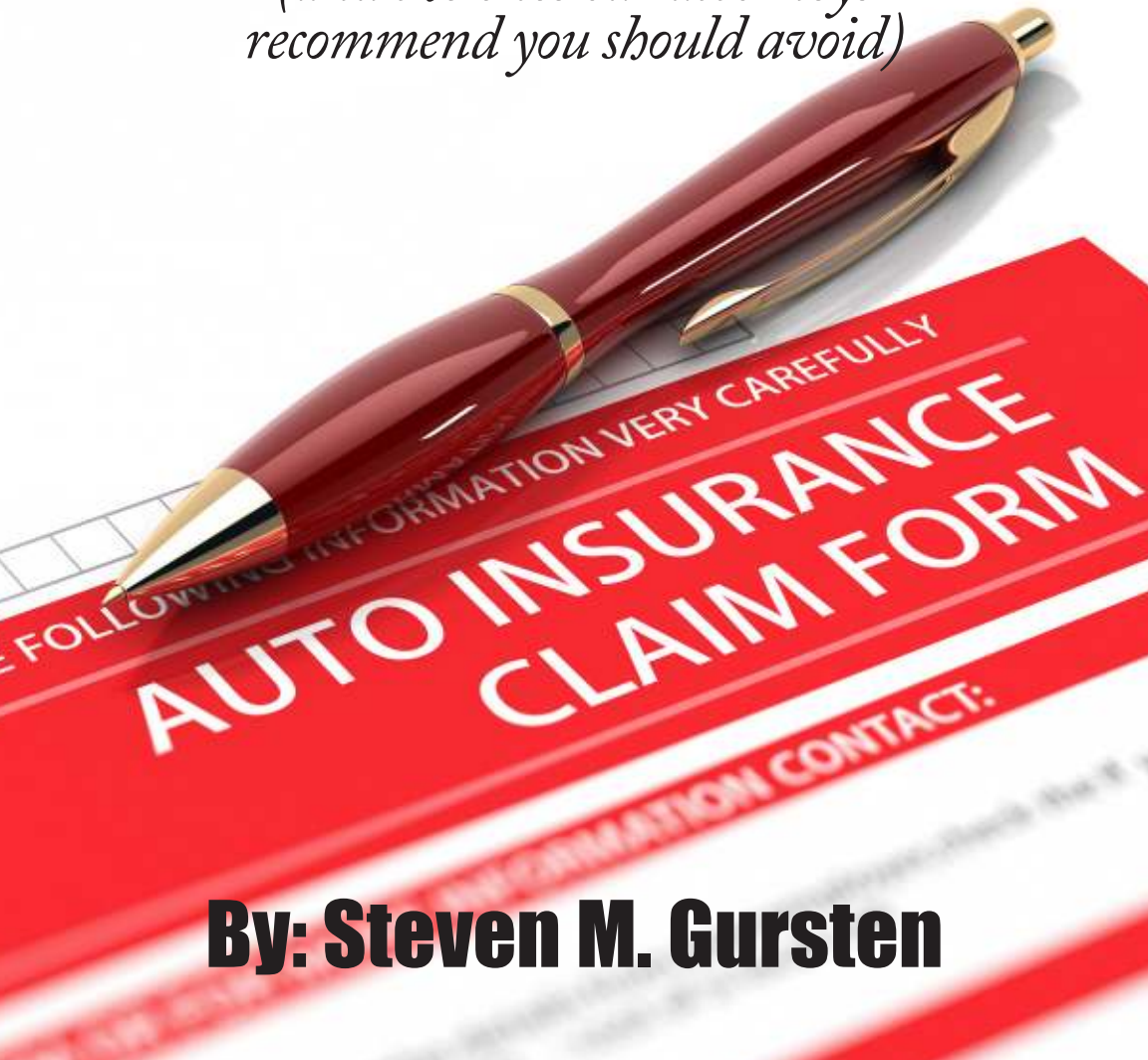


*The Attorneys' Guide to*

# **The Best Auto Insurance Companies**

*(and the ones our attorneys  
recommend you should avoid)*



**By: Steven M. Gursten**

# The Attorneys' Guide to the Best Auto Insurance Companies

(and the ones our attorneys  
recommend that you should avoid)



By: Steven M. Gursten

*Steve is recognized as one of the nation's top attorneys handling serious auto accident injury and wrongful death cases, and No-Fault insurance litigation. He is head of Michigan Auto Law, the state's largest law firm handling car, truck and motorcycle accident cases for more than 50 years.*

Provided compliments of:

**MICHIGANAUTOLAW**  
AUTO ACCIDENT ATTORNEYS

[www.michiganautolaw.com](http://www.michiganautolaw.com)

(877) 776-0791

*Text copyright © 2017 by Steven M. Gursten on behalf of Michigan Auto Law. This guide cannot be copied or reproduced without the express, written permission of Michigan Auto Law.*

# MICHIGANAUTO LAW

## AUTO ACCIDENT ATTORNEYS

*“Michigan’s largest law firm completely specializing in serious automobile accidents.”*

— Michigan Lawyers Weekly

At Michigan Auto Law, our lawyers practice exclusively in helping people who’ve been hurt in [car](#), [truck](#) and [motorcycle accidents](#) in the state of Michigan. Here, you will always be treated with the utmost respect, compassion and consideration.

Find reviews from real Michigan Auto Law clients at [www.michiganautolaw.com/testimonials](http://www.michiganautolaw.com/testimonials)

***“I was overwhelmed with my settlement. It was way more than expected. Steve Gursten, my best lawyer, got my one cry in 20 years when he called me with the good news. Even my former attorney was surprised by the auto accident settlement. When I first met Steve, I felt immediate trust. I felt like I’d known him for years. He always made me feel like a priority — even calling me on Sundays. He always takes the time to be there, calling to answer questions and just to see if everything is going okay. I recommend Steve and Michigan Auto Law highly. He’s a very nice guy, down to earth and a very caring person that works hard for you.”***

*- Rhonda Searfoss, Gladwin*

See more Michigan Auto Law testimonials on [page 71](#)

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## TABLE OF CONTENTS

<b><i>PREFACE: WHY IT'S IMPORTANT TO FIND THE 'BEST' AUTO INSURANCE COMPANY FOR YOU!</i></b> .....	<b>4</b>
<b><i>INTRODUCTION: THE 'BEST,' THE 'WORST' AND 'FOR YOUR CONSIDERATION'</i></b> .....	<b>6</b>
<b>QUICK TIP: Talk to an Independent Insurance Agent</b> .....	<b>9</b>
<b>FEEDBACK</b> .....	<b>10</b>
<b><i>CHAPTER 1: OVERVIEW OF 'BEST,' 'WORST' AND 'FOR YOUR CONSIDERATION'</i></b> .....	<b>11</b>
<b>BEST AUTO INSURANCE COMPANIES FOR 2017</b> .....	<b>11</b>
Auto-Owners Insurance Company .....	11
<b>WORST AUTO INSURANCE COMPANIES FOR 2017</b> .....	<b>12</b>
State Farm Mutual Automobile Insurance Company .....	12
Progressive .....	13
Allstate (and Esurance).....	14
Liberty Mutual .....	15
Farmers.....	16
Citizens .....	16
Farm Bureau .....	17
<b>'FOR YOUR CONSIDERATION' AUTO INSURANCE COMPANIES FOR 2017</b> .....	<b>18</b>
Home-Owners Insurance Company .....	18
Auto Club Group Insurance Company.....	18
Frankenmuth Mutual Insurance Company .....	19
MEEMIC Insurance Company .....	19
MemberSelect Insurance Company.....	19
<b><i>CHAPTER 2: BEST AUTO INSURANCE COMPANIES FOR 2017</i></b> .....	<b>20</b>
Auto-Owners Insurance Company .....	20
<b><i>CHAPTER 3: AUTO INSURANCE COMPANY TACTICS...</i></b>	<b>23</b>

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

<b>CHAPTER 4: WORST AUTO INSURANCE COMPANIES FOR 2017.....</b>	<b>24</b>
State Farm Mutual Automobile Insurance Company .....	24
Progressive .....	30
Allstate (and Esurance).....	36
Liberty Mutual .....	41
Farmers.....	44
Citizens .....	47
Farm Bureau .....	50
<b>CHAPTER 5: ‘FOR YOUR CONSIDERATION’ AUTO INSURANCE COMPANIES FOR 2017.....</b>	<b>53</b>
Home-Owners Insurance Company .....	53
Auto Club Group Insurance Company.....	55
Frankenmuth Mutual Insurance Company .....	56
MEEMIC Insurance Company .....	57
MemberSelect Insurance Company.....	58
<b>CHAPTER 6: SOURCE INFORMATION.....</b>	<b>59</b>
<b>CHAPTER 7: STOPPING FRAUD AND ABUSE FROM MICHIGAN AUTO INSURANCE COMPANIES.....</b>	<b>61</b>
No bad faith laws or punitive damages in Michigan.....	62
Michigan’s Pathetic Consumer Protection Act for Insurance Companies .....	63
What You Can Do to Ensure More Fair Auto Insurance Rates and Protections .....	63
What Michigan Consumers Can Do to Help .....	64
<b>CHAPTER 8: HOW TO CHOOSE THE BEST AUTO INSURANCE COMPANY.....</b>	<b>66</b>
Online Auto Insurance Resources for Michigan Drivers.....	68
<b>CONCLUSION.....</b>	<b>70</b>
<b>TESTIMONIALS ABOUT MICHIGAN AUTO LAW.....</b>	<b>71</b>

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

# **PREFACE: WHY IT'S IMPORTANT TO FIND THE 'BEST' AUTO INSURANCE COMPANY FOR YOU!**

Insurance companies don't always do what they are supposed to do. Especially in a state like Michigan.

Why is there so much insurance company abuse? Because when rules that are meant to protect the public are not enforced, or even do not exist, abuse becomes more likely. Michigan is a good example. It is one of only 5 states that has no punitive damages laws. It has an extremely weak bad faith law. And Michigan has a Consumer Protection Act that insurance attorneys cannot use to protect people against insurance companies who ignore and avoid paying on legitimate claims. Imagine — a Consumer Protection Act that can't be used to protect consumers from insurance companies!

Without these protections, people in Michigan are treated far worse by insurance companies than people are treated in most other states.

I should know. For several years, I've served as President of the Motor Vehicle Trial Lawyers Association. I've traveled and spoken at seminars with other insurance attorneys all over the United States. I also previously served as the President of the American Association for Justice Truck Accident Lawyer Litigation Group, where again I have worked with lawyers all over the country on serious truck accident cases.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

But not all insurance companies are bad. In fact, some insurance companies are actually quite good, give or take a particularly nasty claims adjuster here or there.

This guide, **“The Attorneys’ Guide to the Best Auto Insurance Companies (and the ones our attorneys recommend that you should avoid),”** is based upon data from the auto insurance industry, consumer ratings and the experience and actual cases of the insurance lawyers at Michigan Auto Law. With 17 attorneys who only help people injured in automobile accidents, our attorneys deal with insurance companies every single day. We know from real, hard-won experience how some insurance companies really treat their customers — because these customers become our clients. They come to Michigan Auto Law for help when they need to collect No-Fault insurance benefits and, more often than I wish were the case, after their auto insurance companies have broken their promises to provide No-Fault benefits in the event of a crash.

Sadly, reality doesn’t always match what we see on the television commercials.

If you have questions about your auto insurance rights, I hope you won’t hesitate to call us.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven M. Gursten". The signature is fluid and cursive, with a large initial "S" and "G".

Steven M. Gursten

# **INTRODUCTION: THE ‘BEST,’ THE ‘WORST’ AND ‘FOR YOUR CONSIDERATION’**

In this 2017 edition of our guide, “The Attorneys’ Guide to the Best Auto Insurance Companies (and the ones our attorneys recommend that you should avoid),” I, with help from my fellow auto accident attorneys at Michigan Auto Law, have analyzed the 13 largest auto insurers doing business in Michigan.

Based on our in-depth, comprehensive analysis, I present in this guide what I believe to be the “Best” auto insurance companies for 2017, the “Worst” auto insurance companies for 2017, and the auto insurance companies that I submit “For Your Consideration” for 2017.

The one auto insurer that made my list of the “Best” auto insurance companies for 2017 is:

- **Auto-Owners Insurance Company**

The auto insurers who made my list of the “Worst” auto insurance companies for 2017 are:

- **State Farm Mutual Automobile Insurance Co.**
- **Progressive**
- **Allstate (and Esurance)**
- **Liberty Mutual**
- **Farmers**
- **Citizens**

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



- **Farm Bureau**

And the auto insurers who made my list of the auto insurance companies that I submit “For Your Consideration” for 2017 are:

- **Home-Owners**
- **Auto Club Group**
- **Frankenmuth Mutual Insurance Company**
- **MEEMIC**
- **MemberSelect Insurance Company**

These lists are informed to a large degree by my own personal experience as an auto accident attorney and the collective experience of my 16 auto-accident-attorney colleagues at Michigan Auto Law.

For 23 years, I have devoted my entire legal career to helping people who have been seriously injured in automobile accidents. In doing so, I have sued almost every insurance company in America.

This experience gives me a unique perspective and a unique way to evaluate auto insurance companies that you won’t find anywhere else.

I can tell you how various auto insurance companies actually treat people who have been hurt in a car accident, and how these companies treat people who need to make an insurance claim.

While my own personal experience working on actual cases as an auto accident attorney (as well as the

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

experiences of the 16 other attorneys at Michigan Auto Law) has been integral to assembling this guide, other important factors also played an essential role.

My lists of the “Best” and “Worst” auto insurance companies and those “For Your Consideration” reflect a rigorous, objective analysis of Michigan’s largest auto insurance companies.

My analysis was based on the following criteria:

- Auto insurers’ specific instances of anti-consumer behavior.
- Consumer complaint trends: Are consumer complaints against auto insurance companies increasing or decreasing?
- Prices: What auto insurers charge the most and least expensive auto insurance prices?
- Value to auto insurance consumers: How much or how little of each premium dollar are auto insurers paying out on their insureds’ auto claims?
- Auto insurer ratings on the J.D. Power U.S. Auto Insurance Study.
- Auto insurer ratings on the J.D. Power U.S. Auto Claims Satisfaction Study.
- Auto insurer ratings on the J.D. Power U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study.
- Auto insurance company ratings from ConsumerReports.org.

The insurance companies on my “Best” list tend to treat people fairly, pay claims promptly and tend to give

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

people the best value for their auto insurance premium dollars.

Those auto insurers on my “Worst” list do not. I base this upon actual experiences that both myself and the other attorneys here have had with them, and based upon the experiences of the people we represent and help every year.

Finally, the auto insurance companies on my “For Your Consideration” list tend to fall somewhere in between the “Best” and “Worst.”

Note: For readers from other states, the information contained in this guide will be useful. However, the specifics made vary somewhat from state to state.

### **QUICK TIP:**

#### **Talk to an Independent Insurance Agent**

Want to find the “Best” auto insurance company for you and your family, at the best price?

Here’s a quick tip: Talk to an Independent Insurance Agent. Independent insurance agents are great resources because they can quote insurance coverage from many companies at once to find the best price. They are not “captive” agents of one company only. They can collect and compare information from a wide array of auto insurers.

Unlike independent insurance agents, who work with many national and Michigan-based insurers, an agent

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

who works for one specific insurance company can only sell you on that company's insurance, regardless of whether it's the most appropriate, the most comprehensive or the best value.

When you speak with an Independent Insurance Agent, explain that you want to buy Michigan auto insurance and you'd like quotes from multiple companies. The coverage you will want quotes for include: Michigan mandatory No Fault; broad-form, standard and limited collision; uninsured motorist; underinsured motorist; and umbrella.

## FEEDBACK

I encourage you to tell me what you think of the list by visiting the Michigan Auto Law website, [www.michiganautolaw.com/contact\\_firm/](http://www.michiganautolaw.com/contact_firm/) or by connecting with us through social media on Facebook, Twitter and Google+.

We want to know: Do you agree with the insurers on the list? Would you add any names? Are there any insurers that you strongly feel **don't** belong on the "Best" insurance companies list, or that deserve to be on the "Worst" insurance companies list?

# **CHAPTER 1: OVERVIEW OF ‘BEST,’ ‘WORST’ AND ‘FOR YOUR CONSIDERATION’**

This is an overview of the auto insurance companies that made my “Best” and “Worst” lists for 2017 and my 2017 list of those auto insurers that I submit “For Your Consideration.”

In this overview, I will briefly highlight the reasons each auto insurer was chosen for its respective list. Additionally, I will identify issues that are worthy of note.

In the chapters that follow, I will provide greater detail about each of the auto insurers on our 2017 lists.

## **BEST AUTO INSURANCE COMPANIES FOR 2017**

### **Auto-Owners Insurance Company**

Auto-Owners Insurance Company topped our list of the Best Auto Insurance Companies for 2017 for the following reasons:

- Auto-Owners auto insurance prices are among the least expensive in Michigan.
- Auto-Owners pays the largest percentage of premiums on claims.
- Complaints from Michigan consumers have decreased.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- Auto-Owners rated “Among the best” in the J.D. Power 2016 U.S. Auto Insurance Study.
- Auto-Owners rated “Among the best” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.
- Auto-Owners rated “Better than most” in the J.D. Power 2017 U.S. Insurance Shopping Study.
- Auto-Owners received high ratings from ConsumerReports.org.

## **WORST AUTO INSURANCE COMPANIES FOR 2017**

### **State Farm Mutual Automobile Insurance Company**

State Farm Mutual Automobile Insurance Company topped our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

- State Farm’s reasoning for denial of No-Fault benefits to a car crash victim deemed “not worthy of belief” by court.
- State Farm tried to deny No-Fault benefits to a car accident victim for refusing an EUO (Examination Under Oath) — which the victim was under no legal obligation to submit to.
- State Farm persists in certain policies, especially with its own “uninsured motorist” coverage (meaning with its own customers who need State Farm), despite these policies being repeatedly shut down by the Michigan Court of Appeals as violations of Michigan law.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- State Farm tried to bully a TBI survivor by refusing to pay No-Fault medical benefits under the victim’s coordinated policy until the victim appealed his health insurer’s denial of medical coverage.
- State Farm stubbornly denied the obvious cause of a “nonunion” hip fracture in order to avoid paying out No-Fault medical benefits to cover a “revision” surgery.
- State Farm exploited the “owner” versus “non-owner” distinction to get out of paying No-Fault benefits.
- State Farm charges renters more for car insurance than homeowners.
- State Farm charges drivers with poor credit more for car insurance.

### **Progressive**

Progressive made our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

- Progressive Marathon uses a “full and final settlement” trick to try to take advantage of car crash victims and deny them their No-Fault benefits.
- Progressive Marathon uses a “full and final settlement” trick to try to avoid paying car crash victim’s pain and suffering compensation.
- Progressive charges more for car insurance to safe, moderate-income drivers than to wealthier, riskier drivers.
- Progressive charges renters more for car insurance than homeowners.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- Progressive charges widows and single, separated and divorced drivers more for car insurance than married drivers.
- Progressive charges drivers with poor credit more for car insurance.
- Progressive raised premiums on insureds after they were involved in not-at-fault car accidents.
- Progressive may use a change in a driver's ZIP code to jack up car insurance prices.
- Progressive auto insurance prices are among the most expensive in Michigan.
- Progressive pays the smallest percentage of premiums on claims.
- Progressive received a below average rating in the J.D. Power 2017 U.S. Insurance Shopping Study.
- Progressive received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study.
- Complaints from Michigan consumers have increased.
- Progressive received relatively low ratings from ConsumerReports.org.

### **Allstate (and Esurance)**

Allstate — and Esurance which identifies itself as “an Allstate company” (Esurance) — made our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

- Allstate charges renters more for car insurance than homeowners.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



- Allstate charges drivers with poor credit more for car insurance.
- Allstate raised premiums on insureds after they were involved in not-at-fault car accidents.
- Complaints from Michigan consumers have increased against Allstate Property & Casualty Insurance Company.
- Complaints from Michigan consumers have increased against Esurance Property and Casualty Insurance Company (“an Allstate company”).
- Allstate pays the fourth smallest percentage of premiums on claims.
- Esurance (“an Allstate company”) received a below average in the J.D. Power 2016 U.S. Auto Insurance Study.
- Esurance (“an Allstate company”) received a below average rating in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.
- Allstate received relatively low ratings from ConsumerReports.org.

## **Liberty Mutual**

Liberty Mutual made our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

- Liberty Mutual tried to avoid paying No-Fault benefits by insisting that a car crash victim’s inconsistent statements and mistakes were the same as fraud.
- Liberty Mutual charges renters more for car insurance than homeowners.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- Liberty Mutual charges widows and single, separated and divorced drivers more for car insurance than married drivers.
- Liberty Mutual auto insurance prices are among the most expensive in Michigan.
- Liberty Mutual received relatively low ratings from ConsumerReports.org.

### **Farmers**

Farmers made our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

- Farmers charges renters more for car insurance than homeowners.
- Farmers charges widows and single, separated and divorced drivers more for car insurance than married drivers.
- Farmers charges drivers with poor credit more for car insurance.
- Farmers raised premiums on insureds after they were involved in not-at-fault car accidents.
- Farmers auto insurance prices are the most expensive in Michigan.
- Farmers received relatively low ratings from ConsumerReports.org.

### **Citizens**

Citizens made our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- Citizens tried to “cheat” car crash victim out of thousands of dollars — maybe hundreds of thousands — in pain and suffering compensation with low-ball settlement offers.
- Complaints from Michigan consumers about Citizens Insurance Company of the Midwest have increased.
- Citizens pays the third smallest percentage of premiums on claims.
- Citizens received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study.
- Citizens received relatively low ratings from ConsumerReports.org.

### **Farm Bureau**

Farm Bureau made our list of the Worst Auto Insurance Companies for 2017 for the following reasons:

- Farm Bureau has continued to use a venue provision in its UM/UIM policies, which was ruled “unenforceable” years ago by the Michigan Court of Appeals.
- Farm Bureau received a below average rating in the J.D. Power 2015 U.S. Auto Insurance Study.

## **‘FOR YOUR CONSIDERATION’ AUTO INSURANCE COMPANIES FOR 2017**

Below are the auto insurers that made our 2017 “For Your Consideration” list of auto insurance companies, along with information that you may wish to consider.

### **Home-Owners Insurance Company**

- Home-Owners has, again, taken the money from an insured and run from its responsibilities.
- Complaints from Michigan consumers have increased.
- Home-Owners auto insurance prices are among the least expensive in Michigan.
- Home-Owners Insurance Company pays the 3rd largest percentage of premiums on claims.

### **Auto Club Group Insurance Company**

- Complaints from Michigan consumers about Auto Club Group Insurance Company have decreased.
- Auto Club Group received a “Better than most” rating in the J.D. Power 2017 U.S. Insurance Shopping Study.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## **Frankenmuth Mutual Insurance Company**

- Frankenmuth Mutual auto insurance prices are generally among the least expensive in Michigan.
- Frankenmuth Mutual pays the second highest percentage of premiums on claims.
- Complaints from Michigan consumers about Frankenmuth Mutual Insurance Company have not increased or decreased.

## **MEEMIC Insurance Company**

- Complaints from Michigan consumers have increased.
- MEEMIC pays the second lowest percentage of premiums on claims.

## **MemberSelect Insurance Company**

Complaints from Michigan consumers have increased.

## CHAPTER 2: BEST AUTO INSURANCE COMPANIES FOR 2017

In this chapter, I will discuss the one auto insurance company that made — and, thus, comprised — my list of the “Best” auto insurance companies for 2017.

I will explain in detail the reasons that lead me to name it as the only “Best” auto insurance company for 2017.

### Auto-Owners Insurance Company

Auto-Owners Insurance Company topped our list of the Best Auto Insurance Companies for 2017 for the following, exceptional reasons:

- **Auto-Owners auto insurance prices are among the least expensive in Michigan.** When compared with Michigan’s other largest auto insurers, Auto-Owners’ auto insurance prices were among the least expensive in all 16 of the major Michigan markets examined.
- **Auto-Owners pays the largest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Auto-Owners topped the list for paying out the largest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Services (DIFS). For instance, for every premium dollar Auto-Owners receives from Michigan drivers, it pays out approximately \$0.74 in auto accident claims submitted by its auto insurance customers.

- **Complaints from Michigan consumers have decreased.** Consumer complaints against Auto-Owners decreased 73% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Auto-Owners rated “Better than most” in the J.D. Power 2017 U.S. Insurance Shopping Study.** Auto-Owners Insurance Company was rated “Better than most” in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...”
- **Auto-Owners rated “Among the best” in the J.D. Power 2016 U.S. Auto Insurance Study.** Auto-Owners Insurance Company was rated “Among the best” in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...” Auto-Owners also received the “Among the best” rating from 2012 through 2015. Between 2009-2011, Auto-Owners was rated “Better than most.” “Among the best” is the highest J.D. Power rating. “Better

Get more tips on Michigan No-Fault insurance at:

[www.michiganautolaw.com](http://www.michiganautolaw.com)

than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.”

- **Auto-Owners rated “Among the best” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.** Auto-Owners Insurance Company was rated “Among the best” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study, which ranks auto insurers based on “[o]verall customer satisfaction with the auto insurance claims process ...” Auto-Owners also received “Among the best” ratings — J.D. Power’s highest rating — in 2015 and 2009 through 2012. The auto insurer received “Better than most” ratings in 2013 and 2014.
- **Auto-Owners received high ratings from ConsumerReports.org.** Among Michigan’s largest auto insurers, Auto-Owners earned the highest “average overall satisfaction” score in ConsumerReports.org’s “Car Insurance Ratings” for 1992-2014. On a scale of 0 to 100, Auto-Owners had a 90 average, which means consumers were between “completely satisfied” and “very satisfied.”



## CHAPTER 3: AUTO INSURANCE COMPANY TACTICS

Let's face it: many auto insurance companies make money by not paying on claims.

As [insurance lawyers](#) helping people injured in car accidents and truck accidents, we see it all.

In fact, accident victims are limping away from hundreds of millions of dollars in valid and deserving claims that insurance companies are required to pay every year, but don't.

Many of these auto insurance companies believe you won't wait, you won't hire an insurance lawyer to file a lawsuit, and you will eventually become so fed up that you'll take a low-ball settlement offer.

There even is a name for this. It's called the "3 D" strategy: delay, deny and defend. Some insurance companies have claims models set up to **delay** your claim, **deny** you were hurt and **defend** aggressively.

Read on for my list of the "Worst" auto insurance companies for 2017. Some of these auto insurance companies are the worst offenders of the "3 Ds" and several other anti-consumer tactics.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## CHAPTER 4: WORST AUTO INSURANCE COMPANIES FOR 2017

In this chapter, I will discuss the auto insurance companies that made my list of the “Worst” auto insurance companies for 2017.

I will explain in detail the reasons they were included among the “Worst.” And, I will also identify issues that are worthy of note.

### State Farm Mutual Automobile Insurance Company

There are plenty of reasons why State Farm tops our list of the Worst Auto Insurance Companies for 2017.

Here are the reasons that State Farm is #1 on our list of the Worst Auto Insurance Companies for 2017:

- **State Farm’s reasoning for denial of No-Fault benefits to car crash victim deemed “not worthy of belief” by court.** In a lawsuit to collect overdue, unpaid No-Fault benefits, the Michigan Court of Appeals ruled not only that State Farm’s decision to cut-off a car accident victim’s benefits was “unreasonable,” but also that the insurer’s adjuster’s “stated ground for initially refusing to pay the [No-Fault benefits] claims was not worthy of belief.” To learn more, please check out our blog post, “Court

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

finds State Farm unreasonably denies PIP benefits to auto accident victim”:

<https://www.michiganautolaw.com/blog/2016/05/19/state-farm-denies-pip-benefits/>

- **State Farm tried to deny No-Fault benefits to a car accident victim for refusing an EUO — which the victim was under no legal obligation to submit to.** On its face, this is outrageous enough. There’s nothing in the No-Fault law that makes a car crash victim’s receipt of benefits contingent upon his or her submitting to an EUO — i.e., an “Examination Under Oath.” Yet, State Farm, in its own galling way, took it upon itself to make up its own rules and mete out punishment for violating them. Thankfully, the Michigan Court of Appeals saw the injustice in what was happening and rebuked State Farm’s shameful conduct. But what makes this debacle even more outlandishly outrageous is that the Michigan Supreme Court had already invalidated this very practice in a 2002 case involving — you guessed it — State Farm. To learn more, please check out our blog post, “MCA puts kibosh on State Farm denying No Fault benefits to auto accident victims”:  
<https://www.michiganautolaw.com/blog/2016/01/08/state-farm-deny-nofault/>
- **State Farm persists in certain policies, especially with its own “uninsured motorist” coverage despite these policies being repeatedly shut down by the Michigan Court of Appeals as violations of Michigan law.** Three times, now, the Michigan Court of Appeals has ruled that State Farm cannot shirk its contractual obligations by wrongly insisting that an

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

accident victim's "uninsured motorist" claim is invalid because it wasn't included in the victim's No Fault PIP lawsuit. To learn more, please check out our blog post, "State Farm's 'uninsured motorist' policy gets shut down again ... and again": <https://www.michiganautolaw.com/blog/2016/03/10/state-farm-uninsured-motorist-policy/>

- **State Farm tried to bully a TBI survivor by refusing to pay No-Fault medical benefits under the victim's coordinated policy until the victim appealed his health insurer's denial of medical coverage.** The Michigan Court of Appeals rightly concluded that State Farm was in the wrong, ruling that "a plaintiff is not required to appeal a health insurer's medical necessity determination in order to establish that reasonable efforts were made to obtain payment from the health insurer." To learn more, please check out our blog post, "Coordination of No Fault benefits after a health insurance denial": <https://www.michiganautolaw.com/blog/2017/01/03/coordination-of-benefits/>
- **State Farm stubbornly denied the obvious cause of a "nonunion" hip fracture in order to avoid paying out No-Fault medical benefits to cover a "revision" surgery.** Rejecting State Farm's dubious claim that the auto accident victim's "nonunion" injury, which necessitated the revision surgery, was a "separate injury from the intertrochanteric fracture" that necessitated an earlier surgery, the Michigan Court of Appeals explained what the insurer refused to acknowledge: "The nonunion was simply the failure of [the victim's] intertrochanteric fracture (which

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

arose from the [car] accident) to heal [or “reunite”] properly. ... Absent the intertrochanteric fracture, there was no possibility of a nonunion — [the victim’s] bone would have still been in one piece. The failure of this injury to heal is a direct result of the first injury ... Thus, the ‘revision’ surgery for that fracture was simply further treatment of the initial injury.” To learn more, please check out our blog post, “Why won’t State Farm honor hip injury claims?”:

<https://www.michiganautolaw.com/blog/2016/12/01/state-farm-hip-injury-claim/>

- **State Farm exploited the “owner” versus “non-owner” distinction to get out of paying No-Fault benefits.** Even though there was a valid Michigan No-Fault auto insurance policy in place on an auto accident victim’s car, State Farm sought (shamelessly, albeit successfully) to avoid paying No-Fault benefits on the basis that the policy was taken out by a non-owner, not the owner who had been injured in the car accident. To learn more, please check out our blog post, “Can I insure someone else’s car?”:

<https://www.michiganautolaw.com/blog/2016/12/19/insure-someone-else-car/>

- **State Farm charges renters more for car insurance than homeowners.** According to a study by the Consumer Federation of America, State Farm’s car insurance prices are 3% higher for consumers who rent, rather than own, their homes — even if the “renters” have “perfect driving records.” To learn more, please check out our blog post, “Should

Get more tips on Michigan No-Fault insurance at:

[www.michiganautolaw.com](http://www.michiganautolaw.com)

renters pay more for auto insurance than homeowners?":

<https://www.michiganautolaw.com/blog/2016/04/02/renters-charged-more-auto-insurance/>

- **State Farm charges drivers with poor credit more for car insurance.** According to a study by WalletHub, a consumer website, State Farm had a 55% “average premium fluctuation” between “a consumer with excellent credit and a consumer with no credit.” To learn more, please check out our blog post, “Did you know consumers with bad credit could pay as much as 115% more for auto insurance?":  
<https://www.michiganautolaw.com/blog/2015/12/16/bad-credit-car-insurance-cost/>

The following should also be noted about State Farm Mutual Automobile Insurance Company:

- **State Farm rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping Study.** State Farm Mutual Automobile Insurance Company was rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...”
- **State Farm rated “About average” in the J.D. Power 2016 U.S. Auto Insurance Study.** State Farm Mutual Automobile Insurance Company was rated “About average” in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

companies ...” “Among the best” is the highest J.D. Power rating. “Better than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.”

- **State Farm rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.** State Farm Mutual Automobile Insurance Company was rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study, which ranks auto insurers based on “[o]verall customer satisfaction with the auto insurance claims process ...” State Farm also received an “About average” rating — J.D. Power’s second lowest rating — in 2015.
- **State Farm received high ratings from ConsumerReports.org.** Among Michigan’s largest auto insurers, State Farm Mutual Automobile Insurance Company earned the second highest “average overall satisfaction” score in ConsumerReports.org’s “Car Insurance Ratings” for 1992-2014. On a scale of 0 to 100, State Farm had an 87 average, which means consumers were between “completely satisfied” and “very satisfied.”
- **Complaints from Michigan consumers have decreased.** Consumer complaints against State Farm Mutual Automobile Insurance Company decreased 20% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## Progressive

Here are the reasons that Progressive landed near the top of our list of the Worst Auto Insurance Companies for 2017:

- **Progressive Marathon uses a “full and final settlement” trick to try take advantage of car crash victims and deny them their No-Fault benefits.** Why is it so important for car accident victims to have lawyers to protect them, especially against their own auto insurance companies? Because of a trick like this one by Progressive Marathon. In the paperwork accompanying what appears to be a harmless payment of No-Fault wage loss benefits, the insurer includes (without fanfare or explanation) the following language: “Full and Final Settlement of PIP Claim.” Should the victim accept and deposit the payment — without first talking to her lawyer — then she has unwittingly “settled” her claim and let Progressive Marathon off the hook for all future No-Fault benefits (including medical, wage loss and replacement services) ... forever. To learn more, please check out our blog post, “Beware of Progressive Marathon’s No Fault settlement trick”: <https://www.michiganautolaw.com/blog/2015/07/23/progressive-settlement-trick/>
- **Progressive Marathon uses a “full and final settlement” trick to try to avoid paying car crash victim’s pain and suffering compensation.** It’s basically the same trick as above, only its goal is to cheat a car crash victim out of the pain and suffering compensation she deserves. It works like this: Within

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



a very, very short time of your having been injured in a car accident and well before you're likely to have hired an auto accident lawyer like me or my colleagues at Michigan Auto Law to protect you (against abusive insurers like Progressive Marathon), they'll send you a check you never asked for, accompanied by paperwork explaining the money represents a "Full and Final Settlement of all Bodily Injury Claims." Their purpose? To take advantage of you when you're at your most vulnerable to trick you into accepted a low-ball, small-peanuts settlement offer on what they know could very likely turn out to be a substantial award of pain and suffering compensation. To learn more, please check out our blog post, "Is Progressive Marathon trying to cheat you out of a fair injury settlement?":

<https://www.michiganautolaw.com/blog/2017/06/21/is-progressive-marathon-trying-to-cheat-you/>

- **Progressive charges more for car insurance to safe, moderate-income drivers than to wealthier, riskier drivers.** According to a Consumer Federation of America study, Progressive "consistently charge[s] upper-income bad drivers less than moderate-income good drivers." Specifically, "A moderate-income driver with a clean record is charged more than a higher-income driver with a recent at-fault accident and/or moving violations 86 percent of the time by Progressive ..." To learn more, please check out our blog post, "Do wealthy drivers pay less for car insurance?":

<https://www.michiganautolaw.com/blog/2016/11/08/wealthy-drivers-pay-less-car-insurance/>

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- **Progressive charges renters more for car insurance than homeowners.** According to a study by the Consumer Federation of America, Progressive’s car insurance prices are 3% higher for consumers who rent, rather than own, their homes — even if the “renters” have “perfect driving records.” To learn more, please check out our blog post, “Should renters pay more for auto insurance than homeowners?”:  
<https://www.michiganautolaw.com/blog/2016/04/02/renters-charged-more-auto-insurance/>
- **Progressive charges widows and single, separated and divorced drivers more for car insurance than married drivers.** According to a study by the Consumer Federation of America, announced in the CFA’s July 27, 2015, press release, “New Research Shows That Most Major Auto Insurers Vary Prices Considerably Depending on Marital Status,” Progressive’s car insurance prices are 19% higher for widows and for single, separated and divorced drivers than for married drivers.
- **Progressive charges drivers with poor credit more for car insurance.** According to a study by WalletHub, a consumer website, Progressive had a 59% “average premium fluctuation” between “a consumer with excellent credit and a consumer with no credit.” To learn more, please check out our blog post, “Did you know consumers with bad credit could pay as much as 115% more for auto insurance?”:  
<https://www.michiganautolaw.com/blog/2015/12/16/bad-credit-car-insurance-cost/>

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- **Progressive raised premiums on insureds after they were involved in not-at-fault car accidents.** According to a study by the Consumer Federation of America, Progressive raised rates an average of 16.6% on its customers who were involved in “not-at-fault accidents,” i.e., car accidents they did not cause. To learn more, please check out our blog post, “Progressive raised rates 16% on own customers after not-at-fault car accidents”:  
<https://www.michiganautolaw.com/blog/2017/02/16/progressive-raised-customer-rates-after-not-at-fault-car-accidents/>
- **Progressive may use a change in a driver’s ZIP code to jack up car insurance prices.** Michigan’s Insurance Commissioner recently ruled it was OK for Progressive Michigan Insurance Company to increase the auto insurance rates for one of its insured — who was indisputably a “safe driver” — just “because she moved her vehicle’s garage location from Royal Oak ... to Rochester Hills,” i.e., less than 20 miles from ZIP code 48073 to ZIP code 48037. To learn more, please check out our blog post, “Can Royal Oak/Rochester Hills move mean insurance rate hike?”:  
<https://www.michiganautolaw.com/blog/2017/04/13/royal-oak-rochester-hills-car-insurance-rate-hike/>
- **Progressive auto insurance prices are among the most expensive in Michigan.** When compared with Michigan’s other largest auto insurers, Progressive’s auto insurance prices (for Progressive Michigan and Progressive Marathon) were among the **most**

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

expensive in all 16 of the major Michigan markets examined.

- **Progressive pays the smallest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Progressive Michigan Insurance Company topped the list for paying out the smallest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Progressive Michigan Insurance Company receives from Michigan drivers, it pays out approximately \$0.48 in auto accident claims submitted by its auto insurance customers. (Data was not available for Progressive Marathon Insurance Company.)
- **Progressive received a below average rating in the J.D. Power 2017 U.S. Insurance Shopping Study.** Progressive received a below average rating in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...” Progressive’s below average performance was marked by its “The rest” rating, which is J.D. Power’s lowest rating. “Among the best” is the highest J.D. Power rating. “Better than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.” Notably, Progressive also received below average ratings from 2013 through 2016.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- **Progressive received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study.** Progressive received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...” Progressive’s below average performance was marked by its “The rest” rating, which is J.D. Power’s lowest rating.
- **Complaints from Michigan consumers have increased.** Consumer complaints against Progressive Marathon Insurance Company increased 44% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Progressive received relatively low ratings from ConsumerReports.org.** Among Michigan’s largest auto insurers, Progressive earned the second lowest “average overall satisfaction” score in ConsumerReports.org’s “Car Insurance Ratings” for 1992-2014. On a scale of 0 to 100, Progressive had an 83 average.

The following must also be noted about Progressive:

- **Complaints from Michigan consumers have declined.** Consumer complaints against Progressive Michigan Insurance Company dropped 51% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

- **Progressive rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.** Progressive was rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study, which ranks auto insurers based on “[o]verall customer satisfaction with the auto insurance claims process ...” Progressive also received an “About average” rating — J.D. Power’s second lowest rating — from 2009 through 2015.

### **Allstate (and Esurance)**

Here are the reasons that Allstate — and Esurance which identifies itself as “an Allstate company” — landed on our list of the Worst Auto Insurance Companies of 2017:

- **Allstate charges renters more for car insurance than homeowners.** According to a study by the Consumer Federation of America, Allstate’s car insurance prices are 7% higher for consumers who rent, rather than own, their homes — even if the “renters” have “perfect driving records.” To learn more, please check out our blog post, “Should renters pay more for auto insurance than homeowners?”: <https://www.michiganautolaw.com/blog/2016/04/02/renters-charged-more-auto-insurance/>
- **Allstate charges drivers with poor credit more for car insurance.** According to a study by WalletHub, a consumer website, Allstate had a 51% “average premium fluctuation” between “a consumer with excellent credit and a consumer with no credit.” To learn more, please check out our blog post, “Did you

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

know consumers with bad credit could pay as much as 115% more for auto insurance?":

<https://www.michiganautolaw.com/blog/2015/12/16/bad-credit-car-insurance-cost/>

- **Allstate raised premiums on insureds after they were involved in not-at-fault car accidents.** According to a study by the Consumer Federation of America, Allstate raised rates an average of 4.8% on its customers who were involved in “not-at-fault accidents,” i.e., car accidents they did not cause. To learn more, please check out our blog post, “Progressive raised rates 16% on own customers after not-at-fault car accidents”:  
<https://www.michiganautolaw.com/blog/2017/02/16/progressive-raised-customer-rates-after-not-at-fault-car-accidents/>
- **Complaints from Michigan consumers have increased against Allstate Property & Casualty Insurance Company.** Consumer complaints against Allstate Property & Casualty Insurance Company increased 466% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- Complaints from Michigan consumers have increased against Esurance Property and Casualty Insurance Company (“an Allstate company”). Consumer complaints against Allstate’s “protégé,” Esurance Property and Casualty Insurance Company, increased 900% since the company’s acquisition by Allstate in 2011, according to data gathered by the

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Michigan Department of Insurance and Financial Services (DIFS).

- **Allstate pays the fourth smallest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Allstate Insurance Company paid the fourth smallest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Allstate Insurance Company receives from Michigan drivers, it pays out approximately \$0.62 in auto accident claims submitted by its auto insurance customers. (Data was not available for Allstate Property & Casualty Insurance Company or Esurance Insurance Company for years after its acquisition by Allstate.)
- **Esurance (“an Allstate company”) received a below average in the J.D. Power 2016 U.S. Auto Insurance Study.** Esurance (“an Allstate company”) received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...” Esurance’s below average performance was marked by its “The rest” rating, which is J.D. Power’s lowest rating. “Among the best” is the highest J.D. Power rating. “Better than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.”
- **Esurance (“an Allstate company”) received a below average rating in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.** Esurance (“an Allstate

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



company”) received a below average rating in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study, which ranks auto insurers based on “[o]verall customer satisfaction with the auto insurance claims process ...” Esurance’s below average performance was marked by its “The rest” rating, which is J.D. Power’s lowest rating. Notably, Esurance also received below average ratings from 2011 (when Allstate acquired Esurance) through 2015.

- **Allstate received relatively low ratings from ConsumerReports.org.** Among Michigan’s largest auto insurers, Allstate earned the lowest “average overall satisfaction” score in ConsumerReports.org’s “Car Insurance Ratings” for 1992-2014. On a scale of 0 to 100, Allstate had an 82 average.

The following must also be noted about Allstate and Esurance:

- **Allstate rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping Study.** Allstate was rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...”
- **Esurance (“an Allstate company”) rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping Study.** Esurance was rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...”

- **Allstate rated “About average” in the J.D. Power 2016 U.S. Auto Insurance Study.** Allstate was rated “About average” in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...”
- **Allstate rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.** Allstate was rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study, which ranks auto insurers based on “[o]verall customer satisfaction with the auto insurance claims process ...”
- **Complaints from Michigan consumers have decreased against Allstate Insurance Company.** Consumer complaints against Allstate Insurance Company decreased 43% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Complaints from Michigan consumers have decreased against Esurance Insurance Company (“an Allstate company”).** Consumer complaints against Allstate’s “protégé,” Esurance Insurance Company, decreased 86% since the company’s acquisition by Allstate in 2011, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

**NOTE:** We have grouped Esurance (“an Allstate company”) into our discussion about Allstate because it is so closely aligned to Allstate. According to its website, Esurance presents itself as being very closely aligned with Allstate: “Esurance, an Allstate company”; “As a member of the Allstate family, we're backed by the strength, commitment, and experience of a long-time industry leader”; “Esurance is backed by Allstate, the largest publicly held personal lines insurer in the U.S. With their 80-plus years of experience and superior financial strength behind us, you know you can count on Esurance for car insurance coverage you can rely on.”

## **Liberty Mutual**

Here are the reasons why Liberty Mutual made our list of the Worst Auto Insurance Companies for 2017:

- **Liberty Mutual tried to avoid paying No-Fault benefits by insisting that a car crash victim’s inconsistent statements and mistakes were the same as fraud.** In *Hatcher v. Liberty Mutual Insurance Company*, the auto insurer joined a long, disgraced list of insurance companies, adjusters, defense lawyers and judges who have tried exploit the absurd, easily manipulated “*Bahri* No-Fault fraud rule” to transform car accident victim’s inconsequential mistakes into “fraud” that insurers can “use” to deny all present and future No-Fault benefits. However, this time, unlike previous cases, the judges were in no mood to be conned. Unanimously, they chastised Liberty Mutual as

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

follows: (1) “The existence of inconsistent statements in and of themselves is not sufficient to ... provide a basis to claim, let alone prove, intentional fraud” by a car crash victim; (2) “Mistakes of fact or isolated examples of conduct inconsistent with a claim for benefits are not sufficient for an insurer to achieve summary disposition on an allegation that the insured attempted to fraudulently establish a proof of loss”; (3) “Intent to defraud is not shown where false statements are made as a result of inadequate memory, unintentional error, confusion, or the like”; and (4) A No-Fault auto insurance company seeking to get a car crash victim’s lawsuit dismissed on “fraud” grounds “is required to show more than simply that plaintiff made a factual mistake, or an honest misstatement.” To learn more, please check out my blog posts: “Making a mistake doesn’t make you a fraud under No-Fault” and “‘Hatcher’ exposes how insurer used ‘Bahri’ to deny PIP benefits.”

<https://www.michiganautolaw.com/blog/2017/04/24/no-fault-fraud-making-mistake/>

<https://www.michiganautolaw.com/blog/2017/04/25/hatcher-bahri-no-fault-fraud/>

- **Liberty Mutual charges renters more for car insurance than homeowners.** According to a study by the Consumer Federation of America, Liberty Mutual’s car insurance prices are 19% higher for consumers who rent, rather than own, their homes — even if the “renters” have “perfect driving records.” To learn more, please check out our blog post, “Should renters pay more for auto insurance than homeowners?”:

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

<https://www.michiganautolaw.com/blog/2016/04/02/renters-charged-more-auto-insurance/>

- **Liberty Mutual charges widows and single, separated and divorced drivers more for car insurance than married drivers.** According to a study by the Consumer Federation of America, announced in the CFA's July 27, 2015, press release, "New Research Shows That Most Major Auto Insurers Vary Prices Considerably Depending on Marital Status," Liberty Mutual's car insurance prices are 8% higher for widows and for single, separated and divorced drivers than for married drivers.
- **Liberty Mutual auto insurance prices are among the most expensive in Michigan.** When compared with Michigan's other largest auto insurers, Liberty Mutual Fire Insurance Company's auto insurance prices were among the most expensive in each of the 16 major Michigan markets examined.
- **Liberty Mutual received relatively low ratings from ConsumerReports.org.** Among Michigan's largest auto insurers, Liberty Mutual earned the second lowest "average overall satisfaction" score in ConsumerReports.org's "Car Insurance Ratings" for 1992-2014. On a scale of 0 to 100, Liberty Mutual had an 83 average.

The following, however, should also be noted about Liberty Mutual:

- **Complaints from Michigan consumers have decreased.** Consumer complaints against Liberty

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Mutual Fire Insurance Company decreased by 23% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).

- **Liberty Mutual received a “Better than most” rating in the J.D. Power 2017 U.S. Insurance Shopping Study.** Liberty Mutual received a “Better than most” rating in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...” “Better than most” is the second highest J.D. Power rating. Liberty Mutual also earned “Better than most” ratings from 2013-2015. In 2016, Liberty Mutual received J.D. Power’s highest rating, “Among the best.”

## Farmers

Here are the reasons why Farmers made our list of the Worst Auto Insurance Companies for 2017:

- **Farmers charges renters more for car insurance than homeowners.** According to a study by the Consumer Federation of America, Farmer’s car insurance prices are 9% higher for consumers who rent, rather than own, their homes — even if the “renters” have “perfect driving records.” To learn more, please check out our blog post, “Should renters pay more for auto insurance than homeowners?”:

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

<https://www.michiganautolaw.com/blog/2016/04/02/renters-charged-more-auto-insurance/>

- **Farmers charges widows and single, separated and divorced drivers more for car insurance than married drivers.** According to a study by the Consumer Federation of America, announced in the CFA's July 27, 2015, press release, "New Research Shows That Most Major Auto Insurers Vary Prices Considerably Depending on Marital Status," Farmer's car insurance prices are 22% higher for widows and for single, separated and divorced drivers than for married drivers.
- **Farmers charges drivers with poor credit more for car insurance.** According to a study by WalletHub, a consumer website, Farmers had a 62% "average premium fluctuation" between "a consumer with excellent credit and a consumer with no credit." To learn more, please check out our blog post, "Did you know consumers with bad credit could pay as much as 115% more for auto insurance?":  
<https://www.michiganautolaw.com/blog/2015/12/16/bad-credit-car-insurance-cost/>
- **Farmers raised premiums on insureds after they were involved in not-at-fault car accidents.** According to a study by the Consumer Federation of America, Farmers raised rates an average of 11.1% on its customers who were involved in "not-at-fault accidents," i.e., car accidents they did not cause. To learn more, please check out our blog post, "Progressive raised rates 16% on own customers after not-at-fault car accidents":

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

<https://www.michiganautolaw.com/blog/2017/02/16/progressive-raised-customer-rates-after-not-at-fault-car-accidents/>

- **Farmers auto insurance prices are the most expensive in Michigan.** When compared with Michigan’s other largest auto insurers, Farmers’ auto insurance prices were the **most** expensive in each of the 16 major Michigan markets examined.
- **Farmers received relatively low ratings from ConsumerReports.org.** Among Michigan’s largest auto insurers, Farmers earned the lowest “average overall satisfaction” score in ConsumerReports.org’s “Car Insurance Ratings” for 1992-2014. On a scale of 0 to 100, Farmers had an 82 average.

The following should also be noted about Farmers:

- **Complaints from Michigan consumers have decreased.** Consumer complaints against Farmers (“Farmers Insurance Exchange”) dropped 76% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Farmers pays the second highest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Farmers paid the second highest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Farmers receives from

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



Michigan drivers, it pays out approximately \$0.71 in auto accident claims submitted by its auto insurance customers.

- **Farmers rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping Study.** Farmers was rated “About average” in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...”
- **Farmers rated “About average” in the J.D. Power 2016 U.S. Auto Insurance Study.** Farmers was rated “About average” in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...”
- **Farmers rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study.** Farmers was rated “About average” in the J.D. Power 2016 U.S. Auto Claims Satisfaction Study, which ranks auto insurers based on “[o]verall customer satisfaction with the auto insurance claims process ...”

## Citizens

Here are the reasons why Citizens made our list of the Worst Auto Insurance Companies for 2017:

- **Citizens tried to ‘cheat’ car crash victim out of thousands of dollars — maybe hundreds of**

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

**thousands — in pain and suffering compensation with low-ball settlement offer.** Citizens helped strengthen the case for why Michigan needs a “Bad Faith” law against insurance companies and a clarification to the state’s law on the “unauthorized practice of law,” emphasizing that it applies to insurance adjusters’ attempts to settle certain claims. In a case handled by one of our attorneys, Citizens sent a car crash victim \$250 as a proposed settlement of a potential pain and suffering claim that was likely to have settled for as little as \$20,000 under the at-fault driver’s liability policy and could’ve possibly settled for as much as \$500,000, the car accident victim’s “underinsured motorist” policy limit. To learn more, please check out my blog post, “\$250 from Citizens to settle serious car accident injury case?”

<https://www.michiganautolaw.com/blog/2016/02/18/citizens-250-settlement-offer/>

- **Complaints from Michigan consumers about Citizens Insurance Company of the Midwest have increased.** Consumer complaints against Citizens Insurance Company of the Midwest increased 250% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Citizens pays the third smallest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Citizens Insurance Company of America paid the third smallest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Citizens Insurance Company of America receives from Michigan drivers, it pays out approximately \$0.56 in auto accident claims submitted by its auto insurance customers. (Data was not available for Citizens Insurance Company of the Midwest.)

- **Citizens received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study.** Citizens received a below average rating in the J.D. Power 2016 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...” Citizens’ below average performance was marked by its “The rest” rating, which is J.D. Power’s lowest rating. “Among the best” is the highest J.D. Power rating. “Better than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.” Citizens also received below average ratings from 2010 through 2015.
- **Citizens received relatively low ratings from ConsumerReports.org.** Among Michigan’s largest auto insurers, Citizens earned the second lowest “average overall satisfaction” score in ConsumerReports.org’s “Car Insurance Ratings” for 1992-2014. On a scale of 0 to 100, Citizens had an 83 average.

The following should also be noted about Citizens:

- **Complaints from Michigan consumers about Citizens Insurance Company of America have**

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

**decreased.** Consumer complaints against Citizens Insurance Company of America decreased 87% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS). However, consumer complaints against Citizens Insurance Company of the Midwest increased 383% over the same period.

- **Citizens Insurance Company of the Midwest auto insurance prices are among the least expensive in Michigan.** When compared with Michigan’s other largest auto insurers, Citizens Insurance Company of the Midwest’s auto insurance prices were the among least expensive in each of the 16 major Michigan markets examined.

### **Farm Bureau**

Here are the reasons why Farm Bureau made our list of the Worst Auto Insurance Companies for 2017:

- Farm Bureau has continued to use a venue provision in its UM/UIM policies which was ruled “unenforceable” years ago by the Michigan Court of Appeals. In a case being handled by a Michigan Auto Law attorney, we noticed that the car crash victim we were helping had a uninsured/underinsured motorist policy with a venue provision stating that any lawsuits over benefits must be filed in the county where the policy was purchased. Aside from the fact that such a provision conflicts with statutory law and court rules, it has been struck down as “unenforceable” by the Court of Appeals. To learn

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

more, please check out our blog post, “What county should a UM/UIM policy be filed in?”: <https://www.michiganautolaw.com/blog/2015/08/13/what-county-file-um-claim/>

- **Farm Bureau received a below average rating in the J.D. Power 2015 U.S. Auto Insurance Study.** Farm Bureau received a below average rating in the J.D. Power 2015 U.S. Auto Insurance Study, which ranks auto insurers based on “overall customer satisfaction with auto insurance companies ...” Farm Bureau’s below average performance was marked by its “The rest” rating, which is J.D. Power’s lowest rating. “Among the best” is the highest J.D. Power rating. “Better than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.”

The following should also be noted about Farm Bureau:

- **Complaints from Michigan consumers have declined.** Consumer complaints against Farm Bureau General Insurance Company of Michigan dropped 52% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS). Similarly, consumer complaints against Farm Bureau Mutual Insurance Company of Michigan dropped 50% during the same time period.
- **Farm Bureau General Insurance Company of Michigan pays the 3rd largest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Farm Bureau General Insurance Company

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

of Michigan pays out the 3rd largest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Farm Bureau General Insurance Company of Michigan receives from Michigan drivers, it pays out approximately \$0.69 in auto accident claims submitted by its auto insurance customers. (Data was not available for Farm Bureau Mutual Insurance Company of Michigan.)

- **Farm Bureau auto insurance prices are among the least expensive in Michigan.** When compared with Michigan's other largest auto insurers, auto insurance prices for both Farm Bureau General and Mutual were among the least expensive in all 16 of the major Michigan markets examined.

## CHAPTER 5: 'FOR YOUR CONSIDERATION' AUTO INSURANCE COMPANIES FOR 2017

In this chapter, I will discuss the auto insurance companies that made my "For Your Consideration" list for 2017.

### Home-Owners Insurance Company

Here are the reasons that Home-Owners made our "For Your Consideration" list of auto insurance companies for 2017:

- **Home-Owners has, again, taken the money from an insured and run from its responsibilities.** Here's the "scam": Home-Owners gladly accepts auto insurance premiums from a person it treats as the "owner," but, then, a car crash occurs and Home-Owners turns on its dutiful, premium-paying insured by insisting that the insured is not actually the owner. Consequently, Home-Owners argues, bewilderingly, that the vehicle in question wasn't properly insured and, thus, No-Fault are not owed. I wrote about this once before in Michigan Auto Law's blog post, "Yet another insurance company dirty trick (Sigh)": <https://www.michiganautolaw.com/blog/2014/07/30/another-insurance-company-dirty-trick/>. But, because the Michigan Court of Appeals has turned a blind eye to this injustice, it happened, again, and here's what I had to say about it in my blog post,

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

“Home-Owners auto insurance takes the money and runs ... again”:

<https://www.michiganautolaw.com/blog/2015/09/09/homeowners-takes-money-and-runs/>

- **Complaints from Michigan consumers have increased.** Consumer complaints against Home-Owners Insurance Company increased 30% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Home-Owners auto insurance prices are among the least expensive in Michigan.** When compared with Michigan’s other largest auto insurers, Home-Owners’ prices were among the least expensive in all 16 of the major Michigan markets examined.
- **Home-Owners Insurance Company pays the 3rd largest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Home-Owners pays the 3rd largest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Home-Owners receives from Michigan drivers, it pays out approximately \$0.69 in auto accident claims submitted by its auto insurance customers.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



## **Auto Club Group Insurance Company**

Here are the reasons that Auto Club Group made our “For Your Consideration” list of auto insurance companies for 2017:

- **Complaints from Michigan consumers about Auto Club Group Insurance Company have decreased.** Consumer complaints against Auto Club Group Insurance Company decreased 48% between 2007 and 2015, per data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **Auto Club Group received a “Better than most” rating in the J.D. Power 2017 U.S. Insurance Shopping Study.** Auto Club Group Insurance Company received a “Better than most” rating in the J.D. Power 2017 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study, which ranks auto insurers based on “overall customer [or “new-buyer”] satisfaction with the auto insurance purchase experience ...” “Among the best” is the highest J.D. Power rating. “Better than most” is the second highest. “About average” is third. And the lowest is the below average rating of “The rest.” Auto Club Group also earned “Better than most” ratings in 2015 and 2016.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## **Frankenmuth Mutual Insurance Company**

Here are the reasons that Frankenmuth made our “For Your Consideration” list of auto insurance companies for 2017:

- **Frankenmuth Mutual auto insurance prices are generally among the least expensive in Michigan.** When compared with Michigan’s other largest auto insurers, Frankenmuth Mutual Insurance Company’s auto insurance prices were the among the **least** expensive in 10 of the 16 major Michigan markets examined.
- **Frankenmuth Mutual pays the second highest percentage of premiums on claims.** Among Michigan’s largest auto insurers, Frankenmuth Mutual Insurance Company paid the second highest percentage of its premium dollars in claims for its auto insurance customers, according to loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Frankenmuth Mutual receives from Michigan drivers, it pays out approximately \$0.71 in auto accident claims submitted by its auto insurance customers.
- **Complaints from Michigan consumers about Frankenmuth Mutual Insurance Company have not increased or decreased.** Consumer complaints against Frankenmuth Mutual Insurance Company have not increased or decreased between 2007 and 2015, according to data gathered by the Michigan

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Department of Insurance and Financial Services (DIFS).

### **MEEMIC Insurance Company**

Here are the reasons that MEEMIC Insurance Company made our “For Your Consideration” list of auto insurance companies for 2017:

- **Complaints from Michigan consumers have increased.** Consumer complaints against MEEMIC Insurance Company increased 33% between 2007 and 2015, according to data gathered by the Michigan Department of Insurance and Financial Services (DIFS).
- **MEEMIC pays the second lowest percentage of premiums on claims.** Among Michigan’s largest auto insurers, MEEMIC paid the second lowest percentage of its premium dollars in claims for its auto insurance customers, per loss ratio data gathered by the Michigan Department of Insurance and Financial Services (DIFS). For instance, for every premium dollar Frankenmuth Mutual receives from Michigan drivers, it pays out approximately \$0.50 in auto accident claims submitted by its auto insurance customers.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## **MemberSelect Insurance Company**

Here are the reasons that MemberSelect Insurance Company made our “For Your Consideration” list of auto insurance companies for 2017:

- **Complaints from Michigan consumers have increased.** Consumer complaints against MemberSelect Insurance Company increased 318% between 2007 and 2015, per data gathered by the Michigan Department of Insurance and Financial Services (DIFS).

## CHAPTER 6: SOURCE INFORMATION

In addition to my own personal experience as an auto accident attorney, the experiences of my auto-accident-attorney colleagues at Michigan Auto Law, and information contained in Michigan Auto Law blog posts (for which links have been provided in the previous chapters), I have relied on the following sources of data, statistics and information in compiling this 2017 edition of “The Attorneys’ Guide to the Best Auto Insurance Companies (and the ones our attorneys recommend that you should avoid)”:

1. Insurance Institute of Michigan, 2014 IIM Fact Book, “Top Writers of Auto Insurance in Michigan.” (Page 27)
2. “Insurance Company Complaint Ratios” (“Coverage Type: Automobile”) for 2007 through 2015, Michigan Office of Financial and Insurance Regulation (OFIR) and Department of Insurance and Financial Services (DIFS).
3. “The Competitiveness and Premium Excessiveness of the ... Auto Insurance Industr[y] in the State of Michigan,” Michigan Office of Financial and Insurance Services (OFIS) [Now known as the Michigan Office of Financial and Insurance Regulation (OFIR)] (“Appendix L: Auto Insurance Companies’ Combined Loss Ratios ...”).

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

4. "2008 Buyers' Guide to Auto Insurance," Michigan Office of Financial and Insurance Regulation (OFIR). (Example 3: Pages 16-17)
5. J.D. Power U.S. Auto Insurance Study (2009-2016).
6. J.D. Power 2014 U.S. Auto Claims Satisfaction Study (2009-2016).
7. J.D. Power 2014 U.S. Insurance Shopping (Auto Insurance Purchase Experience) Study (2013-2017).
8. ConsumerReports.org, "Two Decades of Consumer Reports' Car Insurance Survey Results," January 31, 2017.

## CHAPTER 7: STOPPING FRAUD AND ABUSE FROM MICHIGAN AUTO INSURANCE COMPANIES

If you've read my list of the Worst Auto Insurance Companies for 2017, you can surely see that some serious action needs to occur now — to regulate how these insurance companies are treating their own customers.

As a [No-Fault insurance lawyer](#), I know that insurance companies treat people worse in Michigan than in most other states. If you've been injured in an auto accident, chances are you will experience the 3 D's from an auto insurance company when handling your claim. The insurance company will usually:

1. **Delay** your insurance benefits;
2. **Deny** you were injured in an auto accident; and then
3. **Defend** aggressively, to get people to avoid hiring an insurance lawyer and to accept a compromised settlement.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## No bad faith laws or punitive damages in Michigan

This happens because Michigan has no bad faith laws and [no punitive damages](#) to deter insurance companies from abusing their people like this.

**Bad faith laws** are laws that prohibit insurance companies from treating you unfairly and illegally. Bad faith is defined as an intentional dishonest act by not fulfilling legal or contractual obligations, misleading another, entering an agreement without the intention or means to fulfill it, or violating basic standards of honesty in dealing with others. Hey, auto insurance companies — does this sound familiar?!

**Punitive damages** are additional damages that a judge or jury can award when an insurance company acts with recklessness, malice or deceit. Michigan law does not allow judges or juries to award punitive damages in [car accident cases](#) or any personal injury lawsuits for that matter. So, insurance company defendants have no problem forcing legitimate cases to trial. Even if they lose, all they must pay is the insurance policy limits. (This also means we have more “[grasshoppers](#)” — truckers who have caused so many truck accidents that they can’t get jobs in states with punitive damages, so they come here.)

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



## **Michigan's Pathetic Consumer Protection Act for Insurance Companies**

For those of you who are unfamiliar, consumer protection laws are supposed prevent businesses from engaging in fraud or certain unfair practices and to protect consumers in the marketplace.

Unfortunately, this means nothing in Michigan, where insurance lawyers — incredibly — cannot even use the Michigan Consumer Protection Act in claims against auto insurance companies. The result is that once again, Michigan insurance company claims adjusters can treat people terribly and largely get away with it.

Michigan insurance companies already [lead the nation in profitability](#), and Michigan is one of the few states without an insurance commissioner who can regulate how much profit these insurance companies can make; even though as residents, we are all required by law to purchase No-Fault insurance.

### **What You Can Do to Ensure More Fair Auto Insurance Rates and Protections**

On a macroeconomic level, this all works out quite well for our auto insurance companies. Why? *Auto accident victims in Michigan have been walking away from hundreds of millions of dollars in valid and deserving claims that No-Fault insurance companies are legally required to pay.* Many of these auto insurance

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

companies believe you won't wait, you won't hire a No-Fault insurance lawyer to file an auto accident lawsuit, and you will eventually become so fed up or worn down by the claims adjuster that you will walk away or take a low-ball offer.

Some of the auto insurance companies on my list are the worst offenders.

These episodes scream out why Michigan must have bad faith insurance laws and punitive damages to deter such bad behavior. Without a "big stick" that can halt deliberate insurance company abuse, our auto insurance companies can get away with dishonest actions more than insurance companies in almost all other states.

## **What Michigan Consumers Can Do to Help**

Here's what you can do to help:

Please **write a letter to your local representative and ask that bad faith insurance laws be introduced in Michigan against insurance companies.**

**Call for punitive damages when insurance companies and others intentionally and recklessly cause injury, in order to stop them from doing it to others.**

Do you have an insurance company horror story? Tell us about it by contacting Michigan Auto Law at [https://www.michiganautolaw.com/contact\\_firm/](https://www.michiganautolaw.com/contact_firm/).

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Let's not let these insurance companies get away with abusing our cherished Michigan families!

If you have questions about your auto insurance policy, or if you've been in an auto accident and your insurance company is mistreating you, feel free to call (877) 776-0791 to speak with one of our No-Fault lawyers. There is no cost or no obligation.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## **CHAPTER 8: HOW TO CHOOSE THE BEST AUTO INSURANCE COMPANY**

We've given you Michigan Auto Law's list of the "Best" and "Worst" auto insurance companies for 2015 and those that we submit "For Your Consideration."

Now that you have this information, you can better protect yourself and your family. Our [auto insurance lawyers](#) realize that choosing an insurance policy can still be daunting.

We hope the following tips can help you choose the best auto insurance company for you.

### **1. Visit the Michigan Department of Insurance and Financial Services (DIFS) website.**

Formerly known as the "Insurance Bureau," the Michigan Department of Insurance and Financial Services (DIFS) is Michigan government's official website for insurance-related information, including auto insurance.

On the DIFS website, you will find, among other things, information about "consumer complaints" for all the insurance companies that sell policies in Michigan.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Some of these will absolutely shock you, and give you a good flavor for how an insurance company you may be considering chooses to handle auto accident claims.

Moreover, the website explains how complaints can be filed against Michigan's auto insurance companies.

Finally, the DIFS website has helpful information about buying Michigan auto information.

## **2. Find out which insurers repair shops recommend.**

One of the best ways to identify dependable auto insurers is to contact local collision repair shops that you trust, and ask for their recommendations. Shop managers have a unique perspective to offer, since they regularly interact with insurance claims adjusters. They know which insurance companies have the smoothest claim processes for routine [Mini Tort](#) claims and which companies are looking for shortcuts to cut costs at the expense of their own customers.

## **3. Consider working with an independent insurance agent.**

Independent agents represent several insurance companies and therefore, do not have a vested interest in selling you a policy from one particular company. They can become familiar with your situation and guide you toward a suitable policy. Our auto insurance lawyers do not vouch for any particular one of these independent agents, but the Michigan Association of Professional

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Insurance Agents (MIPIA) is a great resource to search for independent insurance agents.

#### **4. Do your research.**

With so many people sharing reviews and testimonials both in social circles and on the Internet, you can get opinions from real people who have experienced insurance company claims first hand. Pay particular attention to those who have had personal injury claims from [car accidents](#) and [truck accidents](#).

### **Online Auto Insurance Resources for Michigan Drivers**

Our auto insurance lawyers have compiled this list of online resources to assist Michigan drivers with evaluating their No-Fault insurance:

1. The Michigan government’s website has a valuable [“What to watch for” guide](#) for buying insurance.
2. As noted above, the website for the State of Michigan’s Department of Insurance and Financial Services (DIFS) is an excellent resource for information about buying Michigan No Fault car insurance. Specifically, I recommend checking out DIFS’ “Information on Purchasing Auto Insurance” page and DIFS’ many “Auto Insurance”-related guides on its “Guides” page.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

3. The [National Association of Insurance Commissioners' "Consumer Information Source" \(CIS\)](#) provides information about insurance companies that you can use before purchasing insurance, including key information about closed insurance complaints, licensing information and financial data.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

## CONCLUSION

I hope my lists of the “Best” and “Worst” auto insurance companies for 2017 — along with my list of those auto insurance companies I submit “For Your Consideration” — will help you protect your family, whether you’re shopping for new auto insurance, or just checking to make sure your policy is sufficient.

If you need more information, visit our [Michigan No-Fault Insurance Resource Center](#). It has information on [No-Fault benefits](#), the [No-Fault Act](#), [Michigan mini-tort](#), [Social Security Disability](#) and [additional coverage](#) that can protect you if you’re ever injured in an auto accident.

You’re also welcome to call one of our insurance attorneys at (877) 776-0791. There’s no cost or obligation, and we can answer all your questions about your car accident or your No-Fault insurance policy.

## MICHIGANAUTOLAW

AUTO ACCIDENT ATTORNEYS

**(877) 776-0791**

[www.michiganautolaw.com](http://www.michiganautolaw.com)

30101 Northwestern Hwy, Farmington Hills, MI 48334  
122 S. Main Street Suite 220, Ann Arbor, MI 48104  
615 Griswold St, Suite 402, Detroit, MI 48226  
146 Monroe Center St NW, Suite 1230, Grand Rapids, MI 49503  
44444 Mound Road, Suite 100, Sterling Heights, MI 48314

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)



## TESTIMONIALS ABOUT MICHIGAN AUTO LAW

Find more reviews from real Michigan Auto Law clients at [www.michiganautolaw.com/testimonials](http://www.michiganautolaw.com/testimonials)

\* \* \*

**“Steve Gursten and Tom James are the best of the best truck accident lawyers. Nobody has more passion and knowledge about Michigan auto laws,** and this is exactly what I needed after I was injured in a truck accident. Combine that with **compassion for their clients and ability in the courtroom,** and they are unbeatable. Steve and Tom make you feel like a member of their families, which you are during a trial. As far as I’m concerned, they did what my wife and I thought was impossible. They found and won a record judgment in a county not known for large judgments — Jackson County.”

*- James Fairley, Jackson*

\* \* \*

“My husband was in a car accident and he was smashed pretty bad in a head-on collision. He spent months in the hospital. We didn’t need just any lawyer. We needed attorneys who specialized in catastrophic auto lawsuits. So, **we did some research and we found out that Michigan Auto Law was the best at handling catastrophic auto cases.** In our case, the insurance

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

company never made a real offer, so we had to go to trial. Steven Gursten and Tom James were our trial lawyers. They explained things very well to us. They didn't want the insurance company taking advantage of us so they fought for us in trial. They were very personal. They made a lot of calls and explained each step along the way very well: what our options were, where we were at in the trial ... they kept us abreast of everything. Even though we were in a different city, it still felt like we had a local attorney, because they made house calls due to my husband's disability from the crash. We felt like Steve and Tom were our friends because they were so kind and made us such a huge priority. **We are very happy with the trial results they were able to get for us in a timely fashion.** The great trial results have given closure in my husband's healing process. **I can't say enough about Michigan Auto Law and the professionalism of this law firm."**

*- Kaye Lockwood, Lansing*

\* \* \*

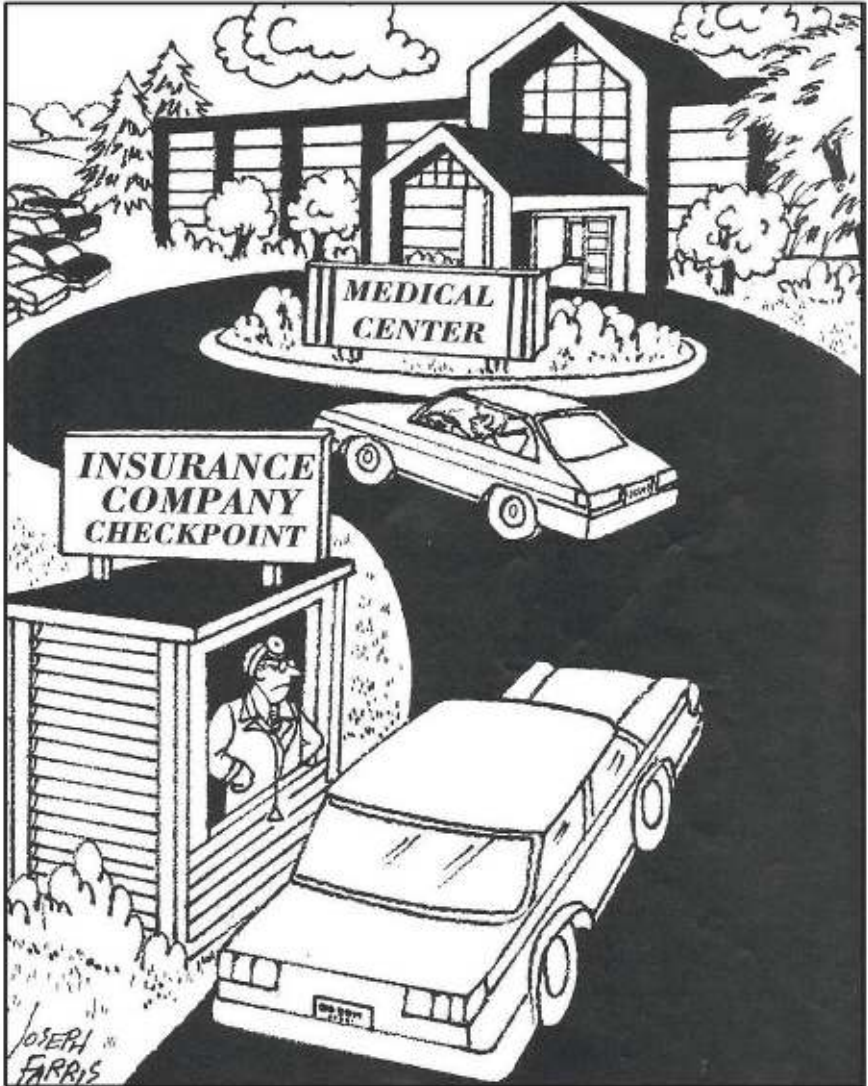
"My husband was killed in an automobile accident involving a gravel hauler truck on the freeway. It became apparent that I needed to seek out an attorney. After interviewing four different lawyers, Steven Gursten of Michigan Auto Law stood out amongst them as the guy to go to for several reasons. **There was a genuine nature about Steve. He was exceptionally easy to talk with and an incredible listener. Of course, his knowledge and the know how to get the job done was apparent. He treated me with a real sense of kindness as an individual and not a potential case.** Steve settled my husband's case out of court so I didn't have to go through a trial.

Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

Throughout the whole process, **Steve went above and beyond my expectations in terms of his hard work to uncover the truths of the matter and all the things the trucking company did that were unsafe and contributed to the accident.** Steve treated me with a lot of respect. He responded to my questions and phone calls very promptly. I never felt like he was in a hurry to get me off the phone. He listened to everything I had to say all the time. In terms of when I had to give my deposition, he prepared me and was next to me every step of the way. That was also the case when I had to go to court before the judge for the settlement. It made me feel very safe. **Steve gave me confidence and the strength to get up there and do what I had to do.** He did so much research and he explored every possible avenue to get me the best settlement possible. He worked very hard for me. Along the way, he kept me informed of the status of everything. **I would say if anybody is involved in an automobile accident involving trucks or other commercial vehicles, to not hesitate to contact Steve. You will not be let down.** If you've done your homework and investigated attorneys, Steve is the obvious right choice. I walked out of his office knowing it was a no-brainer decision to go with him. It was the right thing to do for my family, in the wake of such a terrible accident and traumatic time in our lives. I felt it in my heart, and I was right. **Another thing I would like to note is that even after the case was closed, Steve is still here for me with advice and all the time I need."**

*- Lynda Nunez, Riverview*

\* \* \*



Get more tips on Michigan No-Fault insurance at:  
[www.michiganautolaw.com](http://www.michiganautolaw.com)

*The Attorneys' Guide to*

# The Best Auto Insurance Companies

*(and the ones our attorneys  
recommend you should avoid)*

This guide includes our attorneys' picks of the best auto insurer, and tips on how to choose the insurance company that's right for you and your family. We've also listed our picks for the worst auto insurance companies, with examples of how each has mistreated accident victims and consumers.

This guide is based on real experience from our lawyers, who deal with insurance companies every day and see how they truly treat people when they're at their most vulnerable — after a car accident.



**About the Author:** Steven M. Gursten is head of Michigan Auto Law, a 17-lawyer firm that only handles car, truck and motorcycle accident cases. He is a nationwide expert in automobile accident and Michigan No-Fault laws. Steve is President of the national Motor Vehicle Trial Lawyers Association. He is a Michigan Lawyers Weekly Lawyer of the Year, a Top 50 Michigan Super Lawyers® and listed in Best Lawyers in America®.

**MICHIGANAUTO**LAW  
AUTO ACCIDENT ATTORNEYS

(877) 776-0791

WWW.MICHIGANAUTOLAW.COM

ISBN 978-0-9892041-4-9



9 780989 204149