

DEAN A. FADEL  
Manager

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

PEGGY WHITEHOUSE  
Associate Manager

September, 2018

**ANNUAL REPORT**  
January 1 - December 31, 2017

Enclosed is a copy of the Ohio Automobile Insurance Plan annual report for the calendar year 2017. This report includes the following:

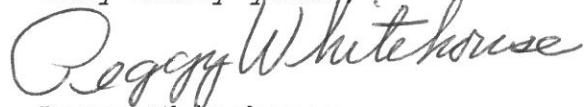
1. Comparison of Ohio Plan Population and Premiums for years 2013 - 2017.
2. Private Passenger Liability Experience - Accident Years 2012 - 2016.
3. Ohio CAIP Members Participation Report.
4. Breakdown by companies of Private Passenger Non-Fleet Liability premium quota for premiums written for calendar year 2017:

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



# Calendar Year Residual Market Written Premiums

Ohio

Year	Liab Exp	Liab Prem	Private Passenger		Commercial		Private Passenger & Commercial								
			Avg Liab Prem	PhysD Exp	Total Prem	Total Prem % Change	Liab Prem	PhysD Prem	Total Prem	Total Prem % Change	Liab Prem	PhysD Prem	Total		
2013	0	0	0	0	0	0	0.0%	632,434	0	632,434	393.7%	632,434	0	632,434	0
2014	0	0	0	0	0	0	0.0%	469,253	0	469,253	-25.8%	469,253	0	469,253	0
2015	0	0	0	0	0	0	0.0%	1,350,153	0	1,350,153	187.7%	1,350,153	0	1,350,153	0
2016	0	0	0	0	0	0	0.0%	2,301,000	0	2,301,000	70.4%	2,301,000	0	2,301,000	0
2017	4	17,768	4,442	0	17,768	0	N/A	2,041,115	0	2,041,115	-11.3%	2,058,883	0	2,058,883	0

## Residual Market 2013 - 2017

Reported Total	Class	Coverage
Private Passenger Liability Exposures	Private Passenger Non Fleet	Bodily Injury
Private Passenger Liability Premium	Miscellaneous Private Passenger Non Fleet	Total Liability
Private Passenger Physical Damage Exposure	Private Passenger Non Fleet	Total Liability
Private Passenger Physical Damage Premium	Miscellaneous Private Passenger Non Fleet	Other than Collision
	Miscellaneous Private Passenger Non Fleet	Collision
	Private Passenger Non Fleet	Other than Collision
	Private Passenger Non Fleet	Collision
Commercial Liability Premium	All Other than PPNF and Miscellaneous PPNF	Other than Collision
Commercial Physical Damage Premium	All Other than PPNF and Miscellaneous PPNF	Total Liability
	All Other than PPNF and Miscellaneous PPNF	Collision and Other than Collision

**Commercial**

	Total
I Prem	Prem %
	Change
632,434	393.7%
469,253	-25.8%
1,350,153	187.7%
2,301,000	70.4%
2,058,883	-10.5%

# 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>					
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	0	0	0.000
<b>PROPERTY DAMAGE</b>					
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	0	0	0.000
<b>MEDICAL PAYMENTS</b>					
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	0	0	0.000
<b>UNINSURED MOTORISTS</b>					
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	0	0	0.000
<b>LIABILITY COVERAGES COMBINED</b>					
2012	0	0	0	0	0.000
2013	0	0	0	0	0.000
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	0	0	0.000

#### **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>					
2012	0	0	10,938	1	N/A
2013	0	0	86	1	N/A
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	11,024	2	N/A
<b>COLLISION</b>					
2012	0	0	7,935	2	N/A
2013	0	0	7,931	1	N/A
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	15,866	3	N/A
<b>PHYSICAL DAMAGE COVERAGES COMBINED</b>					
2012	0	0	18,873	3	N/A
2013	0	0	8,017	2	N/A
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
Total	0	0	26,890	5	N/A
<b>ALL COVERAGES COMBINED</b>					
2012		0	18,873	3	N/A
2013		0	8,017	2	N/A
2014		0	0	0	0.000
2015		0	0	0	0.000
2016		0	0	0	0.000
Total		0	26,890	5	N/A

**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>					
2012	0	0	10,938	1	N/A
2013	0	0	86	1	N/A
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>11,024</b>	<b>2</b>	<b>N/A</b>
<b>COLLISION</b>					
2012	0	0	7,935	2	N/A
2013	0	0	7,931	1	N/A
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>15,866</b>	<b>3</b>	<b>N/A</b>
<b>PHYSICAL DAMAGE COVERAGES COMBINED</b>					
2012	0	0	18,873	3	N/A
2013	0	0	8,017	2	N/A
2014	0	0	0	0	0.000
2015	0	0	0	0	0.000
2016	0	0	0	0	0.000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>26,890</b>	<b>5</b>	<b>N/A</b>
<b>ALL COVERAGES COMBINED</b>					
2012		0	18,873	3	N/A
2013		0	8,017	2	N/A
2014		0	0	0	0.000
2015		0	0	0	0.000
2016		0	0	0	0.000
<b>Total</b>		<b>0</b>	<b>26,890</b>	<b>5</b>	<b>N/A</b>

**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.
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- 4) Claim counts are on an ultimate incurred basis for liability and a paid basis for physical damage.



FISCAL YEAR TO DATE THRU: 08/31/2017

MEMBERS PARTICIPATION REPORT

DATE: 11/14/2017

POLICY YEAR: ALL ACTIVE COMBINED

ALL CARRIERS COMBINED

PAGE: 336004

***** ACCOUNTS *****	* R *	BI	PD	L I A B I I T Y	*****	TOTAL	* R *	COLL	O/T COLL	*****	TOTAL	ALL COV
												TOTAL
PREMIUMS WRITTEN		1567975				1567975						1567975
UNEARNED PREMIUMS (PRIOR)		761524				761524						761524
UNEARNED PREMIUMS (CURR)		450297				450297						450297
EARNED B/UNBILLED (CURR)		37135				37135						37135
PREMIUMS EARNED		1916337				1916337						1916337
COMMISSIONS WRITTEN		80230				80230						80230
ADMIN EXPENSE ALLOWANCE		282217				282217						282217
PREMIUM TAX ALLOWANCE		35940				35940						35940
LOSSES PAID TOTAL		122016				326575						326575
LOSSES O/S TOTAL (PRIOR)		1162577				1191226						1191226
LOSSES O/S TOTAL (CURR)		2547157				2560365						2560365
LOSSES O/S IBNR TOT (PRIOR)		222249				222249						222249
LOSSES O/S IBNR TOT (CURR)		473699				473699						473699
LOSSES INCURRED TOTAL		1758046				1947164						1947164
LOSS ADJ EXP ALLOWANCE TOT		258718				258718						258718
NET UNDERWRITING RESULTS		498814-				687932-						687932-
MISCELLANEOUS EXPENSES						31096						31096
CHARGE OFFS						30000-						30000-
INVESTMENT INCOME						1427						1427
ALL OTHER MISC INCOME						2035						2035
NET MISC EXPENSE OR INCOME						2366-						2366-
NET RESULTS OF OPERATIONS						685566-						685566-
ANTICIPATED SALV (PRIOR)						15070						15070
ANTICIPATED SALV (CURR)						29326						29326



PERIOD: CALENDAR YEAR 2017  
 STATE : 34 OHIO

ATPSD  
 QUOTA DISTRIBUTION - ANNUAL REPORT  
 PPNF LIABILITY

REPORT: AQ-F1S  
 DATE: 07/17/18  
 PAGE: 0001

COMP CODE	C O M P A N Y N A M E	CALENDAR YR 2015	CALENDAR YEAR 2017	OVER/UNDER				
		VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM QUOTA				
				DIFF				
				AS OF 12/31/16				
				ADJUSTMENT 12/31/17				
				AS OF 12/31/17				
07667	STATE FARM MUT AUTO INS CO	1740036	17768	13805	3963			
07534	PROGRESSIVE CAS INS CO	896664		1910	1910-			3963
07031	ALLSTATE INS CO	771538		1644	1644-			
06124	NATIONWIDE MUT INS CO	672429		1433	1433-			
07307	GOVERNMENT EMPLOYEES INS CO	463750		988	988-			
09073	ERIE INS CO	327217		697	697-			988-
07310	GRANGE MUT CAS CO	263185		561	561-			
07952	WESTFIELD INS CO	239631		511	511-			
03542	USAA CAS INS CO	229118		488	488-			
07960	SAFECO INS CO OF AMERICA	222675		474	474-			
07838	CINCINNATI INS CO	196703		419	419-			
21527	GRANGE PROP & CAS INS CO	160907		343	343-			343-
09824	LIBERTY MUT INS CO	150128		320	320-			
07673	21ST CENTURY CENTENNIAL INS CO	147014		313	313-			
06494	AMER FAMILY INS CO	121100		258	258-			
11047	HOME-OWNERS INS CO	120504		257	257-			258-
07481	MOTORISTS MUT INS CO	117031		249	249-			257-
10702	SAFE AUTO INS CO	116124		247	247-			
09838	TRAVELERS IND CO	99245		211	211-			247-
01351	TWIN CITY FIRE INS CO	86427		184	184-			
05293	METROPOLITAN PROP & CAS INS CO	60587		129	129-			184-
07544	PEKIN INS CO	60053		128	128-			129-
11413	OHIO MUT INS CO	59661		127	127-			128-
07775	WESTERN RESERVE MUT CAS CO	57949		123	123-			127-
07093	AUTO-OWNERS INS CO	57857		123	123-			127-
09836	ESURANCE INS CO	50680		108	108-			123-
09451	STATE AUTO INS CO	50410		107	107-			
11270	TREXIS INS CORP	45041		96	96-			107-
06127	SENTRY INS - A MUT CO	41776		89	89-			
03583	CENTRAL MUT INS CO	40953		87	87-			89-
07885	UNITED OHIO INS CO	37027		79	79-			87-
03566	STATE AUTO MUT INS CO	35248		75	75-			79-
07839	CELINA MUT INS CO	33858		72	72-			75-
08320	HASTINGS MUT INS CO	32632		70	70-			72-
10811	FIRST ACCEPTANCE INS CO	28532		61	61-			70-
07935	CSAA GENERAL INS CO	28109		60	60-			61-
10799	GRANGE IND INS CO	27539		59	59-			60-
11497	THE GENERAL AUTO INS CO INC	26607		57	57-			59-
07948	LIGHTNING ROD MUT INS CO	25474		54	54-			57-
05283	AMER NATIONAL PROP & CAS CO	24842		53	53-			54-
07425	MEMBERSELECT INS CO	22954		49	49-			53-
06446	GOODVILLE MUTUAL CASUALTY CO	21438		46	46-			49-
09888	TRUSTGARD INS CO	20369		43	43-			46-
07084	AMER COMMERCE INS CO	19690		42	42-			43-
06257	WAYNE MUT INS CO	18414		39	39-			42-

PERIOD : CALENDAR YEAR 2017  
 STATE : 34 OHIO

QUOTA DISTRIBUTION - ANNUAL REPORT  
 PPNF LIABILITY

REPORT : AQ-F1S  
 DATE : 07/17/18  
 PAGE : 0002

COMP CODE	C O M P A N Y N A M E	CALENDAR YR 2015		CALENDAR YEAR 2017		DIFF	OVER/UNDER	
		VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA		AS OF 12/31/16	ADJUSTMENT
09818	HANDOVER INS CO	17581			37	37-		
27676	PERMANENT GEN ASSR CORP OF OH	17230			37	37-		
45513	BUCKEYE STATE MUT INS CO	16020			34	34-		37-
03514	AMICA MUT INS CO	15278			33	33-		33-
09136	IDS PROPERTY CASUALTY INS CO	15144			32	32-		30-
07872	Sonnenberg MUT INS CO	14204			30	30-		28-
07902	FOUNDERS INS CO (ILL)	13086			28	28-		28-
07659	PERSONAL SERVICE INS CO	12971			28	28-		27-
07086	AMER STANDARD INS CO OF OHIO	12835			27	27-		27-
07148	DONEGAL MUT INS CO	11186			24	24-		22-
07169	CALIFORNIA CAS IND EXCH	10278			22	22-		21-
08026	FRANKENMUTH MUT INS CO	9986			21	21-		20-
04287	FEDERAL INS CO	9418			20	20-		20-
08107	ACUITY A MUT INS CO	8615			18	18-		
06119	EMPLOYERS MUT CAS CO	8382			18	18-		
05092	ELECTRIC INS CO	7688			16	16-		16-
07462	GRINNELL SELECT INS CO	7557			16	16-		
05790	SELECTIVE INS CO OF SOUTH CAROLINA	7053			15	15-		15-
04987	NATIONAL GENERAL INS CO	6327			13	13-		13-
07581	GUIDEDONE MUT INS CO	6165			13	13-		13-
09972	ESSENTIA INS CO	6136			13	13-		13-
07610	HORACE MANN INS CO	4819			10	10-		
09779	PERMANENT GENERAL ASSUR CORP	3994			9	9-		9-
02457	HALLMARK NATL INS CO	3035			6	6-		6-
07229	RIDER INS CO	2301			5	5-		5-
07900	ALPHA PROP & GAS INS CO	2226			5	5-		5-
07260	GRINNELL MUT REINS CO	2187			5	5-		5-
07301	GENERAL GAS CO OF WISCONSIN	2075			4	4-		4-
04314	INTEGON NATIONAL INS CO	1973			4	4-		
07033	AMER MODERN HOME INS CO	1573			3	3-		3-
02016	ACE AMER INS CO	1302			3	3-		3-
05899	UTICA MUT INS CO	1234			3	3-		3-
05163	UNITRIN AUTO AND HOME INS CO	1234			3	3-		3-
04967	AIG PROP CAS CO	1188			3	3-		3-
09134	MERASTAR INS CO	1054			2	2-		2-
11454	PRIVILEGE UNDERWRITERS RECIP EXCH	1013			2	2-		2-
09812	FIREMANS FUND INS CO	935			2	2-		2-
07035	AMER BANKERS INS CO OF FLORIDA	872			2	2-		2-
08921	RESPONSE INS CO	734			2	2-		2-
45902	GERMAN MUT INS CO	608			1	1-		1-
09194	PHILADELPHIA IND INS CO	382			1	1-		1-
07243	AMER FAMILY MUT INS CO SI	380			1	1-		1-
05789	PHARMACISTS MUT INS CO	372			1	1-		1-
11448	IRONSHORE INDEMNITY INC	355			1	1-		1-
06909	MARKEL INS CO	350			1	1-		1-

PERIOD : CALENDAR YEAR 2017  
 STATE : 34 OHIO

AIPSD  
 QUOTA DISTRIBUTION - ANNUAL REPORT  
 PPNF LIABILITY

REPORT : AQ-F1S  
 DATE : 07/17/18  
 PAGE : 0003

COMP CODE	C O M P A N Y N A M E	CALENDAR YR 2015		CALENDAR YEAR 2017		DIFF	OVER/UNDER	
		VOL CAR YEARS	VOL PREM CREDIT	AIP PREMIUM	PREMIUM QUOTA		AS OF 12/31/16	ADJUSTMENT
11131	LOYA INS CO							
11166	1ST CHOICE ADVANTAGE INS CO	315			1	1-		1-
10074	OMNI INS CO	300			1	1-		1-
06837	NATIONAL INTERSTATE INS CO	299			1	1-		1-
07128	GENERAL GAS INS CO	298			1	1-		1-
07144	INFINITY INS CO	221			1	1-		1-
07744	PACIFIC SPECIALTY INS CO	221			1	1-		1-
07411	RLI INS CO	79						
10015	SAGAMORE INS CO	53						
09981	AMER HALLMARK INS CO DF TX	44						
04799	US LIAR INS CO	30						
10210	HALLMARK INS CO	9						
10756	STILLWATER INS CO	3						
		2						
T O T A L		8339474		17768	27864			10096-
STATEWIDE OVER AS OF 12/31/16								
				AS OF 12/31/17	3963			

