

# 2023



## Insurance Carrier Satisfaction Survey Results

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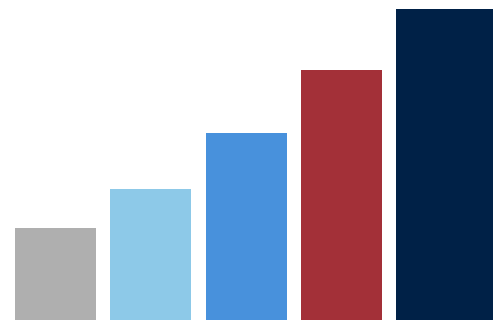
**PREPARED BY:**

Ohio Insurance Agents Association  
Carrier Relations Committee



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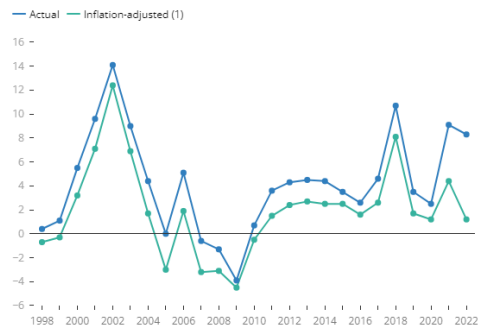
# 2023 Insurance Carrier Satisfaction Survey

## Background on the Current Environment

The last two years have been tumultuous for the insurance industry. We have experienced an unprecedented level of claims activity and loss ratios, labor shortages, hyperinflation, supply chain shortages and continued economic uncertainty.

All of this has resulted in the hardest market in 40 years. Naturally, these struggles have put pressure and strain on the insurance system, in some cases between the agent and carrier.

Percent Change from Prior Year, Net Premiums Written, P/C Insurance, 1998-2022



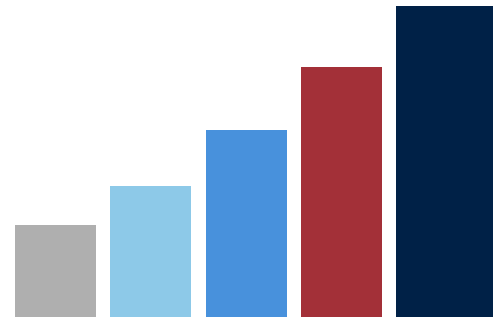
(1) Adjusted for inflation by the Insurance Information Institute using the GDP implicit price deflator.  
Source: NAIC data, sourced from S&P Global Market Intelligence; Insurance Information Institute.

For centuries, insurance carriers and agents have partnered together to serve policyholders and clients. Like every relationship, over time it has had its ups and downs. The current stress on the insurance system has caused consternation between insurance agents and their carrier partners.

As carriers work to solidify their balance sheets and books of business, they are making difficult business decisions that affect their policyholders and agents. They are restricting new business, tightening up underwriting, non-renewing some traditionally profitable accounts, reducing commission and adjusting their business model to deal with these unique circumstances.

While all of this is happening, OIA is hearing a prevailing concern from agents that many carriers are not being transparent and communicating their approach to the hard market. We conducted this survey to get a pulse on how agents are feeling about the relationship and performance of their top three carrier partners. We had over 300 insights shared on the relationship between the two parties.

This report is a summary and analysis of the responses we received and some ideas for agents and carriers to weather this storm together and come out stronger.





# 2023 Insurance Carrier Satisfaction Survey

## Objectives

The 2023 OIA Insurance Carrier Satisfaction survey was conducted in order to quantify the extent to which agents were satisfied with the insurance carriers whose products they represent. The ultimate purpose of the study was to obtain results that could be used by the OIA Carrier Relations Committee to facilitate a dialogue between the organization and insurance carriers, in hopes of maintaining and improving the agent-carrier relationship.

The structure of this report is based on previous versions of the survey and the results are compiled in a summary based on carrier type. A copy of the survey questions can be found later in the report. The study and subsequent report focus on such key issues as:

- Delivering a true partnership experience with ease of doing business, providing accuracy and clarity in communication between the agent and carrier.
- Current turnaround times, for both personal and commercial lines, quotes.
- Perceptions of the carrier management of their resources related to the agent-carrier relationship.
- The competitiveness of the insurance companies' offerings with personal auto, homeowners, and commercial products.
- The companies' commission/compensation and profit-sharing structures.
- The underwriting attitudes of the insurance carrier on responsiveness to inquiries, flexibility, consistency on renewals, the quality of underwriting with personal and commercial, and attention to detail.
- The marketing support provided by the carriers through recognition, co-op advertising, roadshows, and field support.
- Overall claims handling on contact time with client, settlement satisfaction, sensible reserves, knowledge of coverage for personal and commercial.
- Company website attributes with ease of use, speed, ability to rate all products and integration with the agency AMS.
- Billing systems used by the carriers on accuracy, readability, and flexible pay options.

# From the desk of Dustin Mahrt, Company Partners Manager

The OIA's mission is to promote, progress, and protect the professional advice and guidance that only independent agents can provide. We recognize to be successful in this mission the OIA must advocate on behalf of our independent agents and our industry.

At the beginning of 2023, we constructed a team of independent insurance agent volunteer leaders located across Ohio who convene on a quarterly basis to strengthen the independent agency system by enhancing the working relationships between carriers and independent agents. Serving on this committee includes:



## MEET OIA's CARRIER RELATIONS COMMITTEE

The first initiative coming out of this committee was creating and executing the Insurance Carrier Satisfaction Survey, where agents were able to provide feedback about the carriers that they do business with. The subsequent pages of this report, share the findings of this survey along with analysis and insights that were concluded from the aggregated data.

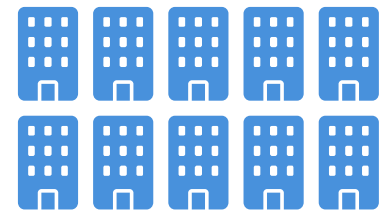
Since the survey closed at the end of August, we have provided the findings to the respective carriers and are now releasing the data to our members. Overall, our goal of this survey is to help bridge the gap between agencies and carriers in our state and strengthen the partnership between the two parties.

# Survey by the Numbers

After carefully crafting the survey questions and reviewing them with our Company Relations Committee, we distributed the survey on **August 31** and provided participants **2 weeks** to complete. The survey was completed electronically. Carriers were rated by agents in 10 categories based on a scale of 1 – 5, 1 being poor and 5 being Excellent. This scoring mechanism was consistent with previous surveys which allows for benchmarking.



We received over **300+** insights, representing **43** different insurance carriers.

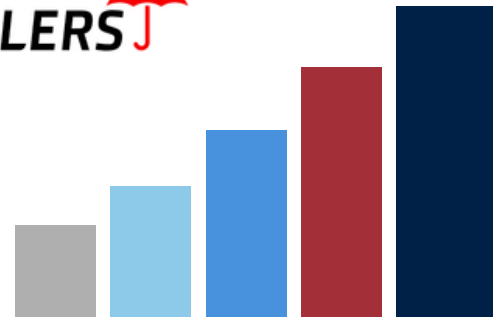


## 300+ Insights

## 43 companies



The following companies received the most responses: Auto-Owners, Progressive, Westfield, Grange, Cincinnati, Erie, Encova, Ohio Mutual, Western Reserve, Travelers, Safeco, State Auto and Nationwide.



# Carriers Represented in the Survey



# Top 25 Ohio P&C Insurers



Insurer	2022 Ohio Direct Written Premium	Percentage Premium Change from 2021 to 2022	2022 Combined Ratio	2018-2022 Average Combined Ratio	2022 Average Commission	Commission Change 2021 - 2022
1. State Farm	\$2,233,384,000	+8.2%	109.6%	95.9%	10.0%	(0.3%)
2. Progressive	\$1,741,985,000	+6.9%	92.7%	88.2%	6.2%	(0.1%)
3. Allstate	\$1,348,522,000	+5.2%	92.8%	84.8%	9.9%	(0.7%)
4. Liberty Mutual	\$1,337,700,000	+6.0%	102.9%	85.1%	9.8%	+0.7%
5. Nationwide	\$935,044,000	+3.9%	95.7%	91.8%	15.7%	(0.3%)
6. Berkshire Hathaway	\$914,117,000	+3.5%	95.5%	84.4%	4.9%	(0.0%)
7. Cincinnati	\$882,455,000	+6.2%	92.5%	86.5%	18.6%	(0.3%)
8. Erie	\$688,642,000	+10.7%	121.4%	103.2%	14.2%	(0.4%)
9. Travelers	\$653,220,000	+10.3%	84.1%	89.9%	14.0%	(0.1%)
10. Grange	\$630,546,000	+1.9%	113.1%	89.2%	14.9%	(1.0%)
11. Chubb	\$601,689,000	+9.2%	74.2%	83.0%	10.3%	(1.0%)
12. Westfield	\$564,634,000	+3.8%	93.6%	87.1%	16.0%	(0.5%)
13. American Family	\$445,803,000	+10.8%	105.9%	91.1%	10.3%	+0.4%
14. Auto-Owners	\$434,390,000	+6.2%	95.5%	85.7%	17.7%	(0.5%)
15. USAA	\$400,730,000	+5.7%	105.9%	93.4%	0.0%	+0.0%
16. Zurich	\$353,376,000	+10.1%	69.9%	77.0%	8.8%	(0.7%)
17. Farmers	\$349,350,000	+2.2%	98.6%	90.0%	11.2%	+0.6%
18. CNA	\$346,693,000	+3.2%	86.8%	88.3%	14.2%	(0.5%)
19. AIG	\$326,305,000	+11.7%	62.8%	79.4%	12.1%	+0.2%
20. Ohio Mutual	\$234,031,000	+9.3%	111.3%	90.9%	15.5%	(1.0%)
21. Hartford	\$217,153,000	+3.6%	104.1%	95.2%	9.4%	(0.2%)
22. Tokio Marine	\$214,627,000	+11.4%	84.5%	81.2%	15.8%	+0.1%
23. Encova	\$207,133,000	(0.7%)	91.1%	91.4%	17.4%	(0.6%)
24. Fairfax Financial	\$205,858,000	+10.7%	93.6%	110.6%	12.0%	(0.6%)
25. Western Reserve	\$202,736,000	+9.6%	114.8%	99.3%	16.9%	(0.5%)
<b>Totals</b>	<b>\$16,470,123,000</b>	<b>+6.8%</b>	<b>95.7%</b>	<b>89.7%</b>	<b>12.2%</b>	<b>(0.3%)</b>

This represents the insurance carrier's Ohio P&C Direct Written Premium (DWP) and Combined Loss Ratios. It is based on the carrier's Ohio performance ONLY. The Top 25 agencies in Ohio make up 75% of the P&C DWP in the state. Source: Real Insurance Consulting – A.M. Best Data



# Top Results



## Successful Partnership



3.79



4.67



4.4



4.27

## Turnaround Times



4.12



4.73



4.46



4.29

## Company Management



3.86



4.94



4.71



4.62

## Competitiveness



3.55



4.2



4.14



4.02

## Commission Compensation



3.61



4.6



4.39



4.14

# Top Results



## Underwriting



3.72



4.56



4.2



4.2

## Marketing



3.38



4.44



3.88



3.74

## Claims Handling



4.07



4.84



4.62



4.4

## Company Technology



3.93



4.43



4.32



4.24

## Billing System



4.67



4.67



4.5



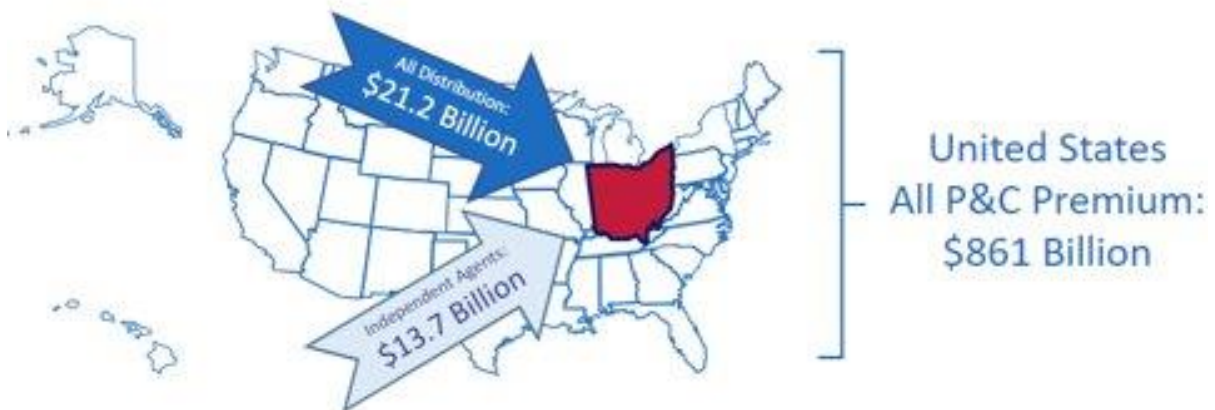
4.48

# Carriers Rankings by Category - Background

For the purposes of this survey, we have categorized the insurance carriers based on their Direct Written Premium (DWP) size in the U.S. The overall score reflects the compilation of all responses for the survey with averages for each carrier added into their appropriate category.

The compilation of survey results in this manner, allowed us to share insights on the category of carriers. In general, the results for each carrier in each category was consistent with the overall results of the individual carrier in that category.

## 2022 Ohio Total P&C Premiums



Carrier Ranking Categories	U.S. Count	%
Small - \$500M and less in DWP	835	84%
Super Regional - \$500M to \$2.5B in DWP	117	12%
Large Super Regional - \$2.5B to \$10B in DWP	31	3%
National - \$10B+ DWP	17	2%
Total Insurer Groups (United States)	1,000	100%

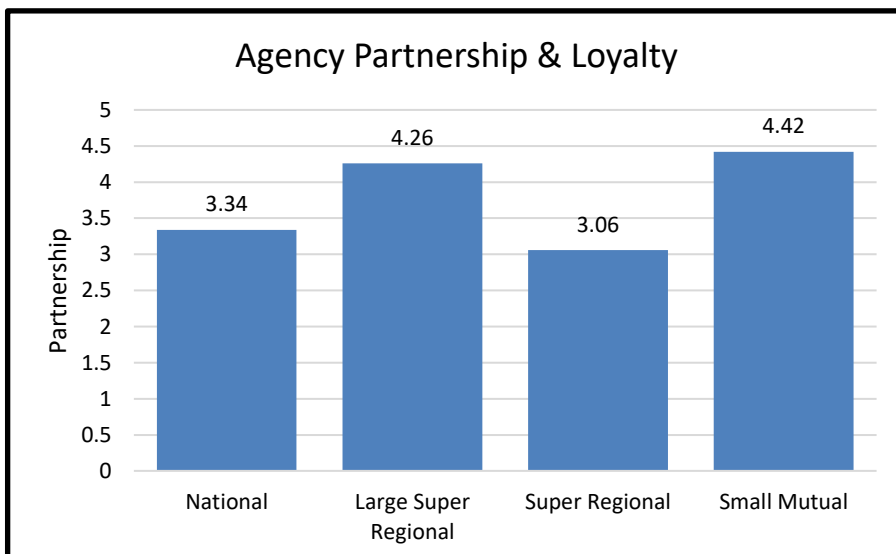
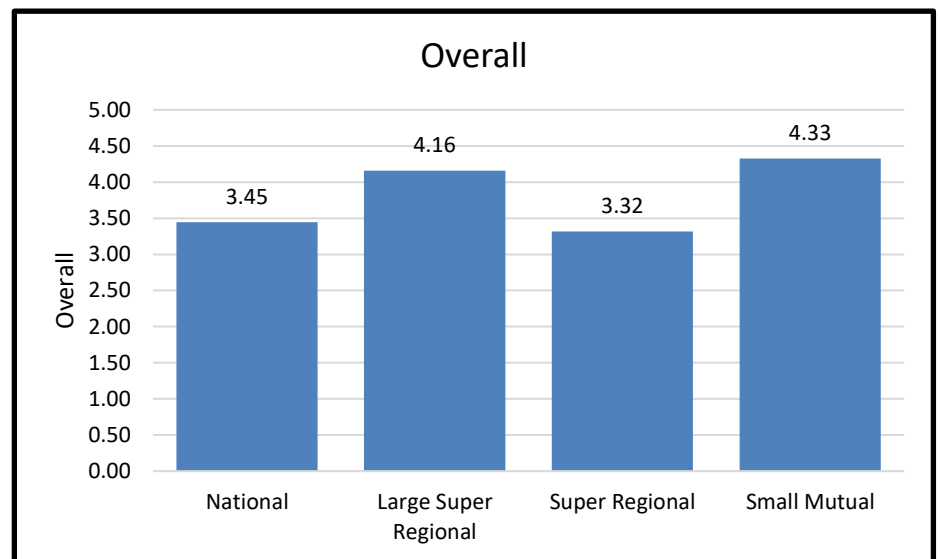
# Carriers Rankings by Category



## Carrier Categories

- 1.Small - \$500M and less in U.S. DWP
- 2.Super Regional - \$500M to \$2.5B in U.S. DWP
- 3.Large Super Regional - \$2.5B to \$10B in U.S. DWP
- 4.National - \$10B+ U.S. DWP

The **Overall** score reflects the compilation of all responses for the survey with averages for each carrier category.



The **Agency Partnership and Loyalty** reflects whether the agent feels the carrier acts like a true partner, is improving over time and is easy to do business with.

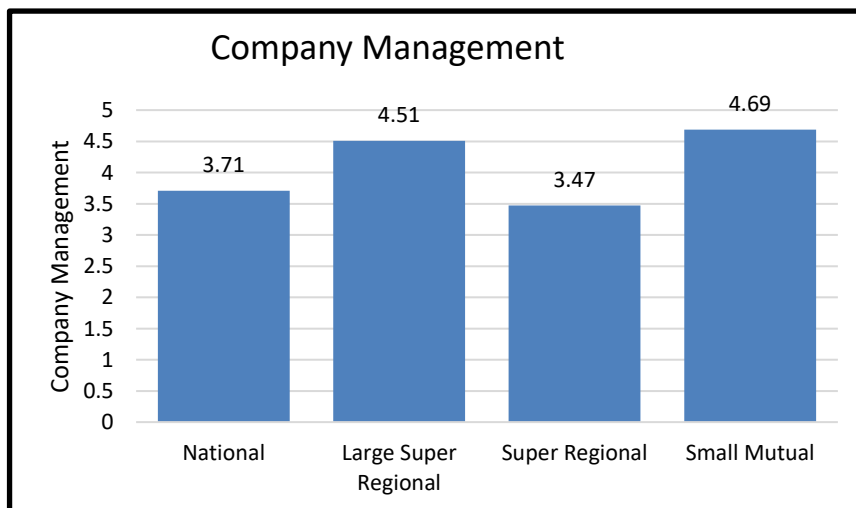
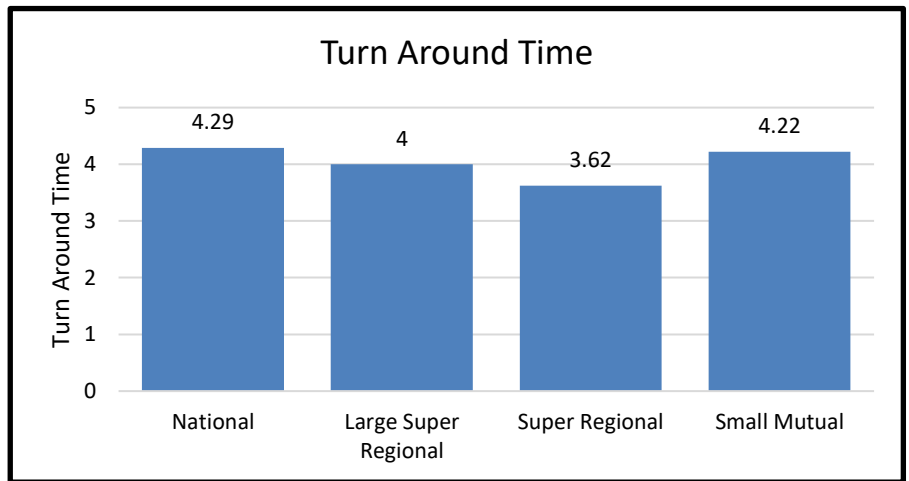
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- 4.National - \$10B+ U.S. DWP

The **Turn Around Time** reflects agents' perception on carriers' ability to timely and accurately process changes, PL and CL quotes.



The **Company Management** category reflects agents' engagement with carrier reps, auditors, inspectors and willingness to address agency issues.

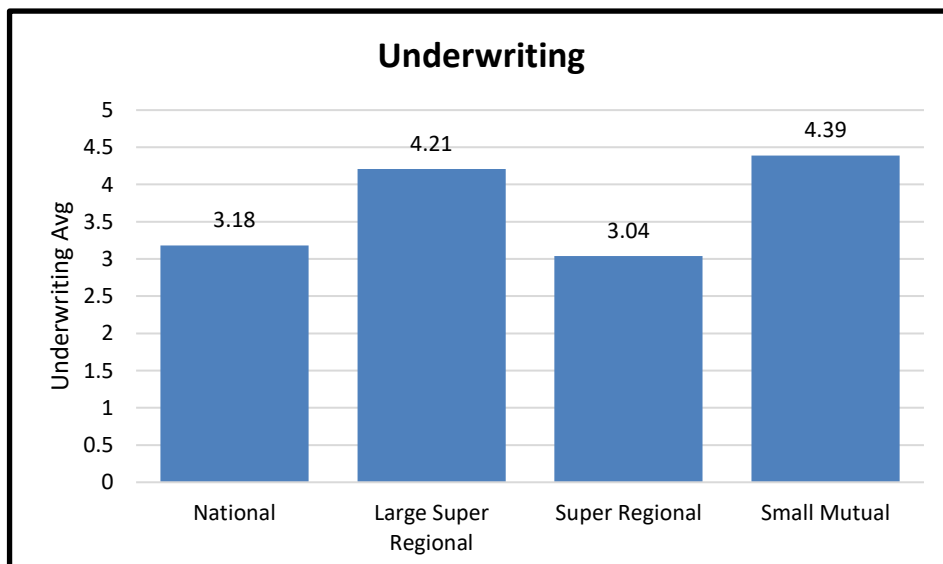
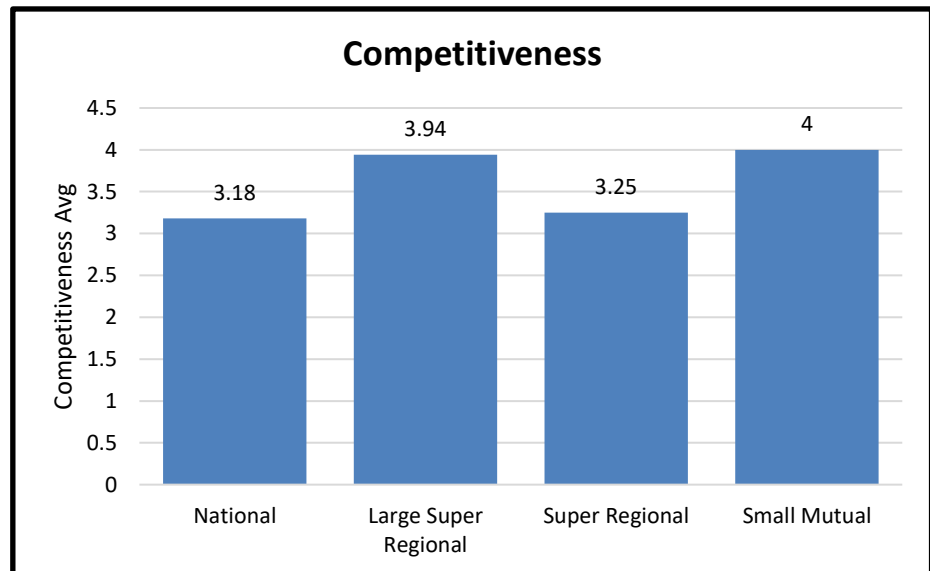
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- 4.National - \$10B+ U.S. DWP

The **Competitiveness** section reflects agents' perception on carriers' ability to competitively price their personal auto, homeowners, CPP and other commercial lines coverages.



The **Underwriting** answers reflects agents' perception on carriers' responsiveness to agent inquiries, flexibility, consistency on renewal, quality of the underwriters and attention to detail.

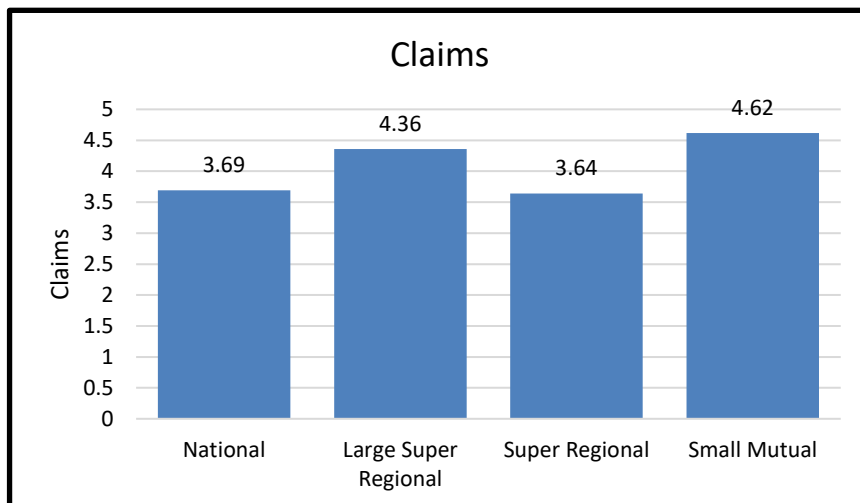
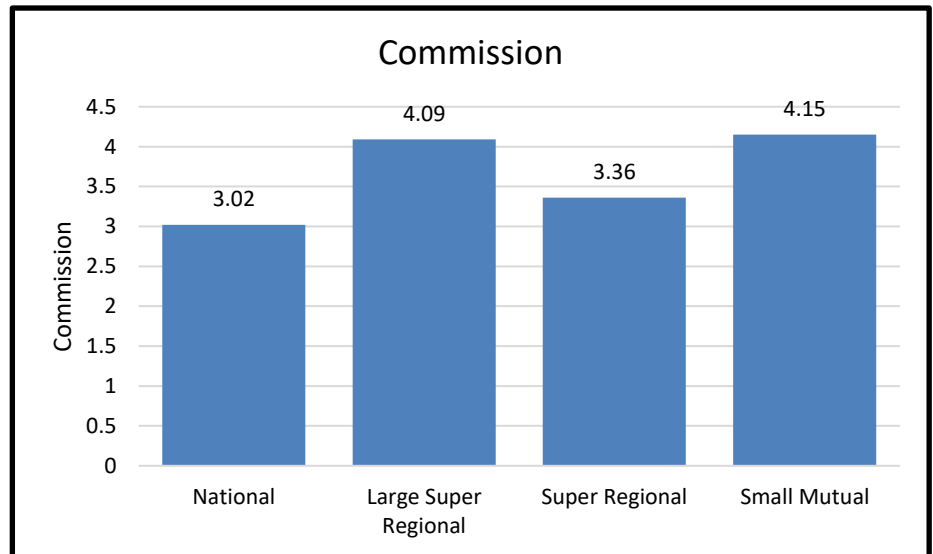
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The **Commission /Compensation** answer reflect agents' perception on carriers' commission and profit-sharing programs.



The **Claims** answers reflect agents' perception on carriers' ability to effectively process claims for their clients. It addresses contact time, settlement satisfaction, sensible reserves and adjusters' knowledge.

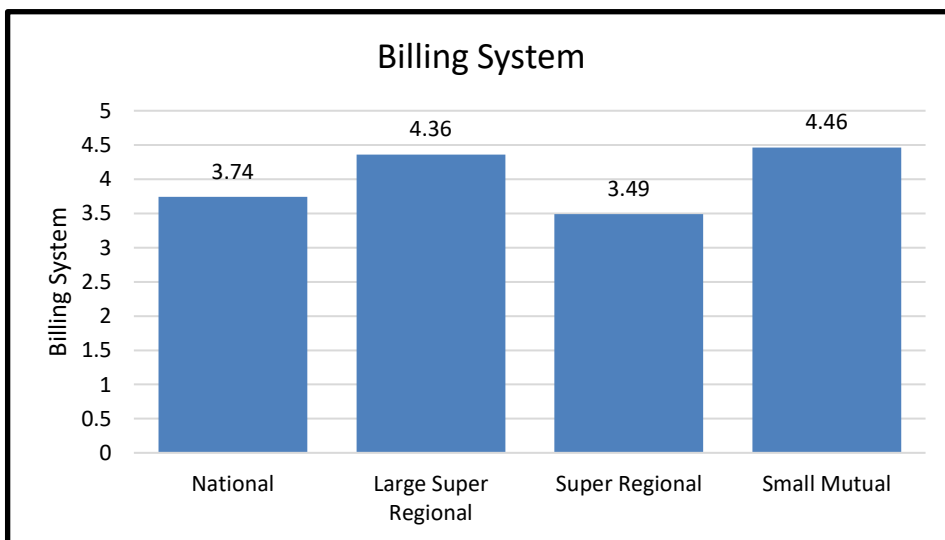
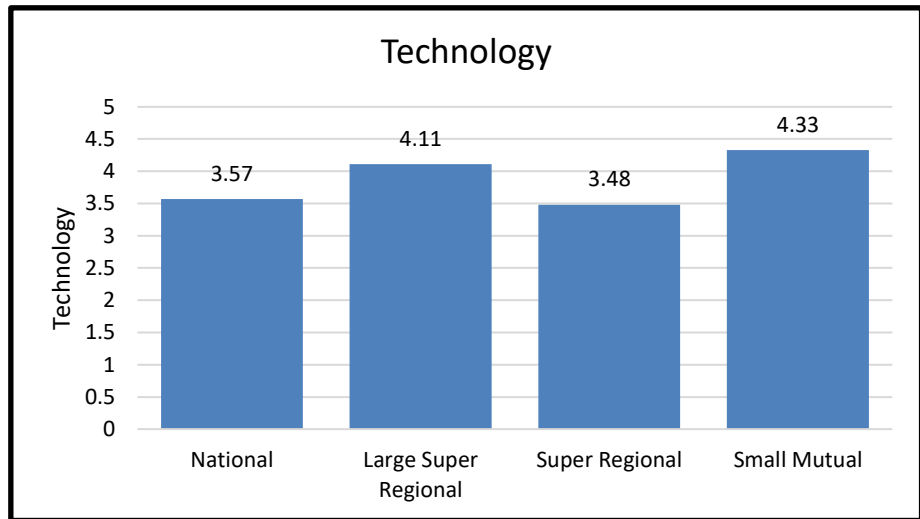
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- 4.National - \$10B+ U.S. DWP

The **Company Technology** answers reflects agents' perception on carriers' ease of use, ability to rate products, support for the agents' AMS and comparative rating platforms.



The **Billing System** answers reflects agents' perception on the accuracy, readability and flexible payments options for carriers' billing systems.





# Insights on Carriers by Category

## **SMALL**

Agents LOVE their small carrier partners. Small carriers outranked the Nationals, Large Super Regionals, and Super Regionals in every category.

Agents believe the partnership and loyalty are strong with these carriers as they have professed a commitment to the IA distribution channel and stayed true to their word. In addition, these carriers have not wavered from the traditional practices of having an active field staff, being transparent with agents when changes are being contemplated and investing in the IA channel.

We expect to see these carriers continue to grow with the IA channel in the coming years based on the strong support from their agency partners. Their growth will be strategic and based on receiving much of their agency partners best business.

## **SUPER REGIONALS**

The group with the most stress on their agency relationships is the Super Regionals. From a stability and risk standpoint, this group of carriers have just enough exposure and footprint that they run the risk of instability in their finances, reserves, appetite, and agent relationships.

They are spread out in many states and regions fueled by aspirations of growth. These carriers have made the strategic decision to grow by adding higher-risk geographic areas, adding talent from the Nationals, and by doing so diverting resources from their traditional culture, relationships, and profit centers.

This group of carriers appear to be going through a transition. Long term this group appears to be most vulnerable to acquisition by the Nationals and Large Super Regionals similar to the recent State Auto experience. The ability to invest and implement new technology is burdening this group. All have gone through technology system overhauls, and it has been a bumpy road for their clients and agency relationships.



# Insights on Carriers by Category

## LARGE SUPER REGIONALS

This group of carriers ranks second in almost all categories to the Small Carriers. Agents feel strongly about the quality of the partnerships with this group.

These carriers have grown through strong IA relationships, becoming #1 in many agencies and reliable partners for agents. This group has gone through the growing pains currently being experienced by the Super Regionals and are now traversing the challenges of continued growth in a changing marketplace. They are competing with the Nationals without the same marketing budget and tactics.

In many categories, this group showing they have the sophistication of a National but the relationships of a Small Carrier. This group is betting on the IA channel for continued success of their own business and deploying strategies that are mutually beneficial to the agent and carrier.

## NATIONALS

This group of carriers generally performs the lowest in all but two categories. Their quoting platforms and technology systems rank highest among all carriers as they have the size, investments and resources to advance their platforms faster than every other carrier category.

This group has invested heavily in building robust technology systems to support multi modality of distribution.

They continue to leverage agents for much of their product distribution, but part of their business strategy is to grow their direct business.

This strategy puts great strain on the agent relationship but has not been a dealbreaker for agents to this point. They play a pivotal role in every agency but very few agencies have them as a #1 or #2 in the agency.

Relationships are still valued by both parties, but these carriers tend to engage more virtually or via technology due to their size and scale. Agents would prefer more direct, personal engagement.

# Let's hear from our AGENTS



## On Carrier Partnerships



"Carrier is quickly becoming #1 in all lines. Consistent carrier with consistent people."

"Good solid carrier."

"This carrier is really moving in the right direction. I feel like executives are constantly trying to make things better, even if by small increments, day after day. This carrier is innovative yet down-to-earth."

"Not perfect but a fantastic company partner."

"Carrier is one of the best, if not best, carriers we have ever worked with. Very few companies can match them."

"Carrier has always been our #1 - over the past few years they are slipping in both PL and CL."

"Great partnership."



# Let's hear from our AGENTS



## On Culture

"Carrier has gone downhill in a lot of different areas in the past 18-36 months. Hopefully, they can find footing for their issues and get back to better days. Turnover has led to some of these missteps."

"My relationship with this carrier is getting worse with the passing day. They speak of transparency but offer little. We fear their plans do not include agents in the future and have started planning for what we will need to do with this book of business in the future. From the agent's point of view, they are in trouble."

"Great people but there is a lack of focus in our state. The inconsistency is the biggest issue."

"A solid carrier who has made good strides in the past 3-5 years. They struggled at one time but have seemed to fix their issues and are improving some each year. We lost our main field rep who we liked, so that rating lacks a bit while we get a replacement."

"This carrier knows who they are and isn't changing for anyone. Outstanding on commercial auto and personal specialty lines. They leave us alone, provide stable, fair pricing, and we are growing with them. Maybe other carriers should be taking notes."



# Let's hear from our AGENTS



## On Technology Systems

"Great people to work with but systems, pricing competitiveness, and strategic vision have fallen off since 2019."

"Not keeping up with current technology."

"No acknowledgement for using valuable agency resources when their system conversion problems happened."

"Went to new platform a few years ago and they are still trying to figure it out. Really has hurt them with us."



# Let's hear from our AGENTS



## On Communication

"Lack of consistency with personnel has been a concern. Too many changes with underwriting and field people. Approach to new busy is inconsistent."

"Zero Company Management contact with our Agency."

"Need better communication between the home office and the agency force."

"They are a different company depending on your field person. If that person is strong and aggressive, you write a lot of business. When they are not (in our current situation), you can't get anything placed."

"Carrier is solid and the book is growing. The best thing they do is when you call you can always get an underwriter on the phone... more than any other carrier we represent."

"Marketing reps need to do a better job of communicating with agencies. Haven't seen or heard from our rep in over a year."



# Insights for Agents



Take a more direct approach to communication with carriers. If you are having issues with a carrier, start with your sales manager and escalate if necessary. Set direct expectations when it comes to communication – state the issue and when you want an answer before having to escalate the issue. Do this in writing.



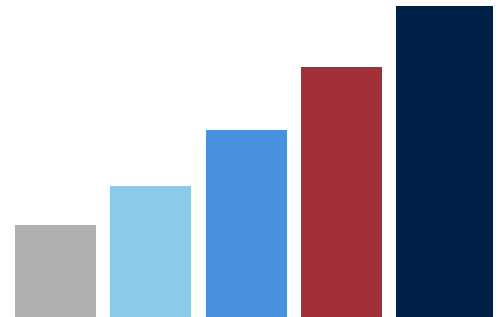
Be proactive. Many agents are openly frustrated with their carriers' lack of engagement post-pandemic. Have a game plan for how you want to utilize a carrier, how you will get your issues resolved and what you will do in the event your relationship doesn't improve.



Evaluate your carrier lineup. Assess whether you have the right partners and markets to grow your business. Focus on strengthening the relationship with your core four and be sure to get a blend of carriers that match your appetite, specialty and geographic area.



Document issues and keep data. Do you have a carrier pushing you to write more business, but they aren't competitive? Even though you know they may not be the right market for a policy, quote them and show them the comparisons. Have the data ready when you meet.



# Insights for Carriers



Get back to the basics. Agents are relationship people. Their relationships are rooted in trust, communication, loyalty, and win-win partnerships. The survey responses reflected repeated concerns agents are expressing with carriers that have eliminated their field staff and do not visit or regularly engage with their agency force. We recognize things have changed, however, leveraging technology for continued engagement has become far more accessible and effective to have sour relationships because of lack of engagement.

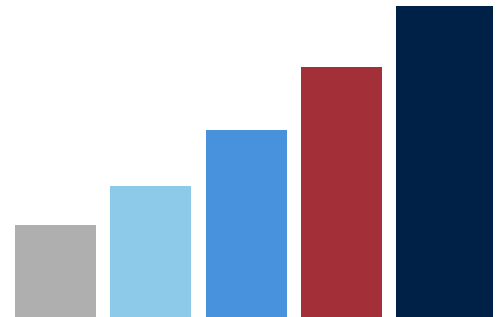


Communicate, communicate, communicate. This is a stressful time for our industry, now is the time to reinforce the values that made the agent-carrier partnership strong and got the IA system to 65% market share.

Engage with agents when making business and policy decisions that will impact their clients and your policyholders. Communicate in a transparent and clear manner when decisions have been made. Share the reasons why certain decisions have been made, what the plan is going forward, and what agents should expect in the future.



Equip your agents with the resources they need to have difficult conversations with their clients. Be transparent about your changing risk appetite. If possible, get feedback as you contemplate changes to your risk appetite from your agency force.





# Plans & Next Steps

## Review & Analysis

We are reviewing these results in comparison to previous years and other agent-carrier satisfaction surveys to determine the carrier advocacy priorities for OIA.

## Distribution

We are disseminating the report to carrier partners, members, agents, and industry stakeholders for analysis and feedback.

## Discussion

We are providing carrier partners with the opportunity to share openly with members during in-person meetings and sessions throughout OIA's annual conference and webinars for the remainder of 2023.

## Advocacy

The OIA Carrier Relations Committee will be using these results to fuel open communications, to create greater transparency through stronger relationships and discussions.

## 2024 Plans



As we close out 2023, and look to 2024, the OIA Carrier Relations Committee plans to leverage these survey results to engage in dialogue with insurance carrier leaders on ways to strengthen the agent-carrier relationship. We will be meeting with our carrier partners throughout the year advocating for IAs and the important role they play in educating and protecting Ohioans.



# 2023

## Insurance Carrier Satisfaction Survey Questions

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**CONFIDENTIAL**

	Company A					Company B					Company C				
Name of company															
Competitiveness	Very Poor	Poor	Fair	Good	Excellent	Very Poor	Poor	Fair	Good	Excellent	Very Poor	Poor	Fair	Good	Excellent
Personal auto	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Homeowners	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Commercial package	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Other commercial lines (auto, farm, etc.)	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Commission/Compensation</b>															
Commission	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Profit sharing plan	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Underwriting</b>															
<b>Personal Lines</b>															
Responsiveness to agent's inquiries	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Flexibility	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Other commercial lines (auto, farm, etc.)	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Commercial Lines</b>															
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Flexibility	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Other commercial lines (auto, farm, etc.)	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Marketing Support</b>															
Corporate advertising	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Co-op advertising	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Value of field marketing support	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Claims Handling</b>															
Contact time with client	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Settlement satisfaction	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Adjusters' knowledge of coverage (personal lines)	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Adjusters' knowledge of coverage (commercial lines)	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Company Management</b>															
Addressing agency issues	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Company Website</b>															
Ease of use	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Website speed	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Ability to rate all products on website	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Support of agency management systems	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Support of comparative rating platforms	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Billing System</b>															
Accuracy	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Readability	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Flexible pay options/combine billing	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Ease of Doing Business</b>															
Personal lines	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Commercial lines	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<b>Current Turnaround Time</b>	5 Wks or more	4 Wks or less	3 Wks or less	2 Wks or less	1 Wk or less	5 Wks or more	4 Wks or less	3 Wks or less	2 Wks or less	1 Wk or less	5 Wks or more	4 Wks or less	3 Wks or less	2 Wks or less	1 Wk or less
Personal lines	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Commercial lines	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5



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### **About OIA**

Ohio Insurance Agents Association (OIA) is the leading voice for over 1,000 independent agencies that employ nearly 10,000 Ohioans and protect hundreds of thousands of Ohio consumers through personalized insurance plans. OIA members write 86 percent of the commercial insurance policies and 44 percent of personal insurance policies in Ohio. OIA promotes, progresses, and protects the professional advice and guidance only independent insurance agents provide. The company helps agents by providing professional development, consulting services, agency valuation and succession planning and industry thought leadership.

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