

Uninsured and Underinsured Motorist Coverage in Ohio

Appendix Industry Rate Changes in Commercial and Personal Automobile Insurance

A. Commercial Automobile UM/UIM and Overall Rate Changes

All of the top 10 commercial automobile insurance companies are providing UM/UIM coverage. About half of the top 10 companies require UM/UIM limits to be offered together at equivalent amounts. The others allow uninsured motorist coverage or underinsured motorist coverage to be provided together or separately.

1. Cincinnati Financial Corp (2001¹ Ohio Commercial Auto Market Share = 11.3%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
6/1/2001	Post-Linko/Pre-SB97	3.3%	198.0%	Revised UM/UIM Rates.
9/1/2001	Post-Linko/Pre-SB97	5.1%		Rate Revision. No change to UM/UIM rates.
5/1/2003	Post-SB 97	14.6%		Rate Revision. No change to UM/UIM rates.

2. Westfield Group (2001 Ohio Commercial Auto Market Share = 7.1%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
5/21/1999	Pre-Pontzer/Pre-Linko	-2.8%	10.0%	Rate revision includes increase to UM/UIM rates.
5/21/2000	Post-Pontzer/Pre-Linko	5.3%	7.3%	Rate revision includes increase to UM/UIM rates.
1/26/2001	Post-Linko/Pre-SB97	10.9%	218.0%	Revised UM/UIM Rates.
10/31/2001	Post-SB 97	-1.7%	-61.2%	Rate revision includes decrease to UM/UIM rates.
2/1/2003	Post-SB 97	-12.1%	-0.4%	Rate revision includes decrease to UM/UIM rates.

3. Zurich Insurance Group (2001 Ohio Commercial Auto Market Share = 4.0%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
4/1/2001	Post-Linko/Pre-SB97	7.7%	18.7%	Rate revision includes increase to UM/UIM rates.
6/15/2001	Post-Linko/Pre-SB97		485.0%	Revised UM/UIM Rates.
1/15/2002	Post-SB 97	4.2%		Rate Revision. No change to UM/UIM rates.
11/1/2003	Post-SB 97		-65.0%	Revised UM/UIM Rates.

¹ All market shares in this appendix are based on 2001 data in order to analyze the largest insurance groups at the time SB 97 was enacted.

Uninsured and Underinsured Motorist Coverage in Ohio

4. Nationwide Corporation (2001 Ohio Commercial Auto Market Share = 4.0%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
4/1/2001	Post-Linko/Pre-SB97	2.6%		Rate Revision. No change to UM/UIM rates.
10/1/2001	Post-Linko/Pre-SB97	3.4%	53.0%	Revised UM/UIM Rates.
7/1/2002	Post-SB 97	10.0%		Rate Revision. No change to UM/UIM rates.

5. Auto Owners Group (2001 Ohio Commercial Auto Market Share = 3.8%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
6/3/1999	Pre-Pontzer/Pre-Linko	2.7%	12.4%	Garage Program-Rate revision includes increase to UIM rates.
9/13/1999	Post-Pontzer/Pre-Linko	0.8%		Comm. Auto Program Rate Revision. No change to UM/UIM rates.
6/3/2000	Post-Pontzer/Pre-Linko	3.3%	3.9%	Garage Program - Rate revision includes increase to UIM rates.
9/13/2000	Post-Pontzer/Pre-Linko	5.2%	38.7%	Comm. Auto Program - Rate revision includes increase to UM/UIM rates.
6/3/2001	Post-Linko/Pre-SB97	6.9%	15.8%	Garage Program - Rate revision includes increase to UIM rates.
9/13/2001	Post-Linko/Pre-SB97	7.6%	44.4%	Comm. Auto Program - Rate revision includes increase to UM/UIM rates.
6/3/2002	Post-SB 97	10.1%	20.7%	Garage Program - Rate revision includes increase to UIM rates.
9/13/2002	Post-SB 97	5.8%	38.2%	Comm. Auto Program - Rate revision includes increase to UM/UIM rates.
6/3/2003	Post-SB 97	8.4%	40.0%	Garage Program - Rate revision includes increase to UIM rates.
9/13/2003	Post-SB 97	0.0%	33.2%	Comm. Auto Program - Rate revision includes increase to UM/UIM rates.

6. Progressive Corporation (2001 Ohio Commercial Auto Market Share = 3.8%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
12/8/1999	Post-Pontzer/Pre-Linko	0.4%	-15.1%	Rate revision includes decrease to UM/UIM rates.
3/8/2000	Post-Pontzer/Pre-Linko	4.5%		Rate Revision. No change to UM/UIM rates.
3/21/2001	Post-Linko/Pre-SB97	5.7%	-5.1%	Rate revision includes decrease to UM/UIM rates.
3/15/2002	Post-SB 97	5.3%	-1.1%	Rate revision includes decrease to UM/UIM rates.
4/14/2003	Post-SB 97	8.4%	24.4%	Rate revision includes increase to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

7. CNA Insurance Group (2001 Ohio Commercial Auto Market Share =3.7%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
5/1/2001	Post-Linko/Pre-SB97		190.0%	Revised UM/UIM Rates.
8/1/2001	Post-Linko/Pre-SB97	7.7%		Rate Revision. No change to UM/UIM rates.
11/1/2001	Post-SB 97		-60.0%	Revised UM/UIM Rates.
12/1/2002	Post-SB 97	2.4%		Rate Revision. No change to UM/UIM rates.
6/1/2003	Post-SB 97	-0.5%		Rate Revision. No change to UM/UIM rates.

8. Travelers Group (2001 Ohio Commercial Auto Market Share = 3.5%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
2/1/2000	Post-Pontzer/Pre-Linko	9.9%		Ultra Pac Program Rate Revision. No change to UM/UIM rates.
3/6/2000	Post-Pontzer/Pre-Linko	5.6%	41.0%	OMNI Program Rate Revisions includes increase to UM/UIM rates.
5/25/2000	Post-Pontzer/Pre-Linko	7.0%	91.0%	Revised UM/UIM rates for all programs.
3/1/2001	Post-Linko/Pre-SB97	16.2%		Ultra Pac Program Rate Revision. No change to UM/UIM rates.
3/1/2001	Post-Linko/Pre-SB97	5.0%	67.0%	Revised UM/UIM rates for all programs.
10/31/2001	Post-SB 97	-5.0%	-57.0%	Revised UM/UIM rates for all programs.
9/1/2002	Post-SB 97	22.1%		Ultra Pac Program Rate Revision. No change to UM/UIM rates.
11/15/2002	Post-SB 97	5.6%		Omni Program Rate Revision. No change to UM/UIM rates.
6/1/2003	Post-SB 97	5.0%		Ultra Pac Program Rate Revision. No change to UM/UIM rates.

9. State Farm Companies (2001 Commercial Auto Market Share = 3.1%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
5/15/2000	Post-Pontzer/Pre-Linko	-1.1%	-2.7%	Rate revision includes decrease to UM/UIM rates.
7/1/2001	Post-Linko/Pre-SB97	0.7%	-4.2%	Rate revision includes decrease to UM/UIM rates.
5/1/2002	Post-SB 97	-2.2%		Rate Revision. No change to UM/UIM rates.
3/15/2003	Post-SB 97	4.3%		Rate Revision. No change to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

10. Liberty Mutual Group (2001 Commercial Auto Market Share = 3.0%)

Effective Date	Time Period	Comm. Auto Overall % Change	Comm. Auto UM/UIM % Change	Description
7/1/2001	Post-Linko/Pre-SB97	21.4%	204.5%	Rate revision includes increase to UM/UIM rates.
4/1/2003	Post-SB 97	14.4%		Rate Revision. No change to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

B. Personal Automobile UM/UIM and Overall Rate Changes

All of the top 10 personal auto companies are providing uninsured motorist and underinsured motorist coverages. The uninsured motorist and underinsured motorist coverages are provided together at equivalent amounts.

1. State Farm Companies (2001 Ohio Personal Auto Market Share = 18.9%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
4/1/1999	Pre-Pontzer	-0.2%		Overall rate decrease; no change to UM/UIM rates.
6/1/1999	Pre-Pontzer	-0.5%		Overall rate decrease; no change to UM/UIM rates.
3/15/2000	Post-Pontzer/Pre-Linko	-0.2%		Overall rate decrease; no change to UM/UIM rates.
5/15/2000	Post-Pontzer/Pre-Linko	-4.9%	-9.1%	Overall rate decrease; includes decrease to UM/UIM rates.
7/1/2001	Post-Linko/Pre-SB 97	3.8%	-0.3%	Overall rate increase; includes decrease to UM/UIM rates.
5/1/2002	Post-SB 97	5.2%		Overall rate increase; no change to UM/UIM rates.
3/15/2003	Post-SB 97	5.3%		Overall rate increase; no change to UM/UIM rates.
6/15/2003	Post-SB 97	-0.3%		Overall rate decrease; no change to UM/UIM rates.

2. Nationwide Corporation (2001 Ohio Personal Auto Market Share = 11.6%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
9/28/1999	Post-Pontzer/Pre-Linko	-2.2%		Overall rate decrease; no change to UM/UIM rates.
4/15/2000	Post-Pontzer/Pre-Linko	5.0%		Overall rate increase; no change to UM/UIM rates.
1/1/2001	Post-Linko/Pre-SB 97	5.2%		Overall rate increase; no change to UM/UIM rates.
11/10/2002	Post-SB 97	3.5%	6.2%	Overall rate increase; includes increase to UM/UIM rates.
6/15/2003	Post-SB 97	2.7%	-1.0%	Overall rate increase; includes decrease to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

3. Progressive Corporation (2001 Ohio Personal Auto Market Share = 11.1%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
7/5/1999	Post-Pontzer/Pre-Linko	-2.5%	-7.3%	Overall rate decrease; includes decrease to UM/UIM rates.
11/18/1999	Post-Pontzer/Pre-Linko	0.8%	-2.7%	Overall rate increase; includes decrease to UM/UIM rates.
2/7/2000	Post-Pontzer/Pre-Linko	1.9%	0.1%	Overall rate increase; includes increase to UM/UIM rates.
5/10/2000	Post-Pontzer/Pre-Linko	3.5%	-0.3%	Overall rate increase; includes decrease to UM/UIM rates.
9/1/2000	Post-Pontzer/Pre-Linko	3.8%		Overall rate increase; no change to UM/UIM rates.
12/22/2000	Post-Pontzer/Pre-Linko	3.8%		Overall rate increase; no change to UM/UIM rates.
4/2/2001	Post-Linko/Pre-SB 97	6.3%	0.2%	Overall rate increase; includes increase to UM/UIM rates.
10/3/2001	Post-Linko/Pre-SB 97	0.0%	0.2%	Revenue neutral rate change; includes increase to UM/UIM rates
5/14/2002	Post-SB 97	0.4%	2.4%	Overall rate increase; includes increase to UM/UIM rates.
9/16/2002	Post-SB 97	4.2%	6.4%	Overall rate increase; includes increase to UM/UIM rates.
11/27/2002	Post-SB 97	0.6%	0.5%	Overall rate increase; includes increase to UM/UIM rates.
3/11/2003	Post-SB 97	4.4%		Overall rate increase; no change to UM/UIM rates.
7/11/2003	Post-SB 97	1.5%		Overall rate increase; no change to UM/UIM rates.

4. Allstate Insurance Group (2001 Ohio Personal Auto Market Share = 7.5%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
4/25/1999	Pre-Pontzer	-4.4%	-3.3%	Overall rate decrease; includes decrease to UM/UIM rates.
2/28/2000	Post-Pontzer/Pre-Linko	-2.7%	-5.0%	Overall rate decrease; includes decrease to UM/UIM rates.
8/28/2000	Post-Pontzer/Pre-Linko	-0.9%		Overall rate decrease; no change to UM/UIM rates.
3/25/2002	Post-SB 97	2.0%		Overall rate increase; no change to UM/UIM rates.
1/27/2003	Post-SB 97	3.0%	3.0%	Overall rate increase; includes increase to UM/UIM rates.
3/10/2003	Post-SB 97	-2.9%	-2.9%	Overall rate decrease; includes decrease to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

5. Grange Mutual Casualty (2001 Ohio Personal Auto Market Share = 5.9%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
8/1/1999	Post-Pontzer/Pre-Linko	-3.1%	-3.1%	Overall rate decrease; includes decrease to UM/UIM rates.
4/1/2000	Post-Pontzer/Pre-Linko	-0.7%	-3.5%	Overall rate decrease; includes decrease to UM/UIM rates.
9/1/2000	Post-Pontzer/Pre-Linko	-0.1%		Overall rate decrease; no change to UM/UIM rates.
3/1/2001	Post-Linko/Pre-SB 97	6.1%	-1.8%	Overall rate increase; includes decrease to UM/UIM rates.
10/1/2001	Post-Linko/Pre-SB 97	2.0%	-1.3%	Overall rate increase; includes decrease to UM/UIM rates.
4/1/2002	Post-SB 97	5.1%	-2.6%	Overall rate increase; includes decrease to UM/UIM rates.
10/1/2002	Post-SB 97	3.8%	3.4%	Overall rate increase; includes increase to UM/UIM rates.
7/1/2003	Post-SB 97	2.7%	22.2%	Overall rate increase; includes increase to UM/UIM rates.

6. Cincinnati Financial Corp (2001 Ohio Personal Auto Market Share = 4.4%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
5/1/2000	Post-Pontzer/Pre-Linko	0.5%	2.0%	Overall rate increase; includes increase to UM/UIM rates.
6/1/2000	Post-Pontzer/Pre-Linko	-2.4%	-2.4%	Overall rate decrease; includes decrease to UM/UIM rates.
1/1/2001	Post-Linko/Pre-SB 97	-0.8%		Overall rate decrease; no change to UM/UIM rates.
1/1/2002	Post-SB 97	0.9%		Overall rate increase; no change to UM/UIM rates.
1/1/2003	Post-SB 97	7.1%		Overall rate increase; no change to UM/UIM rates.

7. Westfield Group (2001 Ohio Personal Auto Market Share = 3.4%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
6/8/2000	Post-Pontzer/Pre-Linko	-2.8%		Overall rate decrease; no change to UM/UIM rates.
4/19/2002	Post-SB 97	0.6%	2.5%	Overall rate increase; includes increase to UM/UIM rates.
4/19/2003	Post-SB 97	2.5%	3.4%	Overall rate increase; includes increase to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

8. Zurich Insurance Group (2001 Ohio Personal Auto Market Share = 2.5%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
12/1/1999	Post-Pontzer/Pre-Linko	-1.0%		Overall rate decrease; no change to UM/UIM rates.
7/1/2000	Post-Pontzer/Pre-Linko	3.3%		Overall rate increase; no change to UM/UIM rates.
1/1/2001	Post-Linko/Pre-SB 97	5.0%		Overall rate increase; no change to UM/UIM rates.
8/1/2001	Post-Linko/Pre-SB 97	5.0%		Overall rate increase; no change to UM/UIM rates.
6/1/2002	Post-SB 97	2.8%	-10.0%	Overall rate increase; includes decrease to UM/UIM rates.
5/1/2003	Post-SB 97	-1.1%	-1.1%	Overall rate decrease; includes decrease to UM/UIM rates.
7/1/2003	Post-SB 97	3.2%	2.1%	Overall rate increase; includes increase to UM/UIM rates.
8/1/2003	Post-SB 97	0.2%	0.2%	Overall rate increase; includes increase to UM/UIM rates.

9. Erie Insurance Group (2001 Ohio Personal Auto Market Share = 2.5%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
10/1/1999	Post-Pontzer/Pre-Linko	-4.1%	-17.6%	Overall rate decrease; includes decrease to UM/UIM rates
10/1/2000	Post-Pontzer/Pre-Linko	2.1%		Overall rate increase; no change to UM/UIM rates
12/1/2000	Post-Pontzer/Pre-Linko	-1.2%		Overall rate decrease; no change to UM/UIM rates
10/1/2001	Post-Linko/Pre-SB 97	5.0%	0.6%	Overall rate increase; includes increase to UM/UIM rates.
10/1/2002	Post-SB 97	9.0%	-4.8%	Overall rate increase; includes decrease to UM/UIM rates.
10/1/2003	Post-SB 97	3.6%	3.5%	Overall rate increase; includes increase to UM/UIM rates.

Uninsured and Underinsured Motorist Coverage in Ohio

10. Motorists Mutual Companies (2001 Ohio Personal Auto Market Share = 2.2%)

Effective Date	Time Period	Personal Auto Overall % Change	Personal Auto UM/UIM % Change	Description
9/1/1999	Post-Pontzer/Pre-Linko	-0.1%		Overall rate decrease for Anniversary; no change to UM/UIM rates
9/1/2000	Post-Pontzer/Pre-Linko	-0.6%		Overall rate decrease for Anniversary & Directtalk; no change to UM/UIM rates
9/1/2001	Post-Pontzer/Pre-Linko	1.4%		Overall rate increase for Anniversary & Directtalk; no change to UM/UIM rates
9/1/2002	Post-SB 97	1.6%		Overall rate increase for Anniversary & Directtalk; no change to UM/UIM rates
6/1/2003	Post-SB 97	4.8%		Overall rate increase for Anniversary Auto; no change to UM/UIM rates
9/1/2003	Post-SB 97	0.0%		Revenue-neutral rate revision for Anniversary & Directtalk.