

Uninsured and Underinsured Motorist Coverage in Ohio

Report Required by Senate Bill 97

Prepared as of October 31, 2003

Executive Summary

The following report summarizes the recent history of uninsured and underinsured motorist (“UM/UIM”) coverage in Ohio, and evaluates the status of this coverage as required under Section 3937.18 (L) of the Ohio Revised Code (“ORC”), enacted under Senate Bill 97 (SB 97) and effective October 31, 2001. One of the key goals of the bill was to “[p]rotect and preserve stable markets and reasonable rates for automobile insurance for Ohio consumers.” SB 97 § 3(A).

Following decades of change in Ohio’s UM/UIM law, and the insurance industry’s efforts to keep its policies up to date with each change and to determine a price for the coverage, today’s market is competitive and relatively stable. Insurers continue to offer the coverage even though they are not required to do so, and the price for the coverage is coming down.

In the wake of two major Ohio Supreme Court (the “Court”) decisions, Scott-Pontzer v. Liberty Mutual in 1999 and Linko v. Indemnity at the end of 2000, insurance agents advised the Department of Insurance (“Department”) that they were having difficulty finding insurers willing to write commercial automobile policies for new customers. Insurers pointed to the Court’s decisions and the requirement in Ohio law to offer UM/UIM coverage. Scott-Pontzer significantly expanded the coverage on commercial automobile policies, and Linko placed the coverage on many policies for free. Senate Bill 97, which removed the requirement to offer UM/UIM coverage, appears to have helped alleviate the market problems and restore stability.

The Department has analyzed data that demonstrates the reaction in the commercial automobile insurance market, where the decisions had the greatest impact. The decisions did not seriously disrupt the market for personal automobile insurance because Scott-Pontzer only increased the exposure to commercial automobile insurance policies.

The Department has also compiled data from company rate filings for both commercial and personal automobile insurance. This data shows the strong effect of the Court’s decisions on the commercial automobile UM/UIM coverage rates. It also shows stability in the personal automobile UM/UIM coverage rates.

I. Introduction

Senate Bill 97, effective October 31, 2001, amended ORC § 3937.18 to address problems in the UM/UIM insurance market. This report was mandated under ORC § 3937.18(L) which states, “The superintendent of insurance shall study the market availability of, and competition for, uninsured and underinsured motorist coverages in this state and shall, from time to time, prepare status reports containing the superintendent’s findings and any recommendations. The first status report shall be prepared not later than two years after the effective date of this amendment.”

Uninsured and underinsured motorist coverage is unique. The more common coverages in automobile insurance are liability coverage, which provides coverage for the policyholder’s liability to others, and physical damage coverage, which provides coverage for damage to the policyholder’s own vehicle. Uninsured motorist coverage (“UM”) applies when a person who is liable for damages to the policyholder does not have insurance. Underinsured motorist coverage (“UIM”) applies when a person who is liable for damages to the policyholder has insurance, but with limits lower than the UIM limit purchased by the policyholder. In these cases, the policyholder’s insurer pays the balance of the claim to the policyholder.

Over the last 20 years, Ohio’s UM/UIM statute has been the subject of considerable litigation and legislation. The changing environment for UM/UIM coverage has made it difficult for insurers to analyze and price this coverage. As statutory and common law requirements changed, insurers amended their policies to conform. However, ongoing change made past claim history, the starting point for pricing insurance, less indicative of the future; therefore, setting premiums became more difficult.

In 1999, the Ohio Supreme Court decision in Scott-Pontzer v. Liberty Mutual¹ brought a significant change to the cost of providing UM/UIM coverage. That decision extended the UM/UIM coverage in an employer’s commercial auto policy to an employee when the employee was operating his own personal vehicle outside of the scope of employment. That extension in turn made the employee’s family potential claimants under the employer’s policy for injuries due to an incident that had nothing to do with the employer. Throughout 2000, insurers reacted to this decision with a combination of strong price increases and changes in policy wording for UM/UIM coverage.

In the last days of 2000, the Supreme Court decision in Linko v. Indemnity² had the potential of placing UM/UIM coverage, at full policy limits, on every automobile insurance policy in Ohio. At that time, ORC § 3937.18 required insurers to offer the coverage, but the policyholder could refuse it or purchase lower limits. In Linko v. Indemnity, the Court set forth the criteria for a valid offer of coverage. At the time, no insurer used a UM/UIM coverage offer form that met the newly described criteria. The decision made all existing offers invalid, and any choices by policyholders to reject coverage or to purchase lower limits of coverage were also invalid. Therefore, this decision placed UM/UIM coverage at full policy limits on every policy, regardless of whether a premium was paid, until insurers could

¹ *Scott-Pontzer v. Liberty Mut. Fire Ins. Co.* (1999), 85 Ohio St.3d 660.

² *Linko v. Indemn. Ins. Co. of N. Am.* (2000), 90 Ohio St.3d 445.

implement language that complied with the Court's criteria. In the wake of Scott-Pontzer and Linko, some agents advised the Department that insurers were refusing to write new commercial automobile insurance policies.

The Scott-Pontzer and Linko decisions produced significant problems in the commercial automobile insurance market. Scott-Pontzer significantly expanded the coverage on commercial automobile policies, and Linko placed the coverage on many policies for free. They did not seriously disrupt the market for personal automobile insurance because Scott-Pontzer only increased the exposure to commercial automobile insurance policies.

The legislature sought to address these issues with SB 97, by removing the statutory requirement to offer UM/UIM coverage. Following the enactment of SB 97, insurers made changes to their policy wording to comply with the new law. Prices for the coverage have since stabilized and in many cases have dropped.

II. The Scott-Pontzer and Linko Decisions

In Scott-Pontzer v. Liberty Mutual, the Ohio Supreme Court ruled that the UM/UIM coverage found in Superior Dairy's commercial automobile liability policy covered its employee, Christopher T. Pontzer, even when he was not at work, driving his wife's car. Mr. Pontzer died as the result of an accident with an underinsured driver, and his surviving wife, Kathryn Scott-Pontzer, recovered damages from her late husband's employer's commercial automobile policy with Liberty Mutual Fire Insurance Company.

The market impact of Scott-Pontzer arises from the problem described by Justice Douglas in the majority opinion: "We realize that the conclusion reached herein may be viewed by some as a result that was not intended by the parties to the insurance contracts at issue." This decision expanded the meaning of the term "insured" in the contract well beyond what was intended and understood by insurers at the time. Insurers determine their future premium by examining the cost of past claims and adjusting it to future dollar and expected claim levels. Therefore, this expanded category of potential claimants meant higher potential claims costs to insurers, and policyholders saw significant changes in their premiums accordingly.

Following the Scott-Pontzer decision, insurers filed and supported rate increases reflecting the higher expected costs. Some of these increases were very large. One insurer filed a rate in its commercial umbrella/excess liability program of \$1,000 per vehicle per \$1 million of coverage. Under that rate, a medium-sized business with 5 vehicles and \$5 million of excess liability coverage would face a premium of \$25,000 for UM/UIM coverage in its umbrella/excess policy.

In Linko v. Indemnity, the Court set forth three criteria for a valid offering of UM/UIM coverage.³ Since the valid offering language was new, offers of coverage, the rejection of coverage, and the selection of lower limits by the policyholder no longer complied with Ohio

³ In the majority opinion, the Court states: "To satisfy the offer requirement of R.C. 3937.18, the insurer must inform the insured of the availability of UM/UIM coverage, set forth the premium for UM/UIM coverage, include a brief description of the coverage, and expressly state the UM/UIM coverage limits in its offer."

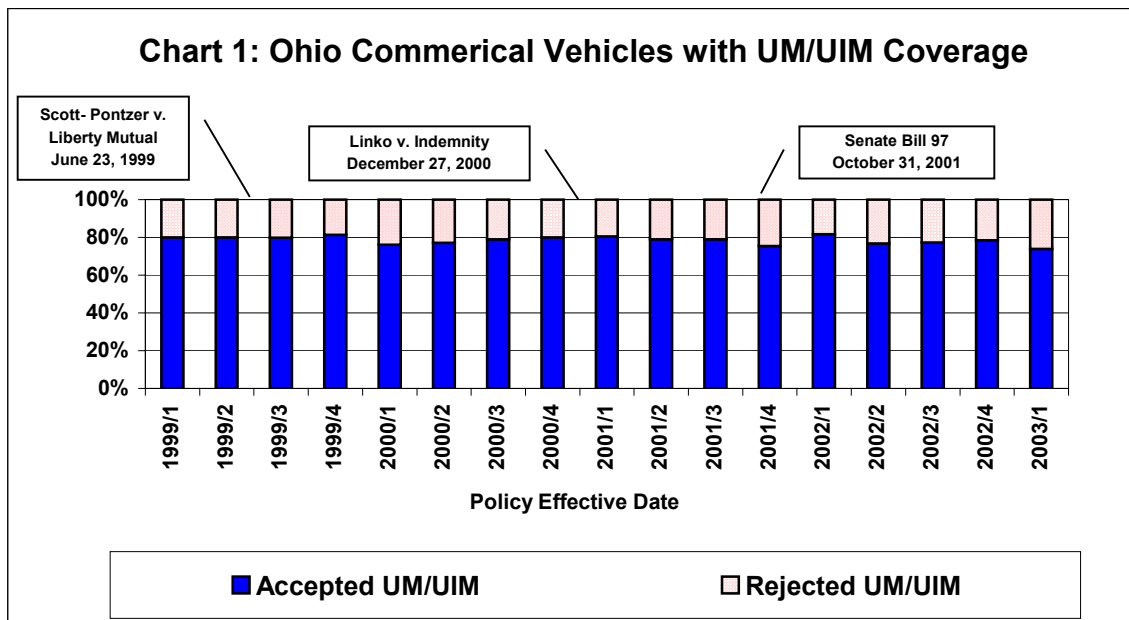
law and were invalid. Therefore the Linko decision effectively placed UM/UIIM coverage at full policy limits on every automobile and umbrella/excess policy in Ohio. For those policies that had no such coverage, Linko gave those policies full coverage for free. Chart 1 shows that 20% to 25% of commercial vehicles completely rejected UM/UIIM coverage. However, because of Linko these vehicles had full coverage for free.

Insurers quickly changed their forms for offering coverage, rejecting it, or selecting lower limits that met the Court’s criteria. However, since automobile policies typically last for six months or one year, this unfunded exposure lasted for a year from the date a company implemented its new forms. In addition, a larger window of exposure exists because the statute of limitations for contracts is typically 15 years, which has become the look-back period for accidents involving UM/UIIM coverage.

Following these two decisions, some insurance agents advised the Department that they were unable to find insurers willing to write new commercial automobile insurance policies in Ohio. Insurers that maintained their current business raised their premium rates for UM/UIIM coverage significantly to reflect the higher costs of their expanded risk.

III. Availability and Rate Changes for UM/UIIM Coverage

The legislature passed SB 97, effective October 31, 2001, to help stabilize the UM/UIIM coverage market following Scott-Pontzer and Linko. The Department began evaluating data to analyze the impact of the new law.⁴ With respect to the availability of UM/UIIM coverage, Chart 1 shows the percentage of insured commercial vehicles with UM/UIIM coverage from 1999 through the first quarter of 2003:



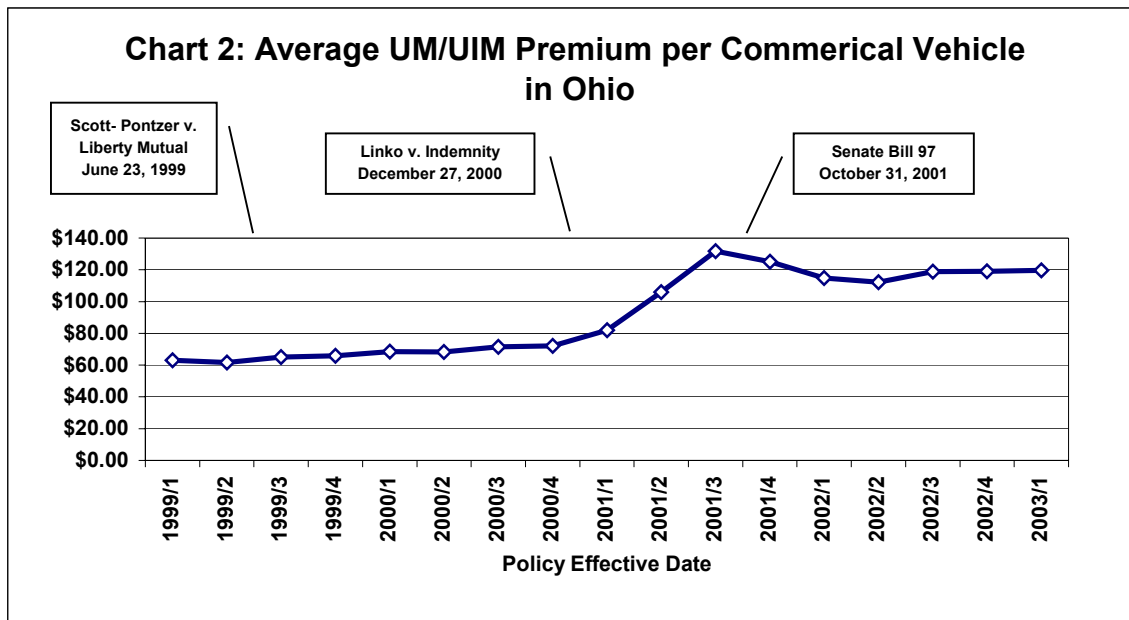
⁴ Data was collected and provided by the Insurance Services Office, Inc. (“ISO”), an independent statistical agent used by the Department.

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As this chart demonstrates, since the beginning of 1999, 75% to 80% of commercial automobile vehicles had UM/UIM coverage, and coverage has been fairly stable despite anecdotal information that some insurers stopped offering commercial automobile coverage. Prior to SB 97, insurers were required to offer UM/UIM coverage. Under SB 97, insurers now have the option of not offering the coverage. However, the elimination of mandatory coverage has not changed the availability of UM/UIM coverage in the market, indicated by the relative consistency in the number of vehicles maintaining such coverage.

In addition, all personal automobile insurers in Ohio have UM/UIM coverage rates on file with the Department, indicating that such coverage is available in the personal automobile market as well.

With respect to premiums, Ohio law requires insurers to file and support their rates with the Department, although the rates can be used immediately and remain in effect unless the Department review finds that the rates have inadequate actuarial support.⁵ The average premium for UM/UIM coverage on commercial automobile policies, on a per-vehicle basis, doubled after Scott-Pontzer and Linko. Following SB 97, the average premium has begun to drop. Chart 2 reflects the impact Court decisions and statutory changes have had on the cost of UM/UIM coverage:



In addition to the data depicted above, the Department compiled rate changes filed by insurers for commercial and personal automobile insurance, including UM/UIM coverage. Tables 1 and 2 summarize the average rate changes⁶ for the major commercial automobile and personal automobile insurers in Ohio. Greater detail appears in the appendix.

⁵ Ohio Revised Code, Chapter 3937.

⁶ The rate changes span three time periods: Scott-Pontzer to Linko (18 months), Linko to SB 97 (10 months), and the two years since the enactment of SB 97.

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Table 1 shows the average change in commercial automobile UM/UIM coverage rates and the change to rates overall for the ten leading commercial automobile insurance groups in Ohio. Between the Scott-Pontzer and Linko decisions (June 23, 1999 to December 27, 2000), these insurers filed and supported UM/UIM coverage rate increases averaging 12%. Throughout the year following Linko, the average UM/UIM coverage rate change for these insurers rose to 170%. Throughout both of these time periods, six of the top ten insurers filed and supported UM/UIM coverage rate increases in excess of 100%. Three of these insurers' changes exceeded 200%. After the enactment of SB 97, rates have begun to fall. Four of the six insurers that previously filed triple-digit rate increases have filed and supported rate decreases of more than 50%. The average UM/UIM coverage rate change in the two years since the bill went into effect is a decrease of 15%. The Department expects UM/UIM coverage rates for commercial automobiles in Ohio to continue dropping.

Table 1			
Commercial Automobile Insurance			
Average Rate Changes Filed and Supported with the Department.			
	Scott-Pontzer to Linko	Linko to SB 97	Post SB 97
UM/UIM	12.4%	170.4%	-15.0%
All Coverages	2.7%	8.9%	6.2%

The process of determining the price of insurance is prospective.⁷ Insurers generally approach this process by examining past claim costs and adjusting them for inflation and projected future claims to cost levels expected for future periods. This process works well when the past claim experience is representative of future experience. Since only two years have passed since SB 97 removed the requirement to offer UM/UIM coverage, insurers do not have sufficient claim history to establish reliably a post-SB 97 rate level.

Generally, rates for all coverages in commercial automobile insurance combined have been much more stable than those for UM/UIM coverage. Over the three time periods in the table, overall rate changes filed and supported by the top ten insurers for this line of business were 3%, 9%, and 6%, respectively. If not for the changing UM/UIM coverage landscape in Ohio, rate changes for this coverage likely would have been similar to the overall changes.

Table 2 shows similar information for personal automobile insurance in Ohio. The average rate changes were calculated from the rates filed and supported by the top ten personal automobile insurers in Ohio. This data clearly reflects that Scott-Pontzer and Linko did not have a significant impact on this line of business. In contrast to the increases shown above for commercial automobile insurance, UM/UIM coverage rates for personal automobiles decreased in the first two time periods. Only in the two years since SB 97 have these insurers presented support for, and implemented, increases to UM/UIM coverage. Overall rate changes filed and supported by these insurers rose moderately over the last two time periods:

⁷ ORC Section 3937.02 (D) states: "Rates shall not be excessive, inadequate, or unfairly discriminatory." The Casualty Actuarial Society's Statement of Principles Regarding Property and Casualty Insurance Ratemaking states: "A rate is reasonable, and not excessive, inadequate, or unfairly discriminatory if it is an actuarially sound estimate of the expected value of all future costs associated with an individual risk transfer." Thus, rates comply with Ohio law when they are actuarially sound estimates of future costs, i.e., they are determined prospectively.

4% in the year between Linko and SB 97, and 8% in the two-year period since the enactment of the bill.

	Scott-Pontzer to Linko	Linko to SB 97	Post SB 97
UM/UIM	-5.8%	-0.3%	4.2%
All Coverages	-0.1%	4.1%	8.4%

IV. Competition in Ohio's Commercial and Personal Automobile Markets

Traditional market measures suggest that Ohio's automobile insurance markets are competitive. One common economic measure of competition is the number of companies in a market. The more companies in a market, the greater the level of competition. In commercial automobile insurance, over 300 insurers reported premium for Ohio business in their annual financial statements for 2002. Of these companies, 137 reported more than \$1 million in premium for 2002, and 21 had over \$10 million.

Another measure of competition is the lack of concentration of companies in the top ranks of the market. The top ten insurance groups in Ohio's commercial automobile market wrote 46% of the business in 2002, less than half. The top five groups reported 29% of the premium. These figures suggest that the market does not have a problem with concentration, since the market has many participants and no one company or group of companies has the ability to control the market.

For UM/UIM coverage, the current state of competition seems to be the same as for all commercial automobile coverages. All of these insurers have rates on file with the Department for this coverage. In addition, Chart 1 shows that the coverage is included on most policies today, even though Ohio's law no longer requires insurers to offer it.

Ohio's personal automobile insurance market also shows competitive characteristics. Many insurers are actively competing in Ohio, with over 250 companies that reported 2002 premium for this line of business in Ohio. Of those insurers, 165 wrote \$1 million or more, and 64 wrote over \$10 million. Although the personal automobile insurance market in Ohio has higher concentration than the commercial automobile market, no single company or group of companies has the ability to control this market and many companies are competing.

V. Conclusion

When SB 97 removed the requirement in Ohio law that insurers offer UM/UIM coverage to every automobile insurance consumer, some were concerned that insurance companies would no longer provide this coverage in their policies. However, facts indicate that the coverage

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continues to be offered in Ohio's markets, both for commercial automobile policies and personal automobile policies.

Further, even though insurers have not had sufficient time to see the full impact of SB 97 in their claims experience, after the enactment of SB 97 rates have begun to fall for commercial UM/UIM coverage. Finally, many companies in the commercial and personal automobile insurance markets offer UM/UIM coverage.

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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.

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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.

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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.

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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.

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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.

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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.

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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.

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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.

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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.