

Homeowners Multiple Peril Rate Changes 2001 to 2009
Top 10 Ohio Homeowners Insurance Groups

Rank	Group Name	2009 Direct Written Premium	2009 Market Share	Overall Rate Level Change for the Year						
				2003	2004	2005	2006	2007	2008	2009
1	State Farm IL	474,341,954	23.1%	8.0%	-4.8%	-2.5%	-0.3%	0.5%	6.9%	12.1%
2	Allstate Ins Grp	233,527,067	11.3%	0.1%	0.0%	0.1%	0.0%	4.9%	13.1%	7.2%
3	Nationwide Corp	222,150,591	10.8%	8.9%	4.7%	2.9%	0.0%	2.5%	9.5%	14.3%
4	Grange Mut Cas	116,273,807	5.7%	16.9%	7.1%	0.0%	0.6%	4.6%	5.9%	6.0%
5	Liberty Mut Grp	99,932,693	4.9%	10.9%	7.4%	2.0%	2.8%	-3.5%	2.8%	4.6%
6	Cincinnati Fncl Corp	85,885,054	4.2%	9.5%	14.2%	3.2%	-3.2%	-0.8%	-0.5%	-2.1%
7	Westfield Grp	82,627,161	4.0%	9.2%	4.4%	-0.5%	-4.0%	-1.2%	6.6%	15.9%
8	Erie Ins Grp	75,431,411	3.7%	31.9%	5.5%	-2.3%	-4.0%	0.0%	4.0%	9.5%
9	Auto Owners Grp	60,331,857	2.9%	14.0%	9.4%	4.7%	-2.4%	0.0%	1.8%	7.3%
10	Zurich Ins Grp	59,668,115	2.9%	18.6%	1.1%	-0.1%	-4.5%	7.1%	10.2%	11.3%
Top 10 Sub Total:		1,510,169,710	73.4%	9.8%	2.0%	0.0%	-0.7%	1.6%	7.2%	9.7%
Others Sub Total:		547,419,250	26.6%							
Total All Company Groups:		2,057,588,960	100.0%							

Percent Change = overall percentage change effective 1/1/2001 thru 12/31/2009 Homeowners, Renters, & Condo's.

Last Update: **5/25/2009**

The organizational structure is based on NAIC database as of 5/17/2010

Ohio Department of Insurance, Office of Product Regulation & Actuarial Services

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

Rank	Group Name	2009 Direct Written Premium	2009 Market Share	Overall Rate Level Changes for the Year						
				2003	2004	2005	2006	2007	2008	2009
1	State Farm Group	942,441,348	18.9%	5.8%	-3.6%	-4.3%	0.0%	-8.7%	0.0%	3.5%
2	Progressive Group	570,969,614	11.4%	5.4%	3.5%	-1.5%	-1.8%	-2.2%	0.8%	-1.1%
3	Nationwide Group	557,540,295	11.2%	3.1%	-1.3%	0.1%	0.0%	0.5%	1.1%	1.4%
4	Allstate Insurance Group	492,536,941	9.9%	-0.2%	0.7%	0.2%	1.4%	0.0%	0.5%	4.2%
5	Grange Mutual Casualty	307,225,979	6.2%	3.2%	0.2%	1.1%	2.2%	2.0%	2.6%	5.6%
6	Liberty Mutual Group*	189,300,371	3.8%	2.7%	-1.2%	-2.1%	0.3%	-0.4%	2.4%	4.1%
7	Berkshire Hathaway (Geico Grp)	177,584,473	3.6%	-6.3%	-1.8%	0.0%	-1.6%	-0.9%	1.1%	3.7%
8	Westfield Group	159,262,682	3.2%	2.7%	1.9%	-2.7%	-2.5%	-1.1%	0.3%	0.6%
9	American Family Ins Group	131,625,834	2.6%	16.8%	6.4%	-1.2%	-13.3%	1.8%	1.0%	8.9%
10	Erie Ins Group	127,618,835	2.6%	3.6%	-0.2%	-1.1%	-7.9%	-2.1%	-2.0%	3.9%
	Top 10 Sub-Total	3,656,106,372	73.3%	3.7%	-0.3%	-1.5%	-0.8%	-2.5%	0.7%	2.8%
	Industry Total	4,987,941,710	100.0%							

- Notes:
- The insurance group structure and premium are based on the NAIC database as of 5/18/2010.
 - Rate changes are reflected in the year they become effective for Ohio policies.
 - Reflects rate changes effective 1/1/2009 to 12/31/2009

Latest Update: 6/11/2010