



# OHIO Department of INSURANCE

ohio shopper's guide series

## **Auto Insurance:**

Helping you choose & understand your auto insurance

**1-800-686-1526**  
[www.ohioinsurance.gov](http://www.ohioinsurance.gov)

Ted Strickland – Governor  
Mary Jo Hudson – Director

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Additional information can be found at the Ohio Department of Insurance Web site [www.ohioinsurance.gov](http://www.ohioinsurance.gov)

**Editor's Note: Words in red are defined in the glossary on page 43.**

# Chapter 1: Auto Insurance Rights and Responsibilities

## Are Ohio Drivers and Owners Required to Purchase Insurance?

The state of Ohio does not require drivers to buy car insurance. However, Ohio does require you to have a guaranteed way to pay for injuries or damages that result from your **negligence** or the negligence of anyone operating an auto you own. That guarantee is called "proof of financial responsibility." Under Ohio's Financial Responsibility (FR) Law, you have many choices. Go to [www.bmv.ohio.gov/FR\\_Requirements.html](http://www.bmv.ohio.gov/FR_Requirements.html) for a list of these options. For additional information, contact the Ohio Bureau of Motor Vehicles (BMV).

Most drivers only have one real choice – to buy liability insurance. Liability insurance and the minimum amount you must buy are explained on page 6.

## Why Is My Insurance I.D. Card Important?

Until 1995, you only had to prove you were **insured** when you were in an accident or went to court.

Then lawmakers put some teeth in Ohio's **FR** law. Your insurance company must now give you an "insurance identification card." This card shows when your liability insurance coverage starts and when it expires.

Ohio law requires you to show your insurance I.D. card to any police officer who stops you for a traffic violation or safety check. Additionally, you should take the card to court if you're cited for a traffic ticket or have been in an accident.

It is important to keep your insurance I.D. card in your car's glove box. Make sure everyone who drives the car knows where it is!

## What Happens If I Misplace My Insurance Identification Card?

If you're unable to show the police officer your I.D. card or some other proof of financial responsibility, the officer will write that on the ticket. You will have another chance to show proof of FR when you pay the ticket or go to court.

## What Happens If I Drive Without FR?

If you are caught driving without FR you will soon be walking. The penalties can include:

- Suspension of driver's license for a minimum of 90 days and up to two years
- Impoundment of your license plates and/or your automobile
- Court costs
- No driving privileges during suspension

Rights  
and  
Responsibilities

### What Are My Policy Responsibilities?

You have a responsibility to fill out the insurance application with complete and accurate information, remembering to list all licensed drivers in your household. After signing the application, you should receive a **binder** from the agent. You can use this as proof of coverage until you receive your policy and insurance I.D. card.

You should report any changes that affect your policy, including changes in names, addresses, drivers or the use of your car to your agent or company.

### What Are My Premium Rights?

You have the right to a fair estimate (quotation) of **premium**, even though the actual premium may be more or less than the quoted estimate. You may be entitled to a refund if the company charges a premium which the Ohio Department of Insurance has not approved and you have paid too much for the policy.

You have the right to cancel your policy if your agent mistakenly quotes the wrong premium for any reason.

### What Are My Policy Rights?

You have the right to receive a copy of your policy, and you may request copies of all forms and applications you or the agent sign. You cannot be discriminated against because of your race, national origin, beliefs or a physical handicap that does not impair your driving ability.

### What Are My Premium Responsibilities?

You have a responsibility to keep track of your policy renewal date. Most companies will send you a bill at least 30 days before the renewal date. You are also responsible for paying premiums by the due date, even if you are in a dispute with the insurance company. If you do not pay, the company has the right to cancel your policy.

### What Are My Renewal And Cancellation Rights?

The company is required to issue or mail you a written notice before your policy is cancelled or not renewed and to state the reasons for the **cancellation** or non-renewal. Every auto policy must be issued for a period of no less than two years or guaranteed renewable for successive policy periods totaling at least two years.

### What Are My Claims Rights Under My Policy?

You have the right to choose which shop will repair your car, unless this right is limited by your policy. You are entitled to a prompt and good-faith settlement offer based on the terms of your policy and to negotiate with the insurance company's adjuster.

You have the right to reject any settlement offer that you find unacceptable and use any arbitration procedures provided in your policy.

*Rights*

*and*

*Responsibilities*

**Unfair acts:** If you feel an agent or an insurance company has deceived you, acted unfairly or violated the law, you have the right to call the Ohio Department of Insurance. You can file a written complaint with the Department's Office of Consumer Services. **Call 1-800-686-1526.**

**Insurance tip:** Protect yourself by accurately completing the application and keeping a copy.

### **What Are My Claims Responsibilities?**

Never file phony, padded or fraudulent **claims** that ask the company to pay for losses that did not occur. Filing fraudulent claims is a crime and could land you in jail!

It is your responsibility to promptly report any accidents or other losses to your insurance agent or company by following the procedures in your policy. You must provide all information requested by the company, agent or **adjuster**.

Be aware of your rights under the policy and negotiate with the adjuster when you believe the settlement offer is below what the policy requires. Conversely, you may be required to pay for any losses that exceed the limits of your policy.

It is also your responsibility to immediately inform the company of any claims or lawsuits that could require payment by your company.

*Rights*  
  
*and*  
  
*Responsibilities*

## Chapter 2: Auto Insurance Options and Coverages

### What Is A Declarations Page?

When you get your automobile insurance policy, the top page is normally the Declarations Page or "Dec Page." The Dec Page shows what the policy covers, as well as the premium you must pay for those coverages. Some companies will not send you a new policy every year. Instead, you may only receive a new Dec Page. The sample shown here will give you an idea of what you'll see on your Dec Page.

### Sample Declarations Page

#### Personal Auto Policy Declarations

Policyholder: Your name and address  
 Policy Number: Your policy number  
 Policy Period: From start date to end date

The end date is often six months from the start date if the required premium for this period has been paid. Each period begins and ends at 12:01 a.m. (standard time) at the address of the policyholder, unless otherwise specified in your policy.

#### Insured vehicle and schedule of coverages

Vehicle	Coverages	Limits of insurance	Premium
1) Year, make and model of the car being insured			
Coverage A	Liability	\$300,000 Each occurrence	\$\$\$
Coverage B	MedPay	\$ 5,000 Each person	\$\$\$
Coverage C	UM	\$300,000 Each occurrence	\$\$\$
Coverage D	Comprehensive	Actual cash value minus deductible	\$\$\$
Coverage E	Collision	Actual cash value minus deductible	\$\$\$
<b>Total</b>			\$\$\$

#### 2) Year, make and model of a second car being insured

Coverage A	Liability	\$300,000 Each occurrence	\$\$\$
Coverage B	MedPay	\$ 5,000 Each person	\$\$\$
Coverage C	UM	\$300,000 Each occurrence	\$\$\$
Coverage D	Comprehensive	Actual cash value minus deductible	\$\$\$
Coverage E	Collision	Actual cash value minus deductible	\$\$\$
<b>Total</b>			\$\$\$

Policy form/**endorsements**: Pages that list the details included in the policy  
 Countersignature date: The date the agent signed the policy  
 Agent: Your agent's name

**Note:** Your **declarations page** could have more or less information. This is a sample only.

*Options*

*and*

*Coverages*

## Liability Coverage

### What Is Covered When I Am At Fault?

When you're at fault, liability insurance pays on your behalf for the other person's injuries or death and their property damage. Your **liability** coverage will also pay for your legal defense if you are sued.

### Who Is Covered?

- You (the car owner)
- Your family members who live with you
- In general, any licensed driver you allow to drive your car (but read your policy - it could rule out this provision)

### Sample Limit of Liability Language

- A. Our **limit** of liability for loss will be the lesser of the
1. Actual cash value of the stolen or damaged property; or
  2. Amount necessary to repair or replace the property.
- B. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of loss.

### What Is Bodily Injury Liability (BI)?

Bodily injury liability coverage pays for injury or death to others when the driver of your car is at fault in an accident. Policies may have two limits:

Options

- The amount paid for injuries for any one person's injuries, and
- The total amount for all persons injured in the accident.

and

### Example

If you are at fault in an accident and your BI limits are 50/100, your **insurer** will cover personal injuries up to \$50,000 for each person injured, but only up to a total of \$100,000 for all persons involved in the accident.

Coverages

A "single limit" policy will pay up to the limit even if only one person is injured, as well as property damage. A "split limit" policy separates amounts that apply to bodily injury and property damage.

### What Is Property Damage Liability (PD)?

Property damage liability coverage pays for damage your car causes to other people's property.

### What Is Medical Payments (MedPay) Coverage?

Medical payments coverage is optional coverage that pays you or your passengers up to a specified amount for medical expenses incurred following an accident. MedPay coverage provides benefits regardless of who is at fault in the accident. It is not health insurance.

### How Much Coverage Do I Need?

Ohio law requires that drivers purchase minimum amounts of insurance. Drivers **must** carry at least

- Bodily injury coverage: \$12,500 per person; \$25,000 per accident, and
- Property damage coverage: \$7,500 per accident

**Warning!** The amounts shown above are BARE MINIMUMS. You'd need a lot more insurance to pay for a bad crash! Your insurance agent can help you purchase insurance coverage appropriate to your unique situation.

## Do I Need Financial Protection against Uninsured And Under-Insured Motorists (UM/UIM)?

Coverage for uninsured and underinsured motorists (UM/UIM) is a good idea. Despite Ohio's **FR** law, there remain thousands of uninsured drivers. As many as 20 percent of Ohio drivers break the FR law, and in some parts of the state the percentage is higher.

At the same time there are even more underinsureds. An underinsured car owner has enough insurance to meet Ohio's FR law but not enough to pay for serious injuries. No matter how much insurance a driver has, there could be accidents where it's not enough.

This means that you may not receive enough (or any) money to cover your injuries or property damage if you are involved in an accident where an uninsured or under-insured motorist is at fault. As such, you can purchase UM/UIM coverage to financially protect yourself if this happens to you.

### What is UM/UIM Coverage?

When you buy liability insurance, your insurance agent or company may offer you UM/UIM coverage.

This coverage

- Takes the place of the liability coverage the other driver did not have
- Pays for injuries to you and your passengers when the other driver did not have enough insurance to pay for your injuries

If you purchase this coverage, you cannot buy more coverage for UM/UIM than you have for liability coverage. Ohio law does not allow you to protect yourself better than you protect others.

**Note:** The insurance agent or company may include UM/UIM when quoting a premium, but you may have the right to either ask for a lower amount or refuse it completely.

### Is There Insurance That Covers Property Damage Caused By An Uninsured Motorist?

Yes. A separate type of UM coverage, called UMPD, pays for physical damages to property caused by an uninsured driver. However, since collision and UMPD pay for the same damages, you don't need UMPD if you have collision coverage

### Why Should I Buy Uninsured Motorists (UM) Coverage If I Have A Good Health Insurance Policy?

In addition to medical bills, UM can pay other expenses related to your injuries, including

- Pain and suffering
- Lost wages

*Options*

*and*

*Coverages*

### **What Should I Do If I Have An Accident With An Uninsured Motorist?**

It is very important to file an accident report with the police after an accident with an uninsured driver and contact your insurance company.

### **What is Physical Damage Coverage?**

There are two kinds of physical damage coverage. They are usually sold separately but some companies package them as a single coverage.

- **Collision** pays for repairs to your car when it hits another vehicle, crashes into something or turns over. It pays regardless of who causes the accident.
- **Comprehensive** pays for losses that result from incidents that are not collisions, such as theft, fire, vandalism, hail, falling objects or hitting an animal.

### **Am I Required to Purchase Collision and Comprehensive Coverage?**

No, these coverages are not required by law. Therefore, you must decide whether you can afford to pay the repair bill or replace your car if it is totaled or stolen.

**Remember:** The insurance company will not pay you more than the car is worth on the market. If you have an old clunker, the insurance could cost more than the car is worth.

*Options*

*and*

*Coverages*

### **What Is Forced Placement?**

If your car is financed, the lender will require physical damage protection for the car. If you do not insure the car, the lender may buy the insurance and add the cost to your loan. This is called forced placement. It's expensive and protects the lender, but not you!

Protect yourself and buy your own policy!

## Chapter 3: Deductibles, Premiums and Rate Regulation

### What Is A Deductible?

The **deductible** is the amount you must pay out of your own pocket every time you have a claim for loss or damage to your car. Deductibles are tied to annual physical damage coverage, collision and comprehensive. Each coverage on your policy usually requires a separate deductible.

Companies generally offer a range of deductibles. Higher deductibles mean lower premiums.

### How Do Companies Establish The Price Of Auto Insurance?

The overall cost of auto insurance is affected by certain costs the insurance pays for including

- Medical care for persons injured in accidents,
- Auto repair, theft and fraud,
- Defending lawsuits against **insureds**, and
- Administrative expenses.

The company has the right to charge enough to recover those costs and make a reasonable profit.

### How Does The Company Decide The Amount Of My Premium?

Each company has many different premiums. They are based on the company's prediction of how much you and other drivers "like" you will cost the company by filing claims.

Insurance companies base their rates on statistics.

- The companies have analyzed statistical information about millions of drivers and they have identified characteristics of drivers who are more likely to have losses for which the company would have to pay.
- For rating purposes, the company will group you together with other people whose age, sex, residence and experience are similar to yours.
- Some companies also use the driver's credit history when determining a premium

### How Can I Lower My Premium?

You might be able to lower your premiums by

- Driving safely
- Increasing your deductibles
- Dropping collision and/or comprehensive on an old car
- Qualifying for discounts
- Shopping for a better deal
- Lowering limits of liability

### Are Insurance Rates Regulated By The State?

The Ohio Department of Insurance regulates but does not set auto insurance rates. When a company wants to change its rates, it must file supporting data with the department. The Department's rate experts review the data to make sure the new rates are justified.

### What are some typical factors companies use to set rates?

- **Where you live:** city residents tend to have more accidents. Auto insurance prices are generally higher in cities than in rural areas. Rates are also higher in some cities than others. In general you will pay higher premiums if you live in an area where claims are higher.

*Deductibles,*

*Premiums*

*and*

*Rate Regulation*

- **Your age, sex and marital status:** young, single, male drivers generally have the highest accident rates and pay the highest prices. After (approximately) age 26, the differences are usually smaller.
- **Your driving record:** prices are lowest when you've had no tickets or accidents.
- **How you use the car:** you pay more if you drive to work than if you just use the car for pleasure.
- **Your car:** physical damage coverage is based on what it would cost the company to repair or replace your car. The more expensive the car, the more it generally costs to insure.

### **If I Buy A New Automobile, Will My Rates Change?**

Depending on the type of car you purchase, your rates could increase dramatically. It's always wise to call your insurance agent before you buy a new car, making sure you tell the agent exactly what you plan to buy and about any tickets or accidents.

If your car is on the insurance company's restricted list, the company may either charge more or turn you down.

### **Can My Insurance Company Raise My Premiums If I Am Involved In An Accident?**

Your premium can go up if you cause an accident. The company can raise ("surcharge") your premium if you are at fault in an accident or if you get several traffic tickets.

But, you should not be surcharged for a minor moving violation or a single accident that was not your fault. Premiums can not change until your next renewal date.

### **What Is A High-Risk Driver?**

A "high-risk" driver is one who the insurance company believes has a high likelihood of having accidents. One company may consider you high risk, but another may not. You could be classified as a high-risk driver for the reasons below.

- Poor driving record (accidents, tickets)
- Uninsured for more than 30 days

### **What Other Factors Could Make It Harder To Find Insurance?**

- Bad credit rating
- Inexperienced driver
- Occupation (e.g. bartenders)

### **Who Insures High-Risk Drivers?**

Numerous companies specialize in selling insurance to people that other companies will not accept. See pages 27-36 for sample premiums from companies that specialize in insuring higher risks.

### **What If No Company Will Insure Me?**

If your driving record is so bad that even the high-risk companies will not insure you, an agent can help you apply to the Ohio Automobile Insurance Plan. (Auto Plan)

The Auto Plan is required by state law to guarantee you can buy liability coverage. Your insurance will be placed with a company at rates that could be higher than even the high-risk companies rates.

For information call the Ohio Auto Plan at (614) 221-2596.

### **How Long Do Accidents And Tickets Count Against Me?**

Different companies have different rules. Many do not consider incidents that are more than three years old, but some auto **insurers** will look back as far as five years.

Deductibles,

Premiums

and

Rate Regulation

## Will The Company Automatically Lower My Premium After Three Years Of Safe Driving?

It depends on the company. Periodically ask your insurer to review your premium to make sure you are getting the best rate possible. Also, as your driving record improves, it may be time to start shopping for a better deal.

## Are Household Rates Affected By A High-Risk Driver?

Maybe. Most insurance companies assume every licensed driver in your household could drive your car. So even if only one of the family's five drivers has a bad driving record, the other four may wind up paying higher rates.

## Can My Insurer Cancel My Policy?

During the first 89 days after you purchase a policy, the company can cancel it for almost any reason.

As of the 90th day, your liability coverage is protected from cancellation for two years. At the end of each two-year period, the policy may be legally nonrenewed.

The law has specific grounds permitting cancellation during the two year protected period, including

- Lying on your application,
- Suspension or revocation of your driver's license,
- Filing false claims, and
- Not paying your premiums.

**Your risk when switching companies:** You are not protected from cancellation until you have had the policy for 90 days. Speeding tickets, accidents or filing claims during the first 89 days could result in quick cancellation.

## Is My Insurer Required to Renew My Policy?

No. The insurance company can refuse to renew the policy for almost any reason at the end of each two-year period. However, if this happens you still have the right to receive proper notice of the nonrenewal.

## Is The Insurer Required to Notify Me If My Policy Is Cancelled or Non-Renewed?

The company must send you written notice 30 days before it cancels or nonrenews a policy. The notice must explain

- The reason the policy is being cancelled or nonrenewed,
- The information on which the termination is based, and
- Your right to have the Ohio Department of Insurance review the cancellation.

**Exception:** Unless your policy specifically states otherwise, you do not have a right to 30-day notice if your coverage is cancelled because you missed a payment. However, the law does require at least a 10-day notice.

*Deductibles,*

*Premiums*

*and*

*Rate Regulation*

### **What Might My Company Do If My Driving Record Deteriorates?**

The company can transfer your policy to an affiliated company, which is part of or owned by the same company and covers high-risk drivers. If this happens, you would probably receive a big premium increase.

If you reject the offer to transfer, the company can cancel your policy. The company also could nonrenew your policy at the end of your two year policy period.

### **What Happens If My Premium Payment Is Late?**

Unless your policy specifically grants you a grace period, there is no grace period for late premium payments on auto insurance. If you're late on a payment, the company has the choice of accepting or rejecting your payment. Therefore, it's possible that if your payment is due on July 5, you might have no insurance if the check gets to the company on July 6. Some companies send bills that double as cancellation notices.

### **Why Are Premiums So High For Young Drivers Who Have Never Had An Accident?**

Insurance rates are based on statistical groups. As a group, teenage drivers have a much higher accident rate than older drivers.

*Older*

### **Why Do I Have To Pay More For My Son Than My Daughter? She's The One Who Had A Speeding Ticket!**

*Driver*

As a group, young male drivers have the highest accident rates of all. That means they pay the highest premiums.

*Discount*

### **Is There A Premium Discount For Older Drivers?**

You can earn a discount on your auto insurance premium if you are age 60 or older.

To qualify for the discount, you must:

- Be older than 60 and pass an accident prevention course,
- Provide the insurance company with a certificate proving you have passed the course, and
- Have a satisfactory driving record, your insurer may consider your driving record for the prior three years.

Once you qualify for a discount, it is good for three years. Every three years you may have to take another driving class and pass the exams again to renew the discount.

### **How Much Of A Premium Discount Can Older Drivers Receive?**

The law permits every company to set its own discounts. Most companies have a discount of either 5 percent or 10 percent - other discounts are as low as 2 percent, or as high as 15 percent.

Companies are allowed to give discounts on only the premium for your liability coverage. Therefore, your company might offer a 10 percent discount on liability coverage, but because you also have comprehensive and collision coverage, you would not see a full 10 percent reduction in your total premium.

## Credit Scoring

Statistically, people who have a poor insurance credit score are more likely to file a claim. Insurers use this information when determining the risk someone may pose. Actuarial studies reveal that the manner which a person manages his or her finances is a strong predictor of insurance claims. Insurance scores are used to help insurers differentiate between lower and higher insurance risks and they then can set a premium based on the risk they are assuming.

Information regarding your credit history, such as your bill-paying habits, the number and the types of accounts in your name, collection actions, outstanding debt, and the age of your accounts, is used to determine if you are a responsible borrower.

## What Is A Certified Accident Prevention Course?

These are classes conducted by private companies or organizations, but must be approved by the Ohio Bureau of Motor Vehicles (BMV). The course and exam must include

- At least eight hours of classroom instruction (no correspondence courses),
- A driving test with backing, turning at intersections and stopping, and
- You must show you can control the car.

**Shop around:** Even without senior discounts, many companies include older drivers in their lowest rating categories.

Check the sample premiums for Driver E on pages 27-36.

*Credit Scoring*

*and*

*Certified*

*Accident*

*Prevention*

## Chapter 4: After An Accident

### What Is Ohio's Comparative Negligence Law?

Ohio has had a comparative negligence law since 1980. This law says the responsibility for an accident can be shared. It affects how much you can collect from the other driver or their insurance company.

If a traffic accident happens because you do not use the amount of care that should be expected of a reasonable and prudent person under the circumstances, you could be considered negligent.

Even if another driver hit your car and was cited for the accident, it doesn't necessarily mean that he/she is completely at fault.

Under Ohio's comparative negligence law, the other driver can run into you and get a ticket; but, if you could have reasonably done something to avoid the accident, you might have to share the negligence and the expense for damages.

### How Are Claims Investigated?

If you file a claim against another driver's insurance, the company will want to determine whether or not you should share the blame. To do this, the company will ask questions such as

- Did you see the other car before it swerved into your lane?
- If you hadn't been tuning the radio, could you have gotten out of his way?
- If you had been wearing a seatbelt would your injuries have been as bad?
- Was your car illegally parked?

After

an

Accident

### What Happens If It Is Determined Both Parties Are At Fault? How Are Costs Divided?

Even if another driver hits your car, the insurance adjuster may still conclude that the accident or some of the damage or injuries could have been avoided if you had been more careful. He or she will try to "split the blame" between you and their insured.

#### Example 1: 80/20

Say the adjuster concludes that the other driver was 80 percent at fault; you were responsible for the other 20 percent. If the total property damage to your car was \$1000, the company will offer to pay 80 percent of your damage, or \$800.

However, if there was damage to the other driver's car, you or your insurance company will not be required to pay to repair costs for the other car. This is because the other driver's share of the negligence was more than 50 percent.

#### Example 2: 50/50

If the adjuster concludes that you were each equally at fault, neither of you will collect anything from the other's insurance company. If you disagree you can try to negotiate a better deal or take even take it to court.

**Important:** Companies are prohibited from using "pattern" settlements. That's the practice of disregarding the facts and assigning a routine percentage of negligence to anyone involved in an accident with a driver insured by the company.

## Common Questions and Answers

### Who Decides Comparative Negligence?

Negligence is a legal issue, and there is no formula for dividing the responsibility for an accident. When negligence is disputed, it takes a judge or jury to reach conclusions about comparative negligence that are legally binding.

However, most decisions about negligence in auto accidents are made by insurance companies and their claims adjusters.

### What If I Disagree With The Adjuster's Numbers Regarding Fault?

Even if you accept the adjuster's conclusion that you were partly at fault, you do not have to accept the adjuster's numbers.

If the company says you were 30 percent at fault, ask how that percentage was determined. You have a right to get this information!

### What If I Can't Settle With The Other Driver's Insurance Company?

If you can't settle with the other driver's company, you may decide to submit the claim to your own company but only if you have collision coverage.

After you pay your own collision deductible, your company settles the full claim with you and takes over your claim against the other company. This is called subrogation.

If your company collects from the other driver's company, the full amount of your deductible may be paid depending on your particular circumstances.

### What Steps Should I Take In Order To Resolve A Dispute?

When working within the company, your first stop should be the adjuster. Adjusters evaluate damage and make settlement offers.

Consult the claims supervisor, if you believe the adjuster's position is unreasonable or unfair.

If the matter remains unresolved after speaking to the adjuster and claims supervisor, your policy may provide appraisal or arbitration options.

**Remember: The Ohio Department of Insurance offers free information about your rights and how to proceed with a claim. Call 1-800-686-1526.**

### Can The Ohio Department of Insurance Help Me Resolve A Dispute With An Insurance Company?

The Department investigates written complaints to determine whether the company and agent have acted improperly with regard to your claim. However, the Department cannot settle factual disputes over who was at fault or how much the damage is worth.

### What Is My Option If I Still Cannot Get A Satisfactory Resolution After Working With The Company?

Consider consulting an attorney whenever you need information about your legal rights and remedies.

You might also consider taking the matter to small claims court. Your county small claims court can settle disputes involving \$3,000 or less. In a typical case, you would sue the other driver, not his or her insurance company.

When the only evidence is your word against the other driver's word, there's only one place to settle who pays...in court!

*After*

*an*

*Accident*

Auto

Repairs

### **How Is My Automobile Repaired?**

The object of any repair is to restore your car to the same condition it was in immediately before the accident. The insurance company will choose the least expensive way to do this. For example, that may mean straightening a dented fender, installing a used one or replacing it with a new part.

The company will probably make you a settlement offer based on the estimated repair costs - although it could choose to repair the car itself.

### **How Much Money Will I Receive To Have My Automobile Repaired?**

The insurance adjuster will propose a settlement based on the estimated cost of repairs and give you a copy of the estimate.

### **What If The Company's Estimate Is Too Low?**

If you notify the company that its estimate is lower than estimates you've gotten yourself, the company has two choices:

- Pay the difference between your estimate and the company's estimate, or
- Give you the name of at least one shop that will repair your car for the amount of the company's estimate.

**Insurance tip:** If your insurance company requires you to use a specific repair shop, the company must guarantee the shop's work and assess no extra cost to you.

### **The Insurance Adjuster Recommended A Specific Body Shop, But I Prefer Another. What Are My Rights?**

It's your car! You can have it repaired wherever you choose. However, regardless of what shop you choose, the adjuster will base your claim payment on market price for the repairs and pay the local average rates for parts and labor. You may pay extra if your shop charges more.

### **What Does It Mean If The Shop Is State-Certified?**

To help promote fair competition between shops, Ohio established the Board of Motor Vehicle Collision Repair Registration. Ohio has required collision repair businesses to register since 1997. Look for a State of Ohio Certificate of Registration at any shop you consider.

### **Will The Adjuster Use The Cost Of New Or Used Parts To Prepare My Estimate?**

The insurance company's repair estimate must disclose what kind of parts the estimate is based on. The estimate must tell you if

- The parts are new but were not made by the manufacturer of your car (generic or after-market parts). You will likely be entitled to new parts only if your car is the current model year.
- The parts are used but are of "like kind and quality" (this means they will be bought from a salvage dealer) - the estimate must identify the salvage dealer where the part can be bought for that price.

### Are Generic or After-Market Parts Okay To Use?

There has been a lot of controversy over the use of generic parts. Your body shop may tell you they are inferior or don't fit like parts sold by the "original equipment manufacturer" (OEM).

Some policies make it clear that they will use generic parts when appropriate.

While you are definitely entitled to parts that fit, you'll have to prove that the generic parts are inferior.

**Remember:** You can still have OEM parts if you are willing to pay the difference in parts price.

### When Is My Car Considered "Totaled?"

Your car will be considered a total loss when estimates conclude that it will be more expensive to repair the car than it would be to replace it.

### How Much Will I Receive If My Car Is Considered Totaled?

Everything is based on the car's actual cash value (ACV). The ACV is what your car (including rust, dents, and any previous damage) was worth on the open market the moment before the accident. The ACV is NOT how much you owe on the car. If your car is totaled, the company has two choices. It can replace your car with one of "like kind and quality," or it can offer to settle with you for the car's cash value.

### How Is The Actual Cash Value Calculated For A Cash Settlement?

The insurance company will use one of three methods to determine your car's actual cash value:

- The average cost of two or more comparable cars (make, model, year and condition) available in your area within the past 30 days,
- The average of two or more quotations from local dealers (if no cars were actually available) or
- A pricing service that has information about auto prices in the local market.

### What Should I Know If My Insurer Offers A Replacement?

If the company offers a replacement, the replacement car must be

- The same make, same year (or newer) and have similar options and mileage to your car,
- In as good or better condition as your car before the loss,
- Available for inspection within a reasonable distance from your home and
- Free of all taxes and transfer fees.

**Note:** Insurance companies seldom offer replacements, even though the law allows it. Companies usually prefer to settle for cash.

### What Is "Gap" Insurance?

**Gap insurance** helps pay your loan if your car is totaled and you owe more than the car is worth.

**Example:** You still owe \$15,000 on your car loan. A crash totals the car and the insurance company pays you the car's market value, which is \$12,500. Gap coverage would pay the difference (\$2,500) between the car's value and what you owe.

Auto

Repairs

### **What Happens After I Accept A Settlement Offer?**

After accepting a settlement offer, you have 35 days to find a car like your old one that is priced within the settlement amount.

If you cannot find that car within 35 days, you have the right to reopen negotiations. Call the adjuster and give the location and prices of cars you have found. Work with the adjuster to either meet those prices or have him or her tell you where you can find a car at the settlement price.

### **What Happens If I Can't Make A Satisfactory Agreement With The Company?**

Any time you negotiate with your company and you are simply unable to agree on a settlement, either you or the company can demand an "appraisal."

At that point, you and the company each designate a competent appraiser. The appraisers will appoint an umpire and independently evaluate your loss. The umpire will resolve any differences between the two appraisers.

If you and the company accept the appraisal, the results will be binding on both of you.

### **Can The Insurance Company Pay Me Less Than Blue Book For My Totaled Car?**

Yes. The "Book" is only a guide. The company is only required to pay you what your car was actually worth (as a used car) the moment before the crash. The adjuster will find out how much used cars like yours (same make, model and year) are going for in your area.

**Insurance Tip:** Adjusters must verify prices with at least two sources. But, it's also a good idea for you to check car costs too.

### **What Should Be Included In The Amount The Company Pays Me For My Totaled Car?**

The value of your car! Plus, if you're replacing the car within 30 days, you should also receive compensation for sales tax, title and license fees.

*Accepting*

*a*

*Settlement*

## Chapter 5: More Common Questions And Answers

### **Who Pays For The Rental Car While My Car Is In The Body Shop?**

If there is a liability claim against the other driver's company, the company should pay your rental car cost for a reasonable length of repair time.

If the car is totaled, many companies pay for your rental as a courtesy, but are not required to do so. Your use of a rental ends once a settlement has been offered.

If the claim is with your own company against your own policy, you must have rental reimbursement coverage. Most policies have a dollar limit for rental payments. Your rental car rights are spelled out in your policy.

### **Do I Need Extra Insurance When Renting A Car?**

Car rental companies hold you responsible for any physical damage to the car while you're renting it, unless you pay extra for the collision damage waiver (CDW). CDW can add \$5 or more to the daily rental charge.

If you have collision coverage on your own car, it may cover rentals. If it does, you may not want to buy CDW. Read your policy carefully to make sure there are no **limits** on when a rental is covered; if in doubt, check with your insurance agent or company. Some policies will pay for a rental only while your car is being repaired as the result of an accident but not when you are on vacation.

### **The Adjuster Agrees It Would Cost \$500 To Replace The Stereo In My Car. Do I Have To Buy A Stereo With That Money Or Can I Use The Payout For Other Non-Related Expenses?**

If you are collecting from the other driver's company, you're entitled to the cash. Do what you want with it.

However, if the claim is against your own company, it may not pay the full replacement cost until you actually buy the new stereo. If the stereo did not come with the car, you may need to show the company receipts to prove you had it in the first place.

### **When Should I Add My Teenage Child To My Policy?**

Check with the agent or company about the right time to add the teenager to your policy. While your teenager is driving with a temporary (learner's) permit, your premiums might not be affected at all. However, once a teen becomes licensed your auto insurance premiums will go up, no matter how much he or she actually drives.

See Driver D in the charts on pages 27-36 for an idea of how much premiums can be.

*Common*

*Questions*

*and*

*Answers*

**The Agent Quoted Me A Good Price And Told Me I Was Covered. Now The Company Wants To Charge More. Is That Legal?**

Probably. The agent must quote a rate that the company has on file with the Ohio Department of Insurance. However, the company makes the final decision about your rating classification after it reviews your background information. This could affect the price.

It is **not legal** for the agent intentionally to quote you an unrealistically low price to get your business. This is called low-balling and can be hard to prove.

Misquotes usually turn out to be the result of a mistake by the agent or incorrect information on your application. The best way to protect yourself is by completing the application accurately and keeping a copy.

**My Son Has Left Home For College. Do I Still Have To Include Him On My Policy?**

Yes. Insurance companies recognize that when college students come home they have access to the family car. The company may, however, reduce the premiums if the college is more than a specific distance (100 miles, for example) from your home.

**I've Had Two Accidents And Neither One Was My Fault. Can The Company Raise My Premiums?**

Probably. Premium increases are always more likely when an accident is your fault, but the company may have the right to raise your premiums if you have a second, not-at-fault accident within the experience period, usually three to five years.

**I Sometimes Let A Friend Drive My Car. Is She Covered By My Policy?**

Probably. Almost all liability policies will cover a licensed driver who drives with your permission. Conversely, your liability insurance generally will cover you if you drive a friend's car.

**Beware:** Some policies will state specifically that no other person is covered when driving your car. It's best to check before allowing a friend to drive your car.

**Why Does The Insurance Company Put The Bank's Name On The Check For Repairing My Car?**

The bank's name is on the check because your car is collateral for your loan. The bank (or whoever is financing the car) has an interest in making sure the money is used to repair the car and not for anything else.

**An Uninsured Driver Demolished My Car! Who Pays?**

Your collision coverage will cover the damages. Or your UMPD coverage (see page 7), if you bought it. Either way, you'll have to pay a deductible.

*Common*

*Questions*

*and*

*Answers*

### Who Pays If I Hit A Deer?

Your comprehensive coverage, but you will probably have to pay a deductible.

### Where Do I Send My Medical And Hospital Bills After An Accident, To My Health Insurer Or To The Car Insurance Company?

You should send your medical bills and hospital bills to your health insurer.

Any passengers in your vehicle should submit their medical bills and hospital bills to their own health insurance company.

If you collect money from the other driver's liability policy, your health plan may seek reimbursement from you for any accident-related bills it already paid. Most auto insurance policies will not pay your health provider directly when you have a liability claim.

You are responsible for your own medical bills.

### MedPay Claim

Medical payments coverage is not health insurance. Following an accident, you or your injured passengers may make a claim to your auto insurer for benefits provided under the MedPay coverage. MedPay benefits are paid directly to you or your passengers for medical expenses.

Automobile insurance policies generally will not make payments directly to your health insurance plan.

### I've Been Sued By The Other Driver. Will My Policy Cover That?

Yes. Your liability insurance covers lawsuits. Your company has a duty to provide a lawyer to represent you in lawsuits accusing you of negligence in driving your car.

If you receive a summons or notice of a lawsuit, notify your company right away. Next, the company will appoint a lawyer to represent you. Although the company pays for the lawyer, the lawyer's ethical duty is to represent your best interests, not the company's. There is no policy limit on how much the company must pay the lawyer to represent you.

If the case is settled or there is a judgment against you, the company will pay up to the policy limit. However, if the court judgment or settlement is more than your policy **limits**, you will have to pay the difference.

**Important:** The company may refuse to defend you if you are accused of intentionally injuring someone or intentionally damaging property.

### I'm Concerned That Normal Liability Coverage Is Not Enough. Will The Company Let Me Add To It?

Probably. Many companies have an option called "umbrella" coverage. Companies offer umbrella coverage so you can increase your protection beyond the **limits** of your policy.

You could possibly buy an umbrella of up to \$1 million to protect yourself from the possibility of a huge negligence lawsuit.

**Note:** Some companies offer umbrella coverage only if they insure both your car and home.

*Common*

*Questions*

*and*

*Answers*

## Chapter 6: Important Consumer Information

### What Is The Best Way To Shop For Auto Insurance?

It's probably best to get quotes from several agents and companies. When comparing prices, be sure all coverages are the same.

Licensed agents can quote prices over the phone, and you can get many companies' quotes at their Internet sites. Remember, your price might not be firm until the company has investigated your background.

### What Background Information Does An Insurer or Agent Use To Determine A Quote?

Investigating your background includes checking your driving record with the Bureau of Motor Vehicles. The company might also check your credit rating. Some companies use information contained in your credit report.

Always give complete information, including any traffic tickets or accidents you have had. The company may ask you to list them as far back as five years.

### Do I Need An Insurance Agent?

Whether or not you go through an agent is completely up to you. However, a good insurance agent can be a real asset. Agents can be very helpful when you have a claim or problem with the policy. You may buy from an agent who sells policies for only one insurance company or from an "independent" agent who is licensed to sell insurance for numerous companies. Some companies sell their policies by mail or through the Internet.

**Insurance Tip:** If you've been satisfied with your company's service in the past, it may not be wise to jump to an unknown company just to lower your premiums. The lowest price will not be the best deal unless it is combined with good service. Ask friends and relatives about the companies and agents they have used.

### What Should I Do If I Have A Dispute With My Company or Agent?

You do not need a lawyer to resolve most disputes with your insurance agent or company.

Many disputes can be solved on your own. Remember, insurance is a very competitive business. If you give the company a chance, you will generally find people who are willing if not eager to solve your problem.

#### **If you have a dispute, follow these steps:**

- Start with the agent.
- If the agent doesn't satisfy your concern, contact the company's customer service office.
- If customer service falls short of your expectations, ask about the company's procedures for appealing decisions.

If your self-help efforts fail, your next stop should be the Office of Consumer Services at the Ohio Department of Insurance. Call **1-800-686-1526**.

*Important*

*Consumer*

*Information*

## What Happens If I Contact The Department About A Dispute?

An insurance analyst will answer your questions over the phone and explain any additional steps you should take to solve your problem. Our staff will give you honest, unbiased answers. If it sounds as if the company has done nothing wrong, we'll tell you. If you raise questions that can only be answered by the company, we'll send you a complaint form.

## What Does The Department Do After It Receives A Consumer Complaint?

The Department notifies the agent or the company whenever we receive a complaint. We will send the company a copy of your complaint, asking that they resolve it or explain their side of the story.

Companies and agents are required by law to respond to the Department. Most insurance companies are cooperative in resolving consumer complaints.

## What Are The Top Consumer Complaints About Auto Insurance?

- Unsatisfactory settlement offer
- Claim delay
- Claim denial
- Cancellation / non-renewal
- Premium & rating issues

## How Are Complaint Ratios Determined?

A total of 2,046 consumers complained to the Department about auto insurance in 2004.

If a complaint raises questions that require the Department to contact the agent or company, we will register it in our computer as a "complaint." A complaint represents a customer who has been unhappy with the insurance company or agent, but it does not mean that anyone has done anything wrong.

The chart on the next page shows company complaint comparisons. Listed are only those companies that received 10 or more complaints in 2004.

"Complaint ratio" gives the company's percentage of its complaints compared to its written premium in Ohio.

### Example

If a company's complaint ratio is 1.00, that means it had one complaint for every \$1 million of premium written in Ohio

## What Is Insurance Fraud?

Insurance fraud is a crime! You commit fraud if you

- File a claim for a loss that never occurred;
- Include the right fender in a claim for an accident that involved only the left fender;
- File a claim for damages that you deliberately caused;
- Lie about your driving record, address, car, or other details on an insurance application;
- Make a deal with a chiropractor or doctor to file phony medical records with the insurance company; and/or
- Engage in other activities intended to receive unwarranted financial benefit from the insurer.

The insurance industry estimates that as many as 10 percent of all claims are fraudulent. You (and everyone!) paid for those fraudulent claims through higher insurance premiums. The Coalition Against Insurance Fraud (CAIF) estimates that insurance fraud is the equivalent of a hidden tax of about \$900 per U.S. family on the cost of goods and services.

*Important*

*Consumer*

*Information*

## Complaint Comparisons

Total consumer complaints the Ohio Department of Insurance received about auto insurance in 2004.... **2,046**

Total authorized auto insurance companies in Ohio in 2004... <p style="text-align: center;"><b>964</b></p>	Total authorized auto insurance companies with complaints in 2004... <p style="text-align: center;"><b>184</b></p>	Total complaints in 2004 involving authorized companies... <p style="text-align: center;"><b>1,905</b></p>	Total companies with 10 or more complaints in 2004... <p style="text-align: center;"><b>41</b></p>
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**Top 10 reasons for auto insurance complaints:**

- |  |   |
|--|---|
| 1. Unsatisfactory settlement offer (560)<br>2. Claim delay (361)<br>3. Claim denial (346)<br>4. Cancellation/non-renewal (192)<br>5. Premium/rating issues (131) | 6. Premium refund due (60)<br>7. Premium notice/billing (34)<br>8. Misrepresentation (25)<br>9. Agent handling (20)<br>10. Coverage question (17) |
|--|---|

**Total complaints represented by the above Top 10 reasons = 1,746.**

**That represents 85% of all auto complaints filed in 2004.**

Automobile Insurance Company	2004 Written Ohio Premiums	2004 Total Complaints	2004 Complaint Ratio
Safe Auto	\$82,444,260	161	1.95
State Farm Mutual Auto	\$923,802,921	157	0.17
Nationwide Mutual	\$218,175,430	153	0.70
Allstate Insurance	\$230,694,123	93	0.40
Grange Mutual Casualty	\$275,094,260	92	0.33
Progressive Preferred	\$228,258,186	58	0.25
Erie	\$158,423,378	56	0.35
American Family	\$103,954,240	54	0.52
Progressive Casualty	\$258,143,239	54	0.21
Farmers of Columbus	\$72,731,600	48	0.66
Progressive Max	\$20,983,454	47	2.24
Progressive Halcyon	\$160,099,796	38	0.24
Motorists Mutual	\$128,542,827	31	0.24
Westfield	\$50,011,890	28	0.56
Permanent General	\$37,133,813	27	0.73
United Ohio	\$60,033,378	25	0.42
Allstate Property & Casualty	\$106,933,887	25	0.23
Property & Casualty of Hartford	\$20,961,445	24	1.14
GEICO General	\$53,756,971	24	0.45
Allstate Indemnity	\$70,705,386	23	0.33
American Standard of Ohio	\$43,459,604	23	0.53
Cincinnati	\$175,274,578	23	0.13
Personal Service	\$14,273,228	20	1.40
State Automobile Mutual	\$100,160,566	20	0.20
Hartford Underwriters	\$17,781,384	20	1.12
Metropolitan Property & Casualty	\$29,747,266	19	0.64
Nationwide Mutual Fire	\$267,054,576	18	0.07
American Service	\$5,970,333	18	3.01
Liberty Mutual Fire	\$64,566,880	15	0.23
Lincoln General	\$11,313,991	15	1.33
GEICO Casualty	\$10,454,039	14	1.34
USAA Casualty	\$28,521,705	14	0.49
American Select	\$55,933,304	13	0.23
Owners	\$59,425,534	12	0.20
Western Reserve Mutual Casualty	\$19,404,068	12	0.62
Nationwide Property & Casualty	\$83,444,282	11	0.13
State Farm Fire & Casualty	\$82,626,612	11	0.13
GEICO Indemnity	\$30,351,164	11	0.36
Auto-Owners	\$10,763,632	10	0.93
Granite State	\$10,932,669	10	0.91
Safeco of Illinois	\$42,560,123	10	0.23
Totals for the 41 companies on this chart	\$4,424,904,022	1,537	0.35
2004 totals for all 964 Ohio auto carriers	\$5,383,907,358	1,905	0.35

## Should I Report A Possible Fraud?

Absolutely! If you suspect fraud, you can help start an investigation by calling the Department's Fraud Division: **1-800-686-1527**

**Warning!** People convicted of insurance fraud go to jail!

## Sample Semi-Annual Premiums

More than 200 companies actively sell automobile insurance in Ohio. Sample premiums for many of those companies are shown on the following pages.

The Department of Insurance described several different "drivers" and asked companies to quote the semi-annual (six month) premiums these drivers would be charged if applying as new customers.

The premiums were quoted in **June, 2003**. They will change when companies file new rates.

## How To Use The Premium Charts

Companies can have hundreds of rating territories in Ohio. Premiums are listed on pages 27-36 for ten different territories:

- Akron
- Cleveland
- Shaker Heights
- "Remainder of State"
- Athens
- Columbus
- Toledo
- Cincinnati
- Dayton
- Youngstown

## Guidelines

- Smaller cities and towns may resemble either Athens or "Remainder of State."
- Suburbs of Cleveland may be more like Shaker Heights than Cleveland.
- Suburbs of other cities may have premiums close to those of the cities.
- "Remainder of State" is a catch-all category that companies may use for rural areas and small towns.

**Note:** Don't expect to see your exact premium in the charts! Treat these sample premiums as "ballpark" numbers. Your premium will be higher or lower depending on how you differ from the specific examples.

The premiums shown on pages 27-36 assume the drivers have "clean" driving records. They have had no tickets or accidents in three years.

Each driver has a 2003 Toyota Camry with the coverage amounts shown below.

## Liability

\$100,000/\$300,000 bodily injury  
Property Damage: \$100,000  
Medical Payments: \$5,000  
Comprehensive and Collision: \$500 deductible each

*Sample*

*Semi-Annual*

*Premiums*

The Department of Insurance asked companies for premiums on five different drivers and labeled them A through E.

- A - Married male, age 35; wife is occasional driver; 15,000 annual miles
- B - Single female, age 40; male (age 17) is occasional driver; 20 miles round-trip to work
- C - Single female, age 19; previously insured under parents' policy; 15,000 annual miles
- D - Single male, age 19; previously insured under parents' policy; 15,000 annual miles
- E - Female, age 70; pleasure driving; 10,000 annual miles

#### Using The Non-Standard Premium Charts (pages 37-41)

If you have a poor driving record or haven't had any insurance recently, see pages 37-41. The companies listed specialize in selling insurance to high-risk drivers.

The Department also asked companies for premiums on three other people whose driving records are not clean or whose insurance has lapsed.

- F - Married male, age 28, one speeding ticket (75 in a 55 mph zone) within the past 30 months, one DUI conviction in the past 12 months, no insurance in the past six months
- G - Single male, age 21, clean driving record, previous insurance lapsed 90 days ago
- H - Single male, age 17, lives with parents (each parent has a car), titled owner of a 1998 Honda Accord, one speeding ticket (75 in 55) in the past 12 months, liability and UM coverage only: \$25,000/\$50,000 BI; \$25,000 PD

### Understanding

#### Sample

Phone numbers and Internet addresses for many auto insurance companies are listed on page 42.

#### Premium

You can also check the phone book for an agent in your area. If you have trouble finding a local agent, the company may not actively sell insurance where you live. Call the company directly and ask.

#### Charts

## Akron Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$394	\$1,026	\$920	\$1,342	\$346
American Fire & Casualty		\$487	\$1,545	\$1,236	\$1,302	\$398
AMEX		\$355	\$927	\$737	\$1,078	\$355
Amica Mutual	1-800-242-6422	\$418	\$1,288	\$1,129	\$1,605	\$385
Atlantic Mutual	1-800-444-6161	\$546	\$1,265	\$1,246	\$1,596	\$428
Bristol West Casualty	1-888-888-0080	\$856	\$4,203	\$1,423	\$2,105	\$896
California Casualty Indemnity Exchange	1-800-346-6840	\$380	\$626	\$819	\$1,296	\$353
Cincinnati		\$1,117	\$2,502	\$1,953	\$2,578	\$951
Cincinnati Casualty		\$559	\$1,251	\$977	\$1,289	\$476
Cincinnati Equitable	1-800-334-4615	\$559	\$1,251	\$977	\$1,289	\$476
Cincinnati Indemnity		\$841	\$1,908	\$1,478	\$1,582	\$723
Deerbrook		\$647	\$2,191	\$1,001	\$1,353	\$626
Donegal Mutual	1-800-321-1117	\$645	\$1,747	\$1,504	\$2,394	\$484
Erie	1-800-458-0811	\$443	\$1,077	\$1,059	\$1,448	\$434
Farmers	1-800-777-9005	\$1,000	\$1,768			\$877
Federal	1-866-324-8222	\$970	\$2,067	\$1,785	\$2,410	\$755
Founders		\$1,081	\$2,180	\$1,312	\$1,740	\$886
Frankenmuth Mutual	1-989-652-6121	\$555	\$1,577	\$2,176	\$2,813	\$585
GEICO General	1-800-841-3000	\$400	\$1,233	\$1,027	\$1,527	\$379
Government Employees	1-800-841-3000	\$400	\$1,233	\$1,027	\$1,527	\$379
Grange		\$661	\$1,627	\$1,953	\$2,736	\$605
Grange Indemnity		\$661	\$1,627	\$1,953	\$2,736	\$605
Great Northern	1-866-324-8222	\$970	\$2,067	\$1,785	\$2,410	\$755
GuideOne America	1-877-448-4331	\$644	\$1,275	\$1,176	\$1,485	\$576
GuideOne Elite	1-877-448-4331	\$731	\$1,448	\$1,336	\$1,687	\$654
GuideOne Mutual	1-877-448-4331	\$795	\$1,575	\$1,453	\$1,835	\$711
Halcyon	1-800-776-4737	\$370	\$1,991	\$871	\$1,243	\$454
Hartford Accident and Indemnity		\$521	\$2,362	\$1,106	\$1,436	\$477
Hastings Mutual		\$718	\$1,612	\$1,463	\$1,879	\$654
Horace Mann	1-800-999-1030	\$506	\$1,390	\$1,294	\$2,183	\$441
Horace Mann Property Casualty	1-800-999-1030	\$374	\$1,023	\$952	\$1,603	\$326
Kansas City Fire & Marine	1-800-262-9262	\$463	\$824	\$855	\$1,037	\$458
Lightning Rod Mutual	1-800-362-0426	\$511	\$1,125			\$442
Mid-american Fire & Casualty		\$791	\$2,014	\$1,625	\$2,185	\$620
Mid-Century	1-800-777-9005	\$1,597	\$2,782	\$2,440	\$3,829	\$1,462
Montgomery Ward	1-800-523-1700	\$311	\$902	\$669	\$960	\$285
National Mutual	1-800-552-5181	\$604	\$1,565	\$1,318	\$1,839	\$549
Northwestern Pacific Indemnity	1-866-324-8222	\$970	\$2,067	\$1,785	\$2,410	\$755
Ohio Casualty		\$819	\$2,639	\$2,108	\$2,222	\$668
Progressive Casualty	1-800-776-4737	\$291	\$2,286	\$917	\$1,371	\$401
PRUGEN		\$430	\$1,015	\$1,339	\$1,969	\$392
Royal		\$435	\$904	\$814	\$1,212	\$325
Sagamore		\$1,509	\$5,492	\$2,873	\$3,999	\$2,510
Selective of the Southeast		\$497	\$1,376			\$409
State Auto	1-614-464-4943	\$487	\$1,627	\$1,887	\$2,319	\$361
State Farm Fire & Casualty		\$472	\$1,220	\$1,003	\$1,475	\$413
State Farm Mutual		\$429	\$1,107	\$911	\$1,340	\$375
Teachers	1-800-999-1030	\$472	\$1,329	\$1,236	\$2,097	\$409
Travelers Casualty		\$384	\$1,067	\$841	\$1,244	\$345
Travelers Commercial		\$409	\$1,133	\$896	\$1,321	\$367
Travelers P&C		\$364	\$1,011	\$798	\$1,177	\$325
United Ohio	1-800-686-3011	\$398	\$1,519	\$1,281	\$1,851	\$341
USAA Casualty	1-800-531-8111	\$415	\$1,080	\$895	\$1,351	\$366
Vigilant	1-866-324-8222	\$970	\$2,067	\$1,785	\$2,410	\$755
Wayne Mutual	1-330-345-8100	\$766	\$1,844	\$1,741	\$2,854	\$628
West American		\$564	\$1,799	\$1,439	\$1,516	\$461
Western Reserve Mutual Casualty	1-800-362-0426			\$1,529	\$1,918	

## Athens Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$399	\$995	\$904	\$1,338	\$350
American Fire & Casualty		\$455	\$1,441	\$1,153	\$1,215	\$373
AMEX		\$398	\$1,037	\$827	\$1,214	\$398
Amica Mutual	1-800-242-6422	\$388	\$1,185	\$1,041	\$1,475	\$358
Atlantic Mutual	1-800-444-6161	\$516	\$1,193	\$1,174	\$1,503	\$404
Bristol West Casualty	1-888-888-0080	\$776	\$3,637	\$1,260	\$1,887	\$774
California Casualty Indemnity Exchange	1-800-346-6840	\$407	\$666	\$870	\$1,380	\$378
Cincinnati		\$440	\$974	\$763	\$1,230	\$376
Cincinnati Casualty		\$440	\$974	\$763	\$1,230	\$376
Cincinnati Equitable	1-800-334-4615	\$498	\$1,097			\$461
Cincinnati Indemnity		\$659	\$1,482	\$1,151	\$1,886	\$568
Deerbrook		\$609	\$1,981	\$925	\$1,260	\$569
Donegal Mutual	1-800-321-1117	\$468	\$1,248	\$1,078	\$1,705	\$353
Erie	1-800-458-0811	\$402	\$978	\$962	\$1,313	\$393
Farmers	1-800-777-9005	\$841	\$1,484			\$737
Federal	1-866-324-8222	\$963	\$2,051	\$1,773	\$2,393	\$751
Founders		\$582	\$1,836	\$1,109	\$1,470	\$760
Frankenmuth Mutual	1-989-652-6121	\$433	\$1,229	\$1,696	\$2,193	\$455
GEICO General	1-800-841-3000	\$412	\$1,252	\$1,048	\$1,571	\$391
Government Employees	1-800-841-3000	\$412	\$1,252	\$1,048	\$1,571	\$391
Grange		\$564	\$1,391	\$1,652	\$2,319	\$516
Grange Indemnity		\$564	\$1,391	\$1,652	\$2,319	\$516
Great Northern	1-866-324-8222	\$963	\$2,051	\$1,773	\$2,393	\$751
GuideOne America	1-877-448-4331	\$597	\$1,183	\$1,091	\$1,378	\$534
GuideOne Elite	1-877-448-4331	\$667	\$1,322	\$1,219	\$1,540	\$597
GuideOne Mutual	1-877-448-4331	\$712	\$1,410	\$1,300	\$1,643	\$637
Halcyon	1-800-776-4737	\$332	\$1,822	\$799	\$1,161	\$403
Hartford Accident and Indemnity		\$505	\$2,179	\$1,028	\$1,357	\$462
Hastings Mutual		\$463	\$1,033	\$938	\$1,202	\$422
Horace Mann	1-800-999-1030	\$429	\$1,155	\$1,077	\$1,807	\$375
Horace Mann Property Casualty	1-800-999-1030	\$348	\$946	\$881	\$1,480	\$304
Kansas City Fire & Marine	1-800-262-9262	\$375	\$665	\$685	\$828	\$372
Lightning Rod Mutual	1-800-362-0426	\$399	\$878			\$347
Mid-american Fire & Casualty		\$530	\$1,328	\$1,074	\$1,440	\$419
Mid-Century	1-800-777-9005	\$1,580	\$2,663	\$2,385	\$3,602	\$1,440
Montgomery Ward	1-800-523-1700	\$457	\$1,325	\$983	\$1,410	\$418
National Mutual	1-800-552-5181	\$477	\$1,234	\$1,040	\$1,451	\$434
Northwestern Pacific Indemnity	1-866-324-8222	\$963	\$2,051	\$1,773	\$2,393	\$751
Ohio Casualty		\$763	\$2,454	\$1,960	\$2,066	\$622
Progressive Casualty	1-800-776-4737	\$267	\$2,045	\$824	\$1,257	\$352
PRUGEN		\$398	\$935	\$1,235	\$1,826	\$362
Royal		\$344	\$717	\$646	\$962	\$258
Sagamore		\$752	\$2,727	\$1,417	\$1,940	\$1,220
Selective of the Southeast		\$425	\$1,185			\$348
State Auto	1-614-464-4943	\$434	\$1,446	\$1,678	\$2,063	\$320
State Farm Fire & Casualty		\$526	\$1,358	\$1,117	\$1,643	\$460
State Farm Mutual		\$478	\$1,234	\$1,015	\$1,493	\$418
Teachers	1-800-999-1030	\$401	\$1,113	\$1,036	\$1,752	\$348
Travelers Casualty		\$363	\$1,018	\$797	\$1,178	\$327
Travelers Commercial		\$388	\$1,077	\$848	\$1,253	\$348
Travelers P&C		\$345	\$970	\$756	\$1,115	\$310
United Ohio	1-800-686-3011	\$335	\$1,273	\$1,074	\$1,552	\$285
USAA Casualty	1-800-531-8111	\$361	\$931	\$772	\$1,163	\$319
Vigilant	1-866-324-8222	\$963	\$2,051	\$1,773	\$2,393	\$751
Wayne Mutual	1-330-345-8100	\$500	\$1,207	\$1,140	\$1,867	\$410
West American		\$529	\$1,683	\$1,346	\$1,418	\$432
Western Reserve Mutual Casualty	1-800-362-0426			\$1,188	\$1,488	

## Cincinnati Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$368	\$958	\$860	\$1,256	\$324
American Fire & Casualty		\$511	\$1,627	\$1,301	\$1,371	\$418
AMEX		\$375	\$984	\$780	\$1,141	\$375
Amica Mutual	1-800-242-6422	\$421	\$1,311	\$1,149	\$1,633	\$389
Atlantic Mutual	1-800-444-6161	\$461	\$1,071	\$1,054	\$1,349	\$365
Bristol West Casualty	1-888-888-0080	\$892	\$4,407	\$1,489	\$2,211	\$933
California Casualty Indemnity Exchange	1-800-346-6840	\$394	\$654	\$857	\$1,355	\$367
Cincinnati		\$470	\$1,044	\$814	\$1,319	\$401
Cincinnati Casualty		\$470	\$1,044	\$814	\$1,319	\$401
Cincinnati Equitable	1-800-334-4615	\$609	\$1,343			\$563
Cincinnati Indemnity		\$705	\$1,588	\$1,233	\$2,019	\$607
Deerbrook		\$688	\$2,368	\$1,074	\$1,453	\$671
Donegal Mutual	1-800-321-1117	\$624	\$1,685	\$1,451	\$2,307	\$468
Erie	1-800-458-0811	\$437	\$1,065	\$1,047	\$1,430	\$429
Farmers	1-800-777-9005	\$883	\$1,558			\$744
Federal	1-866-324-8222	\$1,123	\$2,449	\$2,109	\$2,865	\$864
Founders		\$681	\$2,180	\$1,312	\$1,739	\$885
Frankenmuth Mutual	1-989-652-6121	\$567	\$1,608	\$2,219	\$2,869	\$596
GEICO General	1-800-841-3000	\$349	\$1,080	\$898	\$1,331	\$331
Government Employees	1-800-841-3000	\$349	\$1,080	\$898	\$1,331	\$331
Grange		\$641	\$1,577	\$1,894	\$2,657	\$585
Grange Indemnity		\$641	\$1,577	\$1,894	\$2,657	\$585
Great Northern	1-866-324-8222	\$1,123	\$2,449	\$2,109	\$2,865	\$864
GuideOne America	1-877-448-4331	\$608	\$1,205	\$1,111	\$1,404	\$544
GuideOne Elite	1-877-448-4331	\$682	\$1,350	\$1,245	\$1,573	\$609
GuideOne Mutual	1-877-448-4331	\$740	\$1,467	\$1,353	\$1,709	\$662
Halcyon	1-800-776-4737	\$387	\$2,156	\$932	\$1,333	\$480
Hartford Accident and Indemnity		\$491	\$2,225	\$1,042	\$1,352	\$449
Hastings Mutual		\$635	\$1,421	\$1,290	\$1,654	\$579
Horace Mann	1-800-999-1030	\$605	\$1,688	\$1,571	\$2,659	\$525
Horace Mann Property Casualty	1-800-999-1030	\$390	\$1,071	\$997	\$1,680	\$340
Kansas City Fire & Marine	1-800-262-9262	\$430	\$768	\$796	\$965	\$426
Lightning Rod Mutual	1-800-362-0426	\$470	\$1,036			\$407
Mid-american Fire & Casualty		\$656	\$1,659	\$1,339	\$1,799	\$516
Mid-Century	1-800-777-9005	\$1,454	\$2,501	\$2,208	\$3,432	\$1,328
Montgomery Ward	1-800-523-1700	\$307	\$891	\$661	\$948	\$281
National Mutual	1-800-552-5181	\$606	\$1,569	\$1,320	\$1,845	\$550
Northwestern Pacific Indemnity	1-866-324-8222	\$1,123	\$2,449	\$2,109	\$2,865	\$864
Ohio Casualty		\$863	\$2,782	\$2,222	\$2,342	\$703
Progressive Casualty	1-800-776-4737	\$316	\$2,492	\$997	\$1,487	\$437
PRUGEN		\$425	\$1,005	\$1,327	\$1,952	\$388
Royal		\$410	\$854	\$769	\$1,145	\$308
Sagamore		\$999	\$3,924	\$1,906	\$2,559	\$1,612
Selective of the Southeast		\$461	\$1,293			\$377
State Auto	1-614-464-4943	\$501	\$1,700	\$1,971	\$2,423	\$372
State Farm Fire & Casualty		\$500	\$1,292	\$1,063	\$1,563	\$438
State Farm Mutual		\$455	\$1,174	\$966	\$1,421	\$398
Teachers	1-800-999-1030	\$452	\$1,269	\$1,180	\$2,001	\$392
Travelers Casualty		\$399	\$1,117	\$871	\$1,288	\$357
Travelers Commercial		\$425	\$1,179	\$929	\$1,370	\$381
Travelers P&C		\$378	\$1,064	\$827	\$1,220	\$338
United Ohio	1-800-686-3011	\$432	\$1,648	\$1,392	\$2,009	\$370
USAA Casualty	1-800-531-8111	\$388	\$1,009	\$836	\$1,260	\$343
Vigilant	1-866-324-8222	\$1,123	\$2,449	\$2,109	\$2,865	\$864
Wayne Mutual	1-330-345-8100	\$629	\$1,516	\$1,430	\$2,345	\$515
West American		\$592	\$1,892	\$1,513	\$1,594	\$484
Western Reserve Mutual Casualty	1-800-362-0426			\$1,407	\$1,764	

## Cleveland Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$502	\$1,304	\$1,169	\$1,709	\$440
American Fire & Casualty		\$946	\$3,055	\$2,440	\$2,572	\$770
AMEX		\$447	\$1,122	\$900	\$1,302	\$447
Amica Mutual	1-800-242-6422	\$732	\$2,268	\$1,983	\$2,837	\$670
Atlantic Mutual	1-800-444-6161	\$635	\$1,483	\$1,451	\$1,862	\$496
Bristol West Casualty	1-888-888-0080	\$1,015	\$4,726	\$1,633	\$2,434	\$1,006
California Casualty Indemnity Exchange	1-800-346-6840	\$459	\$757	\$989	\$1,564	\$427
Cincinnati		\$630	\$1,408	\$1,097	\$1,781	\$537
Cincinnati Casualty		\$630	\$1,408	\$1,097	\$1,781	\$537
Cincinnati Equitable	1-800-334-4615	\$1,248	\$2,764			\$1,155
Cincinnati Indemnity		\$948	\$2,146	\$1,664	\$2,730	\$816
Deerbrook		\$780	\$2,556	\$1,182	\$1,602	\$733
Donegal Mutual	1-800-321-1117	\$1,244	\$3,366	\$2,900	\$4,609	\$934
Erie	1-800-458-0811	\$607	\$1,477	\$1,452	\$1,983	\$595
Farmers	1-800-777-9005	\$1,028	\$1,806			\$902
Federal	1-866-324-8222	\$2,093	\$4,633	\$3,981	\$5,428	\$1,597
Founders		\$936	\$3,042	\$1,821	\$2,414	\$1,221
Frankenmuth Mutual	1-989-652-6121	\$779	\$2,213	\$3,055	\$3,948	\$821
GEICO General	1-800-841-3000	\$405	\$1,236	\$1,033	\$1,545	\$384
Government Employees	1-800-841-3000	\$405	\$1,236	\$1,033	\$1,545	\$384
Grange		\$832	\$2,048	\$2,387	\$3,349	\$759
Grange Indemnity		\$832	\$2,048	\$2,387	\$3,349	\$759
Great Northern	1-866-324-8222	\$2,093	\$4,633	\$3,981	\$5,428	\$1,597
GuideOne America	1-877-448-4331	\$1,097	\$2,221	\$2,004	\$2,531	\$981
GuideOne Elite	1-877-448-4331	\$1,219	\$2,466	\$2,227	\$2,813	\$1,090
GuideOne Mutual	1-877-448-4331	\$1,328	\$2,683	\$2,427	\$3,066	\$1,188
Halcyon	1-800-776-4737	\$421	\$2,284	\$1,003	\$1,446	\$509
Hartford Accident and Indemnity		\$585	\$2,556	\$1,203	\$1,581	\$535
Hastings Mutual		\$1,047	\$2,096	\$2,152	\$2,768	\$951
Horace Mann	1-800-999-1030	\$1,407	\$4,114	\$3,820	\$6,540	\$1,206
Horace Mann Property Casualty	1-800-999-1030	\$967	\$2,826	\$2,624	\$4,488	\$830
Kansas City Fire & Marine	1-800-262-9262	\$501	\$896	\$923	\$1,117	\$497
Lightning Rod Mutual	1-800-362-0426	\$795	\$1,707			\$693
Mid-american Fire & Casualty		\$1,273	\$3,281	\$2,641	\$3,562	\$993
Mid-Century	1-800-777-9005	\$2,018	\$3,424	\$3,021	\$4,643	\$1,843
Montgomery Ward	1-800-523-1700	\$457	\$1,325	\$983	\$1,410	\$418
National Mutual	1-800-552-5181	\$1,061	\$2,750	\$2,315	\$3,231	\$964
Northwestern Pacific Indemnity	1-866-324-8222	\$2,093	\$4,633	\$3,981	\$5,428	\$1,597
Ohio Casualty		\$1,607	\$5,225	\$4,170	\$4,396	\$1,305
Progressive Casualty	1-800-776-4737	\$345	\$2,632	\$1,067	\$1,599	\$464
PRUGEN		\$551	\$1,252	\$1,648	\$2,458	\$491
Royal		\$752	\$1,568	\$1,410	\$2,099	\$564
Sagamore		\$1,971	\$7,247	\$3,769	\$5,228	\$3,280
Selective of the Southeast		\$681	\$1,877			\$561
State Auto	1-614-464-4943	\$655	\$2,062	\$2,390	\$2,939	\$485
State Farm Fire & Casualty		\$536	\$1,384	\$1,138	\$1,674	\$469
State Farm Mutual		\$486	\$1,257	\$1,034	\$1,520	\$426
Teachers	1-800-999-1030	\$1,154	\$3,392	\$3,149	\$5,398	\$988
Travelers Casualty		\$538	\$1,505	\$1,180	\$1,740	\$483
Travelers Commercial		\$573	\$1,588	\$1,254	\$1,851	\$514
Travelers P&C		\$509	\$1,434	\$1,116	\$1,647	\$457
United Ohio	1-800-686-3011	\$542	\$2,065	\$1,743	\$2,517	\$465
USAA Casualty	1-800-531-8111	\$607	\$1,605	\$1,332	\$2,019	\$533
Vigilant	1-866-324-8222	\$2,093	\$4,633	\$3,981	\$5,428	\$1,597
Wayne Mutual	1-330-345-8100	\$1,249	\$3,012	\$2,841	\$4,659	\$1,023
West American		\$1,103	\$3,571	\$2,852	\$3,006	\$898
Western Reserve Mutual Casualty	1-800-362-0426			\$2,304	\$2,881	

## Columbus Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$376	\$977	\$876	\$1,280	\$330
American Fire & Casualty		\$547	\$1,743	\$1,394	\$1,469	\$447
AMEX		\$420	\$1,108	\$879	\$1,288	\$420
Amica Mutual	1-800-242-6422	\$435	\$1,355	\$1,188	\$1,689	\$400
Atlantic Mutual	1-800-444-6161	\$429	\$993	\$977	\$1,249	\$340
Bristol West Casualty	1-888-888-0080	\$974	\$4,714	\$1,605	\$2,384	\$1,000
California Casualty Indemnity Exchange	1-800-346-6840	\$441	\$728	\$954	\$1,510	\$411
Cincinnati		\$472	\$1,042	\$814	\$1,316	\$404
Cincinnati Casualty		\$472	\$1,042	\$814	\$1,316	\$404
Cincinnati Equitable	1-800-334-4615	\$816	\$1,819			\$752
Cincinnati Indemnity		\$707	\$1,584	\$1,231	\$2,012	\$610
Deerbrook		\$810	\$2,735	\$1,248	\$1,689	\$779
Donegal Mutual	1-800-321-1117	\$664	\$1,787	\$1,540	\$2,445	\$499
Erie	1-800-458-0811	\$473	\$1,150	\$1,131	\$1,545	\$463
Farmers	1-800-777-9005	\$1,025	\$1,815			\$898
Federal	1-866-324-8222	\$1,158	\$2,536	\$2,182	\$2,968	\$889
Founders		\$681	\$2,180	\$1,312	\$1,740	\$886
Frankenmuth Mutual	1-989-652-6121	\$550	\$1,559	\$2,152	\$2,782	\$579
GEICO General	1-800-841-3000	\$431	\$1,332	\$1,109	\$1,647	\$409
Government Employees	1-800-841-3000	\$431	\$1,332	\$1,109	\$1,647	\$409
Grange		\$684	\$1,680	\$2,010	\$2,819	\$624
Grange Indemnity		\$684	\$1,680	\$2,010	\$2,819	\$624
Great Northern	1-866-324-8222	\$1,158	\$2,536	\$2,182	\$2,968	\$889
GuideOne America	1-877-448-4331	\$719	\$1,297	\$1,173	\$1,481	\$574
GuideOne Elite	1-877-448-4331	\$776	\$1,453	\$1,314	\$1,660	\$643
GuideOne Mutual	1-877-448-4331	\$642	\$1,565	\$1,417	\$1,790	\$694
Halcyon	1-800-776-4737	\$453	\$2,474	\$1,079	\$1,542	\$558
Hartford Accident and Indemnity		\$539	\$2,406	\$1,129	\$1,473	\$493
Hastings Mutual		\$696	\$1,599	\$1,416	\$1,817	\$634
Horace Mann	1-800-999-1030	\$568	\$1,576	\$1,466	\$2,479	\$493
Horace Mann Property Casualty	1-800-999-1030	\$305	\$815	\$759	\$1,270	\$268
Kansas City Fire & Marine	1-800-262-9262	\$410	\$730	\$752	\$911	\$406
Lightning Rod Mutual	1-800-362-0426	\$470	\$1,038			\$409
Mid-american Fire & Casualty		\$665	\$1,684	\$1,360	\$1,826	\$523
Mid-Century	1-800-777-9005	\$1,801	\$3,059	\$2,724	\$4,219	\$1,645
Montgomery Ward	1-800-523-1700	\$351	\$1,019	\$756	\$1,085	\$322
National Mutual	1-800-552-5181	\$580	\$1,504	\$1,266	\$1,766	\$527
Northwestern Pacific Indemnity	1-866-324-8222	\$1,158	\$2,536	\$2,182	\$2,968	\$889
Ohio Casualty		\$924	\$2,984	\$2,383	\$2,512	\$753
Progressive Casualty	1-800-776-4737	\$366	\$2,852	\$1,146	\$1,712	\$504
PRUGEN		\$424	\$997	\$1,314	\$1,937	\$385
Royal		\$451	\$943	\$849	\$1,263	\$339
Sagamore		\$972	\$3,593	\$1,849	\$2,519	\$1,586
Selective of the Southeast		\$452	\$1,273			\$370
State Auto	1-614-464-4943	\$518	\$1,761	\$2,043	\$2,512	\$382
State Farm Fire & Casualty		\$540	\$1,394	\$1,147	\$1,687	\$472
State Farm Mutual		\$490	\$1,266	\$1,041	\$1,532	\$429
Teachers	1-800-999-1030	\$475	\$1,339	\$1,245	\$2,113	\$411
Travelers Casualty		\$409	\$1,144	\$894	\$1,323	\$368
Travelers Commercial		\$436	\$1,208	\$954	\$1,406	\$392
Travelers P&C		\$388	\$1,090	\$849	\$1,252	\$347
United Ohio	1-800-686-3011	\$429	\$1,634	\$1,378	\$1,990	\$368
USAA Casualty	1-800-531-8111	\$390	\$1,011	\$838	\$1,264	\$344
Vigilant	1-866-324-8222	\$1,158	\$2,536	\$2,182	\$2,968	\$889
Wayne Mutual	1-330-345-8100	\$594	\$1,435	\$1,354	\$2,218	\$488
West American		\$632	\$2,024	\$1,618	\$1,705	\$516
Western Reserve Mutual Casualty	1-800-362-0426			\$1,410	\$1,769	

## Dayton Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$316	\$811	\$731	\$1,071	\$277
American Fire & Casualty		\$557	\$1,777	\$1,421	\$1,498	\$456
AMEX		\$342	\$895	\$710	\$1,039	\$342
Amica Mutual	1-800-242-6422	\$386	\$1,189	\$1,043	\$1,480	\$357
Atlantic Mutual	1-800-444-6161	\$472	\$1,093	\$1,073	\$1,372	\$370
Bristol West Casualty	1-888-888-0080	\$956	\$4,619	\$1,579	\$2,353	\$976
California Casualty Indemnity Exchange	1-800-346-6840	\$360	\$595	\$778	\$1,232	\$335
Cincinnati		\$515	\$1,147	\$894	\$1,450	\$439
Cincinnati Casualty		\$515	\$1,147	\$894	\$1,450	\$439
Cincinnati Equitable	1-800-334-4615	\$773	\$1,719			\$713
Cincinnati Indemnity		\$774	\$1,747	\$1,355	\$2,221	\$667
Deerbrook		\$729	\$2,479	\$1,130	\$1,539	\$696
Donegal Mutual	1-800-321-1117	\$608	\$1,644	\$1,416	\$2,251	\$456
Erie	1-800-458-0811	\$423	\$1,027	\$1,010	\$1,380	\$414
Farmers	1-800-777-9005	\$1,075	\$1,901			\$942
Federal	1-866-324-8222	\$876	\$1,834	\$1,588	\$2,138	\$689
Founders		\$729	\$2,330	\$1,402	\$1,857	\$948
Frankenmuth Mutual	1-989-652-6121	\$560	\$1,589	\$2,193	\$2,836	\$590
GEICO General	1-800-841-3000	\$402	\$1,231	\$1,028	\$1,535	\$382
Government Employees	1-800-841-3000	\$402	\$1,231	\$1,028	\$1,535	\$382
Grange		\$606	\$1,484	\$1,781	\$2,494	\$553
Grange Indemnity		\$606	\$1,484	\$1,781	\$2,494	\$553
Great Northern	1-866-324-8222	\$876	\$1,834	\$1,588	\$2,138	\$689
GuideOne America	1-877-448-4331	\$541	\$1,095	\$988	\$1,248	\$484
GuideOne Elite	1-877-448-4331	\$605	\$1,226	\$1,105	\$1,396	\$541
GuideOne Mutual	1-877-448-4331	\$657	\$1,330	\$1,200	\$1,516	\$588
Halcyon	1-800-776-4737	\$408	\$2,271	\$986	\$1,422	\$499
Hartford Accident and Indemnity		\$483	\$2,139	\$1,005	\$1,315	\$442
Hastings Mutual		\$608	\$1,368	\$1,232	\$1,577	\$553
Horace Mann	1-800-999-1030	\$457	\$1,241	\$1,156	\$1,943	\$399
Horace Mann Property Casualty	1-800-999-1030	\$310	\$829	\$772	\$1,292	\$272
Kansas City Fire & Marine	1-800-262-9262	\$413	\$736	\$762	\$923	\$409
Lightning Rod Mutual	1-800-362-0426	\$471	\$1,040			\$409
Mid-american Fire & Casualty		\$651	\$1,596	\$1,289	\$1,730	\$497
Mid-Century	1-800-777-9005	\$1,553	\$2,630	\$2,329	\$3,572	\$1,417
Montgomery Ward	1-800-523-1700	\$293	\$850	\$630	\$905	\$268
National Mutual	1-800-552-5181	\$604	\$1,563	\$1,317	\$1,837	\$549
Northwestern Pacific Indemnity	1-866-324-8222	\$876	\$1,834	\$1,588	\$2,138	\$689
Ohio Casualty		\$939	\$3,033	\$2,422	\$2,553	\$765
Progressive Casualty	1-800-776-4737	\$334	\$2,603	\$1,046	\$1,572	\$453
PRUGEN		\$408	\$957	\$1,263	\$1,862	\$370
Royal		\$389	\$809	\$729	\$1,085	\$292
Sagamore		\$1,033	\$3,740	\$1,959	\$2,715	\$1,704
Selective of the Southeast		\$453	\$1,270			\$370
State Auto	1-614-464-4943	\$537	\$1,824	\$2,117	\$2,603	\$397
State Farm Fire & Casualty		\$474	\$1,225	\$1,007	\$1,481	\$415
State Farm Mutual		\$431	\$1,113	\$915	\$1,346	\$377
Teachers	1-800-999-1030	\$395	\$1,096	\$1,020	\$1,724	\$343
Travelers Casualty		\$380	\$1,066	\$834	\$1,232	\$342
Travelers Commercial		\$405	\$1,125	\$887	\$1,310	\$363
Travelers P&C		\$361	\$1,016	\$791	\$1,167	\$322
United Ohio	1-800-686-3011	\$372	\$1,416	\$1,196	\$1,727	\$318
USAA Casualty	1-800-531-8111	\$357	\$921	\$765	\$1,151	\$316
Vigilant	1-866-324-8222	\$876	\$1,834	\$1,588	\$2,138	\$689
Wayne Mutual	1-330-345-8100	\$616	\$1,484	\$1,400	\$2,297	\$505
West American		\$648	\$2,075	\$1,659	\$1,748	\$529
Western Reserve Mutual Casualty	1-800-362-0426			\$1,411	\$1,770	

## Shaker Heights Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$502	\$1,304	\$1,169	\$1,709	\$440
American Fire & Casualty		\$519	\$1,650	\$1,320	\$1,391	\$424
AMEX		\$384	\$996	\$791	\$1,152	\$384
Amica Mutual	1-800-242-6422	\$382	\$1,155	\$1,015	\$1,438	\$353
Atlantic Mutual	1-800-444-6161	\$635	\$1,483	\$1,451	\$1,862	\$496
Bristol West Casualty	1-888-888-0080	\$909	\$4,311	\$1,479	\$2,190	\$922
California Casualty Indemnity Exchange	1-800-346-6840	\$417	\$688	\$899	\$1,421	\$387
Cincinnati		\$630	\$1,408	\$1,097	\$1,781	\$537
Cincinnati Casualty		\$630	\$1,408	\$1,097	\$1,781	\$537
Cincinnati Equitable	1-800-334-4615	\$737	\$1,635			\$684
Cincinnati Indemnity		\$948	\$2,146	\$1,664	\$2,730	\$816
Deerbrook		\$680	\$2,271	\$1,042	\$1,412	\$645
Donegal Mutual	1-800-321-1117	\$709	\$1,917	\$1,651	\$2,624	\$532
Erie	1-800-458-0811	\$488	\$1,186	\$1,166	\$1,593	\$477
Farmers	1-800-777-9005	\$886	\$1,563			\$778
Federal	1-866-324-8222	\$1,436	\$3,230	\$2,769	\$3,791	\$1,086
Founders		\$736	\$2,367	\$1,423	\$1,884	\$958
Frankenmuth Mutual	1-989-652-6121	\$550	\$1,559	\$2,152	\$2,782	\$579
GEICO General	1-800-841-3000	\$374	\$1,148	\$958	\$1,427	\$355
Government Employees	1-800-841-3000	\$374	\$1,148	\$958	\$1,427	\$355
Grange		\$572	\$1,403	\$1,672	\$2,346	\$521
Grange Indemnity		\$572	\$1,403	\$1,672	\$2,346	\$521
Great Northern	1-866-324-8222	\$1,436	\$3,230	\$2,769	\$3,791	\$1,086
GuideOne America	1-877-448-4331	\$534	\$1,161	\$976	\$1,761	\$488
GuideOne Elite	1-877-448-4331	\$601	\$1,305	\$1,097	\$1,981	\$549
GuideOne Mutual	1-877-448-4331	\$654	\$1,421	\$1,194	\$2,156	\$597
Halcyon	1-800-776-4737	\$385	\$2,054	\$904	\$1,294	\$468
Hartford Accident and Indemnity		\$527	\$2,349	\$1,103	\$1,439	\$482
Hastings Mutual		\$650	\$1,462	\$1,344	\$1,726	\$600
Horace Mann	1-800-999-1030	\$869	\$2,486	\$2,310	\$3,936	\$749
Horace Mann Property Casualty	1-800-999-1030	\$666	\$1,910	\$1,775	\$3,023	\$574
Kansas City Fire & Marine	1-800-262-9262	\$501	\$896	\$923	\$1,117	\$497
Lightning Rod Mutual	1-800-362-0426	\$511	\$1,128			\$443
Mid-american Fire & Casualty		\$714	\$1,811	\$1,461	\$1,965	\$560
Mid-Century	1-800-777-9005	\$1,796	\$3,105	\$2,731	\$4,259	\$1,642
Montgomery Ward	1-800-523-1700	\$354	\$1,027	\$762	\$1,094	\$324
National Mutual	1-800-552-5181	\$649	\$1,681	\$1,417	\$1,977	\$590
Northwestern Pacific Indemnity	1-866-324-8222	\$1,436	\$3,230	\$2,769	\$3,791	\$1,086
Ohio Casualty		\$874	\$2,818	\$2,251	\$2,372	\$712
Progressive Casualty	1-800-776-4737	\$307	\$2,359	\$953	\$1,425	\$417
PRUGEN		\$551	\$1,252	\$1,648	\$2,458	\$491
Royal		\$491	\$1,024	\$923	\$1,372	\$370
Sagamore		\$1,249	\$4,683	\$2,390	\$3,234	\$2,039
Selective of the Southeast		\$428	\$1,173			\$353
State Auto	1-614-464-4943	\$476	\$1,534	\$1,780	\$2,189	\$352
State Farm Fire & Casualty		\$481	\$1,243	\$1,023	\$1,504	\$421
State Farm Mutual		\$437	\$1,130	\$929	\$1,367	\$383
Teachers	1-800-999-1030	\$819	\$2,380	\$2,210	\$3,779	\$704
Travelers Casualty		\$465	\$1,298	\$1,018	\$1,524	\$418
Travelers Commercial		\$495	\$1,373	\$1,084	\$1,622	\$444
Travelers P&C		\$441	\$1,237	\$965	\$1,443	\$395
United Ohio	1-800-686-3011	\$381	\$1,451	\$1,225	\$1,769	\$326
USAA Casualty	1-800-531-8111	\$462	\$1,209	\$1,002	\$1,515	\$407
Vigilant	1-866-324-8222	\$1,436	\$3,230	\$2,769	\$3,791	\$1,086
Wayne Mutual	1-330-345-8100	\$1,139	\$2,744	\$2,589	\$4,246	\$932
West American		\$602	\$1,923	\$1,538	\$1,620	\$492
Western Reserve Mutual Casualty	1-800-362-0426			\$1,530	\$1,921	

## Toledo Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$416	\$1,077	\$967	\$1,414	\$365
American Fire & Casualty		\$585	\$1,870	\$1,495	\$1,575	\$478
AMEX		\$434	\$1,143	\$906	\$1,328	\$434
Amica Mutual	1-800-242-6422	\$481	\$1,522	\$1,333	\$1,899	\$443
Atlantic Mutual	1-800-444-6161	\$432	\$995	\$975	\$1,245	\$341
Bristol West Casualty	1-888-888-0080	\$979	\$4,715	\$1,606	\$2,383	\$1,004
California Casualty Indemnity Exchange	1-800-346-6840	\$462	\$764	\$998	\$1,575	\$430
Cincinnati		\$564	\$1,252	\$977	\$1,582	\$481
Cincinnati Casualty		\$564	\$1,252	\$977	\$1,582	\$481
Cincinnati Equitable	1-800-334-4615	\$933	\$2,076			\$858
Cincinnati Indemnity		\$847	\$1,906	\$1,480	\$2,423	\$730
Deerbrook		\$766	\$2,522	\$1,164	\$1,569	\$729
Donegal Mutual	1-800-321-1117	\$752	\$2,040	\$1,757	\$2,794	\$563
Erie	1-800-458-0811	\$482	\$1,172	\$1,152	\$1,574	\$471
Farmers	1-800-777-9005	\$822	\$1,453			\$720
Federal	1-866-324-8222	\$944	\$2,004	\$1,732	\$2,336	\$737
Founders		\$688	\$2,217	\$1,333	\$1,767	\$896
Frankenmuth Mutual	1-989-652-6121	\$567	\$1,608	\$2,219	\$2,869	\$596
GEICO General	1-800-841-3000	\$450	\$1,383	\$1,154	\$1,718	\$427
Government Employees	1-800-841-3000	\$450	\$1,383	\$1,154	\$1,718	\$427
Grange		\$695	\$1,709	\$2,041	\$2,861	\$635
Grange Indemnity		\$695	\$1,709	\$2,041	\$2,861	\$635
Great Northern	1-866-324-8222	\$944	\$2,004	\$1,732	\$2,336	\$737
GuideOne America	1-877-448-4331	\$667	\$1,450	\$1,219	\$2,200	\$609
GuideOne Elite	1-877-448-4331	\$751	\$1,633	\$1,373	\$2,478	\$686
GuideOne Mutual	1-877-448-4331	\$803	\$1,745	\$1,467	\$2,648	\$733
Halcyon	1-800-776-4737	\$351	\$1,727	\$778	\$1,091	\$421
Hartford Accident and Indemnity		\$615	\$2,696	\$1,269	\$1,666	\$563
Hastings Mutual		\$678	\$1,519	\$1,379	\$1,768	\$618
Horace Mann	1-800-999-1030	\$653	\$1,835	\$1,707	\$2,894	\$566
Horace Mann Property Casualty	1-800-999-1030	\$359	\$979	\$912	\$1,533	\$314
Kansas City Fire & Marine	1-800-262-9262	\$457	\$817	\$847	\$1,028	\$453
Lightning Rod Mutual	1-800-362-0426	\$562	\$1,243			\$485
Mid-american Fire & Casualty		\$695	\$1,761	\$1,421	\$1,910	\$545
Mid-Century	1-800-777-9005	\$1,678	\$2,883	\$2,538	\$3,946	\$1,534
Montgomery Ward	1-800-523-1700	\$353	\$1,025	\$760	\$1,091	\$324
National Mutual	1-800-552-5181	\$659	\$1,707	\$1,437	\$2,005	\$599
Northwestern Pacific Indemnity	1-866-324-8222	\$944	\$2,004	\$1,732	\$2,336	\$737
Ohio Casualty		\$991	\$3,204	\$2,558	\$2,697	\$807
Progressive Casualty	1-800-776-4737	\$337	\$2,602	\$1,052	\$1,568	\$462
PRUGEN		\$453	\$1,070	\$1,411	\$2,074	\$411
Royal		\$445	\$930	\$837	\$1,246	\$335
Sagamore		\$1,023	\$3,768	\$1,942	\$2,655	\$1,670
Selective of the Southeast		\$369	\$1,018			\$304
State Auto	1-614-464-4943	\$484	\$1,622	\$1,881	\$2,314	\$357
State Farm Fire & Casualty		\$598	\$1,546	\$1,271	\$1,870	\$524
State Farm Mutual		\$544	\$1,405	\$1,156	\$1,700	\$476
Teachers	1-800-999-1030	\$459	\$1,289	\$1,198	\$2,032	\$397
Travelers Casualty		\$460	\$1,287	\$1,007	\$1,486	\$412
Travelers Commercial		\$489	\$1,359	\$1,073	\$1,581	\$438
Travelers P&C		\$435	\$1,227	\$955	\$1,407	\$390
United Ohio	1-800-686-3011	\$419	\$1,596	\$1,347	\$1,945	\$360
USAA Casualty	1-800-531-8111	\$450	\$1,179	\$976	\$1,475	\$397
Vigilant	1-866-324-8222	\$944	\$2,004	\$1,732	\$2,336	\$737
Wayne Mutual	1-330-345-8100	\$614	\$1,479	\$1,397	\$2,288	\$503
West American		\$677	\$2,170	\$1,735	\$1,828	\$552
Western Reserve Mutual Casualty	1-800-362-0426			\$1,691	\$2,122	

## Youngstown Premium Chart

Company	Consumer Phone #	Drivers				
		A	B	C	D	E
Allstate Property and Casualty		\$526	\$1,336	\$1,195	\$1,748	\$460
American Fire & Casualty		\$875	\$2,821	\$2,253	\$2,375	\$713
AMEX		\$457	\$1,190	\$948	\$1,385	\$457
Amica Mutual	1-800-242-6422	\$531	\$1,694	\$1,483	\$2,116	\$489
Atlantic Mutual	1-800-444-6161	\$887	\$1,899	\$1,899	\$2,328	\$690
Bristol West Casualty	1-888-888-0080	\$1,030	\$4,974	\$1,695	\$2,533	\$1,050
California Casualty Indemnity Exchange	1-800-346-6840	\$500	\$826	\$1,076	\$1,698	\$466
Cincinnati		\$804	\$1,813	\$1,409	\$2,298	\$682
Cincinnati Casualty		\$804	\$1,813	\$1,409	\$2,298	\$682
Cincinnati Equitable	1-800-334-4615	\$1,100	\$2,461			\$1,013
Cincinnati Indemnity		\$1,214	\$2,769	\$2,143	\$3,527	\$1,042
Deerbrook		\$770	\$2,570	\$1,183	\$1,607	\$734
Donegal Mutual	1-800-321-1117	\$1,021	\$2,826	\$2,430	\$3,882	\$757
Erie	1-800-458-0811	\$592	\$1,441	\$1,417	\$1,935	\$580
Farmers	1-800-777-9005	\$776	\$1,365			\$682
Federal	1-866-324-8222	\$1,102	\$2,395	\$2,063	\$2,801	\$849
Founders		\$688	\$2,217	\$1,333	\$1,771	\$900
Frankenmuth Mutual	1-989-652-6121	\$780	\$2,215	\$3,058	\$3,951	\$822
GEICO General	1-800-841-3000	\$490	\$1,504	\$1,255	\$1,870	\$465
Government Employees	1-800-841-3000	\$490	\$1,504	\$1,255	\$1,870	\$465
Grange		\$797	\$1,960	\$2,306	\$3,323	\$728
Grange Indemnity		\$797	\$1,960	\$2,306	\$3,323	\$728
Great Northern	1-866-324-8222	\$1,102	\$2,395	\$2,063	\$2,801	\$849
GuideOne America	1-877-448-4331	\$954	\$2,074	\$1,744	\$3,148	\$872
GuideOne Elite	1-877-448-4331	\$1,074	\$2,334	\$1,962	\$3,542	\$981
GuideOne Mutual	1-877-448-4331	\$1,157	\$2,513	\$2,113	\$3,815	\$1,057
Halcyon	1-800-776-4737	\$398	\$2,070	\$920	\$1,311	\$481
Hartford Accident and Indemnity		\$432	\$1,929	\$905	\$1,181	\$395
Hastings Mutual		\$1,070	\$1,021	\$2,202	\$2,830	\$973
Horace Mann	1-800-999-1030	\$846	\$2,417	\$2,247	\$3,826	\$729
Horace Mann Property Casualty	1-800-999-1030	\$583	\$1,659	\$1,542	\$2,621	\$504
Kansas City Fire & Marine	1-800-262-9262	\$612	\$1,102	\$1,120	\$1,354	\$606
Lightning Rod Mutual	1-800-362-0426	\$648	\$1,440			\$560
Mid-american Fire & Casualty		\$881	\$2,253	\$1,816	\$2,444	\$690
Mid-Century	1-800-777-9005	\$1,557	\$2,668	\$2,359	\$3,654	\$1,422
Montgomery Ward	1-800-523-1700	\$380	\$1,101	\$817	\$1,172	\$348
National Mutual	1-800-552-5181	\$899	\$2,328	\$1,961	\$2,738	\$818
Northwestern Pacific Indemnity	1-866-324-8222	\$1,102	\$2,395	\$2,063	\$2,801	\$849
Ohio Casualty		\$1,489	\$4,839	\$3,862	\$4,072	\$1,210
Progressive Casualty	1-800-776-4737	\$344	\$2,672	\$1,073	\$1,620	\$463
PRUGEN		\$529	\$1,226	\$1,616	\$2,395	\$477
Royal		\$634	\$1,322	\$1,189	\$1,772	\$476
Sagamore		\$787	\$2,859	\$1,489	\$2,035	\$1,281
Selective of the Southeast		\$492	\$1,366			\$405
State Auto	1-614-464-4943	\$644	\$2,127	\$2,465	\$3,032	\$476
State Farm Fire & Casualty		\$576	\$1,489	\$1,225	\$1,801	\$504
State Farm Mutual		\$523	\$1,351	\$1,111	\$1,634	\$458
Teachers	1-800-999-1030	\$761	\$2,208	\$2,046	\$3,495	\$654
Travelers Casualty		\$505	\$1,409	\$1,107	\$1,631	\$453
Travelers Commercial		\$538	\$1,492	\$1,178	\$1,736	\$482
Travelers P&C		\$447	\$1,340	\$1,047	\$1,545	\$429
United Ohio	1-800-686-3011	\$371	\$1,413	\$1,191	\$1,721	\$319
USAA Casualty	1-800-531-8111	\$508	\$1,335	\$1,106	\$1,674	\$447
Vigilant	1-866-324-8222	\$1,102	\$2,395	\$2,063	\$2,801	\$849
Wayne Mutual	1-330-345-8100	\$938	\$2,262	\$2,135	\$3,499	\$769
West American		\$1,014	\$3,280	\$2,619	\$2,761	\$826
Western Reserve Mutual Casualty	1-800-362-0426			\$1,960	\$2,462	

## Remainder of State Premium Chart

Company	Consumer	Drivers				
	Phone #	A	B	C	D	E
Allstate Property and Casualty		\$306	\$786	\$710	\$1,040	\$268
American Fire & Casualty		\$368	\$1,156	\$927	\$976	\$303
AMEX		\$335	\$870	\$692	\$1,010	\$335
Amica Mutual	1-800-242-6422	\$368	\$1,121	\$984	\$1,395	\$340
Atlantic Mutual	1-800-444-6161	\$421	\$966	\$947	\$1,212	\$332
Bristol West Casualty	1-888-888-0080	\$700	\$3,386	\$1,156	\$1,710	\$728
California Casualty Indemnity Exchange	1-800-346-6840	\$315	\$515	\$671	\$1,065	\$292
Cincinnati		\$435	\$963	\$752	\$1,216	\$372
Cincinnati Casualty		\$435	\$963	\$752	\$1,216	\$372
Cincinnati Equitable	1-800-334-4615	\$512	\$1,131			\$474
Cincinnati Indemnity		\$652	\$1,465	\$1,138	\$1,861	\$562
Deerbrook		\$600	\$1,977	\$916	\$1,237	\$573
Donegal Mutual	1-800-321-1117	\$405	\$1,069	\$923	\$1,458	\$307
Erie	1-800-458-0811	\$352	\$858	\$843	\$1,151	\$345
Frankenmuth Mutual	1-989-652-6121	\$433	\$1,229	\$1,696	\$2,193	\$455
GEICO General	1-800-841-3000	\$351	\$1,080	\$900	\$1,341	\$334
Government Employees	1-800-841-3000	\$351	\$1,080	\$900	\$1,341	\$334
Grange		\$471	\$1,164	\$1,390	\$1,951	\$432
Grange Indemnity		\$471	\$1,164	\$1,390	\$1,951	\$432
Halcyon	1-800-776-4737	\$357	\$1,884	\$827	\$1,185	\$431
Hartford Accident and Indemnity		\$565	\$2,526	\$1,185	\$1,547	\$517
Hastings Mutual		\$511	\$1,130	\$1,041	\$1,334	\$467
Horace Mann	1-800-999-1030	\$396	\$1,057	\$986	\$1,650	\$347
Horace Mann Property Casualty	1-800-999-1030	\$316	\$847	\$789	\$1,321	\$277
Kansas City Fire & Marine	1-800-262-9262	\$332	\$586	\$602	\$725	\$329
Lightning Rod Mutual	1-800-362-0426	\$389	\$853			\$338
Montgomery Ward	1-800-523-1700	\$296	\$858	\$636	\$913	\$271
National Mutual	1-800-552-5181	\$444	\$1,152	\$970	\$1,354	\$404
Ohio Casualty		\$614	\$1,965	\$1,571	\$1,656	\$502
Progressive Casualty	1-800-776-4737	\$207	\$1,632	\$653	\$986	\$280
Royal		\$348	\$726	\$653	\$974	\$263
Sagamore		\$752	\$2,727	\$1,417	\$1,940	\$1,220
Selective of the Southeast		\$347	\$970			\$285
State Auto	1-614-464-4943	\$419	\$1,408	\$1,635	\$2,011	\$310
State Farm Fire & Casualty		\$439	\$1,134	\$933	\$1,372	\$384
State Farm Mutual		\$399	\$1,030	\$848	\$1,247	\$349
Teachers	1-800-999-1030	\$359	\$989	\$920	\$1,552	\$313
Travelers Casualty		\$356	\$1,000	\$782	\$1,157	\$322
Travelers Commercial		\$380	\$1,056	\$835	\$1,230	\$343
Travelers P&C		\$338	\$952	\$743	\$1,096	\$304
United Ohio	1-800-686-3011	\$335	\$1,273	\$1,074	\$1,552	\$285
USAA Casualty	1-800-531-8111	\$351	\$903	\$750	\$1,129	\$310
Wayne Mutual	1-330-345-8100	\$485	\$1,169	\$1,103	\$1,807	\$397
West American		\$427	\$1,348	\$1,079	\$1,137	\$350
Western Reserve Mutual Casualty	1-800-362-0426			\$1,156	\$1,448	

## Non-Standard Companies Akron and Athens

### AKRON

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,075	\$1,226	\$918
Atlantic Mutual	1-800-444-6161	\$1,178	\$662	\$453
Bristol West Casualty	1-888-888-0080	\$1,122	\$1,671	\$1,973
Cincinnati Equitable	1-800-334-4615	\$1,366	\$1,955	\$1,557
Cincinnati Indemnity		\$2,074	\$1,380	\$1,027
Deerbrook		\$725	\$1,165	\$1,313
Federal	1-866-324-8222	\$2,279	\$1,955	\$2,224
Founders		\$2,641	\$2,674	\$2,322
GEICO Indemnity	1-800-841-3000	\$1,117	\$1,460	\$1,102
Grange		\$1,214	\$1,784	\$1,070
Grange Indemnity		\$1,214	\$1,784	\$1,070
Great Northern	1-866-324-8222	\$2,279	\$1,955	\$2,224
Illinois National	1-800-334-9641	\$576	\$803	\$758
Halcyon	1-800-776-4737	\$713	\$961	\$1,517
Leader Preferred	1-877-953-2337	\$1,074	\$1,771	\$1,042
Northwestern Pacific Indemnity	1-866-324-8222	\$2,279	\$1,955	\$2,224
Ohio Security		\$2,138	\$1,659	\$1,546
Omni	1-800-777-6664	\$1,074	\$1,458	\$972
Personal Service		\$1,073	\$1,807	\$1,357
Progressive Casualty	1-800-776-4737	\$693	\$998	\$1,358
Republic Mutual	1-800-552-5181	\$1,604	\$1,501	\$3,477
Sagamore		\$4,562	\$6,380	\$3,662
State Auto	1-614-464-4943	\$1,483	\$2,022	\$4,015
State Farm F & C Auto				\$809
United Ohio	1-800-686-3011	\$957	\$1,194	\$1,186
USAA General Indemnity	1-800-531-8111	\$1,972	\$1,073	
USAuto	1-800-321-0899	\$1,077	\$1,489	\$877
Victoria National	1-800-888-8424	\$1,208	\$1,674	\$1,488
Vigilant	1-866-324-8222	\$2,279	\$1,955	\$2,224

### ATHENS

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,390	\$1,868	\$730
Atlantic Mutual	1-800-444-6161	\$1,093	\$614	\$531
Bristol West Casualty	1-888-888-0080	\$1,080	\$1,595	\$1,695
Cincinnati Equitable	1-800-334-4615	\$1,228	\$1,758	\$1,163
Cincinnati Indemnity		\$1,702	\$1,630	\$640
Deerbrook		\$718	\$1,149	\$1,015
Federal	1-866-324-8222	\$2,303	\$1,975	\$2,175
Founders		\$2,241	\$2,272	\$1,863
GEICO Indemnity	1-800-841-3000	\$1,118	\$1,463	\$903
Grange		\$1,151	\$1,733	\$923
Grange Indemnity		\$1,151	\$1,733	\$923
Great Northern	1-866-324-8222	\$2,303	\$1,975	\$2,175
Illinois National	1-800-334-9641	\$626	\$880	\$704
Halcyon	1-800-776-4737	\$690	\$938	\$1,147
Leader Preferred	1-877-953-2337	\$993	\$1,609	\$705
Northwestern Pacific Indemnity	1-866-324-8222	\$2,303	\$1,975	\$2,175
Ohio Security		\$2,017	\$1,566	\$1,302
Omni	1-800-777-6664	\$916	\$1,234	\$692
Personal Service		\$864	\$1,478	\$943
Progressive Casualty	1-800-776-4737	\$678	\$984	\$990
Republic Mutual	1-800-552-5181	\$1,724	\$1,634	\$3,485
Sagamore		\$2,180	\$3,038	\$2,036
State Auto	1-614-464-4943	\$1,370	\$1,875	\$3,579
State Farm F & C Auto				\$812
United Ohio	1-800-686-3011	\$833	\$1,030	\$845
USAA General Indemnity	1-800-531-8111	\$1,726	\$935	
USAuto	1-800-321-0899	\$1,007	\$1,383	\$685
Victoria National	1-800-888-8424	\$1,107	\$1,569	\$1,038
Vigilant	1-866-324-8222	\$2,303	\$1,975	\$2,175

## Non-Standard Companies Cincinnati and Cleveland

### CINCINNATI

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,037	\$1,198	\$804
Atlantic Mutual	1-800-444-6161	\$968	\$545	\$508
Bristol West Casualty	1-888-888-0080	\$1,186	\$1,785	\$2,073
Cincinnati Equitable	1-800-334-4615	\$1,533	\$2,203	\$1,937
Cincinnati Indemnity		\$1,699	\$1,627	\$863
Deerbrook		\$772	\$1,247	\$1,453
Federal	1-866-324-8222	\$2,791	\$2,389	\$2,617
Founders		\$2,639	\$2,672	\$2,322
GEICO Indemnity	1-800-841-3000	\$1,019	\$1,340	\$1,004
Grange		\$1,151	\$1,720	\$1,159
Grange Indemnity		\$1,151	\$1,720	\$1,159
Great Northern	1-866-324-8222	\$2,791	\$2,389	\$2,617
Halcyon	1-800-776-4737	\$753	\$1,021	\$1,694
Illinois National	1-800-334-9641	\$794	\$1,102	\$1,041
Leader Preferred	1-877-953-2337	\$1,084	\$1,815	\$1,083
Northwestern Pacific Indemnity	1-866-324-8222	\$2,791	\$2,389	\$2,617
Ohio Security		\$2,246	\$1,743	\$1,682
Omni	1-800-777-6664	\$1,110	\$1,516	\$1,023
Personal Service		\$1,038	\$1,881	\$1,428
Progressive Casualty	1-800-776-4737	\$746	\$1,074	\$1,532
Republic Mutual	1-800-552-5181	\$1,881	\$1,755	\$4,264
Sagamore		\$2,756	\$3,862	\$3,256
State Auto	1-614-464-4943	\$1,348	\$1,846	\$3,756
State Farm F & C Auto				\$872
United Ohio	1-800-686-3011	\$957	\$1,194	\$1,186
USAA General Indemnity	1-800-531-8111	\$1,828	\$1,002	
USAuto	1-800-321-0899	\$1,119	\$1,551	\$987
Victoria National	1-800-888-8424	\$1,254	\$1,736	\$1,603
Vigilant	1-866-324-8222	\$2,791	\$2,389	\$2,617

### CLEVELAND

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,131	\$1,348	\$1,055
Atlantic Mutual	1-800-444-6161	\$1,308	\$731	\$635
Bristol West Casualty	1-888-888-0080	\$1,397	\$2,023	\$2,222
Cincinnati Equitable	1-800-334-4615	\$2,280	\$3,124	\$2,057
Cincinnati Indemnity		\$2,424	\$2,321	\$950
Deerbrook		\$895	\$1,402	\$1,494
Federal	1-866-324-8222	\$5,321	\$4,544	\$4,791
Founders		\$3,678	\$3,731	\$3,028
GEICO Indemnity	1-800-841-3000	\$1,192	\$1,546	\$1,039
Grange		\$1,663	\$2,386	\$1,169
Grange Indemnity		\$1,663	\$2,386	\$1,169
Great Northern	1-866-324-8222	\$5,321	\$4,544	\$4,791
Halcyon	1-800-776-4737	\$840	\$1,125	\$1,683
Illinois National	1-800-334-9641	\$881	\$1,254	\$852
Leader Preferred	1-877-953-2337	\$1,374	\$2,212	\$1,195
Northwestern Pacific Indemnity	1-866-324-8222	\$5,321	\$4,544	\$4,791
Ohio Security		\$4,259	\$3,300	\$2,727
Omni	1-800-777-6664	\$1,170	\$1,541	\$998
Personal Service		\$1,538	\$2,551	\$1,699
Progressive Casualty	1-800-776-4737	\$832	\$1,186	\$1,533
Republic Mutual	1-800-552-5181	\$2,744	\$2,454	\$5,161
Sagamore		\$5,906	\$8,276	\$5,048
State Auto	1-614-464-4943	\$1,554	\$2,071	\$3,998
State Farm F & C Auto				\$913
United Ohio	1-800-686-3011	\$1,575	\$1,834	\$1,314
USAA General Indemnity	1-800-531-8111	\$2,876	\$1,560	
USAuto	1-800-321-0899	\$1,376	\$1,899	\$1,005
Victoria National	1-800-888-8424	\$1,676	\$2,362	\$1,734
Vigilant	1-866-324-8222	\$5,321	\$4,544	\$4,791

## Non-Standard Companies Columbus and Dayton

### COLUMBUS

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,173	\$1,373	\$920
Atlantic Mutual	1-800-444-6161	\$893	\$504	\$450
Bristol West Casualty	1-888-888-0080	\$1,316	\$1,947	\$2,230
Cincinnati Equitable	1-800-334-4615	\$1,646	\$2,346	\$1,937
Cincinnati Indemnity		\$1,787	\$1,711	\$755
Deerbrook		\$911	\$1,451	\$1,681
Federal	1-866-324-8222	\$2,889	\$2,471	\$2,711
Founders		\$2,641	\$2,674	\$2,322
GEICO Indemnity	1-800-841-3000	\$1,158	\$1,516	\$1,170
Grange		\$1,309	\$1,930	\$1,244
Grange Indemnity		\$1,309	\$1,930	\$1,244
Great Northern	1-866-324-8222	\$2,889	\$2,471	\$2,711
Halcyon	1-800-776-4737	\$883	\$1,185	\$1,964
Illinois National	1-800-334-9641	\$804	\$1,128	\$949
Leader Preferred	1-877-953-2337	\$1,209	\$1,994	\$1,215
Northwestern Pacific Indemnity	1-866-324-8222	\$2,889	\$2,471	\$2,711
Ohio Security		\$2,370	\$1,838	\$1,933
Omni	1-800-777-6664	\$1,325	\$1,789	\$1,252
Personal Service		\$1,107	\$1,881	\$1,428
Progressive Casualty	1-800-776-4737	\$866	\$1,239	\$1,776
Republic Mutual	1-800-552-5181	\$1,529	\$1,426	\$3,386
Sagamore		\$2,780	\$3,886	\$2,848
State Auto	1-614-464-4943	\$1,468	\$1,988	\$3,955
State Farm F & C Auto				\$919
United Ohio	1-800-686-3011	\$957	\$1,194	\$1,186
USAA General Indemnity	1-800-531-8111	\$1,834	\$1,004	
USAuto	1-800-321-0899	\$1,271	\$1,761	\$1,053
Victoria National	1-800-888-8424	\$1,382	\$1,928	\$1,618
Vigilant	1-866-324-8222	\$2,889	\$2,471	\$2,711

### DAYTON

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$932	\$1,120	\$626
Atlantic Mutual	1-800-444-6161	\$1,043	\$589	\$365
Bristol West Casualty	1-888-888-0080	\$1,303	\$1,939	\$2,159
Cincinnati Equitable	1-800-334-4615	\$1,560	\$2,237	\$1,608
Cincinnati Indemnity		\$1,944	\$1,935	\$883
Deerbrook		\$849	\$1,364	\$1,430
Federal	1-866-324-8222	\$2,061	\$1,770	\$1,927
Founders		\$2,830	\$2,870	\$2,322
GEICO Indemnity	1-800-841-3000	\$1,124	\$1,474	\$972
Grange		\$1,345	\$2,010	\$1,094
Grange Indemnity		\$1,345	\$2,010	\$1,094
Great Northern	1-866-324-8222	\$2,061	\$1,770	\$1,927
Halcyon	1-800-776-4737	\$817	\$1,110	\$1,652
Illinois National	1-800-334-9641	\$854	\$1,207	\$939
Leader Preferred	1-877-953-2337	\$1,209	\$1,990	\$1,052
Northwestern Pacific Indemnity	1-866-324-8222	\$2,061	\$1,770	\$1,927
Ohio Security		\$2,504	\$1,943	\$1,669
Omni	1-800-777-6664	\$1,157	\$1,560	\$1,005
Personal Service		\$1,153	\$1,973	\$1,344
Progressive Casualty	1-800-776-4737	\$812	\$1,174	\$1,475
Republic Mutual	1-800-552-5181	\$1,780	\$1,681	\$3,702
Sagamore		\$3,096	\$4,322	\$2,542
State Auto	1-614-464-4943	\$1,594	\$2,181	\$4,266
State Farm F & C Auto				\$797
United Ohio	1-800-686-3011	\$871	\$1,084	\$987
USAA General Indemnity	1-800-531-8111	\$1,606	\$876	
USAuto	1-800-321-0899	\$1,236	\$1,705	\$915
Victoria National	1-800-888-8424	\$1,312	\$1,840	\$1,399
Vigilant	1-866-324-8222	\$2,061	\$1,770	\$1,927

## Non-Standard Companies Shaker Heights and Toledo

### SHAKER HEIGHTS

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,206	\$1,384	\$1,114
Atlantic Mutual	1-800-444-6161	\$1,308	\$731	\$635
Bristol West Casualty	1-888-888-0080	\$1,225	\$1,780	\$2,040
Cincinnati Equitable	1-800-334-4615	\$1,614	\$2,271	\$1,835
Cincinnati Indemnity		\$2,424	\$2,321	\$950
Deerbrook		\$783	\$1,231	\$1,370
Federal	1-866-324-8222	\$3,691	\$3,150	\$3,428
Founders		\$2,866	\$2,904	\$2,446
GEICO Indemnity	1-800-841-3000	\$1,142	\$1,483	\$1,064
Grange		\$1,523	\$2,173	\$1,070
Grange Indemnity		\$1,523	\$2,173	\$1,070
Great Northern	1-866-324-8222	\$3,691	\$3,150	\$3,428
Halcyon	1-800-776-4737	\$754	\$1,005	\$1,579
Illinois National	1-800-334-9641	\$713	\$1,005	\$861
Leader Preferred	1-877-953-2337	\$1,235	\$2,005	\$1,205
Northwestern Pacific Indemnity	1-866-324-8222	\$3,691	\$3,150	\$3,428
Ohio Security		\$2,288	\$1,775	\$1,601
Omni	1-800-777-6664	\$903	\$1,464	\$1,039
Personal Service		\$1,293	\$2,144	\$1,598
Progressive Casualty	1-800-776-4737	\$733	\$1,044	\$1,418
Republic Mutual	1-800-552-5181	\$2,170	\$1,957	\$4,606
Sagamore		\$3,512	\$4,920	\$3,928
State Auto	1-614-464-4943	\$1,563	\$2,104	\$4,071
State Farm F & C Auto				\$897
United Ohio	1-800-686-3011	\$993	\$1,213	\$1,237
USAA General Indemnity	1-800-531-8111	\$2,161	\$1,186	
USAuto	1-800-321-0899	\$1,198	\$1,655	\$919
Victoria National	1-800-888-8424	\$1,456	\$2,031	\$1,683
Vigilant	1-866-324-8222	\$3,691	\$3,150	\$3,428

### TOLEDO

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,174	\$1,388	\$928
Atlantic Mutual	1-800-444-6161	\$895	\$507	\$439
Bristol West Casualty	1-888-888-0080	\$1,317	\$1,932	\$2,234
Cincinnati Equitable	1-800-334-4615	\$1,655	\$2,343	\$1,942
Cincinnati Indemnity		\$2,078	\$1,989	\$1,034
Deerbrook		\$857	\$1,347	\$1,543
Federal	1-866-324-8222	\$2,197	\$1,885	\$2,157
Founders		\$2,677	\$2,708	\$2,446
GEICO Indemnity	1-800-841-3000	\$1,235	\$1,611	\$1,145
Grange		\$1,397	\$2,074	\$1,323
Grange Indemnity		\$1,397	\$2,074	\$1,323
Great Northern	1-866-324-8222	\$2,197	\$1,885	\$2,157
Halcyon	1-800-776-4737	\$645	\$851	\$1,384
Illinois National	1-800-334-9641	\$959	\$1,352	\$1,101
Leader Preferred	1-877-953-2337	\$1,183	\$1,937	\$1,124
Northwestern Pacific Indemnity	1-866-324-8222	\$2,197	\$1,885	\$2,157
Ohio Security		\$2,523	\$1,957	\$2,045
Omni	1-800-777-6664	\$1,161	\$1,559	\$1,126
Personal Service		\$1,109	\$1,880	\$1,370
Progressive Casualty	1-800-776-4737	\$803	\$1,138	\$1,614
Republic Mutual	1-800-552-5181	\$1,996	\$1,840	\$4,434
Sagamore		\$2,942	\$4,116	\$2,932
State Auto	1-614-464-4943	\$1,528	\$2,067	\$4,125
State Farm F & C Auto				\$1,093
United Ohio	1-800-686-3011	\$929	\$1,158	\$1,196
USAA General Indemnity	1-800-531-8111	\$2,131	\$1,164	
USAuto	1-800-321-0899	\$1,147	\$1,587	\$960
Victoria National	1-800-888-8424	\$1,415	\$1,975	\$1,647
Vigilant	1-866-324-8222	\$2,197	\$1,885	\$2,157

## Non-Standard Companies Youngstown and Remainder of State

### YOUNGSTOWN

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$1,370	\$1,620	\$1,165
Atlantic Mutual	1-800-444-6161	\$1,842	\$958	\$792
Bristol West Casualty	1-888-888-0080	\$1,404	\$2,085	\$2,324
Cincinnati Equitable	1-800-334-4615	\$1,837	\$2,619	\$1,945
Cincinnati Indemnity		\$3,052	\$2,921	\$1,338
Deerbrook		\$881	\$1,416	\$1,439
Federal	1-866-324-8222	\$2,710	\$2,320	\$2,554
Founders		\$2,685	\$2,716	\$2,446
GEICO Indemnity	1-800-841-3000	\$1,294	\$1,679	\$1,254
Grange		\$1,569	\$2,328	\$1,195
Grange Indemnity		\$1,569	\$2,328	\$1,195
Great Northern	1-866-324-8222	\$2,710	\$2,320	\$2,554
Halcyon	1-800-776-4737	\$771	\$1,021	\$1,605
Illinois National	1-800-334-9641	\$843	\$1,191	\$946
Leader Preferred	1-877-953-2337	\$1,384	\$2,278	\$1,226
Northwestern Pacific Indemnity	1-866-324-8222	\$2,710	\$2,320	\$2,554
Ohio Security		\$3,836	\$2,973	\$2,980
Omni	1-800-777-6664	\$1,224	\$1,654	\$1,084
Personal Service		\$1,428	\$2,430	\$1,770
Progressive Casualty	1-800-776-4737	\$839	\$1,217	\$1,458
Republic Mutual	1-800-552-5181	\$2,076	\$1,860	\$4,353
Sagamore		\$2,286	\$3,184	\$2,136
State Auto	1-614-464-4943	\$1,841	\$2,515	\$4,905
State Farm F & C Auto				\$1,021
United Ohio	1-800-686-3011	\$1,163	\$1,407	\$1,314
USAA General Indemnity	1-800-531-8111	\$2,405	\$1,313	
USAuto	1-800-321-0899	\$1,334	\$1,839	\$960
Victoria National	1-800-888-8424	\$1,608	\$2,267	\$1,623
Vigilant	1-866-324-8222	\$2,710	\$2,320	\$2,554

### REMAINDER OF STATE

Company	Consumer Phone #	F	G	H
Allstate Indemnity		\$844	\$1,014	\$576
Atlantic Mutual	1-800-444-6161	\$847	\$479	\$553
Bristol West Casualty	1-888-888-0080	\$930	\$1,386	\$1,599
Cincinnati Equitable	1-800-334-4615	\$1,185	\$1,709	\$1,163
Cincinnati Indemnity		\$1,667	\$1,596	\$653
Deerbrook		\$677	\$1,081	\$1,138
GEICO Indemnity	1-800-841-3000	\$933	\$1,215	\$908
Grange		\$1,083	\$1,630	\$833
Grange Indemnity		\$1,083	\$1,630	\$833
Halcyon	1-800-776-4737	\$692	\$938	\$1,316
Illinois National	1-800-334-9641	\$535	\$756	\$547
Ohio Security		\$1,610	\$1,251	\$1,157
Omni	1-800-777-6664	\$906	\$1,229	\$743
Personal Service		\$854	\$1,458	\$935
Progressive Casualty	1-800-776-4737	\$509	\$743	\$866
Republic Mutual	1-800-552-5181	\$1,090	\$1,019	\$2,250
Sagamore		\$2,180	\$3,038	\$2,036
State Auto	1-614-464-4943	\$2,597	\$3,460	\$6,538
State Farm F & C Auto				\$708
United Ohio	1-800-686-3011	\$752	\$929	\$764
USAA General Indemnity	1-800-531-8111	\$1,659	\$903	
USAuto	1-800-321-0899	\$815	\$1,120	\$626
Victoria National	1-800-888-8424	\$957	\$1,342	\$988

## Auto Company Directory

Company	Consumer Phone #	Web Page Address
Allstate Property and Casualty		www.allstate.com
American Fire & Casualty		www.ocas.com
AMEX		
Amica Mutual	1-800-242-6422	www.amica.com
Atlantic Mutual	1-800-444-6161	www.atlanticmutual.com
Bristol West Casualty	1-888-888-0080	www.BristolWest.com
California Casualty Indemnity Exchange	1-800-346-6840	www.calcas.com
Cincinnati		www.cinfin.com
Cincinnati Casualty		
Cincinnati Equitable	1-800-334-4615	www.cincinnatiequitable.com
Cincinnati Indemnity		www.cinfin.com
Deerbrook		
Donegal Mutual	1-800-321-1117	www.donegalgroup.com
Erie	1-800-458-0811	www.erieinsurance.com
Farmers	1-800-777-9005	www.farmers.com
Federal	1-866-324-8222	www.chubb.com
Founders		www.foundersinsurance.com
Frankenmuth Mutual	1-989-652-6121	www.fmins.com
GEICO General	1-800-841-3000	www.geico.com
Government Employees	1-800-841-3000	www.geico.com
Grange		www.grangeinsurance.com
Grange Indemnity		www.grangeinsurance.com
Great Northern	1-866-324-8222	www.chubb.com
GuideOne America	1-877-448-4331	www.guideone.com
GuideOne Elite	1-877-448-4331	www.guideone.com
GuideOne Mutual	1-877-448-4331	www.guideone.com
Hartford Accident and Indemnity		
Hastings Mutual		
Horace Mann	1-800-999-1030	www.horacemann.com
Horace Mann Property Casualty	1-800-999-1030	www.horacemann.com
Kansas City Fire & Marine	1-800-262-9262	www.encompassins.com
Lightning Rod Mutual		www.wrg-ins.com
Mid-american Fire & Casualty		www.libertyram.com
Mid-Century	1-800-777-9005	www.farmers.com
Montgomery Ward	1-800-523-1700	www.geautoinsurance.com
National Mutual	1-800-552-5181	
Northwestern Pacific Indemnity	1-866-324-8222	www.chubb.com
Ohio Casualty		
PRUGEN		
Royal		www.royalsunalliance.com
Sagamore		www.sagamoreinsurance.com
Selective of the Southeast		www.selective.com
State Auto	1-614-464-4943	www.stateauto.com
Teachers	1-800-999-1030	www.horacemann.com
Travelers Casualty		www.travelers.com
Travelers Commercial		www.travelers.com
Travelers P&C		www.travelers.com
United Ohio	1-800-686-3011	www.omig.com
USAA Casualty	1-800-531-8111	www.usaa.com
Vigilant	1-866-324-8222	www.chubb.com
Wayne Mutual	1-330-345-8100	www.waynemutual.com
West American		www.ocas.com
Western Reserve Mutual Casualty	1-800-362-0426	www.wrg-ins.com

## Chapter 7: Glossary

Different companies could have different meanings for these terms. Your policy's definitions section will explain how your insurer defines the terms you should know.

**Adjuster:** A person who evaluates damage and recommends how much the insurance company should pay.

**Agent:** A person licensed by the Ohio Department of Insurance and is appointed by the company to represent, sell and service insurance policies.

**Binder:** A temporary insurance contract that provides proof of coverage until you receive your policy.

**Cancellation:** Termination of a policy before its normal expiration date.

**Claim:** A request for payment on an insured loss.

**Declarations Page ("Dec Page"):** The page that shows your premium and coverages. Instead of sending you a new policy each year, the insurance company generally sends only a new dec page.

**Deductible:** The amount you must pay from your own pocket for each claim.

**Endorsement:** An addition to an insurance policy.

**Financial Responsibility (FR):** Liability insurance or a bond that promises to pay other people when you are negligent. You must show FR proof if you're stopped by a police officer or have an accident.

**Gap Insurance:** Insurance that pays the difference between what you owe on your auto loan and your totaled car's market value.

**Insured:** The person and/or property covered by an insurance policy.

**Insurer:** The company that provides insurance. Insurers in Ohio are licensed and regulated by the Ohio Department of Insurance.

**Liability:** Any legally enforceable obligation.

**Liability Insurance:** Insurance that pays another person for injuries to them or damage to their property.

**Limit:** The amount of insurance you have for a specific coverage.

**Negligence/Negligent:** Carelessness, fault. When your inattention or carelessness causes an accident, you are considered to have been negligent or at fault.

**Premium:** The amount you pay for insurance.

**Subrogation:** When an insurer has acquired the right to recover money from a third party.

**Territory:** The geographical area where a company charges the same premiums to drivers with identical characteristics. In Ohio a company's territory cannot be smaller than the city limits (e.g. everyone in Cleveland is one territory).

*Glossary*

## Ohio Department of Insurance

Ted Strickland – Governor  
 Mary Jo Hudson – Director



# Consumer Complaint

**Please note:** This complaint form, all documents you send us, and any document received by our office as a result of handling your complaint may be a public record, subject to Ohio's Public Records Act. This law requires all public records to be available for inspection by anyone, upon request. **WARNING: All documentation we receive will be imaged, then destroyed. Make copies of your documents and send the copies to us. Do not send original records.**

If completing this form by hand, please use black or blue ink. DO NOT USE PENCIL.

Name			
Address		County	
City	State	Zip	Phone
Insured's Name (if different)			
Name of Insurance Company			
Policy or ID Number (if your ID is your Social Security Number, give only the last four digits)			
Group or Employer Name			
Name and Address of Agent/Broker (if involved)			
<b>Type of Insurance</b> (check only one)			
<input type="checkbox"/> Auto	<input type="checkbox"/> Credit Life/Credit Disability	<input type="checkbox"/> Disability Income	<input type="checkbox"/> Home <input type="checkbox"/> Life <input type="checkbox"/> Annuity <input type="checkbox"/> Health <input type="checkbox"/> Dental <input type="checkbox"/> Other
<b>Small Business Owners:</b> Name of business			
If you are a small business employer, please check here <input type="checkbox"/>			
<b>Type of Problem</b> (check one or more):			
<input type="checkbox"/> Cancellation or non-renewal	<input type="checkbox"/> Cash surrender/cash value not received	<input type="checkbox"/> Claim dispute or delay	<input type="checkbox"/> Claim denial
<input type="checkbox"/> Misrepresentation	<input type="checkbox"/> Payment not credited	<input type="checkbox"/> Policy not received	<input type="checkbox"/> Open enrollment
<input type="checkbox"/> Other			
<b>If this is a health insurance complaint, please attach the most recent response you received from the company.</b>			
Health Insurance Claim #		Date of Service	
<b>If the problem is a claim dispute regarding auto, home, or other property Insurance:</b>			
Date and Location of Accident or Loss		Claim #	
<b>Briefly describe your complaint. Please attach copies of all relevant documents.</b>			
If you need more space, please attach additional sheets.			
<b>How would you like to see your complaint resolved?</b>			
<b>Please sign and date:</b> To the best of my knowledge the above statement is correct. I understand that a copy of this form and any attachments may be sent to the insurance company or agent involved. I authorize the insurance company to release all the medical records relating to this complaint to the Ohio Department of Insurance, and I authorize the Ohio Department of Insurance to release medical records relating to this complaint to the insurance company or agent as necessary in order to resolve this complaint. I represent that I have the proper authority to execute this release.			
Your Signature			Date

# Questions to Ask

You want to make sure you buy the type of auto insurance you need and can afford. Make a list of your needs to compare them with the types of coverage offered by companies you are considering. Compare policies to find out why one is less expensive than another. Here are some good questions to ask when you're shopping.

- What does the auto policy cover and not cover?
- Does my age affect my rates?
- How often can my rates be changed?
- How much is the deductible?
- Who do I contact if I am involved in an accident?
- Has the company had an unusually high number of customer complaints?
- What happens when you call the company's consumer complaint number?

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How useful did you find this guide? Your comments can help us improve future editions. Please complete this form, cut it off and mail it back.

**Was the guide easy to read and understand?**

- Yes
- Mixed
- No
- Too simple

**How useful was the information?**

- Very
- Somewhat
- Not at all

**How did you use the company information?**

- Shopped
- Bought a different policy
- Satisfied curiosity (did not shop)

**How did you learn about this guide?**

- Media
- Agent/Company
- Friend\_\_\_\_\_

**Your age:**

- Under 25
- 25-50
- 51-65
- 65+

**Your sex:**

- Male
- Female

***How could we make this guide more useful?***

**Please return to:  
Consumer Advocate  
Ohio Department of Insurance  
2100 Stella Ct.  
Columbus, Ohio 43215-1067**

To request consumer publications  
or ask questions about insurance, please call the  
Ohio Department of Insurance consumer lines:

**Medicare issues... 1-800-686-1578**

**Other types of insurance...1-800-686-1526**

**Fax (614) 644-3744**

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**[www.ohioinsurance.gov](http://www.ohioinsurance.gov)**

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