

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

Rank	Group Name	2018		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		Direct Written Premium	Market Share											
1	State Farm Grp	1,294,739,530	18.7%	0.0%	3.5%	1.2%	0.5%	-0.4%	2.1%	2.5%	2.5%	2.7%	9.8%	-4.8%
2	Progressive Grp	1,023,996,540	14.8%	0.8%	-1.1%	-0.2%	4.8%	4.9%	2.9%	4.6%	-3.7%	1.4%	-0.3%	-0.1%
3	Allstate Ins Grp	723,795,191	10.4%	0.8%	-1.1%	0.0%	2.3%	3.3%	0.5%	2.1%	4.9%	1.4%	1.7%	0.1%
4	Berkshire Hathaway Grp	525,101,065	7.6%	1.1%	3.7%	0.0%	0.8%	2.6%	3.7%	3.4%	6.3%	0.0%	0.1%	1.4%
5	Nationwide Corp Grp	500,184,124	7.2%	1.1%	1.4%	4.0%	-4.8%	8.5%	4.9%	0.1%	3.7%	2.1%	4.1%	9.0%
6	Grange Mut Cas Grp	346,916,534	5.0%	2.6%	5.6%	5.1%	0.3%	1.2%	2.3%	2.3%	3.1%	7.2%	3.6%	6.5%
7	Liberty Mut Grp	316,358,354	4.6%	2.4%	4.1%	4.3%	6.2%	5.5%	3.1%	5.0%	4.7%	8.2%	6.7%	1.9%
8	Erie Ins Grp	249,225,065	3.6%	-2.0%	3.9%	1.0%	-0.1%	-0.3%	0.0%	1.8%	-1.5%	2.0%	3.6%	0.0%
9	United Serv Automobile Assn C	208,881,627	3.0%	1.0%	8.9%	2.6%	-0.8%	5.4%	7.8%	1.2%	1.8%	3.7%	1.5%	0.0%
10	American Family Ins Grp	184,236,692	2.7%	9.8%	6.4%	-0.1%	2.3%	3.5%	0.5%	-1.1%	0.0%	14.3%	3.5%	4.9%
	Top 10 Sub-Total	5,373,434,722	77.5%	1.1%	2.3%	1.4%	1.4%	3.1%	2.6%	2.7%	2.0%	3.0%	3.9%	0.5%
	Industry Total	6,937,523,543	100.0%											

- Notes:
- The insurance group structure and premium are based on the NAIC database as of 6/19/2019.
 - Rate changes are reflected in the year they become effective for Ohio policies.
 - Reflects rate changes effective 1/1/2008 to 12/31/2018

Latest Update: 6/19/2019