

HOW TO BUY AUTO INSURANCE IN OHIO



In Ohio, it is illegal to drive any motor vehicle without insurance or other proof of **financial responsibility**. Most drivers meet the requirements by obtaining auto insurance and the required auto liability policy, which includes bodily injury liability coverage as well as property damage liability coverage.

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.

1

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)?

2

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



*Representing Ohio's property/casualty
insurance industry*