

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

Rank	Group Name	2013 Direct Written Premium	2013 Market Share	Overall Rate Level Changes for the Year										
				2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1	State Farm Group	1,029,509,479	18.9%	5.8%	-3.6%	-4.3%	0.0%	-8.7%	0.0%	3.5%	1.2%	0.5%	-0.4%	2.1%
2	Progressive Group	691,877,871	12.7%	5.4%	3.5%	-1.5%	-1.8%	-2.2%	0.8%	-1.1%	-0.2%	4.8%	4.9%	2.9%
3	Allstate Insurance Group	552,124,694	10.1%	-4.0%	0.0%	7.0%	0.0%	-2.2%	0.8%	-1.1%	0.0%	2.3%	3.3%	0.5%
4	Nationwide Group	529,406,173	9.7%	3.1%	-1.3%	0.1%	0.0%	0.5%	1.1%	1.4%	4.0%	-4.8%	8.5%	4.9%
5	Berkshire Hathaway (Geico Grp)	299,242,598	5.5%	-6.3%	-1.8%	0.0%	-1.6%	-0.9%	1.1%	3.7%	0.0%	0.8%	2.6%	3.7%
6	Grange Mutual Casualty	294,767,819	5.4%	3.2%	0.2%	1.1%	2.2%	2.0%	2.6%	5.6%	5.1%	0.3%	1.2%	1.2%
7	Liberty Mutual Group	227,185,962	4.2%	2.7%	-1.2%	-2.1%	0.3%	-0.4%	2.4%	4.1%	4.3%	6.2%	5.5%	3.1%
8	American Family Ins Group	157,076,231	2.9%	16.8%	6.4%	-1.2%	-13.3%	1.8%	1.0%	8.9%	2.6%	-0.8%	5.4%	7.8%
9	Erie Ins Group	151,364,563	2.8%	3.6%	-0.2%	-1.1%	-7.9%	-2.1%	-2.0%	3.9%	1.0%	-0.1%	-0.3%	0.0%
10	Westfield Group	148,615,095	2.7%	2.7%	1.9%	-2.7%	-2.5%	-1.1%	0.3%	0.6%	-1.1%	-0.8%	0.1%	-0.3%
	Top 10 Sub-Total	4,081,170,485	74.9%	3.1%	-0.4%	-0.6%	-1.1%	-2.8%	0.8%	2.1%	1.5%	1.0%	3.1%	2.6%
	Industry Total	5,448,767,715	100.0%											

- Notes:
- The insurance group structure and premium are based on the NAIC database as of 5/13/2014.
 - Rate changes are reflected in the year they become effective for Ohio policies.
 - Reflects rate changes effective 1/1/2013 to 12/31/2013
- Latest Update: 5/30/2014