



2025 INSURANCE CARRIER SATISFACTION SURVEY RESULTS

PREPARED BY:

Ohio Insurance Agents Association Carrier Relations Committee



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From the Desk of Dustin Mahrt, Company Partners Manager

OIA's mission remains clear: to promote, progress, and protect the professional advice and guidance that only independent agents can provide. To be successful in this mission, we must continually advocate on behalf of our members and strengthen the relationships that sustain our industry.

In 2023, our Carrier Relations Committee re-launched the Insurance Carrier Satisfaction Survey as a way to capture candid agent feedback and create a channel for dialogue with carriers. What began as a restart has now grown into a cornerstone benchmark with this year marking our third consecutive survey cycle and an increase of over 75% in the number of agent insights received.

MEET OIA'S CARRIER RELATIONS COMMITTEE



Bill Brooker



Greg Carr



John Ferneding



Scott Krebs



Brandon Morgart



Rob Strachan



Shelley Taylor



Jay Wenger



The survey is more than a report card. It is a platform for transparency, a tool for accountability, and a roadmap for improvement. Each year, we provide these findings back to the carriers, to our members, and to industry stakeholders. The intent is not just to measure satisfaction, but to actively bridge gaps, continue to build trust, and strengthen the independent agency system across Ohio. This is all made possible by the work of OIA's Carrier Relations Committee.



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2025 Insurance Carrier Satisfaction Survey

A Market in Transition – and a Chance to Rebuild Trust

The past several years brought one of the most prolonged hard markets in recent memory. Agencies and carriers alike were stretched by inflation, rising loss costs, and capacity constraints. But in 2025, the tide is beginning to turn.

Swiss Re reports that the seven-year hard market is finally starting to ease, with commercial insurance rates declining for the first time since 2018. This signals not just relief in pricing, but the beginning of renewed stability across many lines of business. At the same time, A.M. Best reports that Ohio independent agents continue to demonstrate resilience – holding an 88.7% share of commercial lines and increasing their personal lines share to 46.4%. These results confirm what OIA sees every day – independent agents at the heart of Ohio’s insurance marketplace, anchoring choice and trust for local consumers.

In Ohio, our P&C marketplace produced \$25.5 billion in premiums last year, growing nearly 9% year over year. Yet we continue to rank last in the nation on a per-capita basis, underscoring both the competitiveness of our market and the limited commercial capacity agents face when serving their clients. Even so, Ohio agents control 64.5% of the state’s P&C market, outpacing national averages and proving their enduring value.

This is a moment of transition – from constraint to opportunity. For OIA and our members, the challenge ahead is clear: to rebuild trust, reset the agent-carrier relationship, and seize the advantages of a more balanced marketplace. Carriers that lean into partnership, communication, and commitment will not only recover but thrive alongside Ohio’s independent agents.

SOURCES:

Carrier Management (Swiss Re, July 2025)

Insurance Journal, Independent Agencies’ Market Share (Aug 2025)

OIA, 2025 Ohio P-C Marketplace Summary

Insurance Information Institute (III), 2024 State Premium Data



2025 Insurance Carrier Satisfaction Survey

Measuring Partnership, Performance, and Progress

Now in its third year of revival, OIA's Carrier Satisfaction Survey continues to provide a clear picture of how carriers are performing in the eyes of independent agents. This year's survey generated more than **540 unique insights across more than 50 carriers**, giving us a detailed view of the partnerships that matter most.

Agents rated their top three carriers across **10 categories** – partnership, competitiveness, underwriting, claims, technology, and more. By weighting responses by carrier count, the survey highlights both where trust is being rebuilt and where gaps remain.

The 2025 results tell a story of transition:

- **Turnaround time** remains the strongest-performing category, with average scores above 4.2.
- **Partnership success** improved slightly to 3.9, signaling early progress in trust and alignment.
- **Company management and communication** continue to trail other categories, underscoring the need for consistent engagement and leadership visibility.

This survey is more than a scorecard – it's a catalyst for conversation. Each year we share these results with carriers and our members to drive accountability, strengthen relationships, and set the stage for a healthier Ohio marketplace. That is why we'll be bringing these results forward at **IACON25**, our annual conference. At the Carrier Panel, we will ask the tough questions raised by this survey, share the full results with attendees, and give our members the opportunity to continue the dialogue directly with carrier leaders.



Survey by the Numbers

Turning Insights Into Action

The 2025 survey delivered over 540 unique insights on the relationships between Ohio's independent agents and their carrier partners. These insights provide a balanced, data-driven view of performance across 10 key categories that define partnership strength and ease of doing business.



IACON24 Carrier Panel

Top Categories Evaluated

- Partnership & Loyalty
- Competitiveness
- Commission & Compensation
- Company Management
- Underwriting
- Turnaround Time
- Technology & Ease of Use
- Claims Handling
- Billing Systems
- 5-year Success Outlook

The feedback agents provided offers more than just scores – it gives OIA a roadmap for strengthening the independent agency system, guiding conversations with carriers, and focusing advocacy where it's most needed.

540 +
Insights from agents



50+
Insurance Carriers



The following companies received the most responses, ranked by weight:

Auto-Owners, Grange, Progressive, Cincinnati, Westfield, Ohio Mutual, Erie, Safeco, Encova, Travelers, Western Reserve, Celina, Hastings

Carriers Represented in the Survey





Top 25 Ohio P&C Insurers

2024 Insurance Carrier Ohio Results	2024 Ohio Direct Written Premium	Percentage Premium Change from 2023 to 2024	2024 Combined Ratio	2020-2024 Average Combined Ratio	2024 Average Commission	Commission Change 2023 - 2024
1. State Farm	\$3,163,584,000	+16.8%	101.4%	101.2%	10.2%	+0.2%
2. Progressive	\$2,174,900,000	+17.4%	89.0%	89.1%	6.3%	+0.3%
3. Allstate	\$1,616,613,000	+10.5%	81.7%	85.5%	9.9%	+0.1%
4. Liberty Mutual Insurance Companies	\$1,234,856,000	(6.4%)	82.8%	86.2%	10.6%	+0.0%
5. The Cincinnati Insurance Companies	\$1,085,879,000	+11.3%	84.1%	85.0%	17.8%	(0.2%)
6. Erie	\$1,010,147,000	+22.6%	108.9%	109.6%	13.7%	(0.2%)
7. Berkshire Hathaway Insurance Group	\$982,961,000	+4.7%	73.4%	81.3%	5.5%	+0.4%
8. Nationwide	\$835,011,000	(9.7%)	86.4%	94.9%	14.2%	(2.8%)
9. Travelers	\$826,095,000	+10.2%	79.2%	89.9%	14.1%	+0.5%
10. Grange	\$718,346,000	+3.9%	83.2%	92.9%	15.4%	+1.0%
11. Westfield	\$638,698,000	+4.5%	79.9%	87.1%	15.6%	(0.4%)
12. Auto-Owners	\$622,115,000	+24.3%	89.5%	89.6%	17.7%	+0.3%
13. Chubb	\$620,052,000	+0.7%	69.6%	75.4%	10.4%	+0.5%
14. USAA	\$539,780,000	+9.6%	83.9%	93.8%	0.0%	+0.0%
15. American Family Insurance	\$499,368,000	+8.7%	84.4%	94.8%	10.9%	(0.3%)
16. CNA	\$388,042,000	+8.3%	92.0%	92.7%	14.4%	(0.2%)
17. Farmers	\$365,869,000	+2.1%	83.9%	92.0%	10.4%	(0.2%)
18. Zurich Insurance	\$365,866,000	+1.0%	79.3%	71.0%	8.9%	(0.4%)
19. American International Group (AIG)	\$324,425,000	(5.8%)	69.3%	81.2%	12.8%	+2.1%
20. Ohio Mutual Insurance Group	\$291,037,000	+10.6%	95.5%	97.8%	16.3%	+0.9%
21. Western Reserve Group	\$263,933,000	+9.2%	94.5%	101.4%	17.2%	+0.5%
22. Hartford Insurance Group	\$252,324,000	+14.0%	85.1%	91.2%	9.9%	+0.3%
23. Tokio Marine	\$233,122,000	(0.2%)	64.6%	73.7%	15.7%	(0.1%)
24. Encova Mutual Insurance	\$232,087,000	+5.0%	90.1%	92.0%	16.9%	+0.3%
25. Great American	\$231,002,000	+19.7%	72.9%	80.4%	14.7%	(1.0%)
Totals	\$25,494,139,000	+8.9%	86.6%	88.4%	11.9%	+0.1%

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 25 Ohio P&C Insurers



Ohio: All Lines Top 25 Insurers [10-year Average Underwriting +Profit or -Loss %]	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. State Farm [+2.9%]	+9%	+8%	+8%	+14%	+5%	+7%	+6%	-10%	-8%	-1%
2. Progressive [+12.2%]	+15%	+15%	+13%	+13%	+16%	+14%	+9%	+7%	+13%	+11%
3. Allstate [+15.4%]	+14%	+20%	+18%	+20%	+11%	+18%	+21%	+7%	+8%	+18%
4. Liberty Mutual Insurance Companies [+12.7%]	+18%	-2%	+10%	+23%	+10%	+19%	+27%	-3%	+9%	+17%
5. The Cincinnati Insurance Companies [+14.7%]	+18%	+18%	+20%	+15%	+2%	+18%	+24%	+8%	+10%	+16%
6. Erie [-3.7%]	+12%	+16%	+9%	+8%	-8%	+5%	+4%	-21%	-27%	-9%
7. Berkshire Hathaway Insurance Group [+20.1%]	+28%	+23%	+22%	+20%	+18%	+21%	+16%	+4%	+25%	+27%
8. Nationwide [+9.0%]	+16%	+14%	+12%	+19%	+3%	+6%	+8%	+4%	-7%	+14%
9. Travelers [+11.9%]	+21%	+29%	+21%	+15%	-9%	+4%	+22%	+16%	-12%	+21%
10. Grange [+10.8%]	+10%	+17%	+12%	+18%	+17%	+20%	+12%	-13%	-1%	+17%
11. Westfield [+13.0%]	+17%	+13%	+16%	+14%	+7%	+16%	+22%	+6%	-0%	+20%
12. Auto-Owners [+13.7%]	+27%	+18%	+22%	+19%	+10%	+19%	+20%	+5%	-2%	+11%
13. Chubb [+25.2%]	+34%	+32%	+38%	+27%	-4%	+15%	+18%	+26%	+34%	+30%
14. USAA [+8.4%]	+9%	+12%	+16%	+21%	-2%	+13%	+9%	-6%	-1%	+16%
15. American Family Insurance [+10.9%]	+22%	+26%	+20%	+22%	+12%	+9%	+16%	-8%	-6%	+16%
16. CNA [+7.1%]	-4%	+3%	+10%	+26%	-1%	+12%	+9%	+13%	-6%	+8%
17. Farmers [+10.9%]	+15%	+14%	+15%	+18%	+8%	+11%	+12%	+1%	-1%	+16%
18. Zurich Insurance [+24.3%]	-6%	+23%	+55%	+19%	+2%	+18%	+39%	+30%	+36%	+21%
19. American International Group (AIG) [+10.3%]	+7%	-29%	+11%	+39%	-26%	-7%	+49%	+37%	-16%	+31%
20. Ohio Mutual Insurance Group [+7.8%]	+14%	+13%	+13%	+21%	+16%	+12%	+11%	-12%	-5%	+4%
21. Western Reserve Group [+2.4%]	+10%	+13%	+7%	+11%	-1%	+7%	+4%	-15%	-9%	+6%
22. Hartford Insurance Group [+6.3%]	-1%	-21%	+19%	-5%	+19%	-0%	+14%	-4%	+20%	+15%
23. Tokio Marine [+25.3%]	+36%	+23%	+38%	+36%	-12%	+28%	+26%	+16%	+27%	+35%
24. Encova Mutual Insurance [+6.4%]	+11%	+11%	-8%	+11%	-1%	+12%	+13%	+9%	-4%	+10%
25. Great American [+17.3%]	+15%	+24%	+18%	+10%	-2%	+9%	+34%	+30%	-1%	+27%
Ohio % Underwriting +Profit or -Loss	+16%	+16%	+18%	+19%	+8%	+15%	+17%	+6%	+7%	+13%
Ohio Average % Underwriting +Profit or - Loss [+13.1%]	+13%	+13%	+13%	+13%	+13%	+13%	+13%	+13%	+13%	+13%
United States % Underwriting +Profit or - Loss	+9%	+6%	+2%	+6%	+8%	+7%	+6%	+2%	+4%	+8%
U.S. Average % Underwriting +Profit or - Loss	+6%	+6%	+6%	+6%	+6%	+6%	+6%	+6%	+6%	+6%

This represents the insurance carrier's 10-year Average Underwriting +Profit or -Loss %. It is based on the carrier's Ohio performance ONLY.

Source: Real Insurance Consulting – A.M. Best Data



2025 YTD

Stock Performance

In addition to market share analysis, another way we monitor carrier performance is the share price for publicly traded insurers. These results show that many of the publicly traded carriers are experiencing a strong performance in 2025 amid their swing back to profitability.

This year we included Root, an Insurtech auto carrier startup that launched in 2018 as a direct carrier and now distributes through independent agents. Root experienced its first year of profitability in 2024 and appears to be on the path of market viability.

ALL The Allstate Corporation 200.66 +8.71 Year to Date NYSE · USD	DGICA Donegal Group Inc. 19.24 +4.00 Year to Date NASDAQ · USD	PGR The Progressive Corporation 248.18 +7.53 Year to Date NYSE · USD
BRK-B Berkshire Hathaway Inc. 491.54 +40.44 Year to Date NYSE · USD	ERIE Erie Indemnity Company 338.07 -71.43 Year to Date NASDAQ · USD	ROOT Root, Inc. 100.20 +26.77 Year to Date NASDAQ · USD
CB Chubb Limited 279.74 +7.22 Year to Date NYSE · USD	THG The Hanover Insurance Group, Inc. 180.53 +28.09 Year to Date NYSE · USD	TRV The Travelers Companies, Inc. 279.10 +38.21 Year to Date NYSE · USD
CINF Cincinnati Financial Corporation 155.13 +12.65 Year to Date NASDAQ · USD	HIG The Hartford Insurance Group, Inc. 132.83 +23.79 Year to Date NYSE · USD	UFCS United Fire Group, Inc. 31.82 +3.34 Year to Date NASDAQ · USD

Top Results

Featuring the average score of the category (1-5) and the three leading carriers

Successful Partnership

Carrier Average
3.89



4.61



4.50



4.42

Turnaround Times

Carrier Average
4.28



4.50



4.46



4.45

Company Management

Carrier Average
3.80



4.47



4.35



4.34

Competitiveness

Carrier Average
3.71



4.01



3.97



3.96

Commission / Compensation

Carrier Average
3.90



4.52



4.41



4.21



4.21



Top Results

Featuring the average score of the category (1-5) and the three leading carriers

Underwriting

Carrier Average
3.87



4.38



4.36



4.24

5 Year Success Rating

Carrier Average
3.80



4.73



4.46



4.43

Claims Handling

Carrier Average
4.11



4.56



4.53



4.50

Company Technology

Carrier Average
3.34



4.03



3.73



3.67

Billing System

Carrier Average
3.94



4.39



4.17

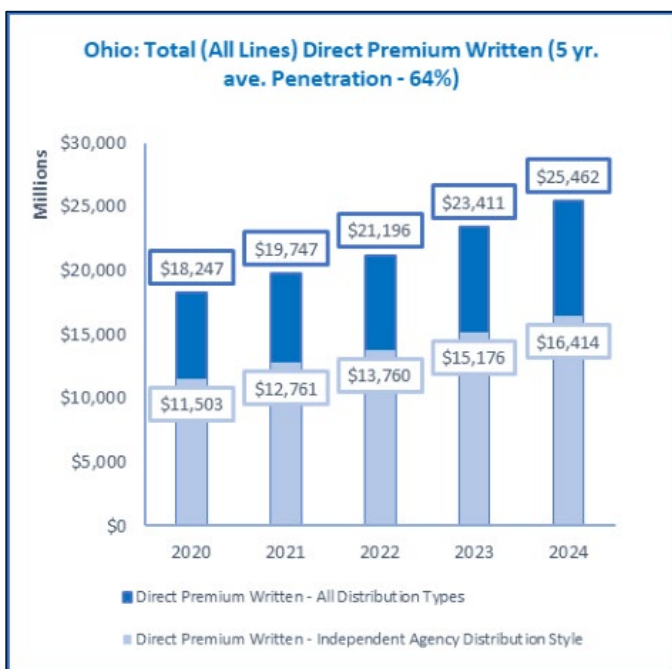


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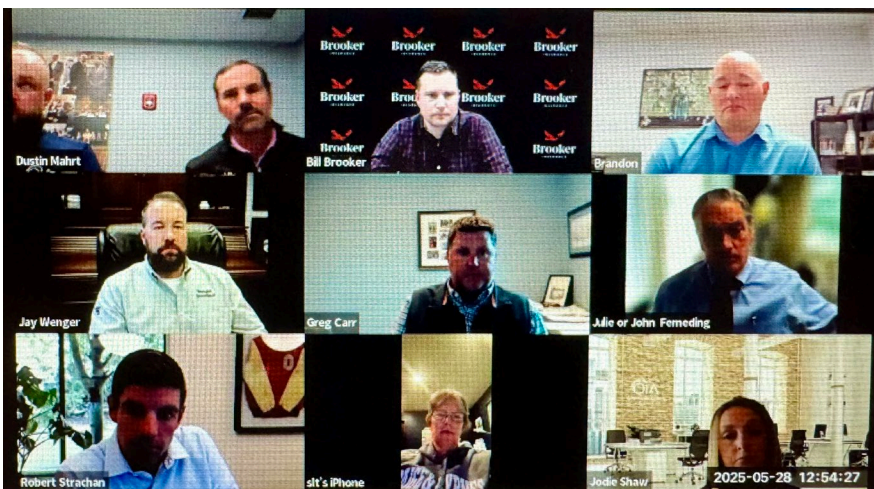
Carriers Rankings by Category - Background

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 U.S. DWP	835	83%
Regional - \$500M to \$2.5B in U.S. DWP	117	12%
Super Regional - \$2.5B to \$10B in U.S. DWP	31	3%
National - \$10B+ U.S. DWP	17	2%
Total Insurer Groups (United States)	1,000	100%



Carrier Relations Committee Meeting May 2025

Our dedicated committee of volunteer leaders meet virtually at least once a quarter. To learn more about the Carrier Relations Committee or to get involved, contact **Dustin Mahrt** via email at dustin@ohioinsuranceagents.com.

Carriers Rankings by Category

Carrier Categories



Small

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



Regional

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



Super Regional

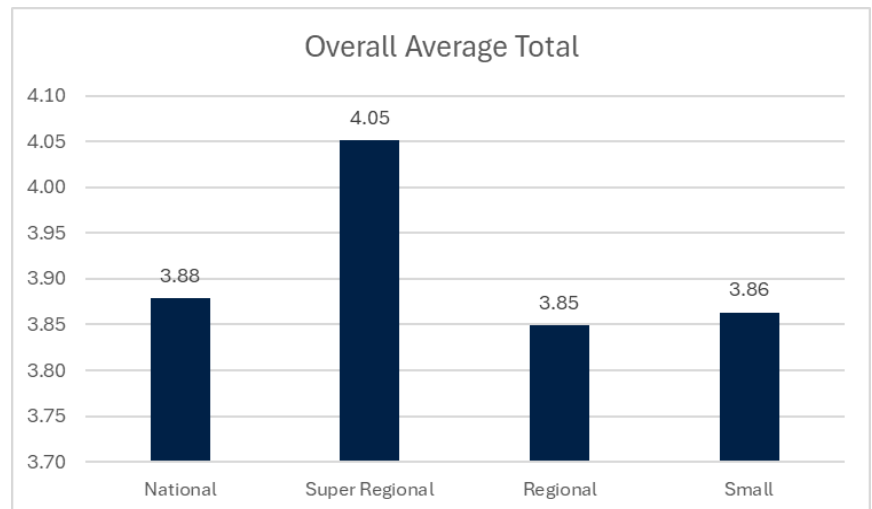
\$2.5B to \$10B in U.S. DWP



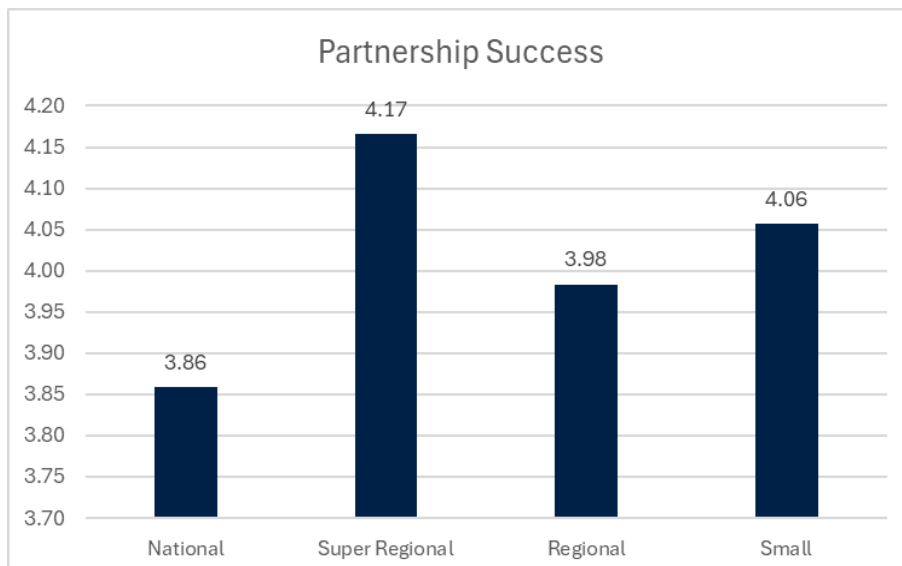
National

\$10B+ in U.S. DWP

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



Partnership Success



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



Regional

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



Super Regional

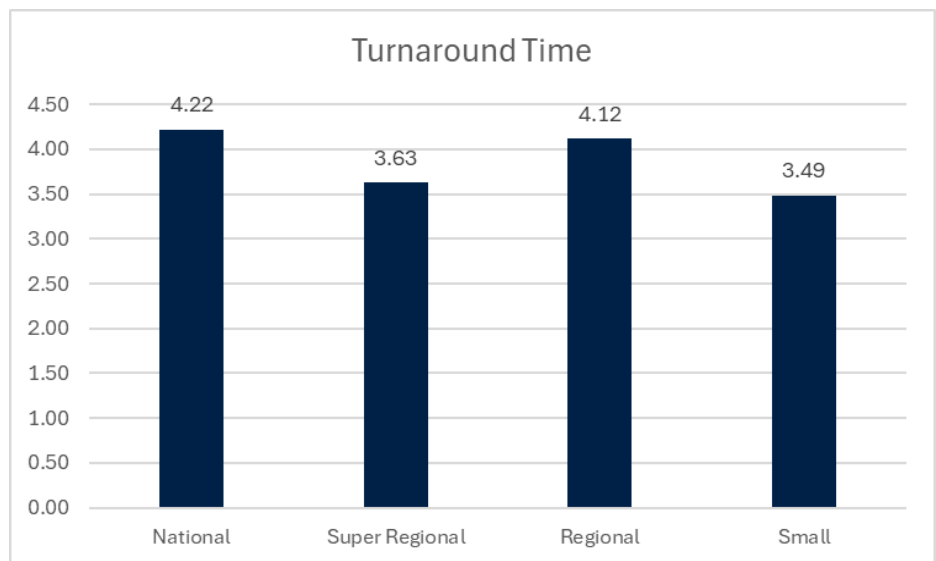
\$2.5B to \$10B in U.S. DWP



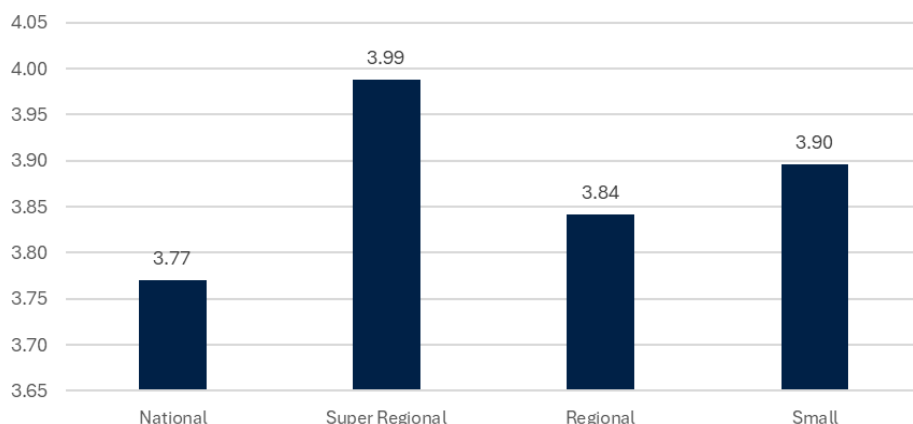
National

\$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.



Company Management



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



Regional

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



Super Regional

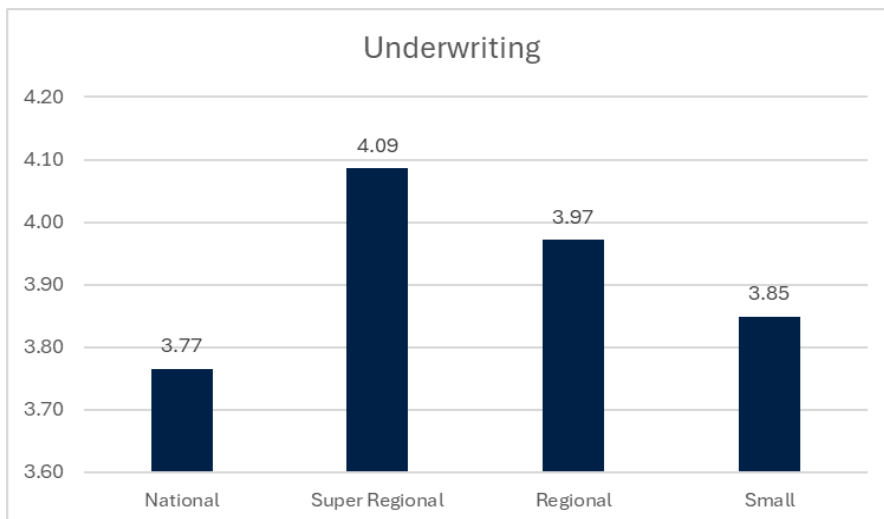
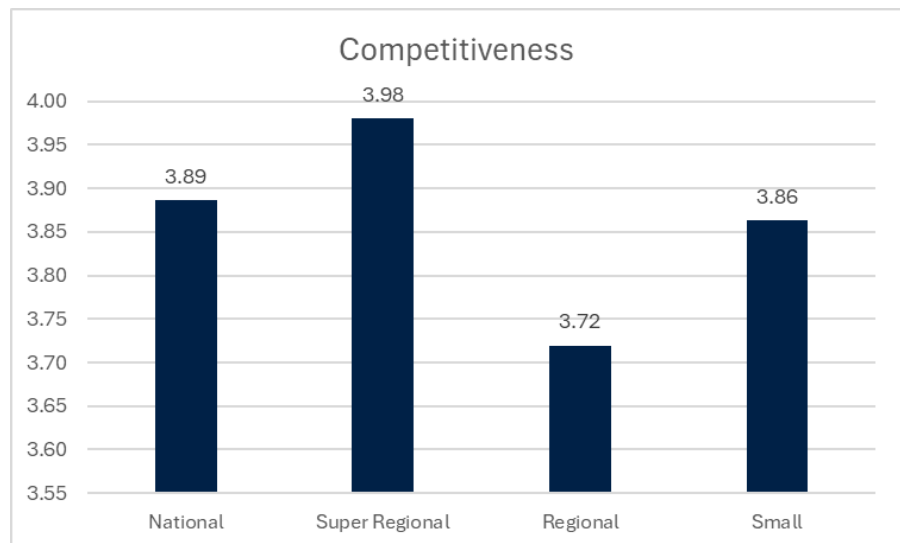
\$2.5B to \$10B in U.S. DWP



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



Regional

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



Super Regional

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

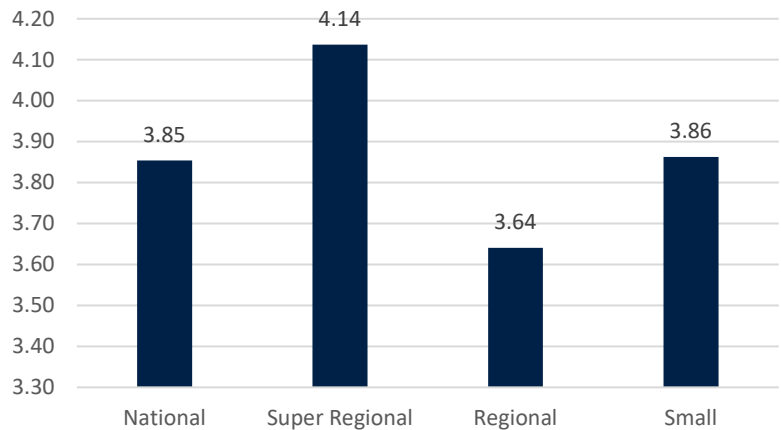


National

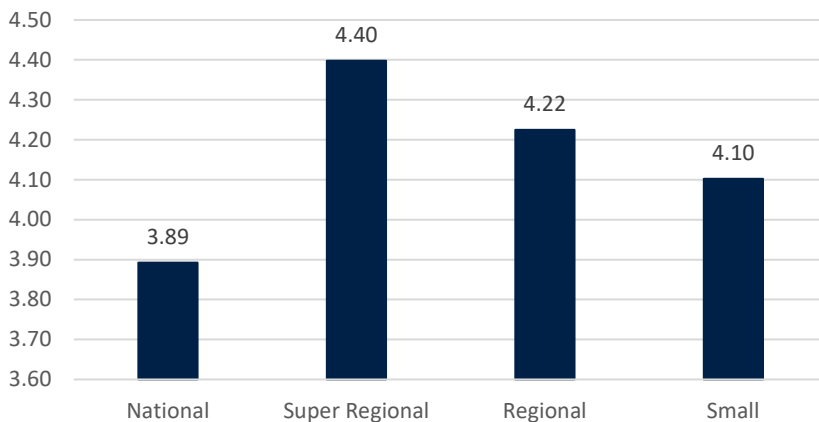
\$10B+ in U.S. DWP

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

Commission Compensation



Claims Handling



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

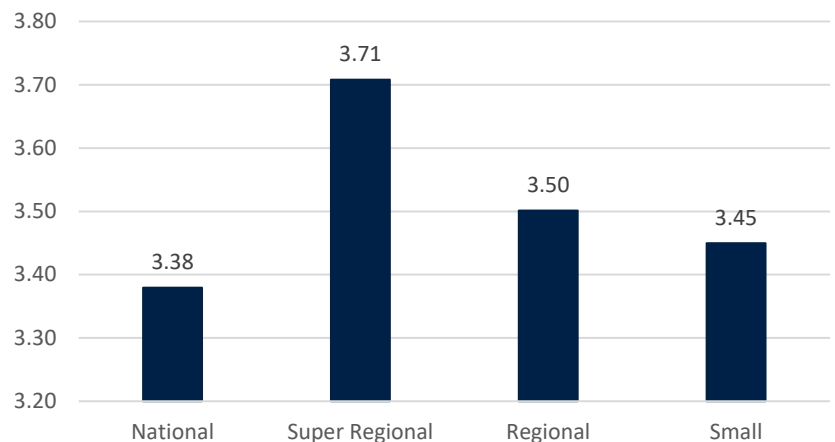


National

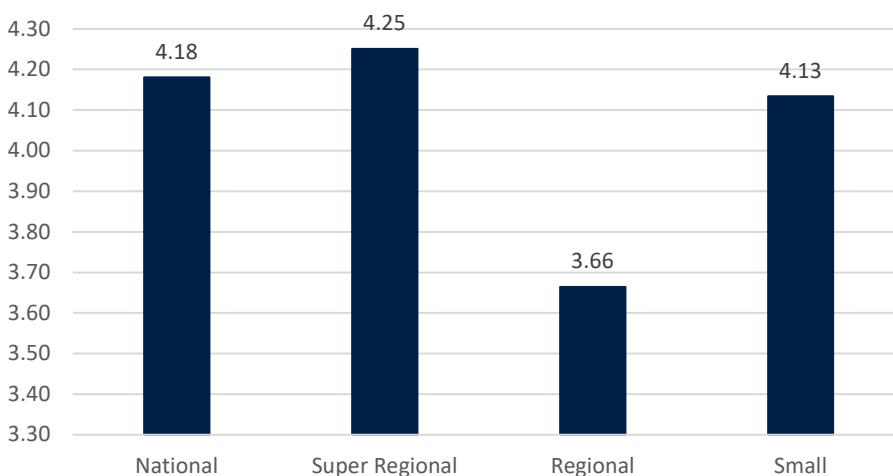
\$10B+ in U.S. DWP

Technology Performance

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.



Billing System



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



A Year of Transition: Carrier Satisfaction Trends

Nationals and Regionals rebounded in 2025, while Super Regionals still Lead Rankings

Carrier Category Performance vs 2024

Carrier Category	2025 Avg.	Δ vs 2024	Key Story
Nationals	3.88	+0.34 ▲	Strong rebound in partnership, competitiveness, and compensation, however turnaround times slipped .
Super Regionals	4.05	-0.13 ▼	Still dominant but lost ground across speed, management, and competitiveness .
Regionals	3.85	+0.41 ▲	Needed improvement – across nearly every metric, especially partnership and underwriting.
Small	3.86	-0.32 ▼	While the group collectively dropped, 15 of the top 30 rankings belong to small carriers. Ohio Mutual dominated with 5 #1 rankings. Welcome to the party Western Reserve and Celina.

5-Year Outlook (New in 2025)

Agents rated carriers on their 5-Year Success outlook. Regionals and Nationals scored stronger than expected, while Smalls slipped slightly below 4.0.

Nationals	3.98	Steady confidence in long-term role despite service concerns and partnership questions.
Super Regionals	4.17	Highest future outlook, still viewed as most reliable long-term partners.
Regionals	3.85	Agents see improving momentum and stronger future potential.
Small	3.86	Once dominant but the hard market has clearly caused some concerns in agency relationships.

Agents are most optimistic about Super Regionals' long-term future, while Smalls show early warning signs of weakening confidence specifically with technology systems.



Summary Insights on Carriers by Category

National

In the hard market, the Nationals are flexing in areas that we would expect them to excel – pricing, turnaround time and billing systems. Nationals do not score well in technology, but they have the capital to invest in technological innovation and should be market leaders over time.



2024 vs 2025 Changes

- Partnership: +0.38
- Competitiveness: +0.44
- Commission: +0.63
- Company Management: +0.32
- Turnaround Time: -0.41

Super Regional

When you are at the top, the only place to go is down and that is what the Super Regionals experienced in 2025, especially in speed and competitiveness. Their average dropped below 4.1. One or two carriers' performance in this group had a meaningful negative impact on the group.



2024 vs 2025 Changes

- Partnership: -0.20
- Competitiveness: -0.33
- Company Management: -0.32
- Claims Handling: -0.08
- Turnaround Time: -0.74

Regional

Regionals finally started to dig out of the basement in 2025. They made gains in partnership, underwriting, and competitiveness. It is reassuring to see this group regain their footing as they are important partners to independent agents.



2024 vs 2025 Changes

- Partnership: +0.72
- Competitiveness: +0.50
- Company Management: +0.62
- Commission: +0.24
- Underwriting: +0.65

Small

As a group small carriers lost their edge this year. Their once strong turnaround times and superb partnerships slipped slightly, raising concerns about consistency under ongoing market stress.



2024 vs 2025 Changes

- Partnership: -0.22
- Competitiveness: -0.43
- Company Management: -0.39
- Claims Handling: -1.03
- Turnaround Time: -0.39



Executive Summary

Insights on Carriers by Category

SMALL

Best in Class Performers weighed down by Group Concerns

Ohio Mutual, Western Reserve and Celina garnered 15 of the top 30 rankings. While the collective group slipped in the overall rankings, these carriers outperformed carriers that are 10X their size.

Small carriers continue to be valued for their flexibility, trust, responsiveness, and the family-like relationships they foster with agents. In 2025, they scored well in billing systems, commissions, and company management reminding us why they have long been considered trusted partners.

However, this year also revealed notable weaknesses, with turnaround time dropping by more than a full point and declines in partnership and claims handling. These results suggest that while agent loyalty remains strong with certain small carriers, as a collective group confidence in their ability to keep pace is being tested.

To preserve their "small but mighty" reputation, small carrier partners will need to reinvest in speed, claims service, and engagement with their agency partners during this upcoming period of market stability.

REGIONALS

Showing Signs of Life

For the first time in 3 years, Regionals had a cohort carrier lead a category as Encova took the #1 ranking in turnaround times.

As a group, regional carriers delivered the strongest rebound in 2025, with notable gains in partnership, underwriting, and company management. They scored highest in claims handling and improved in technology and turnaround time, earning praise for communication and support.

Renewal pricing remains inconsistent, and agents are watching to see if the progress is sustainable.

Overall, Regionals shifted from "struggling" to "improving," giving agents new reason for cautious optimism. There is a hope for appetite expansion, continuity of personnel and wider tech adoption for quoting. With a commitment to these improvements, Regionals could take back their traditional leading position in the IA system as a valued agency partner.



Executive Summary

Insights on Carriers by Category

SUPER REGIONALS

Still Strong, But Showed Vulnerability in 2025

Super Regionals remain a staple in the IA system and are highly valued for their consistency, strong claims handling, and ease of doing business. These carriers continue to hold a #1 position in most agencies and are reliable partners for agents. Agents have strong faith in this group of carriers but that has been shaken by the performance of a couple of carriers in 2025.

This group slipped from their 2024 dominance, with declines in partnership, competitiveness, and turnaround time. This was largely driven by the performance of a couple of Super Regional carriers that dropped out of the top rankings entirely.

Even so, they hold the strongest 5-Year Success outlook, signaling long-term trust. Agents should keep them central in their lineup, while holding them accountable for faster service and more competitive pricing.

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 force is strong with this group.

NATIONALS

Tech Leaders, but Still Struggling on Relationships

Nationals remain a cornerstone of the Ohio marketplace and a necessary part of every IAs lineup. With unmatched brand recognition, scale, and resources there is a place for one or two Nationals in every agency regardless of location, size or specialty.

In 2025, they scored their highest ratings in turnaround time, leading the category overall, and placed second in competitiveness, billing systems, and the 5-Year Success outlook. Agents also noted strong client experience, agency support, and filed presence, with some carriers offering robust rewards programs that strengthen agency ties.

Agents value the role Nationals play in their operation but openly question the nature of the partnership due to their direct business strategy. This strategy continues to put great strain on the agent relationship but has not been a dealbreaker for agents to this point.

To strengthen the partnership, agents would like more competitive commissions and direct, personal engagement from these carriers.

Excellence in Agent Satisfaction

2025 Carrier Award

*Recognizing Ohio Mutual Insurance Group (OMIG)
for Outstanding Performance*



They are constantly soliciting and acting on feedback from agents to try and continually improve.

Overall Ohio Mutual has been a good steady company for us for many, many years (20 years at least).



In this year's Insurance Carrier Satisfaction Survey, Ohio Mutual Insurance Group (OMIG) distinguished itself as the clear leader, earning the #1 overall ranking among carriers. Agents consistently praised OMIG for its strong relationships, responsiveness, and commitment to independent agents across Ohio.

Partnership Success	4.61	One of the highest marks across all carriers, demonstrating OMIG's dedication to building strong agent partnerships.
Company Management	4.47	Reflects outstanding leadership and effective communication with agency partners.
Claims Handling	4.53	Agents consistently recognize OMIG's support during the moments that matter most.
Turnaround Time	4.46	Quick, responsive service sets OMIG apart from many competitors.
Billing Systems	4.39	Streamlined processes make it easier for agents to do business.



OIA Agents Voiced...



Carrier Partnerships



"Whether or not they are able to keep retention high as we have seen a lot of turnover due to renewal increases over the last 3-4 years."

"They have made many updates and only provide online training to make sure you know everything going on, when they used to hold many in person options."

"They have stopped true underwriting. Looking at each client individually instead of part of a lump."

"Sadly, what was once a great company to represent has now become just another company that only cares about their profits rather than their insureds and agents. Far cry from what they were just 5 years ago."

"They seem to be thinking more than most carriers about what is ahead in 5-10 years (not merely next year)."

"Has provided consistently excellent claims service and they are very personable as a company from top to bottom."





OIA Agents Voiced...



Culture



"Hope they will be getting better, as they say they are getting back to their roots."

"Constant changing of who our underwriter and territory reps are. New underwriters not familiar with their systems and causes issues."

"They have a bad habit of RE-acting and not being PRO-active"

"There is strength in our relationship as they are a significant source of new leads and a key component of our business development strategy."

"Struggling to find any sort of cohesion or identity. Top management is struggling to understand agent issues."

"Even though they have made changes that have had a negative impact on our agency's ability to grow with them, they still are active in trying to work with us to find more ways to do so."

"They hold biannual in-person meetings. Excellent networking with the carrier and agencies, with in-person training and visits from marketing and underwriters, etc."





OIA Agents Voiced...



Technology Systems



"They hold it against us if policy holders call their customer care line on their own, but then they always send the customer back to us anyway. Their life company is even more difficult to deal with, billing screens show us zero information and we constantly have to call them asking questions."

"Investment in technology gives them a reason to cut commissions/make contingencies a moving target and also try to perform underwriting on their own with wildly inaccurate information. Tech is great but you cannot replace live people with tech for relations of front-line underwriting"

"I don't like not being able to quote my own CL packages."

"PL UW's can't see our quotes unless we copy the URL link and email it to them...which is unbelievably sad and inefficient."





OIA Agents Voiced...



Communication



"They are constantly soliciting and acting on feedback from agents to try and continually improve."

"Too many directives that are disruptive to the agency workflow. Production expectations do not reflect the independent agency model. The expectations are more inline of a W-2 employee."

"Have not heard from them in any capacity this year."

"Has gone from a company we can count on to someone who does not respond and who we cannot write any commercial insurance with."

"Little attention from this carrier, field Rep is of no use to the agency other than delivering gift cards."

"Longest we've been without a Marketing rep in 10+ years."

"They have a great product, but the service/lack of support makes me hesitant to place certain clients with them."

"Takes a much longer time to get things done than it used to."





OIA Agents Voiced...



Concerns Shared



"Loss of person-to-person contact. Too much AI. Not everything is cookie cutter ready, you need people."

"Budget cuts - seems like some carriers are getting creative with cutting costs but when that stops working, how will it impact the carrier ratings/client experience?"

"Stability, hoping they don't cut commissions more or try to steal customers from me."

"Pulling decision-making authority away from underwriters."

"Finding a way back to profitability that doesn't lead to a large amount of rewrites because of significant premium changes or lowering the commission provided."

"Maintaining consistency, stability & moderation in underwriting and pricing, developing a more customer service-oriented approach when dealing with agents & insureds."

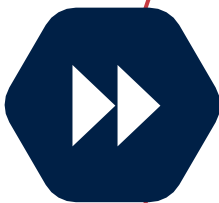
"How much the insurance industry seems to be outpacing inflation and how that is impacting our workload here at the agency and our retention."



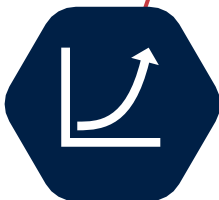
Insights for Agents



2025 brought meaningful shifts across carrier categories. Regional surged forward, Nationals rebuilt trust but slowed in service, Super Regionals slipped after years of strength, and Smalls lost ground. The best business approach remains that **agents should diversify their carrier lineup** and avoid overcommitting to any one group.



Super Regionals slipped this year, especially in turnaround time and competitiveness. Still, they hold the highest 5-Year Success outlook (4.17) and remain the most balanced carriers in terms of scale and relationships. Keep them central to your lineup but use 2025's dip as leverage to **push for faster service and stronger competitiveness**.



Regionals were the comeback story of 2025, improving significantly in partnership, underwriting, and management. Agents should **reward this momentum with growth opportunities**, while keeping watch to see if these improvements prove sustainable into 2026.



Small carriers, historically beloved, slipped noticeably in 2025. Their turnaround time fell by more than a full point, and partnership and claims scores weakened. If Smalls are a core part of your lineup, **caution should be considered until the market stabilizes**. Monitor whether service issues impact client experience before leaning in further at this moment.

Insights for Agents



Nationals improved in partnership, competitiveness, and compensation, but **turnaround time and personal engagement remain weak points**. They are essential for brand recognition and market reach, but agents should **demand more consistency in responsiveness and underwriting** engagement.



As in prior years, **document your carriers' performance locally**. Use this survey as a benchmark and combine it with your own data to drive realistic conversations around growth expectations, underwriting restrictions, and compensation. Carriers respond best when agents **bring evidence, not just frustration**.



Ohio domiciled **carriers remain vital to the long-term health of the IA system**. Even when challenged, they need strong agent partnerships to succeed. Encourage them to **stay true to the values and strategies** that made them successful, and advocate for their success within your lineup.





Top Five Actions in 2025

FOR AGENTS

1. Anchor with Super Regionals – but hold them accountable.

Super Regionals remain the strongest long-term partners, but this year's slip in speed and competitiveness means you need to push them harder.

2. Lean into Regionals' rebound.

Reward their improved partnership and underwriting but keep tracking to ensure the momentum lasts.

3. Watch for warning signs with Smalls.

The hard market may have cracked the foundation for some of the small carriers. Still with top performers, they collectively slipped sharply in turnaround time. Monitor closely before overcommitting to unstable smalls.

4. Commit to Growth

No more book sitting. The market is beginning to stabilize which means it is time to start growing PIF count and organically again. Carriers are emphasizing growth in all facets of the relationship, do your part and grow.

5. Have an Active Relationship with AI

Technology and AI are your friends. Learn them, adopt them and love them. Create a culture of innovative technology utilization and growth will follow.

FOR CARRIERS

1. Communicate relentlessly.

Agents consistently cite company management and engagement as weak points. Prioritize meaningful two-way communication beyond emails.

2. Restore speed and service.

Turnaround time and responsiveness dipped in 2025 – especially for Super Regionals and Smalls. Invest in efficiency and people, not just tech.

3. Rebuild trust through alignment.

Ensure underwriting, compensation, and strategy are realistic and aligned with agency growth goals. Agents reward carriers who act as true partners.

4. Increase or at least maintain Commissions

Like your staff, agency staff are reaching burnout from the turbulent market. Do not cut their pay while they are being asked to do more. Either increase or keep commission stable.

5. Keep Your Staff

Turnover in UW, field and claims staff are hurting relationships and confidence. Keep your staff happy and engaged.



Plans & Next Steps



Rebuild Relationships

We plan to use the 2025 survey results to guide targeted conversations with carriers. We will start with reinforcing positive momentum with Regionals, while holding Super Regionals and Smalls accountable for service, competitiveness, and responsiveness.



Elevate the Agent Voice

We will expand pulse surveys and feedback loops where trouble spots emerge, equip agents with data-driven insights throughout the year they can use in business planning and negotiations, and finally leverage agent stories to strengthen agents' positioning during meetings with carrier leadership, solidifying the efforts of advocacy.



Drive Carrier Engagement for 2026

Continue our 1:1 meetings with senior carrier leadership to address critical gaps in turnaround time, underwriting, and engagement, we'll push for faster technology adoption to help with improvements in quoting and service without sacrificing relationships and ensuring carrier strategies for 2026 are aligned with agency growth goals.

As the hard market cycle begins to ease, OIA's focus is action. Our goal by 2026 will be to strengthen partnerships, accelerate service, and secure alignment between carriers and the independent agency channel.

2026 will be a year to capitalize on these shifts. Membership renewal begins on **October 1**. Membership ensures your voice is heard in these conversations and gives you the tools to plan smarter for the year ahead.

Andrea Heiss, Membership Experience Manager

Andrea@ohioinsuranceagents.com



2025

Insurance Carrier Satisfaction Survey Questions

CONFIDENTIAL



Insurance Carrier Satisfaction Survey Questions

Questions asked in this annual survey are developed by the dedicated volunteer leaders of the Carrier Relations Committee alongside OIA's Company Partners team. If you'd like to see additional questions asked in future editions, contact our team to let us know!

	Company A					Company B					Company C				
Name of Company															
Select the top three based on % of your business															
Partnership Success	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Treats agents like a true partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competitiveness	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Personal lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission/Compensation	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Commission (personal lines)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission (commercial lines)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit sharing plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Company Management	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Communication from company representative & senior leadership (transparency on future changes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Responsiveness on agency issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Consistency on renewal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall quality of underwriting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current Turnaround Time	5 weeks or more	4 weeks or less	3 weeks or less	2 weeks or less	1 week or less	5 weeks or more	4 weeks or less	3 weeks or less	2 weeks or less	1 week or less	5 weeks or more	4 weeks or less	3 weeks or less	2 weeks or less	1 week or less
Personal lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall Technology Performance	Technology leader	Ahead of most carriers	Competitive	Slightly behind most carriers	Technology laggard	Technology leader	Ahead of most carriers	Competitive	Slightly behind most carriers	Technology laggard	Technology leader	Ahead of most carriers	Competitive	Slightly behind most carriers	Technology laggard
Technology performance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claims Handling	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Client experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement satisfaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Billing System	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor	Excellent	Good	Fair	Poor	Very Poor
Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confidence in Carrier's Success Continuing Over the Next 5 Years	Extremely Confident	Very confident	Moderately confident	Slightly confident	Not confident	Extremely Confident	Very confident	Moderately confident	Slightly confident	Not confident	Extremely Confident	Very confident	Moderately confident	Slightly confident	Not confident
Confidence level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*All questions asked in the survey also offered respondents an answer of "N/A".



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About OIA

Ohio Insurance Agents Association (OIA) is the leading voice for nearly 1,000 independent agencies that employ 10,000 Ohioans and protect hundreds of thousands of Ohio consumers through personalized insurance plans. OIA members write 89 percent of the commercial insurance policies and 46 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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