

DEAN A. FADEL
Manager

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

PEGGY WHITEHOUSE
Associate Manager

August, 2016

ANNUAL REPORT
January 1 - December 31, 2015

Enclosed is a copy of the Ohio Automobile Insurance Plan annual report for the calendar year 2014. This report includes the following:

1. Comparison of Ohio Plan Population and Premiums for years 2011 - 2015.
2. Private Passenger Liability Experience - Accident Years 2010 - 2014.
3. Ohio CAIP Members Participation Report.
4. Breakdown by companies of Private Passenger Non-Fleet Liability premium quota for premiums written for calendar year 2015:

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

2011 2012 2013 2014 2015

EXHIBIT: K
DATE: 04/29/16
PAGE: 1
2015

	2011	2012	2013	2014	2015
	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
LIABILITY					
PNF LIAB CAR YEARS					
PNF PREMIUM	34692	128100	632434	469253	1350153
ALL OTHER	269.25	393.70	25.80-	187.72	187.72
TOTAL NON-PNF	\$34692	\$128100	\$632434	\$469253	\$1350153
TOTAL LIABILITY	\$34692	\$128100	\$632434	\$469253	\$1350153
PHYSICAL DAMAGE					
PNF OTC CAR YEARS					
PNF PREMIUM	.00	.00	.00	.00	.00
ALL OTHER	.00	.00	.00	.00	.00
TOTAL PHYSICAL DAMAGE	.00	.00	.00	.00	.00
OVERALL TOTAL	\$34692	\$128100	\$632434	\$469253	\$1350153
TOTAL ALL OTHER PREM	269.25	393.70	25.80-	187.72	187.72
TOTAL PREMIUM	\$34692	\$128100	\$632434	\$469253	\$1350153
THE FOLLOWING CAIP/SRP DATA WERE INCLUDED ABOVE:					
LIABILITY					
ALL OTHER	34692	128100	632434	469253	1350153
TOTAL NON-PNF	\$34692	\$128100	\$632434	\$469253	\$1350153
TOTAL LIABILITY	\$34692	\$128100	\$632434	\$469253	\$1350153
CAIP/SRP OVERALL TOTAL	\$34692	\$128100	\$632434	\$469253	\$1350153
TOTAL ALL OTHER PREM	269.25	393.70	25.80-	187.72	187.72
TOTAL PREMIUM	\$34692	\$128100	\$632434	\$469253	\$1350153

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					
2010	0	0	9,388	1	N/A
2011	0	0	0	0	0.000
2012	0	0	10,938	1	N/A
2013	0	0	86	1	N/A
2014	0	0	0	0	0.000
Total	0	0	20,412	3	N/A
COLLISION					
2010	0	0	4,360	0	N/A
2011	0	0	0	0	0.000
2012	0	0	7,935	2	N/A
2013	0	0	7,931	1	N/A
2014	0	0	0	0	0.000
Total	0	0	20,226	3	N/A
PHYSICAL DAMAGE COVERAGES COMBINED					
2010	0	0	13,748	1	N/A
2011	0	0	0	0	0.000
2012	0	0	18,873	3	N/A
2013	0	0	8,017	2	N/A
2014	0	0	0	0	0.000
Total	0	0	40,638	6	N/A
ALL COVERAGES COMBINED					
2010		118	16,702	3	141.542
2011		0	0	0	0.000
2012		0	18,873	3	N/A
2013		0	8,017	2	N/A
2014		0	0	0	0.000
Total		118	43,592	8	369.424

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
BODILY INJURY					
2010	0	55	0	0	0.000
2011	0	0	0	0	0.000
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
Total	0	55	0	0	0.000
PROPERTY DAMAGE					
2010	0	55	900	1	16.364
2011	0	0	0	0	0.000
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
Total	0	55	900	1	16.364
MEDICAL PAYMENTS					
2010	0	4	2,054	1	513.500
2011	0	0	0	0	0.000
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
Total	0	4	2,054	1	513.500
UNINSURED MOTORISTS					
2010	0	4	0	0	0.000
2011	0	0	0	0	0.000
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
Total	0	4	0	0	0.000
LIABILITY COVERAGES COMBINED					
2010	0	118	2,954	2	25.034
2011	0	0	0	0	0.000
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
Total	0	118	2,954	2	25.034

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.

PREMIUMS WRITTEN 903449 240249 528303 17268 632663

UNEARNEED PREMIUMS (PRIOR) 240249
 UNEARNEED PREMIUMS (CURR) 528303
 EARNED B/UNBILLED (CURR) 17268
 PREMIUMS EARNED 632663

COMMISSIONS WRITTEN 45165
 ADMIN EXPENSE ALLOWANCE 162621
 PREMIUM TAX ALLOWANCE 18054

LOSSES PAID TOTAL 1- 36340
 LOSSES O/S TOTAL (PRIOR) 8477 6235
 LOSSES O/S TOTAL (CURR) 257928 32212

LOSSES O/S IBNR TOT (PRIOR) 182748
 LOSSES O/S IBNR TOT (CURR) 279441
 LOSSES INCURRED TOTAL 346143 62317

LOSS ADJ EXP ALLOWANCE TOT 85433
 NET UNDERWRITING RESULTS 24753- 62317-

MISCELLANEOUS EXPENSES 25800
 CHARGE OFFS 34
 INVESTMENT INCOME 1-
 ALL OTHER MISC INCOME 102
 NET MISC EXPENSE OR INCOME 25733

NET RESULTS OF OPERATIONS 112803-
 ANTICIPATED SALVY (PRIOR) 2366
 ANTICIPATED SALVY (CURR) 6136

TOTAL * R * COLL O/T COLL TOTAL * ALL GOV TOTAL

903449 240249 528303 17268 632663 45165 162621 18054 36339 14712 290140 182748 279441 408460 85433 87070- 25800 34 1- 102 25733 112803- 2366 6136

PERIOD : CALENDAR YEAR 2015

QUOTA DISTRIBUTION - ANNUAL REPORT

REPORT : AQ-F15

STATE : 34 OHIO

PPNF LIABILITY

DATE : 07/19/15

CALENDAR YR 2013

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 12/31/14	ADJUSTMENT	AS OF 12/31/15
07667	STATE FARM MUT AUTO INS CO	1672760					235164-	358-	235522-
07534	PROGRESSIVE CAS INS CO	923999					375819-	196-	376015-
07031	ALLSTATE INS CO	731698					533458-	155-	533613-
06124	NATIONWIDE MUT INS CO	686356					1093264	145-	1093119
07307	GOVERNMENT EMPLOYEES INS CO	420662					1694-	89-	1783-
07310	GRANGE MUT CAS CO	328960					249372-	70-	249442-
09073	ERIE INS CO	292117					49593-	62-	49655-
03542	USAA CAS INS CO	251153					37272-	53-	37325-
07838	CINCINNATI INS CO	210962					24549-	45-	24594-
07952	WESTFIELD INS CO	204612					22474	43-	22431
07960	SAFECO INS CO OF AMERICA	174857					174987-	37-	175024-
07673	21ST CENTURY CENTENNIAL INS CO	170112					134387	36-	134351
07481	MOTORISTS MUT INS CO	141875					143782-	30-	143812-
09824	LIBERTY MUT INS CO	136255					58540-	29-	58559-
06494	AMER FAMILY INS CO	133796					7553-	28-	7581-
11047	HOME-OWNERS INS CO	117941					5847-	25-	5872-
21527	GRANGE PROP & CAS INS CO	98651					1	21-	20-
10702	SAFE AUTO INS CO	95524					2079-	20-	2099-
01351	TWIN CITY FIRE INS CO	81614					92133	17-	92116
09838	TRAVELERS IND CO	76261					426503	16-	426487
07775	WESTERN RESERVE MUT CAS CO	67845					15150-	14-	15164-
07093	AUTO-OWNERS INS CO	64411					8339-	14-	8353-
11413	OHIO MUT INS CO	61972					3320-	13-	3333-
05293	METROPOLITAN PROP & CAS INS CO	60149					16209	13-	16196
09818	HANOVER INS CO	59728					754	13-	741
11270	ALFA VISION INS CORP	56942					1483-	12-	1495-
09451	STATE AUTO INS CO	55994					3347-	12-	3359-
07544	PEKIN INS CO	52695					805-	11-	816-
03566	STATE AUTO MUT INS CO	48639					8373-	10-	8383-
07885	UNITED OHIO INS CO	42927					22653-	9-	22662-
09836	ESURANCE INS CO	42528					900-	9-	909-
03583	CENTRAL MUT INS CO	41866					14437-	8-	14446-
08320	HASTINGS MUT INS CO	35936					2394-	8-	2402-
07839	CELINA MUT INS CO	35653					91469-	8-	91477-
11497	THE GENERAL AUTO INS CO INC	32013					619-	7-	626-
06127	SENTRY INS - A MUT CO	30854					79346-	7-	79353-
07948	LIGHTNING ROD MUT INS CO	29818					16130	6-	16124
07935	CSAA GENERAL INS CO	27978					896-	6-	902-
05283	AMER NATIONAL PROP & CAS CO	24838					4185-	5-	4190-
10811	FIRST ACCEPTANCE INS CO	23277					1183-	5-	1188-
07425	MEMBERSELECT INS CO	20851					2323-	4-	2327-
45902	GERMAN MUT INS CO	20727					755-	4-	759-
02112	OHIO CAS INS CO	18700					81601-	4-	81605-
09888	TRUSTGARD INS CO	18292					1029-	4-	1033-
07084	AMER COMMERCE INS CO	17300					6024-	4-	6028-

PERIOD : CALENDAR YEAR 2015
 STATE : 34 OHIO

QUOTA DISTRIBUTION - ANNUAL REPORT
 PPNF LIABILITY

REPORT : AO-F15
 DATE : 07/19/16
 PAGE : 0002

COMP CODE	C O M P A N Y N A M E	CALENDAR YR 2013		CALENDAR YEAR 2015		DIFF	AS OF 12/31/14	ADJUSTMENT	AS OF 12/31/15
		VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA				
07086	AMER STANDARD INS CO OF OHIO	17080							
07659	PERSONAL SERVICE INS CO	16987							
06257	WAYNE MUT INS CO	15150					105114-	4-4	412
09136	IDS PROPERTY CASUALTY INS CO	14897					3869-	3-3	105114-
45513	BUCKEYE STATE MUT INS CO	14730					603-	3-3	3872-
03514	AMICA MUT INS CO	14614					89-	3-3	606-
08026	FRANKENMUTH MUT INS CO	12299					6168-	3-3	92-
04987	NATIONAL GENERAL INS CO	11764					6816-	3-3	6171-
07148	DONEGAL MUT INS CO	11125					5215-	2-2	6819-
06119	EMPLOYERS MUT CAS CO	11008					691-	2-2	5217-
07169	CALIFORNIA GAS IND EXCH	10815					8664-	2-2	693-
27676	PERMANENT GEN ASSR CORP OF OH	9832					579-	2-2	8666-
05790	SELECTIVE INS CO OF SOUTH CAROLINA	8726					2338	2-2	581-
04287	FEDERAL INS CO	8385					463-	2-2	2336
10799	GRANGE IND INS CO	7974					50438-	2-2	465-
05092	ELECTRIC INS CO	7958					1965	2-2	50440-
07462	GRINNELL SELECT INS CO	6949					68763-	2-2	1963
07581	GUIDEONE MUT INS CO	6342					209-	1-1	68765-
06107	ACUITY A MUT INS CO	5694					63122-	1-1	210-
09972	ESSENTIA INS CO	4821					19099-	1-1	63123-
07610	HORACE MANN INS CO	4660					475176	1-1	19100-
09779	PERMANENT GENERAL ASSUR CORP	4272					1641-	1-1	475175
06446	GOODVILLE MUTUAL CASUALTY CO	3773					1175-	1-1	1642-
05779	MERCHANTS MUT INS CO	3570					3997	1-1	1176-
07900	ALPHA PROP & CAS INS CO	3145					14901-	1-1	3996
07902	FOUNDERS INS CO (IL)	2524					327-	1-1	14902-
07301	GENERAL GAS CO OF WISCONSIN	2058					729	1-1	328-
05163	UNITRIN AUTO AND HOME INS CO	2029					73654-	1-1	729
09134	MERASTAR INS CO	1823					516-	1-1	73654-
07229	RIDER INS CO	1818					25-	1-1	516-
07260	GRINNELL MUT REINS CO	1738					68-	1-1	25-
09812	FIREMANS FUND INS CO	1709					371476	1-1	68-
08316	MID-AMER FIRE & CAS CO	1666					1761-	1-1	371476
07033	AMER MODERN HOME INS CO	1574					1928-	1-1	1761-
10074	OMNI INS CO	1343					27-	1-1	1928-
02016	ACE AMER INS CO	909					22283-	2-2	27-
08921	RESPONSE INS CO	708					50542	2-2	22283-
07035	AMER BANKERS INS CO OF FLORIDA	684					434-	2-2	50542
02457	HALLMARK NATL INS CO	675					188-	2-2	434-
10210	HALLMARK INS CO	641					8-	2-2	188-
05899	UTICA MUT INS CO	481					50984-	2-2	8-
11454	PRIVILEGE UNDERWRITERS RECIP EXCH	450						2-2	50984-
11448	IRONSHORE INDEMNITY INC	407						2-2	
06909	MARKEL INS CO	367						2-2	
09194	PHILADELPHIA IND INS CO	353						2-2	

PERIOD: CALENDAR YEAR 2015

STATE : 34 OHIO

41P50

QUOTA DISTRIBUTION - ANNUAL REPORT

PNF LIABILITY

REPORT NO-F15

DATE: 07/19/16

PAGE: 0003

COMP CODE	C O M P A N Y N A M E	CALENDAR YR 2013		CALENDAR YEAR 2015		DIFF	AS OF 12/31/14	OVER/UNDER	AS OF 12/31/15
		VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA				
07243	AMER FAMILY MUT INS CO	288			4				4
06837	NATIONAL INTERSTATE INS CO	275			3-				3-
05789	PHARMACISTS MUT INS CO	244			4				4
07144	INFINITY INS CO	223			4882				4882
06491	CITIZENS INS CO OF AMERICA	216			1072				1072
11166	1ST CHOICE AUTO INS CO	165			3-				3-
07744	PACIFIC SPECIALTY INS CO	81			18-				18-
05664	ARMED FORCES INS EX	67			356				356
10015	SAGAMORE INS CO	58							
07411	RLI INS CO	42							
04799	US LIAB INS CO	23							
07890	INFINITY AUTO INS CO	21			27-				27-
05680	TRIUMPH CAS CO	12							
09816	GREAT AMER INS CO	9			48446				48446
08253	AIOI NISSAY DOWA INS CO OF AMER	7							
07717	INFINITY ASSURANCE INS CO	5			4-				4-
08944	SUSSEX INS CO	5							
09267	AEGIS SECURITY INS CO	4			1-				1-
07967	SELECTIVE INS CO OF THE SOUTHEAST	3			50-				50-
10756	STILLWATER INS CO	2			5-				5-
07294	AMER SERVICE INS CO INC				124-				124-
09009	BALBOA INS CO				29-				29-
09237	CINCINNATI EQUITABLE INS CO				322-				322
09889	DIAMOND STATE INS CO				9-				9-
05459	FIDELITY & GUARANTY INS CO				5				5-
01760	FIDELITY & GUARANTY INS U/W INC				546				546
27452	INFINITY PREFERRED INS CO				9				9-
09753	LINCOLN GENERAL INS CO				182				182-
05006	ST PAUL GUARDIAN INS CO				1630-				1630-
11615	TOKIO MARINE AMERICA INS CO				221-				221-
09192	UNIVERSAL CAS CO				14				14-
09840	US FIDELITY & GUARANTY CO								

T O T A L 8204330

STATEWIDE OVER AS OF 12/31/14

2764019, AS OF 12/31/15

2763504

