AUTOMOBILE INSURANCE CONSUMER COMPLAINTS

Ohio Department of Insurance

Jillian Froment, Director

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				
	% of Total Complaints						
1. Claim delay	29.4%						
2. Claim unsatisfactory s	25.7%						
Claim denial	17.7%						
4. Claim adjuster handlii	16.9%						
Policy cancellation or	10.1%						
Claim comparative ne	4.3%						
7. Premium amount or ra	4.3%						
8. Premium refund due l	4.2%						
9. Premium notice or bil	3.5%						
10. Agent handling	1.3%						
11. Service non-responsi	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.



AUTOMOBILE INSURANCE CONSUMER COMPLAINTS

Page 2

Complaints	2015 Ohio	Private Passenge	r Vehicle AUTOMO	BILE Insurance (Complaint Ratios	
Allstate Fire & Cas Ins Co			Ohio Market Share		· ·	Complaint to Market Share Ratio
Allstate Fire & Cas Ins Co \$368,282,982	State Farm Mut Auto Ins Co	\$1,065,742,196	17.78%	132	9.68%	0.54
Progressive Specialty Ins Co \$382,444,132 6.05% 72 5.28% 0.87 Progressive Direct Ins Co \$320,71,291 5.47% 67 4.91% 0.90 Nationwide Mut Ins Co \$225,229,152 3.76% 28 2.05% 0.55 Geico Cas Co \$182,290,965 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 \$180,771,027 3.02% 21 1.54% 0.51 Nationwide Mut Fire Ins Co \$180,771,027 3.02% 21 1.54% 0.51 Nationwide Mut Fire Ins Co \$180,059,957 2.72% 39 2.86% 1.05 Safeco Ins Co Of IL \$153,945,599 2.27% 21 1.54% 0.60 Cincinnat 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 \$104,330,264 1.74% 24 1.76% 1.01 Allstate Ins Co \$101,330,264 1.74% 24 1.76% 1.01 Allstate Ins Co \$101,330,264 1.74% 24 1.76% 1.01 Allstate Ins Co \$101,330,264 1.74% 24 1.76% 1.07 Farmers Ins Co C \$101,330,264 1.64% 24 1.76% 1.07 Farmers Ins Co C \$101,300,264 1.64% 24 1.76% 1.07 Farmers Ins Co C \$101,300,264 1.64% 24 1.76% 1.07 Farmers Ins Co C \$101,430,264 1.64% 24 1.76% 1.07 Farmers Ins Co C \$101,430,264 1.64% 24 1.76% 1.07 Farmers Ins Co C \$101,400,400,400,400,400,400,400,400,400,	Allstate Fire & Cas Ins Co				4.84%	0.79
Progressive Direct ins Co \$328.071.291			6.05%	72	5.28%	0.87
Nationwide Mut Ins Co			5.47%		4.91%	0.90
Gelco 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 \$163,059,967 2.72% 39 2.268% 1.05 Safeco Ins Co Of IL \$153,948,593 2.57% 21 1.54% 0.60 Cinclinant Ins Co \$130,087,083 2.57% 21 1.54% 0.60 Cinclinant Ins Co \$130,087,083 2.57% 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 \$103,30,264 1.74% 24 1.76% 1.01 Allstate Ins Co \$103,30,264 1.74% 24 1.76% 1.01 Allstate Ins Co \$101,735,266 1.70% 13 0.95% 0.56 American Family Ins Co \$93,49,048 1.64% 24 1.76% 1.07 Farmers Ins Off Columbus Inc \$93,120,679 1.55% 18 1.32% 0.85 0.85 0.85 0.85 0.85 0.85 0.85 0.85			3.76%	28	2.05%	0.55
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All Ohio PPV/Auto Carriers / 2015 \$5,994,442,145 100.00% 1,320 100.00%	Total / Average Carriers Above / 2015	\$5,268,440,310	87.89%	1,081	79.25%	0.90
22.224	All Ohio PPV/Auto Carriers / 2015		100.00%	1,320	100.00%	
ITOLAL ADOVE CATTIETS PERCENT OF AIL 1 07.03% 1 07.03% 1 01.03%	Total Above Carriers Percent of All	87.89%	87.89%	81.89%		

Consumer Services 1-800-686-1526 | Medicare Information 1-800-686-1578 | Fraud & Enforcement 1-800-686-1527



