

AUTOMOBILE INSURANCE CONSUMER COMPLAINTS

Ohio Department of Insurance

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Automobile/Private Passenger Vehicle (PPV) Insurance Complaints

In 2015, the Ohio Department of Insurance (ODI) received a total of 1,320 complaints concerning companies that sold private passenger vehicle automobile insurance. The chart below shows the top 12 reasons for these complaints.

2015 Ohio Private Passenger Vehicle AUTOMOBILE Insurance Complaint Statistics			
Number of authorized companies having PPV/automobile insurance premiums.	Number of authorized companies having PPV/automobile insurance complaints.	Consumer complaints concerning PPV/automobile insurance companies received.	Number of insurance companies having at least ten PPV/automobile insurance complaints.
209	121	1320*	37
Top 12 Complaint Reasons**			% of Total Complaints
1. Claim delay			29.4%
2. Claim unsatisfactory settlement offer			25.7%
3. Claim denial			17.7%
4. Claim adjuster handling			16.9%
5. Policy cancellation or nonrenewal			10.1%
6. Claim comparative negligence			4.3%
7. Premium amount or rating			4.3%
8. Premium refund due but not paid			4.2%
9. Premium notice or billing			3.5%
10. Agent handling			1.3%
11. Service non-responsiveness			1.0%
12. Coverage question			1.0%
* Number of complaints may include agents, service processors, and others who are not insurance companies.			
**Complaints may have more than one reason.			

Automobile/Private Passenger Vehicle (PPV) Insurance Complaint Ratios

The chart on page two shows the 50 companies that earned the most Ohio PPV/automobile insurance premium in 2015 and how each company's consumer complaints compare to the average. A 1.00 ratio means an insurer had the same percent share of all Ohio PPV/automobile insurance complaints as its share percent of all Ohio PPV/automobile insurance premium. A 1.50 ratio means an insurer had a 50% higher percent share of all Ohio PPV/automobile insurance complaints compared to its percent of Ohio PPV/automobile insurance premium. If a company had 12.0 percent of all complaints and a 10.0 percent market share, its complaint ratio would be 1.20 (12.0 divided by 10.0). The 50 companies displayed on page two had an aggregate average 2015 complaint to market share ratio of 0.90.

Notes:

"Market Share" refers to each company's percentage of Ohio total PPV/automobile insurance premium. "Complaint Share" is each company's percentage of Ohio total PPV/automobile insurance complaints. "Complaint Ratio" is a comparison of Ohio PPV/automobile insurance market share to the number of complaints.



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2015 Ohio Private Passenger Vehicle AUTOMOBILE Insurance Complaint Ratios					
PPV/Automobile Insurers in Order of Ohio Market Share	Ohio PPV/Automobile Insurance Premium	Ohio Market Share	Ohio Consumer Complaints	Ohio Complaint Share	Complaint to Market Share Ratio
State Farm Mut Auto Ins Co	\$1,065,742,196	17.78%	132	9.68%	0.54
Allstate Fire & Cas Ins Co	\$368,282,982	6.14%	66	4.84%	0.79
Progressive Specialty Ins Co	\$362,444,132	6.05%	72	5.28%	0.87
Progressive Direct Ins Co	\$328,071,291	5.47%	67	4.91%	0.90
Nationwide Mut Ins Co	\$225,229,152	3.76%	28	2.05%	0.55
Geico Cas Co	\$182,929,065	3.05%	53	3.89%	1.27
Grange Mut Cas Co	\$181,247,188	3.02%	46	3.37%	1.12
Erie Ins Co	\$180,771,027	3.02%	21	1.54%	0.51
Nationwide Mut Fire Ins Co	\$163,059,957	2.72%	39	2.86%	1.05
Safeco Ins Co Of IL	\$153,948,593	2.57%	21	1.54%	0.60
Cincinnati Ins Co	\$130,087,083	2.17%	16	1.17%	0.54
State Farm Fire & Cas Co	\$108,190,731	1.80%	29	2.13%	1.18
Grange Prop & Cas Ins Co	\$104,330,264	1.74%	24	1.76%	1.01
Allstate Ins Co	\$101,735,286	1.70%	13	0.95%	0.56
American Family Ins Co	\$98,349,048	1.64%	24	1.76%	1.07
Farmers Ins Of Columbus Inc	\$93,120,679	1.55%	18	1.32%	0.85
Westfield Natl Ins Co	\$87,776,882	1.46%	12	0.88%	0.60
Motorists Mut Ins Co	\$82,661,726	1.38%	14	1.03%	0.74
LM Gen Ins Co	\$76,818,780	1.28%	18	1.32%	1.03
Safe Auto Ins Co	\$65,919,012	1.10%	55	4.03%	3.67
Home Owners Ins Co	\$61,792,953	1.03%	2	0.15%	0.14
Allstate Prop & Cas Ins Co	\$57,941,536	0.97%	11	0.81%	0.83
United Serv Automobile Assn	\$57,204,271	0.95%	10	0.73%	0.77
Geico Gen Ins Co	\$56,710,562	0.95%	12	0.88%	0.93
Nationwide Ins Co Of Amer	\$51,363,535	0.86%	5	0.37%	0.43
American Select Ins Co	\$46,151,098	0.77%	4	0.29%	0.38
Esurance Prop & Cas Ins Co	\$45,019,327	0.75%	15	1.10%	1.46
USAA Cas Ins Co	\$42,327,766	0.71%	11	0.81%	1.14
Standard Fire Ins Co	\$40,837,247	0.68%	4	0.29%	0.43
USAA Gen Ind Co	\$39,639,080	0.66%	12	0.88%	1.33
Victoria Specialty Ins Co	\$38,308,411	0.64%	11	0.81%	1.26
Ohio Mut Ins Co	\$37,511,079	0.63%	8	0.59%	0.94
Liberty Mut Fire Ins Co	\$37,316,454	0.62%	6	0.44%	0.71
Pekin Ins Co	\$34,796,647	0.58%	6	0.44%	0.76
Western Reserve Mut Cas Co	\$34,524,023	0.58%	3	0.22%	0.38
State Auto Ins Co of OH	\$34,354,580	0.57%	6	0.44%	0.77
GEICO Advantage Ins Co	\$33,917,029	0.57%	5	0.37%	0.65
Allstate Northbrook Ind Co	\$33,507,251	0.56%	13	0.95%	1.71
GEICO Choice Ins Co	\$32,673,443	0.55%	4	0.29%	0.54
Nationwide Gen Ins Co	\$27,680,004	0.46%	4	0.29%	0.64
Twin City Fire Ins Co	\$27,625,216	0.46%	11	0.81%	1.75
Owners Ins Co	\$27,557,333	0.46%	5	0.37%	0.80
Travelers Prop Cas Ins Co	\$27,038,450	0.45%	1	0.07%	0.16
Alfa Vision Ins Corp	\$26,828,140	0.45%	42	3.08%	6.88
First Acceptance Ins Co Inc	\$26,671,922	0.44%	65	4.77%	10.71
Central Mut Ins Co	\$26,560,062	0.44%	2	0.15%	0.33
State Automobile Mut Ins Co	\$25,832,463	0.43%	3	0.22%	0.51
Metropolitan Grp Prop & Cas Ins	\$25,410,530	0.42%	5	0.37%	0.86
The Gen Automobile Ins Co Inc	\$25,359,557	0.42%	21	1.54%	3.64
Encompass Home & Auto Ins Co	\$25,265,267	0.42%	6	0.44%	1.04
Total / Average Carriers Above / 2015	\$5,268,440,310	87.89%	1,081	79.25%	0.90
All Ohio PPV/Auto Carriers / 2015	\$5,994,442,145	100.00%	1,320	100.00%	
Total Above Carriers Percent of All	87.89%	87.89%	81.89%		

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