

DANIEL J. KELSO  
Manager

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

PEGGY WHITEHOUSE  
Associate Manager

September, 2011

ANNUAL REPORT  
January 1 - December 31, 2010

Enclosed is a copy of the Ohio Automobile Insurance Plan annual report for the calendar year 2010. This report includes the following:

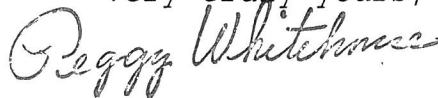
1. Comparison of Ohio Plan Population and Premiums for years 2007 - 2010.
2. Private Passenger Liability Experience - Accident Years 2005 - 2009.
3. Ohio CAIP Members Participation Report.
4. Breakdown by companies of Private Passenger Non-Fleet Liability premium quota for premiums written for calendar year 2010:

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
<b>L I A B I L I T Y</b>									
PPNF LIAB CAR YEARS		.00		.00		.00	1	100.00-	
PPNF PREMIUM	\$624	100.00-		.00		.00	\$694	121.61-	\$150-
ALL OTHER	138982	56.12	216973	106.99-	15173-	642.23	112618-	114.98-	16866
TOTAL NON-PPNF	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866
TOTAL LIABILITY	\$139606	55.42	\$216973	106.99-	\$15173-	637.65	\$111924-	114.94-	\$16716
<b>P H Y S I C A L D A M A G E</b>									
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	
<b>O V E R A L L T O T A L</b>									
TOTAL PPNF PREMIUM	\$624	100.00-		.00		.00	\$694	121.61-	\$150-
TOTAL ALL OTHER PREM	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866
TOTAL PREMIUM	\$139606	55.42	\$216973	106.99-	\$15173-	637.65	\$111924-	114.94-	\$16716
THE FOLLOWING CAIP/SRP DATA WERE INCLUDED ABOVE:									
<b>L I A B I L I T Y</b>									
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-	114.98-	16866
TOTAL NON-PPNF	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866
TOTAL LIABILITY	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866
<b>P H Y S I C A L D A M A G E</b>									
ALL OTHER		.00		.00		.00		.00	
TOTAL PHYSICAL DAMAGE		.00		.00		.00		.00	
<b>CAIP/SRP O V E R A L L T O T A L</b>									
TOTAL PPNF PREMIUM		.00		.00		.00		.00	
TOTAL ALL OTHER PREM	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866
TOTAL PREMIUM	\$138982	56.12	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866

# 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
<b>BODILY INJURY</b>					
2005	0	290	0	0	0.000
2006	0	0	29	0	0.000
2007	0	0	1,147	1	0.000
2008	0	0	0	0	0.000
2009	1	220	0	0	0.000
Total	1	510	1,176	1	2.306
<b>PROPERTY DAMAGE</b>					
2005	0	197	871	1	4.421
2006	0	0	1,823	0	0.000
2007	0	0	1,785	1	0.000
2008	0	0	0	0	0.000
2009	1	219	8,698	0	39.717
Total	1	416	13,177	2	31.675
<b>MEDICAL PAYMENTS</b>					
2005	0	18	0	0	0.000
2006	0	0	2,992	1	0.000
2007	0	0	3,141	1	0.000
2008	0	0	0	0	0.000
2009	1	16	4,156	0	259.750
Total	1	34	10,289	2	302.618
<b>UNINSURED MOTORISTS</b>					
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
2009	1	15	0	0	0.000
Total	1	21	0	0	0.000
<b>LIABILITY COVERAGES COMBINED</b>					
2005	0	511	871	1	1.705
2006	0	0	4,844	1	0.000
2007	0	0	6,073	3	0.000
2008	0	0	0	0	0.000
2009	1	470	12,854	0	27.349
Total	1	981	24,642	5	25.119

#### 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
<b>COMPREHENSIVE</b>					
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
2009	0	0	11,265	3	0.000
Total	0	202	113,480	8	561.782
<b>COLLISION</b>					
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
2009	0	0	3,310	1	0.000
Total	0	486	44,106	7	90.753
<b>PHYSICAL DAMAGE COVERAGES COMBINED</b>					
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
2009	0	0	14,575	4	0.000
Total	0	688	157,586	15	229.049
<b>ALL COVERAGES COMBINED</b>					
2005		1,199	60,107	1	50.131
2006		0	43,775	10	0.000
2007		0	23,962	4	0.000
2008		0	26,955	1	0.000
2009		470	27,429	4	58.360
Total		1,669	182,228	20	109.184

**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.

AIPSO

OHIO COMMERCIAL AUTO INSURANCE PROCEDURE

RECAP2: MP - 2  
DATE: 07/25/2011  
PAGE: 1

FISCAL YEAR TO DATE THRU: 08/31/2010  
POLICY YEAR: ALL ACTIVE COMBINED  
ALL CLASSIFICATIONS COMBINED

MEMBERS PARTICIPATION REPORT

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****		***** PHYSICAL DAMAGE *****		ALL COV TOTAL
	* R *	BI	PO	TOTAL * R *	
PREMIUMS WRITTEN		13548		13548	
UNEARNED PREMIUMS (PRIOR)		3110		3110	13548
UNEARNED PREMIUMS (CURR)		2857		2857	3110
EARNED B/UNBILLED (PRIOR)		326		326	2857
EARNED B/UNBILLED (CURR)		11		11	326
PREMIUMS EARNED		13486		13486	11
COMMISSIONS WRITTEN		655		655	13486
ADMIN EXPENSE ALLOWANCE		2446		2446	655
PREMIUM TAX ALLOWANCE		256		256	2446
LOSSES PAID TOTAL	6-		10	4	256
LOSSES O/S TOTAL (PRIOR)		198837		198837	4
LOSSES O/S TOTAL (CURR)		312496		312496	198837
LOSSES O/S IBNR TOT (PRIOR)		155343		155343	312496
LOSSES O/S IBNR TOT (CURR)		91812		91812	155343
LOSSES INCURRED TOTAL		50122	10	50132	91812
LOSS ADJ EXP ALLOWANCE TOT		1801		1801	50132
PREMIUM DEFICIENCY (PRIOR)		304		304	1801
PREMIUM DEFICIENCY (CURR)		292		292	304
NET UNDERWRITING RESULTS		41782-	10-	41792-	292
MISCELLANEOUS EXPENSES					41792-
CHARGE OFFS					34774
INVESTMENT INCOME					34774
ALL OTHER MISC INCOME					87
NET MISC EXPENSE OR INCOME					1099
NET RESULTS OF OPERATIONS					33588
ANTICIPATED SALV (PRIOR)					75380-
ANTICIPATED SALV (CURR)					1819
					1328

PERIOD: CALENDAR YEAR 2010

QUOTA DISTRIBUTION - ANNUAL REPORT

REPORT: AQ-F1S

STATE : 34 OHIO

DATE: 07/12/11

PPNF LIABILITY

PAGE: 0001

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2008		CALENDAR YEAR 2010		DIFF	OVER/UNDER		
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA		AS OF 12/31/09	ADJUSTMENT	AS OF 12/31/10
07667 STATE FARM MUT AUTO INS CO	1609874					139475-	14719-	154194-
06124 NATIONWIDE MUT INS CO	835663					1151147	7643-	1143504
07534 PROGRESSIVE CAS INS CO	813760					325367-	7444-	332811-
07031 ALLSTATE INS CO	759638					489734-	6949-	496683-
07310 GRANGE MUT CAS CO	455417					222646-	4166-	226812-
09073 ERIE INS CO	258441					34005-	2364-	36369-
07307 GOVERNMENT EMPLOYEES INS CO	245495					14994	2245-	12749
07952 WESTFIELD INS CO	230215					35647	2106-	33541
07673 21ST CENTURY CENTENNIAL INS CO	218559					146431	1999-	144432
07838 CINCINNATI INS CO	214509					11786-	1962-	13748-
03542 USAA CAS INS CO	192966					25055-	1765-	26820-
07481 MOTORISTS MUT INS CO	178137		150-		150-	133496-	1630-	135276-
06494 AMER FAMILY INS CO	172193					2086	1575-	511
09824 LIBERTY MUT INS CO	119535					51350-	1094-	52444-
03566 STATE AUTO MUT INS CO	109882					2926-	1005-	3931-
01351 TWIN CITY FIRE INS CO	108922					98166	996-	97170
10702 SAFE AUTO INS CO	86864					1938	794-	1144
07093 AUTO-OWNERS INS CO	86775					3551-	793-	4344-
07885 UNITED OHIO INS CO	86625					18419-	792-	19211-
09838 TRAVELERS IND CO	84112					431553	769-	430784
11047 HOME-OWNERS INS CO	82557					18	755-	737-
05293 METROPOLITAN PROPERTY & CASUALTY	66936					20014	613-	19401
02112 OHIO CAS INS CO	65897					78375-	603-	78978-
07960 SAFECO INS CO OF AMERICA	54317					89124-	497-	89621-
07775 WESTERN RESERVE MUT CAS CO	52181					12735-	477-	13212-
03583 CENTRAL MUT INS CO	49784					11600-	455-	12055-
07948 LIGHTNING ROD MUT INS CO	47648					18643	436-	18207
09818 HANOVER INS CO	44840					3421	410-	3011
11413 OHIO MUT INS CO	42988					8-	393-	401-
09451 STATE AUTO INS CO	41627					28-	381-	409-
06127 SENTRY INS - A MUT CO	36503					77168-	334-	77502-
05283 AMER NATIONAL PROP & CAS CO	35841					2166-	328-	2494-
08316 MID-AMER FIRE & CAS CO	31701					252-	290-	542-
27676 PERMANENT GEN ASSR CORP OF OH	30726					3654	281-	3373
07839 CELINA MUT INS CO	27113					89788-	248-	90036-
10799 GRANGE IND INS CO	26109					3025	239-	2786
08320 HASTINGS MUT INS CO	24370					603-	223-	826-
07659 PERSONAL SERVICE INS CO	20949					104102-	192-	104294-
09779 PERMANENT GENERAL ASSUR CORP	20354						187-	187-
45902 GERMAN MUT INS CO	19982					475	183-	292
01327 PEERLESS IND INS CO	19776						181-	181-
07086 AMER STANDARD INS CO OF OHIO	19089					1489	175-	1314
10811 FIRST ACCEPTANCE INS CO	18849					39-	173-	212-
09836 ESURANCE INS CO	17486					33-	160-	193-
11270 ALFA VISION INS CORP	16956					36-	155-	191-



PERIOD: CALENDAR YEAR 2010

STATE : 34 OHIO

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QUOTA DISTRIBUTION - ANNUAL REPORT

PPNF LIABILITY

REPORT: AQ-F15

DATE: 07/12/11

PAGE: 0003

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2008		CALENDAR YEAR 2010		OVER/UNDER			
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/09	ADJUSTMENT	AS OF 12/31/10
07035 AMER BANKERS INS CO OF FLORIDA								
05789 PHARMACISTS MUT INS CO	544							
07243 AMER FAMILY MUT INS CO	409					408-	5-	413-
09194 PHILADELPHIA IND INS CO	377					25	4-	21
06837 NATIONAL INTERSTATE INS CO	286					24	3-	21
02085 PEERLESS INS CO	278						3-	3-
06446 GOODVILLE MUTUAL CASUALTY CO	241					14	3-	11
05664 ARMED FORCES INS EX	197					80333-	2-	80335-
10756 FIDELITY NATIONAL INS CO	129					4011	2-	4009
10015 SAGAMORE INS CO	111					5	1-	4
07744 PACIFIC SPECIALTY INS CO	106					1-	1-	2-
07717 INFINITY ASSURANCE INS CO	85					377	1-	376
04794 TOKIO MARINE & NICHIDO FIRE INS	79						1-	1-
27242 ALFA SPECIALTY INS CORP	68						1-	1-
09267 AEGIS SECURITY INS CO	38					1629-	1-	1630-
09816 GREAT AMER INS CO	34							
02578 HARLEYSVILLE INS CO OF OH	23							
02016 ACE AMER INS CO	21					48447		48447
08042 HARLEYSVILLE LAKE STATES INS CO	12					728		728
07229 RIDER INS CO	8					22269-		22269-
11250 HOUSTON GENERAL INS EXCHANGE	3							
99999 DUMMY COMPANY 2	1							
05835 AFFIRMATIVE INS CO			150		150		150-	
06236 AMER HARDWARE MUT INS CO						10118-		10118-
07812 AMER STANDARD INS CO OF WI						19672-		19672-
08188 AMERISURE MUT INS CO						1		1
09805 ARGONAUT INS CO						44214-		44214-
09833 ARROWOOD IND CO						7777-		7777-
05825 ATHENA ASSUR CO						4123		4123
05548 BEAZLEY INS CO INC						2		2
02128 BITUMINOUS CAS CORP						87-	87	
06431 CENTENNIAL INS CO						18223-		18223-
06113 CHURCH MUT INS CO						48996-		48996-
07240 FARMLAND MUT INS CO						11948-		11948-
05676 FEDERATED MUT INS CO						172-		172-
05459 FIDELITY & GUARANTY INS CO						18667-		18667-
01760 FIDELITY & GUARANTY INS U/W INC						5		5
42506 GREENWICH INS CO						5		5
07345 HARLEYSVILLE MUT INS CO						6		6
09098 HERITAGE CAS INS CO						12973-		12973-
07008 INFINITY CAS INS CO						710		710
09730 INFINITY SPECIALTY INS CO						227-		227-
07606 INFINITY STANDARD INS CO						159-		159-
05582 INSURA PROP & CAS INS CO						775-		775-
09753 LINCOLN GENERAL INS CO						25540-	25540	
						9		9



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REPORT: AQ-F1S

PERIOD: CALENDAR YEAR 2010

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/12/11

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0004

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2008		CALENDAR YEAR 2010		DIFF	OVER/UNDER	
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA		AS OF 12/31/09	ADJUSTMENT
07726 MENDOTA INS CO						233	233
06308 MERIDIAN CITIZENS MUT INS CO						1-	1-
05702 MICHIGAN MILLERS MUT INS						3432-	3432-
08062 MIDWESTERN IND CO						118075-	118075-
06704 MILLERS FIRST INS CO						12-	12-
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-
07871 REGENT INS CO						10-	10-
04754 SECURITY NATIONAL INS CO						113-	113-
05268 SOMPO JAPAN INS CO OF AMER						75-	75-
07872 SONNENBERG MUT INS CO						18-	18-
05006 ST PAUL GUARDIAN INS CO						182	182
04412 ST PAUL MERCURY INS CO						31	31
02074 TIG INS CO						48071-	48071
09107 ULLICO CAS CO						1	1
09840 US FIDELITY & GUARANTY CO						14	14
05899 UTICA MUT INS CO						50984-	50984-
02038 ZURICH AMER INS CO						5672-	5672-

T O T A L 8040615

STATEWIDE OVER AS OF 12/31/09 2898546, AS OF 12/31/10 2877408