

DANIEL J. KELSO
Manager

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

PEGGY WHITEHOUSE
Associate Manager

September, 2010

ANNUAL REPORT
January 1 - December 31, 2009

Enclosed is a copy of the Ohio Automobile Insurance Plan annual report for the calendar year 2009. This report includes the following:

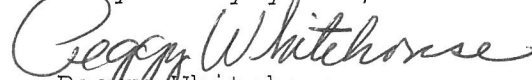
1. Comparison of Ohio Plan Population and Premiums for years 2006 - 2009.
2. Private Passenger Liability Experience - Accident Years 2004 - 2008.
3. Ohio CAIP Members Participation Report.
4. Breakdown by companies of Private Passenger Non-Fleet Liability premium quota for premiums written for calendar year 2009:

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

RESIDUAL MARKET WRITTEN CAR YEARS & WRITTEN PREMIUMS
OHIO

	2006		2007		2008		2009		2010	
	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE
L I A B I L I T Y										
PPNF LIAB CAR YEARS		.00		.00		.00		1	100.00-	
PPNF PREMIUM	\$624	100.00-		.00		.00		\$694	100.00-	
ALL OTHER	138982	56.12	216973	106.99-	15173-	642.23	112618-	105.46-	6147	
TOTAL NON-PPNF	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	105.46-	\$6147	
TOTAL LIABILITY	\$139606	55.42	\$216973	106.99-	\$15173-	637.65	\$111924-	105.49-	\$6147	
P H Y S I C A L D A M A G E										
PPNF OTC CAR YEARS		.00		.00		.00			.00	
PPNF PREMIUM		.00		.00		.00			.00	
ALL OTHER		.00		.00		.00			.00	
TOTAL PHYSICAL DAMAGE		.00		.00		.00			.00	
O V E R A L L T O T A L										
TOTAL PPNF PREMIUM	\$624	100.00-		.00		.00		\$694	100.00-	
TOTAL ALL OTHER PREM	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	105.46-	\$6147	
TOTAL PREMIUM	\$139606	55.42	\$216973	106.99-	\$15173-	637.65	\$111924-	105.49-	\$6147	
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	
PPNF PREMIUM		.00		.00		.00			.00	
ALL OTHER	138982	56.12	216973	106.99-	15173-	642.23	112618-	105.46-	6147	
TOTAL NON-PPNF	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	105.46-	\$6147	
TOTAL LIABILITY	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	105.46-	\$6147	
P H Y S I C A L D A M A G E										
ALL OTHER		.00		.00		.00			.00	
TOTAL PHYSICAL DAMAGE		.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	
TOTAL ALL OTHER PREM	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	105.46-	\$6147	
TOTAL PREMIUM	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	105.46-	\$6147	

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					
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	1,164	1	0.000
2008	0	0	0	0	0.000
Total	1	2,505	9,377	3	3.743
PROPERTY DAMAGE					
2004	1	1,500	15,053	3	10.035
2005	0	197	871	1	4.421
2006	0	0	1,823	0	0.000
2007	0	0	1,803	1	0.000
2008	0	0	0	0	0.000
Total	1	1,697	19,550	5	11.520
MEDICAL PAYMENTS					
2004	1	141	0	0	0.000
2005	0	18	0	0	0.000
2006	0	0	2,992	1	0.000
2007	0	0	3,099	1	0.000
2008	0	0	0	0	0.000
Total	1	159	6,091	2	38.308
UNINSURED MOTORISTS					
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
2008	0	0	0	0	0.000
Total	1	57	0	0	0.000
LIABILITY COVERAGES COMBINED					
2004	1	3,907	23,237	5	5.948
2005	0	511	871	1	1.705
2006	0	0	4,844	1	0.000
2007	0	0	6,066	3	0.000
2008	0	0	0	0	0.000
Total	1	4,418	35,018	10	7.926

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					
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
2008	0	0	20,915	0	0.000
Total	1	1,692	122,693	6	72.514
COLLISION					
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
2008	0	0	6,040	1	0.000
Total	1	4,088	57,122	8	13.973
PHYSICAL DAMAGE COVERAGES COMBINED					
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
2008	0	0	26,955	1	0.000
Total	1	5,780	179,815	14	31.110
ALL COVERAGES COMBINED					
2004		8,999	60,041	8	6.672
2005		1,199	60,107	1	50.131
2006		0	43,775	10	0.000
2007		0	23,955	4	0.000
2008		0	26,955	1	0.000
Total		10,198	214,833	24	21.066

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.

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OHIO COMMERCIAL AUTO INSURANCE PROCEDURE

RECAP2: MP - 2
DATE: 12/07/2009
PAGE: 169739

FISCAL YEAR TO DATE THRU: 08/31/2009
POLICY YEAR: ALL ACTIVE COMBINED
ALL CLASSIFICATIONS COMBINED

MEMBERS PARTICIPATION REPORT

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** BI *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* R *	BI	PD	* R * COLL O/T COLL	TOTAL * TOTAL
PREMIUMS WRITTEN	18214	1-		18213
UNEARNED PREMIUMS (PRIOR)	4163			4163
UNEARNED PREMIUMS (CURR)	3110			3110
EARNED B/UNBILLED (PRIOR)	1339			1339
EARNED B/UNBILLED (CURR)	326			326
PREMIUMS EARNED	18254	1-		18253
COMMISSIONS WRITTEN	908	2		910
ADMIN EXPENSE ALLOWANCE	3271	1		3272
PREMIUM TAX ALLOWANCE	257	1		258
LOSSES PAID TOTAL	6-	5853		5847
LOSSES O/S TOTAL (PRIOR)	203200			203200
LOSSES O/S TOTAL (CURR)	198837			198837
LOSSES O/S IBNR TOT (PRIOR)	378904			378904
LOSSES O/S IBNR TOT (CURR)	155343			155343
LOSSES INCURRED TOTAL	227930-	5853		222077-
LOSS ADJ EXP ALLOWANCE TOT	2459	3		2462
PREMIUM DEFICIENCY (PRIOR)	1595			1595
PREMIUM DEFICIENCY (CURR)	304			304
NET UNDERWRITING RESULTS	240580	5861-		234719
MISCELLANEOUS EXPENSES				39291
CHARGE OFFS				9047-
INVESTMENT INCOME				577
ALL OTHER MISC INCOME				954
NET MISC EXPENSE OR INCOME				28713
NET RESULTS OF OPERATIONS				206006
ANTICIPATED SALV (PRIOR)				4196
ANTICIPATED SALV (CURR)				1819

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REPORT: AQ-F15

PERIOD: CALENDAR YEAR 2009

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/14/10

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0001

COMP CODE COMPANY NAME	CALENDAR YR 2007		CALENDAR YEAR 2009		DIFF	OVER/UNDER		
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA		AS OF 12/31/08	ADJUSTMENT	AS OF 12/31/09
07667 STATE FARM MUT AUTO INS CO	1587703			141	141-	138802-	532-	139475-
06124 NATIONWIDE MUT INS CO	855807			74	74-	1151506	285-	1151147
07534 PROGRESSIVE CAS INS CO	827857			72	72-	325019-	276-	325367-
07031 ALLSTATE INS CO	754825		31	65	34-	489449-	251-	489734-
07310 GRANGE MUT CAS CO	455667			39	39-	222455-	152-	222646-
09073 ERIE INS CO	254676			22	22-	33898-	85-	34005-
07952 WESTFIELD INS CO	237025			21	21-	35747	79-	35647
07307 GOVERNMENT EMPLOYEES INS CO	229701			20	20-	15090	76-	14994
07838 CINCINNATI INS CO	223587			19	19-	11693-	74-	11786-
07673 21ST CENTURY CENTENNIAL INS CO	217825			19	19-	146523	73-	146431
07481 MOTORISTS MUT INS CO	186106		663	16	647	134081-	62-	133496-
03542 USAA CAS INS CO	181085			16	16-	24979-	60-	25055-
06494 AMER FAMILY INS CO	169039			15	15-	2157	56-	2086
03566 STATE AUTO MUT INS CO	127974			11	11-	2957-	43-	3011-
09824 LIBERTY MUT INS CO	115377			10	10-	51302-	38-	51350-
01351 TWIN CITY FIRE INS CO	103899			9	9-	98210	35-	98166
07885 UNITED OHIO INS CO	100861			9	9-	18376-	34-	18419-
07093 AUTO-OWNERS INS CO	92976			8	8-	3512-	31-	3551-
09838 TRAVELERS IND CO	88289			8	8-	431590	29-	431553
10702 SAFE AUTO INS CO	87759			8	8-	1975	29-	1938
02112 OHIO CAS INS CO	75042			7	7-	78343-	25-	78375-
11047 HOME-OWNERS INS CO	72143			6	6-	48	24-	18
05293 METROPOLITAN PROPERTY & CASUALTY	71011			6	6-	20044	24-	20014
07960 SAFECO INS CO OF AMERICA	60012			5	5-	89099-	20-	89124-
07948 LIGHTNING ROD MUT INS CO	54475			5	5-	18666	18-	18643
27676 PERMANENT GEN ASSR CORP OF OH	53206			5	5-	3677	18-	3654
07775 WESTERN RESERVE MUT CAS CO	51210			4	4-	12714-	17-	12735-
03583 CENTRAL MUT INS CO	49395			4	4-	11580-	16-	11600-
09818 HANOVER INS CO	45611			4	4-	3440	15-	3421
05283 AMER NATIONAL PROP & CAS CO	36826			3	3-	2151-	12-	2166-
06127 SENTRY INS - A MUT CO	36315			3	3-	77153-	12-	77168-
08316 MID-AMER FIRE & CAS CO	36164			3	3-	237-	12-	252-
10799 GRANGE IND INS CO	27514			2	2-	3036	9-	3025
07839 CELINA MUT INS CO	27080			2	2-	89777-	9-	89788-
07086 AMER STANGARD INS CO OF OHIO	24929			2	2-	1499	8-	1489
09836 ESURANCE INS CO	21901			2	2-	24-	7-	33-
08320 HASTINGS MUT INS CO	21289			2	2-	594-	7-	603-
45902 GERMAN MUT INS CO	20233			2	2-	484	7-	475
07659 PERSONAL SERVICE INS CO	20165			2	2-	104093-	7-	104102-
09451 STATE AUTO INS CO	19599			2	2-	19-	7-	28-
11413 OHIO MUT INS CO	17837			2	2-		6-	8-
11270 ALFA VISION INS CORP	14788			1	1-	30-	5-	36-
45513 BUCKEYE STATE MUT INS CO	14303			1	1-	669	5-	663
06119 EMPLOYERS MUT CAS CO	12930			1	1-	7741-	4-	7746-
03514 AMICA MUT INS CO	12833			1	1-	5343-	4-	5348-

PERIOD: CALENDAR YEAR 2009

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/14/10

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0002

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2007		CALENDAR YEAR 2009		OVER/UNDER			
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/08	ADJUSTMENT	AS OF 12/31/09
09136 IDS PROPERTY CASUALTY INS CO	11899			1	1-	213	4-	208
07148 DONEGAL MUT INS CO	11826			1	1-	286	4-	281
04987 NATIONAL GENERAL INS CO	10720			1	1-	4364-	4-	4369-
06257 WAYNE MUT INS CO	10642			1	1-	3153-	4-	3158-
07084 AMER COMMERCE INS CO	10362			1	1-	4883-	3-	4887-
07581 GUIDEONE MUT INS CO	9970			1	1-	62578-	3-	62582-
08026 FRANKENMUTH MUT INS CO	9945			1	1-	5900-	3-	5904-
07935 WESTERN UNITED INS CO	9328			1	1-	6-	3-	10-
05092 ELECTRIC INS CO	8788			1	1-	68270-	3-	68274-
04287 FEDERAL INS CO	8413			1	1-	50020-	3-	50024-
07301 GENERAL CAS CO OF WISCONSIN	7616			1	1-	929	3-	925
10811 FIRST ACCEPTANCE INS CO	7601			1	1-	35-	3-	39-
07169 CALIFORNIA CAS IND EXCH	7543			1	1-	26-	3-	30-
02457 STATE AUTO NATL INS CO	7307			1	1-	112	2-	109
07880 FINANCIAL IND CO	6609			1	1-	4-	2-	7-
07610 HORACE MANN INS CO	5300					1344-	2-	1346-
09134 MERASTAR INS CO	5006					241-	2-	243-
27452 INFINITY PREFERRED INS CO	4948					618	2-	616
07902 FOUNDERS INS CO (IL)	4927					21-	2-	23-
09812 FIREMANS FUND INS CO	4423					371676	1-	371675
09888 TRUSTGARD INS CO	4227					84-	1-	85-
07425 MEMBERSELECT INS CO	3810					1569-	1-	1570-
05790 SELECTIVE INS CO OF SOUTH CAROLINA	3554					44	1-	43
07967 SELECTIVE INS CO OF THE SOUTHEAST	3475					10-	1-	11-
05163 UNITRIN AUTO AND HOME INS CO	3350					73506-	1-	73507-
08107 ACUITY A MUT INS CO	3271					18955-	1-	18956-
07294 AMER SERVICE INS CO INC	3181					17-	1-	18-
08921 RESPONSE INS CO	3080					50682	1-	50681
02085 PEERLESS INS CO	2760					80332-	1-	80333-
06491 CITIZENS INS CO OF AMERICA	2647					1125	1-	1124
09132 UNIVERSAL CAS CO	2262						1-	1-
09237 CINCINNATI EQUITABLE INS CO	1754					305-	1-	306-
07544 PEKIN INS CO	1657						1-	1-
07462 GRINNELL SELECT INS CO	1496							
07033 AMER MODERN HOME INS CO	1460					1824-		1824-
07872 SONNENBERG MUT INS CO	1459					18-		18-
07890 INFINITY AUTO INS CO	1054					2-		2-
06909 MARKEL INS CO	905					22		22
07144 INFINITY INS CO	816					4912		4912
05779 MERCHANTS MUT INS CO	644					14514-		14514-
07260 GRINNELL MUT REINS CO	615							
07035 AMER BANKERS INS CO OF FLORIDA	501					408-		408-
05789 PHARMACISTS MUT INS CO	465					25		25
09009 BALBOA INS CO	374							
06837 NATIONAL INTERSTATE INS CO	292					14		14

AIPSO

REPORT: AQ-F1S

PERIOD: CALENDAR YEAR 2009

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/14/10

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0003

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2007		CALENDAR YEAR 2009		OVER/UNDER		
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/08	AS OF 12/31/09
07243 AMER FAMILY MUT INS CO	285					24	24
07900 ALPHA PROP & CAS INS CO	279					130	130
10756 FIDELITY NATIONAL INS CO	255					1-	1-
09194 PHILADELPHIA IND INS CO	252						
10074 OMNI INS CO	215					160	160
06446 GOODVILLE MUTUAL CASUALTY CO	197					4011	4011
10015 SAGAMORE INS CO	168					377	377
05664 ARMED FORCES INS EX	121					5	5
07744 PACIFIC SPECIALTY INS CO	90						
04794 TOKIO MARINE & NICHIDO FIRE INS	90					1629-	1629-
07717 INFINITY ASSURANCE INS CO	54						
09267 AEGIS SECURITY INS CO	42						
02578 HARLEYSVILLE INS CO OF OH	34					728	728
09816 GREAT AMER INS CO	29					48447	48447
07726 MENDOTA INS CO	17					233	233
09814 ONEBEACON INS CO	6					475343	475343
07491 MUT BENEFIT INS CO	1						
07871 REGENT INS CO	1					10-	10-
02016 ACE AMER INS CO						22269-	22269-
05835 AFFIRMATIVE INS CO						10118-	10118-
06236 AMER HARDWARE MUT INS CO						19672-	19672-
07812 AMER STANDARD INS CO OF WI						1	1
08188 AMERISURE MUT INS CO						44214-	44214-
09805 ARGONAUT INS CO						7777-	7777-
09833 ARROWOOD IND CO						4123	4123
05825 ATHENA ASSUR CO						2	2
05548 BEAZLEY INS CO INC						87-	87-
02128 BITUMINOUS CAS CORP						18223-	18223-
06431 CENTENNIAL INS CO						48996-	48996-
06113 CHURCH MUT INS CO						11948-	11948-
07240 FARMLAND MUT INS CO						172-	172-
05676 FEDERATED MUT INS CO						18667-	18667-
05459 FIDELITY & GUARANTY INS CO						5	5
01760 FIDELITY & GUARANTY INS U/W INC						5	5
42506 GREENWICH INS CO						6	6
07345 HARLEYSVILLE MUT INS CO						12973-	12973-
09098 HERITAGE CAS INS CO						710	710
07008 INFINITY CAS INS CO						227-	227-
09730 INFINITY SPECIALTY INS CO						159-	159-
07606 INFINITY STANDARD INS CO						775-	775-
05582 INSURA PROP & CAS INS CO						25540-	25540-
09753 LINCOLN GENERAL INS CO						9	9
06308 MERIDIAN CITIZENS MUT INS CO						1-	1-
07652 MERIDIAN SECURITY INS CO						85	85
05702 MICHIGAN MILLERS MUT INS						3432-	3432-

AIPSO

REPORT: AQ-F1S

PERIOD: CALENDAR YEAR 2009

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/14/10

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0004

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2007		CALENDAR YEAR 2009		OVER/UNDER		
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/08	AS OF 12/31/09
08062 MIDWESTERN IND CO						118075-	118075-
06704 MILLERS FIRST INS CO						12-	12-
07497 NATIONAL FARMERS UNION PROP & CAS						2379-	2379
08917 NORTH AMER SPECIALTY INS CO						74-	74
01353 NORTH RIVER INS CO						95541-	95541-
06088 PREFERRED MUT INS CO						137-	137-
27265 PROGRESSIVE HAWAII INS CORP						4-	4-
01185 PROVIDENCE WASHINGTON INS						3600-	3600-
09102 QBE INS CORP						58-	58
07663 QUANTA IND CO						171-	171
04754 SECURITY NATIONAL INS CO						113-	113-
05268 SOMPO JAPAN INS CO OF AMER						75-	75-
05006 ST PAUL GUARDIAN INS CO						182	182
04412 ST PAUL MERCURY INS CO						31	31
02074 TIG INS CO						48071-	48071-
08319 TRI-STATE INS CO OF MN						15	15-
09107 ULLICO CAS CO						1	1
09840 US FIDELITY & GUARANTY CO						14	14
05899 UTICA MUT INS CO						50984-	50984-
02098 ZURICH AMER INS CO						5672-	5672-
T O T A L		8009267		694	694		
STATEWIDE OVER AS OF 12/31/08			2899666, AS OF 12/31/09		2898631		