

# 2024



## Insurance Carrier Satisfaction Survey Results

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PREPARED BY:  
Ohio Insurance Agents Association, Inc.  
Carrier Relations Committee



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# From the desk of Dustin Mahrt, Company Partners Manager

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.

Starting in 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 include:



Bill Brooker

Rob Strachan

Scott Krebs

John Ferneding

Cristie Tillery

Jay Wenger

Greg Carr

Missy Kahl

Shelley Taylor



## MEET OIA'S CARRIER RELATIONS COMMITTEE

The first initiative coming out of this committee was re-launching and executing the Insurance Carrier Satisfaction Survey in 2023, 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 the 2024 survey refresh along with analysis and insights that were concluded from the aggregated data.

Since the survey closed in September, 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.

# 2024 Insurance Carrier Satisfaction Survey

## Prolonged Hard Market Creates Opportunities for IA System to increase Market Share

“Never let a good crisis go to waste.” This phrase has been used for many years and contexts and it applies to the situation we are facing with the extended hard market. While we all want to turn the page on the hard market, it is creating opportunities for IA carriers and agents to shine.

With the increasing losses, CAT events and premiums, and living in a more complicated, interconnected and risk filled world, trusted risk advisors are needed to protect Ohioans assets.

Through many hard markets, IA carriers and agents have partnered together to provide this protection. The current hard market has put stresses on the IA system and created unique opportunities to grow IA market share, specifically from Captive companies.

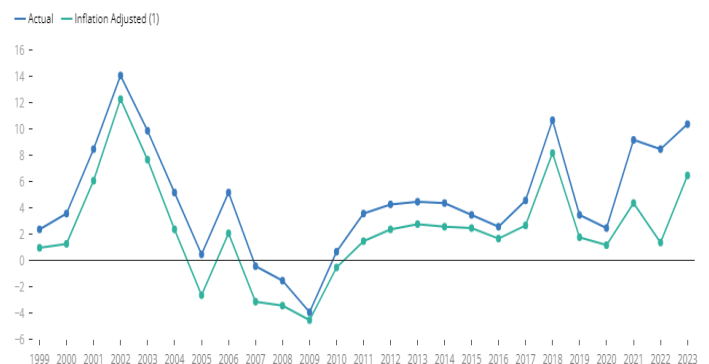
The top 5 Captives in Ohio raised their premium rates by an average of 14.9% in 2023. With only one option, their agents are struggling with keeping clients and growing their agencies.

To capitalize on the Captives premium actions, IA carriers and agents must work together as loyal partners to pick up displaced policyholders from the Captives business decisions. This means IA carriers and agents must have consistent communication, clear underwriting guidelines, a cohesive growth strategy and a strong bond between the parties.

We conducted this survey to help strengthen and, in some cases, build those principles back into the relationship between the carrier and agent. Understanding how agents are feeling about the relationship and performance of their top three carrier partners will help us all capitalize on the opportunities the Captives are giving us in this market. We had over 350 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.

Percent Change from Prior Year, Net Premiums Written, P/C Insurance, 1999-2023



(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.



# 2024 Insurance Carrier Satisfaction Survey

## Objectives

The OIA Insurance Carrier Satisfaction survey is conducted annually to quantify the extent to which agents are satisfied with the insurance carriers whose products they represent. The ultimate purpose of the study is to obtain results that can 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 focuses 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 carriers' management of their resources related to the agent-carrier relationship.
- Competitiveness of the insurance companies' offerings with personal auto, homeowners, and commercial products.
- Companies' commission/compensation and profit-sharing structures.
- 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.
- 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.



# Survey by the Numbers

OIA in partnership with our Carrier Relations Committee distributed the survey on **August 21** and provided participants **2 weeks** to complete it and submit 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.



IACON23 Carrier Panel



We received over **350** insights, representing **46** different insurance carriers.



**350+**  
Insights from agents

**46**  
Insurance Carriers



**Nationwide**

The following companies received the most response, ranked by weight: Progressive, Auto-Owners, Westfield, Grange, Cincinnati, Ohio Mutual, Travelers, Erie Insurance, Safeco, Western Reserve, Encova, Hastings, Nationwide

# Carriers Represented in the Survey



# Top 25 Ohio P&C Insurers



Insurer	2023 Ohio Direct Written Premium	Percentage Premium Change from 2022 to 2023	2023 Combined Ratio	2019-2023 Average Combined Ratio	2023 Average Commission	Commission Change 2022-2023
1. State Farm	\$2,709,295,000	+21.3%	108.1%	100.7%	10.0%	0.0%
2. Progressive	\$1,852,593,000	+6.3%	87.4%	88.3%	6.1%	(0.1%)
3. Allstate	\$1,462,968,000	+8.5%	92.1%	87.2%	9.8%	(0.1%)
4. Liberty Mutual	\$1,319,887,000	(1.3%)	91.3%	87.8%	10.5%	+0.8%
5. Cincinnati	\$975,643,000	+10.6%	90.3%	87.7%	18.0%	(0.7%)
6. Berkshire Hathaway	\$938,547,000	+2.7%	74.7%	83.0%	5.0%	+0.1%
7. Nationwide	\$924,797,000	(1.1%)	106.8%	97.1%	17.0%	+1.2%
8. Erie	\$824,101,000	+19.7%	126.7%	110.8%	13.9%	(0.3%)
9. Travelers	\$749,886,000	+14.8%	112.2%	96.1%	13.6%	(0.4%)
10. Grange	\$691,007,000	+9.6%	100.6%	93.1%	14.5%	(0.5%)
11. Chubb	\$615,582,000	+2.3%	66.4%	80.7%	9.8%	(0.5%)
12. Westfield	\$610,926,000	+8.2%	100.2%	90.1%	16.0%	+0.0%
13. American Family	\$531,481,000	+19.2%	103.4%	95.9%	10.1%	(0.2%)
14. Auto-Owners	\$500,665,000	+15.3%	102.0%	90.3%	17.5%	(0.3%)
15. USAA	\$492,285,000	+22.8%	101.1%	97.8%	0.0%	+0.0%
16. Zurich	\$362,221,000	+2.5%	63.7%	73.3%	9.3%	+0.6%
17. Farmers	\$358,483,000	+2.6%	100.6%	93.8%	10.6%	(0.6%)
18. CNA	\$358,332,000	+3.4%	106.0%	94.6%	14.5%	+0.4%
19. AIG	\$344,543,000	+5.6%	115.9%	91.5%	10.7%	(1.4%)
20. Ohio Mutual	\$263,202,000	+12.5%	104.7%	96.4%	15.4%	(0.1%)
21. Western Reserve	\$241,783,000	+19.3%	108.7%	103.4%	16.6%	(0.2%)
22. Tokio Marine	\$233,547,000	+8.8%	73.1%	82.0%	15.9%	+0.1%
23. Hartford	\$221,300,000	+1.9%	80.4%	90.3%	9.6%	+0.2%
24. Encova	\$221,049,000	+6.7%	103.5%	94.4%	16.6%	(0.8%)
25. FM Global Group	\$217,225,000	+24.0%	36.7%	83.3%	1.6%	(0.3%)
<b>Totals</b>	<b>\$18,021,318,000</b>	<b>+9.8%</b>	<b>94.3%</b>	<b>91.6%</b>	<b>11.7</b>	<b>(0.1%)</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





# 2024 YTD

## Stock Performance

In addition to market share analysis, another way we monitor carrier performance is the share price for publicly traded insurers. After a rocky 2023, these results show that many of the publicly traded carriers are experiencing a strong performance in 2024 and expecting to get back to profitability this year.

<p><b>ALL</b> The Allstate Corporation</p> <hr/> <p><b>190.27</b> <b>+46.46</b> Year to Date NYSE · USD</p>	<p><b>CB</b> Chubb Limited</p> <hr/> <p><b>291.01</b> <b>+63.66</b> Year to Date NYSE · USD</p>
<p><b>CINF</b> Cincinnati Financial Corporation</p> <hr/> <p><b>136.09</b> <b>+30.21</b> Year to Date NASDAQ · USD</p>	<p><b>ERIE</b> Erie Indemnity Company</p> <hr/> <p><b>543.69</b> <b>+208.69</b> Year to Date NASDAQ · USD</p>
<p><b>THG</b> The Hanover Insurance Group, Inc.</p> <hr/> <p><b>147.55</b> <b>+24.61</b> Year to Date NYSE · USD</p>	<p><b>HIG</b> The Hartford Financial Services Group, Inc.</p> <hr/> <p><b>116.84</b> <b>+35.44</b> Year to Date NYSE · USD</p>
<p><b>PGR</b> The Progressive Corporation</p> <hr/> <p><b>257.61</b> <b>+95.98</b> Year to Date NYSE · USD</p>	<p><b>TRV</b> The Travelers Companies, Inc.</p> <hr/> <p><b>237.10</b> <b>+45.68</b> Year to Date NYSE · USD</p>



# Top Results

## Successful Partnership



3.74



4.53



4.42



Erie Insurance®

4.42

## Turnaround Times



4.33



4.91



4.67



Erie Insurance®

4.66

## Company Management



3.62



4.46



Ohio Mutual  
Insurance Group

4.29



Erie Insurance®

4.24

## Competitiveness



3.34



4.07



Erie Insurance®

4.04



4.04

## Commission/ Compensation



3.56



4.68



4.30



4.05



# Top Results

## Underwriting



3.80



4.44



4.37



4.21

## Marketing



3.10



4.09



4.08



3.82

## Claims Handling



3.96



4.53



4.51



4.39

## Company Technology



3.71



4.43



4.14



4.14



4.14

## Billing System



3.78



4.52



4.22



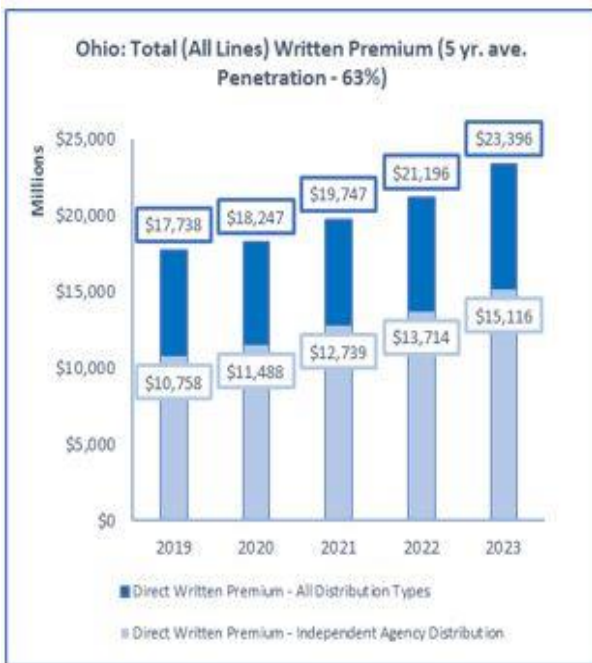
4.18

# 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.



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



August Carrier Relations Committee Meeting

Guest: Mike Lewis from Nationwide

To learn more about the Carrier Relations Committee or to get involved contact

**Dustin Mahrt** [dustin@ohioinsuranceagents.com](mailto:dustin@ohioinsuranceagents.com)

# Carriers Rankings by Category



## Carrier Categories



### Small

\$500M and less in U.S. DWP



### Super Regional

\$2.5B to \$10B in U.S. DWP



### Regional

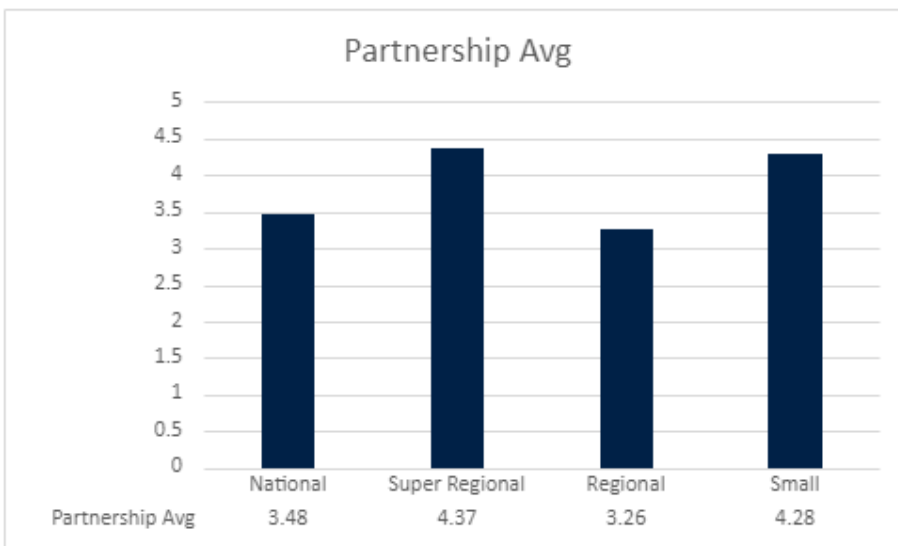
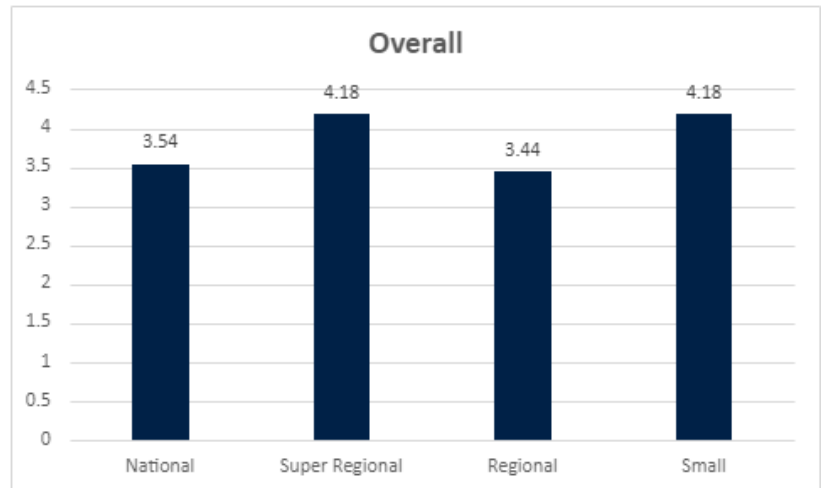
\$500M to \$2.5B in U.S. DWP



### National

\$10B+ in 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.



# Carriers Rankings by Category



## Carrier Categories



### Small

\$500M and less in U.S. DWP



### Super Regional

\$2.5B to \$10B in U.S. DWP



### Regional

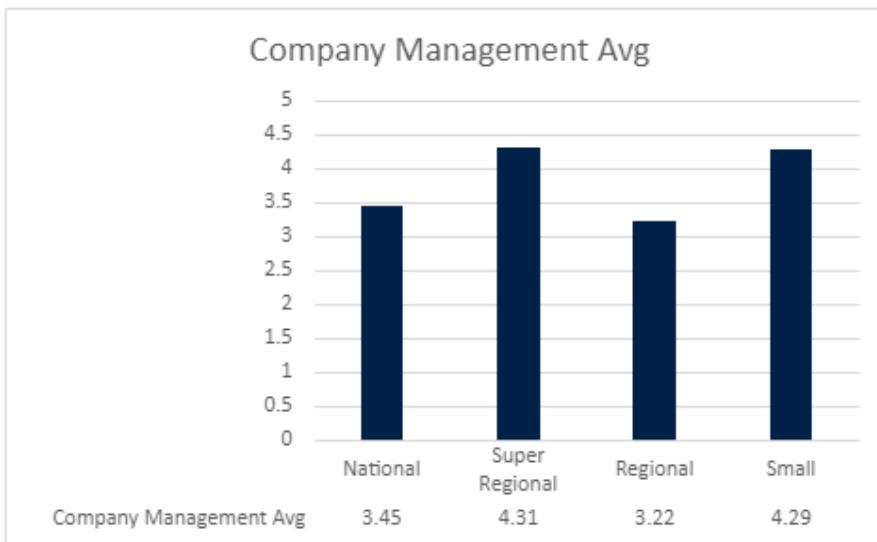
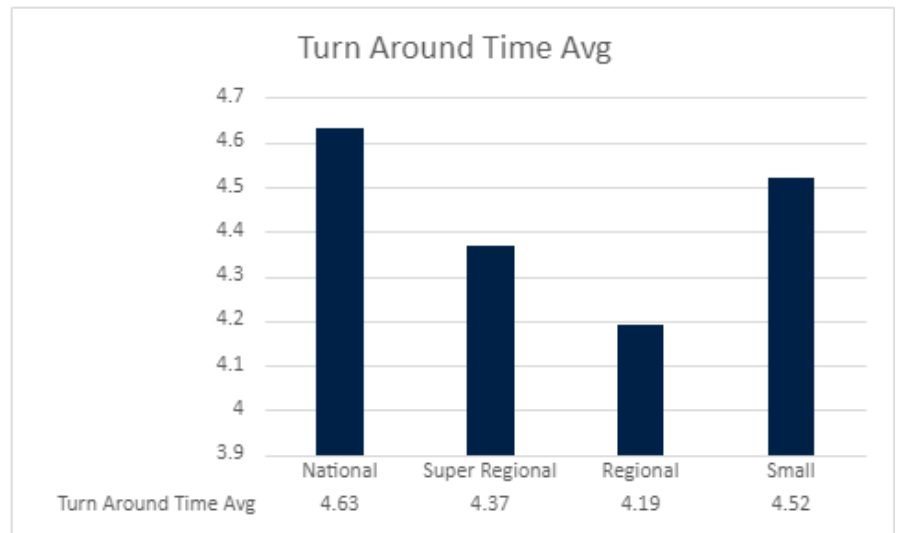
\$500M to \$2.5B in U.S. DWP



### National

\$10B+ in 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.

# Carriers Rankings by Category



## Carrier Categories



### Small

\$500M and less in U.S. DWP



### Super Regional

\$2.5B to \$10B in U.S. DWP



### Regional

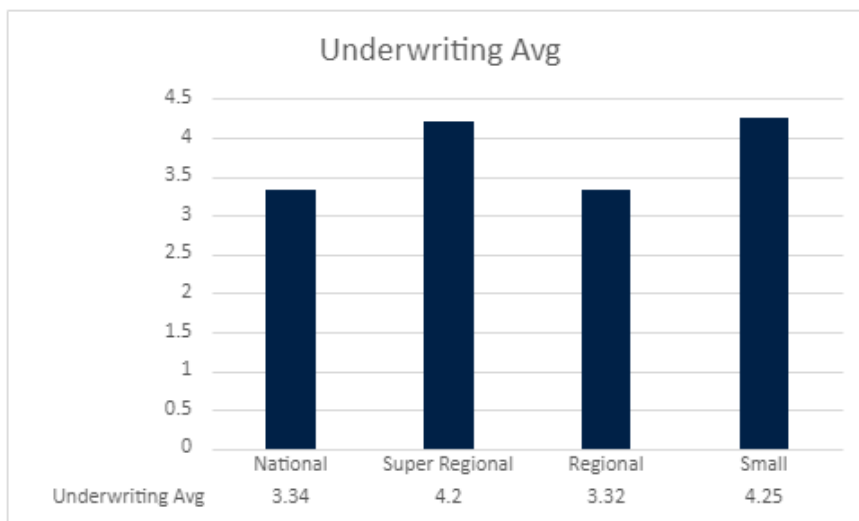
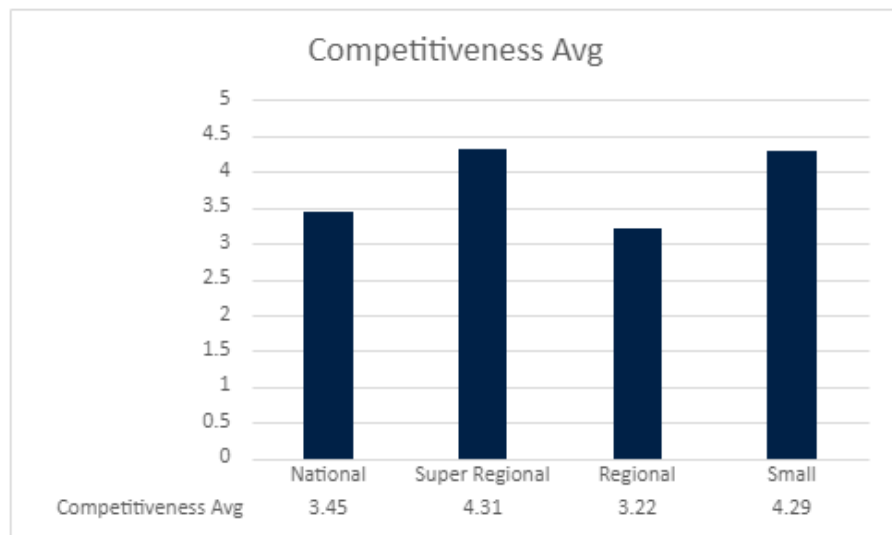
\$500M to \$2.5B in U.S. DWP



### National

\$10B+ in 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.

# Carriers Rankings by Category



## Carrier Categories



### Small

\$500M and less in U.S. DWP



### Super Regional

\$2.5B to \$10B in U.S. DWP



### Regional

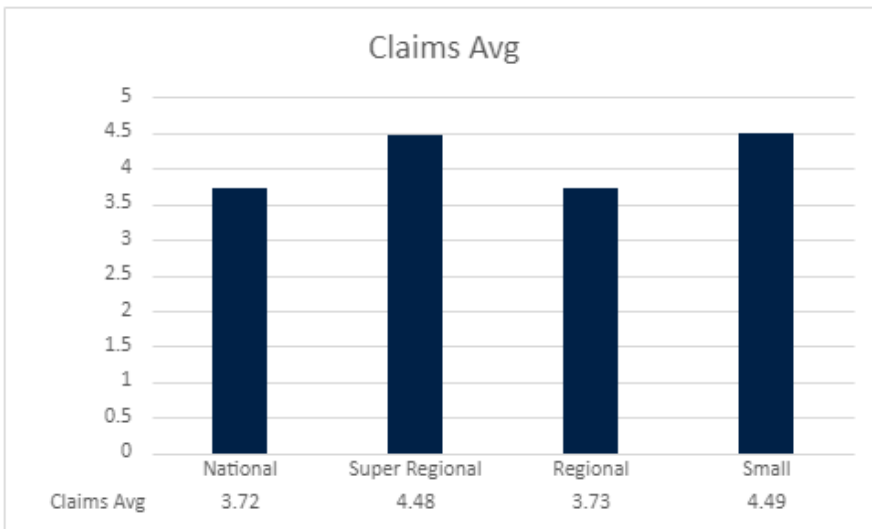
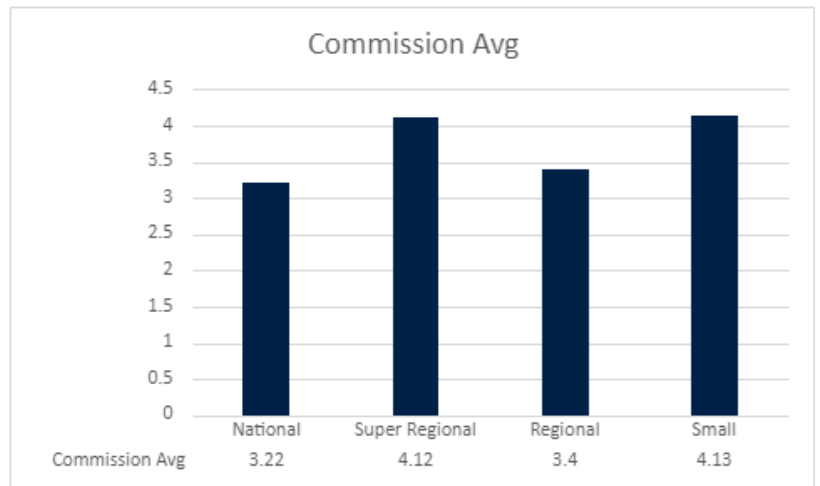
\$500M to \$2.5B in U.S. DWP



### National

\$10B+ in U.S. DWP

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.

# Carriers Rankings by Category



## Carrier Categories



### Small

\$500M and less in U.S. DWP



### Super Regional

\$2.5B to \$10B in U.S. DWP



### Regional

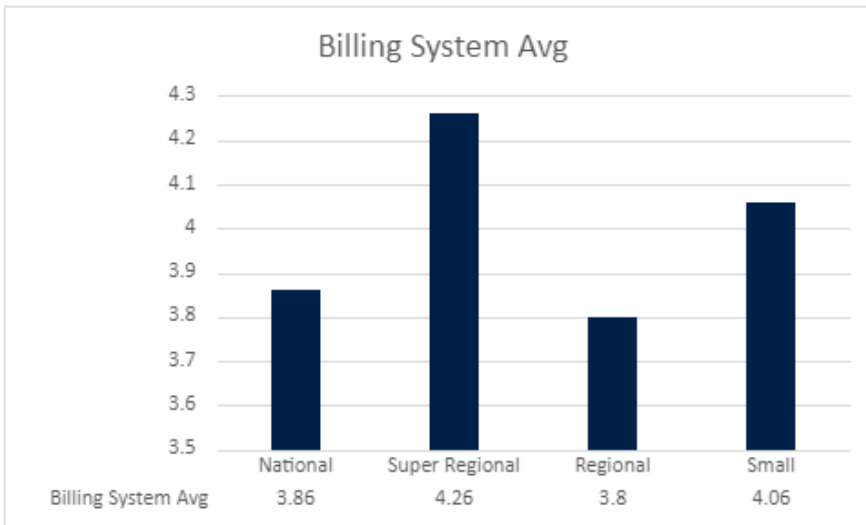
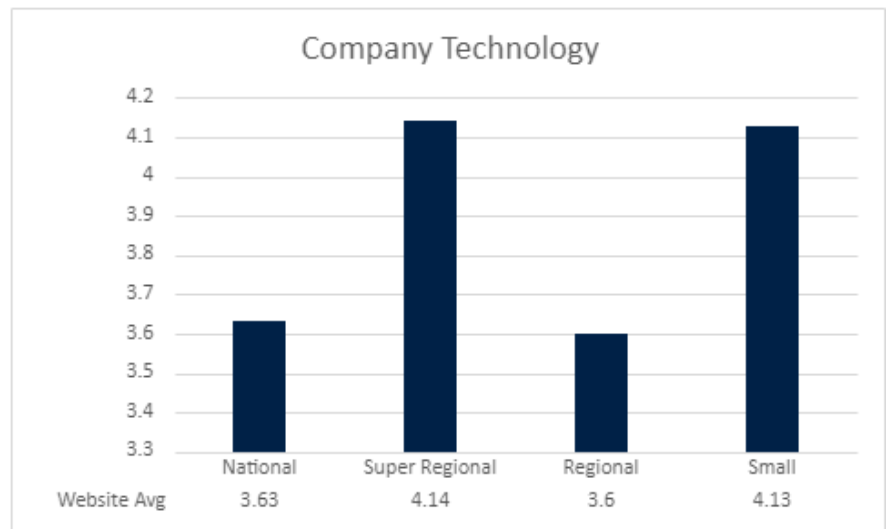
\$500M to \$2.5B in U.S. DWP



### National

\$10B+ in 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.



# Summary Insights on Carriers by Category



## Small

Agents continue to rank their small carriers among the highest satisfaction. We believe every agency needs a small carrier or two in their carrier lineup.



## Regional

Regionals continue to struggle with agent satisfaction. The hard market has been particularly hard on this group and their relationships with the agent community. YOY rankings improved marginally but still a long way to go in strengthening their relationship with agency partners.



## Super Regional

This carrier group swept the podium with a 1, 2, 3 finish for overall average rankings with #1 Auto Owners (4.32), #2 Cincinnati (4.23) and #3 Erie (4.16). All 3 carriers were rewarded with double digit growth.

Similar to our insights on small carriers, we believe every agency needs a super regional carrier lineup.



## National

This group excels in turn around time but otherwise ranks fairly low with agents in their partnership satisfaction. This group is important to agency's lineup for brand recognition.



Craig Welsh, Distribution Leader at Westfield, addressing agent concerns and questions as a result of the 2023 Carrier Sentiment Survey.





# Insights on Carriers by Category

## **SMALL**

Agents still LOVE their small carrier partners. Small carriers outranked the Nationals, Large Super Regionals, and Super Regionals in every category in 2023 but slipped back slightly in 2024.

These carriers have been hit hard by losses during the hard market. Like many carriers, this group has had to make difficult decisions on rate actions and new business restrictions. Despite the high loss ratios and reduction in reserves, as a group these carriers remain strong and will be a meaningful partner in agencies for the foreseeable future.

We expect to see these carriers continue to grow with integrity 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.

## **REGIONALS**

The struggle continues. This group performed marginally better but still ranked last in the 3 most important categories related to agent relationships – partnership, company management and overall..

This group of carriers continue to struggle with smooth technology adoption, staffing and engagement.

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 needs to take a page from the carriers' book ending their category and get back to strengthening their relationships so they can get back to growing profitably.

Agents routinely express dismay with the status of their relationships with this group. While their growth has been adequate during the hard market, it will cost them in the long run if things do not improve as agents will be less and less likely to trust them with their business if things do not turn around.



# Insights on Carriers by Category

## **SUPER REGIONALS**

#1 ranked carrier group in 2024. This group placed a carrier in the top 3 of every single ranking category. Agents continue to value these carrier partnerships and speak very positively about how they helped get them through the hard market by remaining open to new business and reasonable with rate increases.

These carriers continue to hold a #1 position in many agencies and are reliable partners for agents. Agents have strong faith in this group of carriers. These carriers do not lack an identity for who they are or a vision for where they are going and with whom. They established a strong position in Ohio market share reports and appear poised to maintain that position based on the strength of their relationships with their agency partners.

This group continues to exhibit 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.

The partnership is strong with this group.

## **NATIONALS**

This group of carriers continues to perform the lowest in all but two categories. Their turn around time, 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 continues to put 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 especially as it relates to the brand awareness these companies have established with the public.

Relationships are still valued by both parties, but these carriers tend to engage via email, virtually or via technology due to their size and scale. Agents would prefer more direct, personal engagement but that is not always possible.

# Let's hear from our AGENTS



## On Carrier Partnerships



"Our marketing rep is beyond helpful and comes quarterly to visit with the agency."

"Valued company in our office."

"Every aspect of this company is excellent, except for our rep."

"Have been a rock-solid carrier. If we could get all of our carriers to follow their business model, our lives would be MUCH easier."

"We have not seen or heard from our territory marketing manager in years. No face to face or phone call. Our personal lines underwriter goes days/weeks without a return phone call or e-mail."

"Has faced some challenges over the past few years. Their relationship with agents has slipped a bit. They need to work harder at maintaining agency relationships."



# Let's hear from our AGENTS



## On Culture



"Very consistent company and stays engaged with the agents."

"Relationships with their agents has strengthened over time. Doing business on a relationship basis is really separating them from the peer competitors."

"No issues. They stay true to who they are"

"They have been one of the most intriguing carriers over my 40 years in this business. If you are agency owner, you cannot afford not to have them as a partner. They do so many things good that other companies run from. And they turn profit in those areas."

"A solid force in our agency providing a consistent product portfolio. They are in the right lane moving down the road providing its agency partners with common sense actions and products for a very uncertain future in this business."

"Continues to struggle with staffing and direction."

"Can be very frustrating to work with. Out of touch with agents given the current marketplace conditions."



# Let's hear from our AGENTS



## On Technology Systems

"Our go-to in this current market. My best decision was picking them up 11+ years ago."

"Made changes last year with no notice to agents or thoughts on how that affected quotes about to be sold."

"New Billing system still has bugs."

"Carrier website is not user friendly."

"Quoting program is very slow and times us out."

"I cannot recall a time when they did not have major processing errors on commercial lines."





# Let's hear from our AGENTS



## On Communication

"Overall best effort and response to our needs from this company."

"Every aspect of this carrier is poor except for our new dedicated underwriter, who is excellent."

"Carrier treats us as 5 different carriers with different requirements per division. Personal, Small commercial, large commercial, Ag and Surety."

"They have so many initiatives going that it takes field reps away from visiting and working with agencies. This is beginning to have a negative impact."

"Carrier is not the carrier I worked for and now sell for. Honestly, no company is like it was. You must adapt, I get it, but they are beholden to Wall Street, and the value proposition to its agency partners has been dulled by recent and current management actions in my opinion."

"The customer service to agency continues to decline. We've not seen our Commercial marketing person since he was assigned to us almost a year ago. He called on the phone one time."



# Insights for Agents



Relationships work two ways. If you continue to be frustrated with the lack of service, turnaround time, claims handling, then you must proactively initiate a conversation. If that doesn't work, reach out to OIA and other advocacy organizations to help strengthen your voice with your partners.



Recognize that we need Ohio domiciled IA carriers to win. While some may be going through some challenges, we need them to win. We want our Ohio based carriers to grow profitably and be successful. If you find them wandering away from the path that helped them achieve success, help bring them back. Don't give up on our longstanding Ohio partners.



Add a super regional carrier to your lineup if you do not have one. These carriers consistently value the agent relationship and outperform peer carriers in almost every category in the satisfaction survey YOY. These carriers should be the foundation of your carrier lineup.



Similar to our feedback in 2023, keep records and data on carrier performance so you can have a 2-way conversation when discussing business planning for 2025. If your carrier has implemented unreasonable UW restrictions but wants you to deliver double digit growth, they need to understand why that is not realistic based on data not just feeling.

# Insights for Carriers

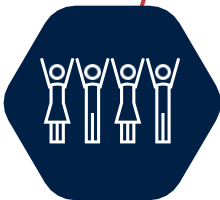


The results of the satisfaction survey speak loudly – happy agents + happy carriers = strong partnership. Where the relationship is strong, carriers are growing by double digits and doing so profitably. The carriers that commit to a strong partnership through actions like consistent engagement with agents, transparent and understandable underwriting guidelines, good claims management practices and competitive offerings are rewarded with premium business. Relationships matter.



Last year we said it three times, this time we'll say it four – communicate, communicate, communicate, and communicate some more. This does not mean another email or newsletter, rather agents are asking for consistent engagement and communication with senior leadership, underwriters and marketing reps that they know and can establish a relationship with.

Overall, agents' confidence in company management slid 4% from 2023 to 2024. This is driven in part by the lack of consistent communication and engagement with carrier leadership.



We are in this together. If your company had to make changes during the pandemic or hard market that negatively impacted your agency partners, as we climb out of those cycles, restore the confidence in the relationship and make the changes back to the original structure.

# 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 in 2025 & beyond.

## Advocacy

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

## 2025 Plans



As of now, all signs are pointing to an end of the hard market cycle in early 2025. With that in mind, the OIA Carrier Relations Committee is planning to use these results to dig deeper into how we help agents and carriers rebuild relationships with key carrier partners that have softened during the last few years. We plan to continue 1 on 1 meetings with carrier leadership, surveying appointed agents where there are trouble spots and advocating for changes with carriers where necessary.



# 2024

## Insurance Carrier Satisfaction Survey Questions

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**CONFIDENTIAL**

	Company A					Company B					Company C				
Name of company															
Select the top 3 based on % of your business															
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
Commission/Compensation															
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
Underwriting															
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
Consistency on Renewal	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Quality of Underwriting	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Quality of Underwriting Pen	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Attention to Detail	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
Marketing															
Corporate advertising	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Provides recognition	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
Offers quarterly roadshows	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
Claims Handling															
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
Sensible Reserves	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
Company Management															
Involvement from Company Rep	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Reasonable auditors and inspectors	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Addressing agency issues	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Technology															
Ease of use / 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
Billing System															
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
Successful Partnership															
Acts like a true partner	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Ease of business with Personal lines	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Ease of business with Commercial lines	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Processing with Accuracy	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Clarity of Declaration Pages	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Current Turnaround Time	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
Quotes	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤
Changes and Edits	①	②	③	④	⑤	①	②	③	④	⑤	①	②	③	④	⑤





(614) 552-8000



[contact@ohioinsuranceagents.com](mailto:contact@ohioinsuranceagents.com)



[ohioinsuranceagents.com](http://ohioinsuranceagents.com)

### **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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