

DANIEL J. KELSO
Manager

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

PEGGY WHITEHOUSE
Associate Manager

August, 2012

ANNUAL REPORT
January 1 - December 31, 2011

Enclosed is a copy of the Ohio Automobile Insurance Plan annual report for the calendar year 2011. This report includes the following:

1. Comparison of Ohio Plan Population and Premiums for years 2008 - 2011.
2. Private Passenger Liability Experience - Accident Years 2006 - 2010.
3. Ohio CAIP Members Participation Report.
4. Breakdown by companies of Private Passenger Non-Fleet Liability premium quota for premiums written for calendar year 2011:

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

	2007		2008		2009		2010		2011
	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT	% CHANGE	AMOUNT
L I A B I L I T Y									
PPNF LIAB CAR YEARS		.00		.00	1	100.00-		.00	
PPNF PREMIUM		.00		.00	\$694	121.61-	\$150-	100.00-	
ALL OTHER	216973	106.99-	15173-	642.23	112618-	114.98-	16866	105.69	34692
TOTAL NON-PPNF	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866	105.69	\$34692
TOTAL LIABILITY	\$216973	106.99-	\$15173-	637.65	\$111924-	114.94-	\$16716	107.54	\$34692
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		.00		.00	\$694	121.61-	\$150-	100.00-	
TOTAL ALL OTHER PREM	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866	105.69	\$34692
TOTAL PREMIUM	\$216973	106.99-	\$15173-	637.65	\$111924-	114.94-	\$16716	107.54	\$34692
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	216973	106.99-	15173-	642.23	112618-	114.98-	16866	105.69	34692
TOTAL NON-PPNF	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866	105.69	\$34692
TOTAL LIABILITY	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866	105.69	\$34692
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	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866	105.69	\$34692
TOTAL PREMIUM	\$216973	106.99-	\$15173-	642.23	\$112618-	114.98-	\$16866	105.69	\$34692

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					
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
2010	0	55	0	0	0.000
Total	1	275	1,176	1	4.276
PROPERTY DAMAGE					
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	8,476	0	38.703
2010	0	55	952	1	17.309
Total	1	274	13,036	2	47.577
MEDICAL PAYMENTS					
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	4,663	0	291.438
2010	0	4	1,916	1	479.000
Total	1	20	12,712	3	635.600
UNINSURED MOTORISTS					
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
2010	0	4	0	0	0.000
Total	1	19	0	0	0.000
LIABILITY COVERAGES COMBINED					
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	13,139	0	27.955
2010	0	118	2,868	2	24.305
Total	1	588	26,924	6	45.789

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					
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
2010	0	0	9,388	1	0.000
Total	0	0	81,636	9	0.000
COLLISION					
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
2010	0	0	4,360	0	0.000
Total	0	0	30,462	7	0.000
PHYSICAL DAMAGE COVERAGES COMBINED					
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
2010	0	0	13,748	1	0.000
Total	0	0	112,098	16	0.000
ALL COVERAGES COMBINED					
2006		0	43,775	10	0.000
2007		0	23,962	4	0.000
2008		0	26,955	1	0.000
2009		470	27,714	4	58.966
2010		118	16,616	3	140.814
Total		588	139,022	22	236.432

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.

FISCAL YEAR TO DATE THRU: 08/31/2011
 POLICY YEAR: ALL ACTIVE COMBINED
 ALL CLASSIFICATIONS COMBINED

MEMBERS PARTICIPATION REPORT

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** L I A B I L I T Y *****		***** PHYSICAL DAMAGE *****		ALL COV
* * R *	BI	PD	TOTAL * R *	COLL O/T COLL	TOTAL *
PREMIUMS WRITTEN	31200		31200		31200
UNEARNED PREMIUMS (PRIOR)	2857		2857		2857
UNEARNED PREMIUMS (CURR)	15583		15583		15583
EARNED B/UNBILLED (PRIOR)	11		11		11
PREMIUMS EARNED	18463		18463		18463
COMMISSIONS WRITTEN	1552		1552		1552
ADMIN EXPENSE ALLOWANCE	5598		5598		5598
PREMIUM TAX ALLOWANCE	614		614		614
LOSSES PAID TOTAL	3	3449	3452		3452
LOSSES O/S TOTAL (PRIOR)	312496		312496		312496
LOSSES O/S TOTAL (CURR)	335449		335449		335449
LOSSES O/S IBNR TOT (PRIOR)	91812		91812		91812
LOSSES O/S IBNR TOT (CURR)	39366		39366		39366
LOSSES INCURRED TOTAL	29490-	3449	26041-		26041-
LOSS ADJ EXP ALLOWANCE TOT	2518		2518		2518
PREMIUM DEFICIENCY (PRIOR)	292		292		292
PREMIUM DEFICIENCY (CURR)	1026		1026		1026
NET UNDERWRITING RESULTS	36937	3449-	33488		33488
MISCELLANEOUS EXPENSES			21276		21276
CHARGE OFFS			4-		4-
INVESTMENT INCOME			66		66
ALL OTHER MISC INCOME			782		782
NET MISC EXPENSE OR INCOME			20424		20424
NET RESULTS OF OPERATIONS			13064		13064
ANTICIPATED SALV (PRIOR)			1328		1328
ANTICIPATED SALV (CURR)			1383		1383

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REPORT: AQ-F1S

PERIOD: CALENDAR YEAR 2011

QUOTA DISTRIBUTION - ANNUAL REPORT

DATE: 07/17/12

STATE : 34 OHIO

PPNF LIABILITY

PAGE: 0001

COMP CODE C O M P A N Y N A M E	CALENDAR YR 2009		CALENDAR YEAR 2011		DIFF	OVER/UNDER		
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA		AS OF 12/31/10	ADJUSTMENT	AS OF 12/31/11
07667 STATE FARM MUT AUTO INS CO	1620775					154194-	41536-	195730-
07534 PROGRESSIVE CAS INS CO	824851					332811-	21141-	353952-
06124 NATIONWIDE MUT INS CO	792068					1143504	20301-	1123203
07031 ALLSTATE INS CO	741051					496683-	18993-	515676-
07310 GRANGE MUT CAS CO	461696					226812-	11833-	238645-
07307 GOVERNMENT EMPLOYEES INS CO	274579					12749	7037-	5712
09073 ERIE INS CO	265001					36369-	6792-	43161-
07952 WESTFIELD INS CO	223329					33541	5724-	27817
07838 CINCINNATI INS CO	214661					13748-	5502-	19250-
07673 21ST CENTURY CENTENNIAL INS CO	205513					144432	5267-	139165
03542 USAA CAS INS CO	203588					26820-	5218-	32038-
07481 MOTORISTS MUT INS CO	174129					135276-	4463-	139739-
06494 AMER FAMILY INS CO	167330					511	4289-	3778-
09824 LIBERTY MUT INS CO	121542					52444-	3115-	55559-
01351 TWIN CITY FIRE INS CO	103739					97170	2659-	94511
11047 HOME-OWNERS INS CO	95628					737-	2451-	3188-
03566 STATE AUTO MUT INS CO	94792					3931-	2429-	6360-
07093 AUTO-OWNERS INS CO	82219					4344-	2107-	6451-
09838 TRAVELERS IND CO	81136					430784	2080-	428704
07885 UNITED OHIO INS CO	72668					19211-	1862-	21073-
10702 SAFE AUTO INS CO	67748					1144	1736-	592-
05293 METROPOLITAN PROPERTY & CASUALTY	64740					19401	1659-	17742
09451 STATE AUTO INS CO	57817					409-	1482-	1891-
07775 WESTERN RESERVE MUT CAS CO	56841					13212-	1457-	14669-
02112 OHIO CAS INS CO	56378					78978-	1445-	80423-
11413 OHIO MUT INS CO	55835					401-	1431-	1832-
07960 SAFECO INS CO OF AMERICA	49484					89621-	1268-	90889-
03583 CENTRAL MUT INS CO	49051					12055-	1257-	13312-
09818 HANOVER INS CO	44853					3011	1150-	1861
07948 LIGHTNING ROD MUT INS CO	43512					18207	1115-	17092
01327 PEERLESS IND INS CO	41805					181-	1071-	1252-
06127 SENTRY INS - A MUT CO	37223					77502-	954-	78456-
05283 AMER NATIONAL PROP & CAS CO	35097					2494-	900-	3394-
08320 HASTINGS MUT INS CO	29389					826-	753-	1579-
09779 PERMANENT GENERAL ASSUR CORP	27593					187-	707-	894-
08316 MID-AMER FIRE & CAS CO	26342					542-	675-	1217-
07839 CELINA MUT INS CO	25031					90036-	642-	90678-
27676 PERMANENT GEN ASSR CORP OF OH	22364					3373	573-	2800
11270 ALFA VISION INS CORP	21030					191-	539-	730-
45902 GERMAN MUT INS CO	20421					292	523-	231-
07084 AMER COMMERCE INS CO	19063					4985-	489-	5474-
10799 GRANGE IND INS CO	18831					2786	483-	2303
07086 AMER STANDARD INS CO OF OHIO	18149					1314	465-	849
10811 FIRST ACCEPTANCE INS CO	18014					212-	462-	674-
09888 TRUSTGARD INS CO	17800					111-	456-	567-

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COMP CODE C O M P A N Y N A M E	CALENDAR YR 2009		CALENDAR YEAR 2011		OVER/UNDER			
	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/10	ADJUSTMENT	AS OF 12/31/11
07148 DONEGAL MUT INS CO	15774					153	404-	251-
08026 FRANKENMUTH MUT INS CO	15683					6025-	402-	6427-
06119 EMPLOYERS MUT CAS CO	15415					7866-	395-	8261-
04987 NATIONAL GENERAL INS CO	14042					4494-	360-	4854-
03514 AMICA MUT INS CO	13785					5469-	353-	5822-
07935 WESTERN UNITED INS CO	13581					128-	348-	476-
09836 ESURANCE INS CO	13570					193-	348-	541-
09136 IDS PROPERTY CASUALTY INS CO	13561					93	348-	255-
07659 PERSONAL SERVICE INS CO	13353					104294-	342-	104636-
45513 BUCKEYE STATE MUT INS CO	13321					632	341-	291
07425 MEMBERSELECT INS CO	12161					1646-	312-	1958-
06257 WAYNE MUT INS CO	11421					3267-	293-	3560-
07544 PEKIN INS CO	10027					38-	257-	295-
07581 GUIDEONE MUT INS CO	9353					62672-	240-	62912-
07169 CALIFORNIA CAS IND EXCH	9121					105-	234-	339-
05092 ELECTRIC INS CO	8312					68351-	213-	68564-
05790 SELECTIVE INS CO OF SOUTH CAROLINA	8176					19-	210-	229-
04287 FEDERAL INS CO	6990					50096-	179-	50275-
09132 UNIVERSAL CAS CO	6515					50-	167-	217-
05779 MERCHANTS MUT INS CO	5856					14528-	150-	14678-
07900 ALPHA PROP & CAS INS CO	5613					92	144-	52-
02457 HALLMARK NATL INS CO	5326					47	137-	90-
07610 HORACE MANN INS CO	5006					1394-	128-	1522-
07902 FOUNDERS INS CO (IL)	4984					70-	128-	198-
09134 MERASTAR INS CO	4549					295-	117-	412-
09812 FIREMANS FUND INS CO	3624					371638	93-	371545
07462 GRINNELL SELECT INS CO	3363					19-	86-	105-
07301 GENERAL CAS CO OF WISCONSIN	3299					879	85-	794
09814 ONEBEACON INS CO	2814					475323	72-	475251
08921 RESPONSE INS CO	2790					50646	72-	50574
10074 OMNI INS CO	2757					125	71-	54
06116 MIAMI MUT INS CO	2681						69-	69-
07294 AMER SERVICE INS CO INC	2612					49-	67-	116-
05163 UNITRIN AUTO AND HOME INS CO	2601					73534-	67-	73601-
07880 FINANCIAL IND CO	2571					46-	66-	112-
08107 ACUITY A MUT INS CO	2423					18982-	62-	19044-
07033 AMER MODERN HOME INS CO	1805					1838-	46-	1884-
27452 INFINITY PREFERRED INS CO	1292					594	33-	561
07260 GRINNELL MUT REINS CO	1122					7-	29-	36-
06491 CITIZENS INS CO OF AMERICA	892					1110	23-	1087
06909 MARKEL INS CO	659					14	17-	3-
07967 SELECTIVE INS CO OF THE SOUTHEAST	633					23-	16-	39-
09009 BALBOA INS CO	573					7-	15-	22-
07035 AMER BANKERS INS CO OF FLORIDA	567					413-	15-	428-
07144 INFINITY INS CO	518					4904	13-	4891

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COMP CODE	C O M P A N Y N A M E	CALENDAR YR 2009		CALENDAR YEAR 2011		OVER/UNDER			
		VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/10	ADJUSTMENT	AS OF 12/31/11
07890	INFINITY AUTO INS CO	511					9-	13-	22-
07243	AMER FAMILY MUT INS CO	336					21	9-	12
09194	PHILADELPHIA IND INS CO	333					3-	9-	12-
07229	RIDER INS CO	322						8-	8-
05789	PHARMACISTS MUT INS CO	303					21	8-	13
06837	NATIONAL INTERSTATE INS CO	266					11	7-	4
05664	ARMED FORCES INS EX	216					4	6-	2-
06446	GOODVILLE MUTUAL CASUALTY CO	200					4009	5-	4004
08042	HARLEYSVILLE LAKE STATES INS CO	193						5-	5-
02016	ACE AMER INS CO	180					22269-	5-	22274-
10015	SAGAMORE INS CO	155					376	4-	372
10756	FIDELITY NATIONAL INS CO	75					2-	2-	4-
07717	INFINITY ASSURANCE INS CO	67					1-	2-	3-
07744	PACIFIC SPECIALTY INS CO	58					1-	1-	2-
09267	AEGIS SECURITY INS CO	29						1-	1-
09816	GREAT AMER INS CO	17					48447		48447
08944	COMPANION PROP & CAS INS CO	14							
02578	HARLEYSVILLE INS CO OF OH	4					728		728
05835	AFFIRMATIVE INS CO						10118-	10118	
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-	
02128	BITUMINOUS CAS CORP						18223-	18223	
06431	CENTENNIAL INS CO						48996-		48996-
06113	CHURCH MUT INS CO						11948-	11948	
09237	CINCINNATI EQUITABLE INS CO						322-		322-
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	
07606	INFINITY STANDARD INS CO						775-		775-
09753	LINCOLN GENERAL INS CO						9		9
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-
06236	MOTORISTS COMM MUT INS CO						19672-		19672-
01353	NORTH RIVER INS CO						95541-	95541	

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QUOTA DISTRIBUTION - ANNUAL REPORT

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		CALENDAR YR 2009	CALENDAR YEAR 2011		OVER/UNDER			
COMP CODE C O M P A N Y N A M E	VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA	DIFF	AS OF 12/31/10	ADJUSTMENT	AS OF 12/31/11
02085 PEERLESS INS CO						80335-		80335-
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-	
09730 STONEWOOD NATIONAL INS CO						159-	159	
04794 TOKIO MARINE & NICHIDO FIRE INS						1630-		1630-
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 8043076

STATEWIDE OVER AS OF 12/31/10 2877408, AS OF 12/31/11 2821545