Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2011

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1997

2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan)

THE OHIO AUTOMOBILE CLUB

90 EAST WILSON BRIDGE ROAD
WORTHINGTON, OH 43085

2b Employer Identification Number (EIN) 31-0924026

2c Sponsor's telephone number 614-431-7800

2d Business code (see instructions) 488490

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/31/2012	THOMAS KEYES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
THE OHIO AUTOMOBILE CLUB

90 EAST WILSON BRIDGE ROAD
WORTHINGTON, OH 43085

3b Administrator's EIN
31-0924026

3c Administrator's telephone number
614-431-7800

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	598
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	482
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	48
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	530
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	530
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	520
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	2
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2G 2J 2K 2E 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)	X	1	**A** (Insurance Information)
(4)	X		**C** (Service Provider Information)
(5)	X		**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2011

This Form is Open to Public Inspection

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions

Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
54-0283385	65536	GV0000025	117	01/01/2011	12/31/2011

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in item 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	245685
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	1711689

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☒ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below)	**7c(5)**			
	▶				
	(6) Total additions			**7c(6)**	
d	Total of balance and additions (add **b** and **c(6)**).			**7d**	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below)	**7e(4)**			
	▶				
	(5) Total deductions			**7e(5)**	
f	Balance at the end of the current year (subtract **e(5)** from **d**)			**7f**	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in **c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, item 2 above, report amount.			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☐ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2011** **This Form is Open to Public Inspection.**

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

PNC BANK, N.A.

25-1211909

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
25 59 60 63	TRUSTEE	25539	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN BEACON LARGE CAP VALUE FUN 4151 AMON CARTER BLVD., MD 2450 FORT WORTH, TX 76155	25 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN BEACON SMALL CAP VALUE FUN 4151 AMON CARTER BLVD., MD 2450 FORT WORTH, TX 76155	25 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN CENTURY EQUITY GROWTH FUND P.O. BOX 419385 KANSAS CITY, MO 64141	25 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN CENTURY STRATEGIC ALLOCATI P.O. BOX 419385 KANSAS CITY, MO 64141	35 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN CENTURY STRATEGIC ALLOCATI P.O. BOX 419385 KANSAS CITY, MO 64141	35 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN CENTURY STRATEGIC ALLOCATI P.O. BOX 419385 KANSAS CITY, MO 64141	35 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN FUNDS - NEW PERSPECTIVE FU 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	10 BASIS POINTS ANNUALLY-60 50 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AMERICAN FUNDS - WASHINGTON MUTUAL 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	10 BASIS POINTS ANNUALLY-60 50 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BARON SMALL CAP FUND 767 FIFTH AVENUE, 49TH FLOOR NEW YORK, NY 10153	15 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	59 60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DREYFUS MIDCAP INDEX FUND 200 PARK AVENUE NEW YORK, NY 10166	25 BASIS POINTS ANNUALLY-59 10 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	52 59 60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FEDERATED KAUFMANN FUND A FEDERATED INVESTORS TOWER PITTSBURGH, PA 15222	25 BASIS POINTS ANNUALLY-52 25 BASIS POINTS ANNUALLY-59 10 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	59 60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FEDERATED TOTAL RETURN BOND FUND SS FEDERATED INVESTORS TOWER PITTSBURGH, PA 15222	25 BASIS POINTS ANNUALLY-59 5 BASIS POINTS ANNUALLY-60

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FIDELITY ADVISOR DIVERSIFIED INT'L 82 DEVONSHIRE ST. BOSTON, MA 02109	10 BASIS POINTS ANNUALLY-60 50 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FIDELITY ADVISOR HIGH INCOME ADVANT 82 DEVONSHIRE ST. BOSTON, MA 02109	10 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JANUS GROWTH AND INCOME FUND S 151 DETROIT STREET DENVER, CO 80206	25 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-63

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	59	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PNC INVESTMENT CONTRACT FUND X 620 LIBERTY AVENUE PITTSBURGH, PA 15222	75 BASIS POINTS ANNUALLY-59

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60 63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
T. ROWE PRICE GROWTH STOCK FUND R 100 EAST PRATT STREET BALTIMORE, MD 21202	15 BASIS POINTS ANNUALLY-60 50 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
THIRD AVENUE VALUE FUND INST 622 THIRD AVENUE, 32ND FLOOR NEW YORK, NY 10017	35 BASIS POINTS ANNUALLY-60

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, N.A.	63	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
GENWORTH CLEARCOURSE FUND 6610 WEST BROAD STREET RICHMOND, VA 23230	25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2011

This Form is Open to Public Inspection.

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: PNC EBT INVESTMENT CONTRACT FUND

b Name of sponsor of entity listed in (a): PNC BANK N.A.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103 12 IE at end of year (see instructions)
25-1197336-001	C	4532619

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103 12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103- 12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103- 12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103- 12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103- 12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103- 12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2011

This Form is Open to Public Inspection

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	205004	143537
(9) Value of interest in common/collective trusts	1c(9)	4693821	4532619
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	11035372	11544475
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1658197	1712580
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	17592394	17933211
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	17592394	17933211

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	672592	
	(B) Participants	2a(1)(B)	898285	
	(C) Others (including rollovers)	2a(1)(C)	25286	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1596163
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	7376	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		7376
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	230730	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		230730
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	2620979	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	2601386	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		19593

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	4285	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		4285
(6) Net investment gain (loss) from common/collective trusts	2b(6)		68569
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-541860
c Other income	2c		15719
d Total income. Add all **income** amounts in column (b) and enter total	2d		1400575
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1034219	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1034219
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	25539	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		25539
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1059758
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		340817
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: JONES, COCHENOUR & CO. (2) EIN: 31-1423687

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) **4a**		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) **4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) **4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) **4d**		X	
e	Was this plan covered by a fidelity bond? **4e**	X		5000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? **4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? **4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? **4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) **4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.) **4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? **4k**		X	
l	Has the plan failed to provide any benefit when due under the plan? **4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) **4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. **4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2011

This Form is Open to Public Inspection.

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 25-1211909

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS
Years Ended December 31, 2011 and 2010

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2011 and 2010

FINANCIAL STATEMENTS AND SCHEDULES

FINANCIAL STATEMENTS

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INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

We were engaged to audit the financial statements of The Ohio Auto Club Employee Savings Plan as of December 31, 2011 and 2010 and for the years then ended, and supplemental schedules as of and for the year ended December 31, 2011, as listed in the accompanying index. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6 and the supplemental schedules, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. The plan administrator has informed us that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2011 and 2010, that the information provided to the plan administrator is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedules taken as a whole. The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Security Act of 1974.

Jones, Cochenour & Co.
July 16, 2012

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2011 and 2010

ASSETS	2011	2010
Investments (at market value)		
Registered investment companies	$ 11,544,475	$ 11,035,372
Common/collective trusts	4,687,104	4,797,257
Annuity contract	1,712,580	1,658,197
	17,944,159	17,490,826
Participant notes receivable	143,537	205,004
TOTAL ASSETS	18,087,696	17,695,830
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(154,485)	(103,436)
NET ASSETS AVAILABLE FOR BENEFITS	$ 17,933,211	$ 17,592,394

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2011 and 2010

	2011	2010
ADDITIONS		
Net appreciation in fair value of investments	$ (453,288)	$ 1,313,449
Net gain on disposition of investments	19,593	57,487
Interest	7,376	6,915
Dividends	230,730	167,582
	(195,589)	1,545,433
Contributions		
Participants	898,285	869,549
Employer	672,592	522,156
Rollovers	25,286	-
	1,596,163	1,391,705
TOTAL ADDITIONS	1,400,574	2,937,138
DEDUCTIONS		
Benefits paid	1,034,218	1,499,201
Administrative expenses	25,539	5,510
	1,059,757	1,504,711
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	340,817	1,432,427
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	17,592,394	16,159,967
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 17,933,211	$ 17,592,394

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2011 is $16,500 and $16,500 for 2010. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2011 and 2010, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

- **American Beacon Small Cap. Value Fund**
- **American Beacon Large Cap. Value Fund**
- **American Century Aggressive Fund**
- **American Century Conservative Fund**
- **American Century Equity Growth Fund**
- **American Century Moderate Fund**
- **American Washington Mutual Inv. Fund**
- **American New Perspective Fund**
- **Baron Small Cap Fund**
- **Federated Kaufman Fund**
- **Federated Total Return Bond Fund**
- **Fidelity Advisor Dividend International Fund**
- **Fidelity Advisor High Income Fund**
- **Janus Growth and Income Fund Class S**
- **Third Avenue Value Fund**
- **T. Rowe Price Growth Stock Fund**
- **PNC Investment Contract Fund**
- **Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

1. DESCRIPTION OF THE PLAN -CONTINUED

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits

Upon termination of service, due to death, disability or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2011 and 2010, forfeited non-vested accounts totaled $1,648 and $12,859, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The financial statements of the Plan are prepared on the accrual basis.

Valuation of Investments

Investments are stated at fair value based on quoted values in active markets. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses

Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2011 and 2010.

Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits

Benefits are recorded when paid.

3. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2011 and 2010. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

	2011	2010
American Beacon Small Cap Value	(28,316)	101,314
American Beacon Large Cap Value	(16,823)	27,698
American Century Aggressive Fund	(31,867)	130,676
American Century Conservative Fund	(864)	23,691
American Century Equity Growth Fund	19,527	73,807
American Century Moderate Fund	(958)	79,578
American New Perspective Fund	(113,863)	133,711
American Washington Mutual Fund	12,873	27,122
Baron Small Cap Fund	(13,096)	58,233
Federated Kaufman	(75,732)	64,957
Federated Total Return Bond Fund	11,851	20,968
Fidelity Adviser Dividend International	(78,543)	44,987
Fidelity Adviser High Income	(74,196)	92,759
Janus Growth and Income Fund Class S	(31,326)	90,937
Third Avenue Value Fund	(84,328)	48,757
T. Rowe Price Growth Stock Fund	(14,291)	93,950
Clearcourse	6,851	132,110
PNC Investment Contract Fund	79,406	125,681
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ (433,695)	$ 1,370,936

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2011 and 2010:

	2011	2010
American Century Aggressive Fund	$ 1,139,371	$ 1,029,598
American New Perspective Fund	$ 1,258,233	$ 1,292,319
Federated Total Return Bond Fund	$ 1,307,518	$ 1,100,520
Fidelity Adviser High Income	$ 1,128,654	$ 1,028,122
Janus Growth and Income Fund Class S	$ 1,291,499	$ 1,296,181
Clearcourse Group Variable Annuity	$ 1,712,581	$ 1,658,197
PNC Investment Contract Fund	$ 4,532,619	$ 4,693,821

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of January 1, 2007. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

5. INCOME TAX STATUS - CONTINUED

Accounting Principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 –Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 –Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

If the asset or liability has specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2011 or 2010.

Registered Investment Companies – Valued at net asset value of units held by the plan at year end.

Group Annuity Contract– Carrying amounts reported in the statements of financial position are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2011 and 2010:

2011
Fair Value Measurements at Reporting Date Using:

Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 312,793	$ -	$ -	$ 312,793
Small cap.	960,028	-	-	960,028
High yield	1,139,371	-	-	1,139,371
Growth	2,286,814	-	-	2,286,814
Growth and income	5,537,950	-	-	5,537,950
Bond	1,307,519	-	-	1,307,519
Common/ collective fund	-	-	4,687,104	4,687,104
Group annuity contract	-	-	1,712,580	1,712,580
	$ 11,544,475	$ -	$ 6,399,684	$ 17,944,159

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454
Purchases	208,422	134,977	343,399
Withdrawals	(519,083)	(93,844)	(612,927)
Realized gain	74,351	1,539	75,890
Revenue	6,536	7,426	13,962
Unrealized gain	119,621	4,285	123,906
Ending Balance	$ 4,687,104	$ 1,712,580	$ 6,399,684

7. FAIR VALUE MEASUREMENTS – CONTINUED

	2010			
	Fair Value Measurements at Reporting Date Using:			
Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 251,409	$ -	$ -	$ 251,409
Small cap.	831,117	-	-	831,117
High yield	1,029,958	-	-	1,029,958
Growth	2,353,613	-	-	2,353,613
Growth and income	5,468,754	-	-	5,468,754
Bond	1,100,521	-	-	1,100,521
Common/ collective fund	-	-	4,797,257	4,797,257
Group annuity contract	-	-	1,658,197	1,658,197
	$ 11,035,372	$ -	$ 6,455,454	$ 17,490,826

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 5,292,515	$ 1,419,108	$ 6,711,623
Purchases	315,731	1,673,786	1,989,517
Withdrawals	(1,055,222)	(1,567,127)	(2,622,349)
Realized gain (loss)	9,349	2,820	12,169
Revenue	53,778	420	54,198
Unrealized (gain)	181,106	129,190	310,296
Ending Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454

8. TRANSFERS TO THE PLAN

Deposits totaling $1,367,538 from The Ohio Auto Club Pension Plan and Trust were received in 2009. $671,081 of the deposit was used for 2010 employer contributions and $236,066 for 2009 employer contributions. The remaining $463,625 and earnings of $62,127 at December 31, 2010 were unallocated and used for employer contributions in 2011. The funds were invested in the PNC Investment Contract Fund.

9. NET ASSETS AVAILABLE FOR BENEFITS

The following schedule reflects the distribution of net assets available for benefits. Assets transferred from a terminated defined benefit plan not used for employer contributions in 2011 and 2010 are unallocated at year-end along with earnings on those assets. The assets are held in the PNC Investment Contract Fund. The unallocated assets are for future employer contributions.

	2011	2010
Unallocated net asset	$ 1,650	$ 463,625
Earnings on unallocated net assets	3,487	62,127
Net assets allocated to participants	17,928,074	17,066,642
Total Net Assets Available for Benefits	$ 17,933,211	$17,592,394

10. FULLY BENEFIT-RESPONSIVE CONTRACT - CONTINUED

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 2.40% for and 2.26% for the years ended December 31, 2011 and 2010, respectively. Other significant measures of return were as follows:

	2011	2010
Yield based on GAAP income	1.53%	1.65%
Yield based on interest rate credited to unitholders	2.04%	2.36%
Net investment income ratio to average net assets	2.23%	2.09%
Expenses to average net assets	0.18%	0.15%

11. RECLASSIFICATION

The common/collective trust investment is a fully benefit responsive contract required to be stated at contract value for financial reporting purposes. The adjustment from fair value to contract value was included with the fair value on the December 31, 2009 financial statements. This adjustment is stated separately in order to be consistent with the presentation of the December 31, 2010 financial statements.

12. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

13. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 16, 2012, the date that the financial statements were available to be issued.

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

	(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		REGISTERED INVESTMENT COMPANIES			
		American Beacon Small Cap Value	30,201 Shares	$ 509,993	$ 557,817
		American Beacon Large Cap Value	17,874 Shares	314,692	312,793
*		American Century Aggressive Fund	154,177 Shares	1,088,639	1,139,371
		American Century Conservative Fund	60,585 Shares	297,652	333,824
		American Century Equity Growth Fund	34,714 Shares	714,242	743,923
		American Century Moderate Fund	101,490 Shares	634,641	649,536
*		American New Perspective Fund	48,882 Shares	1,362,114	1,258,233
		American Washington Mutual Fund	12,641 Shares	337,264	356,969
		Baron Small Cap Fund	17,541 Shares	365,972	402,211
		Federated Kaufman	90,842 Shares	445,685	422,417
*		Federated Total Return Bond Fund	115,915 Shares	1,252,308	1,307,518
		Fidelity Adviser Dividend International	35,500 Shares	552,615	481,384
*		Fidelity Adviser High Income	120,841 Shares	1,040,979	1,128,654
*		Janus Growth and Income Fund Class S	43,383 Shares	1,083,257	1,291,499
		Third Avenue Value Fund	7,605 Shares	351,247	305,265
		T. Rowe Price Growth Stock Fund	27,447 Shares	765,010	853,061
				11,116,310	11,544,475
		COMMON/COLLECTIVE FUNDS			
*		PNC Investment Contract Fund	1,364,712 Units	4,042,480	4,532,619
		ANNUITY CONTRACT			
*		Clearcourse Group Variable Annuity	195,718 Units	1,586,182	1,712,580
		PARTICIPANT LOANS	4.25% - 9.25%	-	143,537
			TOTAL ASSETS HELD FOR INVESTMENT	$ 16,744,972	$ 17,933,211

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
PNC Investment Contract Fund	64 Purchases	$ 656,438	$ -	$ -	$ 656,438	$ -
	77 Sales	-	892,180	850,352	892,180	41,828

PNC INSTITUTIONAL INVESTMENTS

CERTIFICATION FOR ENCLOSURE WITH FORM 5500

April 2012

Re: PNC Investment Contract Fund
Audited Financials 2011

Dear Plan Sponsor:

As a part of our ongoing commitment to you enclosed you will find the annual audited financial statement for the PNC Investment Contract Fund for 2011. Our records indicate your plan held a position in the fund as of December 31, 2011.

We certify that pursuant to Department of Labor Regulations §2520.103-9(c) the Fund Trustee will file with the Department of Labor on or before the filing due date a Form 5500 for the 2011 calendar year for the collective trust listed below. This filing will include an annual Statement of Assets and Liabilities for the following PNC Bank Collective Investment Trust Funds held by Employee Benefits plans:

FUND	TRUST NO.	FUND EIN
PNC EBT Investment Contract Fund	**1028398**	**25-1197336**

As always, if you have any questions or need any additional information, please do not hesitate to contact us at 800-762-0061.

I, Sherri L. Painter, Vice President, certify the accuracy and completeness of the information provided in this certification and in the above-described Statement of Assets and Liabilities.

Sincerely,

Sherri L. Painter
Vice President
Manager, Client Services & Compliance

Cc: Enclosure

The PNC Financial Services Group, Inc. ("PNC") uses the service marks "PNC Wealth Management", "PNC Institutional Investments" and "Hawthorn PNC Family Wealth" to provide investment and wealth management, fiduciary services, non-discretionary defined contribution plan services and investment options, FDIC-insured banking products and services and lending of funds through its subsidiary, PNC Bank, National Association, which is a **Member FDIC**, and uses the service marks "PNC Wealth Management" and "Hawthorn PNC Family Wealth" to provide certain fiduciary and agency services through its subsidiary, PNC Delaware Trust Company. PNC does not provide legal, tax or accounting advice. PNC does not provide investment advice to Vested Interest plan sponsors or participants.

Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.

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THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS
Years Ended December 31, 2011 and 2010

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2011 and 2010

FINANCIAL STATEMENTS AND SCHEDULES

FINANCIAL STATEMENTS

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Reportable Transactions **12**

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INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

We were engaged to audit the financial statements of The Ohio Auto Club Employee Savings Plan as of December 31, 2011 and 2010 and for the years then ended, and supplemental schedules as of and for the year ended December 31, 2011, as listed in the accompanying index. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6 and the supplemental schedules, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. The plan administrator has informed us that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2011 and 2010, that the information provided to the plan administrator is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedules taken as a whole. The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Security Act of 1974.

Jones, Cochenour & Co.
July 16, 2012

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2011 and 2010

ASSETS	2011	2010
Investments (at market value)		
Registered investment companies	$ 11,544,475	$ 11,035,372
Common/collective trusts	4,687,104	4,797,257
Annuity contract	1,712,580	1,658,197
	17,944,159	17,490,826
Participant notes receivable	143,537	205,004
TOTAL ASSETS	18,087,696	17,695,830
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(154,485)	(103,436)
NET ASSETS AVAILABLE FOR BENEFITS	$ 17,933,211	$ 17,592,394

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2011 and 2010

	2011	2010
ADDITIONS		
Net appreciation in fair value of investments	$ (453,288)	$ 1,313,449
Net gain on disposition of investments	19,593	57,487
Interest	7,376	6,915
Dividends	230,730	167,582
	(195,589)	1,545,433
Contributions		
Participants	898,285	869,549
Employer	672,592	522,156
Rollovers	25,286	-
	1,596,163	1,391,705
TOTAL ADDITIONS	1,400,574	2,937,138
DEDUCTIONS		
Benefits paid	1,034,218	1,499,201
Administrative expenses	25,539	5,510
	1,059,757	1,504,711
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	340,817	1,432,427
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	17,592,394	16,159,967
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 17,933,211	$ 17,592,394

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2011 is $16,500 and $16,500 for 2010. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2011 and 2010, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

- **American Beacon Small Cap. Value Fund**
- **American Beacon Large Cap. Value Fund**
- **American Century Aggressive Fund**
- **American Century Conservative Fund**
- **American Century Equity Growth Fund**
- **American Century Moderate Fund**
- **American Washington Mutual Inv. Fund**
- **American New Perspective Fund**
- **Baron Small Cap Fund**
- **Federated Kaufman Fund**
- **Federated Total Return Bond Fund**
- **Fidelity Advisor Dividend International Fund**
- **Fidelity Advisor High Income Fund**
- **Janus Growth and Income Fund Class S**
- **Third Avenue Value Fund**
- **T. Rowe Price Growth Stock Fund**
- **PNC Investment Contract Fund**
- **Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

1. DESCRIPTION OF THE PLAN -CONTINUED

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits

Upon termination of service, due to death, disability or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2011 and 2010, forfeited non-vested accounts totaled $1,648 and $12,859, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The financial statements of the Plan are prepared on the accrual basis.

Valuation of Investments

Investments are stated at fair value based on quoted values in active markets. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses

Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2011 and 2010.

Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits

Benefits are recorded when paid.

3. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2011 and 2010. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

	2011	2010
American Beacon Small Cap Value	(28,316)	101,314
American Beacon Large Cap Value	(16,823)	27,698
American Century Aggressive Fund	(31,867)	130,676
American Century Conservative Fund	(864)	23,691
American Century Equity Growth Fund	19,527	73,807
American Century Moderate Fund	(958)	79,578
American New Perspective Fund	(113,863)	133,711
American Washington Mutual Fund	12,873	27,122
Baron Small Cap Fund	(13,096)	58,233
Federated Kaufman	(75,732)	64,957
Federated Total Return Bond Fund	11,851	20,968
Fidelity Adviser Dividend International	(78,543)	44,987
Fidelity Adviser High Income	(74,196)	92,759
Janus Growth and Income Fund Class S	(31,326)	90,937
Third Avenue Value Fund	(84,328)	48,757
T. Rowe Price Growth Stock Fund	(14,291)	93,950
Clearcourse	6,851	132,110
PNC Investment Contract Fund	79,406	125,681
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ (433,695)	$ 1,370,936

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2011 and 2010:

	2011	2010
American Century Aggressive Fund	$ 1,139,371	$ 1,029,598
American New Perspective Fund	$ 1,258,233	$ 1,292,319
Federated Total Return Bond Fund	$ 1,307,518	$ 1,100,520
Fidelity Adviser High Income	$ 1,128,654	$ 1,028,122
Janus Growth and Income Fund Class S	$ 1,291,499	$ 1,296,181
Clearcourse Group Variable Annuity	$ 1,712,581	$ 1,658,197
PNC Investment Contract Fund	$ 4,532,619	$ 4,693,821

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of January 1, 2007. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

5. INCOME TAX STATUS - CONTINUED

Accounting Principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 –Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 –Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

If the asset or liability has specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2011 or 2010.

Registered Investment Companies – Valued at net asset value of units held by the plan at year end.

Group Annuity Contract– Carrying amounts reported in the statements of financial position are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2011 and 2010:

2011
Fair Value Measurements at Reporting Date Using:

Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 312,793	$ -	$ -	$ 312,793
Small cap.	960,028	-	-	960,028
High yield	1,139,371	-	-	1,139,371
Growth	2,286,814	-	-	2,286,814
Growth and income	5,537,950	-	-	5,537,950
Bond	1,307,519	-	-	1,307,519
Common/ collective fund	-	-	4,687,104	4,687,104
Group annuity contract	-	-	1,712,580	1,712,580
	$ 11,544,475	$ -	$ 6,399,684	$ 17,944,159

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454
Purchases	208,422	134,977	343,399
Withdrawals	(519,083)	(93,844)	(612,927)
Realized gain	74,351	1,539	75,890
Revenue	6,536	7,426	13,962
Unrealized gain	119,621	4,285	123,906
Ending Balance	$ 4,687,104	$ 1,712,580	$ 6,399,684

7. FAIR VALUE MEASUREMENTS – CONTINUED

	2010			
	Fair Value Measurements at Reporting Date Using:			
Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 251,409	$ -	$ -	$ 251,409
Small cap.	831,117	-	-	831,117
High yield	1,029,958	-	-	1,029,958
Growth	2,353,613	-	-	2,353,613
Growth and income	5,468,754	-	-	5,468,754
Bond	1,100,521	-	-	1,100,521
Common/ collective fund	-	-	4,797,257	4,797,257
Group annuity contract	-	-	1,658,197	1,658,197
	$ 11,035,372	$ -	$ 6,455,454	$ 17,490,826

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 5,292,515	$ 1,419,108	$ 6,711,623
Purchases	315,731	1,673,786	1,989,517
Withdrawals	(1,055,222)	(1,567,127)	(2,622,349)
Realized gain (loss)	9,349	2,820	12,169
Revenue	53,778	420	54,198
Unrealized (gain)	181,106	129,190	310,296
Ending Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454

8. TRANSFERS TO THE PLAN

Deposits totaling $1,367,538 from The Ohio Auto Club Pension Plan and Trust were received in 2009. $671,081 of the deposit was used for 2010 employer contributions and $236,066 for 2009 employer contributions. The remaining $463,625 and earnings of $62,127 at December 31, 2010 were unallocated and used for employer contributions in 2011. The funds were invested in the PNC Investment Contract Fund.

9. NET ASSETS AVAILABLE FOR BENEFITS

The following schedule reflects the distribution of net assets available for benefits. Assets transferred from a terminated defined benefit plan not used for employer contributions in 2011 and 2010 are unallocated at year-end along with earnings on those assets. The assets are held in the PNC Investment Contract Fund. The unallocated assets are for future employer contributions.

	2011	2010
Unallocated net asset	$ 1,650	$ 463,625
Earnings on unallocated net assets	3,487	62,127
Net assets allocated to participants	17,928,074	17,066,642
Total Net Assets Available for Benefits	$ 17,933,211	$17,592,394

10. FULLY BENEFIT-RESPONSIVE CONTRACT - CONTINUED

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THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

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*		American Century Aggressive Fund	154,177 Shares	1,088,639	1,139,371
		American Century Conservative Fund	60,585 Shares	297,652	333,824
		American Century Equity Growth Fund	34,714 Shares	714,242	743,923
		American Century Moderate Fund	101,490 Shares	634,641	649,536
*		American New Perspective Fund	48,882 Shares	1,362,114	1,258,233
		American Washington Mutual Fund	12,641 Shares	337,264	356,969
		Baron Small Cap Fund	17,541 Shares	365,972	402,211
		Federated Kaufman	90,842 Shares	445,685	422,417
*		Federated Total Return Bond Fund	115,915 Shares	1,252,308	1,307,518
		Fidelity Adviser Dividend International	35,500 Shares	552,615	481,384
*		Fidelity Adviser High Income	120,841 Shares	1,040,979	1,128,654
*		Janus Growth and Income Fund Class S	43,383 Shares	1,083,257	1,291,499
		Third Avenue Value Fund	7,605 Shares	351,247	305,265
		T. Rowe Price Growth Stock Fund	27,447 Shares	765,010	853,061
				11,116,310	11,544,475
		COMMON/COLLECTIVE FUNDS			
*		PNC Investment Contract Fund	1,364,712 Units	4,042,480	4,532,619
		ANNUITY CONTRACT			
*		Clearcourse Group Variable Annuity	195,718 Units	1,586,182	1,712,580
		PARTICIPANT LOANS	4.25% - 9.25%	-	143,537
			TOTAL ASSETS HELD FOR INVESTMENT	$ 16,744,972	$ 17,933,211

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
PNC Investment Contract Fund	64 Purchases	$ 656,438	$ -	$ -	$ 656,438	$ -
	77 Sales	-	892,180	850,352	892,180	41,828

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS
Years Ended December 31, 2011 and 2010

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
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INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

We were engaged to audit the financial statements of The Ohio Auto Club Employee Savings Plan as of December 31, 2011 and 2010 and for the years then ended, and supplemental schedules as of and for the year ended December 31, 2011, as listed in the accompanying index. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6 and the supplemental schedules, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. The plan administrator has informed us that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2011 and 2010, that the information provided to the plan administrator is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedules taken as a whole. The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Security Act of 1974.

Jones, Cochenour & Co.
July 16, 2012

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2011 and 2010

ASSETS	2011	2010
Investments (at market value)		
Registered investment companies	$ 11,544,475	$ 11,035,372
Common/collective trusts	4,687,104	4,797,257
Annuity contract	1,712,580	1,658,197
	17,944,159	17,490,826
Participant notes receivable	143,537	205,004
TOTAL ASSETS	18,087,696	17,695,830
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(154,485)	(103,436)
NET ASSETS AVAILABLE FOR BENEFITS	$ 17,933,211	$ 17,592,394

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2011 and 2010

	2011	2010
ADDITIONS		
Net appreciation in fair value of investments	$ (453,288)	$ 1,313,449
Net gain on disposition of investments	19,593	57,487
Interest	7,376	6,915
Dividends	230,730	167,582
	(195,589)	1,545,433
Contributions		
Participants	898,285	869,549
Employer	672,592	522,156
Rollovers	25,286	-
	1,596,163	1,391,705
TOTAL ADDITIONS	1,400,574	2,937,138
DEDUCTIONS		
Benefits paid	1,034,218	1,499,201
Administrative expenses	25,539	5,510
	1,059,757	1,504,711
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	340,817	1,432,427
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	17,592,394	16,159,967
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 17,933,211	$ 17,592,394

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2011 is $16,500 and $16,500 for 2010. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2011 and 2010, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

- **American Beacon Small Cap. Value Fund**
- **American Beacon Large Cap. Value Fund**
- **American Century Aggressive Fund**
- **American Century Conservative Fund**
- **American Century Equity Growth Fund**
- **American Century Moderate Fund**
- **American Washington Mutual Inv. Fund**
- **American New Perspective Fund**
- **Baron Small Cap Fund**
- **Federated Kaufman Fund**
- **Federated Total Return Bond Fund**
- **Fidelity Advisor Dividend International Fund**
- **Fidelity Advisor High Income Fund**
- **Janus Growth and Income Fund Class S**
- **Third Avenue Value Fund**
- **T. Rowe Price Growth Stock Fund**
- **PNC Investment Contract Fund**
- **Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

1. DESCRIPTION OF THE PLAN -CONTINUED

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits

Upon termination of service, due to death, disability or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2011 and 2010, forfeited non-vested accounts totaled $1,648 and $12,859, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The financial statements of the Plan are prepared on the accrual basis.

Valuation of Investments

Investments are stated at fair value based on quoted values in active markets. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses

Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2011 and 2010.

Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits

Benefits are recorded when paid.

3. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2011 and 2010. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

	2011	2010
American Beacon Small Cap Value	(28,316)	101,314
American Beacon Large Cap Value	(16,823)	27,698
American Century Aggressive Fund	(31,867)	130,676
American Century Conservative Fund	(864)	23,691
American Century Equity Growth Fund	19,527	73,807
American Century Moderate Fund	(958)	79,578
American New Perspective Fund	(113,863)	133,711
American Washington Mutual Fund	12,873	27,122
Baron Small Cap Fund	(13,096)	58,233
Federated Kaufman	(75,732)	64,957
Federated Total Return Bond Fund	11,851	20,968
Fidelity Adviser Dividend International	(78,543)	44,987
Fidelity Adviser High Income	(74,196)	92,759
Janus Growth and Income Fund Class S	(31,326)	90,937
Third Avenue Value Fund	(84,328)	48,757
T. Rowe Price Growth Stock Fund	(14,291)	93,950
Clearcourse	6,851	132,110
PNC Investment Contract Fund	79,406	125,681
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ (433,695)	$ 1,370,936

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2011 and 2010:

	2011	2010
American Century Aggressive Fund	$ 1,139,371	$ 1,029,598
American New Perspective Fund	$ 1,258,233	$ 1,292,319
Federated Total Return Bond Fund	$ 1,307,518	$ 1,100,520
Fidelity Adviser High Income	$ 1,128,654	$ 1,028,122
Janus Growth and Income Fund Class S	$ 1,291,499	$ 1,296,181
Clearcourse Group Variable Annuity	$ 1,712,581	$ 1,658,197
PNC Investment Contract Fund	$ 4,532,619	$ 4,693,821

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of January 1, 2007. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

5. INCOME TAX STATUS - CONTINUED

Accounting Principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 –Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 –Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

If the asset or liability has specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2011 or 2010.

Registered Investment Companies – Valued at net asset value of units held by the plan at year end.

Group Annuity Contract– Carrying amounts reported in the statements of financial position are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2011 and 2010:

2011
Fair Value Measurements at Reporting Date Using:

Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 312,793	$ -	$ -	$ 312,793
Small cap.	960,028	-	-	960,028
High yield	1,139,371	-	-	1,139,371
Growth	2,286,814	-	-	2,286,814
Growth and income	5,537,950	-	-	5,537,950
Bond	1,307,519	-	-	1,307,519
Common/ collective fund	-	-	4,687,104	4,687,104
Group annuity contract	-	-	1,712,580	1,712,580
	$ 11,544,475	$ -	$ 6,399,684	$ 17,944,159

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454
Purchases	208,422	134,977	343,399
Withdrawals	(519,083)	(93,844)	(612,927)
Realized gain	74,351	1,539	75,890
Revenue	6,536	7,426	13,962
Unrealized gain	119,621	4,285	123,906
Ending Balance	$ 4,687,104	$ 1,712,580	$ 6,399,684

7. FAIR VALUE MEASUREMENTS – CONTINUED

	2010			
	Fair Value Measurements at Reporting Date Using:			
Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 251,409	$ -	$ -	$ 251,409
Small cap.	831,117	-	-	831,117
High yield	1,029,958	-	-	1,029,958
Growth	2,353,613	-	-	2,353,613
Growth and income	5,468,754	-	-	5,468,754
Bond	1,100,521	-	-	1,100,521
Common/ collective fund	-	-	4,797,257	4,797,257
Group annuity contract	-	-	1,658,197	1,658,197
	$ 11,035,372	$ -	$ 6,455,454	$ 17,490,826

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 5,292,515	$ 1,419,108	$ 6,711,623
Purchases	315,731	1,673,786	1,989,517
Withdrawals	(1,055,222)	(1,567,127)	(2,622,349)
Realized gain (loss)	9,349	2,820	12,169
Revenue	53,778	420	54,198
Unrealized (gain)	181,106	129,190	310,296
Ending Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454

8. TRANSFERS TO THE PLAN

Deposits totaling $1,367,538 from The Ohio Auto Club Pension Plan and Trust were received in 2009. $671,081 of the deposit was used for 2010 employer contributions and $236,066 for 2009 employer contributions. The remaining $463,625 and earnings of $62,127 at December 31, 2010 were unallocated and used for employer contributions in 2011. The funds were invested in the PNC Investment Contract Fund.

9. NET ASSETS AVAILABLE FOR BENEFITS

The following schedule reflects the distribution of net assets available for benefits. Assets transferred from a terminated defined benefit plan not used for employer contributions in 2011 and 2010 are unallocated at year-end along with earnings on those assets. The assets are held in the PNC Investment Contract Fund. The unallocated assets are for future employer contributions.

	2011	2010
Unallocated net asset	$ 1,650	$ 463,625
Earnings on unallocated net assets	3,487	62,127
Net assets allocated to participants	17,928,074	17,066,642
Total Net Assets Available for Benefits	$ 17,933,211	$17,592,394

10. FULLY BENEFIT-RESPONSIVE CONTRACT - CONTINUED

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 2.40% for and 2.26% for the years ended December 31, 2011 and 2010, respectively. Other significant measures of return were as follows:

	2011	2010
Yield based on GAAP income	1.53%	1.65%
Yield based on interest rate credited to unitholders	2.04%	2.36%
Net investment income ratio to average net assets	2.23%	2.09%
Expenses to average net assets	0.18%	0.15%

11. RECLASSIFICATION

The common/collective trust investment is a fully benefit responsive contract required to be stated at contract value for financial reporting purposes. The adjustment from fair value to contract value was included with the fair value on the December 31, 2009 financial statements. This adjustment is stated separately in order to be consistent with the presentation of the December 31, 2010 financial statements.

12. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

13. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 16, 2012, the date that the financial statements were available to be issued.

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

	(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		REGISTERED INVESTMENT COMPANIES			
		American Beacon Small Cap Value	30,201 Shares	$ 509,993	$ 557,817
		American Beacon Large Cap Value	17,874 Shares	314,692	312,793
*		American Century Aggressive Fund	154,177 Shares	1,088,639	1,139,371
		American Century Conservative Fund	60,585 Shares	297,652	333,824
		American Century Equity Growth Fund	34,714 Shares	714,242	743,923
		American Century Moderate Fund	101,490 Shares	634,641	649,536
*		American New Perspective Fund	48,882 Shares	1,362,114	1,258,233
		American Washington Mutual Fund	12,641 Shares	337,264	356,969
		Baron Small Cap Fund	17,541 Shares	365,972	402,211
		Federated Kaufman	90,842 Shares	445,685	422,417
*		Federated Total Return Bond Fund	115,915 Shares	1,252,308	1,307,518
		Fidelity Adviser Dividend International	35,500 Shares	552,615	481,384
*		Fidelity Adviser High Income	120,841 Shares	1,040,979	1,128,654
*		Janus Growth and Income Fund Class S	43,383 Shares	1,083,257	1,291,499
		Third Avenue Value Fund	7,605 Shares	351,247	305,265
		T. Rowe Price Growth Stock Fund	27,447 Shares	765,010	853,061
				11,116,310	11,544,475
		COMMON/COLLECTIVE FUNDS			
*		PNC Investment Contract Fund	1,364,712 Units	4,042,480	4,532,619
		ANNUITY CONTRACT			
*		Clearcourse Group Variable Annuity	195,718 Units	1,586,182	1,712,580
		PARTICIPANT LOANS	4.25% - 9.25%	-	143,537
			TOTAL ASSETS HELD FOR INVESTMENT	$ 16,744,972	$ 17,933,211

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
PNC Investment Contract Fund	64 Purchases	$ 656,438	$ -	$ -	$ 656,438	$ -
	77 Sales	-	892,180	850,352	892,180	41,828

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS
Years Ended December 31, 2011 and 2010

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2011 and 2010

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INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

We were engaged to audit the financial statements of The Ohio Auto Club Employee Savings Plan as of December 31, 2011 and 2010 and for the years then ended, and supplemental schedules as of and for the year ended December 31, 2011, as listed in the accompanying index. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6 and the supplemental schedules, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. The plan administrator has informed us that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2011 and 2010, that the information provided to the plan administrator is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedules taken as a whole. The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Security Act of 1974.

Jones, Cochenour & Co.
July 16, 2012

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2011 and 2010

ASSETS	2011	2010
Investments (at market value)		
Registered investment companies	$ 11,544,475	$ 11,035,372
Common/collective trusts	4,687,104	4,797,257
Annuity contract	1,712,580	1,658,197
	17,944,159	17,490,826
Participant notes receivable	143,537	205,004
TOTAL ASSETS	18,087,696	17,695,830
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(154,485)	(103,436)
NET ASSETS AVAILABLE FOR BENEFITS	$ 17,933,211	$ 17,592,394

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2011 and 2010

	2011	2010
ADDITIONS		
Net appreciation in fair value of investments	$ (453,288)	$ 1,313,449
Net gain on disposition of investments	19,593	57,487
Interest	7,376	6,915
Dividends	230,730	167,582
	(195,589)	1,545,433
Contributions		
Participants	898,285	869,549
Employer	672,592	522,156
Rollovers	25,286	-
	1,596,163	1,391,705
TOTAL ADDITIONS	1,400,574	2,937,138
DEDUCTIONS		
Benefits paid	1,034,218	1,499,201
Administrative expenses	25,539	5,510
	1,059,757	1,504,711
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	340,817	1,432,427
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	17,592,394	16,159,967
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 17,933,211	$ 17,592,394

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2011 is $16,500 and $16,500 for 2010. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2011 and 2010, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

- **American Beacon Small Cap. Value Fund**
- **American Beacon Large Cap. Value Fund**
- **American Century Aggressive Fund**
- **American Century Conservative Fund**
- **American Century Equity Growth Fund**
- **American Century Moderate Fund**
- **American Washington Mutual Inv. Fund**
- **American New Perspective Fund**
- **Baron Small Cap Fund**
- **Federated Kaufman Fund**
- **Federated Total Return Bond Fund**
- **Fidelity Advisor Dividend International Fund**
- **Fidelity Advisor High Income Fund**
- **Janus Growth and Income Fund Class S**
- **Third Avenue Value Fund**
- **T. Rowe Price Growth Stock Fund**
- **PNC Investment Contract Fund**
- **Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

1. DESCRIPTION OF THE PLAN -CONTINUED

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits

Upon termination of service, due to death, disability or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2011 and 2010, forfeited non-vested accounts totaled $1,648 and $12,859, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The financial statements of the Plan are prepared on the accrual basis.

Valuation of Investments

Investments are stated at fair value based on quoted values in active markets. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses

Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2011 and 2010.

Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits

Benefits are recorded when paid.

3. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2011 and 2010. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

	2011	2010
American Beacon Small Cap Value	(28,316)	101,314
American Beacon Large Cap Value	(16,823)	27,698
American Century Aggressive Fund	(31,867)	130,676
American Century Conservative Fund	(864)	23,691
American Century Equity Growth Fund	19,527	73,807
American Century Moderate Fund	(958)	79,578
American New Perspective Fund	(113,863)	133,711
American Washington Mutual Fund	12,873	27,122
Baron Small Cap Fund	(13,096)	58,233
Federated Kaufman	(75,732)	64,957
Federated Total Return Bond Fund	11,851	20,968
Fidelity Adviser Dividend International	(78,543)	44,987
Fidelity Adviser High Income	(74,196)	92,759
Janus Growth and Income Fund Class S	(31,326)	90,937
Third Avenue Value Fund	(84,328)	48,757
T. Rowe Price Growth Stock Fund	(14,291)	93,950
Clearcourse	6,851	132,110
PNC Investment Contract Fund	79,406	125,681
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ (433,695)	$ 1,370,936

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2011 and 2010:

	2011	2010
American Century Aggressive Fund	$ 1,139,371	$ 1,029,598
American New Perspective Fund	$ 1,258,233	$ 1,292,319
Federated Total Return Bond Fund	$ 1,307,518	$ 1,100,520
Fidelity Adviser High Income	$ 1,128,654	$ 1,028,122
Janus Growth and Income Fund Class S	$ 1,291,499	$ 1,296,181
Clearcourse Group Variable Annuity	$ 1,712,581	$ 1,658,197
PNC Investment Contract Fund	$ 4,532,619	$ 4,693,821

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of January 1, 2007. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

5. INCOME TAX STATUS - CONTINUED

Accounting Principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 –Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 –Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

If the asset or liability has specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2011 or 2010.

Registered Investment Companies – Valued at net asset value of units held by the plan at year end.

Group Annuity Contract– Carrying amounts reported in the statements of financial position are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2011 and 2010:

2011
Fair Value Measurements at Reporting Date Using:

Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 312,793	$ -	$ -	$ 312,793
Small cap.	960,028	-	-	960,028
High yield	1,139,371	-	-	1,139,371
Growth	2,286,814	-	-	2,286,814
Growth and income	5,537,950	-	-	5,537,950
Bond	1,307,519	-	-	1,307,519
Common/ collective fund	-	-	4,687,104	4,687,104
Group annuity contract	-	-	1,712,580	1,712,580
	$ 11,544,475	$ -	$ 6,399,684	$ 17,944,159

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454
Purchases	208,422	134,977	343,399
Withdrawals	(519,083)	(93,844)	(612,927)
Realized gain	74,351	1,539	75,890
Revenue	6,536	7,426	13,962
Unrealized gain	119,621	4,285	123,906
Ending Balance	$ 4,687,104	$ 1,712,580	$ 6,399,684

7. FAIR VALUE MEASUREMENTS – CONTINUED

	2010			
	Fair Value Measurements at Reporting Date Using:			
Description	Level 1	Level 2	Level 3	Total
Assets				
Registered investment companies				
Large cap.	$ 251,409	$ -	$ -	$ 251,409
Small cap.	831,117	-	-	831,117
High yield	1,029,958	-	-	1,029,958
Growth	2,353,613	-	-	2,353,613
Growth and income	5,468,754	-	-	5,468,754
Bond	1,100,521	-	-	1,100,521
Common/ collective fund	-	-	4,797,257	4,797,257
Group annuity contract	-	-	1,658,197	1,658,197
	$ 11,035,372	$ -	$ 6,455,454	$ 17,490,826

Fair Value Measurements at Reporting Date Using Significant Unobservable Inputs (Level 3)

	Common/ Collective Fund	Group Annuity Contract	Total
Beginning Balance	$ 5,292,515	$ 1,419,108	$ 6,711,623
Purchases	315,731	1,673,786	1,989,517
Withdrawals	(1,055,222)	(1,567,127)	(2,622,349)
Realized gain (loss)	9,349	2,820	12,169
Revenue	53,778	420	54,198
Unrealized (gain)	181,106	129,190	310,296
Ending Balance	$ 4,797,257	$ 1,658,197	$ 6,455,454

8. TRANSFERS TO THE PLAN

Deposits totaling $1,367,538 from The Ohio Auto Club Pension Plan and Trust were received in 2009. $671,081 of the deposit was used for 2010 employer contributions and $236,066 for 2009 employer contributions. The remaining $463,625 and earnings of $62,127 at December 31, 2010 were unallocated and used for employer contributions in 2011. The funds were invested in the PNC Investment Contract Fund.

9. NET ASSETS AVAILABLE FOR BENEFITS

The following schedule reflects the distribution of net assets available for benefits. Assets transferred from a terminated defined benefit plan not used for employer contributions in 2011 and 2010 are unallocated at year-end along with earnings on those assets. The assets are held in the PNC Investment Contract Fund. The unallocated assets are for future employer contributions.

	2011	2010
Unallocated net asset	$ 1,650	$ 463,625
Earnings on unallocated net assets	3,487	62,127
Net assets allocated to participants	17,928,074	17,066,642
Total Net Assets Available for Benefits	$ 17,933,211	$17,592,394

10. FULLY BENEFIT-RESPONSIVE CONTRACT - CONTINUED

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 2.40% for and 2.26% for the years ended December 31, 2011 and 2010, respectively. Other significant measures of return were as follows:

	2011	2010
Yield based on GAAP income	1.53%	1.65%
Yield based on interest rate credited to unitholders	2.04%	2.36%
Net investment income ratio to average net assets	2.23%	2.09%
Expenses to average net assets	0.18%	0.15%

11. RECLASSIFICATION

The common/collective trust investment is a fully benefit responsive contract required to be stated at contract value for financial reporting purposes. The adjustment from fair value to contract value was included with the fair value on the December 31, 2009 financial statements. This adjustment is stated separately in order to be consistent with the presentation of the December 31, 2010 financial statements.

12. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

13. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 16, 2012, the date that the financial statements were available to be issued.

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

	(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		REGISTERED INVESTMENT COMPANIES			
		American Beacon Small Cap Value	30,201 Shares	$ 509,993	$ 557,817
		American Beacon Large Cap Value	17,874 Shares	314,692	312,793
*		American Century Aggressive Fund	154,177 Shares	1,088,639	1,139,371
		American Century Conservative Fund	60,585 Shares	297,652	333,824
		American Century Equity Growth Fund	34,714 Shares	714,242	743,923
		American Century Moderate Fund	101,490 Shares	634,641	649,536
*		American New Perspective Fund	48,882 Shares	1,362,114	1,258,233
		American Washington Mutual Fund	12,641 Shares	337,264	356,969
		Baron Small Cap Fund	17,541 Shares	365,972	402,211
		Federated Kaufman	90,842 Shares	445,685	422,417
*		Federated Total Return Bond Fund	115,915 Shares	1,252,308	1,307,518
		Fidelity Adviser Dividend International	35,500 Shares	552,615	481,384
*		Fidelity Adviser High Income	120,841 Shares	1,040,979	1,128,654
*		Janus Growth and Income Fund Class S	43,383 Shares	1,083,257	1,291,499
		Third Avenue Value Fund	7,605 Shares	351,247	305,265
		T. Rowe Price Growth Stock Fund	27,447 Shares	765,010	853,061
				11,116,310	11,544,475
		COMMON/COLLECTIVE FUNDS			
*		PNC Investment Contract Fund	1,364,712 Units	4,042,480	4,532,619
		ANNUITY CONTRACT			
*		Clearcourse Group Variable Annuity	195,718 Units	1,586,182	1,712,580
		PARTICIPANT LOANS	4.25% - 9.25%	-	143,537
			TOTAL ASSETS HELD FOR INVESTMENT	$ 16,744,972	$ 17,933,211

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2011

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
PNC Investment Contract Fund	64 Purchases	$ 656,438	$ -	$ -	$ 656,438	$ -
	77 Sales	-	892,180	850,352	892,180	41,828