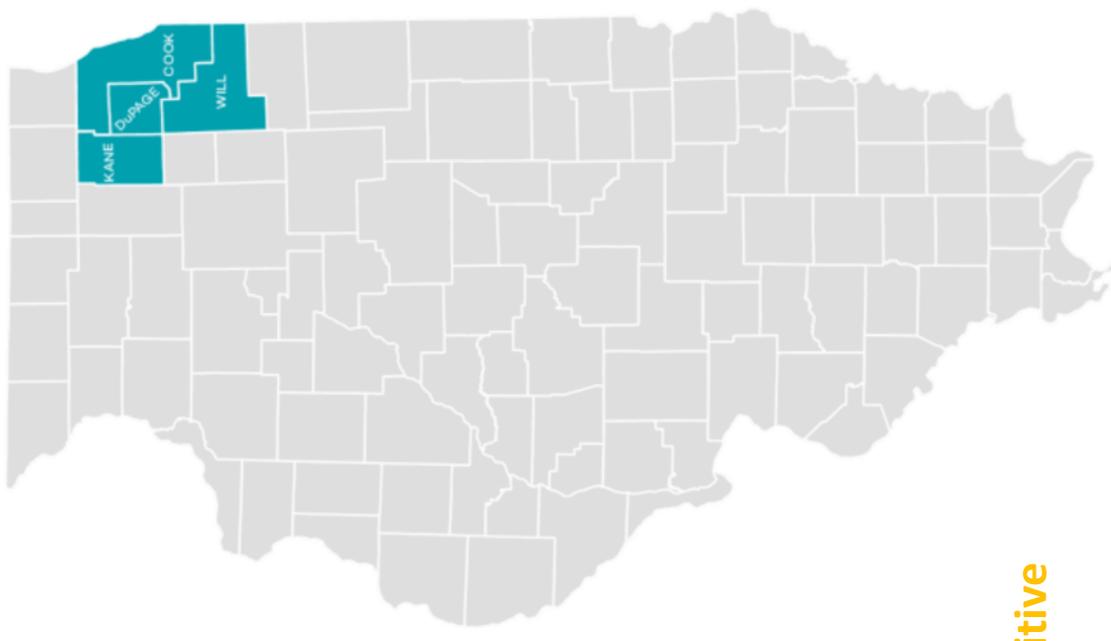


# Heat Map 2023

# Illinois

Marketplace Footprint



**Rate Region 1:**  
Gold Rankings 1<sup>st</sup>

**Rate Region 3:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 4:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rating Region 1** = Cook  
**Rating Region 3** = DuPage & Kane  
**Rating Region 4** = Will

— Most Competitive  
— Moderately Competitive

## Rate Region 1:

Gold Rankings 2<sup>nd</sup>  
Silver Rankings 10<sup>th</sup>

Rating Region 1 = Wayne

## Rate Region 4:

Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

Rating Region 4 = Washtenaw & Livingston

Rating Region 11 = Barry

Rating Region 2 = Macomb & Oakland

## Rate Region 11:

Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

Rating Region 12 = Kent, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa & Lake

Rating Region 5 = Genesee

## Rate Region 2:

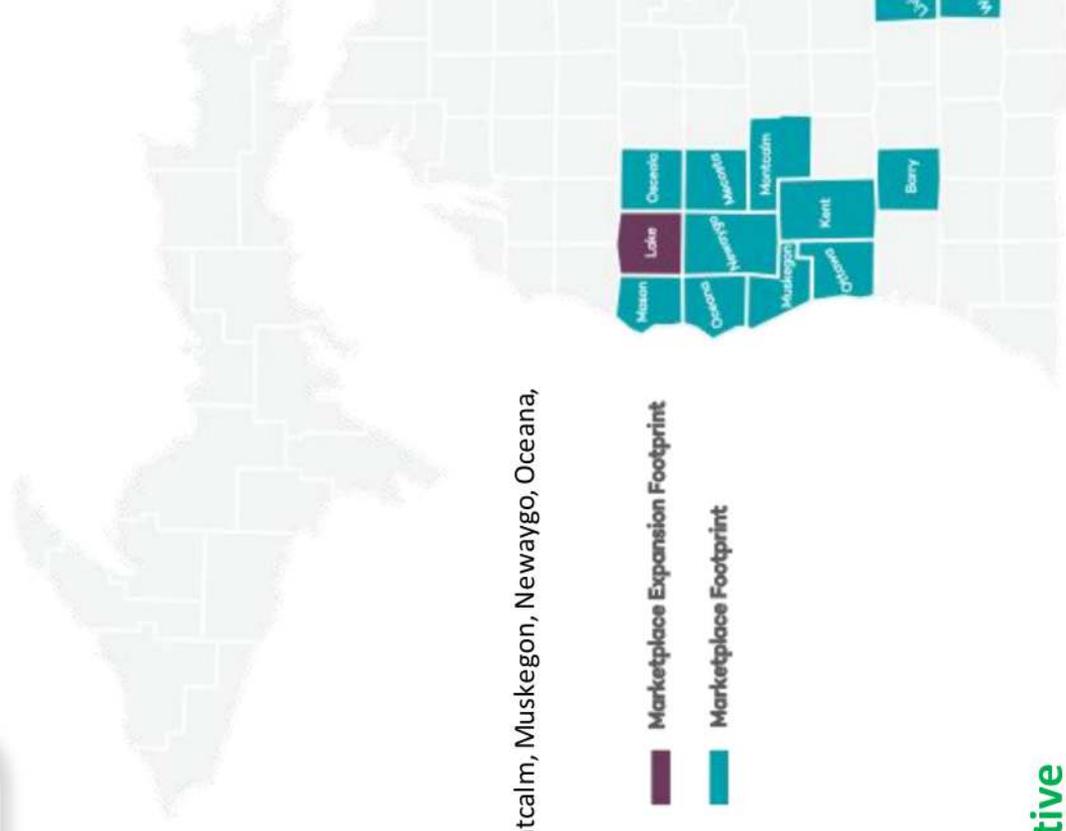
Gold Rankings 2<sup>nd</sup>  
Silver Rankings 12<sup>th</sup>

## Rate Region 5:

Gold Rankings 1<sup>st</sup>  
Silver Rankings 12<sup>th</sup>

— Most Competitive

— Moderately Competitive



# Heat Map 2023

# Wisconsin

## Rate Region 1:

**Not Competitive**

## Rate Region 3:

**Not Competitive**

## Rate Region 10:

**Gold Rankings 8<sup>th</sup>**

**Silver Rankings 5<sup>th</sup>**

## Rate Region 11:

**Not Competitive**

**Silver Rankings 18<sup>th</sup>**

## Rate Region 12:

**Not Competitive**

## Rate Region 13:

**Gold Rankings 8<sup>th</sup>**

**Silver Rankings 1<sup>st</sup>**

## Rate Region 14:

**Not Competitive**

**Silver Rankings 18<sup>th</sup>**

## Rate Region 15:

**Gold Rankings 29<sup>th</sup>**

**Silver Rankings 19<sup>th</sup>**

## Rate Region 16:

**Gold Rankings 21<sup>st</sup>**

**Silver Rankings 11<sup>th</sup>**

Rating Region 1 = Milwaukee

Rating Region 3 = Racine & Kenosha

Rating Region 10 = Lincoln, Marathon, Wood & Portage

Rating Region 11 = Calumet, Dodge, Fond Du Lac, Outagamie, Sheboygan, Waupaca, Waushara, Winnebago

Rating Region 12 = Ozaukee, Washington, Waukesha

Rating Region 13 = Iron, Vilas, Oneida, Forest, Florence, Langlade

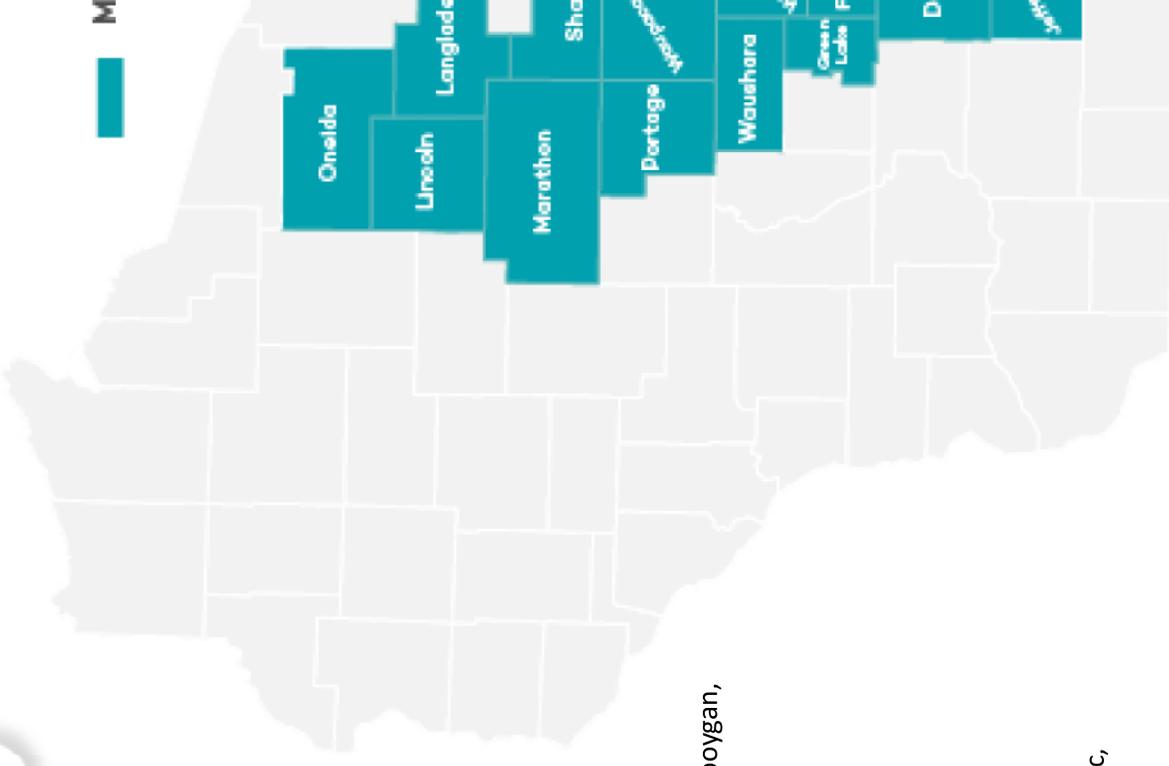
Rating Region 14 = Green, Rock, Walworth, Jefferson & Columbia

Rating Region 15 = Green Lake

Rating Region 16 = Brown, Door, Kewaunee, Marinette, Manitowoc, Menominee, Oconto, Shawano

— **Most Competitive**

— **Moderately Competitive**

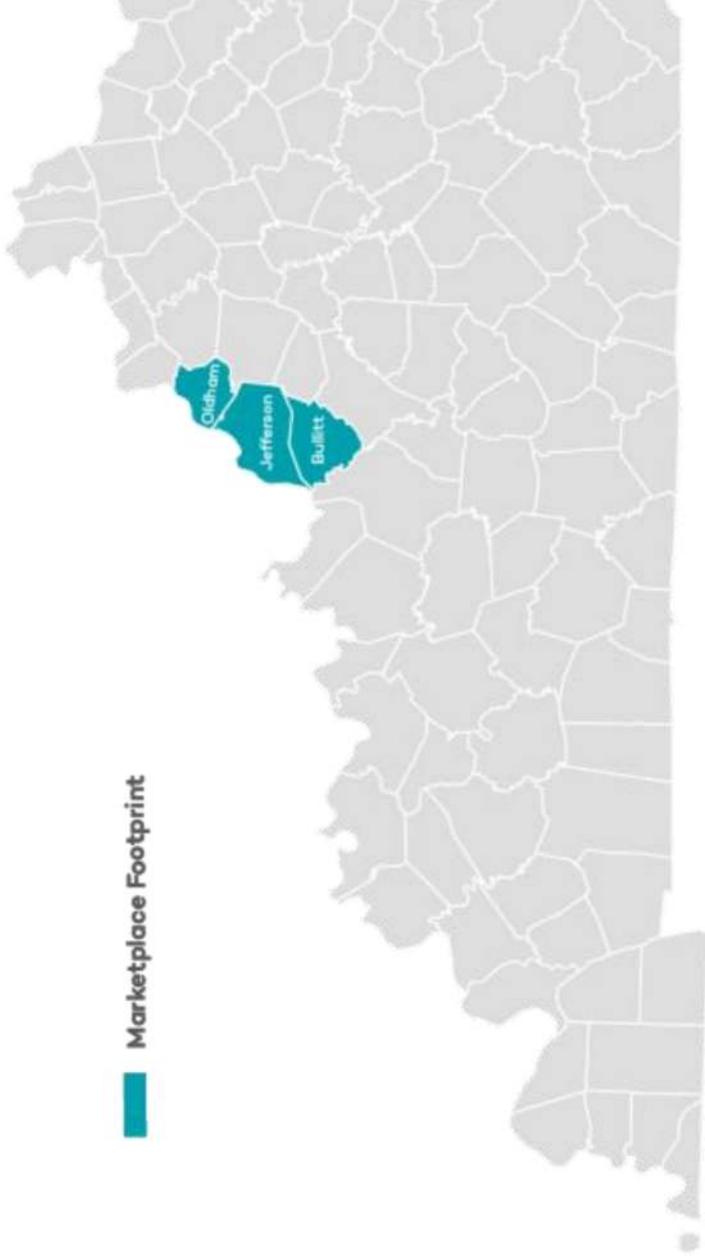


## Rate Region 3:

Gold Rankings 4<sup>th</sup>

Silver Rankings 4<sup>th</sup>

Marketplace Footprint



Rating Region 3 = Bullitt/Jefferson/Oldham

Most Competitive

Moderately Competitive

# Heat Map 2023

# Ohio

**Rate Region 1:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 11:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 2:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 13:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 10<sup>th</sup>

**Rate Region 3:**  
Gold Rankings 12<sup>th</sup>  
Silver Rankings 29<sup>th</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 14:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 4:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 12<sup>th</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 15:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 3<sup>rd</sup>

**Rate Region 5:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

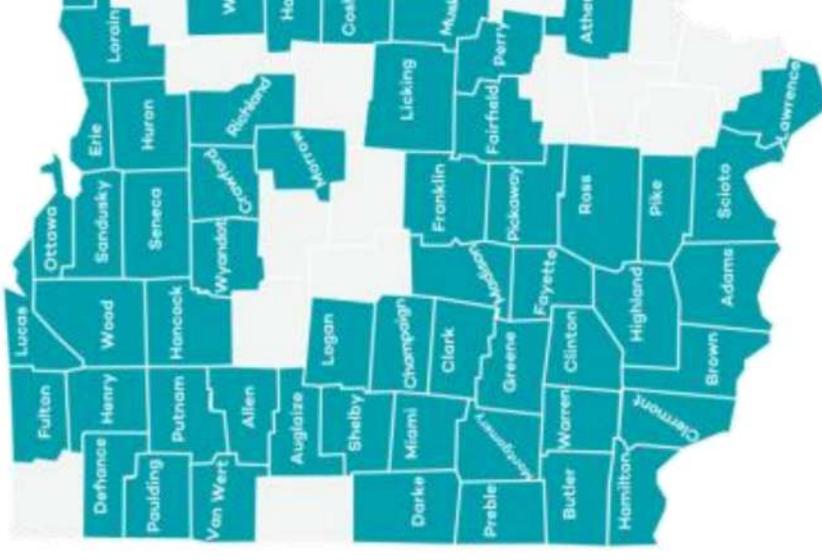
**Rate Region 9:**  
Gold Rankings 16<sup>th</sup>  
Silver **Not Competitive**

**Rate Region 16:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 6:**  
Gold Rankings 11<sup>th</sup>  
Silver Rankings 15<sup>th</sup>

**Rate Region 10:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 17:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>



Marketplace Footprint

Most Competitively

Moderately Competitively

# Heat Map 2023 (cont.) Ohio

**Rating Region 1** = Defiance, Fulton, Henry, Lucas & Wood

**Rating Region 2** = Allen, Auglaize, Hancock, Paulding, Putnam & Van Wert

**Rating Region 3** = Champaign, Clark, Darke, Greene, Miami, Montgomery, Preble & Shelby

**Rating Region 4** = Butler, Hamilton & Warren

**Rating Region 5** = Adams, Brown, Clermont, Clinton & Highland

**Rating Region 6** = Erie, Huron, Sandusky, Seneca, Wyandot

**Rating Region 7** = Crawford, Richland

**Rating Region 8** = Morrow

**Rating Region 9** = Fairfield, Fayette, Franklin, Licking, Logan, Madison, Pickaway

**Rating Region 10** = (Lawrence, Pike, Ross, Scioto

**Rating Region 11** = Ashtabula, Cuyahoga, Lake, Lorain

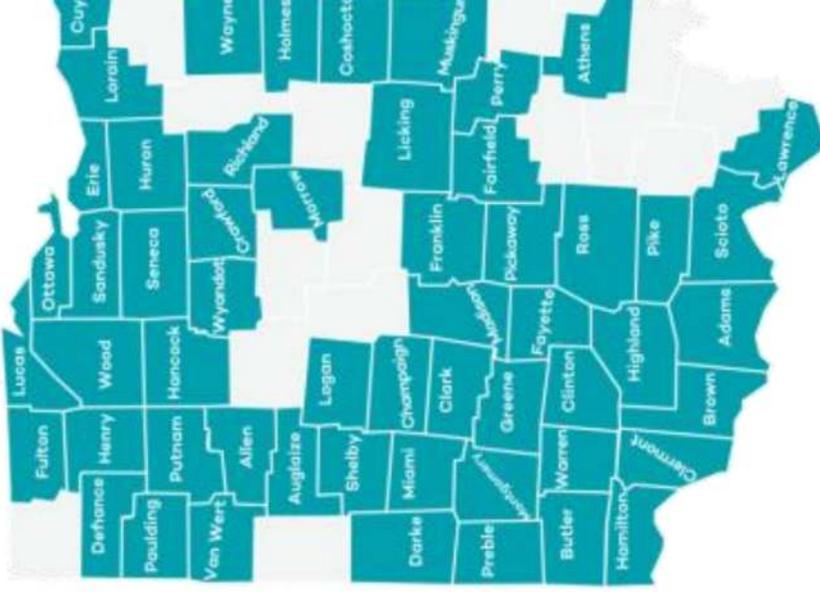
**Rating Region 13** = Mahoning, Trumbull

**Rating Region 14** Holmes, Wayne

**Rating Region 15** = Stark

**Rating Region 16** Belmont, Coshocton, Guernsey, Harrison, Jefferson, Muskingum, Perry, Tuscarawas

**Rating Region 17** = Athens



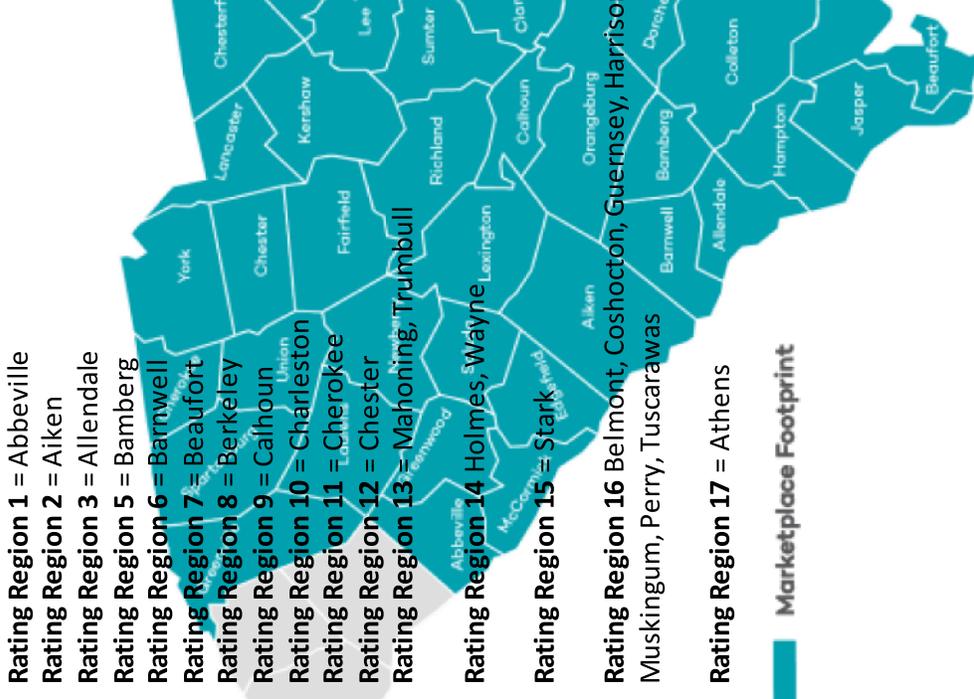
Marketplace Footprint

Most Competitive

Moderately Competitive

# Heat Map 2023

# South Carolina



Rating Region 1 = Abbeville  
Rating Region 2 = Aiken  
Rating Region 3 = Allendale  
Rating Region 5 = Bamberg  
Rating Region 6 = Barnwell  
Rating Region 7 = Beaufort  
Rating Region 8 = Berkeley  
Rating Region 9 = Calhoun  
Rating Region 10 = Charleston  
Rating Region 11 = Cherokee  
Rating Region 12 = Chester  
Rating Region 13 = Mahoning, Trumbull  
Rating Region 14 = Holmes, Wayne  
Rating Region 15 = Stark  
Rating Region 16 = Belmont, Coshocton, Guernsey, Harrison, Muskingum, Perry, Tuscarawas  
Rating Region 17 = Athens

Marketplace Footprint

**Rate Region 1:**  
Gold Rankings 5<sup>th</sup>  
Silver Rankings 11<sup>th</sup>

**Rate Region 8:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 7<sup>th</sup>

**Rate Region 11:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

Rating Region 1 = Abbeville  
Rating Region 2 = Aiken  
Rating Region 3 = Allendale  
Rating Region 5 = Bamberg  
Rating Region 6 = Barnwell  
Rating Region 7 = Beaufort  
Rating Region 8 = Berkeley  
Rating Region 9 = Calhoun  
Rating Region 10 = Charleston  
Rating Region 11 = Cherokee  
Rating Region 12 = Chester  
Rating Region 13 = Mahoning, Trumbull  
Rating Region 14 = Holmes, Wayne  
Rating Region 15 = Stark  
Rating Region 16 = Belmont, Coshocton, Guernsey, Harrison, Muskingum, Perry, Tuscarawas  
Rating Region 17 = Athens

**Rate Region 2:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 5<sup>th</sup>

**Rate Region 9:**  
Gold Rankings 13<sup>th</sup>  
Silver Rankings 15<sup>th</sup>

**Rate Region 13:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 10<sup>th</sup>

**Rate Region 3:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 10:**  
Gold Rankings 2<sup>nd</sup>  
Silver Rankings 4<sup>th</sup>

**Rate Region 14:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 5:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 11:**  
Gold Rankings 6<sup>th</sup>  
Silver Rankings 6<sup>th</sup>

**Rate Region 15:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 3<sup>rd</sup>

**Rate Region 6:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 7<sup>th</sup>

**Rate Region 9:**  
Gold Rankings 2<sup>nd</sup>  
Silver Rankings 4<sup>th</sup>

**Rate Region 16:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 10:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 17:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

Most Competitive  
Moderately Competitive

# Heat Map 2023 (cont.)

# South Carolina

**Rate Region 1:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 11:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 2:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 13:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 10<sup>th</sup>

**Rate Region 3:**  
Gold Rankings 12<sup>th</sup>  
Silver Rankings 29<sup>th</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 14:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 4:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 12<sup>th</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 15:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 3<sup>rd</sup>

**Rate Region 5:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

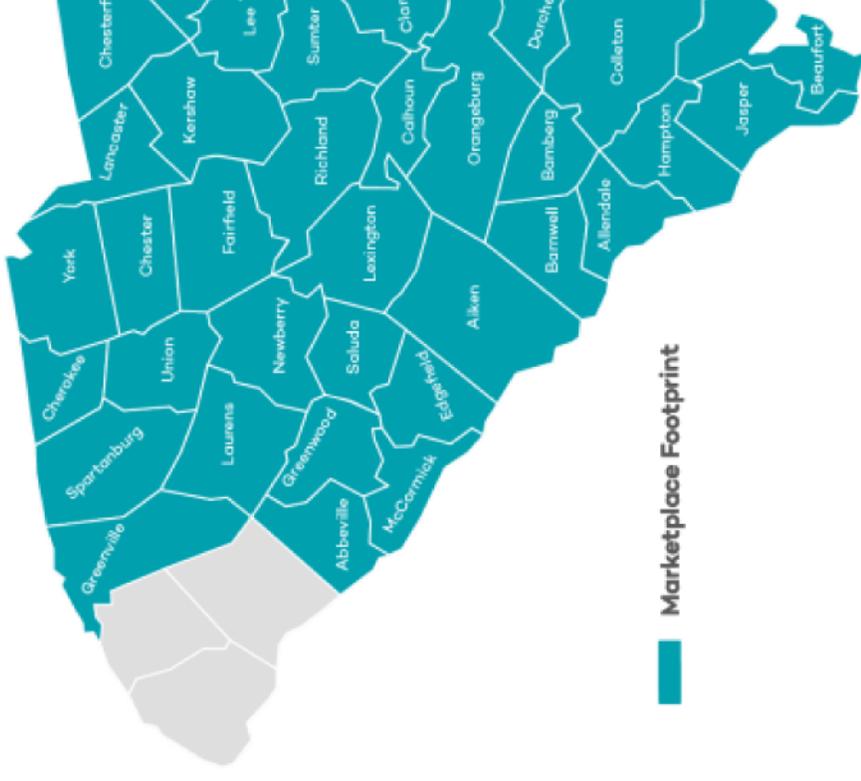
**Rate Region 9:**  
Gold Rankings 16<sup>th</sup>  
Not Competitive

**Rate Region 16:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 6:**  
Gold Rankings 11<sup>th</sup>  
Silver Rankings 15<sup>th</sup>

**Rate Region 10:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 17:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>



- Most Competitive
- Moderately Competitive

# Heat Map 2023 (cont.)

# South Carolina

**Rate Region 1:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 11:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 2:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 13:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 10<sup>th</sup>

**Rate Region 3:**  
Gold Rankings 12<sup>th</sup>  
Silver Rankings 29<sup>th</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 14:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 4:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 12<sup>th</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 15:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 3<sup>rd</sup>

**Rate Region 5:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

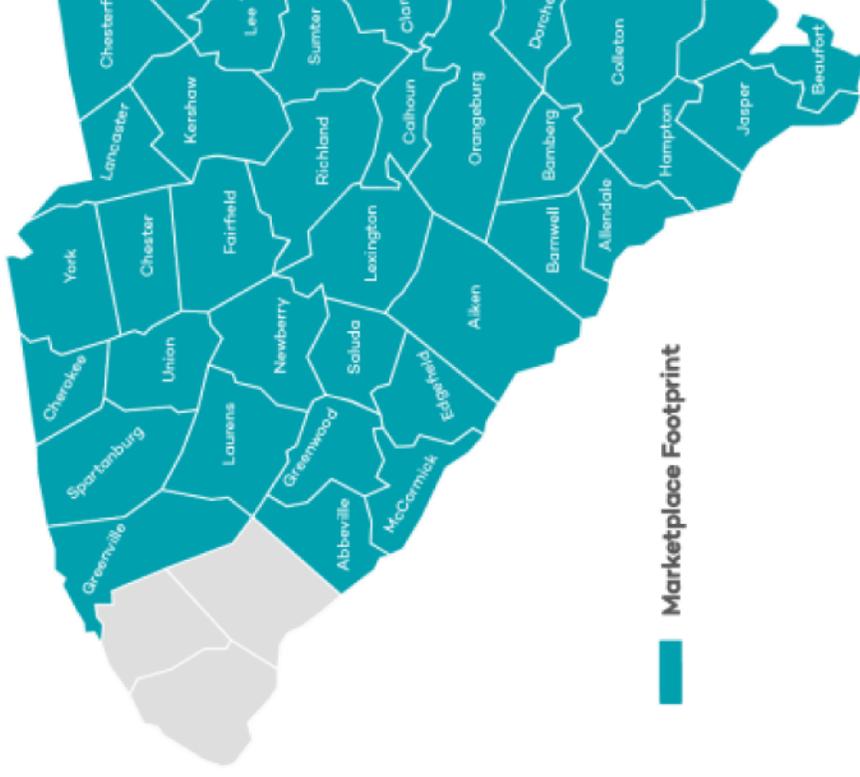
**Rate Region 9:**  
Gold Rankings 16<sup>th</sup>  
Not Competitive

**Rate Region 16:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 6:**  
Gold Rankings 11<sup>th</sup>  
Silver Rankings 15<sup>th</sup>

**Rate Region 10:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 17:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>



Most Competitive

Moderately Competitive

# Heat Map 2023 (cont.)

# South Carolina

**Rate Region 1:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 11:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 2:**  
Gold Rankings 3<sup>rd</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 13:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 10<sup>th</sup>

**Rate Region 3:**  
Gold Rankings 12<sup>th</sup>  
Silver Rankings 29<sup>th</sup>

**Rate Region 7:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 14:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 4:**  
Gold Rankings 9<sup>th</sup>  
Silver Rankings 12<sup>th</sup>

**Rate Region 8:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 15:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 3<sup>rd</sup>

**Rate Region 5:**  
Gold Rankings 8<sup>th</sup>  
Silver Rankings 1<sup>st</sup>

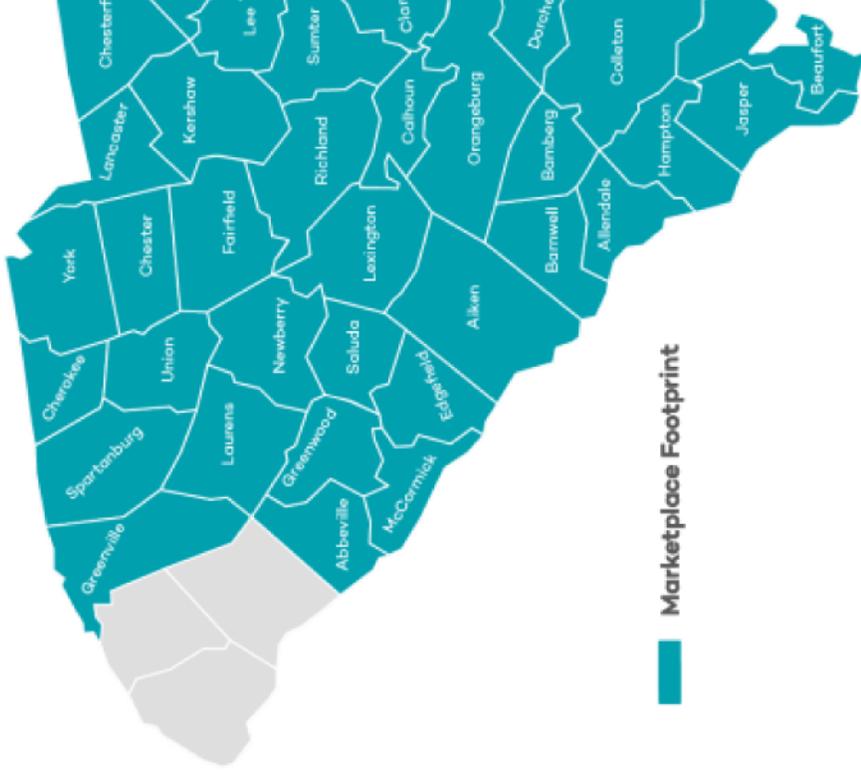
**Rate Region 9:**  
Gold Rankings 16<sup>th</sup>  
Not Competitive

**Rate Region 16:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 6:**  
Gold Rankings 11<sup>th</sup>  
Silver Rankings 15<sup>th</sup>

**Rate Region 10:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>

**Rate Region 17:**  
Gold Rankings 1<sup>st</sup>  
Silver Rankings 1<sup>st</sup>



Marketplace Footprint

Most Competitive

Moderately Competitive