

# Auto Insurance

## 2019 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 2019, the Ohio Department of Insurance (ODI) received a total of 1,325 complaints concerning companies that sold private passenger vehicle automobile insurance. The chart below shows the top 12 reasons for these complaints.

2019 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.
<b>97</b>	<b>52</b>	<b>1,325*</b>	<b>40</b>
Top 12 Complaint Reasons**			% of Total Complaints
1. Delay			<b>19.77%</b>
2. Unsatisfactory Settle Offer			<b>18.40%</b>
3. Denial of Claim			<b>14.07%</b>
4. Other			<b>5.36%</b>
5. Premium/Rating			<b>3.98%</b>
6. Premium Refund			<b>3.89%</b>
7. Adjuster Handling			<b>3.74%</b>
8. Total Loss			<b>3.59%</b>
9. Premium Notice/Billing			<b>3.20%</b>
10. Cancellation			<b>3.10%</b>
11. Value Dispute			<b>3.00%</b>
12. Comparative Negligence			<b>2.41%</b>
* 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 2019 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.



**2019 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)	\$1,178,006,173.00	16.74%	140	10.57%	0.63
PROGRESSIVE SPECIALTY INSURANCE COMPANY (32786)	\$555,725,554.00	7.90%	67	5.06%	0.64
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PROGRESSIVE DIRECT INSURANCE COMPANY (16322)	\$550,631,843.00	7.83%	100	7.55%	0.96
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY (29688)	\$514,987,870.00	7.32%	97	7.32%	1
ERIE INSURANCE COMPANY (26263)	\$263,351,105.00	3.74%	31	2.34%	0.63
PROGRESSIVE DIRECT INSURANCE COMPANY (16322)	\$550,631,843.00	7.83%			
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY (29688)	\$514,987,870.00	7.32%			
GEICO ADVANTAGE INSURANCE COMPANY (14138)	\$193,482,642.00	2.75%	42	3.17%	1.15
NATIONWIDE MUTUAL INSURANCE COMPANY (23787)	\$174,454,786.00	2.48%	12	0.91%	0.37
SAFECO INSURANCE COMPANY OF ILLINOIS (39012)	\$165,223,671.00	2.35%	24	1.81%	0.77
GRANGE INDEMNITY INSURANCE COMPANY (10322)	\$154,438,673.00	2.20%	25	1.89%	0.86
GEICO CHOICE INSURANCE COMPANY (14139)	\$133,636,262.00	1.90%	23	1.74%	0.91
LM GENERAL INSURANCE COMPANY (36447)	\$131,428,926.00	1.87%	32	2.42%	1.29
CINCINNATI INSURANCE COMPANY, THE (10677)	\$129,563,700.00	1.84%	2	0.15%	0.08
GRANGE INSURANCE COMPANY (14060)	\$127,743,763.00	1.82%	15	1.13%	0.62
GRANGE MUTUAL CASUALTY COMPANY (14060)	\$127,743,763.00	1.82%	1	0.08%	0.04
HOME-OWNERS INSURANCE COMPANY (26638)	\$99,276,523.00	1.41%	9	0.68%	0.48
NATIONWIDE GENERAL INSURANCE COMPANY (23760)	\$97,801,811.00	1.39%	10	0.75%	0.54
AMERICAN SELECT INSURANCE COMPANY (19992)	\$92,320,872.00	1.31%	2	0.15%	0.12
FARMERS INSURANCE OF COLUMBUS INC (36889)	\$91,073,418.00	1.29%	16	1.21%	0.93
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (23779)	\$90,680,719.00	1.29%	17	1.28%	1
GEICO CASUALTY COMPANY (41491)	\$88,950,042.00	1.26%	10	0.75%	0.6
GEICO SECURE INSURANCE COMPANY (14137)	\$80,813,695.00	1.15%	15	1.13%	0.99
ALLSTATE INSURANCE COMPANY (19232)	\$79,985,607.00	1.14%	15	1.13%	1
SAFE AUTO INSURANCE COMPANY (25405)	\$73,846,368.00	1.05%	43	3.25%	3.09
STANDARD FIRE INSURANCE COMPANY, THE (19070)	\$72,623,452.00	1.03%	11	0.83%	0.8
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$72,366,365.00	1.03%	11	0.83%	0.81
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$72,366,365.00	1.03%	1	0.08%	0.07
WESTFIELD NATIONAL INSURANCE COMPANY (24120)	\$67,253,375.00	0.96%	9	0.68%	0.71
STATE FARM FIRE AND CASUALTY COMPANY (25143)	\$66,635,722.00	0.95%	17	1.28%	1.35
MOTORISTS MUTUAL INSURANCE COMPANY (14621)	\$64,300,098.00	0.91%	6	0.45%	0.5
USAA GENERAL INDEMNITY COMPANY (18600)	\$62,507,427.00	0.89%	13	0.98%	1.1
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY (11982)	\$62,281,694.00	0.89%	13	0.0098	1.11
AMERICAN FAMILY INSURANCE COMPANY (10386)	\$61,543,021.00	0.88%	11	0.83%	0.95
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO (22906)	\$58,491,130.00	0.83%	30	2.26%	2.72
OHIO MUTUAL INSURANCE COMPANY (10202)	\$58,135,103.00	0.83%	8	0.60%	0.73
USAA CASUALTY INSURANCE COMPANY (25968)	\$57,728,948.00	0.82%	11	0.83%	1.01
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I. (19275)	\$56,713,921.00	0.81%	8	0.60%	0.75
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY (42579)	\$50,111,916.00	0.71%	10	0.0075	1.06
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY (17230)	\$48,835,892.00	0.69%	13	0.98%	1.41
ALLSTATE NORTHBROOK INDEMNITY COMPANY (36455)	\$41,726,436.00	0.59%	14	1.06%	1.78
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY (36455)	\$36,359,851.00	0.52%	11	0.83%	1.61
GEICO GENERAL INSURANCE COMPANY (35882)	\$35,641,075.00	0.51%	8	0.60%	1.19
SONNENBERG MUTUAL INSURANCE COMPANY (10271)	\$35,363,229.00	0.50%	3	0.23%	0.45
METROPOLITAN GROUP PROPERTY CASUALTY INSURANCE CO (3433)	\$32,127,682.00	0.46%	3	0.0023	0.5
NATIONWIDE INSURANCE COMPANY OF AMERICA (25453)	\$28,811,229.00	0.41%	2	0.0015	0.37
CENTRAL MUTUAL INSURANCE COMPANY (20230)	\$28,624,986.00	0.41%	3	0.23%	0.56
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY (20230)	\$27,352,568.00	0.39%	4	0.30%	0.78
FOUNDERS INSURANCE COMPANY (14249)	\$26,590,299.00	0.38%	30	0.0226	5.99
<b>Total /Average Carriers Above/2019</b>	<b>\$8,041,004,837.00</b>	<b>114.33%</b>	<b>1001</b>	<b>75.55%</b>	<b>41.05</b>
<b>All Ohio Auto Per Carriers/2019</b>	<b>\$8,878,970,374.00</b>	<b>100.00%</b>	<b>1325</b>	<b>100%</b>	
<b>Total Above Carriers Percent of All</b>	<b>90.56%</b>	<b>114.3300%</b>	<b>75.55%</b>		