

# HOW TO BUY PROPERTY & CASUALTY INSURANCE IN OHIO



Buying insurance starts with knowing what you need to protect. Think about the things that matter most — your home, your car, your rental property, or your business — and the risks that could affect them, such as crashes, floods, or theft.

## When it's time to buy, you have options:



### Through an Insurance Agent

Insurance agents work with you directly, helping you understand coverage and navigate the buying process. There are two main types of insurance agents:

- **Independent Agents** partner with several insurance companies, which allows them to offer multiple options and help you compare coverage and prices.
- **Exclusive Agents** represent a single insurance company and can guide you through that company's specific policies.



### Direct from the Company

Some insurers sell policies straight to customers. You can buy from them directly online or over the phone.

**SEARCH FOR  
INSURERS**

Visit the Ohio Insurance  
Institute's website for a list of  
member companies.



# SMART BUYING STEPS



Whichever way you choose to shop, compare more than one option before making a decision. Ask for quotes from multiple licensed insurers, then review each side-by-side.

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## ASK THE RIGHT QUESTIONS

- What exactly does the policy cover?
- What's the deductible and payment schedule?
- Are there discounts (bundling, security systems, safe driving)?

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## REVIEW BEFORE YOU SIGN

- Read the *full* policy, not just the summary.
- Confirm you can afford both the premium and deductible.
- Keep a copy of your policy and, if applicable, your agent's contact info in a safe place.

For more information on property & casualty insurance, visit the Ohio Insurance Institute's website:  
[www.ohioinsurance.org](http://www.ohioinsurance.org)



*Representing Ohio's property/casualty  
insurance industry*