

**Top Auto Insurance Carriers in Northeast OHIO**

Mark Your Choice with an "X"

<a href="#">ALLSTATE</a>	<a href="#">AMICA</a>	<a href="#">AMERICAN FAMILY</a>	<a href="#">AUTO OWNERS</a>	<a href="#">CINNINNATTI</a>	<a href="#">CHUBB</a>	<a href="#">ERIE</a>	<a href="#">ESURANCE</a>	<a href="#">FARMERS</a>	<a href="#">GEICO</a>	<a href="#">GRANGE</a>	<a href="#">HARTFORD</a>	<a href="#">LIBERTY MUTUAL</a>	<a href="#">MET LIFE</a>	<a href="#">MOTORIST</a>	<a href="#">NATIONWIDE</a>	<a href="#">PROGRESSIVE</a>	<a href="#">SAFE AUTO</a>	<a href="#">SAFECO</a>	<a href="#">STATE AUTO</a>	<a href="#">STATE FARM</a>	<a href="#">TRAVELERS</a>	<a href="#">USAA</a>	<a href="#">WESTFIELD</a>
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**COVERAGE OPTIONS**

Click on the Auto Insurance Carrier [Link](#) of Your Choice to Complete an Online Quote

Accident Forgiveness	X	X				X		X	X		X	X				X		X			X	X	
Vanishing Deductable	X	X			X	X					X		X										
New Car Replacement	X	X				X		X		X	X	X	X				X	X					X
Agent*	X	X	X	X	X		X		X		X	X	X	X	X	X	X	X	X	X	X		X
New OEM Parts*		X				X	X								X			X					
Rental*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Towing*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Collision*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Comprehensive*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Uninsured Motorist	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Liability (Required)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

\* Recommended

**Things you need to ask your insurance agent:**

- For rental car coverage... *What are my coverage options? \$30 per day recom.*
- For comprehensive coverage... *What is the lowest deductible? \$100 recom.*
- For towing coverage... *What are my best coverage options?*
- If I have an accident, what kind of parts will be used for my repairs?
- Can I take my vehicle to be fixed at the body shop of my choice?
- If I lease my vehicle** - What do I need to know about replacement parts?
- Will I receive a warranty from your insurance company in writing?

**Things you need to ask your body shop:**

- Can I get a written estimate and will it explain your planned repairs?
- Will I know which parts are being repaired vs. being replaced?
- Will I receive a warranty from your shop and will it be in writing?
- What is the estimated completion date of my repairs?

**Things you need to ask yourself:**

- Since my vehicle is one of my most valuable investments... shouldn't I be able to decide where/how its being repaired?
- If I lease my vehicle** - does my lease agreement require the use of original equipment parts in case of an accident?
- For what reason would an insurance company direct me to a shop on their list?**
- Insurance companies care about controlling costs
- Consumers care about the quality and safety of repairs
- Repair Shops should take their direction from the consumer but are often placed in the compromising position of having to violate the consumers trust by agreeing to programs and cost-cutting methods set by the insurers.