	1.340	1.119	1.099	1.066	1.105	1.066	1.033	1.108	1.063	1.031	1.018	1.011	1.008	1.006	1.005	1.004	1.004	1.003	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000			
1985	2.785	1.225	1.180	1.097	1.175	1.157	1.118	1.067	1.033	1.111	1.064	1.031	1.018	1.012	1.008	1.006	1.005	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000				
1986	2.265	1.276	1.111	1.101	1.091	1.065	1.071	1.042	1.021	1.072	1.043	1.021	1.012	1.008	1.006	1.004	1.004	1.003	1.011	1.005	1.016	1.011	1.003	1.020	1.007	1.003					
1987	3.657	1.082	1.135	1.121	1.103	1.103	1.109	1.063	1.031	1.104	1.060	1.029	1.017	1.011	1.008	1.006	1.005	1.037	1.003	1.087	1.021	1.001	1.002	1.108	1.002						
1988	2.996	1.248	1.497	1.104	1.097	1.098	1.103	1.060	1.030	1.099	1.058	1.028	1.016	1.011	1.008	1.006	1.016	1.004	1.026	1.015	1.017	1.010	1.004	1.004							
1989	3.054	1.672	1.210	1.109	1.101	1.102	1.107	1.062	1.031	1.102	1.059	1.029	1.017	1.011	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1990	10.206	1.475	1.192	1.121	1.262	1.096	1.056	1.046	1.048	1.027	1.073	1.035	1.020	1.013	1.019	1.017	1.019	1.019	1.018	1.001	1.001	1.003									
1991	3.457	1.348	1.252	1.345	1.044	1.097	1.094	1.044	1.023	1.052	1.068	1.033	1.019	1.003	1.007	1.002	1.000	1.002	1.001	1.003	1.001										
1992	4.152	1.404	1.190	1.147	1.151	1.057	1.056	1.043	1.068	1.034	1.031	1.016	1.022	1.002	1.000	1.000	1.000	1.000	1.000	1.000											
1993	2.367	1.271	1.117	1.122	1.128	1.028	1.013	1.078	1.028	1.019	1.018	1.007	1.005	1.002	1.003	1.000	1.000	1.000	1.000												
1994	3.424	1.172	1.112	1.030	1.027	1.016	1.001	1.008	1.007	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1995	3.105	1.304	1.186	1.052	1.042	1.053	1.034	1.026	1.018	1.001	1.000	1.000	1.010	1.000	1.000	1.000	1.000														
1996	3.068	1.417	1.144	1.082	1.137	1.079	1.068	1.040	1.004	1.008	1.000	1.000	1.000	1.000	1.000	1.000															
1997	2.889	1.305	1.095	1.102	1.014	1.017	1.007	1.019	1.010	1.006	1.006	1.008	1.009	1.010	1.005																
1998	1.628	1.104	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1999	1.330	1.151	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2000	1.685	1.545	1.212	1.066	1.019	1.053	1.068	1.513	1.009	1.017	1.028	1.015																			
2001	1.908	1.273	1.035	1.025	1.035	1.124	1.196	1.102	1.050	1.082	1.125																				
2002	1.772	1.000	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000																					
2003	1.487	1.007	1.022	1.024	1.001	1.004	1.000	1.000	1.000																						
2004	1.786	1.050	1.025	1.035	1.013	1.000	1.008	1.000																							
2005	1.523	1.055	1.031	1.017	1.019	1.000	1.000																								
2006	2.627	1.066	1.016	1.000	1.000	1.000																									
2007	2.155	1.127	1.166	1.055	1.453																										
2008		1.260	1.151	1.391																											
2009	1.284	1.033	1.013																												
2010	1.366	1.001																													
2011	1.773																														
3 Yr Avg	1.601	1.140	1.111	1.024	1.011	1.001	1.003	1.034	1.020	1.033	1.009	1.003	1.003	1.003	1.000	1.000	1.000	1.001	1.006	1.001	1.006	1.004	1.003	1.043	1.002	1.000	1.000	1.000	1.000		
5 Yr Avg	1.791	1.108	1.078	1.026	1.007	1.026	1.054	1.123	1.012	1.021	1.007	1.002	1.004	1.002	1.001	1.001	1.004	1.004	1.009	1.021	1.011	1.005	1.002	1.026	1.001	1.000	1.000	1.000	1.000		
7 Yr Avg	1.747	1.085	1.060	1.022	1.013	1.026	1.039	1.091	1.010	1.016	1.005	1.002	1.007	1.002	1.004	1.003	1.005	1.009	1.008	1.016	1.009	1.008	1.002	1.021	1.001	1.000	1.000	1.000	1.000		
3 Yr Wtd	1.736	1.107	1.139	1.037	1.012	1.001	1.004	1.042	1.018	1.028	1.014	1.004	1.004	1.003	1.000	1.000	1.000	1.001	1.005	1.001	1.007	1.003	1.003	1.049	1.002	1.000	1.000	1.000	1.000		
5 Yr Wtd	1.859	1.099	1.099	1.034	1.008	1.022	1.054	1.205	1.011	1.016	1.008	1.002	1.004	1.002	1.000	1.001	1.004	1.003	1.008	1.026	1.012	1.004	1.002	1.031	1.001	1.000	1.000	1.000	1.000		
10 Yr Wtd	1.788	1.125	1.090	1.028	1.011	1.031	1.035	1.068	1.012	1.017	1.020	1.013	1.013	1.006	1.006	1.004	1.005	1.008	1.006	1.015	1.008	1.006	1.002	1.026	1.001	1.000	1.000	1.000	1.000		TAIL
Prior	2.112	1.272	1.160	1.106	1.087	1.077	1.063	1.055	1.049	1.046	1.041	1.035	1.032	1.030	1.029	1.028	1.026	1.023	1.022	1.020	1.018	1.018	1.017	1.015	1.015	1.014	1.014	1.013	1.012	1.011	
PEC Sel.	2.068	1.280	1.153	1.107	1.086	1.071	1.062	1.054	1.049	1.046	1.040	1.036	1.033	1.030	1.028	1.027	1.026	1.023	1.022	1.021	1.018	1.018	1.017	1.015	1.015	1.014	1.014	1.013	1.012	1.011	
Selected	2.068	1.280	1.153	1.107	1.086	1.071	1.062	1.054	1.049	1.046	1.040	1.036	1.033	1.030	1.028	1.027	1.026	1.023	1.022	1.021	1.018	1.018	1.017	1.015	1.015	1.014	1.014	1.013	1.012	1.011	
Cumulative	8.608	4.163	3.252	2.820	2.548	2.346	2.191	2.063	1.957	1.865	1.783	1.714	1.654	1.602	1.555	1.512	1.472	1.435	1.403	1.373	1.345	1.320	1.297	1.275	1.256	1.237	1.220	1.203	1.188	1.173	1.160

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC WORKERS RELIEF FUND

MEDICAL

MEDICAL TOTAL

INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												364	364	364	364
1983																											248	248	248	248	248
1984																										543	539	539	539		539
1985																									392	392	392	392			392
1986																								494	467	483	473				473
1987																							514	515	570	572					572
1988																						505	462	485	486						486
1989																					404	404	404	404							404
1990																				267	237	259	238								238
1991																			338	336	335	335									335
1992																		376	376	376	376										376
1993																	153	153	153	153											153
1994																157	157	157	157												157
1995															191	191	191	191													191
1996														182	182	182	182														182
1997													333	242	242	242															242
1998												185	178	173	172																172
1999											50	50	50	50																	50
2000										536	507	236	233																		233
2001									93	99	120	130																			130
2002								26	26	26	26																				26
2003							44	44	44	44																					44
2004						71	71	78	71																						71
2005					35	36	36	36																							36
2006				26	26	26	26																								26
2007			176	188	204	206																									206
2008		239	231	253	249																										249
2009	256	250	275	289																											289
2010	48	37	37																												37
2011	136	173																													173
2012	34																														34
																															7,126

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982																												1.000	1.000	1.000	
1983																											1.000	1.000	1.000		
1984																										0.993	1.000	1.000			
1985																									1.000	1.000	1.000				
1986																								0.946	1.033	0.979					
1987																							1.002	1.108	1.002						
1988																						0.917	1.049	1.001							
1989																					1.000	1.000	1.000								
1990																				0.890	1.089	0.921									
1991																			0.996	0.998	0.999										
1992																		1.000	1.000	1.000											
1993																	1.000	1.000	1.000												
1994																1.000	1.000	1.000													
1995															1.000	1.000	1.000														
1996														1.000	1.000	1.000															
1997													0.725	1.000	1.001																
1998												0.966	0.968	0.995																	
1999											1.000	1.000	1.000																		
2000										0.946	0.465	0.990																			
2001									1.067	1.203	1.085																				
2002								1.000	1.000	1.000																					
2003							1.000	1.000	1.000																						
2004						1.000	1.109	0.909																							
2005					1.019	1.000	1.000																								
2006				1.000	1.000	1.000																									
2007			1.065	1.089	1.008																										
2008		0.969	1.092	0.984																											
2009	0.976	1.099	1.051																												
2010	0.758	1.007																													
2011	1.275																														
3 Yr Avg	0.867	1.034	1.078	1.044	1.009	1.000	1.054	1.000	1.033	1.074	0.732	0.983	0.847	1.000	1.000	1.000	1.000	1.000	0.998	0.944	1.045	0.958	1.025	1.027	1.017	0.996	1.000	1.000	1.000		
5 Yr Avg	0.867	1.034	1.078	1.044	1.009	1.000	1.054	1.000	1.033	1.074	0.732	0.983	0.847	1.000	1.000	1.000	1.000	1.000	0.998	0.944	1.045	0.958	1.025	1.027	1.017	0.996	1.000	1.000	1.000		
7 Yr Avg	0.867	1.034	1.078	1.044	1.009	1.000	1.054	1.000	1.033	1.074	0.732	0.983	0.847	1.000	1.000	1.000	1.000	1.000	0.998	0.944	1.045	0.958	1.025	1.027	1.017	0.996	1.000	1.000	1.000		
3 Yr Wtd																												1.000	1.000		
5 Yr Wtd																												1.000	1.000		
7 Yr Wtd																												1.000	1.000		TAIL
Prior	1.531	1.099	1.104	1.080	1.064	1.056	1.036	1.028	1.031	1.025	1.018	1.016	1.018	1.014	1.007	1.010	1.004	1.001	1.008	1.008	1.008	1.008	1.004	1.002	1.005	1.005	1.005	1.009	1.005	1.003	
PA Sel.	1.464	1.110	1.090	1.093	1.015	1.030	1.034	1.023	1.013	1.017	1.006	1.011	1.015	1.002	1.002	1.013	1.014	1.011	1.012	1.009	1.008	1.012	1.010	1.009	1.011	1.006	1.004	1.006	1.007	1.007	
Selected	1.464	1.110	1.090	1.093	1.015	1.030	1.034	1.023	1.013	1.017	1.006	1.011	1.015	1.002	1.002	1.013	1.014	1.011	1.012	1.009	1.008	1.012	1.010	1.009	1.011	1.006	1.004	1.006	1.007	1.007	
Cumulative	2.827	1.931	1.739	1.595	1.459	1.437	1.396	1.350	1.320	1.303	1.282	1.274	1.260	1.241	1.238	1.236	1.220	1.203	1.190	1.176	1.165	1.156	1.143	1.132	1.122	1.110	1.103	1.099	1.092	1.084	1.077

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC WORKERS RELIEF FUND

MEDICAL

MEDICAL TOTAL

CASE RESERVES (000's)

SECTION 6
EXHIBIT 2
SHEET 16

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												0	0	0	-
1983																											0	0	0	0	-
1984																										4	0	0	0		-
1985																									0	0	0	0			-
1986																								125	91	104	93				93
1987																							0	0	0	0					-
1988																						98	52	73	72						72
1989																					0	0	0	0							-
1990																				29	0	21	0								-
1991																			64	62	60	60									60
1992																		0	0	0	0										-
1993																	0	0	0	0											-
1994																0	0	0	0												-
1995															0	0	0	0													-
1996														0	0	0	0														-
1997													153	60	58	57															57
1998												89	82	77	76																76
1999											0	0	0	0																	-
2000										390	359	83	79																		79
2001									40	44	59	62																			62
2002								0	0	0	0																				-
2003							0	0	0	0																					-
2004						0	0	7	0																						-
2005					0	0	0	0																							-
2006				0	0	0	0																								-
2007			97	95	107	64																									64
2008		180	157	167	129																										129
2009	147	110	130	142																											142
2010	23	2	2																												2
2011	84	81																													81
2012	21																														21
																															938

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL & COMPENSATION

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1981 AND PRIOR ($000's)

10 times 3 Year Average Annual Payments	68	(1)
15 times 3 Year Average Annual Payments	102	(2)
'05 to '10 Exponential Curve Fit	99	(3)
'05 to '11 Exponential Curve Fit	27	(4)
'05 to '12 Exponential Curve Fit	48	(5)
'07 to '11 Exponential Curve Fit	74	(6)
PEC IBNR to O/S Ratio	92	(7)

	Total		MLT	PTD	Other	
Selected Unpaid Loss as of 6/30/2012	65	(8)	22	43	-	(11)
1/1/2010-6/30/2012 Payments, Injury Year 1981 & Prior	18	(9)	5	7	7	
Unpaid Loss as of 12/31/2009	83	(10)	26	50	7	

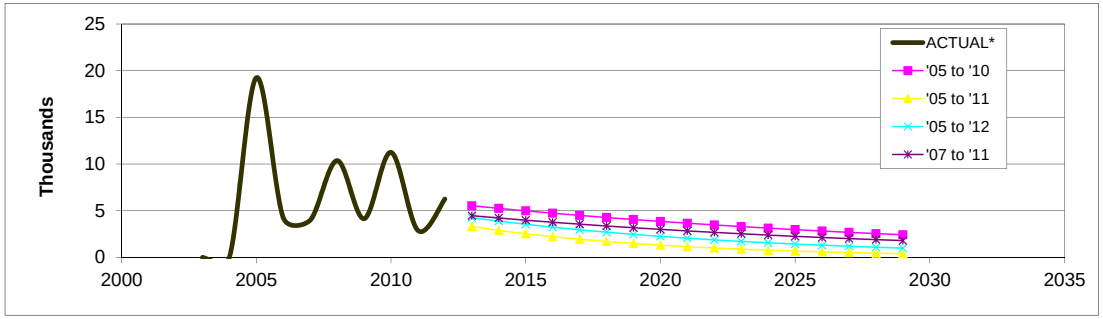
(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $7
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $7
(3) SECTION 6, EXHIBIT 2, SHEET 18, COLUMN (2)
(4) SECTION 6, EXHIBIT 2, SHEET 18, COLUMN (3)
(5) SECTION 6, EXHIBIT 2, SHEET 18, COLUMN (4)
(6) SECTION 6, EXHIBIT 2, SHEET 18, COLUMN (5)
(7) RATIO OF PEC CASE RESERVES TO PEC NOMINAL RESERVES FOR 1981 & PRIOR APPLIED TO PWREF CASE RESERVES FOR 1981 & PRIOR
(8) SELECTED BY DELOITTE CONSULTING
(9) PROVIDED BY BWC
(10) = (8) + (9)
(11) ALLOCATION OF (8) BASED ON CASE RESERVES AS OF 6/30/2012 OF $15K FOR MLT AND $29K FOR PTD

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
MEDICAL & COMPENSATION

Exponential Curve Fit of Unpaid Loss For AY's 1976 and Prior

FY ENDING	ACTUAL* PAID LOSS	Incremental Unpaid Loss '05 to '10 CURVE FIT	'05 to '11 CURVE FIT	'05 to '12 CURVE FIT	'07 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	-				
2004	-				
2005	19				
2006	4				
2007	4				
2008	10				
2009	4				
2010	11				
2011	3				
2012	6				
2013		6	3	4	4
2014		5	3	4	4
2015		5	3	4	4
2016		5	2	3	4
2017		5	2	3	4
2018		4	2	3	3
2019		4	1	2	3
2020		4	1	2	3
2021		4	1	2	3
2022		3	1	2	3
2023		3	1	2	3
2024		3	1	2	2
2025		3	1	1	2
2026		3	1	1	2
2027		3	1	1	2
2028		3	0	1	2
2029		2	0	1	2

FY ENDING	Incremental Unpaid Loss '05 to '10 CURVE FIT	'05 to '11 CURVE FIT	'05 to '12 CURVE FIT	'07 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2030	2	0	1	2
2031	2	0	1	2
2032	2	0	1	2
2033	2	0	1	1
2034	2	0	1	1
2035	2	0	1	1
2036	2	0	1	1
2037	2	0	0	1
2038	2	0	0	1
2039	1	0	0	1
2040	1	0	0	1
2041	1	0	0	1
2042	1	0	0	1
2043	1	0	0	1
2044	1	0	0	1
2045	1	0	0	1
2046	1	0	0	1
2047	1	0	0	1
2048	1	0	0	1
2049	1	0	0	1
2050	1	0	0	1
2051	1	0	0	1
2052	1	0	0	0
2053	1	0	0	0
2054	1	0	0	0
2055	1	0	0	0
2056	1	0	0	0
Total	99	27	48	74



(1) PROVIDED BY THE BWC
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)
* 2012 is estimated to a full FY

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
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		7	50	43	73.1%	32	
1982		47	47	0	71.0%	0	
1983		0	0	0	70.5%	0	
1984		32	42	10	70.0%	7	
1985		15	15	0	69.5%	0	
1986		65	171	106	69.0%	73	
1987		89	175	87	68.5%	59	
1988		0	0	0	68.0%	0	
1989		0	0	0	67.5%	0	
1990		0	0	0	67.1%	0	
1991		37	37	0	66.6%	0	
1992		0	0	0	66.1%	0	
1993		0	0	0	65.6%	0	
1994		0	0	0	65.1%	0	
1995		0	0	0	64.5%	0	
1996		0	0	0	64.0%	0	
1997	26,080	0	0	0	63.3%	0	-
1998	34,349	0	0	0	62.8%	0	-
1999	31,552	0	0	0	62.2%	0	-
2000	31,441	20	97	77	61.6%	47	0.309
2001	32,874	0	30	30	60.8%	18	0.090
2002	48,181	0	48	48	59.9%	29	0.100
2003	49,263	0	54	54	59.0%	32	0.110
2004	72,936	0	89	89	58.0%	52	0.122
2005	60,895	0	82	82	56.9%	47	0.135
2006	49,522	0	73	73	55.7%	41	0.148
2007	40,662	0	66	66	54.3%	36	0.161
2008	45,663	0	80	80	52.8%	42	0.175
2009	67,738	0	126	126	51.1%	64	0.186
2010	67,310	0	130	130	49.3%	64	0.19
2011	56,122	0	111	111	47.4%	52	0.20
2012	31,000	0	62	62	45.6%	28	0.20
2013							
TOTAL		311	1,584	1,273	56.8%	723	
EXLD PRIOR		305	1,534	1,230	56.2%	691	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 6, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 6, EXHIBIT 3, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 6, EXHIBIT 3, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
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	FISCAL YEAR ENDING 2021	2022	2023	2024	2025	2026	2027	2028	2029	> 2029
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
PRIOR	43	4	3	3	3	3	3	2	2	2	2	2	2	1	1	1	1	1	7
1982	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
1984	10	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	2
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	106	7	7	7	6	6	6	5	5	5	4	4	4	4	3	3	3	3	24
1987	87	6	6	5	5	5	5	4	4	4	4	3	3	3	3	3	2	2	20
1988	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
1990	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
1992	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
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	0
1996	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
1998																			0
1999																			0
2000	77	3	4	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	27
2001	30	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
2002	48	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	18
2003	54	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	21
2004	89	3	3	3	3	3	4	4	3	3	3	3	3	3	3	3	3	3	36
2005	82	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	35
2006	73	2	2	2	2	2	3	3	3	3	3	3	3	3	2	2	2	2	32
2007	66	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
2008	80	1	1	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	39
2009	126	1	2	2	3	3	4	4	4	4	5	5	5	4	4	4	4	4	65
2010	130	0	1	2	2	3	3	4	4	4	4	5	5	5	4	4	4	4	71
2011	111	0	0	1	1	2	2	3	3	3	4	4	4	4	4	4	4	4	64
2012	62	0	0	0	1	1	2	3	3	4	4	4	4	4	5	4	4	4	76
TOTAL	1,273	36	39	41	43	45	47	48	49	49	49	48	47	46	45	43	42	40	577

(1) SECTION 6, EXHIBIT 3, SHEET 1, COL. 4
(2) - (19) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 3, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
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	PAID CUM. 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		7										50	
1982		47	47	63	50							47	
1983		0	0	0	0							0	
1984		32	39	46	42							42	
1985		15	15	22	16							15	
1986		65	156	98	171							171	
1987		89	159	141	175							175	
1988		0	0	0	0							0	
1989		0	0	0	0							0	
1990		0	0	0	0							0	
1991		37	37	71	43							37	
1992		0	0	0	0							0	
1993		0	0	0	0							0	
1994		0	0	0	0							0	
1995		0	0	0	0							0	
1996		0	0	0	0							0	
1997	26,080	0	0	0	0	35	15					0	-
1998	34,349	0	0	0	0	49	22					0	-
1999	31,552	0	0	0	0	48	23					0	-
2000	31,441	20	64	97	107	70	89					97	0.309
2001	32,874	0	0	0	0	54	30					30	0.090
2002	48,181	0	0	0	0	82	48					48	0.100
2003	49,263	0	0	0	0	87	54					54	0.110
2004	72,936	0	0	0	0	133	89					89	0.122
2005	60,895	0	0	0	0	114	82					82	0.135
2006	49,522	0	0	0	0	95	73					73	0.148
2007	40,662	0	0	0	0	79	66					66	0.161
2008	45,663	0	0	0	0	90	80					80	0.175
2009	67,738	0	0	0	0	135	126					126	0.186
2010	67,310	0	0	0	0	134	130					130	0.193
2011	56,122	0	0	0	0	112	111					111	0.197
2012	62,000	0	0	0	0	124	124					124	0.199
2013	62,000					124	124					124	0.200
TOTAL		311	516	537	604	1,567	1,286					1,770	
EXLD PRIOR		305	516	537	604	1,567	1,286					1,720	
EXLD PRIOR & 2013		305	516	537	604	1,443	1,162					1,596	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	47	1.341	63	
1983	354	0	1.379	0	
1984	342	32	1.421	46	
1985	330	15	1.468	22	
1986	318	65	1.521	98	
1987	306	89	1.582	141	
1988	294	0	1.651	0	
1989	282	0	1.730	0	
1990	270	0	1.823	0	
1991	258	37	1.929	71	
1992	246	0	2.053	0	
1993	234	0	2.199	0	
1994	222	0	2.370	0	
1995	210	0	2.576	0	
1996	198	0	2.822	0	
1997	186	0	3.127	0	-
1998	174	0	3.524	0	-
1999	162	0	4.052	0	-
2000	150	20	4.736	97	0.309
2001	138	0	5.625	0	-
2002	126	0	6.852	0	-
2003	114	0	8.666	0	-
2004	102	0	11.504	0	-
2005	90	0	16.155	0	-
2006	78	0	24.479	0	-
2007	66	0	41.365	0	-
2008	54	0	82.330	0	-
2009	42	0	207.448	0	-
2010	30	0	646.127	0	-
2011	18	0	2,693.478	0	-
2012	6	0	116,939.963	0	-
2013	0				
TOTAL		305		537	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 3, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	47	1.056	50	
1983	354	0	1.062	0	
1984	342	39	1.071	42	
1985	330	15	1.081	16	
1986	318	156	1.092	171	
1987	306	159	1.105	175	
1988	294	0	1.119	0	
1989	282	0	1.134	0	
1990	270	0	1.154	0	
1991	258	37	1.180	43	
1992	246	0	1.209	0	
1993	234	0	1.240	0	
1994	222	0	1.272	0	
1995	210	0	1.310	0	
1996	198	0	1.357	0	
1997	186	0	1.415	0	-
1998	174	0	1.485	0	-
1999	162	0	1.574	0	-
2000	150	64	1.682	107	0.340
2001	138	0	1.815	0	-
2002	126	0	1.990	0	-
2003	114	0	2.228	0	-
2004	102	0	2.567	0	-
2005	90	0	3.077	0	-
2006	78	0	3.849	0	-
2007	66	0	5.192	0	-
2008	54	0	8.152	0	-
2009	42	0	14.707	0	-
2010	30	0	29.264	0	-
2011	18	0	66.553	0	-
2012	6	0	318.151	0	-
2013	0				
TOTAL		516		604	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 3, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996									
1997	26,080	0.200	52	32.0%	17	0	35	35	0.136
1998	34,349	0.200	69	28.4%	19	0	49	49	0.143
1999	31,552	0.200	63	24.7%	16	0	48	48	0.151
2000	31,441	0.200	63	21.1%	13	20	50	70	0.223
2001	32,874	0.200	66	17.8%	12	0	54	54	0.164
2002	48,181	0.200	96	14.6%	14	0	82	82	0.171
2003	49,263	0.200	99	11.5%	11	0	87	87	0.177
2004	72,936	0.200	146	8.7%	13	0	133	133	0.183
2005	60,895	0.200	122	6.2%	8	0	114	114	0.188
2006	49,522	0.200	99	4.1%	4	0	95	95	0.192
2007	40,662	0.200	81	2.4%	2	0	79	79	0.195
2008	45,663	0.200	91	1.2%	1	0	90	90	0.198
2009	67,738	0.200	135	0.5%	1	0	135	135	0.199
2010	67,310	0.200	135	0.2%	0	0	134	134	0.200
2011	56,122	0.200	112	0.0%	0	0	112	112	0.200
2012	62,000	0.200	124	0.0%	0	0	124	124	0.200
2013	62,000	0.200	124	0.0%	0		124	124	0.200
TOTAL	838,589		1,677		130	20	1,547	1,567	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 3, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, 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 WORKERS RELIEF FUND
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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996									
1997	26,080	0.200	52	70.7%	37	0	15	15	0.059
1998	34,349	0.200	69	67.3%	46	0	22	22	0.065
1999	31,552	0.200	63	63.5%	40	0	23	23	0.073
2000	31,441	0.200	63	59.5%	37	64	25	89	0.284
2001	32,874	0.200	66	55.1%	36	0	30	30	0.090
2002	48,181	0.200	96	50.2%	48	0	48	48	0.100
2003	49,263	0.200	99	44.9%	44	0	54	54	0.110
2004	72,936	0.200	146	39.0%	57	0	89	89	0.122
2005	60,895	0.200	122	32.5%	40	0	82	82	0.135
2006	49,522	0.200	99	26.0%	26	0	73	73	0.148
2007	40,662	0.200	81	19.3%	16	0	66	66	0.161
2008	45,663	0.200	91	12.3%	11	0	80	80	0.175
2009	67,738	0.200	135	6.8%	9	0	126	126	0.186
2010	67,310	0.200	135	3.4%	5	0	130	130	0.193
2011	56,122	0.200	112	1.5%	2	0	111	111	0.197
2012	62,000	0.200	124	0.3%	0	0	124	124	0.199
2013	62,000	0.200	124	0.0%	0		124	124	0.200
TOTAL	838,589		1,677		454	64	1,223	1,286	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 3, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, 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 WORKERS RELIEF FUND
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	7	4	64	61	414	402	1.225	1.250	8.4%	5	3	(2)	50	64	(15)
1982	47	47	47	0	366	354	1.346	1.385	7.5%	0	0	0	47	47	0
1983	0				354	342	1.385	1.428	7.3%		0	0	0		
1984	32	31	45	14	342	330	1.428	1.476	7.1%	1	1	0	42	45	(3)
1985	15	15	15	0	330	318	1.476	1.531	6.9%	0	0	0	15	15	0
1986	65	58	180	122	318	306	1.531	1.592	6.7%	8	6	(2)	171	180	(10)
1987	89	78	184	105	306	294	1.592	1.660	6.6%	7	11	4	175	184	(8)
1988	0				294	282	1.660	1.740	6.5%		0	0	0		
1989	0				282	270	1.740	1.832	6.3%		0	0	0		
1990	0				270	258	1.832	1.938	6.2%		0	0	0		
1991	37	37	37	0	258	246	1.938	2.061	6.0%	0	0	0	37	37	0
1992	0				246	234	2.061	2.207	5.8%		0	0	0		
1993	0				234	222	2.207	2.378	5.6%		0	0	0		
1994	0				222	210	2.378	2.587	5.5%		0	0	0		
1995	0				210	198	2.587	2.847	5.4%		0	0	0		
1996	0				198	186	2.847	3.159	5.1%		0	0	0		
1997	0				186	174	3.159	3.551	4.9%		0	0			
1998	0				174	162	3.551	4.071	4.8%		0	0			
1999	0				162	150	4.071	4.748	4.4%		0	0			
2000	20	18	92	74	150	138	4.748	5.618	4.0%	3	3	(0)	97	92	5
2001	0		35	35	138	126	5.618	6.792	3.6%	1	0	(1)	30	35	(6)
2002	0		57	57	126	114	6.792	8.501	3.4%	2	0	(2)	48	57	(9)
2003	0		63	63	114	102	8.501	11.168	3.1%	2	0	(2)	54	63	(9)
2004	0		102	102	102	90	11.168	15.572	2.7%	3	0	(3)	89	102	(13)
2005	0		93	93	90	78	15.572	23.507	2.3%	2	0	(2)	82	93	(10)
2006	0		82	82	78	66	23.507	39.656	1.8%	1	0	(1)	73	82	(8)
2007	0		72	72	66	54	39.656	79.111	1.3%	1	0	(1)	66	72	(7)
2008	0		86	86	54	42	79.111	197.265	0.8%	1	0	(1)	80	86	(6)
2009	0		131	131	42	30	197.265	597.426	0.3%	0	0	(0)	126	131	(5)
2010	0		133	133	30	18	597.426	2,560.211	0.1%	0	0	(0)	130	133	(2)
2011	0		135	135	18	6	2,560.211	77,315.286	0.0%	0	0	(0)	111	135	(24)
2012	0		135	135	6		77,315.286	0.000	0.0%	0	0	(0)	124	135	(11)
2013							0.000	0.000	0.0%		0	0			
TOTAL	311	288	1,787	1,499						38	24	(14)	1,646	1,787	(141)
EXLD PRIOR	305	284	1,723	1,439						33	21	(12)	1,596	1,723	(126)

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 6, 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 LOSSES

AGE @ 6/30/11	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			64	64									50	64	(15)
1982	47	47	47	0	366	354	1.121	1.133	7.9%	0	0	0	47	47	0
1983	0				354	342	1.133	1.146	8.0%		0	0	0		
1984	39	39	45	6	342	330	1.146	1.161	7.9%	0	(0)	(0)	42	45	(3)
1985	15	15	15	0	330	318	1.161	1.176	7.6%	0	0	0	15	15	0
1986	156	153	180	28	318	306	1.176	1.195	8.1%	2	4	2	171	180	(10)
1987	159	153	184	31	306	294	1.195	1.217	8.6%	3	6	4	175	184	(8)
1988	0				294	282	1.217	1.242	8.3%		0	0	0		
1989	0				282	270	1.242	1.268	7.9%		0	0	0		
1990	0				270	258	1.268	1.298	8.0%		0	0	0		
1991	37	37	37	0	258	246	1.298	1.331	7.6%	0	0	0	37	37	0
1992	0				246	234	1.331	1.364	6.9%		0	0	0		
1993	0				234	222	1.364	1.400	6.6%		0	0	0		
1994	0				222	210	1.400	1.441	6.8%		0	0	0		
1995	0				210	198	1.441	1.494	7.3%		0	0	0		
1996	0				198	186	1.494	1.557	7.6%		0	0	0		
1997	0				186	174	1.557	1.634	7.9%		0	0			
1998	0				174	162	1.634	1.732	8.2%		0	0			
1999	0				162	150	1.732	1.851	8.1%		0	0			
2000	64	61	92	31	150	138	1.851	1.998	8.0%	2	3	0	97	92	5
2001	0		35	35	138	126	1.998	2.191	8.1%	3	0	(3)	30	35	(6)
2002	0		57	57	126	114	2.191	2.453	8.2%	5	0	(5)	48	57	(9)
2003	0		63	63	114	102	2.453	2.825	8.3%	5	0	(5)	54	63	(9)
2004	0		102	102	102	90	2.825	3.370	8.1%	8	0	(8)	89	102	(13)
2005	0		93	93	90	78	3.370	4.227	7.9%	7	0	(7)	82	93	(10)
2006	0		82	82	78	66	4.227	5.788	7.7%	6	0	(6)	73	82	(8)
2007	0		72	72	66	54	5.788	9.103	7.1%	5	0	(5)	66	72	(7)
2008	0		86	86	54	42	9.103	16.653	5.3%	5	0	(5)	80	86	(6)
2009	0		131	131	42	30	16.653	32.351	3.0%	4	0	(4)	126	131	(5)
2010	0		133	133	30	18	32.351	71.353	1.7%	2	0	(2)	130	133	(2)
2011	0		135	135	18	6	71.353	546.588	1.2%	2	0	(2)	111	135	(24)
2012	0		135	135	6		546.588	0.000	0.2%	0	0	(0)	124	135	(11)
2013							0.000	0.000	0.0%		0	0			
TOTAL	516	504	1,787	1,284						60	13	(47)	1,646	1,787	(141)
EXLD PRIOR	516	504	1,723	1,219						60	13	(47)	1,596	1,723	(126)

(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 6, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	44.8%
6	116939.963	0.0%	0.0%	0.0%	45.6%
18	2693.478	0.0%	0.1%	0.1%	47.4%
30	646.127	0.2%	0.3%	0.3%	49.3%
42	207.448	0.5%	0.7%	0.6%	51.1%
54	82.330	1.2%	1.2%	1.0%	52.8%
66	41.365	2.4%	1.7%	1.3%	54.3%
78	24.479	4.1%	2.1%	1.6%	55.7%
90	16.155	6.2%	2.5%	1.8%	56.9%
102	11.504	8.7%	2.8%	2.0%	58.0%
114	8.666	11.5%	3.1%	2.1%	59.0%
126	6.852	14.6%	3.2%	2.1%	59.9%
138	5.625	17.8%	3.3%	2.1%	60.8%
150	4.736	21.1%	3.6%	2.1%	61.6%
162	4.052	24.7%	3.7%	2.1%	62.2%
174	3.524	28.4%	3.6%	2.0%	62.8%
186	3.127	32.0%	3.5%	1.8%	63.3%
198	2.822	35.4%	3.4%	1.7%	64.0%
210	2.576	38.8%	3.4%	1.7%	64.5%
222	2.370	42.2%	3.3%	1.6%	65.1%
234	2.199	45.5%	3.2%	1.5%	65.6%
246	2.053	48.7%	3.1%	1.4%	66.1%
258	1.929	51.8%	3.0%	1.3%	66.6%
270	1.823	54.9%	2.9%	1.2%	67.1%
282	1.730	57.8%	2.8%	1.1%	67.5%
294	1.651	60.6%	2.6%	1.0%	68.0%
306	1.582	63.2%	2.5%	0.9%	68.5%
318	1.521	65.7%	2.4%	0.8%	69.0%
330	1.468	68.1%	2.3%	0.8%	69.5%
342	1.421	70.4%	2.2%	0.7%	70.0%
354	1.379	72.5%	2.0%	0.6%	70.5%
366	1.341	74.6%	1.9%	0.6%	71.0%
378	1.307	76.5%	1.8%	0.5%	71.5%
390	1.277	78.3%	1.7%	0.5%	72.1%
402	1.249	80.1%	1.6%	0.4%	72.6%
414	1.224	81.7%	1.5%	0.4%	73.1%
426	1.201	83.3%	1.4%	0.4%	73.6%
438	1.181	84.7%	1.3%	0.3%	74.2%
450	1.162	86.0%	1.3%	0.3%	74.7%
462	1.145	87.3%	1.2%	0.3%	75.3%
474	1.130	88.5%	1.1%	0.2%	76.0%
486	1.117	89.6%	1.0%	0.2%	76.6%
498	1.104	90.6%	0.9%	0.2%	77.3%
510	1.093	91.5%	0.9%	0.2%	78.0%
522	1.082	92.4%	0.8%	0.1%	78.7%
534	1.073	93.2%	0.7%	0.1%	79.4%
546	1.065	93.9%	0.7%	0.1%	80.3%
558	1.057	94.6%	0.6%	0.1%	81.2%
570	1.051	95.2%	0.5%	0.1%	82.3%
582	1.045	95.7%	0.5%	0.1%	83.6%
594	1.040	96.2%	0.4%	0.1%	85.1%
606	1.035	96.6%	0.4%	0.0%	86.9%
618	1.032	96.9%	0.3%	0.0%	89.0%
630	1.028	97.2%	0.3%	0.0%	91.6%
642	1.025	97.5%	0.1%	0.0%	94.5%
654	1.024	97.6%	2.4%	0.3%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 3, SHEET 14
(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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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	PREMIUMD ON-LEVEL FACTOR	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)
1995		1.721		0	0	1.000	1.000	0	0	100%	0			
1996		1.663		0	0	1.000	1.000	0	0	100%	0			
1997	26,080	1.589	41,450	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
1998	34,349	1.518	52,134	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
1999	31,552	1.469	46,354	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2000	31,441	1.417	44,552	97	107	1.000	1.000	97	107	100%	97	0.218	0.309	0.200
2001	32,874	1.388	45,616	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2002	48,181	1.345	64,799	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2003	49,263	1.305	64,276	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2004	72,936	1.261	92,004	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2005	60,895	1.238	75,401	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2006	49,522	1.206	59,712	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2007	40,662	1.170	47,585	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2008	45,663	1.131	51,640	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2009	67,738	1.104	74,767	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2010	67,310	1.093	73,551	0	0	1.000	1.000	0	0	100%	0	-	-	0.200
2011	56,122	1.061	59,540	0	0	1.000	1.000	0	0	100%	0	-	0.000	0.200
2012	62,000	1.030	63,860	0	0	1.000	1.000	0	0	100%	0	-	0.000	0.200
2013	62,000	1.000	62,000			1.000	1.000	0	0	100%	0	-	0.000	0.200

	5 Year Average excluding 2011-2012	-
	7 Year Average excluding 2011-2012	-
	10 Year Weighted Average excluding 2011-2012	-
	10 Year Weighted Average excluding 2010-2012	0.016
	5 Year Average excluding 2010-2012	-
(14)	2013 Selected Loss Rate:	0.200

(1)	PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR	(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 6, EXHIBIT 3, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 6, EXHIBIT 3, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	414	408	420												
1982	366	360	372	1.359	1.323	1.341	1.059	1.053	1.056						
1983	354	348	360	1.399	1.359	1.379	1.066	1.059	1.062						
1984	342	336	348	1.444	1.399	1.421	1.076	1.066	1.071						
1985	330	324	336	1.494	1.444	1.468	1.087	1.076	1.081						
1986	318	312	324	1.550	1.494	1.521	1.098	1.087	1.092						
1987	306	300	312	1.615	1.550	1.582	1.111	1.098	1.105						
1988	294	288	300	1.688	1.615	1.651	1.126	1.111	1.119						
1989	282	276	288	1.774	1.688	1.730	1.143	1.126	1.134						
1990	270	264	276	1.874	1.774	1.823	1.165	1.143	1.154						
1991	258	252	264	1.988	1.874	1.929	1.195	1.165	1.180						
1992	246	240	252	2.123	1.988	2.053	1.224	1.195	1.209						
1993	234	228	240	2.280	2.123	2.199	1.255	1.224	1.240						
1994	222	216	228	2.468	2.280	2.370	1.290	1.255	1.272						
1995	210	204	216	2.693	2.468	2.576	1.331	1.290	1.310						
1996	198	192	204	2.965	2.693	2.822	1.385	1.331	1.357						
1997	186	180	192	3.308	2.965	3.127	1.447	1.385	1.415						
1998	174	168	180	3.770	3.308	3.524	1.526	1.447	1.485						
1999	162	156	168	4.380	3.770	4.052	1.625	1.526	1.574						
2000	150	144	156	5.155	4.380	4.736	1.742	1.625	1.682						
2001	138	132	144	6.189	5.155	5.625	1.894	1.742	1.815						
2002	126	120	132	7.674	6.189	6.852	2.097	1.894	1.990						
2003	114	108	120	9.954	7.674	8.666	2.378	2.097	2.228						
2004	102	96	108	13.627	9.954	11.504	2.788	2.378	2.567						
2005	90	84	96	19.835	13.627	16.155	3.432	2.788	3.077						
2006	78	72	84	31.963	19.835	24.479	4.382	3.432	3.849						
2007	66	60	72	58.607	31.963	41.365	6.369	4.382	5.192						
2008	54	48	60	138.319	58.607	82.330	11.320	6.369	8.152						
2009	42	36	48	414.711	138.319	207.448	20.989	11.320	14.707						
2010	30	24	36	1,461.891	414.711	646.127	48.311	20.989	29.264						
2011	18	12	24	17,097.278	1,461.891	2,693.478	106.926	48.311	66.553						
2012	6	0	12		17,097.278	116,939.963		106.926	318.151						

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982	0	0	0	0	0	0	0	0	6	11	16	21	27	32	37	42	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
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	1	2	2	3	4	5	6	7	8	8	9	10	13	16	19	22	25	27	28	29	30	31	32	32		32
1985	0	0	0	0	0	0	0	2	3	5	6	8	9	11	12	14	15	15	15	15	15	15	15	15	15	15	15	15			15
1986	0	0	0	0	0	0	0	1	1	1	2	2	2	3	3	3	4	10	17	23	29	36	42	49	55	61	65				65
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	19	30	41	51	62	73	84	89					89
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	12	24	37	37	37	37	37	37	37	37	37	37	37	37	37	37									37
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	2	5	8	11	14	16	19	20																		20
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																														-
																															305

AGE-TO-AGE DEVELOPMENT FACTORS

	12-Ult	24-Ult	36-Ult	48-Ult	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982									1.965	1.459	1.315	1.239	1.193	1.162	1.139	1.122	1.000	1.000	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						2.212	1.548	1.354	1.261	1.207	1.172	1.147	1.128	1.113	1.102	1.092	1.296	1.228	1.186	1.157	1.135	1.071	1.037	1.035	1.034	1.033	1.032	1.015			
1985								2.000	1.500	1.333	1.250	1.200	1.167	1.143	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				
1986							2.000	1.500	1.333	1.250	1.200	1.167	1.143	1.125	1.111	1.100	2.679	1.627	1.385	1.278	1.218	1.179	1.152	1.132	1.116	1.052					
1987																		2.000	1.561	1.359	1.264	1.209	1.173	1.147	1.064						
1988																															
1989																															
1990																															
1991							2.005	1.507	1.000	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																															
1994																															
1995																															
1996																															
1997																															
1998																															
1999																															
2000						2.122	1.529	1.346	1.257	1.204	1.170	1.073																			
2001																															
2002																															
2003																															
2004																															
2005																															
2006																															
2007																															
2008																															
2009																															
2010																															
2011																															
3 Yr Avg						2.212	1.851	1.669	1.278	1.194	1.150	1.122	1.146	1.127	1.113	1.101	1.658	1.542	1.315	1.212	1.161	1.083	1.063	1.056	1.050	1.011	1.016	1.000			
5 Yr Avg						2.212	1.851	1.590	1.412	1.250	1.187	1.151	1.158	1.136	1.119	1.106	1.494	1.371	1.226	1.159	1.123	1.062	1.047	1.042	1.038	1.011	1.016	1.000			
7 Yr Avg						2.212	1.851	1.590	1.412	1.250	1.187	1.151	1.158	1.136	1.119	1.106	1.494	1.371	1.226	1.159	1.123	1.062	1.047	1.042	1.038	1.011	1.016	1.000			
3 Yr Wtd									1.257	1.204	1.170							1.000	1.000	1.000		1.209	1.164	1.126	1.075	1.022	1.013	1.000	1.000		
5 Yr Wtd							1.529	1.346	1.257	1.204	1.170					1.000	1.000	1.000	1.000	1.161	1.245	1.168	1.124	1.110	1.051	1.011	1.013	1.000	1.000		
10 Yr Wtd						2.122	1.529	1.346	1.257	1.204	1.052	1.000	1.000	1.000	1.000	1.009	1.288	1.224	1.194	1.118	1.131	1.108	1.094	1.086	1.051	1.011	1.013	1.000	1.000		TAIL
Prior	9.043	3.759	2.834	2.373	1.835	1.606	1.450	1.356	1.282	1.228	1.194	1.175	1.159	1.136	1.114	1.106	1.095	1.081	1.074	1.067	1.061	1.055	1.050	1.045	1.041	1.038	1.035	1.032	1.030	1.028	
PEC Sel.	11.695	3.525	2.998	2.360	1.834	1.611	1.456	1.369	1.297	1.240	1.201	1.177	1.162	1.139	1.116	1.101	1.091	1.082	1.074	1.068	1.061	1.056	1.051	1.046	1.041	1.038	1.035	1.032	1.029	1.027	
Selected	11.695	3.525	2.998	2.360	1.834	1.611	1.456	1.369	1.297	1.240	1.201	1.177	1.162	1.139	1.116	1.101	1.091	1.082	1.074	1.068	1.061	1.056	1.051	1.046	1.041	1.038	1.035	1.032	1.029	1.027	
Cumulative	17097.3	1461.89	414.711	138.319	58.607	31.963	19.835	13.627	9.954	7.674	6.189	5.155	4.380	3.770	3.308	2.965	2.693	2.468	2.280	2.123	1.988	1.874	1.774	1.688	1.615	1.550	1.494	1.444	1.399	1.359	1.323

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												47	47	47	47
1983																											0	0	0	0	-
1984																										37	39	39	39		39
1985																									15	15	15	15			15
1986																								133	152	152	156				156
1987																							128	149	156	159					159
1988																						0	0	0	0						-
1989																					0	0	0	0							-
1990																				0	0	0	0								-
1991																			37	37	37	37									37
1992																		0	0	0	0										-
1993																	0	0	0	0											-
1994																0	0	0	0												-
1995															0	0	0	0													-
1996														0	0	0	0														-
1997													0	0	0	0															-
1998												0	0	0	0																-
1999											0	0	0	0																	-
2000										52	61	62	64																		64
2001									0	0	0	0																			-
2002								0	0	0	0																				-
2003							0	0	0	0																					-
2004						0	0	0	0																						-
2005					0	0	0	0																							-
2006				0	0	0	0																								-
2007			0	0	0	0																									-
2008		0	0	0	0																										-
2009	0	0	0	0																											-
2010	0	0	0																												-
2011	0	0																													-
2012	0																														-
																															516

AGE-TO-AGE DEVELOPMENT FACTORS

	12-Ult	24-Ult	36-Ult	48-Ult	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372
1982																												1.000	1.000	1.000
1983																														
1984																										1.032	1.005	1.000		
1985																									1.000	1.000	1.000			
1986																								1.145	1.001	1.026				
1987																							1.169	1.043	1.021					
1988																														
1989																														
1990																														
1991																			1.000	1.000	1.000									
1992																														
1993																														
1994																														
1995																														
1996																														
1997																														
1998																														
1999																														
2000										1.169	1.020	1.028																		
2001																														
2002																														
2003																														
2004																														
2005																														
2006																														
2007																														
2008																														
2009																														
2010																														
2011																														
3 Yr Avg																								1.145	1.001	1.016	1.005	1.000		
5 Yr Avg																								1.145	1.001	1.016	1.005	1.000		
7 Yr Avg																								1.145	1.001	1.016	1.005	1.000		
3 Yr Wtd																												1.000	1.000	
5 Yr Wtd																												1.000	1.000	
7 Yr Wtd																												1.000	1.000	TAIL
Prior	3.249	1.884	1.974	1.756	1.468	1.302	1.218	1.173	1.134	1.107	1.087	1.072	1.065	1.055	1.045	1.040	1.032	1.027	1.025	1.025	1.025	1.022	1.020	1.020	1.017	1.014	1.013	1.012	1.011	1.010
PA Sel.	2.213	2.302	1.854	1.777	1.453	1.277	1.231	1.173	1.134	1.107	1.087	1.072	1.065	1.055	1.045	1.040	1.032	1.027	1.025	1.025	1.025	1.020	1.014	1.013	1.012	1.010	1.010	1.009	1.007	1.005
Selected	2.213	2.302	1.854	1.777	1.453	1.277	1.231	1.173	1.134	1.107	1.087	1.072	1.065	1.055	1.045	1.040	1.032	1.027	1.025	1.025	1.025	1.020	1.014	1.013	1.012	1.010	1.010	1.009	1.007	1.005
Cumulative	106.93	48.311	20.989	11.320	6.369	4.382	3.432	2.788	2.378	2.097	1.894	1.742	1.625	1.526	1.447	1.385	1.331	1.290	1.255	1.224	1.195	1.165	1.143	1.126	1.111	1.098	1.087	1.076	1.066	1.059	1.053

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC WORKERS RELIEF FUND

COMPENSATION

PERMANENT TOTAL DISABILITY

CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												0	0	0	-
1983																											0	0	0	0	-
1984																										8	8	7	7		7
1985																									0	0	0	0			-
1986																								84	97	91	92				92
1987																							65	76	72	70					70
1988																						0	0	0	0						-
1989																					0	0	0	0							-
1990																				0	0	0	0								-
1991																			0	0	0	0									-
1992																		0	0	0	0										-
1993																	0	0	0	0											-
1994																0	0	0	0												-
1995															0	0	0	0													-
1996														0	0	0	0														-
1997													0	0	0	0															-
1998												0	0	0	0																-
1999											0	0	0	0																	-
2000										38	44	43	43																		43
2001									0	0	0	0																			-
2002								0	0	0	0																				-
2003							0	0	0	0																					-
2004						0	0	0	0																						-
2005					0	0	0	0																							-
2006				0	0	0	0																								-
2007			0	0	0	0																									-
2008		0	0	0	0																										-
2009	0	0	0	0																											-
2010	0	0	0																												-
2011	0	0																													-
2012	0																														-
																															212

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

DEATH
(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		69.2%		
1982		162	377	214	67.8%	145	
1983		145	278	133	67.5%	90	
1984		233	233	0	67.1%	0	
1985		94	94	0	66.7%	0	
1986		34	34	0	66.2%	0	
1987		10	10	0	65.7%	0	
1988		0	0	0	65.2%	0	
1989		0	0	0	64.7%	0	
1990		0	0	0	64.1%	0	
1991		0	0	0	63.5%	0	
1992		0	0	0	62.8%	0	
1993		0	0	0	62.1%	0	
1994		0	0	0	61.3%	0	
1995		0	0	0	60.5%	0	
1996		0	0	0	59.7%	0	
1997	26,080	0	0	0	58.8%	0	-
1998	34,349	0	0	0	57.9%	0	-
1999	31,552	0	0	0	57.0%	0	-
2000	31,441	0	0	0	56.2%	0	-
2001	32,874	0	0	0	55.4%	0	-
2002	48,181	0	18	18	54.5%	10	0.037
2003	49,263	0	20	20	53.7%	11	0.040
2004	72,936	57	87	31	52.9%	16	0.120
2005	60,895	0	27	27	52.2%	14	0.045
2006	49,522	0	23	23	51.4%	12	0.046
2007	40,662	0	20	20	50.7%	10	0.048
2008	45,663	0	23	23	49.9%	11	0.050
2009	67,738	0	36	36	49.3%	18	0.053
2010	67,310	0	39	39	48.7%	19	0.06
2011	56,122	0	50	50	48.0%	24	0.09
2012	31,000	0	28	28	47.0%	13	0.09
2013							
TOTAL		735	1,396	661	59.4%	393	
EXLD PRIOR		735	1,396	661	59.4%	393	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 6, EXHIBIT 4, SHEET 3, COL. 2
(3) SECTION 6, EXHIBIT 4, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 6, EXHIBIT 4, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

DEATH
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	FISCAL YEAR ENDING 2021	2022	2023	2024	2025	2026	2027	2028	2029	> 2029
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	214	15	14	13	12	11	10	9	9	8	8	8	7	7	7	6	6	6	57
1983	133	9	9	8	8	7	6	6	5	5	5	5	4	4	4	4	4	4	36
1984	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
1986	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
1988	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
1990	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
1992	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
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	0
1996	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
1998																			0
1999																			0
2000																			0
2001																			0
2002	18	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
2003	20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10
2004	31	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
2005	27	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
2006	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
2007	20	0	1	1	0	0	0	1	1	0	0	1	1	1	1	1	1	1	11
2008	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13
2009	36	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	21
2010	39	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	23
2011	50	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	30
2012	28	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	34
TOTAL	661	33	32	30	28	26	25	23	23	22	21	21	21	20	20	20	19	19	285

(1) SECTION 6, EXHIBIT 4, SHEET 1, COL. 4
(2) - (19) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 4, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
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	PAID CUM. 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												0	
1982		162	344	231	377							377	
1983		145	252	213	278							278	
1984		233	233	352	260							233	
1985		94	94	147	106							94	
1986		34	34	56	39							34	
1987		10	10	17	12							10	
1988		0	0	0	0							0	
1989		0	0	0	0							0	
1990		0	0	0	0							0	
1991		0	0	0	0							0	
1992		0	0	0	0							0	
1993		0	0	0	0							0	
1994		0	0	0	0							0	
1995		0	0	0	0							0	
1996		0	0	0	0							0	
1997	26,080	0	0	0	0	16	7					0	-
1998	34,349	0	0	0	0	21	10					0	-
1999	31,552	0	0	0	0	20	10					0	-
2000	31,441	0	0	0	0	21	10					0	-
2001	32,874	0	0	0	0	22	12					0	-
2002	48,181	0	0	0	0	34	18					18	0.037
2003	49,263	0	0	0	0	35	20					20	0.040
2004	72,936	57	57	316	107	110	87					87	0.120
2005	60,895	0	0	0	0	46	27					27	0.045
2006	49,522	0	0	0	0	39	23					23	0.046
2007	40,662	0	0	0	0	33	20					20	0.048
2008	45,663	0	0	0	0	37	23					23	0.050
2009	67,738	0	0	0	0	57	36					36	0.053
2010	67,310	0	0	0	0	58	39					39	0.058
2011	56,122	0	0	0	0	50	37					50	0.089
2012	62,000	0	0	0	0	56	51					56	0.090
2013	62,000					62	62					62	0.100
TOTAL		735	1,023	1,332	1,178	717	490					1,486	
EXLD PRIOR		735	1,023	1,332	1,178	717	490					1,486	
EXLD PRIOR & 2013		735	1,023	1,332	1,178	655	428					1,424	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

DEATH
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	162	1.419	231	
1983	354	145	1.465	213	
1984	342	233	1.515	352	
1985	330	94	1.570	147	
1986	318	34	1.630	56	
1987	306	10	1.697	17	
1988	294	0	1.773	0	
1989	282	0	1.861	0	
1990	270	0	1.958	0	
1991	258	0	2.063	0	
1992	246	0	2.178	0	
1993	234	0	2.306	0	
1994	222	0	2.447	0	
1995	210	0	2.604	0	
1996	198	0	2.777	0	
1997	186	0	2.967	0	-
1998	174	0	3.181	0	-
1999	162	0	3.427	0	-
2000	150	0	3.717	0	-
2001	138	0	4.061	0	-
2002	126	0	4.469	0	-
2003	114	0	4.964	0	-
2004	102	57	5.589	316	0.433
2005	90	0	6.408	0	-
2006	78	0	7.504	0	-
2007	66	0	9.006	0	-
2008	54	0	11.282	0	-
2009	42	0	15.488	0	-
2010	30	0	25.676	0	-
2011	18	0	60.711	0	-
2012	6	0	547.175	0	-
2013	0				
TOTAL		735		1,332	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 4, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

DEATH
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	344	1.095	377	
1983	354	252	1.105	278	
1984	342	233	1.116	260	
1985	330	94	1.127	106	
1986	318	34	1.140	39	
1987	306	10	1.155	12	
1988	294	0	1.173	0	
1989	282	0	1.190	0	
1990	270	0	1.208	0	
1991	258	0	1.226	0	
1992	246	0	1.246	0	
1993	234	0	1.270	0	
1994	222	0	1.295	0	
1995	210	0	1.324	0	
1996	198	0	1.360	0	
1997	186	0	1.404	0	-
1998	174	0	1.456	0	-
1999	162	0	1.512	0	-
2000	150	0	1.571	0	-
2001	138	0	1.637	0	-
2002	126	0	1.714	0	-
2003	114	0	1.800	0	-
2004	102	57	1.890	107	0.146
2005	90	0	1.984	0	-
2006	78	0	2.067	0	-
2007	66	0	2.153	0	-
2008	54	0	2.268	0	-
2009	42	0	2.427	0	-
2010	30	0	2.814	0	-
2011	18	0	3.736	0	-
2012	6	0	10.855	0	-
2013	0				
TOTAL		1,023		1,178	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 4, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995		0.079							
1996		0.079							
1997	26,080	0.090	23	33.7%	8	0	16	16	0.060
1998	34,349	0.090	31	31.4%	10	0	21	21	0.062
1999	31,552	0.090	28	29.2%	8	0	20	20	0.064
2000	31,441	0.090	28	26.9%	8	0	21	21	0.066
2001	32,874	0.090	30	24.6%	7	0	22	22	0.068
2002	48,181	0.090	43	22.4%	10	0	34	34	0.070
2003	49,263	0.090	44	20.1%	9	0	35	35	0.072
2004	72,936	0.090	66	17.9%	12	57	54	110	0.151
2005	60,895	0.090	55	15.6%	9	0	46	46	0.076
2006	49,522	0.090	45	13.3%	6	0	39	39	0.078
2007	40,662	0.090	37	11.1%	4	0	33	33	0.080
2008	45,663	0.090	41	8.9%	4	0	37	37	0.082
2009	67,738	0.090	61	6.5%	4	0	57	57	0.084
2010	67,310	0.090	61	3.9%	2	0	58	58	0.086
2011	56,122	0.090	51	1.6%	1	0	50	50	0.089
2012	62,000	0.090	56	0.2%	0	0	56	56	0.090
2013	62,000	0.100	62	0.0%	0		62	62	0.100
TOTAL	838,589		761		101	57	660	717	

(1)	PROVIDED BY THE BWC
(2)	SECTION 6, EXHIBIT 4, SHEET 11, COL. 14
(3)	= [(1) x (2)] / 100
(4)	= 1 / SECTION 6, 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 WORKERS RELIEF FUND
COMPENSATION

DEATH
(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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995		0.079							
1996		0.079							
1997	26,080	0.090	23	71.2%	17	0	7	7	0.026
1998	34,349	0.090	31	68.7%	21	0	10	10	0.028
1999	31,552	0.090	28	66.1%	19	0	10	10	0.030
2000	31,441	0.090	28	63.6%	18	0	10	10	0.033
2001	32,874	0.090	30	61.1%	18	0	12	12	0.035
2002	48,181	0.090	43	58.3%	25	0	18	18	0.037
2003	49,263	0.090	44	55.6%	25	0	20	20	0.040
2004	72,936	0.090	66	52.9%	35	57	31	87	0.120
2005	60,895	0.090	55	50.4%	28	0	27	27	0.045
2006	49,522	0.090	45	48.4%	22	0	23	23	0.046
2007	40,662	0.090	37	46.4%	17	0	20	20	0.048
2008	45,663	0.090	41	44.1%	18	0	23	23	0.050
2009	67,738	0.090	61	41.2%	25	0	36	36	0.053
2010	67,310	0.090	61	35.5%	22	0	39	39	0.058
2011	56,122	0.090	51	26.8%	14	0	37	37	0.066
2012	62,000	0.090	56	9.2%	5	0	51	51	0.082
2013	62,000	0.100	62	0.0%	0		62	62	0.100
TOTAL	838,589		761		327	57	434	490	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 4, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, 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 WORKERS RELIEF FUND
COMPENSATION
DEATH
(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					414	402	1.262	1.287	7.1%		0	0			
1982	162	152	375	223	366	354	1.391	1.435	7.3%	16	11	(6)	377	375	2
1983	145	137	280	144	354	342	1.435	1.484	7.1%	10	8	(2)	278	280	(2)
1984	233	233	233	0	342	330	1.484	1.538	6.7%	0	0	0	233	233	0
1985	94	94	94	0	330	318	1.538	1.597	6.4%	0	0	0	94	94	0
1986	34	34	34	0	318	306	1.597	1.663	6.3%	0	0	0	34	34	0
1987	10	10	10	0	306	294	1.663	1.738	6.1%	0	0	0	10	10	0
1988	0				294	282	1.738	1.822	5.9%		0	0	0		
1989	0				282	270	1.822	1.914	5.5%		0	0	0		
1990	0				270	258	1.914	2.014	5.1%		0	0	0		
1991	0				258	246	2.014	2.126	4.9%		0	0	0		
1992	0				246	234	2.126	2.254	4.8%		0	0	0		
1993	0				234	222	2.254	2.395	4.5%		0	0	0		
1994	0				222	210	2.395	2.551	4.2%		0	0	0		
1995	0				210	198	2.551	2.725	3.9%		0	0	0		
1996	0				198	186	2.725	2.921	3.7%		0	0	0		
1997	0				186	174	2.921	3.138	3.5%		0	0			
1998	0				174	162	3.138	3.381	3.2%		0	0			
1999	0				162	150	3.381	3.663	3.1%		0	0			
2000	0				150	138	3.663	4.002	3.1%		0	0			
2001	0		14	14	138	126	4.002	4.408	3.0%	0	0	(0)	0	14	(14)
2002	0		21	21	126	114	4.408	4.900	2.9%	1	0	(1)	18	21	(3)
2003	0		23	23	114	102	4.900	5.521	2.8%	1	0	(1)	20	23	(4)
2004	57	57	93	36	102	90	5.521	6.329	2.7%	1	0	(1)	87	93	(5)
2005	0		32	32	90	78	6.329	7.402	2.6%	1	0	(1)	27	32	(5)
2006	0		27	27	78	66	7.402	8.869	2.5%	1	0	(1)	23	27	(4)
2007	0		23	23	66	54	8.869	11.113	2.5%	1	0	(1)	20	23	(3)
2008	0		28	28	54	42	11.113	15.315	2.6%	1	0	(1)	23	28	(5)
2009	0		44	44	42	30	15.315	25.413	2.7%	1	0	(1)	36	44	(9)
2010	0		51	51	30	18	25.413	59.989	2.3%	1	0	(1)	39	51	(12)
2011	0		67	67	18	6	59.989	552.168	1.5%	1	0	(1)	50	67	(18)
2012	0		68	68	6		552.168	0.000	0.2%	0	0	(0)	56	68	(12)
2013							0.000	0.000	0.0%		0	0			
TOTAL	735	716	1,517	801						36	19	(16)	1,424	1,517	(93)
EXLD PRIOR	735	716	1,517	801						36	19	(16)	1,424	1,517	(93)

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 6, EXHIBIT 4, 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 LOSSES

AGE @ 6/30/11	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															
1982	344	340	375	35	366	354	1.183	1.193	4.5%	2	4	2	377	375	2
1983	252	252	280	28	354	342	1.193	1.204	4.7%	1	(0)	(2)	278	280	(2)
1984	233	233	233	0	342	330	1.204	1.217	4.6%	0	0	0	233	233	0
1985	94	94	94	0	330	318	1.217	1.230	4.9%	0	0	0	94	94	0
1986	34	34	34	0	318	306	1.230	1.247	5.6%	0	0	0	34	34	0
1987	10	10	10	0	306	294	1.247	1.266	5.6%	0	0	0	10	10	0
1988	0				294	282	1.266	1.285	5.3%		0	0	0		
1989	0				282	270	1.285	1.304	4.9%		0	0	0		
1990	0				270	258	1.304	1.324	4.6%		0	0	0		
1991	0				258	246	1.324	1.345	4.7%		0	0	0		
1992	0				246	234	1.345	1.370	5.1%		0	0	0		
1993	0				234	222	1.370	1.398	5.0%		0	0	0		
1994	0				222	210	1.398	1.429	5.2%		0	0	0		
1995	0				210	198	1.429	1.468	5.9%		0	0	0		
1996	0				198	186	1.468	1.516	6.3%		0	0	0		
1997	0				186	174	1.516	1.573	6.5%		0	0			
1998	0				174	162	1.573	1.635	6.3%		0	0			
1999	0				162	150	1.635	1.701	5.7%		0	0			
2000	0				150	138	1.701	1.773	5.5%		0	0			
2001	0		14	14	138	126	1.773	1.857	5.5%	1	0	(1)	0	14	(14)
2002	0		21	21	126	114	1.857	1.950	5.3%	1	0	(1)	18	21	(3)
2003	0		23	23	114	102	1.950	2.047	4.8%	1	0	(1)	20	23	(4)
2004	57	57	93	36	102	90	2.047	2.150	4.3%	2	0	(2)	87	93	(5)
2005	0		32	32	90	78	2.150	2.257	4.0%	1	0	(1)	27	32	(5)
2006	0		27	27	78	66	2.257	2.370	3.6%	1	0	(1)	23	27	(4)
2007	0		23	23	66	54	2.370	2.502	3.7%	1	0	(1)	20	23	(3)
2008	0		28	28	54	42	2.502	2.723	5.1%	1	0	(1)	23	28	(5)
2009	0		44	44	42	30	2.723	3.148	7.3%	3	0	(3)	36	44	(9)
2010	0		51	51	30	18	3.148	4.620	12.9%	7	0	(7)	39	51	(12)
2011	0		67	67	18	6	4.620	19.588	17.4%	12	0	(12)	50	67	(18)
2012	0		68	68	6		19.588	0.000	5.1%	3	0	(3)	56	68	(12)
2013							0.000	0.000	0.0%		0	0			
TOTAL	1,023	1,020	1,517	498						37	3	(34)	1,424	1,517	(93)
EXLD PRIOR	1,023	1,020	1,517	498						37	3	(34)	1,424	1,517	(93)

(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 6, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
DEATH
(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%	46.1%
6	547.175	0.2%	1.5%	1.4%	47.0%
18	60.711	1.6%	2.2%	2.1%	48.0%
30	25.676	3.9%	2.6%	2.3%	48.7%
42	15.488	6.5%	2.4%	2.1%	49.3%
54	11.282	8.9%	2.2%	1.8%	49.9%
66	9.006	11.1%	2.2%	1.8%	50.7%
78	7.504	13.3%	2.3%	1.7%	51.4%
90	6.408	15.6%	2.3%	1.7%	52.2%
102	5.589	17.9%	2.3%	1.6%	52.9%
114	4.964	20.1%	2.2%	1.5%	53.7%
126	4.469	22.4%	2.2%	1.5%	54.5%
138	4.061	24.6%	2.3%	1.4%	55.4%
150	3.717	26.9%	2.3%	1.4%	56.2%
162	3.427	29.2%	2.3%	1.3%	57.0%
174	3.181	31.4%	2.3%	1.3%	57.9%
186	2.967	33.7%	2.3%	1.2%	58.8%
198	2.777	36.0%	2.4%	1.2%	59.7%
210	2.604	38.4%	2.5%	1.2%	60.5%
222	2.447	40.9%	2.5%	1.2%	61.3%
234	2.306	43.4%	2.5%	1.2%	62.1%
246	2.178	45.9%	2.6%	1.1%	62.8%
258	2.063	48.5%	2.6%	1.1%	63.5%
270	1.958	51.1%	2.7%	1.1%	64.1%
282	1.861	53.7%	2.6%	1.0%	64.7%
294	1.773	56.4%	2.5%	0.9%	65.2%
306	1.697	58.9%	2.4%	0.9%	65.7%
318	1.630	61.3%	2.3%	0.8%	66.2%
330	1.570	63.7%	2.3%	0.8%	66.7%
342	1.515	66.0%	2.3%	0.7%	67.1%
354	1.465	68.3%	2.2%	0.7%	67.5%
366	1.419	70.5%	2.1%	0.6%	67.8%
378	1.378	72.6%	2.0%	0.6%	68.1%
390	1.341	74.6%	1.8%	0.5%	68.4%
402	1.309	76.4%	1.7%	0.4%	68.8%
414	1.281	78.1%	1.5%	0.4%	69.2%
426	1.257	79.6%	1.4%	0.3%	69.8%
438	1.236	80.9%	1.3%	0.3%	70.4%
450	1.217	82.2%	1.2%	0.3%	71.2%
462	1.199	83.4%	1.1%	0.2%	72.1%
474	1.183	84.5%	1.1%	0.2%	72.9%
486	1.168	85.6%	1.0%	0.2%	73.9%
498	1.154	86.7%	1.0%	0.2%	74.9%
510	1.141	87.7%	1.0%	0.2%	75.9%
522	1.128	88.6%	0.9%	0.2%	76.9%
534	1.116	89.6%	0.9%	0.2%	78.1%
546	1.105	90.5%	0.8%	0.1%	79.2%
558	1.095	91.3%	0.8%	0.1%	80.5%
570	1.086	92.1%	0.7%	0.1%	81.9%
582	1.077	92.9%	0.7%	0.1%	83.4%
594	1.069	93.5%	0.6%	0.1%	85.1%
606	1.062	94.2%	0.6%	0.1%	87.0%
618	1.055	94.8%	0.6%	0.1%	89.2%
630	1.049	95.3%	0.5%	0.1%	91.7%
642	1.043	95.8%	0.2%	0.0%	94.5%
654	1.041	96.1%	3.9%	0.5%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 4, SHEET 14
(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 WORKERS RELIEF FUND
COMPENSATION

DEATH
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	PREMIUMD ON-LEVEL FACTOR	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)
1995		1.721		0	0	1.000	1.000	0	0	100%	0			0.079
1996		1.663		0	0	1.000	1.000	0	0	100%	0			0.079
1997	26,080	1.589	41,450	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
1998	34,349	1.518	52,134	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
1999	31,552	1.469	46,354	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2000	31,441	1.417	44,552	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2001	32,874	1.388	45,616	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2002	48,181	1.345	64,799	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2003	49,263	1.305	64,276	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2004	72,936	1.261	92,004	316	107	1.000	1.000	316	107	100%	316	0.343	0.433	0.090
2005	60,895	1.238	75,401	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2006	49,522	1.206	59,712	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2007	40,662	1.170	47,585	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2008	45,663	1.131	51,640	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2009	67,738	1.104	74,767	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2010	67,310	1.093	73,551	0	0	1.000	1.000	0	0	100%	0	-	-	0.090
2011	56,122	1.061	59,540	0	0	1.000	1.000	0	0	100%	0	-	0.000	0.090
2012	62,000	1.030	63,860	0	0	1.000	1.000	0	0	100%	0	-	0.000	0.090
2013	62,000	1.000	62,000			1.000	1.000	0	0	100%	0	-	0.000	0.100

	5 Year Average excluding 2011-2012	-
	7 Year Average excluding 2011-2012	0.049
	10 Year Weighted Average excluding 2011-2012	0.049
	10 Year Weighted Average excluding 2010-2012	0.051
	5 Year Average excluding 2010-2012	-
(14)	2013 Selected Loss Rate:	0.100

(1)	PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR	(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 6, EXHIBIT 4, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 6, EXHIBIT 4, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

DEATH

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	414	408	420												
1982	366	360	372	1.441	1.398	1.419	1.100	1.091	1.095						
1983	354	348	360	1.489	1.441	1.465	1.110	1.100	1.105						
1984	342	336	348	1.542	1.489	1.515	1.122	1.110	1.116						
1985	330	324	336	1.599	1.542	1.570	1.133	1.122	1.127						
1986	318	312	324	1.663	1.599	1.630	1.147	1.133	1.140						
1987	306	300	312	1.734	1.663	1.697	1.164	1.147	1.155						
1988	294	288	300	1.815	1.734	1.773	1.182	1.164	1.173						
1989	282	276	288	1.908	1.815	1.861	1.199	1.182	1.190						
1990	270	264	276	2.009	1.908	1.958	1.217	1.199	1.208						
1991	258	252	264	2.119	2.009	2.063	1.236	1.217	1.226						
1992	246	240	252	2.241	2.119	2.178	1.257	1.236	1.246						
1993	234	228	240	2.375	2.241	2.306	1.282	1.257	1.270						
1994	222	216	228	2.524	2.375	2.447	1.308	1.282	1.295						
1995	210	204	216	2.690	2.524	2.604	1.341	1.308	1.324						
1996	198	192	204	2.871	2.690	2.777	1.381	1.341	1.360						
1997	186	180	192	3.071	2.871	2.967	1.428	1.381	1.404						
1998	174	168	180	3.299	3.071	3.181	1.484	1.428	1.456						
1999	162	156	168	3.566	3.299	3.427	1.542	1.484	1.512						
2000	150	144	156	3.882	3.566	3.717	1.602	1.542	1.571						
2001	138	132	144	4.256	3.882	4.061	1.673	1.602	1.637						
2002	126	120	132	4.704	4.256	4.469	1.757	1.673	1.714						
2003	114	108	120	5.255	4.704	4.964	1.845	1.757	1.800						
2004	102	96	108	5.968	5.255	5.589	1.937	1.845	1.890						
2005	90	84	96	6.918	5.968	6.408	2.034	1.937	1.984						
2006	78	72	84	8.199	6.918	7.504	2.102	2.034	2.067						
2007	66	60	72	9.989	8.199	9.006	2.206	2.102	2.153						
2008	54	48	60	12.960	9.989	11.282	2.333	2.206	2.268						
2009	42	36	48	19.241	12.960	15.488	2.527	2.333	2.427						
2010	30	24	36	38.580	19.241	25.676	3.174	2.527	2.814						
2011	18	12	24	142.402	38.580	60.711	4.539	3.174	3.736						
2012	6	0	12		142.402	547.175		4.539	10.855						

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
DEATH
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	26	40	53	66	79	93	103	114	125	136	146	157	162
1983	0	0	5	7	7	8	10	12	14	16	18	20	22	24	26	28	29	40	50	60	71	81	91	99	108	116	124	133	141	145	145
1984	9	17	28	38	48	57	67	77	87	97	107	116	126	136	146	156	166	179	192	206	219	233	233	233	233	233	233	233	233		233
1985	1	8	14	19	25	31	37	42	48	54	59	65	71	77	82	88	94	94	94	94	94	94	94	94	94	94	94	94			94
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	23	34	34	34	34	34	34	34	34				34
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	10	10	10	10	10	10	10	10					10
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	33	52	57	57	57																						57
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																														-
																															735

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982																		2.000	1.500	1.333	1.250	1.200	1.167	1.116	1.104	1.094	1.086	1.079	1.073	1.034	
1983			1.414	1.000	1.293	1.226	1.185	1.156	1.135	1.119	1.106	1.096	1.088	1.081	1.075	1.069	1.349	1.259	1.206	1.171	1.146	1.127	1.092	1.084	1.077	1.072	1.067	1.063	1.030		
1984	2.000	1.607	1.361	1.260	1.206	1.171	1.146	1.127	1.113	1.102	1.092	1.084	1.078	1.072	1.067	1.063	1.081	1.075	1.070	1.065	1.061	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1985	6.791	1.714	1.417	1.294	1.227	1.185	1.156	1.135	1.119	1.106	1.096	1.088	1.081	1.075	1.069	1.065	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	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1987																		2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1988																															
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2001																															
2002																															
2003																															
2004					1.572	1.084	1.000	1.000																							
2005																															
2006																															
2007																															
2008																															
2009																															
2010																															
2011																															
3 Yr Avg	2.000	1.607	1.387	1.130	1.242	1.194	1.162	1.139	1.124	1.110	1.099	1.090	1.083	1.076	1.071	1.066	1.215	1.358	1.190	1.022	1.020	1.000	1.000	1.000	1.000	1.024	1.051	1.071	1.073		
5 Yr Avg	2.000	1.607	1.387	1.130	1.242	1.194	1.162	1.139	1.124	1.110	1.099	1.090	1.083	1.076	1.071	1.066	1.215	1.467	1.255	1.114	1.091	1.065	1.052	1.040	1.036	1.042	1.051	1.071	1.073		
7 Yr Avg	2.000	1.607	1.387	1.130	1.242	1.194	1.162	1.139	1.124	1.110	1.099	1.090	1.083	1.076	1.071	1.066	1.215	1.467	1.255	1.114	1.091	1.065	1.052	1.040	1.036	1.042	1.051	1.071	1.073		
3 Yr Wtd					1.572	1.084	1.000															1.000	1.000	1.000	1.000	1.019	1.040	1.071	1.073		
5 Yr Wtd					1.572	1.084	1.000													1.000	1.000	1.000	1.000	1.018	1.033	1.034	1.040	1.071	1.073		
10 Yr Wtd					1.572	1.084	1.000										1.176	1.103	1.095	1.083	1.077	1.045	1.040	1.034	1.033	1.034	1.040	1.071	1.073		TAIL
Prior	3.752	1.990	1.493	1.301	1.216	1.183	1.158	1.137	1.118	1.106	1.097	1.088	1.079	1.075	1.073	1.070	1.066	1.064	1.062	1.058	1.053	1.051	1.050	1.047	1.043	1.040	1.037	1.035	1.033	1.030	
PEC Sel.	3.691	2.005	1.485	1.297	1.218	1.185	1.159	1.136	1.117	1.105	1.096	1.089	1.081	1.074	1.069	1.067	1.066	1.063	1.060	1.057	1.054	1.053	1.051	1.047	1.043	1.040	1.037	1.036	1.034	1.031	
Selected	3.691	2.005	1.485	1.297	1.218	1.185	1.159	1.136	1.117	1.105	1.096	1.089	1.081	1.074	1.069	1.067	1.066	1.063	1.060	1.057	1.054	1.053	1.051	1.047	1.043	1.040	1.037	1.036	1.034	1.031	
Cumulative	142.402	38.580	19.241	12.960	9.989	8.199	6.918	5.968	5.255	4.704	4.256	3.882	3.566	3.299	3.071	2.871	2.690	2.524	2.375	2.241	2.119	2.009	1.908	1.815	1.734	1.663	1.599	1.542	1.489	1.441	1.398

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC WORKERS RELIEF FUND

COMPENSATION

DEATH

INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												329	336	344	344
1983																											250	247	252	252	252
1984																										233	233	233	233		233
1985																									94	94	94	94			94
1986																								34	34	34	34				34
1987																							10	10	10	10					10
1988																						0	0	0	0						-
1989																					0	0	0	0							-
1990																				0	0	0	0								-
1991																			0	0	0	0									-
1992																		0	0	0	0										-
1993																	0	0	0	0											-
1994																0	0	0	0												-
1995															0	0	0	0													-
1996														0	0	0	0														-
1997													0	0	0	0															-
1998												0	0	0	0																-
1999											0	0	0	0																	-
2000										0	0	0	0																		-
2001									0	0	0	0																			-
2002								0	0	0	0																				-
2003							0	0	0	0																					-
2004						407	57	57	57																						57
2005					0	0	0	0																							-
2006				0	0	0	0																								-
2007			0	0	0	0																									-
2008		0	0	0	0																										-
2009	0	0	0	0																											-
2010	0	0	0																												-
2011	0	0																													-
2012	0																														-
																															1,023

AGE-TO-AGE DEVELOPMENT FACTORS

	12-Ult	24-Ult	36-Ult	48-Ult	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982																												1.024	1.023	1.000	
1983																											0.990	1.018	1.000		
1984																										1.000	1.000	1.000			
1985																									1.000	1.000	1.000				
1986																								1.000	1.000	1.000					
1987																							1.000	1.000	1.000						
1988																															
1989																															
1990																															
1991																															
1992																															
1993																															
1994																															
1995																															
1996																															
1997																															
1998																															
1999																															
2000																															
2001																															
2002																															
2003																															
2004						0.139	1.000	1.000																							
2005																															
2006																															
2007																															
2008																															
2009																															
2010																															
2011																															
3 Yr Avg																								1.000	1.000	1.000	0.995	1.021	1.023		
5 Yr Avg																								1.000	1.000	1.000	0.995	1.021	1.023		
7 Yr Avg																								1.000	1.000	1.000	0.995	1.021	1.023		
3 Yr Wtd																												1.021	1.023		
5 Yr Wtd																												1.021	1.023		
7 Yr Wtd																												1.021	1.023		TAIL
Prior	1.999	1.202	1.118	1.062	1.049	1.050	1.050	1.050	1.050	1.050	1.045	1.040	1.040	1.040	1.035	1.030	1.025	1.020	1.020	1.017	1.015	1.015	1.015	1.015	1.015	1.012	1.010	1.010	1.009	1.008	
PA Sel.	1.430	1.256	1.083	1.058	1.049	1.034	1.050	1.050	1.050	1.050	1.044	1.039	1.039	1.039	1.034	1.030	1.025	1.020	1.020	1.017	1.015	1.015	1.015	1.015	1.015	1.012	1.010	1.010	1.009	1.008	
Selected	1.430	1.256	1.083	1.058	1.049	1.034	1.050	1.050	1.050	1.050	1.044	1.039	1.039	1.039	1.034	1.030	1.025	1.020	1.020	1.017	1.015	1.015	1.015	1.015	1.015	1.012	1.010	1.010	1.009	1.008	
Cumulative	4.539	3.174	2.527	2.333	2.206	2.102	2.034	1.937	1.845	1.757	1.673	1.602	1.542	1.484	1.428	1.381	1.341	1.308	1.282	1.257	1.236	1.217	1.199	1.182	1.164	1.147	1.133	1.122	1.110	1.100	1.091

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
DEATH

CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												193	190	187	182
1983																											125	114	111	106	106
1984																										0	0	0	0		-
1985																									0	0	0	0			-
1986																								0	0	0	0				-
1987																							0	0	0	0					-
1988																						0	0	0	0						-
1989																					0	0	0	0							-
1990																				0	0	0	0								-
1991																			0	0	0	0									-
1992																		0	0	0	0										-
1993																	0	0	0	0											-
1994																0	0	0	0												-
1995															0	0	0	0													-
1996														0	0	0	0														-
1997													0	0	0	0															-
1998												0	0	0	0																-
1999											0	0	0	0																	-
2000										0	0	0	0																		-
2001									0	0	0	0																			-
2002								0	0	0	0																				-
2003							0	0	0	0																					-
2004						354	0	0	0																						-
2005					0	0	0	0																							-
2006				0	0	0	0																								-
2007			0	0	0	0																									-
2008		0	0	0	0																										-
2009	0	0	0	0																											-
2010	0	0	0																												-
2011	0	0																													-
2012	0																														-
																															288

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
OTHER COMPENSATION
(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		7	7	0	82.0%	0	
1982		159	159	0	82.8%	0	
1983		123	123	0	82.6%	0	
1984		185	186	1	81.9%	1	
1985		114	115	0	80.9%	0	
1986		98	98	0	80.3%	0	
1987		95	96	1	80.0%	0	
1988		77	78	1	79.7%	0	
1989		85	86	1	79.9%	1	
1990		90	91	1	80.3%	1	
1991		112	114	1	80.5%	1	
1992		169	172	2	80.8%	2	
1993		74	75	1	81.6%	1	
1994		96	98	2	82.6%	2	
1995		25	26	1	83.6%	1	
1996		82	85	3	84.4%	2	
1997	26,080	39	41	2	85.0%	2	0.156
1998	34,349	7	8	0	85.4%	0	0.022
1999	31,552	2	3	0	85.6%	0	0.008
2000	31,441	15	16	0	85.7%	0	0.050
2001	32,874	19	35	16	85.6%	14	0.108
2002	48,181	26	27	1	85.4%	1	0.056
2003	49,263	19	20	1	84.9%	1	0.041
2004	72,936	164	176	12	84.5%	10	0.241
2005	60,895	6	14	8	84.2%	7	0.023
2006	49,522	13	21	9	83.8%	7	0.043
2007	40,662	92	147	55	83.6%	46	0.362
2008	45,663	147	185	38	83.5%	32	0.404
2009	67,738	42	72	31	83.3%	26	0.107
2010	67,310	23	63	40	83.2%	33	0.09
2011	56,122	9	63	54	83.2%	45	0.11
2012	31,000	0	45	45	82.8%	38	0.15
2013							
TOTAL		2,214	2,543	329	83.5%	274	
EXLD PRIOR		2,208	2,536	329	83.5%	274	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 6, EXHIBIT 5, SHEET 3, COL. 2
(3) SECTION 6, EXHIBIT 5, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 6, EXHIBIT 5, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

OTHER COMPENSATION
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	FISCAL YEAR ENDING 2021	2022	2023	2024	2025	2026	2027	2028	2029	> 2029
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
PRIOR	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
1983	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
1985	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
1987	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	2	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
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	16	3	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	1
2002	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	12	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
2005	8	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
2006	9	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
2007	55	10	8	7	5	5	4	4	3	2	2	1	1	1	1	0	0	0	1
2008	38	7	5	4	4	3	3	2	2	2	1	1	1	1	0	0	0	0	1
2009	31	5	4	4	3	2	2	2	2	1	1	1	1	1	0	0	0	0	1
2010	40	7	6	5	4	3	3	2	2	2	1	1	1	1	1	0	0	0	1
2011	54	10	8	6	5	4	4	3	2	2	2	2	1	1	1	1	1	0	1
2012	45	14	14	11	9	8	6	5	4	4	3	3	2	2	2	1	1	1	2
TOTAL	329	64	55	45	37	31	26	21	18	15	12	10	8	7	5	4	3	2	10

(1) SECTION 6, EXHIBIT 5, SHEET 1, COL. 4
(2) - (19) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 5, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
OTHER COMPENSATION
(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	PAID CUM. 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		7										7	
1982		159	159	159	159							159	
1983		123	123	123	123							123	
1984		185	185	186	185							186	
1985		114	114	115	114							115	
1986		98	98	98	98							98	
1987		95	95	96	96							96	
1988		77	77	78	78							78	
1989		85	85	86	86							86	
1990		90	90	91	90							91	
1991		112	112	114	113							114	
1992		169	169	172	170							172	
1993		74	74	75	74							75	
1994		96	96	98	97							98	
1995		25	25	26	26							26	
1996		82	82	85	83							85	
1997	26,080	39	39	41	39	41	40					41	0.156
1998	34,349	7	7	8	7	8	7					8	0.022
1999	31,552	2	2	3	2	3	2					3	0.008
2000	31,441	15	15	17	16	17	16					16	0.050
2001	32,874	19	34	22	35	22	35					35	0.108
2002	48,181	26	26	30	27	30	27					27	0.056
2003	49,263	19	19	23	20	23	20					20	0.041
2004	72,936	164	164	209	176	190	172					176	0.241
2005	60,895	6	6	8	6	32	14					14	0.023
2006	49,522	13	13	18	14	38	21					21	0.043
2007	40,662	92	133	149	155	131	147					147	0.362
2008	45,663	147	163	272	200	199	185					185	0.404
2009	67,738	42	44	94	59	104	72					72	0.107
2010	67,310	23	23	71	36	98	63					63	0.093
2011	56,122	9	13	49	28	85	63					63	0.112
2012	62,000	0	1	0	11	99	91					91	0.146
2013	62,000					99	99					99	0.160
TOTAL		2,214	2,288	2,613	2,425	1,218	1,075					2,687	
EXLD PRIOR		2,208	2,288	2,613	2,425	1,218	1,075					2,681	
EXLD PRIOR & 2013		2,208	2,288	2,613	2,425	1,119	976					2,582	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

OTHER COMPENSATION
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	159	1.003	159	
1983	354	123	1.003	123	
1984	342	185	1.004	186	
1985	330	114	1.004	115	
1986	318	98	1.005	98	
1987	306	95	1.006	96	
1988	294	77	1.007	78	
1989	282	85	1.008	86	
1990	270	90	1.009	91	
1991	258	112	1.011	114	
1992	246	169	1.013	172	
1993	234	74	1.017	75	
1994	222	96	1.021	98	
1995	210	25	1.027	26	
1996	198	82	1.036	85	
1997	186	39	1.047	41	0.156
1998	174	7	1.061	8	0.022
1999	162	2	1.080	3	0.008
2000	150	15	1.104	17	0.054
2001	138	19	1.134	22	0.066
2002	126	26	1.172	30	0.063
2003	114	19	1.217	23	0.047
2004	102	164	1.276	209	0.287
2005	90	6	1.354	8	0.013
2006	78	13	1.459	18	0.037
2007	66	92	1.614	149	0.366
2008	54	147	1.855	272	0.596
2009	42	42	2.254	94	0.139
2010	30	23	3.046	71	0.105
2011	18	9	5.474	49	0.087
2012	6	0	32.477	0	-
2013	0				
TOTAL		2,208		2,613	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 5, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
OTHER COMPENSATION
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	159	1.000	159	
1983	354	123	1.000	123	
1984	342	185	1.001	185	
1985	330	114	1.001	114	
1986	318	98	1.002	98	
1987	306	95	1.002	96	
1988	294	77	1.003	78	
1989	282	85	1.004	86	
1990	270	90	1.004	90	
1991	258	112	1.005	113	
1992	246	169	1.006	170	
1993	234	74	1.008	74	
1994	222	96	1.009	97	
1995	210	25	1.012	26	
1996	198	82	1.015	83	
1997	186	39	1.018	39	0.151
1998	174	7	1.022	7	0.021
1999	162	2	1.026	2	0.008
2000	150	15	1.032	16	0.050
2001	138	34	1.039	35	0.108
2002	126	26	1.047	27	0.056
2003	114	19	1.057	20	0.041
2004	102	164	1.072	176	0.241
2005	90	6	1.091	6	0.010
2006	78	13	1.119	14	0.028
2007	66	133	1.161	155	0.380
2008	54	163	1.226	200	0.439
2009	42	44	1.341	59	0.087
2010	30	23	1.553	36	0.054
2011	18	13	2.176	28	0.050
2012	6	1	7.857	11	0.018
2013	0				
TOTAL		2,288		2,425	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 6, EXHIBIT 5, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
OTHER COMPENSATION
(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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996									
1997	26,080	0.157	41	95.5%	39	39	2	41	0.156
1998	34,349	0.022	8	94.3%	7	7	0	8	0.022
1999	31,552	0.008	3	92.6%	2	2	0	3	0.008
2000	31,441	0.055	17	90.6%	16	15	2	17	0.054
2001	32,874	0.065	21	88.2%	19	19	3	22	0.065
2002	48,181	0.065	31	85.4%	27	26	5	30	0.063
2003	49,263	0.049	24	82.2%	20	19	4	23	0.047
2004	72,936	0.165	120	78.4%	94	164	26	190	0.261
2005	60,895	0.165	100	73.9%	74	6	26	32	0.052
2006	49,522	0.165	82	68.5%	56	13	26	38	0.077
2007	40,662	0.250	102	61.9%	63	92	39	131	0.322
2008	45,663	0.250	114	53.9%	62	147	53	199	0.436
2009	67,738	0.165	112	44.4%	50	42	62	104	0.153
2010	67,310	0.165	111	32.8%	36	23	75	98	0.145
2011	56,122	0.165	93	18.3%	17	9	76	85	0.151
2012	62,000	0.165	102	3.1%	3	0	99	99	0.160
2013	62,000	0.160	99	0.0%	0		99	99	0.160
TOTAL	838,589		1,180		585	623	596	1,218	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 5, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, EXHIBIT 5, 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

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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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996									
1997	26,080	0.157	41	98.2%	40	39	1	40	0.152
1998	34,349	0.022	8	97.9%	8	7	0	7	0.021
1999	31,552	0.008	3	97.4%	3	2	0	2	0.008
2000	31,441	0.055	17	96.9%	17	15	1	16	0.050
2001	32,874	0.065	21	96.3%	20	34	1	35	0.106
2002	48,181	0.065	31	95.5%	30	26	1	27	0.057
2003	49,263	0.049	24	94.6%	23	19	1	20	0.041
2004	72,936	0.165	120	93.3%	112	164	8	172	0.236
2005	60,895	0.165	100	91.6%	92	6	8	14	0.023
2006	49,522	0.165	82	89.3%	73	13	9	21	0.043
2007	40,662	0.250	102	86.2%	88	133	14	147	0.362
2008	45,663	0.250	114	81.5%	93	163	21	185	0.404
2009	67,738	0.165	112	74.6%	83	44	28	72	0.107
2010	67,310	0.165	111	64.4%	72	23	40	63	0.093
2011	56,122	0.165	93	46.0%	43	13	50	63	0.112
2012	62,000	0.165	102	12.7%	13	1	89	91	0.146
2013	62,000	0.160	99	0.0%	0		99	99	0.160
TOTAL	838,589		1,180		809	703	372	1,075	

(1) PROVIDED BY THE BWC
(2) SECTION 6, EXHIBIT 5, SHEET 11, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 6, 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

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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	7	7	7	0	414	402	1.001	1.001	16.9%	0	0	0	7	7	0
1982	159	159	159	1	366	354	1.003	1.003	16.5%	0	0	(0)	159	159	(0)
1983	123	123	123	0	354	342	1.003	1.004	13.9%	0	0	(0)	123	123	(0)
1984	185	185	186	1	342	330	1.004	1.004	12.0%	0	0	(0)	186	186	(0)
1985	114	114	115	1	330	318	1.004	1.005	12.1%	0	0	(0)	115	115	(0)
1986	98	98	98	1	318	306	1.005	1.005	12.9%	0	0	(0)	98	98	(0)
1987	95	95	96	1	306	294	1.005	1.006	14.9%	0	0	(0)	96	96	(0)
1988	77	77	78	1	294	282	1.006	1.008	16.2%	0	0	(0)	78	78	(0)
1989	85	85	86	1	282	270	1.008	1.009	15.2%	0	0	(0)	86	86	(0)
1990	90	90	91	1	270	258	1.009	1.011	14.5%	0	0	(0)	91	91	(0)
1991	112	112	114	1	258	246	1.011	1.013	15.0%	0	0	(0)	114	114	(0)
1992	169	169	172	3	246	234	1.013	1.015	17.2%	0	0	(0)	172	172	(0)
1993	74	74	75	1	234	222	1.015	1.019	19.8%	0	0	(0)	75	75	(0)
1994	96	96	98	2	222	210	1.019	1.024	21.1%	0	0	(0)	98	98	(0)
1995	25	25	26	1	210	198	1.024	1.031	22.1%	0	0	(0)	26	26	(0)
1996	82	82	85	3	198	186	1.031	1.040	21.7%	1	0	(1)	85	85	(0)
1997	39	39	41	2	186	174	1.040	1.052	21.5%	0	0	(0)	41	41	(0)
1998	7	7	8	0	174	162	1.052	1.068	22.5%	0	0	(0)	8	8	(0)
1999	2	2	3	0	162	150	1.068	1.090	22.6%	0	0	(0)	3	3	0
2000	15	15	16	1	150	138	1.090	1.118	21.8%	0	0	(0)	16	16	(0)
2001	19	18	19	1	138	126	1.118	1.153	20.6%	0	1	1	35	19	16
2002	26	26	28	2	126	114	1.153	1.196	19.0%	0	0	(0)	27	28	(1)
2003	19	19	21	2	114	102	1.196	1.251	18.3%	0	0	(0)	20	21	(1)
2004	164	164	178	15	102	90	1.251	1.326	18.2%	3	1	(2)	176	178	(2)
2005	6	6	21	16	90	78	1.326	1.426	17.8%	3	0	(3)	14	21	(7)
2006	13	6	22	16	78	66	1.426	1.573	17.9%	3	6	3	21	22	(1)
2007	92	79	148	69	66	54	1.573	1.797	17.9%	12	13	1	147	148	(1)
2008	147	100	180	79	54	42	1.797	2.163	17.5%	14	46	32	185	180	5
2009	42	31	85	54	42	30	2.163	2.880	17.6%	9	11	2	72	85	(12)
2010	23	23	87	64	30	18	2.880	5.080	18.7%	12	0	(12)	63	87	(24)
2011	9	8	112	104	18	6	5.080	29.108	16.8%	18	1	(16)	63	112	(49)
2012	0		108	108	6		29.108	0.000	3.4%	4	0	(4)	91	108	(17)
2013							0.000	0.000	0.0%		0	0			
TOTAL	2,214	2,135	2,686	551						82	79	(3)	2,588	2,686	(98)
EXLD PRIOR	2,208	2,129	2,680	551						82	79	(3)	2,582	2,680	(98)

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 6, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

AGE @ 6/30/11	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			7	7									7	7	0
1982	159	159	159	1	366	354	1.001	1.002	29.5%	0	0	(0)	159	159	(0)
1983	123	123	123	0	354	342	1.002	1.002	16.9%	0	0	(0)	123	123	(0)
1984	185	185	186	1	342	330	1.002	1.002	8.8%	0	0	(0)	186	186	(0)
1985	114	114	115	1	330	318	1.002	1.003	24.4%	0	0	(0)	115	115	(0)
1986	98	98	98	1	318	306	1.003	1.002	-22.9%	(0)	0	0	98	98	(0)
1987	95	95	96	1	306	294	1.002	1.001	-85.6%	(1)	0	1	96	96	(0)
1988	77	77	78	1	294	282	1.001	1.003	56.3%	0	0	(0)	78	78	(0)
1989	85	85	86	1	282	270	1.003	1.005	43.0%	0	0	(0)	86	86	(0)
1990	90	90	91	1	270	258	1.005	1.006	14.3%	0	0	(0)	91	91	(0)
1991	112	112	114	1	258	246	1.006	1.007	15.9%	0	0	(0)	114	114	(0)
1992	169	169	172	3	246	234	1.007	1.009	18.5%	0	0	(0)	172	172	(0)
1993	74	74	75	1	234	222	1.009	1.010	13.0%	0	0	(0)	75	75	(0)
1994	96	96	98	2	222	210	1.010	1.013	24.5%	1	0	(1)	98	98	(0)
1995	25	25	26	1	210	198	1.013	1.020	33.8%	0	0	(0)	26	26	(0)
1996	82	82	85	3	198	186	1.020	1.024	14.9%	0	0	(0)	85	85	(0)
1997	39	39	41	2	186	174	1.024	1.025	4.0%	0	0	(0)	41	41	(0)
1998	7	7	8	0	174	162	1.025	1.035	26.6%	0	0	(0)	8	8	(0)
1999	2	2	3	0	162	150	1.035	1.047	25.9%	0	0	(0)	3	3	0
2000	15	15	16	1	150	138	1.047	1.054	12.8%	0	0	(0)	16	16	(0)
2001	34	18	19	1	138	126	1.054	1.064	13.9%	0	16	16	35	19	16
2002	26	26	28	2	126	114	1.064	1.080	18.8%	0	0	(0)	27	28	(1)
2003	19	19	21	2	114	102	1.080	1.105	22.0%	0	0	(0)	20	21	(1)
2004	164	164	178	15	102	90	1.105	1.144	24.7%	4	1	(3)	176	178	(2)
2005	6	6	21	16	90	78	1.144	1.192	22.1%	3	0	(3)	14	21	(7)
2006	13	6	22	16	78	66	1.192	1.256	20.9%	3	6	3	21	22	(1)
2007	133	127	148	21	66	54	1.256	1.346	20.7%	4	6	2	147	148	(1)
2008	163	150	180	30	54	42	1.346	1.488	21.6%	6	14	7	185	180	5
2009	44	37	85	47	42	30	1.488	1.770	24.7%	12	7	(5)	72	85	(12)
2010	23	23	87	64	30	18	1.770	2.460	26.7%	17	0	(17)	63	87	(24)
2011	13	17	112	95	18	6	2.460	8.080	32.3%	31	(5)	(35)	63	112	(49)
2012	1		108	108	6		8.080	0.000	12.4%	13	1	(12)	91	108	(17)
2013							0.000	0.000	0.0%		0	0			
TOTAL	2,288	2,243	2,686	444						98	46	(52)	2,588	2,686	(98)
EXLD PRIOR	2,288	2,243	2,680	437						98	46	(52)	2,582	2,680	(98)

(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 6, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.1%	3.0%	81.8%
6	32.477	3.1%	15.2%	14.6%	82.8%
18	5.474	18.3%	14.6%	13.5%	83.2%
30	3.046	32.8%	11.5%	10.3%	83.2%
42	2.254	44.4%	9.5%	8.2%	83.3%
54	1.855	53.9%	8.0%	6.6%	83.5%
66	1.614	61.9%	6.6%	5.2%	83.6%
78	1.459	68.5%	5.3%	4.0%	83.8%
90	1.354	73.9%	4.5%	3.3%	84.2%
102	1.276	78.4%	3.8%	2.7%	84.5%
114	1.217	82.2%	3.2%	2.2%	84.9%
126	1.172	85.4%	2.8%	1.8%	85.4%
138	1.134	88.2%	2.4%	1.5%	85.6%
150	1.104	90.6%	2.0%	1.2%	85.7%
162	1.080	92.6%	1.6%	0.9%	85.6%
174	1.061	94.3%	1.3%	0.7%	85.4%
186	1.047	95.5%	1.0%	0.5%	85.0%
198	1.036	96.5%	0.8%	0.4%	84.4%
210	1.027	97.3%	0.6%	0.3%	83.6%
222	1.021	97.9%	0.4%	0.2%	82.6%
234	1.017	98.4%	0.3%	0.1%	81.6%
246	1.013	98.7%	0.2%	0.1%	80.8%
258	1.011	98.9%	0.2%	0.1%	80.5%
270	1.009	99.1%	0.2%	0.1%	80.3%
282	1.008	99.2%	0.1%	0.0%	79.9%
294	1.007	99.3%	0.1%	0.0%	79.7%
306	1.006	99.4%	0.1%	0.0%	80.0%
318	1.005	99.5%	0.1%	0.0%	80.3%
330	1.004	99.6%	0.0%	0.0%	80.9%
342	1.004	99.6%	0.1%	0.0%	81.9%
354	1.003	99.7%	0.1%	0.0%	82.6%
366	1.003	99.7%	0.1%	0.0%	82.8%
378	1.002	99.8%	0.0%	0.0%	82.3%
390	1.002	99.8%	0.0%	0.0%	81.5%
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%	82.6%
438	1.001	99.9%	0.0%	0.0%	83.0%
450	1.001	99.9%	0.0%	0.0%	83.3%
462	1.001	99.9%	0.0%	0.0%	83.5%
474	1.001	99.9%	0.0%	0.0%	83.8%
486	1.000	100.0%	0.0%	0.0%	84.1%
498	1.000	100.0%	0.0%	0.0%	84.4%
510	1.000	100.0%	0.0%	0.0%	84.6%
522	1.000	100.0%	0.0%	0.0%	84.7%
534	1.000	100.0%	0.0%	0.0%	84.8%
546	1.000	100.0%	0.0%	0.0%	85.3%
558	1.000	100.0%	0.0%	0.0%	85.8%
570	1.000	100.0%	0.0%	0.0%	86.4%
582	1.000	100.0%	0.0%	0.0%	87.2%
594	1.000	100.0%	0.0%	0.0%	88.1%
606	1.000	100.0%	0.0%	0.0%	89.2%
618	1.000	100.0%	0.0%	0.0%	90.7%
630	1.000	100.0%	0.0%	0.0%	92.4%
642	1.000	100.0%	0.0%	0.0%	94.7%
654	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 6, EXHIBIT 5, SHEET 14
(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	PREMIUMD ON-LEVEL FACTOR	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)
1995		1.721		26	26	1.000	1.000	26	26	100%	26			
1996		1.663		85	83	1.000	1.000	85	83	100%	85			
1997	26,080	1.589	41,450	41	39	1.000	1.000	41	39	100%	41	0.098	0.156	0.157
1998	34,349	1.518	52,134	8	7	1.000	1.000	8	7	100%	8	0.015	0.022	0.022
1999	31,552	1.469	46,354	3	2	1.000	1.000	3	2	100%	3	0.006	0.008	0.008
2000	31,441	1.417	44,552	17	16	1.000	1.000	17	16	100%	17	0.038	0.054	0.055
2001	32,874	1.388	45,616	22	35	1.000	1.000	22	35	100%	22	0.047	0.066	0.065
2002	48,181	1.345	64,799	30	27	1.000	1.000	30	27	100%	30	0.047	0.063	0.065
2003	49,263	1.305	64,276	23	20	1.000	1.000	23	20	100%	23	0.036	0.047	0.049
2004	72,936	1.261	92,004	209	176	1.000	1.000	209	176	100%	209	0.228	0.287	0.165
2005	60,895	1.238	75,401	8	6	1.000	1.000	8	6	100%	8	0.010	0.013	0.165
2006	49,522	1.206	59,712	18	14	1.000	1.000	18	14	100%	18	0.031	0.037	0.165
2007	40,662	1.170	47,585	149	155	1.000	1.000	149	155	100%	149	0.313	0.366	0.250
2008	45,663	1.131	51,640	272	200	1.000	1.000	272	200	100%	272	0.527	0.596	0.250
2009	67,738	1.104	74,767	94	59	1.000	1.000	94	59	100%	94	0.126	0.139	0.165
2010	67,310	1.093	73,551	71	36	1.000	1.000	71	36	100%	71	0.096	0.105	0.165
2011	56,122	1.061	59,540	49	28	1.000	1.000	49	28	100%	49	0.082	0.087	0.165
2012	62,000	1.030	63,860	0	11	1.000	1.000	0	11	100%	0	-	0.000	0.165
2013	62,000	1.000	62,000			1.000	1.000	0	0	100%	0	-	0.000	0.160

	5 Year Average excluding 2011-2012	0.219
	7 Year Average excluding 2011-2012	0.190
	10 Year Weighted Average excluding 2011-2012	0.138
	10 Year Weighted Average excluding 2010-2012	0.136
	5 Year Average excluding 2010-2012	0.201
(14)	2013 Selected Loss Rate:	0.160

(1)	PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 6, EXHIBIT 5, SHEET 4, COL. 4
(5)	SECTION 6, 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)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION

OTHER COMPENSATION

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	414	408	420												
1982	366	360	372	1.003	1.003	1.003	1.000	1.000	1.000						
1983	354	348	360	1.004	1.003	1.003	1.001	1.000	1.000						
1984	342	336	348	1.004	1.004	1.004	1.001	1.001	1.001						
1985	330	324	336	1.005	1.004	1.004	1.001	1.001	1.001						
1986	318	312	324	1.005	1.005	1.005	1.002	1.001	1.002						
1987	306	300	312	1.006	1.005	1.006	1.003	1.002	1.002						
1988	294	288	300	1.007	1.006	1.007	1.003	1.003	1.003						
1989	282	276	288	1.009	1.007	1.008	1.004	1.003	1.004						
1990	270	264	276	1.010	1.009	1.009	1.004	1.004	1.004						
1991	258	252	264	1.012	1.010	1.011	1.005	1.004	1.005						
1992	246	240	252	1.015	1.012	1.013	1.007	1.005	1.006						
1993	234	228	240	1.019	1.015	1.017	1.008	1.007	1.008						
1994	222	216	228	1.024	1.019	1.021	1.011	1.008	1.009						
1995	210	204	216	1.031	1.024	1.027	1.014	1.011	1.012						
1996	198	192	204	1.041	1.031	1.036	1.017	1.014	1.015						
1997	186	180	192	1.053	1.041	1.047	1.020	1.017	1.018						
1998	174	168	180	1.069	1.053	1.061	1.024	1.020	1.022						
1999	162	156	168	1.090	1.069	1.080	1.029	1.024	1.026						
2000	150	144	156	1.118	1.090	1.104	1.035	1.029	1.032						
2001	138	132	144	1.151	1.118	1.134	1.042	1.035	1.039						
2002	126	120	132	1.192	1.151	1.172	1.051	1.042	1.047						
2003	114	108	120	1.243	1.192	1.217	1.063	1.051	1.057						
2004	102	96	108	1.310	1.243	1.276	1.080	1.063	1.072						
2005	90	84	96	1.401	1.310	1.354	1.103	1.080	1.091						
2006	78	72	84	1.523	1.401	1.459	1.136	1.103	1.119						
2007	66	60	72	1.718	1.523	1.614	1.186	1.136	1.161						
2008	54	48	60	2.017	1.718	1.855	1.270	1.186	1.226						
2009	42	36	48	2.554	2.017	2.254	1.420	1.270	1.341						
2010	30	24	36	3.771	2.554	3.046	1.713	1.420	1.553						
2011	18	12	24	9.981	3.771	5.474	2.979	1.713	2.176						
2012	6	0	12		9.981	32.477		2.979	7.857						

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
OTHER COMPENSATION
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982	0	0	32	53	73	91	116	136	151	153	154	155	156	157	158	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
1983	0	7	16	39	54	69	78	90	92	102	105	109	112	116	119	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123
1984	1	10	37	59	72	81	96	102	105	106	107	108	109	109	110	111	111	111	111	111	111	111	185	185	185	185	185	185	185		185
1985	1	11	31	54	72	91	100	105	108	110	111	111	112	113	114	114	114	114	114	114	114	114	114	114	114	114	114	114			114
1986	0	3	44	62	79	86	88	90	91	91	92	92	92	92	92	93	93	93	93	98	98	98	98	98	98	98	98				98
1987	2	16	27	62	90	91	92	92	92	92	93	93	93	93	93	93	93	93	95	95	95	95	95	95	95	95					95
1988	1	1	12	31	43	51	58	63	66	68	68	69	70	71	71	72	72	74	74	77	77	77	77	77	77						77
1989	0	9	21	25	29	33	37	41	45	49	53	57	61	65	69	73	73	85	85	85	85	85	85	85							85
1990	0	14	28	40	43	49	66	69	84	87	87	87	87	87	87	90	90	90	90	90	90	90	90								90
1991	0	3	18	40	51	55	63	73	75	75	75	78	81	84	84	84	84	112	112	112	112	112									112
1992	4	39	69	95	120	137	151	157	158	160	160	160	160	162	162	162	169	169	169	169	169										169
1993	1	5	10	12	36	57	63	63	65	69	69	69	71	71	71	74	74	74	74	74											74
1994	0	11	18	82	82	85	87	90	90	90	90	95	95	95	96	96	96	96	96												96
1995	0	0	13	13	14	14	14	22	22	22	22	22	22	25	25	25	25	25													25
1996	0	20	39	48	51	75	75	75	75	75	75	76	76	82	82	82	82														82
1997	10	12	13	25	32	36	37	37	39	39	39	39	39	39	39	39															39
1998	0	2	3	3	3	7	7	7	7	7	7	7	7	7	7																7
1999	0	0	2	2	2	2	2	2	2	2	2	2	2	2																	2
2000	0	1	5	8	8	10	10	10	15	15	15	15	15																		15
2001	1	4	16	16	18	18	18	18	18	18	18	19																			19
2002	1	1	1	1	2	7	20	21	26	26	26																				26
2003	5	9	9	10	15	18	19	19	19	19																					19
2004	0	2	7	12	23	47	164	164	164																						164
2005	0	0	0	4	4	4	6	6																							6
2006	0	2	6	6	6	13	13																								13
2007	18	45	58	72	85	92																									92
2008	0	35	74	127	147																										147
2009	0	20	33	42																											42
2010	0	23	23																												23
2011	8	9																													9
2012	0																														-
																															2,208

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982			1.645	1.375	1.249	1.279	1.172	1.112	1.015	1.005	1.006	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1983		2.307	2.414	1.376	1.275	1.126	1.162	1.025	1.100	1.034	1.033	1.033	1.032	1.032	1.031	1.000	1.000	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	6.858	3.777	1.565	1.225	1.126	1.187	1.064	1.026	1.017	1.006	1.006	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.673	1.000	1.000	1.000	1.000	1.000	1.000			
1985	9.096	2.859	1.763	1.329	1.264	1.102	1.053	1.026	1.017	1.006	1.006	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1986		12.941	1.430	1.273	1.082	1.027	1.020	1.010	1.006	1.002	1.002	1.002	1.002	1.003	1.003	1.000	1.000	1.000	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1987	10.342	1.698	2.270	1.447	1.008	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1988	1.000	9.783	2.613	1.414	1.181	1.138	1.091	1.043	1.027	1.010	1.010	1.010	1.010	1.010	1.010	1.000	1.023	1.003	1.046	1.000	1.000	1.000	1.000	1.000							
1989	21.034	2.199	1.195	1.163	1.140	1.123	1.110	1.099	1.090	1.082	1.076	1.072	1.068	1.065	1.061	1.000	1.164	1.000	1.000	1.000	1.000	1.000	1.000								
1990		2.016	1.443	1.064	1.141	1.360	1.040	1.211	1.037	1.000	1.000	1.000	1.000	1.000	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1991		6.347	2.262	1.277	1.074	1.142	1.162	1.019	1.000	1.000	1.039	1.038	1.037	1.000	1.000	1.000	1.336	1.000	1.007	1.000	1.000										
1992	9.521	1.786	1.373	1.257	1.144	1.105	1.041	1.003	1.010	1.004	1.000	1.000	1.010	1.000	1.000	1.047	1.000	1.000	1.000	1.000											
1993	8.770	2.117	1.201	3.096	1.598	1.109	1.000	1.025	1.059	1.000	1.000	1.027	1.000	1.000	1.043	1.000	1.000	1.000	1.000												
1994		1.595	4.644	1.000	1.039	1.021	1.035	1.000	1.003	1.000	1.055	1.000	1.000	1.006	1.000	1.000	1.000	1.000													
1995			1.000	1.085	1.000	1.000	1.534	1.000	1.032	1.000	1.000	1.000	1.146	1.000	1.000	1.000	1.000														
1996		1.987	1.226	1.056	1.460	1.000	1.005	1.000	1.000	1.000	1.016	1.000	1.078	1.000	1.000	1.000															
1997	1.252	1.023	1.947	1.291	1.139	1.017	1.000	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1998		2.116	1.000	1.000	2.259	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1999			1.000	1.000	1.000	1.000	1.000	1.000	1.600	1.000	1.000	1.000	1.000																		
2000		5.790	1.655	1.000	1.256	1.000	1.078	1.484	1.000	1.000	1.000	1.000																			
2001	6.295	3.946	1.004	1.108	1.000	1.003	1.017	1.000	1.000	1.000	1.043																				
2002	1.000	1.000	1.000	2.175	3.001	2.734	1.024	1.230	1.000	1.000																					
2003	1.772	1.000	1.021	1.531	1.237	1.040	1.000	1.000	1.000																						
2004		2.840	1.884	1.867	2.021	3.488	1.003	1.000																							
2005			12.895	1.000	1.000	1.358	1.000																								
2006		3.657	1.134	1.000	1.987	1.000																									
2007	2.444	1.310	1.237	1.178	1.083																										
2008		2.111	1.719	1.151																											
2009		1.631	1.261																												
2010		1.000																													
2011	1.137																														
3 Yr Avg	1.739	1.684	1.364	1.059	1.669	1.962	1.009	1.077	1.000	1.000	1.000	1.000	1.026	1.000	1.000	1.000	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		
5 Yr Avg	2.553	2.310	3.774	1.315	1.849	1.925	1.024	1.143	1.120	1.000	1.003	1.000	1.045	1.001	1.009	1.009	1.067	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	4.436	1.935	2.984	1.408	1.643	1.660	1.017	1.109	1.086	1.000	1.010	1.004	1.033	1.001	1.011	1.007	1.075	1.004	1.015	1.000	1.000	1.096	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd		1.656	1.492	1.155	1.888	2.714	1.005	1.083	1.000	1.000	1.000	1.000	1.049	1.000	1.000	1.000	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		
5 Yr Wtd	6.839	1.690	1.535	1.274	1.753	2.393	1.009	1.140	1.013	1.000	1.009	1.000	1.038	1.002	1.007	1.017	1.055	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	5.587	1.755	1.455	1.237	1.431	1.592	1.027	1.038	1.016	1.001	1.016	1.008	1.026	1.007	1.013	1.009	1.044	1.003	1.009	1.000	1.000	1.086	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	2.572	1.450	1.250	1.167	1.121	1.086	1.067	1.052	1.040	1.034	1.029	1.023	1.018	1.013	1.010	1.008	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	
PEC Sel.	2.647	1.476	1.266	1.174	1.128	1.087	1.069	1.054	1.042	1.036	1.030	1.025	1.020	1.015	1.012	1.009	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	
Selected	2.647	1.476	1.266	1.174	1.128	1.087	1.069	1.054	1.042	1.036	1.030	1.025	1.020	1.015	1.012	1.009	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	
Cumulative	9.981	3.771	2.554	2.017	1.718	1.523	1.401	1.310	1.243	1.192	1.151	1.118	1.090	1.069	1.053	1.041	1.031	1.024	1.019	1.015	1.012	1.010	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC WORKERS RELIEF FUND
COMPENSATION
OTHER COMPENSATION
INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												159	159	159	159
1983																											123	123	123	123	123
1984																										185	185	185	185		185
1985																									114	114	114	114			114
1986																								98	98	98	98				98
1987																							95	95	95	95					95
1988																						77	77	77	77						77
1989																					85	85	85	85							85
1990																				90	90	90	90								90
1991																			112	112	112	112									112
1992																		169	169	169	169										169
1993																	74	74	74	74											74
1994																96	96	96	96												96
1995															25	25	25	25													25
1996														82	82	82	82														82
1997													39	39	39	39															39
1998												12	7	7	7																7
1999											2	2	2	2																	2
2000										15	15	15	15																		15
2001									18	18	18	34																			34
2002								21	26	26	26																				26
2003							19	19	19	19																					19
2004						47	164	164	164																						164
2005					4	4	6	6																							6
2006				6	6	13	13																								13
2007			109	121	132	133																									133
2008		100	125	163	163																										163
2009	9	32	37	44																											44
2010	0	23	23																												23
2011	8	13																													13
2012	1																														1
																															2,288

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	
1982																												1.000	1.000	1.000	
1983																											1.000	1.000	1.000		
1984																										1.000	1.000	1.000			
1985																									1.000	1.000	1.000				
1986																								1.000	1.000	1.000					
1987																							1.000	1.000	1.000						
1988																						1.000	1.000	1.000							
1989																					1.000	1.000	1.000								
1990																				1.000	1.000	1.000									
1991																			1.007	1.000	1.000										
1992																		1.000	1.000	1.000											
1993																	1.000	1.000	1.000												
1994																1.000	1.000	1.000													
1995															1.000	1.000	1.000														
1996														1.000	1.000	1.000															
1997													1.000	1.000	1.000																
1998												0.602	1.000	1.000																	
1999											1.000	1.000	1.000																		
2000										1.000	1.000	1.000																			
2001									1.000	1.000	1.870																				
2002								1.230	1.000	1.000																					
2003							1.000	1.000	1.000																						
2004						3.488	1.003	1.000																							
2005					1.000	1.358	1.000																								
2006				1.000	1.987	1.000																									
2007			1.109	1.093	1.006																										
2008		1.251	1.311	1.000																											
2009	3.654	1.164	1.183																												
2010		1.000																													
2011	1.657																														
3 Yr Avg	3.654	1.208	1.210	1.047	1.493	2.423	1.002	1.115	1.000	1.000	1.000	0.801	1.000	1.000	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		
5 Yr Avg	3.654	1.208	1.210	1.047	1.493	2.423	1.002	1.115	1.000	1.000	1.000	0.801	1.000	1.000	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		
7 Yr Avg	3.654	1.208	1.210	1.047	1.493	2.423	1.002	1.115	1.000	1.000	1.000	0.801	1.000	1.000	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		
3 Yr Wtd																												1.000	1.000		
5 Yr Wtd																												1.000	1.000		
7 Yr Wtd																												1.000	1.000		TAIL
Prior	1.598	1.259	1.135	1.079	1.065	1.043	1.042	1.029	1.017	1.013	1.005	1.009	1.015	1.003	0.999	1.008	1.006	1.001	1.002	1.002	1.001	1.001	1.003	1.000	0.998	1.001	1.000	1.000	1.001	1.000	
PA Sel.	1.739	1.207	1.118	1.071	1.043	1.030	1.021	1.016	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	
Selected	1.739	1.207	1.118	1.071	1.043	1.030	1.021	1.016	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	
Cumulative	2.979	1.713	1.420	1.270	1.186	1.136	1.103	1.080	1.063	1.051	1.042	1.035	1.029	1.024	1.020	1.017	1.014	1.011	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION

PUBLIC WORKERS RELIEF FUND

COMPENSATION

OTHER COMPENSATION

CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	AS OF 6/30/2012
1982																												0	0	0	-
1983																											0	0	0	0	-
1984																										0	0	0	0		-
1985																									0	0	0	0			-
1986																								0	0	0	0				-
1987																							0	0	0	0					-
1988																						0	0	0	0						-
1989																					0	0	0	0							-
1990																				0	0	0	0								-
1991																			0	0	0	0									-
1992																		0	0	0	0										-
1993																	0	0	0	0											-
1994																0	0	0	0												-
1995															0	0	0	0													-
1996														0	0	0	0														-
1997													0	0	0	0															-
1998												5	0	0	0																-
1999											0	0	0	0																	-
2000										0	0	0	0																		-
2001									0	0	0	15																			15
2002								0	0	0	0																				-
2003							0	0	0	0																					-
2004						0	0	0	0																						-
2005					0	0	0	0																							-
2006				0	0	0	0																								-
2007			51	49	47	41																									41
2008		65	51	36	17																										17
2009	9	12	4	2																											2
2010	0	0	0																												-
2011	0	4																													4
2012	1																														1
																															81

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
TOTAL

MEDICAL AND COMPENSATION
(000's)

SUMMARY OF RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATIO
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR			0	0	100.0%	0	
1982		673	674	1	69.4%	1	
1983		11	12	1	68.8%	0	
1984		4	5	0	68.3%	0	
1985		1	2	0	67.7%	0	
1986		4	4	0	67.5%	0	
1987		173	177	4	67.7%	3	
1988		7	7	1	66.3%	0	
1989		342	355	13	69.7%	9	
1990		6	7	1	65.3%	0	
1991		385	403	18	65.6%	12	
1992		528	600	72	64.3%	46	
1993		412	433	21	65.0%	14	
1994		877	1,490	614	64.9%	398	
1995		1,255	1,399	144	63.8%	92	
1996	3,093	1,198	1,660	462	64.0%	296	54%
1997	3,693	788	1,032	244	61.5%	150	28%
1998	4,143	440	466	26	67.3%	18	11%
1999	4,054	190	201	10	69.8%	7	5%
2000	3,529	334	381	47	65.2%	31	11%
2001	3,423	177	234	58	61.8%	36	7%
2002	3,442	17	71	55	58.6%	32	2%
2003	3,585	3	63	60	57.9%	35	2%
2004	3,379	58	120	62	58.2%	36	4%
2005	4,244	374	470	96	61.2%	59	11%
2006	4,510		111	111	61.4%	68	2%
2007	4,493	427	548	122	61.8%	75	12%
2008	5,407	48	210	162	62.5%	101	4%
2009	4,198	1	148	147	63.7%	93	4%
2010	4,609	11	196	185	64.8%	120	4%
2011	4,828	11	255	244	67.0%	163	5%
TOTAL		8,755	11,896	3,141	63.9%	2,009	
EXLD PRIOR		8,755	11,896	3,141	63.9%	2,009	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) = SUM OF SHEET 1, COL. (2) OF EXHIBITS 2 TO 5
(3) = SUM OF SHEET 1, COL. (3) OF EXHIBITS 2 TO 5
(4) = (3) - (2)
(5) = (6) / (4)
(6) = SUM OF SHEET 1, COL. (6) OF EXHIBITS 2 TO 5
(7) = (3) / (1)

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL 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		69.9%		
1982		14	15	1	69.3%	1	
1983		7	8	1	68.7%	0	
1984		2	3	0	68.2%	0	
1985		1	2	0	67.7%	0	
1986		1	2	0	67.2%	0	
1987		35	39	4	66.7%	3	
1988		4	5	1	66.2%	0	
1989		66	75	9	65.6%	6	
1990		4	4	1	65.0%	0	
1991		105	121	17	64.4%	11	
1992		198	268	70	63.8%	45	
1993		105	124	19	63.1%	12	
1994		151	195	44	62.4%	27	
1995		462	593	130	61.9%	81	
1996	3,093	195	239	44	61.4%	27	7.73
1997	3,693	418	653	235	60.9%	143	17.69
1998	4,143	75	93	18	60.5%	11	2.26
1999	4,054	24	30	6	60.1%	4	0.74
2000	3,529	23	45	23	59.7%	14	1.29
2001	3,423	4	26	22	59.4%	13	0.77
2002	3,442	4	26	23	59.1%	13	0.77
2003	3,585	2	26	24	58.9%	14	0.72
2004	3,379	28	51	23	58.7%	14	1.50
2005	4,244	166	196	31	58.6%	18	4.63
2006	4,510	0	34	34	58.6%	20	0.76
2007	4,493	94	129	36	58.8%	21	2.87
2008	5,407	18	63	45	59.1%	26	1.17
2009	4,198	1	42	40	59.8%	24	0.99
2010	4,609	11	62	50	61.1%	31	1.34
2011	4,828	10	79	69	63.8%	44	1.65
2012	2,300	0	48	48	66.9%	32	2.08
2013							
TOTAL	66,931	2,228	3,296	1,068	61.4%	656	
EXLD PRIOR	66,931	2,228	3,296	1,068	61.4%	656	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 7, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 7, EXHIBIT 2, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 7, EXHIBIT 2, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL 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	2031	> 2031
		FISCAL YEAR ENDING																			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	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
1985	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
1987	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1988	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	9	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1990	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	17	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	5
1992	70	4	4	3	3	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2	20
1993	19	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	6
1994	44	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	14
1995	130	6	6	6	6	6	6	5	5	5	5	5	5	4	4	4	4	4	3	3	42
1996	44	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	15
1997	235	11	11	10	10	9	9	9	9	9	9	9	8	8	7	7	7	6	6	6	80
1998	18	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	6
1999	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
2000	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
2001	22	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
2002	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
2003	24	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
2004	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
2005	31	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
2006	34	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
2007	36	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
2008	45	3	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	17
2009	40	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
2010	50	4	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	18
2011	69	9	5	4	3	3	2	2	2	2	2	2	2	2	1	1	1	1	1	1	23
2012	48	14	10	6	5	4	3	3	3	2	2	2	2	2	2	2	2	2	1	1	29
TOTAL	1,068	74	62	54	49	46	44	42	41	39	38	36	34	33	31	30	29	27	26	25	380

(1) SECTION 7, EXHIBIT 2, SHEET 1, COL. 4
(2) - (21) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 2, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL 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	PAID CUM. 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												0	
1982		14	14	16	15							15	
1983		7	7	9	8							8	
1984		2	2	3	3							3	
1985		1	1	2	2							2	
1986		1	1	2	2							2	
1987		35	35	43	39							39	
1988		4	4	6	5							5	
1989		66	66	85	75							75	
1990		4	4	5	4							4	
1991		105	105	139	121							121	
1992		198	198	268	231							268	
1993		105	105	144	124							124	
1994		151	163	213	195							195	
1995		462	489	664	593							593	
1996	3,093	195	195	286	239	230	215					239	7.73
1997	3,693	418	528	628	653	460	552					653	17.69
1998	4,143	75	75	116	93	123	102					93	2.26
1999	4,054	24	24	38	30	72	50					30	0.74
2000	3,529	23	23	37	29	65	45					45	1.29
2001	3,423	4	4	7	5	46	26					26	0.77
2002	3,442	4	4	6	5	47	26					26	0.77
2003	3,585	2	2	3	2	48	26					26	0.72
2004	3,379	28	28	53	37	72	51					51	1.50
2005	4,244	166	166	333	227	223	196					196	4.63
2006	4,510	0	0	0	0	62	34					34	0.76
2007	4,493	94	94	214	137	157	129					129	2.87
2008	5,407	18	18	46	28	96	63					63	1.17
2009	4,198	1	1	4	2	67	42					42	0.99
2010	4,609	11	11	40	21	90	62					62	1.34
2011	4,828	10	14	55	32	105	79					79	1.65
2012	4,600	0	1	0	8	106	95					95	2.08
2013	4,600					115	115					115	2.50
TOTAL	73,831	2,228	2,382	3,463	2,965	2,182	1,910					3,459	
EXLD PRIOR	73,831	2,228	2,382	3,463	2,965	2,182	1,910					3,459	
EXLD PRIOR & 2013		2,228	2,382	3,463	2,965	2,067	1,795					3,344	

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL TOTAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	14	1.164	16	
1983	354	7	1.178	9	
1984	342	2	1.192	3	
1985	330	1	1.208	2	
1986	318	1	1.226	2	
1987	306	35	1.245	43	
1988	294	4	1.265	6	
1989	282	66	1.285	85	
1990	270	4	1.307	5	
1991	258	105	1.330	139	
1992	246	198	1.354	268	
1993	234	105	1.379	144	
1994	222	151	1.406	213	
1995	210	462	1.435	664	
1996	198	195	1.468	286	9.24
1997	186	418	1.504	628	17.01
1998	174	75	1.543	116	2.81
1999	162	24	1.587	38	0.94
2000	150	23	1.635	37	1.05
2001	138	4	1.690	7	0.20
2002	126	4	1.753	6	0.18
2003	114	2	1.825	3	0.08
2004	102	28	1.909	53	1.56
2005	90	166	2.009	333	7.84
2006	78	0	2.131	0	-
2007	66	94	2.290	214	4.77
2008	54	18	2.507	46	0.86
2009	42	1	2.838	4	0.09
2010	30	11	3.464	40	0.25
2011	18	10	5.410	55	0.21
2012	6	0	24.550	0	-
2013	0				
TOTAL		2,228		3,463	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 2, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL TOTAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	14	1.081	15	
1983	354	7	1.088	8	
1984	342	2	1.095	3	
1985	330	1	1.101	2	
1986	318	1	1.107	2	
1987	306	35	1.116	39	
1988	294	4	1.127	5	
1989	282	66	1.138	75	
1990	270	4	1.150	4	
1991	258	105	1.161	121	
1992	246	198	1.171	231	
1993	234	105	1.183	124	
1994	222	163	1.196	195	
1995	210	489	1.212	593	
1996	198	195	1.228	239	7.73
1997	186	528	1.237	653	17.69
1998	174	75	1.240	93	2.26
1999	162	24	1.250	30	0.74
2000	150	23	1.267	29	0.81
2001	138	4	1.278	5	0.15
2002	126	4	1.292	5	0.13
2003	114	2	1.312	2	0.06
2004	102	28	1.335	37	1.09
2005	90	166	1.373	227	5.36
2006	78	0	1.416	0	-
2007	66	94	1.448	137	3.04
2008	54	18	1.524	28	0.52
2009	42	1	1.664	2	0.06
2010	30	11	1.830	21	0.25
2011	18	14	2.294	32	0.29
2012	6	1	6.840	8	0.03
2013	0				
TOTAL		2,382		2,965	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 2, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL 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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996	3,093	3.594	111	68.1%	76	195	35	230	7.44
1997	3,693	3.434	127	66.5%	84	418	42	460	12.46
1998	4,143	3.280	136	64.8%	88	75	48	123	2.97
1999	4,054	3.175	129	63.0%	81	24	48	72	1.77
2000	3,529	3.062	108	61.1%	66	23	42	65	1.83
2001	3,423	2.998	103	59.2%	61	4	42	46	1.35
2002	3,442	2.924	101	57.1%	57	4	43	47	1.36
2003	3,585	2.845	102	54.8%	56	2	46	48	1.33
2004	3,379	2.742	93	52.4%	49	28	44	72	2.12
2005	4,244	2.677	114	49.8%	57	166	57	223	5.25
2006	4,510	2.585	117	46.9%	55	0	62	62	1.37
2007	4,493	2.500	112	43.7%	49	94	63	157	3.49
2008	5,407	2.400	130	39.9%	52	18	78	96	1.78
2009	4,198	2.400	101	35.2%	36	1	65	67	1.59
2010	4,609	2.400	111	28.9%	32	11	79	90	1.95
2011	4,828	2.400	116	18.5%	21	10	94	105	0.21
2012	4,600	2.400	110	4.1%	4	0	106	106	-
2013	4,600	2.500	115	0.0%	0		115	115	
TOTAL	73,831		2,034		923	1,072	1,110	2,182	

(1) PROVIDED BY THE BWC
(2) SECTION 7, EXHIBIT 2, SHEET 11, COL. 14
(3) = [(1) x (2)]/100
(4) = 1 / SECTION 7, 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

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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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996	3,093	3.594	111	81.4%	90	195	21	215	6.96
1997	3,693	3.434	127	80.8%	103	528	24	552	14.95
1998	4,143	3.280	136	80.7%	110	75	26	102	2.45
1999	4,054	3.175	129	80.0%	103	24	26	50	1.23
2000	3,529	3.062	108	78.9%	85	23	23	45	1.29
2001	3,423	2.998	103	78.3%	80	4	22	26	0.77
2002	3,442	2.924	101	77.4%	78	4	23	26	0.77
2003	3,585	2.845	102	76.2%	78	2	24	26	0.72
2004	3,379	2.742	93	74.9%	69	28	23	51	1.50
2005	4,244	2.677	114	72.8%	83	166	31	196	4.63
2006	4,510	2.585	117	70.6%	82	0	34	34	0.76
2007	4,493	2.500	112	69.1%	78	94	35	129	2.87
2008	5,407	2.400	130	65.6%	85	18	45	63	1.17
2009	4,198	2.400	101	60.1%	61	1	40	42	0.99
2010	4,609	2.400	111	54.7%	60	11	50	62	1.34
2011	4,828	2.400	116	43.6%	51	14	65	79	0.29
2012	4,600	2.400	110	14.6%	16	1	94	95	0.03
2013	4,600	2.500	115	0.0%	0		115	115	
TOTAL	73,831		2,034		1,312	1,188	722	1,910	

(1) PROVIDED BY THE BWC
(2) SECTION 7, EXHIBIT 2, SHEET 11, COL. 14
(3) = [(1) x (2)]/100
(4) = 1 / SECTION 7, 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

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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															
1982	14	14	15	1	366	354	1.159	1.173	6.9%	0	0	(0)	15	15	0
1983	7	7	8	1	354	342	1.173	1.188	6.9%	0	0	(0)	8	8	(0)
1984	2	2	3	0	342	330	1.188	1.204	6.7%	0	0	(0)	3	3	0
1985	1	1	2	0	330	318	1.204	1.221	6.4%	0	0	(0)	2	2	0
1986	1	1	2	0	318	306	1.221	1.240	6.3%	0	0	(0)	2	2	(0)
1987	35	35	39	4	306	294	1.240	1.259	6.1%	0	0	(0)	39	39	(0)
1988	4	4	5	1	294	282	1.259	1.280	5.8%	0	0	(0)	5	5	(0)
1989	66	66	76	9	282	270	1.280	1.301	5.6%	1	0	(1)	75	76	(0)
1990	4	4	4	1	270	258	1.301	1.325	5.5%	0	0	(0)	4	4	(0)
1991	105	105	121	17	258	246	1.325	1.348	5.2%	1	0	(1)	121	121	0
1992	198	198	271	74	246	234	1.348	1.373	4.9%	4	0	(4)	268	271	(4)
1993	105	104	123	19	234	222	1.373	1.399	4.8%	1	1	(0)	124	123	1
1994	151	151	215	64	222	210	1.399	1.429	4.9%	3	1	(2)	195	215	(20)
1995	462	460	594	134	210	198	1.429	1.461	4.9%	7	2	(5)	593	594	(2)
1996	195	195	238	43	198	186	1.461	1.496	4.9%	2	0	(2)	239	238	1
1997	418	396	629	233	186	174	1.496	1.535	4.9%	11	22	10	653	629	24
1998	75	75	93	18	174	162	1.535	1.578	4.9%	1	0	(1)	93	93	0
1999	24	24	51	27	162	150	1.578	1.626	4.9%	1	0	(1)	30	51	(21)
2000	23	23	46	23	150	138	1.626	1.681	5.0%	1	0	(1)	45	46	(1)
2001	4	4	27	23	138	126	1.681	1.744	5.1%	1	0	(1)	26	27	(1)
2002	4	4	27	24	126	114	1.744	1.818	5.1%	1	0	(1)	26	27	(1)
2003	2	2	27	25	114	102	1.818	1.903	5.2%	1	0	(1)	26	27	(1)
2004	28	28	52	25	102	90	1.903	2.005	5.3%	1	0	(1)	51	52	(1)
2005	166	166	197	31	90	78	2.005	2.130	5.6%	2	0	(2)	196	197	(1)
2006	0		35	35	78	66	2.130	2.292	5.9%	2	0	(2)	34	35	(0)
2007	94	91	133	43	66	54	2.292	2.509	6.3%	3	3	0	129	133	(4)
2008	18	18	59	41	54	42	2.509	2.838	7.1%	3	0	(3)	63	59	4
2009	1	1	34	33	42	30	2.838	3.461	8.9%	3	0	(3)	42	34	7
2010	11	11	61	49	30	18	3.461	5.389	12.7%	6	0	(6)	62	61	1
2011	10	2	72	70	18	6	5.389	24.275	15.1%	10	8	(3)	79	72	8
2012	0		75	75	6		24.275	0.000	4.1%	3	0	(3)	95	75	20
2013							0.000	0.000	0.0%		0	0			
TOTAL	2,228	2,192	3,333	1,142						70	36	(34)	3,344	3,333	11
EXLD PRIOR	2,228	2,192	3,333	1,142						70	36	(34)	3,344	3,333	11

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 7, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

AGE @ 6/30/11	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															
1982	14	14	15	1	366	354	1.081	1.090	8.9%	0	0	(0)	15	15	0
1983	7	7	8	1	354	342	1.090	1.098	7.7%	0	0	(0)	8	8	(0)
1984	2	2	3	0	342	330	1.098	1.105	5.5%	0	0	(0)	3	3	0
1985	1	1	2	0	330	318	1.105	1.110	4.3%	0	0	(0)	2	2	0
1986	1	1	2	0	318	306	1.110	1.118	6.2%	0	0	(0)	2	2	(0)
1987	35	35	39	4	306	294	1.118	1.128	7.0%	0	0	(0)	39	39	(0)
1988	4	4	5	1	294	282	1.128	1.138	6.6%	0	0	(0)	5	5	(0)
1989	66	66	76	9	282	270	1.138	1.150	7.0%	1	0	(1)	75	76	(0)
1990	4	4	4	1	270	258	1.150	1.161	5.7%	0	0	(0)	4	4	(0)
1991	105	105	121	17	258	246	1.161	1.170	4.5%	1	0	(1)	121	121	0
1992	198	198	271	74	246	234	1.170	1.181	5.1%	4	0	(4)	268	271	(4)
1993	105	104	123	19	234	222	1.181	1.193	5.3%	1	1	(0)	124	123	1
1994	163	179	215	35	222	210	1.193	1.208	5.9%	2	(16)	(18)	195	215	(20)
1995	489	490	594	104	210	198	1.208	1.224	6.2%	6	(1)	(7)	593	594	(2)
1996	195	195	238	43	198	186	1.224	1.234	3.5%	1	0	(1)	239	238	1
1997	528	513	629	116	186	174	1.234	1.238	1.1%	1	15	14	653	629	24
1998	75	75	93	18	174	162	1.238	1.248	3.3%	1	0	(1)	93	93	0
1999	24	24	51	27	162	150	1.248	1.262	4.5%	1	0	(1)	30	51	(21)
2000	23	23	46	23	150	138	1.262	1.273	3.0%	1	0	(1)	45	46	(1)
2001	4	4	27	23	138	126	1.273	1.287	4.1%	1	0	(1)	26	27	(1)
2002	4	4	27	24	126	114	1.287	1.306	4.7%	1	0	(1)	26	27	(1)
2003	2	2	27	25	114	102	1.306	1.330	5.6%	1	0	(1)	26	27	(1)
2004	28	28	52	25	102	90	1.330	1.367	7.6%	2	0	(2)	51	52	(1)
2005	166	166	197	31	90	78	1.367	1.406	6.9%	2	0	(2)	196	197	(1)
2006	0		35	35	78	66	1.406	1.432	4.4%	2	0	(2)	34	35	(0)
2007	94	96	133	38	66	54	1.432	1.499	9.3%	3	(2)	(5)	129	133	(4)
2008	18	22	59	37	54	42	1.499	1.613	12.4%	5	(3)	(8)	63	59	4
2009	1	1	34	33	42	30	1.613	1.744	11.0%	4	0	(4)	42	34	7
2010	11	12	61	49	30	18	1.744	2.166	20.7%	10	(0)	(10)	62	61	1
2011	14	9	72	63	18	6	2.166	6.419	36.2%	23	6	(17)	79	72	8
2012	1		75	75	6		6.419	0.000	15.6%	12	1	(10)	95	75	20
2013							0.000	0.000	0.0%		0	0			
TOTAL	2,382	2,382	3,333	951						86	0	(86)	3,344	3,333	11
EXLD PRIOR	2,382	2,382	3,333	951						86	0	(86)	3,344	3,333	11

(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 7, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			4.1%	4.0%	66.9%
6	24.550	4.1%	14.4%	13.9%	66.9%
18	5.410	18.5%	10.4%	9.6%	63.8%
30	3.464	28.9%	6.4%	5.7%	61.1%
42	2.838	35.2%	4.7%	4.0%	59.8%
54	2.507	39.9%	3.8%	3.1%	59.1%
66	2.290	43.7%	3.2%	2.6%	58.8%
78	2.131	46.9%	2.9%	2.2%	58.6%
90	2.009	49.8%	2.6%	1.9%	58.6%
102	1.909	52.4%	2.4%	1.7%	58.7%
114	1.825	54.8%	2.3%	1.5%	58.9%
126	1.753	57.1%	2.1%	1.4%	59.1%
138	1.690	59.2%	2.0%	1.2%	59.4%
150	1.635	61.1%	1.9%	1.1%	59.7%
162	1.587	63.0%	1.8%	1.0%	60.1%
174	1.543	64.8%	1.7%	0.9%	60.5%
186	1.504	66.5%	1.6%	0.9%	60.9%
198	1.468	68.1%	1.6%	0.8%	61.4%
210	1.435	69.7%	1.5%	0.7%	61.9%
222	1.406	71.1%	1.4%	0.7%	62.4%
234	1.379	72.5%	1.3%	0.6%	63.1%
246	1.354	73.8%	1.3%	0.6%	63.8%
258	1.330	75.2%	1.3%	0.6%	64.4%
270	1.307	76.5%	1.3%	0.5%	65.0%
282	1.285	77.8%	1.3%	0.5%	65.6%
294	1.265	79.1%	1.3%	0.5%	66.2%
306	1.245	80.3%	1.2%	0.4%	66.7%
318	1.226	81.6%	1.2%	0.4%	67.2%
330	1.208	82.8%	1.1%	0.4%	67.7%
342	1.192	83.9%	1.1%	0.3%	68.2%
354	1.178	84.9%	1.0%	0.3%	68.7%
366	1.164	85.9%	1.0%	0.3%	69.3%
378	1.151	86.9%	0.9%	0.3%	69.9%
390	1.139	87.8%	0.9%	0.2%	70.5%
402	1.128	88.7%	0.8%	0.2%	71.1%
414	1.118	89.5%	0.8%	0.2%	71.8%
426	1.108	90.3%	0.7%	0.2%	72.5%
438	1.099	91.0%	0.7%	0.2%	73.2%
450	1.091	91.7%	0.7%	0.2%	74.0%
462	1.083	92.4%	0.6%	0.1%	74.7%
474	1.075	93.0%	0.6%	0.1%	75.5%
486	1.068	93.6%	0.6%	0.1%	76.3%
498	1.062	94.2%	0.6%	0.1%	77.0%
510	1.055	94.8%	0.5%	0.1%	77.8%
522	1.049	95.3%	0.5%	0.1%	78.6%
534	1.044	95.8%	0.5%	0.1%	79.4%
546	1.039	96.2%	0.4%	0.1%	80.2%
558	1.035	96.6%	0.4%	0.1%	81.2%
570	1.031	97.0%	0.3%	0.0%	82.3%
582	1.028	97.3%	0.3%	0.0%	83.6%
594	1.025	97.6%	0.3%	0.0%	85.2%
606	1.022	97.9%	0.2%	0.0%	87.0%
618	1.020	98.1%	0.2%	0.0%	89.2%
630	1.017	98.3%	0.2%	0.0%	91.6%
642	1.016	98.5%	0.1%	0.0%	94.5%
654	1.015	98.6%	1.4%	0.2%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 2, SHEET 14
(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	ON-LEVEL FACTOR	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)
1995		1.692		664	593	1.000	1.000	664	593	100%	664			
1996	3,093	1.635	5,057	286	239	1.000	1.000	286	239	100%	286	5.65	9.24	3.59
1997	3,693	1.563	5,770	628	653	1.000	1.000	628	653	100%	628	10.89	17.01	3.43
1998	4,143	1.492	6,183	116	93	1.000	1.000	116	93	100%	116	1.88	2.81	3.28
1999	4,054	1.444	5,856	38	30	1.000	1.000	38	30	100%	38	0.65	0.94	3.17
2000	3,529	1.393	4,916	37	29	1.000	1.000	37	29	100%	37	0.75	1.05	3.06
2001	3,423	1.364	4,670	7	5	1.000	1.000	7	5	100%	7	0.15	0.20	3.00
2002	3,442	1.330	4,579	6	5	1.000	1.000	6	5	100%	6	0.14	0.18	2.92
2003	3,585	1.295	4,641	3	2	1.000	1.000	3	2	100%	3	0.06	0.08	2.85
2004	3,379	1.248	4,216	53	37	1.000	1.000	53	37	100%	53	1.25	1.56	2.74
2005	4,244	1.218	5,169	333	227	1.000	1.000	333	227	100%	333	6.44	7.84	2.68
2006	4,510	1.176	5,305	0	0	1.000	1.000	0	0	100%	0	-	-	2.59
2007	4,493	1.137	5,111	214	137	1.000	1.000	214	137	100%	214	4.19	4.77	2.50
2008	5,407	1.115	6,031	46	28	1.000	1.000	46	28	100%	46	0.77	0.86	2.40
2009	4,198	1.117	4,689	4	2	1.000	1.000	4	2	100%	4	0.08	0.09	2.40
2010	4,609	1.093	5,036	40	21	1.000	1.000	40	21	100%	40	0.79	0.86	2.40
2011	4,828	1.061	5,122	55	32	1.000	1.000	55	32	100%	55	1.07	1.13	2.40
2012	4,600	1.030	4,738	0	8	1.000	1.000	0	8	100%	0	-	-	2.40
2013	4,600	1.000	4,600			1.000	1.000	0	0	100%	0	-	-	2.50

	5 Year Average excluding 2011-2012	1.17
	7 Year Average excluding 2011-2012	1.93
	10 Year Weighted Average excluding 2011-2012	1.43
	15 Year Weighted Average excluding 2010-2012	3.15
	5 Year Average excluding 2010-2012	2.30
(14)	2013 Selected Loss Rate:	2.50

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL

MEDICAL TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	378	372	384												
1982	366	360	372	1.170	1.157	1.164	1.084	1.077	1.081						
1983	354	348	360	1.185	1.170	1.178	1.092	1.084	1.088						
1984	342	336	348	1.200	1.185	1.192	1.099	1.092	1.095						
1985	330	324	336	1.217	1.200	1.208	1.103	1.099	1.101						
1986	318	312	324	1.235	1.217	1.226	1.110	1.103	1.107						
1987	306	300	312	1.255	1.235	1.245	1.122	1.110	1.116						
1988	294	288	300	1.275	1.255	1.265	1.132	1.122	1.127						
1989	282	276	288	1.296	1.275	1.285	1.143	1.132	1.138						
1990	270	264	276	1.319	1.296	1.307	1.156	1.143	1.150						
1991	258	252	264	1.342	1.319	1.330	1.165	1.156	1.161						
1992	246	240	252	1.367	1.342	1.354	1.176	1.165	1.171						
1993	234	228	240	1.392	1.367	1.379	1.190	1.176	1.183						
1994	222	216	228	1.420	1.392	1.406	1.203	1.190	1.196						
1995	210	204	216	1.451	1.420	1.435	1.220	1.203	1.212						
1996	198	192	204	1.485	1.451	1.468	1.236	1.220	1.228						
1997	186	180	192	1.523	1.485	1.504	1.238	1.236	1.237						
1998	174	168	180	1.564	1.523	1.543	1.241	1.238	1.240						
1999	162	156	168	1.610	1.564	1.587	1.260	1.241	1.250						
2000	150	144	156	1.662	1.610	1.635	1.274	1.260	1.267						
2001	138	132	144	1.720	1.662	1.690	1.282	1.274	1.278						
2002	126	120	132	1.787	1.720	1.753	1.303	1.282	1.292						
2003	114	108	120	1.865	1.787	1.825	1.320	1.303	1.312						
2004	102	96	108	1.956	1.865	1.909	1.350	1.320	1.335						
2005	90	84	96	2.065	1.956	2.009	1.396	1.350	1.373						
2006	78	72	84	2.201	2.065	2.131	1.437	1.396	1.416						
2007	66	60	72	2.385	2.201	2.290	1.459	1.437	1.448						
2008	54	48	60	2.642	2.385	2.507	1.595	1.459	1.524						
2009	42	36	48	3.066	2.642	2.838	1.739	1.595	1.664						
2010	30	24	36	3.982	3.066	3.464	1.931	1.739	1.830						
2011	18	12	24	8.434	3.982	5.410	2.827	1.931	2.294						
2012	6	0	12		8.434	24.550		2.827	6.840						

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL
MEDICAL TOTAL
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982	4	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1983	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1984	0	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
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1
1987	4	11	15	27	34	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35				35
1988	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
1989	16	29	44	48	58	63	65	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66						66
1990	1	3	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4							4
1991	66	88	104	104	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105								105
1992	75	121	132	137	165	180	183	186	188	191	193	194	196	197	197	197	198	198	198	198	198									198
1993	21	40	52	76	77	78	78	78	79	79	79	83	85	90	94	101	102	103	104	105										105
1994	16	65	70	114	132	132	132	133	137	138	138	142	144	146	150	150	150	151	151											151
1995	45	175	293	331	338	340	341	366	369	373	379	379	457	457	458	458	462	462												462
1996	14	60	79	130	146	170	186	195	195	195	195	195	195	195	195	195	195													195
1997	22	86	129	156	200	255	282	294	305	319	332	348	368	391	403	418														418
1998	5	17	28	50	70	71	71	71	72	72	72	75	75	75	75															75
1999	2	7	20	22	24	24	24	24	24	24	24	24	24	24																24
2000	0	1	5	23	23	23	23	23	23	23	23	23	23																	23
2001	3	4	4	4	4	4	4	4	4	4	4	4																		4
2002	1	4	4	4	4	4	4	4	4	4	4																			4
2003	1	2	2	2	2	2	2	2	2	2																				2
2004	0	1	7	16	27	28	28	28	28																					28
2005	0	149	157	163	166	166	166	166																						166
2006	0	0	0	0	0	0	0																							-
2007	18	69	85	91	91	94																								94
2008	0	17	18	18	18																									18
2009	0	1	1	1																										1
2010	11	11	11																											11
2011	8	10																												10
2012	0																													-
																														2,228

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	
1982	3.290	1.000	1.037	1.004	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1983	1.000	1.147	1.020	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984		1.069	1.000	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.278	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1986		1.000	1.000	1.000	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1987	3.118	1.365	1.796	1.246	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1988	1.169	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1989	1.772	1.522	1.100	1.201	1.091	1.020	1.014	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1990	2.521	1.000	1.038	1.000	1.000	1.000	1.000	1.000	1.226	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1991	1.338	1.177	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1992	1.607	1.088	1.041	1.200	1.091	1.020	1.014	1.011	1.015	1.011	1.008	1.007	1.007	1.002	1.000	1.000	1.000	1.000	1.000											
1993	1.946	1.294	1.462	1.014	1.006	1.001	1.006	1.006	1.002	1.004	1.044	1.031	1.051	1.048	1.076	1.011	1.013	1.008	1.003											
1994	4.053	1.088	1.628	1.154	1.003	1.000	1.003	1.028	1.012	1.001	1.028	1.012	1.015	1.026	1.001	1.000	1.010	1.000												
1995	3.898	1.675	1.131	1.021	1.006	1.005	1.073	1.007	1.011	1.016	1.001	1.204	1.001	1.003	1.001	1.007	1.002													
1996	4.181	1.310	1.654	1.118	1.166	1.095	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1997	3.919	1.494	1.214	1.277	1.275	1.107	1.044	1.037	1.046	1.041	1.048	1.056	1.063	1.032	1.036															
1998	3.385	1.604	1.813	1.399	1.018	1.000	1.000	1.002	1.002	1.007	1.035	1.009	1.000	1.000																
1999	3.147	2.980	1.123	1.098	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
2000	13.765	5.847	4.130	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2001	1.515	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
2002	3.903	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
2003	1.062	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
2004		8.109	2.370	1.687	1.006	1.000	1.000	1.000																						
2005		1.056	1.034	1.018	1.000	1.000	1.000																							
2006																														
2007	3.938	1.233	1.063	1.010	1.023																									
2008		1.058	1.000	1.000																										
2009	4.445	1.000	1.000																											
2010	1.001	1.000																												
2011	1.187																													
3 Yr Avg	3.128	1.097	1.033	1.238	1.002	1.000	1.000	1.000	1.000	1.000	1.012	1.022	1.021	1.011	1.000	1.006	1.008	1.003	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	2.870	2.491	1.294	1.143	1.001	1.000	1.000	1.000	1.000	1.010	1.017	1.054	1.016	1.022	1.015	1.004	1.005	1.002	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	4.233	2.065	1.210	1.102	1.001	1.000	1.000	1.006	1.007	1.009	1.016	1.045	1.019	1.016	1.011	1.003	1.003	1.001	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	2.584	1.194	1.052	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.021	1.045	1.036	1.013	1.001	1.006	1.006	1.002	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	3.395	1.107	1.075	1.056	1.001	1.000	1.000	1.000	1.001	1.031	1.028	1.096	1.021	1.017	1.007	1.004	1.005	1.002	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	7.517	1.145	1.132	1.100	1.109	1.058	1.047	1.016	1.017	1.016	1.018	1.067	1.018	1.013	1.006	1.004	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	TAIL
Prior	2.105	1.297	1.159	1.107	1.084	1.068	1.057	1.050	1.044	1.040	1.036	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.018	1.018	1.018	1.017	1.016	1.016	1.015	1.014	1.014	1.013	1.012	
PA Sel.	2.118	1.299	1.160	1.108	1.084	1.066	1.056	1.049	1.043	1.039	1.035	1.032	1.030	1.027	1.025	1.024	1.022	1.020	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.014	1.013	1.012	
Selected	2.118	1.299	1.160	1.108	1.084	1.066	1.056	1.049	1.043	1.039	1.035	1.032	1.030	1.027	1.025	1.024	1.022	1.020	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.014	1.013	1.012	
Cumulative	8.434	3.982	3.066	2.642	2.385	2.201	2.065	1.956	1.865	1.787	1.720	1.662	1.610	1.564	1.523	1.485	1.451	1.420	1.392	1.367	1.342	1.319	1.296	1.275	1.255	1.235	1.217	1.200	1.185	1.095

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
MEDICAL
MEDICAL TOTAL
INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												14	14	14
1983																											7	7	7	7
1984																										2	2	2	2	2
1985																									1	1	1	1		1
1986																								1	1	1	1			1
1987																							35	35	35	35				35
1988																						4	4	4	4					4
1989																					66	66	66	66						66
1990																				4	4	4	4							4
1991																			105	105	105	105								105
1992																		245	198	198	198									198
1993																	147	103	104	105										105
1994																174	174	156	163											163
1995															486	460	491	489												489
1996														195	195	195	195													195
1997													480	505	519	528														528
1998												86	75	75	75															75
1999											24	24	24	24																24
2000										23	23	23	23																	23
2001									4	4	4	4																		4
2002								4	4	4	4																			4
2003							2	2	2	2																				2
2004						44	28	28	28																					28
2005					166	166	166	166																						166
2006				0	0	0	0																							-
2007			136	96	94	94																								94
2008		29	22	18	18																									18
2009	2	1	1	1																										1
2010	13	11	11																											11
2011	13	14																												14
2012	1																													1
																														2,382

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	
1982																												1.000	1.000	
1983																											1.000	1.000	1.000	
1984																										1.000	1.000	1.000		
1985																									1.000	1.000	1.000			
1986																								1.000	1.000	1.000				
1987																							1.000	1.000	1.000					
1988																						1.000	1.000	1.000						
1989																					1.000	1.000	1.000							
1990																				1.000	1.000	1.000								
1991																			1.000	1.000	1.000									
1992																		0.806	1.000	1.000										
1993																	0.702	1.008	1.003											
1994																1.001	0.899	1.044												
1995															0.947	1.066	0.997													
1996														1.000	1.000	1.000														
1997													1.051	1.029	1.016															
1998												0.875	1.000	1.000																
1999											1.000	1.000	1.000																	
2000										1.000	1.000	1.000																		
2001									1.000	1.000	1.000																			
2002								1.000	1.000	1.000																				
2003							1.000	1.000	1.000																					
2004						0.629	1.000	1.000																						
2005					1.000	1.000	1.000																							
2006																														
2007			0.705	0.978	1.005																									
2008		0.768	0.840	1.000																										
2009	0.632	1.000	1.000																											
2010	0.907	1.000																												
2011	1.123																													
3 Yr Avg	0.769	0.884	0.772	0.978	1.000	0.629	1.000	1.000	1.000	1.000	1.000	0.938	1.025	1.015	0.974	1.033	0.800	0.907	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	0.769	0.884	0.772	0.978	1.000	0.629	1.000	1.000	1.000	1.000	1.000	0.938	1.025	1.015	0.974	1.033	0.800	0.907	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	0.769	0.884	0.772	0.978	1.000	0.629	1.000	1.000	1.000	1.000	1.000	0.938	1.025	1.015	0.974	1.033	0.800	0.907	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	
5 Yr Wtd																												1.000	1.000	
7 Yr Wtd																												1.000	1.000	TAIL
Prior	1.456	1.095	1.070	1.082	1.014	1.024	1.031	1.025	1.012	1.017	1.007	1.010	1.014	1.003	1.003	1.014	1.014	1.010	1.010	1.008	1.007	1.011	1.010	1.008	1.009	1.005	1.004	1.007	1.008	
PA Sel.	1.464	1.110	1.090	1.093	1.015	1.030	1.034	1.023	1.013	1.017	1.006	1.011	1.015	1.002	1.002	1.013	1.014	1.011	1.012	1.009	1.008	1.012	1.010	1.009	1.011	1.006	1.004	1.006	1.007	
Selected	1.464	1.110	1.090	1.093	1.015	1.030	1.034	1.023	1.013	1.017	1.006	1.011	1.015	1.002	1.002	1.013	1.014	1.011	1.012	1.009	1.008	1.012	1.010	1.009	1.011	1.006	1.004	1.006	1.007	
Cumulative	2.827	1.931	1.739	1.595	1.459	1.437	1.396	1.350	1.320	1.303	1.282	1.274	1.260	1.241	1.238	1.236	1.220	1.203	1.190	1.176	1.165	1.156	1.143	1.132	1.122	1.110	1.103	1.099	1.092	1.050

OHIO BUREAU OF WORKERS' COMPENSATION

MARINE INDUSTRY FUND

MEDICAL

MEDICAL TOTAL

CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												0	0	-
1983																											0	0	0	-
1984																										0	0	0	0	-
1985																									0	0	0	0		-
1986																								0	0	0	0			-
1987																							0	0	0	0				-
1988																						0	0	0	0					-
1989																					0	0	0	0						-
1990																				0	0	0	0							-
1991																			0	0	0	0								-
1992																		47	0	0	0									-
1993																	45	0	0	0										-
1994																24	24	5	12											12
1995															28	2	29	27												27
1996														0	0	0	0													-
1997													113	114	116	110														110
1998												11	0	0	0															-
1999											0	0	0	0																-
2000										0	0	0	0																	-
2001									0	0	0	0																		-
2002								0	0	0	0																			-
2003							0	0	0	0																				-
2004						16	0	0	0																					-
2005					0	0	0	0																						-
2006				0	0	0	0																							-
2007			51	6	3	1																								1
2008		11	4	0	0																									-
2009	2	0	0	0																										-
2010	1	0	0																											-
2011	4	4																												4
2012	1																													1
																														154

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
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		0	0		71.5%		
1982		0	0	0	71.0%	0	
1983		0	0	0	70.5%	0	
1984		0	0	0	70.0%	0	
1985		0	0	0	69.5%	0	
1986		0	0	0	69.0%	0	
1987		12	12	0	68.5%	0	
1988		0	0	0	68.0%	0	
1989		0	0	0	67.6%	0	
1990		0	0	0	67.1%	0	
1991		1	1	0	66.6%	0	
1992		0	0	0	66.0%	0	
1993		0	0	0	65.5%	0	
1994		419	986	567	65.0%	369	
1995		0	0	0	64.4%	0	
1996	3,093	316	722	407	63.8%	260	23.35
1997	3,693	5	7	2	63.2%	1	0.20
1998	4,143	0	0	0	62.6%	0	-
1999	4,054	0	0	0	61.9%	0	-
2000	3,529	0	14	14	61.2%	9	0.41
2001	3,423	0	15	15	60.4%	9	0.45
2002	3,442	0	17	17	59.6%	10	0.50
2003	3,585	0	20	20	58.7%	12	0.55
2004	3,379	0	21	21	57.7%	12	0.61
2005	4,244	0	29	29	56.7%	16	0.67
2006	4,510	0	33	33	55.6%	19	0.74
2007	4,493	0	36	36	54.3%	20	0.81
2008	5,407	0	47	47	52.9%	25	0.88
2009	4,198	0	39	39	51.3%	20	0.93
2010	4,609	0	45	45	49.6%	22	0.97
2011	4,828	0	48	48	47.8%	23	0.98
2012	2,300	0	23	23	46.0%	11	1.00
2013							
TOTAL	66,931	753	2,116	1,363	61.3%	836	
EXLD PRIOR	66,931	753	2,116	1,363	61.3%	836	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 7, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 7, EXHIBIT 3, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 7, EXHIBIT 3, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
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	2031	> 2031
		FISCAL YEAR ENDING																			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
PRIOR	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
1983	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
1985	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
1987	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
1989	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
1991	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	0
1994	567	32	31	30	29	28	27	26	25	24	22	21	20	19	18	17	16	15	14	13	151
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	407	21	21	21	20	19	19	18	18	17	16	15	14	14	13	12	12	11	10	10	116
1997	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1998																					0
1999																					0
2000	14	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	5
2001	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	5
2002	17	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	6
2003	20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	7
2004	21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
2005	29	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
2006	33	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
2007	36	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
2008	47	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	1	1	1	22
2009	39	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
2010	45	0	0	1	1	1	1	1	1	1	1	2	2	2	2	2	1	1	1	1	23
2011	48	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	26
2012	23	0	0	0	0	1	1	1	1	1	1	1	1	2	2	2	2	2	2	1	26
TOTAL	1,363	60	61	60	60	60	59	58	56	54	53	51	49	47	45	43	41	39	37	35	455

(1) SECTION 7, EXHIBIT 3, SHEET 1, COL. 4
(2) - (21) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 3, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
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	PAID CUM. 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												0	
1982		0	0	0	0							0	
1983		0	0	0	0							0	
1984		0	0	0	0							0	
1985		0	0	0	0							0	
1986		0	0	0	0							0	
1987		12	12	19	13							12	
1988		0	0	0	0							0	
1989		0	0	0	0							0	
1990		0	0	0	0							0	
1991		1	1	2	1							1	
1992		0	0	0	0							0	
1993		0	0	0	0							0	
1994		419	935	986	1,189							986	
1995		0	0	0	0							0	
1996	3,093	316	532	882	722	335	540					722	23.35
1997	3,693	5	5	16	7	30	16					7	0.20
1998	4,143	0	0	0	0	29	14					0	-
1999	4,054	0	0	0	0	30	15					0	-
2000	3,529	0	0	0	0	27	14					14	0.41
2001	3,423	0	0	0	0	28	15					15	0.45
2002	3,442	0	0	0	0	29	17					17	0.50
2003	3,585	0	0	0	0	31	20					20	0.55
2004	3,379	0	0	0	0	30	21					21	0.61
2005	4,244	0	0	0	0	39	29					29	0.67
2006	4,510	0	0	0	0	43	33					33	0.74
2007	4,493	0	0	0	0	44	36					36	0.81
2008	5,407	0	0	0	0	53	47					47	0.88
2009	4,198	0	0	0	0	42	39					39	0.93
2010	4,609	0	0	0	0	46	45					45	0.97
2011	4,828	0	0	0	0	48	48					48	0.98
2012	4,600	0	0	0	0	46	46					46	1.00
2013	4,600					46	46					46	1.00
TOTAL	73,831	753	1,485	1,905	1,933	978	1,041					2,185	
EXLD PRIOR	73,831	753	1,485	1,905	1,933	978	1,041					2,185	
EXLD PRIOR & 2013		753	1,485	1,905	1,933	932	995					2,139	

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

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

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	0	1.341	0	
1983	354	0	1.379	0	
1984	342	0	1.421	0	
1985	330	0	1.468	0	
1986	318	0	1.521	0	
1987	306	12	1.582	19	
1988	294	0	1.652	0	
1989	282	0	1.731	0	
1990	270	0	1.821	0	
1991	258	1	1.925	2	
1992	246	0	2.046	0	
1993	234	0	2.188	0	
1994	222	419	2.355	986	
1995	210	0	2.554	0	
1996	198	316	2.795	882	28.52
1997	186	5	3.088	16	0.43
1998	174	0	3.452	0	-
1999	162	0	3.912	0	-
2000	150	0	4.506	0	-
2001	138	0	5.284	0	-
2002	126	0	6.341	0	-
2003	114	0	7.836	0	-
2004	102	0	10.041	0	-
2005	90	0	13.501	0	-
2006	78	0	19.611	0	-
2007	66	0	31.778	0	-
2008	54	0	58.808	0	-
2009	42	0	129.861	0	-
2010	30	0	357.237	0	-
2011	18	0	1,409.437	0	-
2012	6	0	51,641.428	0	-
2013	0				
TOTAL		753		1,905	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 3, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	0	1.056	0	
1983	354	0	1.062	0	
1984	342	0	1.071	0	
1985	330	0	1.081	0	
1986	318	0	1.092	0	
1987	306	12	1.105	13	
1988	294	0	1.119	0	
1989	282	0	1.134	0	
1990	270	0	1.154	0	
1991	258	1	1.180	1	
1992	246	0	1.209	0	
1993	234	0	1.240	0	
1994	222	935	1.272	1,189	
1995	210	0	1.310	0	
1996	198	532	1.357	722	23.35
1997	186	5	1.415	7	0.20
1998	174	0	1.485	0	-
1999	162	0	1.574	0	-
2000	150	0	1.682	0	-
2001	138	0	1.815	0	-
2002	126	0	1.990	0	-
2003	114	0	2.228	0	-
2004	102	0	2.567	0	-
2005	90	0	3.077	0	-
2006	78	0	3.849	0	-
2007	66	0	5.192	0	-
2008	54	0	8.152	0	-
2009	42	0	14.707	0	-
2010	30	0	29.264	0	-
2011	18	0	66.553	0	-
2012	6	0	318.151	0	-
2013	0				
TOTAL		1,485		1,933	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 3, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996	3,093	1.000	31	35.8%	11	316	20	335	10.85
1997	3,693	1.000	37	32.4%	12	5	25	30	0.82
1998	4,143	1.000	41	29.0%	12	0	29	29	0.71
1999	4,054	1.000	41	25.6%	10	0	30	30	0.74
2000	3,529	1.000	35	22.2%	8	0	27	27	0.78
2001	3,423	1.000	34	18.9%	6	0	28	28	0.81
2002	3,442	1.000	34	15.8%	5	0	29	29	0.84
2003	3,585	1.000	36	12.8%	5	0	31	31	0.87
2004	3,379	1.000	34	10.0%	3	0	30	30	0.90
2005	4,244	1.000	42	7.4%	3	0	39	39	0.93
2006	4,510	1.000	45	5.1%	2	0	43	43	0.95
2007	4,493	1.000	45	3.1%	1	0	44	44	0.97
2008	5,407	1.000	54	1.7%	1	0	53	53	0.98
2009	4,198	1.000	42	0.8%	0	0	42	42	0.99
2010	4,609	1.000	46	0.3%	0	0	46	46	1.00
2011	4,828	1.000	48	0.1%	0	0	48	48	-
2012	4,600	1.000	46	0.0%	0	0	46	46	-
2013	4,600	1.000	46	0.0%	0		46	46	
TOTAL	73,831		738		81	321	657	978	

(1) PROVIDED BY THE BWC
(2) SECTION 7, EXHIBIT 3, SHEET 11, COL. 14
(3) = [(1) x (2)]/100
(4) = 1 / SECTION 7, 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
MARINE INDUSTRY FUND
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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996	3,093	1.000	31	73.7%	23	532	8	540	17.47
1997	3,693	1.000	37	70.7%	26	5	11	16	0.43
1998	4,143	1.000	41	67.3%	28	0	14	14	0.33
1999	4,054	1.000	41	63.5%	26	0	15	15	0.36
2000	3,529	1.000	35	59.5%	21	0	14	14	0.41
2001	3,423	1.000	34	55.1%	19	0	15	15	0.45
2002	3,442	1.000	34	50.2%	17	0	17	17	0.50
2003	3,585	1.000	36	44.9%	16	0	20	20	0.55
2004	3,379	1.000	34	39.0%	13	0	21	21	0.61
2005	4,244	1.000	42	32.5%	14	0	29	29	0.67
2006	4,510	1.000	45	26.0%	12	0	33	33	0.74
2007	4,493	1.000	45	19.3%	9	0	36	36	0.81
2008	5,407	1.000	54	12.3%	7	0	47	47	0.88
2009	4,198	1.000	42	6.8%	3	0	39	39	0.93
2010	4,609	1.000	46	3.4%	2	0	45	45	0.97
2011	4,828	1.000	48	1.5%	1	0	48	48	-
2012	4,600	1.000	46	0.3%	0	0	46	46	-
2013	4,600	1.000	46	0.0%	0		46	46	
TOTAL	73,831		738		235	537	503	1,041	

(1) PROVIDED BY THE BWC
(2) SECTION 7, EXHIBIT 3, SHEET 11, COL. 14
(3) = [(1) x (2)]/100
(4) = 1 / SECTION 7, 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
MARINE INDUSTRY FUND
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(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															
1982	0				366	354	1.346	1.385	7.5%		0	0	0		
1983	0				354	342	1.385	1.428	7.3%		0	0	0		
1984	0				342	330	1.428	1.476	7.1%		0	0	0		
1985	0				330	318	1.476	1.531	7.0%		0	0	0		
1986	0				318	306	1.531	1.592	6.8%		0	0	0		
1987	12	12	12	0	306	294	1.592	1.662	6.6%	0	0	0	12	12	0
1988	0	0	0	0	294	282	1.662	1.742	6.5%	0	0	0	0	0	0
1989	0				282	270	1.742	1.833	6.3%		0	0	0		
1990	0				270	258	1.833	1.937	6.1%		0	0	0		
1991	1	1	1	0	258	246	1.937	2.059	5.9%	0	0	0	1	1	0
1992	0				246	234	2.059	2.202	5.8%		0	0	0		
1993	0				234	222	2.202	2.369	5.6%		0	0	0		
1994	419	384	987	603	222	210	2.369	2.568	5.4%	32	34	2	986	987	(1)
1995	0				210	198	2.568	2.807	5.1%		0	0	0		
1996	316	289	754	465	198	186	2.807	3.097	4.9%	23	27	4	722	754	(31)
1997	5	5	8	3	186	174	3.097	3.458	4.7%	0	0	(0)	7	8	(0)
1998	0				174	162	3.458	3.918	4.6%		0	0			
1999	0		16	16	162	150	3.918	4.509	4.3%	1	0	(1)	0	16	(16)
2000	0		16	16	150	138	4.509	5.285	4.0%	1	0	(1)	14	16	(2)
2001	0		17	17	138	126	5.285	6.338	3.7%	1	0	(1)	15	17	(2)
2002	0		19	19	126	114	6.338	7.826	3.4%	1	0	(1)	17	19	(2)
2003	0		22	22	114	102	7.826	10.026	3.1%	1	0	(1)	20	22	(2)
2004	0		22	22	102	90	10.026	13.470	2.8%	1	0	(1)	21	22	(2)
2005	0		30	30	90	78	13.470	19.490	2.4%	1	0	(1)	29	30	(1)
2006	0		35	35	78	66	19.490	31.400	2.0%	1	0	(1)	33	35	(2)
2007	0		39	39	66	54	31.400	58.133	1.5%	1	0	(1)	36	39	(2)
2008	0		37	37	54	42	58.133	129.091	1.0%	0	0	(0)	47	37	10
2009	0		30	30	42	30	129.091	359.021	0.5%	0	0	(0)	39	30	9
2010	0		29	29	30	18	359.021	1,472.608	0.2%	0	0	(0)	45	29	16
2011	0		30	30	18	6	1,472.608	39,865.090	0.1%	0	0	(0)	48	30	18
2012	0		30	30	6		39,865.090	0.000	0.0%	0	0	(0)	46	30	16
2013							0.000	0.000	0.0%		0	0			
TOTAL	753	692	2,133	1,441						62	61	(1)	2,139	2,133	6
EXLD PRIOR	753	692	2,133	1,441						62	61	(1)	2,139	2,133	6

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 7, EXHIBIT 3, 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 LOSSES

AGE @ 6/30/11	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															
1982	0				366	354	1.052	1.058	10.3%		0	0	0		
1983	0				354	342	1.058	1.067	12.4%		0	0	0		
1984	0				342	330	1.067	1.077	12.7%		0	0	0		
1985	0				330	318	1.077	1.088	11.6%		0	0	0		
1986	0				318	306	1.088	1.100	11.2%		0	0	0		
1987	12	12	12	0	306	294	1.100	1.114	11.1%	0	0	0	12	12	0
1988	0	0	0	0	294	282	1.114	1.130	10.8%	0	0	0	0	0	0
1989	0				282	270	1.130	1.149	11.5%		0	0	0		
1990	0				270	258	1.149	1.175	12.8%		0	0	0		
1991	1	1	1	0	258	246	1.175	1.204	12.2%	0	0	0	1	1	0
1992	0				246	234	1.204	1.235	10.7%		0	0	0		
1993	0				234	222	1.235	1.267	9.8%		0	0	0		
1994	935	898	987	89	222	210	1.267	1.305	9.8%	9	36	28	986	987	(1)
1995	0				210	198	1.305	1.352	10.3%		0	0	0		
1996	532	533	754	220	198	186	1.352	1.409	10.4%	23	(1)	(24)	722	754	(31)
1997	5	5	8	3	186	174	1.409	1.479	10.4%	0	0	(0)	7	8	(0)
1998	0				174	162	1.479	1.568	10.5%		0	0			
1999	0		16	16	162	150	1.568	1.676	10.2%	2	0	(2)	0	16	(16)
2000	0		16	16	150	138	1.676	1.809	9.8%	2	0	(2)	14	16	(2)
2001	0		17	17	138	126	1.809	1.983	9.8%	2	0	(2)	15	17	(2)
2002	0		19	19	126	114	1.983	2.220	9.8%	2	0	(2)	17	19	(2)
2003	0		22	22	114	102	2.220	2.557	9.7%	2	0	(2)	20	22	(2)
2004	0		22	22	102	90	2.557	3.051	9.4%	2	0	(2)	21	22	(2)
2005	0		30	30	90	78	3.051	3.773	8.5%	3	0	(3)	29	30	(1)
2006	0		35	35	78	66	3.773	5.051	8.4%	3	0	(3)	33	35	(2)
2007	0		39	39	66	54	5.051	7.936	8.2%	3	0	(3)	36	39	(2)
2008	0		37	37	54	42	7.936	14.288	6.0%	2	0	(2)	47	37	10
2009	0		30	30	42	30	14.288	27.352	3.5%	1	0	(1)	39	30	9
2010	0		29	29	30	18	27.352	56.574	1.9%	1	0	(1)	45	29	16
2011	0		30	30	18	6	56.574	247.377	1.4%	0	0	(0)	48	30	18
2012	0		30	30	6		247.377	0.000	0.4%	0	0	(0)	46	30	16
2013							0.000	0.000	0.0%		0	0			
TOTAL	1,485	1,450	2,133	683						56	35	(20)	2,139	2,133	6
EXLD PRIOR	1,485	1,450	2,133	683						56	35	(20)	2,139	2,133	6

(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 7, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	45.1%
6	51641.428	0.0%	0.1%	0.1%	46.0%
18	1409.437	0.1%	0.2%	0.2%	47.8%
30	357.237	0.3%	0.5%	0.4%	49.6%
42	129.861	0.8%	0.9%	0.8%	51.3%
54	58.808	1.7%	1.4%	1.2%	52.9%
66	31.778	3.1%	2.0%	1.5%	54.3%
78	19.611	5.1%	2.3%	1.8%	55.6%
90	13.501	7.4%	2.6%	1.9%	56.7%
102	10.041	10.0%	2.8%	2.0%	57.7%
114	7.836	12.8%	3.0%	2.0%	58.7%
126	6.341	15.8%	3.2%	2.0%	59.6%
138	5.284	18.9%	3.3%	2.0%	60.4%
150	4.506	22.2%	3.4%	2.0%	61.2%
162	3.912	25.6%	3.4%	2.0%	61.9%
174	3.452	29.0%	3.4%	1.9%	62.6%
186	3.088	32.4%	3.4%	1.8%	63.2%
198	2.795	35.8%	3.4%	1.7%	63.8%
210	2.554	39.2%	3.3%	1.6%	64.4%
222	2.355	42.5%	3.2%	1.5%	65.0%
234	2.188	45.7%	3.2%	1.4%	65.5%
246	2.046	48.9%	3.1%	1.3%	66.0%
258	1.925	51.9%	3.0%	1.3%	66.6%
270	1.821	54.9%	2.9%	1.2%	67.1%
282	1.731	57.8%	2.8%	1.1%	67.6%
294	1.652	60.5%	2.7%	1.0%	68.0%
306	1.582	63.2%	2.5%	0.9%	68.5%
318	1.521	65.7%	2.4%	0.8%	69.0%
330	1.468	68.1%	2.3%	0.8%	69.5%
342	1.421	70.4%	2.2%	0.7%	70.0%
354	1.379	72.5%	2.0%	0.6%	70.5%
366	1.341	74.6%	1.9%	0.6%	71.0%
378	1.307	76.5%	1.8%	0.5%	71.5%
390	1.277	78.3%	1.7%	0.5%	72.1%
402	1.249	80.1%	1.6%	0.4%	72.6%
414	1.224	81.7%	1.5%	0.4%	73.1%
426	1.201	83.3%	1.4%	0.4%	73.6%
438	1.181	84.7%	1.3%	0.3%	74.2%
450	1.162	86.0%	1.3%	0.3%	74.7%
462	1.145	87.3%	1.2%	0.3%	75.3%
474	1.130	88.5%	1.1%	0.2%	76.0%
486	1.117	89.6%	1.0%	0.2%	76.6%
498	1.104	90.6%	0.9%	0.2%	77.3%
510	1.093	91.5%	0.9%	0.2%	78.0%
522	1.082	92.4%	0.8%	0.1%	78.7%
534	1.073	93.2%	0.7%	0.1%	79.4%
546	1.065	93.9%	0.7%	0.1%	80.3%
558	1.057	94.6%	0.6%	0.1%	81.2%
570	1.051	95.2%	0.5%	0.1%	82.3%
582	1.045	95.7%	0.5%	0.1%	83.6%
594	1.040	96.2%	0.4%	0.1%	85.1%
606	1.035	96.6%	0.4%	0.0%	86.9%
618	1.032	96.9%	0.3%	0.0%	89.0%
630	1.028	97.2%	0.3%	0.0%	91.6%
642	1.025	97.5%	0.1%	0.0%	94.5%
654	1.024	97.6%	2.4%	0.3%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 3, SHEET 14
(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	ON-LEVEL FACTOR	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)
1995		1.692		0	0	1.000	1.000	0	0	100%	0			
1996	3,093	1.635	5,057	882	722	1.000	1.000	882	722	100%	882	17.44	28.52	1.00
1997	3,693	1.563	5,770	16	7	1.000	1.000	16	7	100%	16	0.28	0.43	1.00
1998	4,143	1.492	6,183	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
1999	4,054	1.444	5,856	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2000	3,529	1.393	4,916	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2001	3,423	1.364	4,670	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2002	3,442	1.330	4,579	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2003	3,585	1.295	4,641	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2004	3,379	1.248	4,216	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2005	4,244	1.218	5,169	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2006	4,510	1.176	5,305	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2007	4,493	1.137	5,111	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2008	5,407	1.115	6,031	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2009	4,198	1.117	4,689	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2010	4,609	1.093	5,036	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2011	4,828	1.061	5,122	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2012	4,600	1.030	4,738	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2013	4,600	1.000	4,600			1.000	1.000	0	0	100%	0	-	-	1.00

	5 Year Average excluding 2011-2012	-
	7 Year Average excluding 2011-2012	-
	10 Year Weighted Average excluding 2011-2012	-
	15 Year Weighted Average excluding 2010-2012	1.16
	5 Year Average excluding 2010-2012	-
(14)	2013 Selected Loss Rate:	1.00

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

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	378	372	384												
1982	366	360	372	1.359	1.323	1.341	1.059	1.053	1.056						
1983	354	348	360	1.399	1.359	1.379	1.066	1.059	1.062						
1984	342	336	348	1.444	1.399	1.421	1.076	1.066	1.071						
1985	330	324	336	1.494	1.444	1.468	1.087	1.076	1.081						
1986	318	312	324	1.550	1.494	1.521	1.098	1.087	1.092						
1987	306	300	312	1.615	1.550	1.582	1.111	1.098	1.105						
1988	294	288	300	1.689	1.615	1.652	1.126	1.111	1.119						
1989	282	276	288	1.774	1.689	1.731	1.143	1.126	1.134						
1990	270	264	276	1.871	1.774	1.821	1.165	1.143	1.154						
1991	258	252	264	1.983	1.871	1.925	1.195	1.165	1.180						
1992	246	240	252	2.114	1.983	2.046	1.224	1.195	1.209						
1993	234	228	240	2.268	2.114	2.188	1.255	1.224	1.240						
1994	222	216	228	2.449	2.268	2.355	1.290	1.255	1.272						
1995	210	204	216	2.668	2.449	2.554	1.331	1.290	1.310						
1996	198	192	204	2.934	2.668	2.795	1.385	1.331	1.357						
1997	186	180	192	3.260	2.934	3.088	1.447	1.385	1.415						
1998	174	168	180	3.668	3.260	3.452	1.526	1.447	1.485						
1999	162	156	168	4.191	3.668	3.912	1.625	1.526	1.574						
2000	150	144	156	4.871	4.191	4.506	1.742	1.625	1.682						
2001	138	132	144	5.774	4.871	5.284	1.894	1.742	1.815						
2002	126	120	132	7.032	5.774	6.341	2.097	1.894	1.990						
2003	114	108	120	8.848	7.032	7.836	2.378	2.097	2.228						
2004	102	96	108	11.604	8.848	10.041	2.788	2.378	2.567						
2005	90	84	96	16.140	11.604	13.501	3.432	2.788	3.077						
2006	78	72	84	24.985	16.140	19.611	4.382	3.432	3.849						
2007	66	60	72	43.645	24.985	31.778	6.369	4.382	5.192						
2008	54	48	60	90.116	43.645	58.808	11.320	6.369	8.152						
2009	42	36	48	232.328	90.116	129.861	20.989	11.320	14.707						
2010	30	24	36	772.642	232.328	357.237	48.311	20.989	29.264						
2011	18	12	24	8,016.258	772.642	1,409.437	106.926	48.311	66.553						
2012	6	0	12		8,016.258	51,641.428		106.926	318.151						

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
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	-
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	-
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	0	-
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1987	0	1	1	1	1	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	0	0	0	12
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1991	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1994	0	0	0	10	33	56	80	103	129	157	184	212	241	271	302	335	368	401	419	0	0	0	0	0	0	0	0	0	0	419
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1996	0	4	22	45	59	71	91	112	134	156	178	201	225	250	276	302	316	0	0	0	0	0	0	0	0	0	0	0	0	316
1997	0	0	0	0	5	5	5	5	5	5	5	5	5	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	5
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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	-
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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	-
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	-
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	-
																														753

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-Ult	
1982																														
1983																														
1984																														
1985																														
1986																														
1987		1.000	1.000	1.000	9.386	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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																														
1990																														
1991		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1992																														
1993																														
1994			3.169	1.712	1.430	1.286	1.250	1.214	1.176	1.151	1.137	1.124	1.115	1.106	1.098	1.092	1.043													
1995																														
1996		5.832	1.994	1.322	1.196	1.284	1.237	1.191	1.163	1.144	1.131	1.120	1.111	1.102	1.095	1.044														
1997					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1998																														
1999																														
2000																														
2001																														
2002																														
2003																														
2004																														
2005																														
2006																														
2007																														
2008																														
2009																														
2010																														
2011																														
3 Yr Avg		1.000	1.000	1.723	1.303	1.238	1.174	1.147	1.126	1.107	1.094	1.086	1.078	1.072	1.067	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
5 Yr Avg		1.000	1.000	1.542	2.859	1.143	1.105	1.088	1.075	1.064	1.056	1.051	1.047	1.043	1.040	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
7 Yr Avg		1.000	1.000	1.542	2.859	1.143	1.105	1.088	1.075	1.064	1.056	1.051	1.047	1.043	1.040	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
3 Yr Wtd												1.000	1.108	1.100	1.101	1.098	1.092	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
5 Yr Wtd										1.000	1.127	1.117	1.116	1.108	1.101	1.098	1.092	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
10 Yr Wtd					1.000	1.265	1.224	1.214	1.185	1.157	1.139	1.127	1.116	1.107	1.099	1.094	1.089	1.000	1.000	1.000	1.000	1.000	1.000	1.000						TAIL
Prior	8.362	3.592	2.555	2.090	1.737	1.538	1.387	1.312	1.258	1.217	1.185	1.161	1.142	1.125	1.109	1.098	1.089	1.080	1.073	1.066	1.060	1.054	1.050	1.046	1.042	1.038	1.035	1.032	1.030	
PA Sel.	10.375	3.326	2.578	2.065	1.747	1.548	1.391	1.312	1.258	1.218	1.185	1.162	1.143	1.125	1.111	1.100	1.089	1.080	1.073	1.066	1.060	1.055	1.050	1.046	1.042	1.038	1.035	1.032	1.029	
Selected	10.375	3.326	2.578	2.065	1.747	1.548	1.391	1.312	1.258	1.218	1.185	1.162	1.143	1.125	1.111	1.100	1.089	1.080	1.073	1.066	1.060	1.055	1.050	1.046	1.042	1.038	1.035	1.032	1.029	
Cumulative	8016.26	772.642	232.328	90.116	43.645	24.985	16.140	11.604	8.848	7.032	5.774	4.871	4.191	3.668	3.260	2.934	2.668	2.449	2.268	2.114	1.983	1.871	1.774	1.689	1.615	1.550	1.494	1.444	1.399	1.171

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												0	0	-
1983																											0	0	0	-
1984																										0	0	0	0	-
1985																									0	0	0	0		-
1986																								0	0	0	0			-
1987																							12	12	12	12				12
1988																						0	0	0	0					0
1989																					0	0	0	0						-
1990																				0	0	0	0							-
1991																			1	1	1	1								1
1992																		0	0	0	0									-
1993																	0	0	0	0										-
1994																777	892	931	935											935
1995															0	0	0	0												-
1996														475	518	532	532													532
1997													5	5	5	5														5
1998												0	0	0	0															-
1999											0	0	0	0																-
2000										0	0	0	0																	-
2001									0	0	0	0																		-
2002								0	0	0	0																			-
2003							0	0	0	0																				-
2004						0	0	0	0																					-
2005					0	0	0	0																						-
2006				0	0	0	0																							-
2007			0	0	0	0																								-
2008		0	0	0	0																									-
2009	0	0	0	0																										-
2010	0	0	0																											-
2011	0	0																												-
2012	0																													-
																														1,485

AGE-TO-AGE DEVELOPMENT FACTORS

	12-Ult	24-Ult	36-Ult	48-Ult	60-Ult	72-Ult	84-Ult	96-Ult	108-Ult	120-Ult	132-Ult	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-Ult
1982																													
1983																													
1984																													
1985																													
1986																													
1987																							1.000	1.000	1.000				
1988																						1.000	1.000	1.000					
1989																													
1990																													
1991																			1.000	1.000	1.000								
1992																													
1993																													
1994																1.147	1.044	1.004											
1995																													
1996														1.090	1.027	1.000													
1997													1.000	1.000	1.000														
1998																													
1999																													
2000																													
2001																													
2002																													
2003																													
2004																													
2005																													
2006																													
2007																													
2008																													
2009																													
2010																													
2011																													
3 Yr Avg														1.090	1.027	1.147							1.000	1.000					
5 Yr Avg														1.090	1.027	1.147							1.000	1.000					
7 Yr Avg														1.090	1.027	1.147							1.000	1.000					
3 Yr Wtd																													
5 Yr Wtd																													
7 Yr Wtd																													TAIL
Prior	2.052	2.076	1.836	1.781	1.453	1.260	1.218	1.173	1.134	1.107	1.087	1.072	1.065	1.055	1.045	1.040	1.032	1.027	1.025	1.025	1.025	1.020	1.014	1.013	1.012	1.010	1.010	1.009	1.007	
PA Sel.	2.213	2.302	1.854	1.777	1.453	1.277	1.231	1.173	1.134	1.107	1.087	1.072	1.065	1.055	1.045	1.040	1.032	1.027	1.025	1.025	1.025	1.020	1.014	1.013	1.012	1.010	1.010	1.009	1.007	
Selected	2.213	2.302	1.854	1.777	1.453	1.277	1.231	1.173	1.134	1.107	1.087	1.072	1.065	1.055	1.045	1.040	1.032	1.027	1.025	1.025	1.025	1.020	1.014	1.013	1.012	1.010	1.010	1.009	1.007	
Cumulative	106.93	48.311	20.989	11.320	6.369	4.382	3.432	2.788	2.378	2.097	1.894	1.742	1.625	1.526	1.447	1.385	1.331	1.290	1.255	1.224	1.195	1.165	1.143	1.126	1.111	1.098	1.087	1.076	1.066	1.032

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
PERMANENT TOTAL DISABILITY
CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												0	0	-
1983																											0	0	0	-
1984																										0	0	0	0	-
1985																									0	0	0	0		-
1986																								0	0	0	0			-
1987																							0	0	0	0				-
1988																						0	0	0	0					-
1989																					0	0	0	0						-
1990																				0	0	0	0							-
1991																			0	0	0	0								-
1992																		0	0	0	0									-
1993																	0	0	0	0										-
1994																443	525	530	516											516
1995															0	0	0	0												-
1996														225	242	230	216													216
1997													0	0	0	0														-
1998												0	0	0	0															-
1999											0	0	0	0																-
2000										0	0	0	0																	-
2001									0	0	0	0																		-
2002								0	0	0	0																			-
2003							0	0	0	0																				-
2004						0	0	0	0																					-
2005					0	0	0	0																						-
2006				0	0	0	0																							-
2007			0	0	0	0																								-
2008		0	0	0	0																									-
2009	0	0	0	0																										-
2010	0	0	0																											-
2011	0	0																												-
2012	0																													-
																														732

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
DEATH
(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		67.0%		
1982		629	629	0	66.3%	0	
1983		0	0	0	65.6%	0	
1984		0	0	0	65.0%	0	
1985		0	0	0	64.5%	0	
1986		0	0	0	64.0%	0	
1987		0	0	0	63.5%	0	
1988		0	0	0	62.9%	0	
1989		0	0	0	62.4%	0	
1990		0	0	0	61.9%	0	
1991		0	0	0	61.3%	0	
1992		0	0	0	60.8%	0	
1993		0	0	0	60.4%	0	
1994		0	0	0	59.9%	0	
1995		0	0	0	59.4%	0	
1996	3,093	0	0	0	58.9%	0	-
1997	3,693	0	0	0	58.4%	0	-
1998	4,143	0	0	0	57.9%	0	-
1999	4,054	0	0	0	57.3%	0	-
2000	3,529	0	0	0	56.8%	0	-
2001	3,423	0	13	13	56.2%	7	0.39
2002	3,442	0	14	14	55.7%	8	0.42
2003	3,585	0	16	16	55.1%	9	0.44
2004	3,379	0	16	16	54.6%	9	0.47
2005	4,244	0	21	21	54.0%	11	0.50
2006	4,510	0	23	23	53.4%	12	0.52
2007	4,493	0	24	24	52.9%	13	0.54
2008	5,407	0	30	30	52.3%	16	0.56
2009	4,198	0	25	25	51.9%	13	0.59
2010	4,609	0	30	30	51.4%	15	0.64
2011	4,828	0	35	35	50.8%	18	0.73
2012	2,300	0	21	21	49.7%	10	0.91
2013							
TOTAL	66,931	629	898	269	52.7%	142	
EXLD PRIOR	66,931	629	898	269	52.7%	142	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 7, EXHIBIT 4, SHEET 3, COL. 2
(3) SECTION 7, EXHIBIT 4, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 7, EXHIBIT 4, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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(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	2031	> 2031
		FISCAL YEAR ENDING																			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
PRIOR	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
1983	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
1985	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
1987	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
1989	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
1991	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	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998																					0
1999																					0
2000																					0
2001	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
2002	14	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	6
2003	16	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	7
2004	16	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	7
2005	21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10
2006	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
2007	24	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
2008	30	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
2009	25	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
2010	30	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
2011	35	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	18
2012	21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	22
TOTAL	269	9	9	9	9	9	9	9	9	9	8	8	8	8	8	8	8	7	7	7	139

(1) SECTION 7, EXHIBIT 4, SHEET 1, COL. 4
(2) - (21) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 4, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
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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	PAID CUM. 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													
1982		629	629	873	689							629	
1983		0	0	0	0							0	
1984		0	0	0	0							0	
1985		0	0	0	0							0	
1986		0	0	0	0							0	
1987		0	0	0	0							0	
1988		0	0	0	0							0	
1989		0	0	0	0							0	
1990		0	0	0	0							0	
1991		0	0	0	0							0	
1992		0	0	0	0							0	
1993		0	0	0	0							0	
1994		0	0	0	0							0	
1995		0	0	0	0							0	
1996	3,093	0	0	0	0	18	8					0	-
1997	3,693	0	0	0	0	22	11					0	-
1998	4,143	0	0	0	0	26	13					0	-
1999	4,054	0	0	0	0	26	14					0	-
2000	3,529	0	0	0	0	24	13					0	-
2001	3,423	0	0	0	0	24	13					13	0.39
2002	3,442	0	0	0	0	25	14					14	0.42
2003	3,585	0	0	0	0	27	16					16	0.44
2004	3,379	0	0	0	0	26	16					16	0.47
2005	4,244	0	0	0	0	34	21					21	0.50
2006	4,510	0	0	0	0	38	23					23	0.52
2007	4,493	0	0	0	0	39	24					24	0.54
2008	5,407	0	0	0	0	48	30					30	0.56
2009	4,198	0	0	0	0	39	25					25	0.59
2010	4,609	0	0	0	0	44	30					30	0.64
2011	4,828	0	0	0	0	47	35					35	0.73
2012	4,600	0	0	0	0	46	42					42	0.91
2013	4,600					46	46					46	1.00
TOTAL	73,831	629	629	873	689	599	394					965	
EXLD PRIOR	73,831	629	629	873	689	599	394					965	
EXLD PRIOR & 2013		629	629	873	689	553	348					919	

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
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PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	629	1.386	873	
1983	354	0	1.418	0	
1984	342	0	1.453	0	
1985	330	0	1.492	0	
1986	318	0	1.536	0	
1987	306	0	1.584	0	
1988	294	0	1.636	0	
1989	282	0	1.693	0	
1990	270	0	1.756	0	
1991	258	0	1.825	0	
1992	246	0	1.904	0	
1993	234	0	1.993	0	
1994	222	0	2.094	0	
1995	210	0	2.207	0	
1996	198	0	2.336	0	-
1997	186	0	2.484	0	-
1998	174	0	2.653	0	-
1999	162	0	2.848	0	-
2000	150	0	3.075	0	-
2001	138	0	3.345	0	-
2002	126	0	3.673	0	-
2003	114	0	4.079	0	-
2004	102	0	4.588	0	-
2005	90	0	5.241	0	-
2006	78	0	6.116	0	-
2007	66	0	7.351	0	-
2008	54	0	9.266	0	-
2009	42	0	12.799	0	-
2010	30	0	21.361	0	-
2011	18	0	50.908	0	-
2012	6	0	460.449	0	-
2013	0				
TOTAL		629		873	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 4, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
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(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	629	1.095	689	
1983	354	0	1.105	0	
1984	342	0	1.116	0	
1985	330	0	1.127	0	
1986	318	0	1.140	0	
1987	306	0	1.155	0	
1988	294	0	1.173	0	
1989	282	0	1.190	0	
1990	270	0	1.208	0	
1991	258	0	1.226	0	
1992	246	0	1.246	0	
1993	234	0	1.270	0	
1994	222	0	1.295	0	
1995	210	0	1.324	0	
1996	198	0	1.360	0	-
1997	186	0	1.404	0	-
1998	174	0	1.456	0	-
1999	162	0	1.512	0	-
2000	150	0	1.571	0	-
2001	138	0	1.637	0	-
2002	126	0	1.714	0	-
2003	114	0	1.800	0	-
2004	102	0	1.890	0	-
2005	90	0	1.984	0	-
2006	78	0	2.067	0	-
2007	66	0	2.153	0	-
2008	54	0	2.268	0	-
2009	42	0	2.427	0	-
2010	30	0	2.814	0	-
2011	18	0	3.736	0	-
2012	6	0	10.855	0	-
2013	0				
TOTAL		629		689	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 4, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996	3,093	1.000	31	42.8%	13	0	18	18	0.57
1997	3,693	1.000	37	40.3%	15	0	22	22	0.60
1998	4,143	1.000	41	37.7%	16	0	26	26	0.62
1999	4,054	1.000	41	35.1%	14	0	26	26	0.65
2000	3,529	1.000	35	32.5%	11	0	24	24	0.67
2001	3,423	1.000	34	29.9%	10	0	24	24	0.70
2002	3,442	1.000	34	27.2%	9	0	25	25	0.73
2003	3,585	1.000	36	24.5%	9	0	27	27	0.75
2004	3,379	1.000	34	21.8%	7	0	26	26	0.78
2005	4,244	1.000	42	19.1%	8	0	34	34	0.81
2006	4,510	1.000	45	16.4%	7	0	38	38	0.84
2007	4,493	1.000	45	13.6%	6	0	39	39	0.86
2008	5,407	1.000	54	10.8%	6	0	48	48	0.89
2009	4,198	1.000	42	7.8%	3	0	39	39	0.92
2010	4,609	1.000	46	4.7%	2	0	44	44	0.95
2011	4,828	1.000	48	2.0%	1	0	47	47	-
2012	4,600	1.000	46	0.2%	0	0	46	46	-
2013	4,600	1.000	46	0.0%	0		46	46	
TOTAL	73,831		738		139		599	599	

(1) PROVIDED BY THE BWC
(2) SECTION 7, EXHIBIT 4, SHEET 11, COL. 14
(3) = [(1) x (2)]/100
(4) = 1 / SECTION 7, 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
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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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995									
1996	3,093	1.000	31	73.5%	23	0	8	8	0.26
1997	3,693	1.000	37	71.2%	26	0	11	11	0.29
1998	4,143	1.000	41	68.7%	28	0	13	13	0.31
1999	4,054	1.000	41	66.1%	27	0	14	14	0.34
2000	3,529	1.000	35	63.6%	22	0	13	13	0.36
2001	3,423	1.000	34	61.1%	21	0	13	13	0.39
2002	3,442	1.000	34	58.3%	20	0	14	14	0.42
2003	3,585	1.000	36	55.6%	20	0	16	16	0.44
2004	3,379	1.000	34	52.9%	18	0	16	16	0.47
2005	4,244	1.000	42	50.4%	21	0	21	21	0.50
2006	4,510	1.000	45	48.4%	22	0	23	23	0.52
2007	4,493	1.000	45	46.4%	21	0	24	24	0.54
2008	5,407	1.000	54	44.1%	24	0	30	30	0.56
2009	4,198	1.000	42	41.2%	17	0	25	25	0.59
2010	4,609	1.000	46	35.5%	16	0	30	30	0.64
2011	4,828	1.000	48	26.8%	13	0	35	35	-
2012	4,600	1.000	46	9.2%	4	0	42	42	-
2013	4,600	1.000	46	0.0%	0		46	46	
TOTAL	73,831		738		344		394	394	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 7, EXHIBIT 4, SHEET 11, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)]/100	(8)	= (6) + (7)
(4)	= 1 / SECTION 7, EXHIBIT 4, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
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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															
1982	629	629	629	0	366	354	1.368	1.399	5.7%	0	0	0	629	629	0
1983	0				354	342	1.399	1.433	5.6%		0	0	0		
1984	0				342	330	1.433	1.472	5.7%		0	0	0		
1985	0				330	318	1.472	1.516	5.7%		0	0	0		
1986	0				318	306	1.516	1.564	5.6%		0	0	0		
1987	0				306	294	1.564	1.615	5.4%		0	0	0		
1988	0				294	282	1.615	1.671	5.2%		0	0	0		
1989	0				282	270	1.671	1.733	5.0%		0	0	0		
1990	0				270	258	1.733	1.802	5.0%		0	0	0		
1991	0				258	246	1.802	1.879	4.9%		0	0	0		
1992	0				246	234	1.879	1.967	4.8%		0	0	0		
1993	0				234	222	1.967	2.067	4.8%		0	0	0		
1994	0				222	210	2.067	2.180	4.6%		0	0	0		
1995	0				210	198	2.180	2.309	4.5%		0	0	0		
1996	0				198	186	2.309	2.456	4.4%		0	0			
1997	0				186	174	2.456	2.625	4.2%		0	0			
1998	0				174	162	2.625	2.820	4.1%		0	0			
1999	0				162	150	2.820	3.048	3.9%		0	0			
2000	0		14	14	150	138	3.048	3.318	3.8%	1	0	(1)	0	14	(14)
2001	0		14	14	138	126	3.318	3.646	3.7%	1	0	(1)	13	14	(1)
2002	0		15	15	126	114	3.646	4.051	3.6%	1	0	(1)	14	15	(1)
2003	0		17	17	114	102	4.051	4.558	3.5%	1	0	(1)	16	17	(1)
2004	0		16	16	102	90	4.558	5.208	3.4%	1	0	(1)	16	16	(0)
2005	0		21	21	90	78	5.208	6.082	3.3%	1	0	(1)	21	21	0
2006	0		23	23	78	66	6.082	7.324	3.2%	1	0	(1)	23	23	(0)
2007	0		25	25	66	54	7.324	9.259	3.2%	1	0	(1)	24	25	(1)
2008	0		23	23	54	42	9.259	12.787	3.2%	1	0	(1)	30	23	7
2009	0		20	20	42	30	12.787	21.244	3.3%	1	0	(1)	25	20	5
2010	0		21	21	30	18	21.244	50.431	2.8%	1	0	(1)	30	21	8
2011	0		27	27	18	6	50.431	453.045	1.8%	0	0	(0)	35	27	8
2012	0		30	30	6		453.045	0.000	0.2%	0	0	(0)	42	30	12
2013							0.000	0.000	0.0%		0	0			
TOTAL	629	629	897	267						8		(8)	919	897	22
EXLD PRIOR	629	629	897	267						8		(8)	919	897	22

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 7, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
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(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

AGE @ 6/30/11	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															
1982	629	629	629	0	366	354	1.087	1.097	9.0%	0	0	0	629	629	0
1983	0				354	342	1.097	1.107	9.0%		0	0	0		
1984	0				342	330	1.107	1.118	8.5%		0	0	0		
1985	0				330	318	1.118	1.131	8.6%		0	0	0		
1986	0				318	306	1.131	1.146	9.4%		0	0	0		
1987	0				306	294	1.146	1.164	9.2%		0	0	0		
1988	0				294	282	1.164	1.181	8.3%		0	0	0		
1989	0				282	270	1.181	1.199	7.5%		0	0	0		
1990	0				270	258	1.199	1.217	6.9%		0	0	0		
1991	0				258	246	1.217	1.236	6.9%		0	0	0		
1992	0				246	234	1.236	1.260	7.2%		0	0	0		
1993	0				234	222	1.260	1.285	7.0%		0	0	0		
1994	0				222	210	1.285	1.314	7.2%		0	0	0		
1995	0				210	198	1.314	1.350	7.8%		0	0	0		
1996	0				198	186	1.350	1.393	8.2%		0	0			
1997	0				186	174	1.393	1.446	8.4%		0	0			
1998	0				174	162	1.446	1.503	7.9%		0	0			
1999	0				162	150	1.503	1.563	7.1%		0	0			
2000	0		14	14	150	138	1.563	1.630	6.7%	1	0	(1)	0	14	(14)
2001	0		14	14	138	126	1.630	1.707	6.7%	1	0	(1)	13	14	(1)
2002	0		15	15	126	114	1.707	1.792	6.3%	1	0	(1)	14	15	(1)
2003	0		17	17	114	102	1.792	1.882	5.7%	1	0	(1)	16	17	(1)
2004	0		16	16	102	90	1.882	1.976	5.1%	1	0	(1)	16	16	(0)
2005	0		21	21	90	78	1.976	2.059	4.0%	1	0	(1)	21	21	0
2006	0		23	23	78	66	2.059	2.144	3.6%	1	0	(1)	23	23	(0)
2007	0		25	25	66	54	2.144	2.256	4.2%	1	0	(1)	24	25	(1)
2008	0		23	23	54	42	2.256	2.398	4.5%	1	0	(1)	30	23	7
2009	0		20	20	42	30	2.398	2.764	8.7%	2	0	(2)	25	20	5
2010	0		21	21	30	18	2.764	3.673	12.3%	3	0	(3)	30	21	8
2011	0		27	27	18	6	3.673	10.704	19.7%	5	0	(5)	35	27	8
2012	0		30	30	6		10.704	0.000	9.3%	3	0	(3)	42	30	12
2013							0.000	0.000	0.0%		0	0			
TOTAL	629	629	897	267						21		(21)	919	897	22
EXLD PRIOR	629	629	897	267						21		(21)	919	897	22

(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 7, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	48.9%
6	460.449	0.2%	1.7%	1.7%	49.7%
18	50.908	2.0%	2.7%	2.5%	50.8%
30	21.361	4.7%	3.1%	2.8%	51.4%
42	12.799	7.8%	3.0%	2.5%	51.9%
54	9.266	10.8%	2.8%	2.3%	52.3%
66	7.351	13.6%	2.7%	2.2%	52.9%
78	6.116	16.4%	2.7%	2.1%	53.4%
90	5.241	19.1%	2.7%	2.0%	54.0%
102	4.588	21.8%	2.7%	1.9%	54.6%
114	4.079	24.5%	2.7%	1.8%	55.1%
126	3.673	27.2%	2.7%	1.7%	55.7%
138	3.345	29.9%	2.6%	1.6%	56.2%
150	3.075	32.5%	2.6%	1.6%	56.8%
162	2.848	35.1%	2.6%	1.5%	57.3%
174	2.653	37.7%	2.6%	1.4%	57.9%
186	2.484	40.3%	2.6%	1.4%	58.4%
198	2.336	42.8%	2.5%	1.3%	58.9%
210	2.207	45.3%	2.5%	1.2%	59.4%
222	2.094	47.8%	2.4%	1.1%	59.9%
234	1.993	50.2%	2.3%	1.1%	60.4%
246	1.904	52.5%	2.3%	1.0%	60.8%
258	1.825	54.8%	2.2%	0.9%	61.3%
270	1.756	57.0%	2.1%	0.9%	61.9%
282	1.693	59.1%	2.0%	0.8%	62.4%
294	1.636	61.1%	2.0%	0.8%	62.9%
306	1.584	63.1%	2.0%	0.7%	63.5%
318	1.536	65.1%	1.9%	0.7%	64.0%
330	1.492	67.0%	1.8%	0.6%	64.5%
342	1.453	68.8%	1.7%	0.5%	65.0%
354	1.418	70.5%	1.6%	0.5%	65.6%
366	1.386	72.1%	1.6%	0.5%	66.3%
378	1.357	73.7%	1.5%	0.4%	67.0%
390	1.330	75.2%	1.5%	0.4%	67.7%
402	1.304	76.7%	1.5%	0.4%	68.4%
414	1.279	78.2%	1.4%	0.4%	69.1%
426	1.257	79.6%	1.3%	0.3%	69.7%
438	1.236	80.9%	1.3%	0.3%	70.4%
450	1.217	82.2%	1.2%	0.3%	71.2%
462	1.199	83.4%	1.1%	0.2%	72.1%
474	1.183	84.5%	1.1%	0.2%	72.9%
486	1.168	85.6%	1.0%	0.2%	73.9%
498	1.154	86.7%	1.0%	0.2%	74.9%
510	1.141	87.7%	1.0%	0.2%	75.9%
522	1.128	88.6%	0.9%	0.2%	76.9%
534	1.116	89.6%	0.9%	0.2%	78.1%
546	1.105	90.5%	0.8%	0.1%	79.2%
558	1.095	91.3%	0.8%	0.1%	80.5%
570	1.086	92.1%	0.7%	0.1%	81.9%
582	1.077	92.9%	0.7%	0.1%	83.4%
594	1.069	93.5%	0.6%	0.1%	85.1%
606	1.062	94.2%	0.6%	0.1%	87.0%
618	1.055	94.8%	0.6%	0.1%	89.2%
630	1.049	95.3%	0.5%	0.1%	91.7%
642	1.043	95.8%	0.2%	0.0%	94.5%
654	1.041	96.1%	3.9%	0.5%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 4, SHEET 14
(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	ON-LEVEL FACTOR	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)
1995		1.692		0	0	1.000	1.000	0	0	100%	0			
1996	3,093	1.635	5,057	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
1997	3,693	1.563	5,770	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
1998	4,143	1.492	6,183	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
1999	4,054	1.444	5,856	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2000	3,529	1.393	4,916	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2001	3,423	1.364	4,670	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2002	3,442	1.330	4,579	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2003	3,585	1.295	4,641	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2004	3,379	1.248	4,216	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2005	4,244	1.218	5,169	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2006	4,510	1.176	5,305	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2007	4,493	1.137	5,111	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2008	5,407	1.115	6,031	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2009	4,198	1.117	4,689	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2010	4,609	1.093	5,036	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2011	4,828	1.061	5,122	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2012	4,600	1.030	4,738	0	0	1.000	1.000	0	0	100%	0	-	-	1.00
2013	4,600	1.000	4,600			1.000	1.000	0	0	100%	0	-	-	1.00

	5 Year Average excluding 2011-2012	-
	7 Year Average excluding 2011-2012	-
	10 Year Weighted Average excluding 2011-2012	-
	15 Year Weighted Average excluding 2010-2012	-
	5 Year Average excluding 2010-2012	-
(14)	2013 Selected Loss Rate:	1.00

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 7, EXHIBIT 4, SHEET 4, COL. 4
(5)	SECTION 7, 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)	BASED ON (14) DETRENDED AND (4) / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	378	372	384												
1982	366	360	372	1.402	1.371	1.386	1.100	1.091	1.095						
1983	354	348	360	1.435	1.402	1.418	1.110	1.100	1.105						
1984	342	336	348	1.472	1.435	1.453	1.122	1.110	1.116						
1985	330	324	336	1.513	1.472	1.492	1.133	1.122	1.127						
1986	318	312	324	1.559	1.513	1.536	1.147	1.133	1.140						
1987	306	300	312	1.610	1.559	1.584	1.164	1.147	1.155						
1988	294	288	300	1.663	1.610	1.636	1.182	1.164	1.173						
1989	282	276	288	1.723	1.663	1.693	1.199	1.182	1.190						
1990	270	264	276	1.789	1.723	1.756	1.217	1.199	1.208						
1991	258	252	264	1.863	1.789	1.825	1.236	1.217	1.226						
1992	246	240	252	1.947	1.863	1.904	1.257	1.236	1.246						
1993	234	228	240	2.041	1.947	1.993	1.282	1.257	1.270						
1994	222	216	228	2.149	2.041	2.094	1.308	1.282	1.295						
1995	210	204	216	2.269	2.149	2.207	1.341	1.308	1.324						
1996	198	192	204	2.407	2.269	2.336	1.381	1.341	1.360						
1997	186	180	192	2.566	2.407	2.484	1.428	1.381	1.404						
1998	174	168	180	2.747	2.566	2.653	1.484	1.428	1.456						
1999	162	156	168	2.957	2.747	2.848	1.542	1.484	1.512						
2000	150	144	156	3.203	2.957	3.075	1.602	1.542	1.571						
2001	138	132	144	3.500	3.203	3.345	1.673	1.602	1.637						
2002	126	120	132	3.865	3.500	3.673	1.757	1.673	1.714						
2003	114	108	120	4.318	3.865	4.079	1.845	1.757	1.800						
2004	102	96	108	4.893	4.318	4.588	1.937	1.845	1.890						
2005	90	84	96	5.643	4.893	5.241	2.034	1.937	1.984						
2006	78	72	84	6.676	5.643	6.116	2.102	2.034	2.067						
2007	66	60	72	8.178	6.676	7.351	2.206	2.102	2.153						
2008	54	48	60	10.687	8.178	9.266	2.333	2.206	2.268						
2009	42	36	48	15.950	10.687	12.799	2.527	2.333	2.427						
2010	30	24	36	32.331	15.950	21.361	3.174	2.527	2.814						
2011	18	12	24	119.667	32.331	50.908	4.539	3.174	3.736						
2012	6	0	12		119.667	460.449		4.539	10.855						

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

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

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982	0	26	49	76	101	127	154	181	210	234	242	250	258	266	274	282	290	324	357	391	425	458	492	526	560	596	629	629	629	629
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	-
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	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																													-
																														629

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	
1982		1.906	1.537	1.337	1.257	1.210	1.177	1.159	1.113	1.035	1.033	1.032	1.031	1.030	1.029	1.029	1.116	1.104	1.094	1.086	1.079	1.073	1.068	1.066	1.064	1.055	1.000	1.000	1.000	
1983																														
1984																														
1985																														
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2011																														
3 Yr Avg																														
5 Yr Avg																														
7 Yr Avg																														
3 Yr Wtd																											1.000	1.000	1.000	
5 Yr Wtd																									1.064	1.055	1.000	1.000	1.000	
10 Yr Wtd																				1.086	1.079	1.073	1.068	1.066	1.064	1.055	1.000	1.000	1.000	TAIL
Prior	3.682	2.019	1.484	1.312	1.228	1.185	1.154	1.133	1.118	1.105	1.093	1.084	1.078	1.071	1.066	1.061	1.057	1.053	1.049	1.045	1.041	1.038	1.036	1.034	1.032	1.031	1.028	1.025	1.023	
PA Sel.	3.701	2.027	1.492	1.307	1.225	1.183	1.153	1.133	1.117	1.104	1.093	1.083	1.076	1.070	1.066	1.061	1.056	1.052	1.049	1.045	1.041	1.038	1.036	1.033	1.032	1.031	1.028	1.026	1.024	
Selected	3.701	2.027	1.492	1.307	1.225	1.183	1.153	1.133	1.117	1.104	1.093	1.083	1.076	1.070	1.066	1.061	1.056	1.052	1.049	1.045	1.041	1.038	1.036	1.033	1.032	1.031	1.028	1.026	1.024	
Cumulative	119.667	32.331	15.950	10.687	8.178	6.676	5.643	4.893	4.318	3.865	3.500	3.203	2.957	2.747	2.566	2.407	2.269	2.149	2.041	1.947	1.863	1.789	1.723	1.663	1.610	1.559	1.513	1.472	1.435	1.226

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
DEATH

INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												629	629	629
1983																											0	0	0	-
1984																										0	0	0	0	-
1985																									0	0	0	0		-
1986																								0	0	0	0			-
1987																							0	0	0	0				-
1988																						0	0	0	0					-
1989																					0	0	0	0						-
1990																				0	0	0	0							-
1991																			0	0	0	0								-
1992																		0	0	0	0									-
1993																	0	0	0	0										-
1994																0	0	0	0											-
1995															0	0	0	0												-
1996														0	0	0	0													-
1997													0	0	0	0														-
1998												0	0	0	0															-
1999											0	0	0	0																-
2000										0	0	0	0																	-
2001									0	0	0	0																		-
2002								0	0	0	0																			-
2003							0	0	0	0																				-
2004						0	0	0	0																					-
2005					0	0	0	0																						-
2006				0	0	0	0																							-
2007			0	0	0	0																								-
2008		0	0	0	0																									-
2009	0	0	0	0																										-
2010	0	0	0																											-
2011	0	0																												-
2012	0																													-
																														629

AGE-TO-AGE DEVELOPMENT FACTORS

	12-Ult	24-Ult	36-Ult	48-Ult	60-Ult	72-Ult	84-Ult	96-Ult	108-Ult	120-Ult	132-Ult	144-Ult	156-Ult	168-Ult	180-Ult	192-Ult	204-Ult	216-Ult	228-Ult	240-Ult	252-Ult	264-Ult	276-288	288-300	300-312	312-324	324-336	336-348	348-360	
1982																												1.000	1.000	
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2011																														
3 Yr Avg																														
5 Yr Avg																														
7 Yr Avg																														
3 Yr Wtd																												1.000	1.000	
5 Yr Wtd																												1.000	1.000	
7 Yr Wtd																												1.000	1.000	TAIL
Prior	1.434	1.256	1.071	1.055	1.049	1.034	1.050	1.050	1.050	1.050	1.045	1.040	1.040	1.040	1.035	1.030	1.025	1.020	1.020	1.017	1.015	1.015	1.015	1.015	1.015	1.012	1.010	1.010	1.009	
PA Sel.	1.430	1.256	1.083	1.058	1.049	1.034	1.050	1.050	1.050	1.050	1.044	1.039	1.039	1.039	1.034	1.030	1.025	1.020	1.020	1.017	1.015	1.015	1.015	1.015	1.015	1.012	1.010	1.010	1.009	
Selected	1.430	1.256	1.083	1.058	1.049	1.034	1.050	1.050	1.050	1.050	1.044	1.039	1.039	1.039	1.034	1.030	1.025	1.020	1.020	1.017	1.015	1.015	1.015	1.015	1.015	1.012	1.010	1.010	1.009	
Cumulative	4.539	3.174	2.527	2.333	2.206	2.102	2.034	1.937	1.845	1.757	1.673	1.602	1.542	1.484	1.428	1.381	1.341	1.308	1.282	1.257	1.236	1.217	1.199	1.182	1.164	1.147	1.133	1.122	1.110	1.054

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
DEATH
CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												0	0	-
1983																											0	0	0	-
1984																										0	0	0	0	-
1985																									0	0	0	0		-
1986																								0	0	0	0			-
1987																							0	0	0	0				-
1988																						0	0	0	0					-
1989																					0	0	0	0						-
1990																				0	0	0	0							-
1991																			0	0	0	0								-
1992																		0	0	0	0									-
1993																	0	0	0	0										-
1994																0	0	0	0											-
1995															0	0	0	0												-
1996														0	0	0	0													-
1997													0	0	0	0														-
1998												0	0	0	0															-
1999											0	0	0	0																-
2000										0	0	0	0																	-
2001									0	0	0	0																		-
2002								0	0	0	0																			-
2003							0	0	0	0																				-
2004						0	0	0	0																					-
2005					0	0	0	0																						-
2006				0	0	0	0																							-
2007			0	0	0	0																								-
2008		0	0	0	0																									-
2009	0	0	0	0																										-
2010	0	0	0																											-
2011	0	0																												-
2012	0																													-
																														-

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
OTHER COMPENSATION
(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		80.6%		
1982		30	30	0	80.4%	0	
1983		4	4	0	80.3%	0	
1984		2	2	0	80.1%	0	
1985		0	0	0	80.0%	0	
1986		2	2	0	80.1%	0	
1987		127	127	0	80.0%	0	
1988		2	2	0	80.0%	0	
1989		276	279	4	80.0%	3	
1990		2	2	0	80.0%	0	
1991		279	281	1	80.3%	1	
1992		330	332	2	80.7%	2	
1993		307	310	2	81.1%	2	
1994		307	309	3	81.5%	2	
1995		793	806	13	82.1%	11	
1996	3,093	688	699	11	82.5%	9	22.60
1997	3,693	365	372	7	82.8%	6	10.07
1998	4,143	364	372	8	82.9%	7	8.98
1999	4,054	166	171	4	83.2%	4	4.21
2000	3,529	312	322	10	83.6%	8	9.11
2001	3,423	173	179	7	83.9%	6	5.24
2002	3,442	13	14	1	84.2%	1	0.40
2003	3,585	2	2	0	84.3%	0	0.05
2004	3,379	30	32	2	84.5%	2	0.96
2005	4,244	208	223	15	84.6%	13	5.27
2006	4,510	0	20	20	84.8%	17	0.45
2007	4,493	333	359	26	85.1%	22	7.99
2008	5,407	29	69	40	85.4%	34	1.28
2009	4,198	0	43	43	85.5%	36	1.02
2010	4,609	0	60	60	85.6%	52	1.31
2011	4,828	1	93	91	85.8%	78	1.92
2012	2,300	0	70	70	85.5%	60	3.05
2013							
TOTAL	66,931	5,145	5,586	441	85.0%	375	
EXLD PRIOR	66,931	5,145	5,586	441	85.0%	375	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 7, EXHIBIT 5, SHEET 3, COL. 2
(3) SECTION 7, EXHIBIT 5, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 7, EXHIBIT 5, SHEET 10, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION

OTHER COMPENSATION
(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	2031	> 2031
		FISCAL YEAR ENDING																			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
PRIOR	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
1983	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
1985	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
1987	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
1989	4	1	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
1991	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	13	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1
1996	11	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1997	7	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	8	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	10	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	7	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	15	3	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
2006	20	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
2007	26	6	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	1
2008	40	9	7	5	4	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	1
2009	43	9	7	6	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	1
2010	60	13	10	8	6	5	4	3	2	2	2	1	1	1	1	0	0	0	0	0	1
2011	91	20	15	12	10	7	6	4	3	3	2	2	1	1	1	1	1	0	0	0	2
2012	70	27	25	19	15	12	9	7	5	4	3	3	2	2	1	1	1	1	1	0	3
TOTAL	441	105	85	66	52	41	32	25	20	16	13	10	8	7	5	4	4	3	2	2	12

(1) SECTION 7, EXHIBIT 5, SHEET 1, COL. 4
(2) - (21) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 5, SHEET 14

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
OTHER COMPENSATION
(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	PAID CUM. 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													
1982		30	30	30	30							30	
1983		4	4	4	4							4	
1984		2	2	2	2							2	
1985		0	0	0	0							0	
1986		2	2	2	2							2	
1987		127	127	127	127							127	
1988		2	2	2	2							2	
1989		276	278	278	279							279	
1990		2	2	2	2							2	
1991		279	279	282	281							281	
1992		330	330	334	332							332	
1993		307	307	312	310							310	
1994		307	307	312	309							309	
1995		793	797	810	806							806	
1996	3,093	688	688	707	699	693	691					699	22.60
1997	3,693	365	365	377	372	372	369					372	10.07
1998	4,143	364	364	379	372	373	369					372	8.98
1999	4,054	166	166	175	171	176	172					171	4.21
2000	3,529	312	312	331	322	322	317					322	9.11
2001	3,423	173	173	187	179	185	179					179	5.24
2002	3,442	13	13	14	14	28	20					14	0.40
2003	3,585	2	2	2	2	21	11					2	0.05
2004	3,379	30	30	35	32	52	40					32	0.96
2005	4,244	208	208	254	227	242	223					223	5.27
2006	4,510	0	0	0	0	44	20					20	0.45
2007	4,493	333	334	471	387	387	359					359	7.99
2008	5,407	29	29	47	36	110	69					69	1.28
2009	4,198	0	0	0	0	80	43					43	1.02
2010	4,609	0	3	0	4	98	60					60	1.31
2011	4,828	1	1	6	3	132	93					93	1.92
2012	4,600	0	0	0	0	155	141					141	3.05
2013	4,600					184	184					184	4.00
TOTAL	73,831	5,145	5,155	5,481	5,306	3,654	3,360					5,840	
EXLD PRIOR	73,831	5,145	5,155	5,481	5,306	3,654	3,360					5,840	
EXLD PRIOR & 2013		5,145	5,155	5,481	5,306	3,470	3,176					5,656	

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
OTHER COMPENSATION
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	30	1.002	30	
1983	354	4	1.003	4	
1984	342	2	1.003	2	
1985	330	0	1.004	0	
1986	318	2	1.004	2	
1987	306	127	1.005	127	
1988	294	2	1.006	2	
1989	282	276	1.007	278	
1990	270	2	1.008	2	
1991	258	279	1.010	282	
1992	246	330	1.012	334	
1993	234	307	1.014	312	
1994	222	307	1.017	312	
1995	210	793	1.022	810	
1996	198	688	1.027	707	22.85
1997	186	365	1.033	377	10.21
1998	174	364	1.040	379	9.15
1999	162	166	1.050	175	4.30
2000	150	312	1.063	331	9.39
2001	138	173	1.081	187	5.45
2002	126	13	1.103	14	0.42
2003	114	2	1.132	2	0.05
2004	102	30	1.171	35	1.05
2005	90	208	1.223	254	6.00
2006	78	0	1.298	0	-
2007	66	333	1.414	471	10.49
2008	54	29	1.599	47	0.87
2009	42	0	1.909	0	-
2010	30	0	2.531	0	-
2011	18	1	4.475	6	0.03
2012	6	0	26.081	0	-
2013	0				
TOTAL		5,145		5,481	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 5, SHEET 12, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
OTHER COMPENSATION
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1982	366	30	1.000	30	
1983	354	4	1.000	4	
1984	342	2	1.001	2	
1985	330	0	1.001	0	
1986	318	2	1.002	2	
1987	306	127	1.002	127	
1988	294	2	1.003	2	
1989	282	278	1.004	279	
1990	270	2	1.004	2	
1991	258	279	1.005	281	
1992	246	330	1.006	332	
1993	234	307	1.008	310	
1994	222	307	1.009	309	
1995	210	797	1.012	806	
1996	198	688	1.015	699	22.60
1997	186	365	1.018	372	10.07
1998	174	364	1.022	372	8.98
1999	162	166	1.026	171	4.21
2000	150	312	1.032	322	9.11
2001	138	173	1.039	179	5.24
2002	126	13	1.047	14	0.40
2003	114	2	1.057	2	0.05
2004	102	30	1.072	32	0.96
2005	90	208	1.091	227	5.35
2006	78	0	1.119	0	-
2007	66	334	1.161	387	8.62
2008	54	29	1.226	36	0.67
2009	42	0	1.341	0	-
2010	30	3	1.553	4	0.06
2011	18	1	2.176	3	0.03
2012	6	0	7.857	0	-
2013	0				
TOTAL		5,155		5,306	

(1) AGE OF ACCIDENT YEAR
(2) BASED ON DATA FROM THE BWC
(3) SECTION 7, EXHIBIT 5, SHEET 12, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995		5.951							
1996	3,093	5.856	181	97.4%	176	688	5	693	22.41
1997	3,693	5.596	207	96.8%	200	365	7	372	10.07
1998	4,143	5.344	221	96.1%	213	364	9	373	9.00
1999	4,054	5.173	210	95.2%	200	166	10	176	4.35
2000	3,529	4.990	176	94.0%	166	312	10	322	9.13
2001	3,423	4.886	167	92.5%	155	173	12	185	5.41
2002	3,442	4.765	164	90.7%	149	13	15	28	0.82
2003	3,585	4.637	166	88.3%	147	2	19	21	0.59
2004	3,379	4.469	151	85.4%	129	30	22	52	1.55
2005	4,244	4.362	185	81.7%	151	208	34	242	5.70
2006	4,510	4.213	190	77.0%	146	0	44	44	0.97
2007	4,493	4.074	183	70.7%	129	333	54	387	8.61
2008	5,407	4.000	216	62.5%	135	29	81	110	2.04
2009	4,198	4.000	168	52.4%	88	0	80	80	1.91
2010	4,609	3.500	161	39.5%	64	0	98	98	2.12
2011	4,828	3.500	169	22.3%	38	1	131	132	0.03
2012	4,600	3.500	161	3.8%	6	0	155	155	-
2013	4,600	4.000	184	0.0%	0		184	184	
TOTAL	73,831		3,261		2,292	2,685	969	3,654	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 7, EXHIBIT 5, SHEET 11, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)]/100	(8)	= (6) + (7)
(4)	= 1 / SECTION 7, EXHIBIT 5, 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)
1982									
1983									
1984									
1985									
1986									
1987									
1988									
1989									
1990									
1991									
1992									
1993									
1994									
1995		5.951							
1996	3,093	5.856	181	98.5%	178	688	3	691	22.34
1997	3,693	5.596	207	98.2%	203	365	4	369	9.99
1998	4,143	5.344	221	97.9%	217	364	5	369	8.91
1999	4,054	5.173	210	97.4%	204	166	5	172	4.23
2000	3,529	4.990	176	96.9%	171	312	5	317	8.99
2001	3,423	4.886	167	96.3%	161	173	6	179	5.23
2002	3,442	4.765	164	95.5%	157	13	7	20	0.59
2003	3,585	4.637	166	94.6%	157	2	9	11	0.30
2004	3,379	4.469	151	93.3%	141	30	10	40	1.19
2005	4,244	4.362	185	91.6%	170	208	15	223	5.27
2006	4,510	4.213	190	89.3%	170	0	20	20	0.45
2007	4,493	4.074	183	86.2%	158	334	25	359	7.99
2008	5,407	4.000	216	81.5%	176	29	40	69	1.28
2009	4,198	4.000	168	74.6%	125	0	43	43	1.02
2010	4,609	3.500	161	64.4%	104	3	57	60	1.31
2011	4,828	3.500	169	46.0%	78	1	91	93	0.03
2012	4,600	3.500	161	12.7%	20	0	141	141	-
2013	4,600	4.000	184	0.0%	0		184	184	
TOTAL	73,831		3,261		2,590	2,688	672	3,360	

(1) PROVIDED BY THE BWC
(2) SECTION 7, EXHIBIT 5, SHEET 11, COL. 14
(3) = [(1) x (2)]/100
(4) = 1 / SECTION 7, 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

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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															
1982	30	30	30	0	366	354	1.002	1.003	16.0%	0	0	(0)	30	30	(0)
1983	4	4	4	0	354	342	1.003	1.003	14.3%	0	0	(0)	4	4	(0)
1984	2	2	2	0	342	330	1.003	1.004	13.3%	0	0	(0)	2	2	(0)
1985	0				330	318	1.004	1.004	13.9%		0	0	0		
1986	2	2	2	0	318	306	1.004	1.005	14.4%	0	0	(0)	2	2	(0)
1987	127	127	127	0	306	294	1.005	1.006	14.2%	0	0	(0)	127	127	(0)
1988	2	2	2	0	294	282	1.006	1.007	14.6%	0	0	(0)	2	2	(0)
1989	276	276	279	4	282	270	1.007	1.008	15.4%	1	0	(1)	279	279	(0)
1990	2	2	2	0	270	258	1.008	1.009	16.9%	0	0	(0)	2	2	(0)
1991	279	279	281	2	258	246	1.009	1.011	18.0%	0	0	(0)	281	281	(0)
1992	330	330	333	3	246	234	1.011	1.014	17.7%	0	0	(0)	332	333	(1)
1993	307	307	310	3	234	222	1.014	1.017	17.8%	0	0	(0)	310	310	(0)
1994	307	307	310	3	222	210	1.017	1.021	18.7%	1	0	(1)	309	310	(0)
1995	793	793	807	14	210	198	1.021	1.026	18.8%	3	0	(3)	806	807	(1)
1996	688	688	699	11	198	186	1.026	1.032	18.2%	2	0	(2)	699	699	(0)
1997	365	365	372	6	186	174	1.032	1.039	18.1%	1	0	(1)	372	372	0
1998	364	364	372	8	174	162	1.039	1.049	18.8%	1	0	(1)	372	372	0
1999	166	166	171	5	162	150	1.049	1.061	19.6%	1	0	(1)	171	171	(0)
2000	312	312	322	10	150	138	1.061	1.077	19.8%	2	0	(2)	322	322	0
2001	173	173	179	6	138	126	1.077	1.098	19.8%	1	0	(1)	179	179	0
2002	13	13	14	1	126	114	1.098	1.126	20.1%	0	0	(0)	14	14	0
2003	2	2	2	0	114	102	1.126	1.164	20.2%	0	0	(0)	2	2	0
2004	30	30	40	10	102	90	1.164	1.214	20.1%	2	0	(2)	32	40	(8)
2005	208	208	224	16	90	78	1.214	1.283	20.3%	3	0	(3)	223	224	(0)
2006	0		21	21	78	66	1.283	1.390	21.3%	4	0	(4)	20	21	(0)
2007	333	318	343	25	66	54	1.390	1.563	22.1%	6	16	10	359	343	16
2008	29	29	61	31	54	42	1.563	1.862	22.2%	7	0	(7)	69	61	9
2009	0		36	36	42	30	1.862	2.466	22.1%	8	0	(8)	43	36	6
2010	0		59	59	30	18	2.466	4.335	22.7%	13	0	(13)	60	59	1
2011	1	1	105	104	18	6	4.335	24.785	19.8%	21	0	(21)	93	105	(13)
2012	0		120	120	6		24.785	0.000	4.0%	5	0	(5)	141	120	21
2013							0.000	0.000	0.0%		0	0			
TOTAL	5,145	5,130	5,627	498						83	16	(68)	5,656	5,627	29
EXLD PRIOR	5,145	5,130	5,627	498						83	16	(68)	5,656	5,627	29

(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)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 7, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

AGE @ 6/30/11	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															
1982	30	30	30	0	366	354	1.001	1.001	30.0%	0	0	(0)	30	30	(0)
1983	4	4	4	0	354	342	1.001	1.001	27.2%	0	0	(0)	4	4	(0)
1984	2	2	2	0	342	330	1.001	1.001	12.6%	0	0	(0)	2	2	(0)
1985	0				330	318	1.001	1.001	4.0%		0	0	0		
1986	2	2	2	0	318	306	1.001	1.002	23.1%	0	0	(0)	2	2	(0)
1987	127	127	127	0	306	294	1.002	1.002	27.3%	0	0	(0)	127	127	(0)
1988	2	2	2	0	294	282	1.002	1.003	12.4%	0	0	(0)	2	2	(0)
1989	278	278	279	1	282	270	1.003	1.003	8.8%	0	(0)	(0)	279	279	(0)
1990	2	2	2	0	270	258	1.003	1.004	22.4%	0	0	(0)	2	2	(0)
1991	279	279	281	2	258	246	1.004	1.005	27.0%	0	0	(0)	281	281	(0)
1992	330	330	333	3	246	234	1.005	1.007	18.7%	0	0	(0)	332	333	(1)
1993	307	307	310	3	234	222	1.007	1.008	14.0%	0	0	(0)	310	310	(0)
1994	307	307	310	3	222	210	1.008	1.010	18.2%	1	0	(1)	309	310	(0)
1995	797	797	807	10	210	198	1.010	1.012	20.6%	2	(0)	(2)	806	807	(1)
1996	688	688	699	11	198	186	1.012	1.014	15.5%	2	0	(2)	699	699	(0)
1997	365	365	372	6	186	174	1.014	1.016	12.0%	1	0	(1)	372	372	0
1998	364	364	372	8	174	162	1.016	1.020	19.0%	1	0	(1)	372	372	0
1999	166	166	171	4	162	150	1.020	1.026	21.2%	1	(0)	(1)	171	171	(0)
2000	312	312	322	10	150	138	1.026	1.031	15.3%	2	0	(2)	322	322	0
2001	173	173	179	6	138	126	1.031	1.035	12.9%	1	0	(1)	179	179	0
2002	13	13	14	1	126	114	1.035	1.043	17.3%	0	0	(0)	14	14	0
2003	2	2	2	0	114	102	1.043	1.055	21.4%	0	0	(0)	2	2	0
2004	30	30	40	10	102	90	1.055	1.073	23.0%	2	0	(2)	32	40	(8)
2005	208	208	224	16	90	78	1.073	1.097	22.6%	4	0	(4)	223	224	(0)
2006	0		21	21	78	66	1.097	1.125	20.8%	4	0	(4)	20	21	(0)
2007	334	318	343	25	66	54	1.125	1.162	20.3%	5	16	11	359	343	16
2008	29	29	61	31	54	42	1.162	1.240	27.8%	9	0	(9)	69	61	9
2009	0		36	36	42	30	1.240	1.408	33.2%	12	0	(12)	43	36	6
2010	3	3	59	56	30	18	1.408	1.929	39.9%	23	(0)	(23)	60	59	1
2011	1	3	105	102	18	6	1.929	6.766	43.5%	44	(2)	(46)	93	105	(13)
2012	0		120	120	6		6.766	0.000	14.8%	18	0	(18)	141	120	21
2013							0.000	0.000	0.0%		0	0			
TOTAL	5,155	5,141	5,627	487						132	14	(118)	5,656	5,627	29
EXLD PRIOR	5,155	5,141	5,627	487						132	14	(118)	5,656	5,627	29

(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 7, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/11 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.8%	3.8%	84.4%
6	26.081	3.8%	18.5%	17.8%	85.5%
18	4.475	22.3%	17.2%	15.9%	85.8%
30	2.531	39.5%	12.9%	11.4%	85.6%
42	1.909	52.4%	10.2%	8.7%	85.5%
54	1.599	62.5%	8.2%	6.7%	85.4%
66	1.414	70.7%	6.3%	5.0%	85.1%
78	1.298	77.0%	4.7%	3.6%	84.8%
90	1.223	81.7%	3.7%	2.7%	84.6%
102	1.171	85.4%	2.9%	2.0%	84.5%
114	1.132	88.3%	2.3%	1.6%	84.3%
126	1.103	90.7%	1.9%	1.2%	84.2%
138	1.081	92.5%	1.5%	0.9%	83.9%
150	1.063	94.0%	1.2%	0.7%	83.6%
162	1.050	95.2%	0.9%	0.5%	83.2%
174	1.040	96.1%	0.7%	0.4%	82.9%
186	1.033	96.8%	0.6%	0.3%	82.8%
198	1.027	97.4%	0.5%	0.2%	82.5%
210	1.022	97.9%	0.4%	0.2%	82.1%
222	1.017	98.3%	0.3%	0.1%	81.5%
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%	0.2%	0.1%	80.3%
270	1.008	99.2%	0.1%	0.0%	80.0%
282	1.007	99.3%	0.1%	0.0%	80.0%
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%	80.0%
342	1.003	99.7%	0.0%	0.0%	80.1%
354	1.003	99.7%	0.0%	0.0%	80.3%
366	1.002	99.8%	0.0%	0.0%	80.4%
378	1.002	99.8%	0.0%	0.0%	80.6%
390	1.002	99.8%	0.0%	0.0%	80.9%
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%	82.6%
438	1.001	99.9%	0.0%	0.0%	83.0%
450	1.001	99.9%	0.0%	0.0%	83.3%
462	1.001	99.9%	0.0%	0.0%	83.5%
474	1.001	99.9%	0.0%	0.0%	83.8%
486	1.000	100.0%	0.0%	0.0%	84.1%
498	1.000	100.0%	0.0%	0.0%	84.4%
510	1.000	100.0%	0.0%	0.0%	84.6%
522	1.000	100.0%	0.0%	0.0%	84.7%
534	1.000	100.0%	0.0%	0.0%	84.8%
546	1.000	100.0%	0.0%	0.0%	85.3%
558	1.000	100.0%	0.0%	0.0%	85.8%
570	1.000	100.0%	0.0%	0.0%	86.4%
582	1.000	100.0%	0.0%	0.0%	87.2%
594	1.000	100.0%	0.0%	0.0%	88.1%
606	1.000	100.0%	0.0%	0.0%	89.2%
618	1.000	100.0%	0.0%	0.0%	90.7%
630	1.000	100.0%	0.0%	0.0%	92.4%
642	1.000	100.0%	0.0%	0.0%	94.7%
654	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) BASED ON SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 7, EXHIBIT 5, SHEET 14
(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	ON-LEVEL FACTOR	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)
1995		1.692		810	806	1.000	1.000	810	806	100%	810			5.95
1996	3,093	1.635	5,057	707	699	1.000	1.000	707	699	100%	707	13.97	22.85	5.86
1997	3,693	1.563	5,770	377	372	1.000	1.000	377	372	100%	377	6.54	10.21	5.60
1998	4,143	1.492	6,183	379	372	1.000	1.000	379	372	100%	379	6.13	9.15	5.34
1999	4,054	1.444	5,856	175	171	1.000	1.000	175	171	100%	175	2.98	4.30	5.17
2000	3,529	1.393	4,916	331	322	1.000	1.000	331	322	100%	331	6.74	9.39	4.99
2001	3,423	1.364	4,670	187	179	1.000	1.000	187	179	100%	187	4.00	5.45	4.89
2002	3,442	1.330	4,579	14	14	1.000	1.000	14	14	100%	14	0.31	0.42	4.77
2003	3,585	1.295	4,641	2	2	1.000	1.000	2	2	100%	2	0.04	0.05	4.64
2004	3,379	1.248	4,216	35	32	1.000	1.000	35	32	100%	35	0.84	1.05	4.47
2005	4,244	1.218	5,169	254	227	1.000	1.000	254	227	100%	254	4.92	6.00	4.36
2006	4,510	1.176	5,305	0	0	1.000	1.000	0	0	100%	0	-	-	4.21
2007	4,493	1.137	5,111	471	387	1.000	1.000	471	387	100%	471	9.22	10.49	4.07
2008	5,407	1.115	6,031	47	36	1.000	1.000	47	36	100%	47	0.78	0.87	4.00
2009	4,198	1.117	4,689	0	0	1.000	1.000	0	0	100%	0	-	-	4.00
2010	4,609	1.093	5,036	0	4	1.000	1.000	0	4	100%	0	-	-	3.50
2011	4,828	1.061	5,122	6	3	1.000	1.000	6	3	100%	6	0.11	0.11	3.50
2012	4,600	1.030	4,738	0	0	1.000	1.000	0	0	100%	0	-	-	3.50
2013	4,600	1.000	4,600			1.000	1.000	0	0	100%	0	-	-	4.00

	5 Year Average excluding 2011-2012	2.00
	7 Year Average excluding 2011-2012	2.25
	10 Year Weighted Average excluding 2011-2012	2.04
	15 Year Weighted Average excluding 2010-2012	4.90
	5 Year Average excluding 2010-2012	2.98
(14)	2013 Selected Loss Rate:	4.00

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION

OTHER COMPENSATION

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED 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	378	372	384												
1982	366	360	372	1.003	1.002	1.002	1.000	1.000	1.000						
1983	354	348	360	1.003	1.003	1.003	1.001	1.000	1.000						
1984	342	336	348	1.003	1.003	1.003	1.001	1.001	1.001						
1985	330	324	336	1.004	1.003	1.004	1.001	1.001	1.001						
1986	318	312	324	1.005	1.004	1.004	1.002	1.001	1.002						
1987	306	300	312	1.006	1.005	1.005	1.003	1.002	1.002						
1988	294	288	300	1.006	1.006	1.006	1.003	1.003	1.003						
1989	282	276	288	1.008	1.006	1.007	1.004	1.003	1.004						
1990	270	264	276	1.009	1.008	1.008	1.004	1.004	1.004						
1991	258	252	264	1.011	1.009	1.010	1.005	1.004	1.005						
1992	246	240	252	1.013	1.011	1.012	1.007	1.005	1.006						
1993	234	228	240	1.016	1.013	1.014	1.008	1.007	1.008						
1994	222	216	228	1.019	1.016	1.017	1.011	1.008	1.009						
1995	210	204	216	1.024	1.019	1.022	1.014	1.011	1.012						
1996	198	192	204	1.029	1.024	1.027	1.017	1.014	1.015						
1997	186	180	192	1.036	1.029	1.033	1.020	1.017	1.018						
1998	174	168	180	1.045	1.036	1.040	1.024	1.020	1.022						
1999	162	156	168	1.056	1.045	1.050	1.029	1.024	1.026						
2000	150	144	156	1.071	1.056	1.063	1.035	1.029	1.032						
2001	138	132	144	1.091	1.071	1.081	1.042	1.035	1.039						
2002	126	120	132	1.116	1.091	1.103	1.051	1.042	1.047						
2003	114	108	120	1.149	1.116	1.132	1.063	1.051	1.057						
2004	102	96	108	1.193	1.149	1.171	1.080	1.063	1.072						
2005	90	84	96	1.255	1.193	1.223	1.103	1.080	1.091						
2006	78	72	84	1.345	1.255	1.298	1.136	1.103	1.119						
2007	66	60	72	1.492	1.345	1.414	1.186	1.136	1.161						
2008	54	48	60	1.723	1.492	1.599	1.270	1.186	1.226						
2009	42	36	48	2.141	1.723	1.909	1.420	1.270	1.341						
2010	30	24	36	3.095	2.141	2.531	1.713	1.420	1.553						
2011	18	12	24	8.074	3.095	4.475	2.979	1.713	2.176						
2012	6	0	12		8.074	26.081		2.979	7.857						

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

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
OTHER COMPENSATION
PAID LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982	0	0	12	12	29	29	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1983	0	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1984	0	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
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1986	0	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
1987	6	29	53	68	90	100	116	122	125	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127				127
1988	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
1989	7	17	42	229	247	254	267	272	275	276	276	276	276	276	276	276	276	276	276	276	276	276	276	276						276
1990	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2							2
1991	27	76	214	223	229	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279								279
1992	34	119	194	197	234	257	330	330	330	330	330	330	330	330	330	330	330	330	330	330	330									330
1993	19	38	123	144	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307										307
1994	12	66	150	197	295	295	306	306	306	306	306	306	306	306	307	307	307	307	307											307
1995	76	214	489	783	783	783	783	783	783	787	793	793	793	793	793	793	793	793												793
1996	30	172	290	611	631	688	688	688	688	688	688	688	688	688	688	688	688													688
1997	35	161	235	365	365	365	365	365	365	365	365	365	365	365	365	365														365
1998	30	37	107	137	364	364	364	364	364	364	364	364	364	364	364															364
1999	18	43	162	165	166	166	166	166	166	166	166	166	166	166																166
2000	0	2	15	312	312	312	312	312	312	312	312	312	312																	312
2001	4	8	8	8	8	8	173	173	173	173	173	173																		173
2002	13	13	13	13	13	13	13	13	13	13	13																			13
2003	2	2	2	2	2	2	2	2	2	2																				2
2004	0	0	2	21	30	30	30	30	30																					30
2005	0	14	28	42	208	208	208	208																						208
2006	0	0	0	0	0	0	0																							-
2007	10	123	146	318	322	333																								333
2008	0	5	29	29	29																									29
2009	0	0	0	0																										-
2010	0	0	0																											-
2011	1	1																												1
2012	0																													-
																														5,145

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	
1982			1.000	2.454	1.000	1.000	1.000	1.013	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	
1983		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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																														
1986		1.000	1.000	1.000	1.000	1.481	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	4.652	1.853	1.293	1.322	1.105	1.158	1.059	1.024	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	2.442	2.522	5.471	1.077	1.031	1.049	1.020	1.009	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							
1990	2.296	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	2.865	2.798	1.041	1.028	1.218	1.000	1.000	1.000	1.000	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	3.468	1.637	1.016	1.184	1.099	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										
1993	1.946	3.250	1.170	2.138	1.000	1.000	1.000	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	5.573	2.276	1.309	1.500	1.000	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000												
1995	2.826	2.279	1.602	1.000	1.000	1.000	1.000	1.000	1.005	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1996	5.761	1.683	2.106	1.033	1.090	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1997	4.554	1.461	1.556	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	1.215	2.890	1.282	2.666	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1999	2.362	3.752	1.016	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
2000		6.250	20.572	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2001	1.712	1.000	1.000	1.000	1.000	22.540	1.000	1.000	1.000	1.000	1.000																			
2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
2003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
2004			10.296	1.435	1.000	1.000	1.000	1.000																						
2005	46.501	1.978	1.495	4.931	1.000	1.000	1.000																							
2006																														
2007	12.817	1.190	2.170	1.013	1.035																									
2008		5.990	1.000	1.000																										
2009																														
2010																														
2011	1.000																													
3 Yr Avg	20.106	1.390	4.653	2.460	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	12.606	1.234	3.192	1.876	1.000	5.308	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
7 Yr Avg	9.515	2.310	5.362	1.626	1.000	4.077	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	1.000	1.000	1.000	
3 Yr Wtd		1.374	1.974	1.473	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	13.329	1.435	1.991	1.469	1.000	1.633	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	5.676	1.459	2.241	1.402	1.000	1.077	1.000	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	TAIL
Prior	2.568	1.442	1.242	1.151	1.101	1.067	1.049	1.037	1.029	1.022	1.017	1.014	1.010	1.008	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	
PA Sel.	2.609	1.445	1.243	1.155	1.109	1.071	1.052	1.039	1.029	1.023	1.018	1.014	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
Selected	2.609	1.445	1.243	1.155	1.109	1.071	1.052	1.039	1.029	1.023	1.018	1.014	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	
Cumulative	8.074	3.095	2.141	1.723	1.492	1.345	1.255	1.193	1.149	1.116	1.091	1.071	1.056	1.045	1.036	1.029	1.024	1.019	1.016	1.013	1.011	1.009	1.008	1.006	1.006	1.005	1.004	1.003	1.003	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
MARINE INDUSTRY FUND
COMPENSATION
OTHER COMPENSATION
INCURRED LOSS (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												30	30	30
1983																											4	4	4	4
1984																										2	2	2	2	2
1985																									0	0	0	0		-
1986																								2	2	2	2			2
1987																							127	127	127	127				127
1988																						2	2	2	2					2
1989																					278	278	278	278						278
1990																				2	2	2	2							2
1991																			279	279	279	279								279
1992																		330	330	330	330									330
1993																	307	307	307	307										307
1994																307	307	307	307											307
1995															797	797	797	797												797
1996														688	688	688	688													688
1997													365	365	365	365														365
1998												364	364	364	364															364
1999											166	166	166	166																166
2000										312	312	312	312																	312
2001									173	173	173	173																		173
2002								13	13	13	13																			13
2003							2	2	2	2																				2
2004						30	30	30	30																					30
2005					208	208	208	208																						208
2006				0	0	0	0																							-
2007			181	318	325	334																								334
2008		5	29	29	29																									29
2009	0	0	0	0																										-
2010	5	3	3																											3
2011	1	1																												1
2012	0																													-
																														5,155

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	
1982																												1.000	1.000	
1983																											1.000	1.000	1.000	
1984																										1.000	1.000	1.000		
1985																														
1986																								1.000	1.000	1.000				
1987																							1.000	1.000	1.000					
1988																						1.000	1.000	1.000						
1989																					1.000	1.000	1.000							
1990																				1.000	1.000	1.000								
1991																			1.000	1.000	1.000									
1992																		1.000	1.000	1.000										
1993																	1.000	1.000	1.000											
1994																1.000	1.000	1.000												
1995															1.000	1.000	1.000													
1996														1.000	1.000	1.000														
1997													1.000	1.000	1.000															
1998												1.000	1.000	1.000																
1999											1.000	1.000	1.000																	
2000										1.000	1.000	1.000																		
2001									1.000	1.000	1.000																			
2002								1.000	1.000	1.000																				
2003							1.000	1.000	1.000																					
2004						1.000	1.000	1.000																						
2005					1.000	1.000	1.000																							
2006																														
2007			1.757	1.022	1.027																									
2008		5.990	1.000	1.000																										
2009																														
2010	0.547	0.986																												
2011	1.000																													
3 Yr Avg	0.547	5.990	1.757	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Avg	0.547	5.990	1.757	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
7 Yr Avg	0.547	5.990	1.757	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Yr Wtd																												1.000	1.000	
5 Yr Wtd																												1.000	1.000	
7 Yr Wtd																												1.000	1.000	TAIL
Prior	1.694	1.179	1.098	1.038	1.028	1.024	1.019	1.014	1.010	1.005	1.004	1.006	1.005	1.002	1.002	1.003	1.002	1.001	1.001	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	
PA Sel.	1.739	1.207	1.118	1.071	1.043	1.030	1.021	1.016	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	
Selected	1.739	1.207	1.118	1.071	1.043	1.030	1.021	1.016	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	
Cumulative	2.979	1.713	1.420	1.270	1.186	1.136	1.103	1.080	1.063	1.051	1.042	1.035	1.029	1.024	1.020	1.017	1.014	1.011	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.000

OHIO BUREAU OF WORKERS' COMPENSATION

MARINE INDUSTRY FUND

COMPENSATION

OTHER COMPENSATION

CASE RESERVES (000's)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	AS OF 6/30/2012
1982																												0	0	-
1983																											0	0	0	-
1984																										0	0	0	0	-
1985																									0	0	0	0		-
1986																								0	0	0	0			-
1987																							0	0	0	0				-
1988																						0	0	0	0					-
1989																					3	3	3	3						3
1990																				0	0	0	0							-
1991																			0	0	0	0								-
1992																		0	0	0	0									-
1993																	0	0	0	0										-
1994																0	0	0	0											-
1995															4	4	4	4												4
1996														0	0	0	0													-
1997													0	0	0	0														-
1998												0	0	0	0															-
1999											0	0	0	0																0
2000										0	0	0	0																	-
2001									0	0	0	0																		-
2002								0	0	0	0																			-
2003							0	0	0	0																				-
2004						0	0	0	0																					-
2005					0	0	0	0																						-
2006				0	0	0	0																							-
2007			34	0	3	0																								0
2008		0	0	0	0																									-
2009	0	0	0	0																										-
2010	5	3	3																											3
2011	0	0																												-
2012	0																													-
																														10