

Automobile Insurance

2017 Consumer Complaints

Consumers 1-800-686-1526 | Medicare 1-800-686-1578 | Fraud & Enforcement 1-800-686-1527

Automobile/Private Passenger Vehicle (PPV) Insurance Complaints

In 2017, the Ohio Department of Insurance (ODI) received a total of 1,458 complaints concerning companies that sold private passenger vehicle automobile insurance. The chart below shows the top 12 reasons for these complaints.

2017 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.
199	122	1458*	29
Top 12 Complaint Reasons**			% of Total Complaints
1. Delay			23.31%
2. Unsatisfactory Settlement Offer			19.18%
3. Denial of Claim			12.93%
4. Adjuster Handling			6.12%
5. Premium Notice/Billing			4.96%
6. Cancellation			4.77%
7. Premium & Rating			4.49%
8. Premium Refund			4.31%
9. Total Loss			3.75%
10. Comparative Negligence			2.55%
11. Value Dispute			2.13%
12. Delays / No Response			1.48%
* 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 2017 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).

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.

2017 Ohio Auto Personal Complaint Ratios					
Respondent	Premium Amount	Market Share Reported	Complaint Count	Percent of Total Complaints	Complaint to Market Share Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (25178)	\$1,211,572,143.00	18.12%	136	9.62%	0.53
PROGRESSIVE SPECIALTY INSURANCE COMPANY (32786)	\$435,383,432.00	6.51%	62	4.39%	0.67
PROGRESSIVE DIRECT INSURANCE COMPANY (16322)	\$433,414,897.00	6.48%	69	4.88%	0.75
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY (29688)	\$429,594,626.00	6.43%	109	7.71%	1.2
ERIE INSURANCE COMPANY (26263)	\$222,863,413.00	3.33%	29	2.05%	0.62
NATIONWIDE MUTUAL INSURANCE COMPANY (23787)	\$204,492,891.00	3.06%	16	1.13%	0.37
SAFECO INSURANCE COMPANY OF ILLINOIS (39012)	\$168,612,207.00	2.52%	23	1.63%	0.65
GRANGE INSURANCE COMPANY (14060)	\$153,338,009.00	2.29%	33	0.0234	1.02
CINCINNATI INSURANCE COMPANY, THE (10677)	\$133,675,475.00	2.00%	9	0.64%	0.32
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (23779)	\$127,210,637.00	1.90%	12	0.85%	0.45
GEICO CASUALTY COMPANY (41491)	\$122,918,950.00	1.84%	39	2.76%	1.5
GEICO ADVANTAGE INSURANCE COMPANY (14138)	\$117,693,039.00	1.76%	18	1.27%	0.72
LM GENERAL INSURANCE COMPANY (36447)	\$112,977,605.00	1.69%	32	2.26%	1.34
NATIONWIDE GENERAL INSURANCE COMPANY (23760)	\$112,323,334.00	1.68%	26	1.84%	1.1
STATE FARM FIRE AND CASUALTY COMPANY (25143)	\$104,724,777.00	1.57%	33	2.34%	1.49
FARMERS INSURANCE OF COLUMBUS INC (36889)	\$98,913,418.00	1.48%	23	1.63%	1.1
GRANGE INDEMNITY INSURANCE COMPANY (10322)	\$92,403,684.00	1.38%	17	1.20%	0.87
ALLSTATE INSURANCE COMPANY (19232)	\$91,247,669.00	1.37%	17	1.20%	0.88
GEICO CHOICE INSURANCE COMPANY (14139)	\$87,884,233.00	1.32%	17	1.20%	0.91
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY (11982)	\$82,573,907.00	1.24%	17	1.20%	0.97
AMERICAN FAMILY INSURANCE COMPANY (10386)	\$79,641,050.00	1.19%	22	1.56%	1.31
WESTFIELD NATIONAL INSURANCE COMPANY (24120)	\$77,953,822.00	1.17%	1	0.07%	0.06
HOME-OWNERS INSURANCE COMPANY (26638)	\$77,185,933.00	1.16%	5	0.35%	0.31
SAFE AUTO INSURANCE COMPANY (25405)	\$73,797,800.00	1.10%	44	3.11%	2.82
AMERICAN SELECT INSURANCE COMPANY (19992)	\$71,475,575.00	1.07%	2	0.14%	0.13
MOTORISTS MUTUAL INSURANCE COMPANY (14621)	\$71,463,700.00	1.07%	13	0.92%	0.86
STANDARD FIRE INSURANCE COMPANY, THE (19070)	\$69,988,255.00	1.05%	7	0.50%	0.47
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$68,034,012.00	1.02%	14	0.99%	0.97
USAA GENERAL INDEMNITY COMPANY (18600)	\$58,496,250.00	0.88%	15	1.06%	1.21
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY (17230)	\$53,305,649.00	0.80%	9	0.64%	0.8
GEICO SECURE INSURANCE COMPANY (14137)	\$53,190,722.00	0.80%	7	0.50%	0.62
USAA CASUALTY INSURANCE COMPANY (25968)	\$51,470,627.00	0.77%	12	0.85%	1.1
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO (22906)	\$45,923,219.00	0.69%	32	2.26%	3.3
GEICO GENERAL INSURANCE COMPANY (35882)	\$45,764,064.00	0.69%	12	0.0085	1.24
OHIO MUTUAL INSURANCE COMPANY (10202)	\$45,293,806.00	0.68%	1	0.07%	0.1
ALLSTATE NORTHBROOK INDEMNITY COMPANY (36455)	\$44,667,773.00	0.67%	18	1.27%	1.91
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY (30210)	\$39,058,397.00	0.58%	8	0.57%	0.97
NATIONWIDE INSURANCE COMPANY OF AMERICA (25453)	\$38,309,714.00	0.57%	7	0.50%	0.86
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I. (19275)	\$36,070,741.00	0.54%	6	0.42%	0.79
STATE AUTO INSURANCE COMPANY OF OHIO (11017)	\$31,824,843.00	0.48%	3	0.0021	0.45
PEKIN INSURANCE COMPANY (24228)	\$31,609,602.00	0.47%	3	0.21%	0.45
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY (34339)	\$28,570,701.00	0.43%	9	0.64%	1.49
WESTERN RESERVE MUTUAL CASUALTY COMPANY (26131)	\$28,457,691.00	0.43%	5	0.35%	0.83
CENTRAL MUTUAL INSURANCE COMPANY (20230)	\$28,265,958.00	0.42%	4	0.28%	0.67
TWIN CITY FIRE INSURANCE COMPANY (29459)	\$27,152,787.00	0.41%	3	0.21%	0.52
LIBERTY MUTUAL FIRE INSURANCE COMPANY (23035)	\$26,712,577.00	0.40%	8	0.0057	1.42
FIRST ACCEPTANCE INSURANCE COMPANY INC (10336)	\$26,604,404.00	0.40%	29	0.0205	5.16
FOUNDERS INSURANCE COMPANY (14249)	\$26,469,101.00	0.40%	43	3.04%	7.68
OWNERS INSURANCE COMPANY (32700)	\$26,337,276.00	0.39%	2	0.14%	0.36
SONNENBERG MUTUAL INSURANCE COMPANY (10271)	\$25,995,578.00	0.39%	2	0.0014	0.36
Total /Average Carriers Above/2017	\$5,952,909,973.00	89.09%	1083	76.61%	56.32
All Ohio Auto Per Carriers/2017	\$6,684,785,478.00	100.00%	1413	100%	
Total Above Carriers Percent of All	89.05%	89.09%	76.65%		