

**OHIO TURNPIKE AND  
INFRASTRUCTURE COMMISSION**  
682 Prospect Street  
Berea, Ohio 44017



**SELECTION OF A CLAIMS ADJUSTING SERVICE FOR THE OHIO TURNPIKE  
AND INFRASTRUCTURE COMMISSION'S LIABILITY INSURANCE PROGRAM**

ISSUE DATE:

July 1, 2016

INQUIRY END DATE:

4:00 p.m. (Eastern), July 7, 2016

OPENING DATE:

4:00 p.m. (Eastern), July 15, 2016

**ANSWERS TO QUESTIONS RECEIVED THROUGH  
THE END OF THE INQUIRY PERIOD**

## **ANSWERS TO QUESTIONS RECEIVED THROUGH THE END OF THE INQUIRY PERIOD**

**Q#1 Can you provide a breakdown of loss history by type of claim.**

*A#1 See the Commission's currently valued loss run attached, which includes loss history by type of claim.*

**Q#2 Are loss runs currently available?**

*A#2 See the response to Q#1.*

**Q#3 Who is currently administering these claims?**

*A#3 York Risk Services Group, Inc.*

**Q#4 Does the Ohio Turnpike Commission provide the Claim Management System?**

*A#4 No.*

**Q#5 What is the current Budget for Claim Loss Adjusting for the Ohio Turnpike Commission?**

*A#5 The budget for these upcoming services is not yet established for any contract executed on the basis of this RFP. Currently, services are paid on a fee per claim basis.*

**Q#6 What types of reporting is required?**

*A#6 The Commission reports property damage claims over \$5,000.00, all bodily injury claims and all employment practices claims to the adjuster for notice to the Commission's insurer. The adjuster should provide claim updates as needed and currently valued loss runs to the Commission no less than once a month.*

**Q#7 Is the Ohio Turnpike Commission self insured?**

*A#7 The Commission has a \$100,000 self-insured retention (SIR) for General Liability, Employment Practices and Automobile Liability bodily injury claims. Automobile Liability property damage claims have a \$50,000 SIR.*

**Q#8 Can you supply the Estimated claim volume broken down by type?**

*A#8 See the response to Q#1.*

**Q#9 Can you supply the name of the Current claims adjusting firm?**

*A#9 See the response to Q#3.*

Ohio Turnpike & Infrastructure Commission  
Loss Detail as of 05/31/16

	Loss Date	Report Date	Status	LOB	Coverage Description	Combined York & Travelers Loss Experience					Excess SIR	Description	Injuries
						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
<b>July 1, 2007- July 1, 2008</b>													
OTD-0170A1	8/1/2007	8/2/2007	C	GL	BODILY INJURY - GL	0	0	0	0	0		single vehicle accident, resulting in fatality of the driver	FATAL
OTD-0181A1	8/7/2007	11/6/2007	C	GL	BODILY INJURY - GL	0	10	0	0	10		Auto accident resulting in fatal injuries to the claimant	FATAL
OTD-0171A1	8/31/2007	9/4/2007	C	GL	BODILY INJURY - GL	0	0	0	0	0		two vehicle collision	FATALITY
OTD-0171B1	8/31/2007	9/4/2007	C	GL	BODILY INJURY - GL	0	0	0	0	0		two vehicle collision	FATALITY
OTD-0177A2	9/16/2007	12/7/2007	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		clmt alleges orange barrels damaged tires	VEHICLE TIRES
OTD-0172A1	9/28/2007	9/28/2007	C	GL	BODILY INJURY - GL	0	10	0	0	10		Claimant in roadway, struck by passing tractor-trailer	FATAL
OTD-0173A1	10/8/2007	10/9/2007	C	GL	BODILY INJURY - GL	0	10	0	0	10		CV hit a commercial tractor-trailer on I-80 Eastbound	FATALITY
OTD-0175A1	10/11/2007	10/22/2007	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges her feet were stuck to the floor and she fell	FX TO LEFT LOWER ARM AND WRIST
OTD-0203A1	10/17/2007	2/5/2008	CS	GL	PERSONAL INJURY-GL	0	288,826	0	0	288,826	238,826	defamation	EMOTIONAL DISTRESS
OTD-0174A1	10/18/2007	10/18/2007	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal accident	FATALITY
OTD-0174B1	10/18/2007	10/18/2007	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal accident	FATALITY
OTD-0176A1	11/22/2007	11/26/2007	C	GL	BODILY INJURY - GL	0	10	0	0	10		fatality	FATAL
OTD-0179A1	12/24/2007	1/4/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges he his chair broke	HEAD AND LOWER BACK
OTD-0180A1	12/26/2007	1/4/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges he had a seizure after running into a brick wall	SEIZURE
OTD-0178A1	1/2/2008	1/3/2008	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges he was hit while crossing toll-booth lanes	STOMACH
OTD-0188A1	3/5/2008	6/4/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges she slipped and fell on the concourse	RIGHT SIDE
OTD-0184A1	3/29/2008	4/1/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		Vehicle accident	FATALITY
OTD-0185A1	4/28/2008	4/29/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		fatal incident	FATAL
OTD-0194A1	4/28/2008	9/18/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt was involved in a motor vehicle accident	FATAL
OTD-0186A1	5/15/2008	5/30/2008	I	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges he fell coming out of the shower stall	LEFT UPPER ARM
						0	288,936	0	0	288,936	238,826		

Ohio Turnpike & Infrastructure Commission  
Loss Detail as of 05/31/16

Claim	Loss Date	Report Date	Status	LOB	Coverage Description	Combined York & Travelers Loss Experience					Excess SIR	Description	Injuries
						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
July 1, 2008 July 1, 2009													
OTF-0189A1	7/3/2008	7/16/2008	I	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges she lost her footing in the restroom and fell	LEFT HIP
OTF-0191A1	8/7/2008	8/18/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		Clmt alleges he tripped over door stop	RT ANKLE
OTF-0190A1	8/9/2008	8/11/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		Semi truck went off roadway and struck overpass, killing all three occupants	FATALITY
OTF-0190B1	8/9/2008	8/11/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		Semi truck struck overpass, killing all three occupants	FATAL
OTF-0190C1	8/9/2008	8/11/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		Semi truck struck overpass, killing all three occupants	FATAL
OTF-0198A1	8/23/2008	12/15/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges she slipped on melting ice walking to food court	RIGHT HIP AND ARM
OTF-0192A1	8/24/2008	8/29/2008	I	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges he slipped and fell in the shower	HEAD
OTF-0207A2	8/28/2008	5/20/2009	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		theft of cargo	CARGO
OTF-0207B2	8/28/2008	5/20/2009	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		theft of cargo	CARGO
OTF-0193A1	9/16/2008	9/17/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt was struck by mirror of a commercial truck	FATAL
OTF-0195A1	9/23/2008	9/25/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		vehicle accident	FATAL
OTF-0196A1	10/30/2008	11/6/2008	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges he rolled his ankle as he stepped out of his van	ANKLE
OTF-0197A1	11/18/2008	12/4/2008	CS	AL	BODILY INJURY - AUTO	125,000	55,780	0	0	180,780	130,780	clmt allegedly suffered damages as a result of a crash with a snow plow	BROKEN RIGHT KNEE AND HAND, 2 FRACTURED RIBS
OTF-0197A2	11/18/2008	12/4/2008	C	AL	PROPERTY DAMAGE - AUTO	0	0	0	0	0		clmt allegedly suffered damages as a result of a crash with a snow plow	VEHICLE DAMAGE
OTF-0200A1	11/21/2008	1/8/2009	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges he slipped and fell on ice in the parking area	MILD CONCUSSION
OTF-0205A1	12/17/2008	2/17/2009	CS	GL	BODILY INJURY - GL	0	1,293	0	0	1,293		Auto accident resulting in the fatality of the claimant.	FATAL
OTF-0199A1	12/31/2008	1/6/2009	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt alleges she slipped and fell on sidewalk	POETNETIAL BROKEN WRIST
OTF-0201A1	1/15/2009	1/15/2009	C	GL	BODILY INJURY - GL	0	10	0	0	10		fatal accident	FATAL
OTF-0206A2	1/28/2009	3/31/2009	C	GL	PROPERTY DAMAGE - GL	18,557	240	0	0	18,797		clmts vehicle was struck by snow plow	VEHICLE DAMAGE
OTF-0202A1	2/5/2009	2/6/2009	C	GL	BODILY INJURY - GL	0	10	0	0	10		fatality	FATAL
OTF-0204A1	2/7/2009	2/12/2009	C	GL	BODILY INJURY - GL	0	10	0	0	10		clmt was walking out of washroom and bumped his head on a gate that had been pul led down	HEAD
OTF-0208A1	5/4/2009	5/26/2009	C	GL	BODILY INJURY - GL	2,000	12	0	0	2,012		Clmt tripped and fell on a perimeter sidewalk outside McDonald's	LACERATION-LOWER LIP, SOFT TISSUE-FACE, KNEE
OTF-0209A1	5/15/2009	6/10/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		clmt was walking in parking lot and stepped into a pot hole	KNEES
OTF-0211A1	6/8/2009	6/22/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		fatal accident	FATALITY
						145,557	57,469	0	0	203,025	130,780		

Ohio Turnpike & Infrastructure Commission  
Loss Detail as of 05/31/16

Claim	Loss Date	Report Date	Status	LOB	Coverage Description	Combined York & Travelers Loss Experience					Excess SIR	Description	Injuries
						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
July 1, 2009 - July 1, 2010													
OTB-0224A1	3/3/2006	3/3/2010	CS	EPL	WRONGFUL TERMINATION	15,000	39,943	0	0	54,943	4,943	clmt alleges he was wrongfully terminated	UNK
OTD-0210A1	3/6/2008	6/17/2009	CS	GL	BODILY INJURY - GL	25,000	66,021	0	0	91,021	41,021	wrongful termination, violation of federal and state constitutional rights	WRONGFUL TERMINATION
OTG-0225A1	7/11/2009	3/12/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt slipped & fell due to wet floor	FX TO LEFT SHOULDER
OTG-0213A1	7/28/2009	7/30/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		clmt alleges she fell in the parking lot in the Middle Ridge Service Plaza	BROKEN WRIST
OTG-0212A1	7/29/2009	7/30/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		two vehicle collision	FATAL
OTG-0212B1	7/29/2009	7/30/2009	C	GL	BODILY INJURY - GL	0	0	0	0	0		two vehicle collision	FATAL
OTG-0218A1	7/31/2009	9/22/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		ee fell where trench had been dug for back gate	SPRAINED ANKLE
OTG-0214A1	8/17/2009	8/17/2009	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATALITY
OTG-0215A1	9/3/2009	9/3/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		fatal accident	FATAL
OTG-0216A1	9/5/2009	9/16/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		fatality	FATAL
OTG-0217A1	9/13/2009	9/17/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		clmt stubbed foot on floor and fell hitting head on floor	CUT ABOUT LEFT EYE, BROKEN NOSE
OTG-0219A1	9/21/2009	10/8/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		clmt slipped and fell on the sidewalk	BROKEN HIP
OTG-0219B2	9/21/2009	10/8/2009	C	GL	BODILY INJURY - GL	706	12	0	0	718		clmt slipped and fell on the sidewalk	DERIVATIVE FINANCIAL EXPENSES INCURRED
OTG-0220A1	12/14/2009	12/15/2009	C	GL	BODILY INJURY - GL	0	12	0	0	12		fatality	FATAH
OTG-0243A2	12/27/2009	12/1/2010	CS	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		clmts vehicle was involved in three-vehicle accident	VEHICLE DAMAGE
OTG-0221A2	1/6/2010	1/8/2010	C	GL	PROPERTY DAMAGE - GL	329	0	0	0	329		clmt vehicle was hit by a gate	VEHICLE DAMAGE
OTG-0222A2	1/8/2010	1/29/2010	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		clmt alleges he sustained injuries when a plow truck plowed snow from overpass and it came down on his vehicle	VEHICLE DAMAGE
OTG-0226A2	1/26/2010	3/16/2010	C	GL	PROPERTY DAMAGE - GL	0	215	0	0	215		clmt drove into a ditch filled with water	VEHICLE DAMAGE
OTG-0223A2	2/9/2010	2/16/2010	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		OV struck IV	VEHICLE DAMAGE
OTG-0229A1	3/5/2010	5/6/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt slipped and fell on the sidewalk	BROKEN RIGHT HAND
OTG-0232A1	3/20/2010	6/15/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt was walking dog and went through a fence and cut his left cheek	CUT TO LEFT CHEEK
OTG-0227A2	4/6/2010	4/7/2010	C	GL	PROPERTY DAMAGE - GL	810	0	0	0	810		clmt exited through the EZ Pass Lane on a motorcycle and the gate came down striking him and his bike	HELMET AND MOTORCYCLE DAMAGE
OTG-0228A1	4/12/2010	4/13/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal accident	FATAL
OTG-0231A1	5/6/2010	6/10/2010	C	GL	BODILY INJURY - GL	3,500	0	0	0	3,500		clmt she slipped and fell in the restroom due to wet floors	HEAD INJURY
OTG-0234A2	5/23/2010	6/23/2010	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		clmt alleges potholes damages his vehicle tires	TIRE DAMAGE
OTG-0230A1	5/26/2010	5/27/2010	CS	GL	BODILY INJURY - GL	0	6,698	0	0	6,698		clmt on motorcycle was struck by the gate as it was coming down	NECK
OTG-0235A1	5/27/2010	6/28/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges toll gate came down on his head	ALLEGED COMPRESSED CERVICAL SPINE

Ohio Turnpike & Infrastructure Commission  
Loss Detail as of 05/31/16

Claimant	Loss Date	Report Date	Status	LOB	Coverage Description	Combined York & Travelers Loss Experience					Excess SIR	Description	Injuries
						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
OTG-0236A1	6/19/2010	7/2/2010	CS	GL	BODILY INJURY - GL	0	9,181	0	0	9,181		clmt was struck in the head by the gate	FX NOSE
OTG-0236A2	6/19/2010	7/2/2010	C	GL	PROPERTY DAMAGE - GL	0	129	0	0	129		clmt was struck in the head by the gate	DAMAGE TO MOTORCYCLE
OTG-0233A1	6/20/2010	6/21/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt vehicle was hit with a tire through the windshield	FATAL
						45,345	122,294	0	0	167,639	45,964		
<b>July 1, 2010 - August 1, 2011</b>													
OTH-0246A1	4/7/2011	4/8/2011	CS	AL	BODILY INJURY - AUTO	8,500,000	827,086	0	0	9,327,086	9,277,086	motor vehicle accident	CLOSED HEAD INJURY, LEFT HAND LAC., FX RIGHT HAND
OTH-0246A2	4/7/2011	4/8/2011	C	AL	PROPERTY DAMAGE - AUTO	0	0	0	0	0		motor vehicle accident	VEHICLE DAMAGE
OTH-0247A1	2/26/2011	4/8/2011	C	AL	BODILY INJURY - AUTO	15,000	12	0	0	15,012		motor vehicle accident	SOFT TISSUE TO THE NECK AND LEFT SHOULDER
OTH-0247A2	2/26/2011	4/8/2011	C	AL	PROPERTY DAMAGE - AUTO	3,000	0	0	0	3,000		motor vehicle accident	
OTH-0247B1	2/26/2011	4/8/2011	C	AL	BODILY INJURY - AUTO	15,000	24	0	0	15,024		motor vehicle accident	CONCUSSION
OTG-0241A1	5/20/2010	9/16/2010	C	EPL	WRONGFUL TERMINATION	150,000	276,649	0	0	426,649	376,649	clmt alleges he was discriminated against and discharged based on age, sex and disability	ALLEGED LOSS OF INCOME & TERMINATION BASED ON DIS.
OTH-0237A1	8/11/2010	8/12/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal car accident	FATAL
OTH-0238A1	8/16/2010	8/18/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		ee was rear-ended by a truck pulling three trailers	FATAL
OTH-0239A1	7/18/2010	8/19/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt washed her hands and turned to leave restroom, slipped and fell	LEFT KNEE CONTUSION
OTH-0240A1	8/9/2010	8/26/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		the gate at the toll booth struck clmt as he was going through on his motorcycle	NECK AND HEAD
OTH-0242A1	10/16/2010	10/27/2010	C	GL	BODILY INJURY - GL	0	8,219	0	0	8,219		clmt alleges he was injured in a slip and fall	CONTUSION TO HEAD
OTH-0244A1	11/27/2010	12/16/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATAL
OTH-0244B1	11/27/2010	12/16/2010	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATAL
OTH-0245A1	1/19/2011	2/23/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt slipped and fell on the icy surface outside the entrance of the plaza	FINGERS, HEAD AND BACKSID
OTH-0248A1	4/21/2011	4/25/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges she was sexually assaulted	
OTH-0249A1	5/17/2011	5/19/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		vehicle accident	FATAL
OTH-0250A1	5/26/2011	6/1/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATAL
OTH-0251A1	6/11/2011	6/29/2011	C	GL	BODILY INJURY - GL	36	0	0	0	36		clmt sat down on a chair in food court and it collapsed	CUT ON RIGHT LEG
OTH-0253A1	5/25/2011	7/26/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt tripped on the hose while pumping gas	BROKEN WRIST
OTH-0257A1	4/1/2011	10/6/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		toll gate arm malfunctioned and struck clmt on the head	HEAD
OTH-0259A1	6/23/2011	11/14/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		employee stepped in a pothole in the parking lot and fell	SKINNED KNEES, EYE INJURY
OTH-0277A1	7/30/2010	8/6/2012	C	GL	BODILY INJURY - GL	35,000	51,830	0	0	86,830	36,830	clmt alleges he hit a pothole while on his motorcycle and fell	ALLEGED RIGHT ANKLE FRACTURE

Ohio Turnpike & Infrastructure Commission  
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						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
OTI-0252A1	7/12/2011	7/26/2011	I	GL	BODILY INJURY - GL	0	0	0	0	0		driver followed two vehicles in front of her, as she approached the gate it came down, she ducked but the gate hit her on the shoulders as she went under	
						8,718,036	1,163,820	0	0	9,881,856	9,690,565		
<b>August 1, 2011 - September 1, 2012</b>													
OTI-0254A2	8/24/2011	8/25/2011	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		clmt struck a large electronic message board that had been blown into the roadway	PROPERTY DAMAGE
OTI-0255A1	9/16/2011	9/19/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATAL
OTI-0256A1	9/13/2011	9/20/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt tripped and fell walking out of the Bradys Leap Plaza	CONTUSION TO HAND AND MOU
OTI-0258A1	10/4/2011	10/7/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATAL
OTI-0260A1	11/14/2011	11/15/2011	C	GL	BODILY INJURY - GL	0	0	0	0	0		two vehicle accident, car v. tractor-trailer	FATAL
OTI-0261A1	10/20/2011	11/29/2011	C	GL	BODILY INJURY - GL	350	0	0	0	350		clmt was hit on his helmet by the closing arm of the gate	
OTI-0262A1	1/24/2012	1/24/2012	C	GL	BODILY INJURY - GL	0	16,944	0	0	16,944		OTC employee fatal MVA	FATAL
OTI-0262B1	1/24/2012	1/24/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		OTC employee fatal MVA	
OTI-0263A1	1/27/2012	1/31/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		motor vehicle accident	FATAL
OTI-0264A1	2/11/2012	2/14/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell on liquid in food court	FRACTURED FRONT TOOTH, PUNCTURED LOWER LIP
OTI-0265A1	4/21/2012	4/24/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal motor vehicle accident	FATAL
OTI-0266A1	5/13/2012	5/14/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		MVA fatality clmt struck a deer and was thrown from motorcycle	FATAL
OTI-0267A1	5/16/2012	5/17/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		Single vehicle MVA resulting in fatality	MULTIPLE INJURIES FROM MVA
OTI-0268A1	5/20/2012	5/23/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		motorcycle driver claims to have slipped on oil after paying his toll, wrecked the motorcycle	UNK
OTI-0269A1	4/17/2012	6/4/2012	C	GL	BODILY INJURY - GL	4,200	0	0	0	4,200		clmt was struck by a broken caliper	LACERATION TO HEAD
OTI-0270A1	6/5/2012	6/11/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt slipped and fell on lobby floor	CUT TO LEFT CHEEK
OTI-0271A2	5/15/2012	7/5/2012	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		breach of contract	
OTI-0276A1	6/29/2012	8/3/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt slipped and fell on piece of ice in food court; settled w/ 100% pmt by ISS	FX OF BACK
OTI-0282A1	8/11/2011	10/11/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell on the wet bathroom floor while at a rest stop at Middle Ridge Plaza	SLIP AND FALL ON WET BATHROOM FLOOR
OTJ-0272A1	7/4/2012	7/5/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt slipped and fell as she entered the plaza	STRAIN TO KNEE
OTJ-0273A1	7/4/2012	7/5/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal/suicide	
OTJ-0274A1	7/18/2012	7/27/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges she was hit with the ez pass gate arm	SCRAPE TO ELBOW, DAMAGE TO 2012 HARLEY DAVIDSON



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						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
OTJ-0275A1	7/7/2012	7/27/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt alleges gate did not lift and she was struck	HAND INJURY
OTJ-0278A1	8/8/2012	8/9/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		Single veh and it drifted off into the telephone pole	FATAL
OTJ-0279A1	8/15/2012	8/16/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		clmt was hit by a truck and was trapped between the two vehicles	LEG
OTJ-0280A1	8/4/2012	8/31/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		pedestrian was crossing the eastbound lanes of the turnpike struck by commercial vehicle	
OTJ-0281A1	8/31/2012	8/31/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		one person was killed in a multi vehicle crash	
						4,550	16,944	0	0	21,494	0		
<b>September 1, 2012 - September 1, 2013</b>													
OTJ-0283A1	11/3/2012	11/6/2012	I	AL	BODILY INJURY - AUTO	0	0	0	0	0		Semi struck 2 pickup trucks and trailers who were pulled over on the side of the turnpike.	
OTJ-0285A1	12/7/2012	12/10/2012	C	AL	BODILY INJURY - AUTO	0	12	0	0	12		Other vehicle was south on County Road 117, the insured was attempting to turn left off of a private access road onto 117. The other vehicle struck the insured	SORENESS
OTJ-0285A2	12/7/2012	12/10/2012	C	AL	PROPERTY DAMAGE - AUTO	15,910	151	0	0	16,061		Other vehicle was south on County Road 117, the insured was attempting to turn left off of a private access road onto 117. The other vehicle struck the insured	HOOD, FENDOR, BUMPER, HEADLIGHT, WINDOW, PANEL
OTJ-0286A1	3/1/2013	3/20/2013	C	AL	BODILY INJURY - AUTO	0	12	0	0	12		Claimant alleges injuries sustained as a result of an auto accident with the insured.	SOFT TISSUE-NECK & BACK
OTJ-0286B1	3/1/2013	8/19/2013	C	AL	PROPERTY DAMAGE - AUTO	0	0	0	0	0		Claimant alleges injuries sustained as a result of an auto accident with the insured.	
OTJ-0286C1	3/1/2013	3/20/2013	C	AL	BODILY INJURY - AUTO	29,363	44,372	0	0	73,735	23,735	Claimant alleges injuries sustained as a result of an auto accident with the insured.	OV ran red light; he said/she said; alleged pregnancy compromised but no expert support
OTJ-0287A2	1/25/2013	3/27/2013	C	AL	PROPERTY DAMAGE - AUTO	0	0	0	0	0		Collision between IV & CV while both vehicles were exiting.	
OTJ-0291A1	5/6/2013	5/13/2013	C	AL	BODILY INJURY - AUTO	1,259	12	0	0	1,271		Claimant was struck by the gate and thrown from the motorcycle.	RIGHT WRIST AND UPPER LIP
OTK-0297A1	8/8/2013	8/12/2013	C	AL	BODILY INJURY - AUTO	0	0	0	0	0		Fatal MVA	
OTK-0297A1	8/8/2013	8/12/2013	C	AL	BODILY INJURY - AUTO	0	0	0	0	0		Fatal MVA	
OTJ-0284A1	11/18/2012	11/19/2012	C	GL	BODILY INJURY - GL	0	0	0	0	0		Man has possible heart attack in towing trailer, refuses treatment, and passes a way.	
OTJ-0288A1	3/22/2013	4/2/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant jumped off bridge - fatality.	

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						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
OTJ-0289A2	3/15/2013	4/5/2013	C	GL	PROPERTY DAMAGE - GL	4,613	228	0	0	4,841		Insured employee was dumping salt and used a bar or shovel to bang the back of a tailgate.	
OTJ-0290A1	5/8/2013	5/9/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant suffered fatality in motorcycle accident.	
OTJ-0292A1	5/19/2013	5/23/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant alleges she slipped and fell on ice cream on the floor.	
OTJ-0293A1	6/24/2013	6/25/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant was found deceased in his vehicle.	
OTJ-0294A1	6/27/2013	7/2/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell.	SORE KNEE
OTK-0295A1	7/8/2013	7/8/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell at the entry of Ohio Turnpike Service Plaza.	
OTK-0295A1	7/8/2013	7/12/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell at the entry of Ohio Turnpike Service Plaza.	
OTK-0296A1	7/27/2013	7/30/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal car crash.	CLAIMANT DIED.
OTK-0296A1	7/27/2013	7/30/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal car crash.	
OTK-0299A1	8/30/2013	10/15/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Slip and fall.	
OTK-0299A1	8/30/2013	10/15/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Slip and fall.	
OTK-0299B1	8/30/2013	10/15/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Slip and fall.	
OTK-0299B1	8/30/2013	10/15/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Slip and fall.	
OTK-0299B1	8/30/2013	10/16/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Slip and fall.	
OTK-0302A2	7/19/2013	11/15/2013	C	GL	PROPERTY DAMAGE - GL	1,403	0	0	0	1,403		Toll gate arm damaged motorcycle.	
OTK-0302A2	7/19/2013	11/18/2013	C	GL	PROPERTY DAMAGE - GL	1,403	0	0	0	1,403		Toll gate arm damaged motorcycle.	
						<b>53,952</b>	<b>44,787</b>	<b>0</b>	<b>0</b>	<b>98,739</b>	<b>23,735</b>		
<b>September 1, 2013 - September 1, 2014</b>													
OTK-0298A1	9/17/2013	9/18/2013	C	AL	BODILY INJURY - AUTO	0	12	0	0	12		Fatality	
OTK-0305A1	1/24/2014	2/13/2014	○	AL	BODILY INJURY - AUTO	0	24	6,000	9,976	16,000		(a) Snow plow changed lanes in front of the claimant causing a collision.	
OTK-0305A2	1/24/2014	1/29/2014	C	AL	PROPERTY DAMAGE - AUTO	0	100	0	0	100		Snow plow changed lanes in front of the claimant causing a collision.	
OTK-0305B1	1/24/2014	2/13/2014	○	AL	BODILY INJURY - AUTO	0	24	25,000	0	25,024		Snow plow changed lanes in front of the claimant causing a collision.	
OTK-0307A2	2/21/2014	2/26/2014	C	AL	PROPERTY DAMAGE - AUTO	0	85	0	0	85		Claimant struck reflector in the middle of the road causing damage to vehicle.	
OTK-0309A2	1/10/2014	2/27/2014	C	GL	PROPERTY DAMAGE - AUTO	0	0	0	0	0		IV and OV sideswiped.	
DUMM-0341A2	7/16/2014	7/24/2014	C	GL	PROPERTY DAMAGE - GL	1,000	150	0	0	1,150		Claimant alleges damage to his vehicle from falling debris	
DUMM-0342A1	7/20/2014	7/24/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant alleges trip and fall on rug sustaining injury	
OTK-0300A1	10/19/2013	10/21/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Accident - Fatality.	
OTK-0301A1	10/23/2013	10/24/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Single vehicle fatal accident due to heart attack.	
OTK-0303A1	11/28/2013	12/2/2013	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA involving speeding vehicle	
OTK-0304A1	1/16/2014	1/17/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA on turnpike	
OTK-0306A1	2/18/2014	2/19/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		3 vehicle MVA Clmt in center vehicle sustained fatal injuries	
OTK-0308A1	2/25/2014	2/26/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA	

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OTK-0310A1	3/12/2014	3/13/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA MM 102 eastbound	
OTK-0311A1	6/12/2014	6/16/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA at milepost 180 eastbound in Summit County	
OTK-0314A1	1/6/2014	8/20/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell due to snow and ice.	
						1,000	395	31,000	9,976	42,371	0		
<b>September 1, 2014</b>													
OTL-0326A1	10/19/2014	10/20/2014	C	GL	BODILY INJURY - GL	0		0		0		Fatal collision.	
OTL-0327A1	11/5/2014	11/5/2014	○	GL	BODILY INJURY - GL	0		500		500		Multi vehicle rear end accident resulting in a fatality	
OTL-0328A1	11/15/2014	11/17/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Body found under the bridge.	
OTL-0329A1	11/16/2014	11/17/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Ill customer at Sandusky County Service Plaza who later passed away at hospital.	
OTL-0330A1	12/15/2014	12/17/2014	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA	
OTL-0331A1	1/24/2015	1/27/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal motor vehicle accident	
OTL-0332A1	2/14/2015	2/17/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant was involved in a fatal MVA	
OTL-0333A1	2/14/2015	2/17/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant was a passenger involved in a multiple vehicle accident . She was deceased at the scene.	
OTL-0335A1	2/14/2015	3/10/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant slipped and fell.	
OTL-0334A1	2/21/2015	2/23/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal motor vehicle accident	
OTL-0336A1	3/13/2015	3/13/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal accident and truck fire.	
OTL-0339A1	5/11/2015	5/11/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		A tow truck operator was struck and killed by a passing semi	
OTL-0345A1	5/20/2015	7/14/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Motor vehicle accident resulting in a fatality	
OTL-0345B2	5/20/2015	7/20/2015	C	GL	PROPERTY DAMAGE - GL	0	0	0	0	0		Motor vehicle accident resulting in a fatality	
OTL-0344A1	5/25/2015	6/16/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant alleges injuries after tripping and falling on the sidewalk	
OTL-0340A1	6/3/2015	6/4/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		fatal hit skip accident at milepost 70 in Wood County	
OTL-0346A1	7/12/2015	7/14/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		The claimant was scratched on the forearm by a hook in the handicap stall.	
OTL-0350A1	7/22/2015	8/13/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant was injured on his motorcycle while exiting I-80 Westbound at interchange 218 in	
OTL-0347A1	7/24/2015	7/24/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatal MVA	
OTL-0348A1	7/29/2015	7/29/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Fatality. Claimant dead after the collision of two tractor-trailer rigs.	
OTL-0349A1	7/31/2015	8/3/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0	(b)	Fatal MVA when when a semi truck struck vehicles that were stopped in a construction	
DUMM-0343A1	7/8/2014	4/2/2015	C	PEML	ERROR & OMISSION	0	0	0	0	0		Lawsuit.	
OTK-0337A1	1/1/2014	3/23/2015	C	PEML	ERROR & OMISSION	0	0	0	0	0		Toll increases violate Commerce Clause of US Consitution	
						0	0	500	0	500	0		

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						Paid Loss	Paid Expense	Reserve Loss	Reserve Expense	Total Incurred			
September 1, 2015 - September 1, 2016													
OTM-0353A1	1/10/2016	1/28/2016	C	AL	BODILY INJURY - AUTO	0	12	0	0	12		Claimant was injured in an auto accident.	
OTM-0351A1	9/1/2015	9/3/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Allegd suicide on a bridge	
OTM-0352A1	10/28/2015	11/24/2015	C	GL	BODILY INJURY - GL	0	0	0	0	0		Lawsuit due to OTC's involvement with EZ Pass Group	
OTM-0354A1	1/3/2016	2/3/2016	C	GL	BODILY INJURY - GL	0	0	0	0	0		Claimant alleges slipped on water and fell when entering the ladies room.	
OTM-0355A1	5/4/2016	5/4/2016	○	GL	BODILY INJURY - GL	0	0	100	0	100		(c) Claimant suffered fatal injuries due to a single motor vehicle accident.	
OTM-0355B1	5/4/2016	5/4/2016	○	GL	BODILY INJURY - GL	0	0	100	0	100		(c) Claimant suffered fatal injuries due to a motor vehicle accident.	
						<b>0</b>	<b>12</b>	<b>200</b>	<b>0</b>	<b>212</b>	<b>0</b>		

Specific SIR

2014-15	100,000
2013-14	100,000
2012-13 & prior	50,000