

Auto Insurance

2018 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 2018, the Ohio Department of Insurance (ODI) received a total of 1,583 complaints concerning companies that sold private passenger vehicle automobile insurance. The chart below shows the top 12 reasons for these complaints.

2018 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.
191	101	1583*	34
Top 12 Complaint Reasons**			% of Total Complaints
1. Delay			23.44%
2. Unsatisfactory Settle Offer			18.61%
3. Denial of Claim			15.09%
4. Total Loss			5.42%
5. Premium & Rating			4.38%
6. Premium Notice/Billing			3.88%
7. Cancellation			3.75%
8. Premium Refund			3.57%
9. Value Dispute			3.21%
10. Adjuster Handling			2.85%
11. Comparative Negligence			2.39%
12. Delays / No Response			1.90%
* 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 2018 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.

2018 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)	\$1,208,156,871.00	17.41%	167	10.89%	0.63
PROGRESSIVE SPECIALTY INSURANCE COMPANY (32786)	\$497,120,676.00	7.17%	70	4.56%	0.64
PROGRESSIVE DIRECT INSURANCE COMPANY (16322)	\$495,021,653.00	7.14%	91	5.93%	0.83
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY (29688)	\$476,217,563.00	6.86%	107	6.98%	1.02
ERIE INSURANCE COMPANY (26263)	\$249,225,065.00	3.59%	19	1.24%	0.34
NATIONWIDE MUTUAL INSURANCE COMPANY (23787)	\$190,447,033.00	2.75%	13	0.85%	0.31
SAFECO INSURANCE COMPANY OF ILLINOIS (39012)	\$163,519,367.00	2.36%	34	2.22%	0.94
GEICO ADVANTAGE INSURANCE COMPANY (14138)	\$161,551,507.00	2.33%	44	0.0287	1.23
GRANGE INSURANCE COMPANY (14060)	\$141,804,268.00	2.04%	26	1.69%	0.83
CINCINNATI INSURANCE COMPANY, THE (10677)	\$133,087,478.00	1.92%	12	0.78%	0.41
LM GENERAL INSURANCE COMPANY (36447)	\$125,615,231.00	1.81%	34	2.22%	1.22
NATIONWIDE GENERAL INSURANCE COMPANY (23760)	\$122,338,414.00	1.76%	23	1.50%	0.85
GRANGE INDEMNITY INSURANCE COMPANY (10322)	\$119,475,145.00	1.72%	25	1.63%	0.95
GEICO CHOICE INSURANCE COMPANY (14139)	\$113,873,403.00	1.64%	34	2.22%	1.35
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (23779)	\$112,257,040.00	1.62%	18	1.17%	0.73
GEICO CASUALTY COMPANY (41491)	\$105,131,914.00	1.52%	30	1.96%	1.29
FARMERS INSURANCE OF COLUMBUS INC (36889)	\$96,182,741.00	1.39%	13	0.85%	0.61
HOME-OWNERS INSURANCE COMPANY (26638)	\$89,287,568.00	1.29%	5	0.33%	0.25
STATE FARM FIRE AND CASUALTY COMPANY (25143)	\$86,582,659.00	1.25%	29	1.89%	1.51
ALLSTATE INSURANCE COMPANY (19232)	\$85,833,045.00	1.24%	15	0.98%	0.79
AMERICAN SELECT INSURANCE COMPANY (19992)	\$84,874,265.00	1.22%	5	0.33%	0.27
SAFE AUTO INSURANCE COMPANY (25405)	\$78,409,037.00	1.13%	46	3.00%	2.65
STANDARD FIRE INSURANCE COMPANY, THE (19070)	\$75,471,210.00	1.09%	13	0.85%	0.78
WESTFIELD NATIONAL INSURANCE COMPANY (24120)	\$73,723,226.00	1.06%	8	0.52%	0.49
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY (11982)	\$72,807,754.00	1.05%	21	1.37%	1.31
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$70,502,512.00	1.02%	27	1.76%	1.73
AMERICAN FAMILY INSURANCE COMPANY (10386)	\$69,481,344.00	1.00%	13	0.85%	0.85
MOTORISTS MUTUAL INSURANCE COMPANY (14621)	\$68,746,748.00	0.99%	6	0.39%	0.39
GEICO SECURE INSURANCE COMPANY (14137)	\$67,091,311.00	0.97%	12	0.78%	0.81
USAA GENERAL INDEMNITY COMPANY (18600)	\$61,404,140.00	0.89%	30	1.96%	2.21
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO (22906)	\$56,065,500.00	0.81%	43	2.80%	3.47
USAA CASUALTY INSURANCE COMPANY (25968)	\$54,720,423.00	0.79%	11	0.72%	0.91
OHIO MUTUAL INSURANCE COMPANY (10202)	\$53,954,865.00	0.78%	4	0.26%	0.34
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY (17230)	\$51,308,382.00	0.74%	14	0.0091	1.23
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I. (19275)	\$49,243,270.00	0.71%	14	0.91%	1.29
ALLSTATE NORTHBROOK INDEMNITY COMPANY (36455)	\$48,168,081.00	0.69%	15	0.98%	1.41
GEICO GENERAL INSURANCE COMPANY (35882)	\$40,908,360.00	0.59%	5	0.33%	0.55
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY (30210)	\$36,392,331.00	0.53%	15	0.98%	1.86
NATIONWIDE INSURANCE COMPANY OF AMERICA (25453)	\$33,522,864.00	0.48%	8	0.52%	1.08
SONNENBERG MUTUAL INSURANCE COMPANY (10271)	\$31,952,322.00	0.46%	3	0.002	0.42
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY (34339)	\$31,066,080.00	0.45%	3	0.20%	0.44
CENTRAL MUTUAL INSURANCE COMPANY (20230)	\$28,786,159.00	0.42%	5	0.33%	0.79
PEKIN INSURANCE COMPANY (24228)	\$27,390,153.00	0.40%	5	0.33%	0.83
WESTERN RESERVE MUTUAL CASUALTY COMPANY (26131)	\$26,499,425.00	0.38%	3	0.20%	0.51
OWNERS INSURANCE COMPANY (32700)	\$26,039,628.00	0.38%			
TWIN CITY FIRE INSURANCE COMPANY (29459)	\$25,873,121.00	0.37%	10	0.0065	1.75
FOUNDERS INSURANCE COMPANY (14249)	\$24,962,808.00	0.36%	55	0.0359	9.96
STATE AUTO INSURANCE COMPANY OF OHIO (11017)	\$24,350,920.00	0.35%	1	0.07%	0.19
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY (26298)	\$23,656,451.00	0.34%			
TREXIS INSURANCE CORPORATION (12188)	\$22,266,992.00	0.32%	21	0.0137	4.26
Total /Average Carriers Above/2018	\$6,212,368,323.00	89.58%	1225	79.92%	55.25
All Ohio Auto Per Carriers/2018	\$6,937,880,459.00	100.00%	1534	100%	
Total Above Carriers Percent of All	89.54%	89.58%	79.86%		