

DANIEL J. KELSO
Manager

OHIO AUTOMOBILE INSURANCE PLAN
172 EAST STATE STREET • Suite 201
COLUMBUS, OHIO 43215

PEGGY WHITEHOUSE
Associate Manager

September, 2009

ANNUAL REPORT
January 1 - December 31, 2008

Enclosed is a copy of the Ohio Automobile Insurance Plan annual report for the calendar year 2008. This report includes the following:


1. Comparison of Ohio Plan Population and Premiums for years 2005 - 2008.
2. Private Passenger Liability Experience - Accident Years 2003 - 2007.
3. Ohio CAIP Members Participation Report.
4. Breakdown by companies of Private Passenger Non-Fleet Liability premium quota for premiums written for calendar year 2008:

The AIP Premium listed on each report was received by AIPSO from the statistical agencies. Each company should check the AIP premium to make certain the correct Plan premiums were reported to its statistical agent.

Any company who has a question about this report data should contact:

AUTOMOBILE INSURANCE PLANS SERVICE OFFICE
302 Central Avenue
Johnston, Rhode Island 02919

Very truly yours,


Peggy Whitehouse
Associate Manager

PW:dkl
Enclosures

A I P S O

RESIDUAL MARKET WRITTEN CAR YEARS & WRITTEN PREMIUMS
OHIO

EXHIBIT: K
DATE: 07/24/09
PAGE: 34

	2005		2006		2007		2008		2009	
	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	
L I A B I L I T Y										
PPNF LIAB CAR YEARS		.00		.00		.00		.00		.00
PPNF PREMIUM	\$1104	43.48-	\$624	100.00-		.00		.00		.00
ALL OTHER	244129	43.07-	138982	56.12	216973	106.99-	15173-	669.79	116800-	
TOTAL NON-PPNF	\$244129	43.07-	\$138982	56.12	\$216973	106.99-	\$15173-	669.79	\$116800-	
TOTAL LIABILITY	\$245233	43.07-	\$139606	55.42	\$216973	106.99-	\$15173-	669.79	\$116800-	
P H Y S I C A L D A M A G E										
PPNF OTC CAR YEARS		.00		.00		.00		.00		.00
PPNF PREMIUM		.00		.00		.00		.00		.00
ALL OTHER		.00		.00		.00		.00		.00
TOTAL PHYSICAL DAMAGE		.00		.00		.00		.00		.00
O V E R A L L T O T A L										
TOTAL PPNF PREMIUM	\$1104	43.48-	\$624	100.00-		.00		.00		.00
TOTAL ALL OTHER PREM	\$244129	43.07-	\$138982	56.12	\$216973	106.99-	\$15173-	669.79	\$116800-	
TOTAL PREMIUM	\$245233	43.07-	\$139606	55.42	<u>\$216973</u>	106.99-	\$15173-	669.79	\$116800-	
THE FOLLOWING CAIP/SRP DATA WERE INCLUDED ABOVE:										
L I A B I L I T Y										
PPNF LIAB CAR YEARS		.00		.00		.00		.00		.00
PPNF PREMIUM		.00		.00		.00		.00		.00
ALL OTHER	244129	43.07-	138982	56.12	216973	106.99-	15173-	669.79	116800-	
TOTAL NON-PPNF	\$244129	43.07-	\$138982	56.12	\$216973	106.99-	\$15173-	669.79	\$116800-	
TOTAL LIABILITY	\$244129	43.07-	\$138982	56.12	\$216973	106.99-	\$15173-	669.79	\$116800-	
P H Y S I C A L D A M A G E										
ALL OTHER		.00		.00		.00		.00		.00
TOTAL PHYSICAL DAMAGE		.00		.00		.00		.00		.00
CAIP/SRP O V E R A L L T O T A L										
TOTAL PPNF PREMIUM		.00		.00		.00		.00		.00
TOTAL ALL OTHER PREM	\$244129	43.07-	\$138982	56.12	\$216973	106.99-	\$15173-	669.79	\$116800-	
TOTAL PREMIUM	\$244129	43.07-	\$138982	56.12	\$216973	106.99-	\$15173-	669.79	\$116800-	

FISCAL YEAR TO DATE THRU: 08/31/2008
 POLICY YEAR: ALL ACTIVE COMBINED
 ALL CLASSIFICATIONS COMBINED

MEMBERS PARTICIPATION REPORT
 ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** R *****	***** BI *****	***** L I A B I L I T Y *****	***** PD *****	***** TOTAL *****	***** R *****	***** COLL *****	***** O/T COLL *****	***** TOTAL *****	***** ALL COV *****	***** TOTAL *****
PREMIUMS WRITTEN		40393		2-	40391					40391	
UNEARNED PREMIUMS (PRIOR)		59340			59340					59340	
UNEARNED PREMIUMS (CURR)		4163			4163					4163	
EARNED B/UNBILLED (PRIOR)		3417			3417					3417	
EARNED B/UNBILLED (CURR)		1339			1339					1339	
PREMIUMS EARNED		93492		2-	93490					93490	
COMMISSIONS WRITTEN		2023			2023					2023	
ADMIN EXPENSE ALLOWANCE		7268		1	7269					7269	
PREMIUM TAX ALLOWANCE		910		1	911					911	
LOSSES PAID TOTAL		57709		12425	70134					70134	
LOSSES O/S TOTAL (PRIOR)		46443		998	47441					47441	
LOSSES O/S TOTAL (CURR)		203200			203200					203200	
LOSSES O/S IBNR TOT (PRIOR)		51612		1089	52701					52701	
LOSSES O/S IBNR TOT (CURR)		378904			378904					378904	
LOSSES INCURRED TOTAL		541758		10338	552096					552096	
LOSS ADJ EXP ALLOWANCE TOT		12584			12584					12584	
PREMIUM DEFICIENCY (CURR)		1595			1595					1595	
NET UNDERWRITING RESULTS		472646-		10342-	482988-					482988-	
MISCELLANEOUS EXPENSES					105679					105679	
CHARGE OFFS					9496-					9496-	
INVESTMENT INCOME					4102					4102	
ALL OTHER MISC INCOME					92					92	
NET MISC EXPENSE OR INCOME					91989					91989	
NET RESULTS OF OPERATIONS					574977-					574977-	
ANTICIPATED SALV (PRIOR)					831					831	
ANTICIPATED SALV (CURR)					4196					4196	

AIPSO

REPORT: AQ-F15

PERIOD: CALENDAR YEAR 2008

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/20/09

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0001

COMP CODE COMPANY NAME	CALENDAR YR 2006		CALENDAR YEAR 2008			OVER/UNDER		
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/07	ADJUSTMENT	AS OF 12/31/08
07667 STATE FARM MUT AUTO INS CO	1576911							
06124 NATIONWIDE MUT INS CO	862838					138860-	58	138802-
07534 PROGRESSIVE CAS INS CO	829894					1151474	32	1151506
07031 ALLSTATE INS CO	730836					325050-	31	325019-
07310 GRANGE MUT CAS CO	442661					489453-	4	489449-
09073 ERIE INS CO	249895					222471-	16	222455-
07838 CINCINNATI INS CO	234419					33908-	10	33898-
07952 WESTFIELD INS CO	224896					11702-	9	11693-
07307 GOVERNMENT EMPLOYEES INS CO	213656					35739	8	35747
07481 MOTORISTS MUT INS CO	195041					15082	8	15090
03542 USAA CAS INS CO	167459					134089-	8	134081-
06494 AMER FAMILY INS CO	160415					24986-	7	24979-
03566 STATE AUTO MUT INS CO	141970					2151	6	2157
09824 LIBERTY MUT INS CO	114945					2963-	6	2957-
08074 FARMERS INS OF COLUMBUS INC	114109					51306-	4	51302-
01351 TWIN CITY FIRE INS CO	106101					115170-	5	115165-
07885 UNITED OHIO INS CO	104395					98206	4	98210
07093 AUTO-OWNERS INS CO	98325					18380-	4	18376-
10702 SAFE AUTO INS CO	93905					3516-	4	3512-
09838 TRAVELERS IND CO	90971					1971	4	1975
07673 AIG CENTENNIAL INS CO	85890					431587	3	431590
02112 OHIO CAS INS CO	78701					276603	3	276606
05293 METROPOLITAN PROPERTY & CASUALTY	70883					78346-	3	78343-
07960 SAFECO INS CO OF AMERICA	68291					20042	2	20044
11047 HOME-OWNERS INS CO	61965					89101-	2	89099-
07948 LIGHTNING ROD MUT INS CO	56574					46	2	48
27676 PERMANENT GEN ASSR CORP OF OH	53910					18664	2	18666
03583 CENTRAL MUT INS CO	51852					3675	2	3677
09818 HANOVER INS CO	43610					11582-	2	11580-
05283 AMER NATIONAL PROP & CAS CO	36601					3439	1	3440
06127 SENTRY INS - A MUT CO	36323					2153-	2	2151-
08316 MID-AMER FIRE & CAS CO	36309					77155-	2	77153-
07775 WESTERN RESERVE MUT CAS CO	35869					239-	2	237-
10799 GRANGE IND INS CO	28730					12715-	1	12714-
07086 AMER STANDARD INS CO OF OHIO	28271					3035	1	3036
07839 CELINA MUT INS CO	24839					1498	1	1499
10811 FIRST ACCEPTANCE INS CO	22688					89778-	1	89777-
09836 ESURANCE INS CO	21138					36-	1	35-
45902 GERMAN MUT INS CO	20226					25-	1	24-
08320 HASTINGS MUT INS CO	19205					483	1	484
07659 PERSONAL SERVICE INS CO	14573					594-		594-
45513 BUCKEYE STATE MUT INS CO	14237					104093-		104093-
07857 FARMERS INS EXCH	13272					669		669
11270 ALFA VISION INS CORP	12641					14877-	1	14876-
03514 AMICA MUT INS CO	12488					31-	1	30-
						5343-		5343-

Ohio (34)

Involuntary Private Passenger Automobile Non-Fleet

FIVE YEAR EXPERIENCE REPORT

Year	Earned Exposures	Earned Premiums	Total Limit/All Deductible Ultimate Incurred Losses & LAE	Claim Count	Loss & LAE Ratio
BODILY INJURY					
2003	2	1,573	0	0	0.000
2004	1	2,215	8,184	2	3.695
2005	0	290	0	0	0.000
2006	0	0	29	0	0.000
2007	0	0	1,203	1	0.000
Total	3	4,078	9,416	3	2.309
PROPERTY DAMAGE					
2003	2	1,098	8,687	3	7.912
2004	1	1,500	15,053	3	10.035
2005	0	197	871	1	4.421
2006	0	0	1,840	0	0.000
2007	0	0	1,906	1	0.000
Total	3	2,795	28,357	8	10.146
MEDICAL PAYMENTS					
2003	1	94	0	0	0.000
2004	1	141	0	0	0.000
2005	0	18	0	0	0.000
2006	0	0	2,953	1	0.000
2007	0	0	2,908	1	0.000
Total	2	253	5,861	2	23.166
UNINSURED MOTORISTS					
2003	1	76	0	0	0.000
2004	1	51	0	0	0.000
2005	0	6	0	0	0.000
2006	0	0	0	0	0.000
2007	0	0	0	0	0.000
Total	2	133	0	0	0.000
LIABILITY COVERAGES COMBINED					
2003	2	2,841	8,687	3	3.058
2004	1	3,907	23,237	5	5.948
2005	0	511	871	1	1.705
2006	0	0	4,822	1	0.000
2007	0	0	6,017	3	0.000
Total	3	7,259	43,634	13	6.011

NOTES:

- 1) Earned premiums are on a calendar year basis for all coverages.
- 2) Liability losses are on an accident year incurred basis, include LAE, and have been developed to an ultimate settlement basis.
- 3) Physical damage losses are on a calendar year basis, include LAE, and have been adjusted from a paid to an incurred basis.
- 4) Claim counts are on an ultimate incurred basis for liability and a paid basis for physical damage.

Ohio (34)

Involuntary Private Passenger Automobile Non-Fleet

FIVE YEAR EXPERIENCE REPORT

Year	Earned Exposures	Earned Premiums	Total Limit/All Deductible Ultimate Incurred Losses & LAE	Claim Count	Loss & LAE Ratio
COMPREHENSIVE					
2003	1	579	38,868	8	67.130
2004	1	1,490	20,478	1	13.744
2005	0	202	41,232	0	204.119
2006	0	0	23,540	5	0.000
2007	0	0	16,528	0	0.000
Total	2	2,271	140,646	14	61.931
COLLISION					
2003	1	1,559	16,450	3	10.552
2004	1	3,602	16,326	2	4.532
2005	0	486	18,004	0	37.045
2006	0	0	15,391	4	0.000
2007	0	0	1,361	1	0.000
Total	2	5,647	67,532	10	11.959
PHYSICAL DAMAGE COVERAGES COMBINED					
2003	1	2,138	55,318	11	25.874
2004	1	5,092	36,804	3	7.228
2005	0	688	59,236	0	86.099
2006	0	0	38,931	9	0.000
2007	0	0	17,889	1	0.000
Total	2	7,918	208,178	24	26.292
ALL COVERAGES COMBINED					
2003		4,979	64,005	14	12.855
2004		8,999	60,041	8	6.672
2005		1,199	60,107	1	50.131
2006		0	43,753	10	0.000
2007		0	23,906	4	0.000
Total		15,177	251,812	37	16.592

NOTES:

- 1) Earned premiums are on a calendar year basis for all coverages.
- 2) Liability losses are on an accident year incurred basis, include LAE, and have been developed to an ultimate settlement basis.
- 3) Physical damage losses are on a calendar year basis, include LAE, and have been adjusted from a paid to an incurred basis.
- 4) Claim counts are on an ultimate incurred basis for liability and a paid basis for physical damage.