

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

Rank	Group Name	2006 Direct Written Premium	2006 Market Share	Overall Rate Changes for the Year						
				2001	2002	2003	2004	2005	2006	2007
1	State Farm Group	989,934,612	19.0%	3.8%	5.3%	5.8%	-3.6%	-4.3%	0.0%	-8.7%
2	Progressive Group	634,134,178	12.2%	6.2%	2.1%	5.4%	3.5%	-1.5%	-1.8%	-2.2%
3	Nationwide Group	587,192,235	11.3%	7.8%	3.1%	3.1%	-1.3%	0.1%	0.0%	0.5%
4	Allstate Insurance Group	497,393,148	9.6%	-1.1%	1.6%	-0.2%	0.7%	0.2%	1.4%	0.0%
5	Grange Mutual Casualty	296,136,564	5.7%	8.9%	9.0%	3.2%	0.2%	1.1%	2.2%	2.0%
6	Westfield Group	185,049,437	3.6%	0.0%	1.1%	2.7%	1.9%	-2.7%	-2.5%	-1.1%
7	Berkshire Hathaway (Geico Grp)	148,758,485	2.9%	1.9%	-1.5%	-6.3%	-1.8%	0.0%	-1.6%	-0.9%
8	Cincinnati Financial Corp	143,810,670	2.8%	-0.7%	0.8%	7.3%	5.5%	-3.3%	-4.3%	-0.7%
9	Erie Insurance Group	135,988,844	2.6%	5.0%	9.0%	3.6%	-0.2%	-1.1%	-7.9%	-2.1%
10	American Family Ins Group	131,665,061	2.5%	10.0%	6.7%	16.8%	6.4%	-1.2%	-13.3%	1.8%
	<b>Top 10 Sub-Total</b>	<b>3,750,063,234</b>	<b>72.0%</b>	<b>4.4%</b>	<b>3.7%</b>	<b>4.1%</b>	<b>0.0%</b>	<b>-1.6%</b>	<b>-1.0%</b>	<b>-2.6%</b>
	Industry Total	5,206,777,142	100.0%							

- Notes:
- The insurance group structure and premium are based on the NAIC database as of 5/17/2006.
  - Rate changes are reflected in the year they become effective for Ohio policies.
  - Reflects rate changes effective 1/1/2007 to 12/31/2007

Date Prepared: 2/19/2008