



**INSURER**  
REPORT CARD

# 2025 Insurer Report Card



## Introduction

Sharp increases in the cost of auto insurance in recent years – premiums are up about 51% between 2019 and the end of 2024\* – have many drivers thinking more about what exactly they are paying for, and whether their current insurer is the right choice. One complicating factor, however, is that drivers often feel as if they have little to base their insurance decision on, other than price. If you only have an auto claim once every 8-12 years – as most drivers do – how do you know whether that claims experience might have differed with another insurance company? Friends and family members may say they like the company they are insured with – but they too often have had little opportunity to see how different companies handle claims after an accident.

Given this, it's perhaps not surprising that most drivers choose an insurer largely based on the names they regularly see and hear based on the \$6.9 billion auto insurers spent on advertising in 2023 alone. At least four insurance companies each spent more on advertising that year than Coca-Cola or the two largest beer companies did.\*\* Even though most drivers have dozens of auto insurance companies to choose from – in all, there are more than 200 companies selling auto policies in the United States – the 10 largest insurance companies doing most of that advertising collect more than 76% of all premiums paid.

But there is a group of people who see every day how different auto insurers treat their customers who have a claim: the owners and operators of America's autobody repair shops. That recent and ongoing experience with insurers' claims processes and personnel allows them to see which companies are the most responsive to their customers' needs, and to see the expectations – positive or negative – different insurance companies place on how their policyholders' vehicles are repaired.

## That's where the "Insurer Report Card" comes in

By allowing body shops to assign a grade to each of the insurance companies they interact with, the "Insurer Report Card" gives drivers another way to differentiate one insurer from another. The nationwide survey, conducted annually by *CRASH Network*, asks body shops to grade the insurance companies they work with based on one question: **"How well does this company's claims handling policies, attitude and payment practices ensure quality repairs and customer service for motorists?"**

Though the ranking changes somewhat year-to-year, the results have consistently shown that many of the insurers getting the highest grades are smaller or regional insurers that aren't spending billions of dollars a year on advertising.



Some of the highest-graded insurers serve only one or a handful of states – but clearly do so better than many of their competitors. But with 30 insurance companies on this year's **"Insurer Report Card Honor Roll"** – because they earned an overall grade of "B" or higher – drivers in all 50 states have the opportunity to purchase a policy through one or more of these top-graded companies. In addition, regional companies may enable consumers to keep their insurance dollars "local," with an insurer that likely has closer ties to their community.

Choosing a highly-graded insurance company doesn't necessarily also mean a higher-priced policy. While a few of these insurers, such as Chubb (ranked second nationally), PURE (ranked 7th) and AIG Private Client (ranked 9th), may target a more affluent clientele willing to pay more for a higher level of claims service, consumers will find that many of the highest-graded insurance companies offer premiums that are very competitive with the larger national insurance companies further down in the ranking.

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\*Josh Hirt, senior economist at Vanguard, quoted in The Washington Post, 12/13/24

\*\* According to analysis by Dowling and Partners Securities, the four largest auto insurers (State Farm, Geico, Progressive and Allstate) spent a combined \$3.7 billion on advertising in 2023 alone.

## What do the grades mean?

What sets these highly-graded insurance companies apart from others? Shops say the best insurance companies don't pressure them to cut corners or install lower-quality parts just to save money. The best insurance companies also aren't adding more administrative steps that slow down the repair and claims process.

"Treats customers like family," one shop owner wrote about North Carolina Farm Bureau, which topped the national ranking with an "A+" for the sixth year in a row. "Their adjusters are real people, not corporate drones."

"They are concerned with taking care of their customers and are willing to pay for valid repair operations," the general manager of a shop in Oregon said of Chubb, an insurer that has consistently earned an "A" or "A-."

"Cares about fixing the cars properly," a shop representative in Illinois, with 20 years of experience in the industry, said of Acuity, an insurance company that sells policies in more than 30 states. "They are fast and very caring," a shop manager in Wisconsin agreed.

"I highly recommend Erie Insurance for consumers who care about their vehicle," the general manager of a shop in Ohio said of a company that has received an "A-" in five of the last six years and sells policies in 12 states and the District of Columbia.

More than 3 in 4 shops grading Michigan Farm Bureau [ranked 4th with an "A-" this year] said they agreed with the statement that, compared to other insurers, Michigan Farm Bureau has more reasonable payment practices, so fewer customers have to pay out-of-pocket beyond their deductible.

Conversely, shops say the lower-graded insurance companies tend to have less experienced claims personnel, push shops to install used or lower-quality parts, don't encourage the use of automaker-recommended repair procedures, or are slow to respond to shops' requests for reviews and thus increase the time it takes to complete repairs for the customer.

*"They select terrible parts, using price as the only factor..."*

*"They will not directly pay for a rental vehicle..."*

"They select terrible parts, using price as the only factor," the general manager of a shop in New York, with 14 years of experience in the industry, said in giving one of the largest auto insurers a "D+." "They will not directly pay for a rental vehicle, making customers pre-pay the rental and wait to get paid back later, making for a bad customer experience."

An estimator at a shop in Washington state gave another large insurer a "D." "They are chronically understaffed and super slow," he said. "We can expect to make many, many phone calls to resolve any issue, and many calls and emails are never returned."

About 3 in 5 shops grading State Farm disagreed with the statement that, compared to other insurers, State Farm uses administrative steps that are more efficient, helping to expedite the claims process.

## The Ten Largest Insurers

As is the case most years, none of the 10 largest auto insurers in the country scored higher than the national average (663) this year nor earned higher than a “C+” grade. More than 60 other companies scored higher.

And it’s not getting better. None of the Big 10 received an improved grade this year. Most saw no change in their grade this year. Allstate, the fourth largest auto insurer in the country, has seen its grade fall from a “C-” in 2020 and 2021, to a “D+” for the next three years, before falling to a “D” this year.

The Top 10 insurers are among the companies that designate some body shops as part of their affiliated network, known in the industry as a “direct repair program,” or DRP. Insurers often encourage consumers to choose a shop that is part of their DRP. These programs typically require the participating shops to agree to discounted pricing or additional administrative work in exchange for the insurer’s recommendation when policyholders have a claim.

Such agreements can streamline a shop’s ability to work with that insurance company. That might help explain why shops that participate in an insurer’s DRP almost always give higher grades to that insurer than shops that don’t. USAA, for example, earned a “B” from those shops with which it has a direct repair relationship, but only a “D+” from shops that are not part of USAA’s DRP.

However, participation in a DRP doesn’t always mean a shop will give that insurance company a good grade. Geico and Farmers each earned a grade of “C+” from those companies’ direct repair shops, not that much better than the “C-” they each received from non-affiliated shops.

*It's not getting better in 2025*

	Grade	Rank	Score
American Family	C+	62	613
Travelers	C	72	539
Nationwide	C	73	536
Progressive	C	75	487
Farmers Insurance	C-	79	453
GEICO	C-	80	415
State Farm	C-	81	406
USAA	D+	85	372
Liberty Mutual / Safeco	D+	89	320
Allstate	D	93	284

## What’s changed in the grading over time?

There’s been a remarkable level of consistency over time in the list of insurance companies that body shops see doing the best in terms of claims service for drivers. Among the 10 highest-graded insurers in this year’s “Insurance Report Card,” eight were in the Top 10 last year as well.

Among those receiving an improved grade this year were Acuity and Michigan Farm Bureau, both moving up from a “B+” to an “A-.” Western Reserve, which sells policies in Indiana and Ohio, has improved its grade each of the last two years, earning a “C+” back in 2023 but a “B” this year. And Wisconsin Mutual received a “B-” in 2023, but a “B+” this year. “They have a newfound willingness to work together,” a Wisconsin shop owner said of that company.

Allstate isn’t the only large insurer to see its grade fall over time. USAA, which primarily insures current and former members of the military, received a “C+” in 2020 and 2021, but a “D+” last year and this year.

*“They have a newfound willingness to work together.”*

## Methodology

The 2025 “Insurer Report Card” survey was conducted online in November-December 2024, asking body shops nationwide to grade the performance of auto insurance companies that do business in their state. Shops awarded each company a grade from “A+” to “F” based on one question: “How well does this insurer’s claims handling policies, attitude and payment practices ensure quality repairs and customer service for motorists?”

The survey was open to all collision repair facilities in the United States, and was widely promoted through the industry trade press as well as direct email invitations reaching more than 24,000 individuals in the industry. Respondents were in no way compensated for their participation.

In addition to assigning a grade for each insurer, respondents also indicated whether or not they participate in that insurer’s direct repair program, and were invited to submit comments explaining the grade they gave each insurer.

## Respondents

The 2025 survey received responses from 1,196 collision repair professionals from all 50 states. Respondents were repair facility owners, managers, estimators or other shop employees, who on average have 26 years of experience in the collision repair industry.

On average, each participant submitted a grade for 21 different insurance companies doing business in their state, resulting in a total of 24,608 individual grades given to 122 different auto insurance companies. The 97 insurers that received a grade from at least 35 shops were included in the national ranking.

## Grading system

In calculating insurers’ grades, each individual letter grade received for an insurer was converted to a numerical score in order to calculate an average of all grades received. The final grade is the letter grade that corresponds to that average score. Across all insurers in the 2025 survey, the average score was 663, or the equivalent of a “C+”.

## Contact and Questions

For additional information or questions, you may contact John Yoswick, publisher of *CRASH Network*, at [john@crashnetwork.com](mailto:john@crashnetwork.com).

*CRASH Network* is an independently published newsletter that has been reporting on the collision repair and auto insurance industries since 1984. In addition to industry news, technology and regulatory reporting, *CRASH Network* also conducts and reports on its own independent research.

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# 2025 Insurer Report Card “Honor Roll”

The following list of 30 auto insurers made the Insurer Report Card “Honor Roll” by earning an overall grade of “B” or higher on a national basis. The maps show the states from which grades were received for each insurer.



<b>1</b>	<b>North Carolina Farm Bureau</b> States: NC	<b>A+</b> Score: 1188	
<b>2</b>	<b>Chubb</b> States: AZ, CA, CO, CT, DC, DE, FL, GA, HI, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, NC, NJ, NY, OK, OR, PA, RI, TN, TX, UT, VA, WA, WI	<b>A</b> Score: 1037	
<b>3</b>	<b>Acuity Insurance</b> States: AZ, CO, GA, IA, ID, IL, IN, KS, ME, MN, MO, MT, ND, NM, NV, OH, PA, SD, TN, UT, VT, WI, WY	<b>A-</b> Score: 1023	
<b>4</b>	<b>Michigan Farm Bureau</b> States: MI	<b>A-</b> Score: 1016	
<b>5</b>	<b>Alfa Mutual</b> States: AL, GA, MS	<b>A-</b> Score: 1010	
<b>6</b>	<b>Erie Insurance</b> States: DC, IL, IN, KY, MD, NC, NY, OH, PA, TN, VA, WI, WV	<b>A-</b> Score: 1003	
<b>7</b>	<b>PURE Insurance</b> States: AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>B+</b> Score: 971	
<b>8</b>	<b>Grinnell Mutual</b> States: IA, IL, IN, MN, MO, ND, NE, OH, OK, PA, SD, WI	<b>B+</b> Score: 965	
<b>9</b>	<b>AIG Private Client</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>B+</b> Score: 912	
<b>10</b>	<b>Mutual of Enumclaw</b> States: AZ, ID, MT, OR, UT, WA, WY	<b>B+</b> Score: 910	





## 11 Farm Bureau Property Casualty

States: AZ, IA, KS, MN, NE, NM, SD, UT

**B+** Score: 908



## 12 Wisconsin Mutual

States: MN, WI

**B+** Score: 899



## 13 Amica Mutual

States: AZ, CA, CO, CT, DC, DE, FL, GA, IL, IN, MA, MD, ME, MI, MN, NC, NH, NJ, NV, NY, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI

**B+** Score: 886



## 14 Auto-Owners

States: AL, AR, AZ, CO, FL, GA, IA, ID, IL, IN, KY, MI, MN, MO, NC, ND, NE, OH, SC, SD, TN, UT, VA, WI

**B** Score: 878



## 15 Frankenmuth Insurance

States: MI, OH

**B** Score: 871



## 16 AAA Texas

States: TX

**B** Score: 870



## 17 Pioneer State Mutual

States: MI

**B** Score: 864



## 18 Celina

States: IA, IN, KY, OH, TN, WV

**B** Score: 863



## 19 Rural Mutual

States: WI

**B** Score: 852



## 20 West Bend

States: AZ, IA, IL, IN, KS, KY, MI, MN, MO, NC, NE, OH, TN, VA, WI

**B** Score: 845



## 21 North Star Mutual

States: IA, KS, MN, ND, NE, OK, SD, WI

**B** Score: 840



## 22 Cincinnati Insurance

States: AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, MA, MD, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NY, OH, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV

**B** Score: 833





<b>23</b>	<b>Southern Farm Bureau</b> States: AR, CO, FL, LA, MS, SC	<b>B</b>	Score: 830	
<b>24</b>	<b>Westfield Insurance</b> States: IA, IL, IN, KY, MI, MN, OH, PA, TN, WV	<b>B</b>	Score: 826	
<b>25</b>	<b>Pekin Insurance</b> States: AZ, IL, IN, OH, WI	<b>B</b>	Score: 826	
<b>26</b>	<b>Toyota Motor Ins Co</b> States: AZ, CA, CO, GA, IL, IN, MO, OH, OR, SC, TN, TX	<b>B</b>	Score: 825	
<b>27</b>	<b>Auto Club (AAA Southern Calif)</b> States: AL, AR, CA, CT, DE, FL, HI, KS, LA, ME, MO, NE, NH, NM, PA, RI, TX	<b>B</b>	Score: 819	
<b>28</b>	<b>Western Reserve</b> States: IN, OH	<b>B</b>	Score: 817	
<b>29</b>	<b>Pemco Mutual</b> States: OR, WA	<b>B</b>	Score: 793	
<b>30</b>	<b>Badger Mutual</b> States: AZ, IA, ID, IL, MN, NV, UT, WI, WY	<b>B</b>	Score: 789	



## The other insurers

The following insurers earned a “B-” or lower, failing to earn a spot on the 2025 Insurer Report Card “Honor Roll.” The maps show the states from which grades were received for each insurer.

<b>31</b>	<b>Safety Insurance</b> States: MA, ME, NH	<b>B-</b> Score: 784	
<b>32</b>	<b>Wawanesa</b> States: CA, OR	<b>B-</b> Score: 768	
<b>33</b>	<b>California Casualty</b> States: AZ, CA, CO, ID, KS, NC, OR, WY	<b>B-</b> Score: 765	
<b>34</b>	<b>Shelter Insurance</b> States: AR, CO, IA, IL, IN, KS, KY, LA, MO, MS, NE, NV, OH, OK, TN	<b>B-</b> Score: 759	
<b>35</b>	<b>Donegal</b> States: DE, MD, PA, VA	<b>B-</b> Score: 757	
<b>36</b>	<b>Madison Mutual</b> States: IL, IN, MO, WI	<b>B-</b> Score: 757	
<b>37</b>	<b>IMT Mutual</b> States: IA, IL, MN, NE, SD, WI	<b>B-</b> Score: 756	
<b>38</b>	<b>CSAA [AAA Northern Calif]</b> States: AZ, CA, CO, CT, DE, ID, IN, KS, KY, MD, MT, NJ, NV, NY, OH, OK, OR, PA, SD, UT, VA, WA, WV, WY	<b>B-</b> Score: 754	
<b>39</b>	<b>Texas Farm Bureau</b> States: TX	<b>B-</b> Score: 752	
<b>40</b>	<b>Arbella Insurance</b> States: CT, MA, NH, RI	<b>B-</b> Score: 750	
<b>41</b>	<b>Plymouth Rock</b> States: CT, MA, NH, NJ, NY, PA	<b>B-</b> Score: 738	
<b>42</b>	<b>Country Financial</b> States: AK, AL, AZ, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NV, OK, OR, TN, WA, WI	<b>B-</b> Score: 737	
<b>43</b>	<b>Central Mutual</b> States: AZ, CO, CT, GA, ID, IL, IN, KY, MA, MD, MI, NC, NH, NM, NV, NY, OH, OK, SC, TN, TX, UT, VA, WI	<b>B-</b> Score: 728	

<b>44</b>	<b>The Hanover</b> States: AR, CT, IL, LA, MA, ME, MI, NH, NJ, NY, PA, TN, VA	<b>B-</b> Score: 726	
<b>45</b>	<b>Penn National</b> States: IA, MD, NC, NJ, PA, TN, VA, WI	<b>B-</b> Score: 722	
<b>46</b>	<b>Hastings Mutual</b> States: IA, IL, IN, MI, OH, WI	<b>B-</b> Score: 717	
<b>47</b>	<b>Selective Insurance</b> States: AZ, IA, IL, IN, MD, MN, NJ, OH, PA, RI, SC, TN, UT, VA, WI	<b>B-</b> Score: 708	
<b>48</b>	<b>Horace Mann</b> States: AK, DE, IL, LA, ME, MI, MN, NC, ND, NH, PA, SC, UT, WA, WV	<b>B-</b> Score: 701	
<b>49</b>	<b>Ohio Mutual</b> States: CT, IN, ME, NH, OH, RI, VT	<b>B-</b> Score: 697	
<b>50</b>	<b>Western National</b> States: AZ, CO, IA, IL, MN, WI	<b>B-</b> Score: 696	
<b>51</b>	<b>NJM (New Jersey Manufacturers)</b> States: CT, MD, NJ, OH, PA	<b>C+</b> Score: 677	
<b>52</b>	<b>Quincy Mutual</b> States: CT, MA, ME, RI	<b>C+</b> Score: 675	
<b>53</b>	<b>Farmers Alliance</b> States: CO, ID, KS, MT, ND, NE, OK, SD	<b>C+</b> Score: 674	
<b>54</b>	<b>American National (ANPAC)</b> States: CO, DE, ID, LA, MA, MO, MT, NJ, NM, NV, OK, RI, SD, UT, WA, WV, WY	<b>C+</b> Score: 674	
<b>55</b>	<b>Grange Insurance</b> States: GA, IA, ID, IL, IN, KY, MI, MN, OH, PA, SC, TN, VA, WI	<b>C+</b> Score: 651	
<b>56</b>	<b>Clearcover</b> States: AL, AZ, CA, GA, IL, IN, KY, LA, MD, MO, MS, NE, OH, OK, PA, TX, UT, VA, WI, WV	<b>C+</b> Score: 647	
<b>57</b>	<b>Germania</b> States: TX	<b>C+</b> Score: 642	

<b>58</b>	<b>General Motors Ins Co</b> States: AZ, GA, IL, IN, OH, PA, TX	<b>C+</b> Score: 631	
<b>59</b>	<b>Encova (Motorists)</b> States: IA, IL, IN, KY, MN, OH, PA, TN, WI, WV	<b>C+</b> Score: 629	
<b>60</b>	<b>Agency Ins Co (AIC)</b> States: MD, PA, TN, VA	<b>C+</b> Score: 627	
<b>61</b>	<b>Metromile</b> States: AZ, CA, IL, NJ, OR, PA, VA, WA	<b>C+</b> Score: 621	
<b>62</b>	<b>American Family</b> States: AL, AZ, CO, CT, DE, GA, HI, IA, ID, IL, IN, KS, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NV, OH, OK, OR, PA, SD, UT, VT, WA, WI	<b>C+</b> Score: 613	
<b>63</b>	<b>Lemonade</b> States: AZ, IL, OH, OR, TN, TX, WA	<b>C+</b> Score: 600	
<b>64</b>	<b>Ameriprise</b> States: AZ, CT, MD, MI, MN, NJ, UT, VT, WA	<b>C+</b> Score: 600	
<b>65</b>	<b>The Hartford</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C+</b> Score: 597	
<b>66</b>	<b>Utica National</b> States: CT, NC, NY, OH, VA	<b>C+</b> Score: 592	
<b>67</b>	<b>Automobile Club (AAA)</b> States: FL, IA, IL, KY, MI, MN, ND, VT, WI, WV	<b>C+</b> Score: 592	
<b>68</b>	<b>Branch Insurance</b> States: AL, AZ, CO, GA, IA, IL, IN, KS, KY, MA, MD, MI, MO, MS, NE, NH, NM, OH, OK, SD, TX, UT, VA, WI, WV	<b>C+</b> Score: 590	
<b>69</b>	<b>Mercury Insurance</b> States: CA, FL, GA, NJ, OK	<b>C+</b> Score: 587	
<b>70</b>	<b>Sentry Insurance</b> States: AL, AZ, CO, DE, FL, IA, ID, KS, ME, MO, NC, NE, NM, NV, OR, SC, SD, UT, VT, WA, WI, WV, WY	<b>C</b> Score: 548	
<b>71</b>	<b>MAPFRE</b> States: AZ, CA, CT, FL, MA, ME, NH, NJ, OH, OR, PA, RI, VT, WA	<b>C</b> Score: 543	

<b>72</b>	<b>Travelers</b> States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI	<b>C</b>	Score: 539	
<b>73</b>	<b>Nationwide</b> States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C</b>	Score: 536	
<b>74</b>	<b>Root Insurance</b> States: AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WI, WV	<b>C</b>	Score: 534	
<b>75</b>	<b>Progressive</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C</b>	Score: 487	
<b>76</b>	<b>Kemper Auto</b> States: AZ, CT, FL, ID, LA, MD, MN, MT, NC, NY, OH, OR, PA, TN, TX, UT, VT, WA	<b>C-</b>	Score: 469	
<b>77</b>	<b>21st Century/Farmers</b> States: CA	<b>C-</b>	Score: 469	
<b>78</b>	<b>Elephant Insurance</b> States: GA, IL, IN, MD, OH, TN, TX, VA	<b>C-</b>	Score: 458	
<b>79</b>	<b>Farmers Insurance</b> States: AK, AL, AR, AZ, CO, CT, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C-</b>	Score: 453	
<b>80</b>	<b>GEICO</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C-</b>	Score: 415	
<b>81</b>	<b>State Farm</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C-</b>	Score: 406	
<b>82</b>	<b>Traders Insurance</b> States: AR, IN, KS, MO, OK	<b>C-</b>	Score: 404	
<b>83</b>	<b>Safeway Insurance</b> States: AL, GA, LA, MS	<b>C-</b>	Score: 399	
<b>84</b>	<b>GoAuto</b> States: LA, NV, OH, TX	<b>C-</b>	Score: 391	
<b>85</b>	<b>USAA</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>D+</b>	Score: 372	

<b>86</b>	<b>Tesla Insurance</b> States: AZ, CA, CO, IL, MD, MN, NV, OH, OR, TX, UT, VA	<b>D+</b> Score: 345	
<b>87</b>	<b>Vermont Mutual</b> States: MA, ME, NH, VT	<b>D+</b> Score: 336	
<b>88</b>	<b>CURE Auto Ins</b> States: MI, NJ, PA	<b>D+</b> Score: 328	
<b>89</b>	<b>Liberty Mutual / Safeco</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>D+</b> Score: 320	
<b>90</b>	<b>Direct Auto [was SafeAuto]</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>D+</b> Score: 310	
<b>91</b>	<b>National General</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>D+</b> Score: 304	
<b>92</b>	<b>Gainsco</b> States: AL, AZ, FL, GA, NM, OK, SC, TN, TX, UT, VA	<b>D+</b> Score: 295	
<b>93</b>	<b>Allstate</b> States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>D</b> Score: 284	
<b>94</b>	<b>Direct General</b> States: AR, FL, LA, MS, SC, TN, VA	<b>D</b> Score: 263	
<b>95</b>	<b>The General</b> States: AZ, CO, FL, IA, IN, LA, NY, OH, PA, TN, TX, VA	<b>D-</b> Score: 179	
<b>96</b>	<b>Trexis Insurance</b> States: AL, AR, GA, IN, KY, MD, OH, SC, TN, TX, VA	<b>D-</b> Score: 151	
<b>97</b>	<b>Loya</b> States: CA, NM, TX	<b>F</b> Score: 81	

# Regional Results

In addition to the national ranking of insurance companies, the “Insurer Report Card” offers the following regional rankings. **These rankings are based only on the grades awarded by repair facilities located in that region.** This can provide more focused information to help consumers choose a well-graded insurer doing business in their area.

The following regions are included in this section:

- New England
- Northeast
- Great Lakes
- Plains
- South
- Northwest
- Rocky Mountains
- California
- Texas





## Region: New England

These are the average grades earned from body shops located in the New England region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (🏆★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
<b>Amica Mutual</b> 🏆★	A	1072	13
Safety Insurance	B-	784	31
Plymouth Rock	B-	762	41
Arbella Insurance	B-	750	40
The Hanover	B-	721	44

🏆★ = National “Honor Roll” recipient

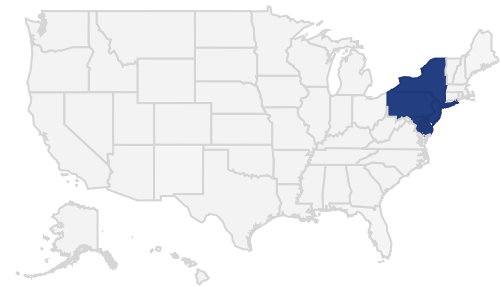


## Region: Northeast

These are the average grades earned from body shops located in the Northeast region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (🏆★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
<b>Chubb</b> 🏆★	A	1069	2
<b>Erie Insurance</b> 🏆★	A-	996	6
<b>Cincinnati Insurance</b> 🏆★	B	882	22
<b>Amica Mutual</b> 🏆★	B	835	13
Donegal	B-	737	35
Selective Insurance	B-	735	47
Plymouth Rock	B-	723	41
The Hanover	B-	698	44

🏆★ = National “Honor Roll” recipient

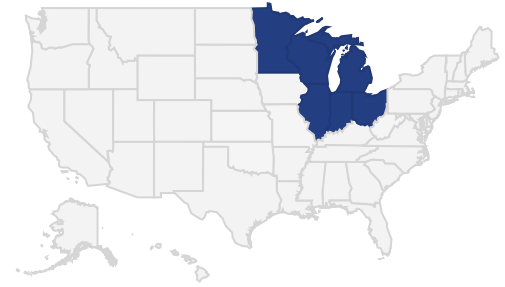


## Region: Great Lakes

These are the average grades earned from body shops located in the Great Lakes region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
<b>Acuity Insurance</b> (★)	A	1095	3
<b>Michigan Farm Bureau</b> (★)	A-	1016	4
<b>Chubb</b> (★)	A-	997	2
<b>Erie Insurance</b> (★)	B+	976	6
<b>PURE Insurance</b> (★)	B+	959	7
<b>Auto-Owners</b> (★)	B+	918	14
<b>Wisconsin Mutual</b> (★)	B+	899	12
<b>Grinnell Mutual</b> (★)	B+	889	8
<b>AIG Private Client</b> (★)	B+	887	9
<b>West Bend</b> (★)	B	873	20
<b>Frankenmuth Insurance</b> (★)	B	871	15
<b>Pioneer State Mutual</b> (★)	B	864	17
<b>Westfield Insurance</b> (★)	B	858	24
<b>Badger Mutual</b> (★)	B	856	30
<b>Rural Mutual</b> (★)	B	852	19
<b>Amica Mutual</b> (★)	B	846	13
<b>Pekin Insurance</b> (★)	B	831	25
<b>Cincinnati Insurance</b> (★)	B	821	22
<b>Western Reserve</b> (★)	B	817	28
<b>North Star Mutual</b> (★)	B	817	21
IMT Mutual	B-	776	37
The Hanover	B-	774	44
Horace Mann	B-	762	48
Ohio Mutual	B-	741	49
Central Mutual	B-	741	43
Country Financial	B-	723	42
Selective Insurance	B-	711	47
Western National	B-	708	50
Hastings Mutual	B-	703	46

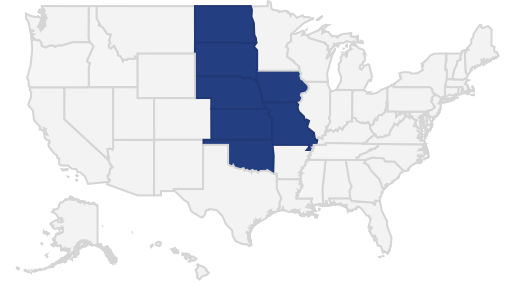
(★) = National “Honor Roll” recipient



## Region: Plains

These are the average grades earned from body shops located in the Plains region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Grinnell Mutual ★	A	1037	8
Farm Bureau Property Casualty ★	A-	995	11
Acuity Insurance ★	B+	948	3
Chubb ★	B+	922	2
Auto-Owners ★	B+	898	14
North Star Mutual ★	B	856	21
West Bend ★	B	832	20
Shelter Insurance	B	825	34
Cincinnati Insurance ★	B	801	22
Farmers Alliance	B-	772	53
Country Financial	B-	744	42
IMT Mutual	B-	735	37

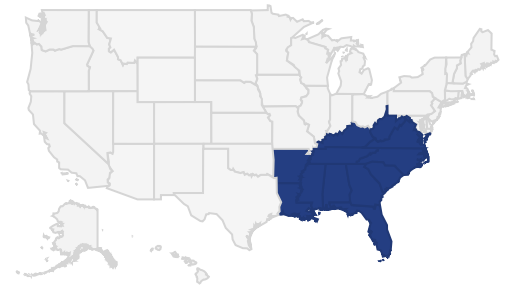


★ = National “Honor Roll” recipient

## Region: South

These are the average grades earned from body shops located in the South region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
North Carolina Farm Bureau ★	A+	1188	1
Chubb ★	A	1076	2
Erie Insurance ★	A	1044	6
Alfa Mutual ★	A-	1010	5
PURE Insurance ★	A-	1008	7
AIG Private Client ★	B+	919	9
Cincinnati Insurance ★	B	855	22
Auto-Owners ★	B	833	14
Southern Farm Bureau ★	B	832	23
Amica Mutual ★	B	823	13
Shelter Insurance	B	792	34
Penn National	B-	747	45
Central Mutual	B-	719	43



★ = National “Honor Roll” recipient

## Region: Northwest

These are the average grades earned from body shops located in the Northwest region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Mutual of Enumclaw ★	B+	976	10
Pemco Mutual ★	B	793	29
Country Financial	B-	700	42

★ = National “Honor Roll” recipient

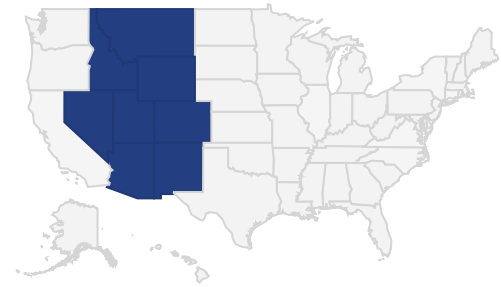


## Region: Rocky Mountains

These are the average grades earned from body shops located in the Rocky Mountains region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.


	Regional Grade	Regional Score	National Rank
Chubb ★	A	1111	2
Acuity Insurance ★	B+	963	3
AIG Private Client ★	B	858	9
Amica Mutual ★	B	857	13
Mutual of Enumclaw ★	B	855	10
Auto-Owners ★	B	835	14
Cincinnati Insurance ★	B	810	22
California Casualty	B	798	33
CSAA [AAA Northern Calif]	B	791	38
American National [ANPAC]	B-	716	54

★ = National “Honor Roll” recipient



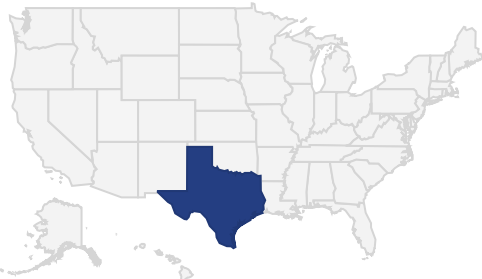
Region: California

These are the average grades earned from body shops located in the California region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank	
<b>Chubb</b> ★	A	1052	2	
<b>Auto Club [AAA Southern Calif]</b> ★	B+	972	27	
<b>Amica Mutual</b> ★	B+	937	13	
CSAA [AAA Northern Calif]	B+	929	38	
California Casualty	B+	891	33	
Wawanesa	B-	751	32	
Progressive	B-	704	75	
MAPFRE	B-	700	71	
★ = National “Honor Roll” recipient				

Region: Texas

These are the average grades earned from body shops located in the Texas region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2025 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank	
Chubb ★	A+	1145	2	
PURE Insurance ★	B+	982	7	
Amica Mutual ★	B+	959	13	
AAA Texas ★	B	870	16	
Cincinnati Insurance ★	B	860	22	
Texas Farm Bureau	B-	752	39	
★ = National “Honor Roll” recipient				

## Insurers Included in Survey

The following 122 insurance companies were included in the 2025 survey. Only those insurers [shown in bold] that received a grade from 35 or more respondents were ranked in the national results [their rank is shown following their name].

- **21st Century/Farmers** [77]
- **AAA Texas** [16]
- **Acuity Insurance** [3]
- Affirmative
- **Agency Ins Co (AIC)** [60]
- **AIG Private Client** [9]
- **Alfa Mutual** [5]
- **Allstate** [93]
- **American Family** [62]
- American Farmers & Ranchers
- **American National (ANPAC)** [54]
- **Ameriprise** [64]
- **Amica Mutual** [13]
- **Arbella Insurance** [40]
- **Auto Club (AAA Southern Calif)** [27]
- **Auto-Owners** [14]
- **Automobile Club (AAA)** [67]
- **Badger Mutual** [30]
- Bear River Mutual
- **Branch Insurance** [68]
- **California Casualty** [33]
- **Celina** [18]
- **Central Mutual** [43]
- **Chubb** [2]
- **Cincinnati Insurance** [22]
- **Clearcover** [56]
- Concord General
- **Country Financial** [42]
- **CSAA (AAA Northern Calif)** [38]
- **CURE Auto Ins** [88]
- **Direct Auto (was SafeAuto)** [90]
- **Direct General** [94]
- **Donegal** [35]
- DTRIC
- **Elephant Insurance** [78]
- **Encova (Motorists)** [59]
- **Erie Insurance** [6]
- Farm Bureau
- **Farm Bureau Property Casualty** [11]
- **Farmers Alliance** [53]
- Farmers Insurance
- Farmers Mutual
- First Ins Co of Hawaii
- **Frankenmuth Insurance** [15]
- **Gainsco** [92]
- **GEICO** [80]
- **General Motors Ins Co** [58]
- Georgia Farm Bureau
- **Germania** [57]
- **GoAuto** [84]
- **Grange Insurance** [55]
- **Grinnell Mutual** [8]
- **Hastings Mutual** [46]
- Hochheim Prairie Ins
- **Horace Mann** [48]
- **IMT Mutual** [37]
- Indiana Farm Bureau
- Indiana Farmers Mutual
- Island Insurance
- **Kemper Auto** [76]
- Kentucky Farm Bureau
- **Lemonade** [63]
- **Liberty Mutual / Safeco** [89]
- Louisiana Farm Bureau
- **Loya** [97]
- **Madison Mutual** [36]
- **MAPFRE** [71]
- **Mercury Insurance** [69]
- **Metromile** [61]
- **Michigan Farm Bureau** [4]
- Missouri Farm Bureau
- MMG Insurance
- Mountain West Farm Bureau
- **Mutual of Enumclaw** [10]
- **National General** [91]
- **Nationwide** [73]
- **NJM (New Jersey Manufacturers)** [51]
- Nodak Mutual
- **North Carolina Farm Bureau** [1]
- **North Star Mutual** [21]
- NYCM
- Ohio Mutual
- Oklahoma Farm Bureau
- **Pekin Insurance** [25]
- **Pemco Mutual** [29]
- **Penn National** [45]
- **Pioneer State Mutual** [17]
- **Plymouth Rock** [41]
- **Progressive** [75]
- Providence Mutual
- **PURE Insurance** [7]
- **Quincy Mutual** [52]
- Redpoint Cnty Mut
- **Root Insurance** [74]
- **Rural Mutual** [19]
- **Safety Insurance** [31]
- **Safeway Insurance** [83]
- **Selective Insurance** [47]
- **Sentry Insurance** [70]
- **Shelter Insurance** [34]
- **Southern Farm Bureau** [23]
- **State Farm** [81]
- Tennessee Farmers
- **Tesla Insurance** [86]
- **Texas Farm Bureau** [39]
- **The General** [95]
- **The Hanover** [44]
- **The Hartford** [65]
- **Toyota Motor Ins Co** [26]
- **Traders Insurance** [82]
- **Travelers** [72]
- **Trexis Insurance** [96]
- **USAA** [85]
- **Utica National** [66]
- **Vermont Mutual** [87]
- Virginia Farm Bureau
- **Wawanesa** [32]
- **West Bend** [20]
- **Western National** [50]
- **Western Reserve** [28]
- **Westfield Insurance** [24]
- **Wisconsin Mutual** [12]