

Ohio Private Passenger Automobile Insurance Rate Change History for the 10 Largest Insurance Groups

Rank	Group Name	2009 Direct Written Premium	2009 Market Share	Overall Rate Level Changes for the Year						
				2003	2004	2005	2006	2007	2008	2009
1	State Farm Group	942,441,348	18.9%	5.8%	-3.6%	-4.3%	0.0%	-8.7%	0.0%	3.5%
2	Progressive Group	570,969,614	11.4%	5.4%	3.5%	-1.5%	-1.8%	-2.2%	0.8%	-1.1%
3	Nationwide Group	557,540,295	11.2%	3.1%	-1.3%	0.1%	0.0%	0.5%	1.1%	1.4%
4	Allstate Insurance Group	492,536,941	9.9%	-0.2%	0.7%	0.2%	1.4%	0.0%	0.5%	4.2%
5	Grange Mutual Casualty	307,225,979	6.2%	3.2%	0.2%	1.1%	2.2%	2.0%	2.6%	5.6%
6	Liberty Mutual Group*	189,300,371	3.8%	2.7%	-1.2%	-2.1%	0.3%	-0.4%	2.4%	4.1%
7	Berkshire Hathaway (Geico Grp)	177,584,473	3.6%	-6.3%	-1.8%	0.0%	-1.6%	-0.9%	1.1%	3.7%
8	Westfield Group	159,262,682	3.2%	2.7%	1.9%	-2.7%	-2.5%	-1.1%	0.3%	0.6%
9	American Family Ins Group	131,625,834	2.6%	16.8%	6.4%	-1.2%	-13.3%	1.8%	1.0%	8.9%
10	Erie Ins Group	127,618,835	2.6%	3.6%	-0.2%	-1.1%	-7.9%	-2.1%	-2.0%	3.9%
	Top 10 Sub-Total	3,656,106,372	73.3%	3.7%	-0.3%	-1.5%	-0.8%	-2.5%	0.7%	2.8%
	Industry Total	4,987,941,710	100.0%							

- Notes:
- The insurance group structure and premium are based on the NAIC database as of 5/18/2010.
 - Rate changes are reflected in the year they become effective for Ohio policies.
 - Reflects rate changes effective 1/1/2009 to 12/31/2009

Latest Update: 6/11/2010