



ODI
Ohio Department
of Insurance

John R. Kasich, Governor
Jillian Froment, Director

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July 17, 2018

Aaron Schulenburg
Executive Director
Society of Collision Repair Specialists
P.O. Box 909
Prosser, WA 99350

Transmitted by email only: aaron@scrs.com

Dear Mr. Schulenburg,

This correspondence will serve as a response to your inquiry dated June 21, 2018 to Director Jillian Froment of the Ohio Department of Insurance (Department). Your letter requests information concerning the Department's authority over the claims settlement practices of automobile insurance companies operating in this state and Ohio's laws related to repair instructions and procedures of original equipment manufacturers. The Department is unable to respond to your specific questions because Department staff are not authorized to issue advisory opinions or provide legal advice to the public. However, the following is provided for your information.

The General Assembly has delegated to the Department the regulatory authority to ensure Ohio licensed insurance companies and agents comply with Ohio insurance laws and regulations, including prohibitions against specific unfair and deceptive insurance practices. General standards for the handling of property and casualty claims by insurance companies are contained in Ohio Admin. Code 3901-1-54. Specific standards for the settlement of automobile insurance claims are set forth in paragraph (H) of this regulation.

In addition, representatives from the Department's Office of Consumer Services respond to insurance inquiries from consumers and investigate complaints against insurance companies and agents. Consumers obtain assistance by telephoning a toll-free hotline (800) 686-1526 or by filing a complaint with the Office of Consumer Services.

We hope this correspondence has been helpful to you. Please understand that while Department staff strive to assist others in the understanding of Ohio insurance laws, statements contained in this email are for information purposes only and should not be construed as legal advice or an advisory opinion.

Regards,

Carol Schaefer
Attorney
Ohio Department of Insurance
50 West Town Street-Suite 300
Columbus, Ohio 43215

Accredited by the National Association of Insurance Commissioners (NAIC)

Consumer Hotline: 1-800-686-1526 Fraud Hotline: 1-800-686-1527 OSHIP Hotline: 1-800-686-1578
TDD Line: (614) 644-3745 (Printed in house)