

Customer Claims

We're there with you for every step

“No Problem” Claim Service. When insured by Auto-Owners, you do not have to worry about reporting a claim to someone who doesn't care. To report a claim, all you do is call your local independent Auto-Owners agent—someone you know and trust. Your agent will then set your claim in motion by notifying the local Auto-Owners claim office on your behalf. Auto-Owners claims professionals will then handle your claim to conclusion.



After Hours Emergency Claims
1-888-252-4626

While many other companies have been centralizing their claim operations, we have been opening more local claim branches. With over 70 claim offices in 25 states, we believe our claim branches should be as close as possible to our policyholders and agents.

We are dedicated to providing our policyholders with our highly rated “No Problem” claim service as we strive to be the best provider of claim service in the industry.

1 GATHER THE INFORMATION

Automobile Accidents

Obtain the name of the other driver and license number of the other vehicle.

Other Losses

Take the necessary precautions to protect your property from further damage.

In the event of personal injury, obtain the names and addresses of individuals involved and/or witnesses.

Contact Information

Phone: (517) 323-1200

Fax: (517) 323-8796

Hours: 8:00am - 4:30pm EDT,
Mon-Fri

Emergency After Hours Claims

1-888-ClaimAO (1-888-252-4626)

Hours: 4:30pm to 8:00am EDT,
Mon-Fri, 24 hours a day
Saturday, Sunday and all
holidays.

2 DO NOT DISCUSS DETAILS

Road Trouble Service

Do not discuss the details of the accident with anyone but the investigating police officer.

3 CONTACT YOUR AGENCY

Call your local independent Auto-Owners agent. Your agent will then immediately set your claim in motion by notifying the local Auto-Owners claim office on your behalf.

(RTS) Claims

Phone: 1-888-TOW-AOIC (1-888-869-2642)

Hours: 24 hours a day, 7 days a week

Reporting a Claim After Regular Business Hours

If you are unable to reach your independent agent after regular business hours, we provide an Emergency After Hours Phone Service from 4:30 P.M. through 8:00 A.M. Eastern Time, Monday through Friday, and twenty-four (24) hours a day on Saturday, Sunday and all holidays.

This service is available by calling toll-free **1-888-ClaimAO** (1-888-252-4626)