

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

| Rank | Group Name | 2007 Direct Written Premium | 2007 Market Share | Overall Rate Changes for the Year | | | | | | | |
|------|--------------------------------|-----------------------------|-------------------|-----------------------------------|-------------|-------------|-------------|--------------|--------------|--------------|-------------|
| | | | | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 |
| 1 | State Farm Group | 943,179,739 | 18.6% | 3.8% | 5.3% | 5.8% | -3.6% | -4.3% | 0.0% | -8.7% | 0.0% |
| 2 | Progressive Group | 599,481,434 | 11.8% | 6.2% | 2.1% | 5.4% | 3.5% | -1.5% | -1.8% | -2.2% | 0.8% |
| 3 | Nationwide Group | 587,313,385 | 11.6% | 7.8% | 3.1% | 3.1% | -1.3% | 0.1% | 0.0% | 0.5% | 1.1% |
| 4 | Allstate Insurance Group | 509,666,723 | 10.1% | -1.1% | 1.6% | -0.2% | 0.7% | 0.2% | 1.4% | 0.0% | 0.5% |
| 5 | Grange Mutual Casualty | 299,513,814 | 5.9% | 8.9% | 9.0% | 3.2% | 0.2% | 1.1% | 2.2% | 2.0% | 2.6% |
| 6 | Westfield Group | 178,219,935 | 3.5% | 0.0% | 1.1% | 2.7% | 1.9% | -2.7% | -2.5% | -1.1% | 0.3% |
| 7 | Berkshire Hathaway (Geico Grp) | 151,888,349 | 3.0% | 1.9% | -1.5% | -6.3% | -1.8% | 0.0% | -1.6% | -0.9% | 1.1% |
| 8 | Liberty Mutual Group* | 143,960,915 | 2.8% | | | | | | | | 2.4% |
| 9 | American Family Ins Group | 136,176,753 | 2.7% | 10.0% | 6.7% | 16.8% | 6.4% | -1.2% | -13.3% | 1.8% | 1.0% |
| 10 | Cincinnati Financial Corp | 132,047,431 | 2.6% | -0.7% | 0.8% | 7.3% | 5.5% | -3.3% | -4.3% | -0.7% | 0.2% |
| | Top 10 Sub-Total | 3,681,448,478 | 72.6% | 4.2% | 3.4% | 3.9% | 0.0% | -1.5% | -0.8% | -2.4% | 0.8% |
| | Industry Total | 5,071,267,770 | 100.0% | | | | | | | | |

- Notes: * Liberty Mutual purchased the Ohio Casualty Group in August of 2007. The history for this "new" group is not yet compiled.
- The insurance group structure and premium are based on the NAIC database as of 5/28/2008.
 - Rate changes are reflected in the year they become effective for Ohio policies.
 - Reflects rate changes effective 1/1/2008 to 12/31/2008

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Homeowners Multiple Peril Rate Changes 2001 to 2008
Top 10 Ohio Homeowners Insurance Groups

| | <u>2007</u> | <u>2007</u> | <u>2001</u> | <u>2002</u> | <u>2003</u> | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> | |
|-------------------|---------------------------|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------|
| <u>Group Name</u> | <u>Direct Written</u> | <u>Market</u> | <u>Implemented</u> | |
| <u>Rank</u> | <u>Premium</u> | <u>Share</u> | <u>Change</u> | |
| 1 | State Farm IL | 413,917,521 | 22.7% | 4.0% | 29.6% | 8.0% | -4.8% | -2.5% | -0.3% | 0.5% | 6.9% |
| 2 | Allstate Ins Grp | 208,846,600 | 11.5% | 7.3% | 24.2% | 0.1% | 0.0% | 0.1% | 0.0% | 4.9% | 13.1% |
| 3 | Nationwide Corp | 200,744,885 | 11.0% | 9.7% | 11.0% | 8.9% | 4.7% | 2.9% | 0.0% | 2.5% | 9.5% |
| 4 | Grange Mut Cas | 105,074,580 | 5.8% | 10.2% | 5.9% | 16.9% | 7.1% | 0.0% | 0.6% | 4.6% | 5.9% |
| 5 | Cincinnati Fnc'l Corp | 93,197,926 | 5.1% | 8.4% | 15.1% | 9.5% | 14.2% | 3.2% | -3.2% | -0.8% | -0.5% |
| 6 | Westfield Grp | 79,557,919 | 4.4% | 0.0% | 7.0% | 9.2% | 4.4% | -0.5% | -4.0% | -1.2% | 6.6% |
| 7 | Liberty Mut Grp | 75,420,074 | 4.1% | 8.9% | 14.0% | 10.9% | 7.4% | 2.0% | 2.8% | -3.5% | 2.8% |
| 8 | Erie Ins Grp | 69,806,610 | 3.8% | 9.5% | 17.1% | 31.9% | 5.5% | -2.3% | -4.0% | 0.0% | 4.0% |
| 9 | Motorists Mutual | 59,505,264 | 3.3% | 9.0% | 8.0% | 9.0% | 1.5% | 6.0% | 0.0% | 3.2% | 2.9% |
| 10 | Auto Owners Grp | 59,227,167 | 3.2% | 3.7% | 6.5% | 14.0% | 9.4% | 4.7% | -2.4% | 0.0% | 1.8% |
| | Top 10 Sub Total: | 1,365,298,546 | 74.9% | 6.6% | 18.5% | 9.5% | 2.2% | 0.3% | -0.6% | 1.4% | 6.9% |
| | Others Sub Total: | 457,872,860 | 25.1% | | | | | | | | |
| | Total All Company Groups: | 1,823,171,406 | 100.0% | | | | | | | | |

Percent Change = overall percentage change effective 1/1/2001 thru 12/31/2008 Homeowners, Renters, & Condo's.

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The organizational structure is based on NAIC database as of 5/28/2008

Ohio Department of Insurance, Office of Property & Casualty Services