

**Homeowners Multiple Peril Rate Changes
Top 10 Ohio Homeowners Insurance Groups**

Rank	Group Name	2018	2018											
		Direct Written	Market	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1	State Farm Grp	620,766,639	20.9%	6.9%	12.1%	11.7%	3.8%	2.9%	3.8%	4.6%	-2.7%	0.0%	1.4%	-3.4%
2	Allstate Ins Grp	323,595,310	10.9%	13.1%	7.2%	1.0%	14.4%	5.7%	4.8%	0.6%	0.0%	4.0%	0.7%	1.0%
3	Liberty Mut Grp	256,706,522	8.6%	2.8%	5.0%	10.8%	11.5%	14.5%	13.3%	6.0%	1.6%	4.1%	5.3%	-0.3%
4	Nationwide Corp Grp	216,362,582	7.3%	9.5%	14.3%	7.5%	-3.6%	9.6%	7.0%	3.8%	4.2%	2.9%	0.6%	0.2%
5	Grange Mut Cas Grp	167,561,565	5.6%	5.9%	6.0%	15.6%	5.4%	7.5%	14.2%	9.1%	2.9%	1.9%	2.0%	1.8%
6	Erie Ins Grp	160,058,850	5.4%	4.0%	9.5%	9.9%	9.9%	9.8%	11.4%	4.9%	0.0%	-0.2%	-1.0%	0.0%
7	Westfield Grp	116,772,276	3.9%	6.6%	15.9%	5.2%	5.3%	10.4%	11.2%	5.5%	5.0%	4.1%	0.2%	5.0%
8	United Serv Automobile Ass	110,056,037	3.7%	16.3%	9.6%	7.5%	9.4%	6.2%	6.9%	-0.1%	0.7%	4.5%	1.5%	2.8%
9	Cincinnati Fin Grp	108,274,339	3.6%	-0.5%	-2.1%	7.4%	7.6%	10.8%	10.8%	0.0%	0.0%	0.0%	2.8%	5.2%
10	American Family Ins Grp	99,737,143	3.4%	9.7%	11.8%	19.9%	6.1%	9.2%	9.2%	7.0%	2.2%	0.3%	0.6%	1.3%
Top 10 Sub Total:		2,179,891,263	73.4%	1.8%	7.3%	9.3%	11.7%	9.5%	6.2%	3.4%	0.0%	1.5%	0.0%	0.0%
Others Sub Total:		790,793,997	26.6%											
Total All Company Groups:		2,970,685,260	100.0%											

Percent Change = overall percentage change effective 1/1/2008 thru 12/31/2018 Homeowners, Renters, & Condo's.

Last Update: 6/19/2019

• The insurance group structure and premium are based on the NAIC database as of 6/19/2019.

This report reflects the estimated changes for the given calendar year. Actual results may vary.

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