

The 2015 Attorneys' Guide to the Best Auto Insurance Companies

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

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Finding the ‘Best’ Auto Insurance Company to Protect You and Your Family

Insurance companies don’t always do what they are supposed to do.

Especially in a state like Michigan.

When rules that are meant to protect the public are not enforced, or even do not exist, insurance company abuse becomes more likely.

Michigan is a good example of this. Michigan is one of only five 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 that ignore and avoid paying on legitimate claims. Imagine that for a moment — 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 the past 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 Litigation Group, where again, I have worked with lawyers all over the country on serious truck accident cases.

But here's the good news: 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 2015 Attorneys' Guide to the Best Auto Insurance Companies (And the ones our attorneys recommend 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 16 attorneys who only help people injured in automobile accidents, we deal with insurance companies every single day. We know from real, hard-won courtroom experience how some insurance companies really treat their customers — because these customers then become our clients. They come to Michigan Auto Law for help, and when they desperately need No Fault insurance benefits after their auto insurance companies have broken their promises to provide help 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 Gursten". The signature is fluid and cursive, with the first name "Steven" and last name "Gursten" clearly distinguishable.

Steven M. Gursten

The ‘Best,’ the ‘Worst’ & ‘For Your Consideration’

In this 2015 edition of our guide, “The 2015 Attorneys’ Guide to the Best Auto Insurance Companies (And the ones our attorneys recommend you should avoid),” we 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, the “Worst” auto insurance companies and the auto insurance companies that I submit “For Your Consideration” for 2015.

The one auto insurer that made my list of the “Best” auto insurance companies for 2015 is:

- **Auto-Owners Insurance Company**

The auto insurers that made my list of the “Worst” auto insurance companies for 2015 are:

- **State Farm Mutual Automobile Insurance Company**
- **Progressive**
- **Allstate (and Esurance)**
- **Farmers**
- **Farm Bureau**

And the auto insurers that made my list of the auto insurance companies that I submit “For Your Consideration” for 2015 are:

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

These lists are to a large degree formed by my own personal experience as an auto accident attorney, and by the collective experience of 16 auto accident attorneys here at Michigan Auto Law.

For over 20 years, I have devoted my entire legal career to helping people who have been seriously injured in automobile accidents. And in doing so, I have probably sued almost every insurance company that does business in Michigan at one time or another.

My experience has provided me with a very unique perspective about auto insurance companies. My hope with writing this guide is to provide consumers - who can find many different lists on the Internet of what insurance companies are good and which are bad - with a completely unique list. This is a list based largely on how I see these insurance companies treating people when they are in need. And this is what I hope to convey in this guide: How do auto insurance companies actually treat the people who have been hurt in a car accident? How do these companies treat people who need to make a claim?

While my own personal experience and that of my Michigan Auto Law colleagues (from working on actual cases) has been integral to assembling this guide, other important factors have also played an essential role.

My lists of the “Best” and “Worst” auto insurance companies and those “For Your Consideration” also 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](https://www.ConsumerReports.org).**

The insurance companies on my “Best” list over the years tend to treat people more fairly, pay claims promptly and give people better value for their auto insurance premium dollars.

And the auto insurers on my “Worst” list do not, based upon the actual experiences I have had with them as an attorney 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 still be very useful, even if the specifics vary somewhat from state to state.

Previous Edition of the Guide

To see how the auto insurance companies discussed in this guide fared in our previous edition, please check out Michigan Auto Law’s previous, **[“The Attorneys’ Guide to the Best Auto Insurance Companies \(And the ones our attorneys recommend you should avoid\).”](#)**

Feedback

I encourage you to tell me what you think of the list by visiting the Michigan Auto Law website, www.michiganautolaw.com, or connecting with us through [Twitter](#), [Facebook](#) and/or [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?

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 insurance 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 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.

And most important, make sure to ask for uninsured motorist; underinsured motorist; and umbrella insurance. Ask for an amount that is significantly higher than the statutory minimum insurance policy limits. You will be pleasantly surprised just how inexpensive this can be. For the price of a movie ticket and popcorn, you can properly protect you and your family if you are terribly injured by an underinsured driver.