



**INSURER**  
REPORT CARD



# 2021 Insurer Report Card



## Introduction

For many Americans, the COVID-19 pandemic has meant that their vehicles were parked at home much more than usual last year. Less crowded roads and fewer miles driven reduced the number of crashes and auto insurance claims in the U.S. by about 21% in 2020, according to CCC Information Services.

But whether drivers filed an auto claim or not, they still faced the decision about whether to remain with their current insurer – or to choose another – when it came time to renew their policy. That decision can be challenging for many consumers because they only rarely see how their insurer will treat them when it matters most: when they have claim. Drivers in the U.S. have such a claim on average only once every 10 years.

Asking friends or relatives about their claims experience with an auto insurer has similar limitations. Even if those friends have had a recent claim, they likely couldn't compare that experience against another they've had with a different insurer to know whether it was better or worse. For most consumers, that results in choosing blindly among the small group of insurance companies whose advertising they have seen, without even being aware of the hundreds of other companies offering auto insurance.

But there's one group of Americans who have a great deal of recent claims experience with a variety of insurance companies: the owners and operators of autobody repair shops. Every day, they see how various insurance companies treat their customers, and the expectations – positive or negative – those companies place on how their policyholders' vehicles are repaired.

## Enter the "Insurer Report Card"

That's what makes the "Insurer Report Card" a uniquely useful way for consumers to see how different insurance companies stack up against one 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?"**

The results show that many of the insurers getting the highest grades are smaller, regional insurance companies, ones that consumers may not be familiar with because these companies do not spend billions of dollars per 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. Taken together, the 10 highest-graded insurers do cover nearly all states, meaning most consumers could choose at least one of them. In addition, some of these smaller companies give consumers an opportunity to keep their insurance dollars "local," with an insurer that likely has closer ties to their community.

Choosing a highly-graded insurance company also doesn't necessarily mean a higher-priced policy. While a few of these insurers, such as Chubb [ranked second nationally] and PURE [ranked 6th], 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, and in some cases lower than, the larger national insurance companies.

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\*According to analysis by Dowling and Partners Securities, the four largest auto insurers [State Farm, Geico, Progressive and Allstate] spent a combined \$5.5 billion on advertising in 2019 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.



"Chubb makes it a priority to repair vehicles properly, following the auto manufacturers' guidelines, without pressure to cut costs," the manager of a shop in Annapolis, Maryland, said of the insurer in the No. 2 spot, with an overall grade of "A," in this year's survey.

"They are interested in doing the right thing in terms of quality repairs and customer service," one shop owner wrote about Michigan Farm Bureau, a company with a score that ranked it No. 4 nationally.

"They keep their customers' best interest paramount," the owner of a shop in Wisconsin said about third-ranked Erie Insurance, which received an overall grade of "A-" from shops. "I am going to switch my personal coverages to this company."

North Carolina Farm Bureau was the only insurer to receive an "A+" rating from shops this year. "Their main goal is to quickly complete the customer's repair in a very fair manner," the manager of one North Carolina body shop wrote. "Best service in the business; quickest, bar none," another shop manager said. "Their adjusters are knowledgeable and experienced and use common sense," another shop owner wrote.

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 approvals and thus increase the time it takes to complete repairs for the customer.

"They hold up repairs the longest of all insurance companies currently, and they choose the cheapest, non-fitting parts time and time again," the manager of a shop in New Hampshire said of one of the country's largest auto insurers, which received a "C-" overall from shops nationally.

"Their priority is the cheapest possible repair, and they show no concern for customer service," a body shop in Dallas, Texas, wrote about one of lowest-graded insurers. "One of their customers finally just paid for repairs out-of-pocket after the vehicle had been at the shop for three months waiting on payment from this company," the manager of a shop in Georgia said of the same insurance company.

## What's changed from last year?

In a year that has seen so much change, there's been a remarkable level of consistency in the list of insurance companies that body shops see doing the best in terms of claims service for drivers. Among the 15 highest graded insurers in this year's "Insurance Report Card," 10 were in the Top 15 last year as well.

Among those jumping into the Top 15 were Auto-Owners, which saw its overall grade improve from a "B" [and ranked 21st] last year to a "B+" [ranked 14th] this year. Secura Insurance and Iowa Farm Bureau both saw their grade improve from a "B" to a "B+," pushing them up 4 and 16 slots in the ranking, respectively.

Michigan Farm Bureau, which scored well last year but did not receive enough grades to qualify that company for the national ranking, grabbed the No. 4 spot this year with a grade of "A-". Similarly, Safety Insurance also made it to the national ranking for this first time this year, receiving an overall grade of "B+" from body shops.

Among the 10 largest auto insurers, Liberty Mutual was the only company to see its grade improve this year, from a "C-" to a "C" overall. Nationwide and State Farm each saw their grade fall from a "C+" to a straight "C".

## The Ten Largest Insurers

The 10 largest auto insurers in the country tended to get lower grades than many other companies. Among this group, Travelers earned the highest grade of a "C+" which just barely earned the company a spot among the top 50 graded insurers nationally. USAA also received a "C+" but the rest of the 10 largest auto insurers all received a grade of "C" or lower. Not a single one scored higher than the national average of 707, to achieve a "B-" grade.

Insurer	Grade	Rank	Score
Travelers	C+	44	659
USAA	C+	52	633
Nationwide	C	57	577
State Farm	C	60	546
Progressive	C	61	539
American Family	C	62	530
Farmers Insurance	C	63	525
Liberty Mutual	C	65	503
Allstate	C-	66	467
GEICO	C-	68	448

## Affiliated Repair Shops

One factor that may influence how body shops grade a particular insurance company's claims service is whether or not the shop is a member of that insurance company's affiliated network of body shops, known in the industry as a "direct repair program," or DRP. Insurance companies often encourage consumers to choose a shop that is part of their DRP. These programs typically require the participating shop to agree to discounted pricing or additional administrative work in exchange for the insurer's recommendation when policyholders have a claim.

Because the relationship an insurer maintains with its DRP facilities can be quite different than the relationships it has with non-DRP facilities, the "Insurer Report Card" asked each responding shop whether they are a DRP facility for each insurer they graded.

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 direct repair program almost always give higher grades than shops that don't participate in that insurer's direct repair program. However, participation in a DRP doesn't always mean a shop will give that insurance company a good grade. In this year's "Insurer Report Card," for example, GEICO earned a grade of "C-" from shops, regardless of whether the shops were part of GEICO's direct repair program.

Insurer	DRP		Non-DRP		Overall	
	Grade	Score	Grade	Score	Grade	Score
<b>Travelers</b>	<b>B</b>	861	<b>C+</b>	649	<b>C+</b>	659
<b>USAA</b>	<b>B+</b>	973	<b>C+</b>	585	<b>C+</b>	633
<b>Nationwide</b>	<b>B-</b>	768	<b>C</b>	522	<b>C</b>	577
<b>State Farm</b>	<b>B</b>	880	<b>C-</b>	397	<b>C</b>	546
<b>Progressive</b>	<b>B-</b>	711	<b>C</b>	525	<b>C</b>	539
<b>American Family</b>	<b>C+</b>	640	<b>C</b>	509	<b>C</b>	530
<b>Farmers Insurance</b>	<b>C+</b>	623	<b>C</b>	512	<b>C</b>	525
<b>Liberty Mutual</b>	<b>B-</b>	731	<b>C-</b>	467	<b>C</b>	503
<b>Allstate</b>	<b>B-</b>	695	<b>C-</b>	425	<b>C-</b>	467
<b>GEICO</b>	<b>C-</b>	459	<b>C-</b>	453	<b>C-</b>	448



## Methodology

The 2021 "Insurer Report Card" survey was conducted online in November-December 2020, 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?"**

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. More than 4,000 individual comments about insurance companies were submitted through the survey.

## Respondents

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 over 20,000 individuals in the industry. Each physical shop location could submit only one response to the survey. Respondents were in no way compensated for their participation.

The survey received responses from 1,101 collision repair professionals in all 50 states. That level of response, in an industry made up of approximately 40,000 individual shop locations, represents over 2.5% of the entire U.S. body shop industry. Respondents were repair facility owners, managers, estimators or other shop employees, who on average have 28 years of experience in the collision repair industry.

On average, each participant submitted a grade for 17 different insurance companies, resulting in a total of 19,102 individual grades given to 124 different auto insurance companies. 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 a simple unweighted average of all grades received. The final letter grade is the letter grade that then corresponds to the calculated average score. The average score received by all insurers was 707, the equivalent of a low "B-".

## 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).

Based in Portland, Ore., *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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# The 2021 Best Auto Insurers by National Grade

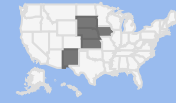
The table below shows the average grade of all insurers (that were graded by 35 or more respondents) on a national basis. The maps show the states from which grades were received for each insurer. Earning the highest grade nationally means that collision repair professionals believe that the claims handling practices of **North Carolina Farm Bureau** are most likely to ensure quality repairs and customer service for motorists. Chubb and Erie Insurance round out the top three. The average score received this year was 707, a "B-."

<b>1</b>	<b>North Carolina Farm Bureau</b> States: NC	<b>A+</b>	Score: 1171 Resp: 39	
<b>2</b>	<b>Chubb</b> States: AZ, CA, CO, CT, DC, DE, FL, GA, IL, IN, LA, MD, MI, MN, MO, NJ, NY, OH, OR, PA, TN, TX, UT, VA, WA, WI	<b>A</b>	Score: 1047 Resp: 400	
<b>3</b>	<b>Erie Insurance</b> States: DC, IL, IN, KY, MD, NC, NY, OH, PA, TN, VA, WI, WV	<b>A-</b>	Score: 1020 Resp: 292	
<b>4</b>	<b>Michigan Farm Bureau</b> States: MI	<b>A-</b>	Score: 1014 Resp: 37	
<b>5</b>	<b>Amica Mutual</b> States: AZ, CO, CT, DC, DE, FL, GA, IL, IN, MA, MD, ME, MI, MN, MS, NC, NH, NJ, NV, NY, OR, PA, RI, TN, TX, UT, VA, VT, WA	<b>B+</b>	Score: 941 Resp: 390	
<b>6</b>	<b>Pure Insurance</b> States: AZ, CA, CT, FL, GA, MD, NJ, NY, OK, TN, TX, WA	<b>B+</b>	Score: 935 Resp: 73	
<b>7</b>	<b>Safety Insurance</b> States: MA, NH	<b>B+</b>	Score: 928 Resp: 35	
<b>8</b>	<b>North Star Mutual</b> States: IA, KS, MN, ND, NE, OK, SD, WI	<b>B+</b>	Score: 926 Resp: 57	
<b>9</b>	<b>Acuity Insurance</b> States: AZ, CO, IA, ID, IL, IN, KS, ME, MN, MO, MT, ND, NM, NV, OH, PA, SD, TN, UT, VT, WI, WY	<b>B+</b>	Score: 919 Resp: 214	
<b>10</b>	<b>West Bend Mutual</b> States: IA, IL, IN, MN, WI	<b>B+</b>	Score: 914 Resp: 125	

# 11 Iowa Farm Bureau

States: IA, KS, NE, NM, SD

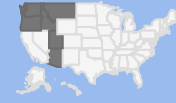
**B+** Score: 903  
Resp: 39



# 12 Mutual of Enumclaw

States: AZ, ID, MT, OR, UT, WA

**B+** Score: 899  
Resp: 59



# 13 Secura Insurance

States: MN, WI

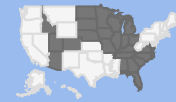
**B+** Score: 897  
Resp: 41



# 14 Auto-Owners

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

**B+** Score: 894  
Resp: 456



# 15 Frankenmuth Mutual

States: MI, OH

**B+** Score: 893  
Resp: 57



# 16 Cincinnati

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

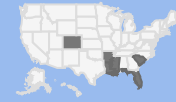
**B+** Score: 887  
Resp: 423



# 17 Southern Farm Bureau

States: AR, CO, FL, LA, MS, SC

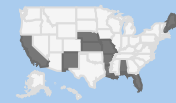
**B+** Score: 886  
Resp: 49



# 18 Auto Club (AAA So Cal)

States: AL, AR, CA, FL, KS, LA, ME, MO, NE, NH, NM

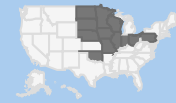
**B** Score: 875  
Resp: 141



# 19 Grinnell Mutual

States: IA, IL, IN, MN, MO, ND, NE, OH, OK, PA, SD, WI

**B** Score: 874  
Resp: 156



# 20 Plymouth Rock

States: CT, MA, NH, NJ, PA

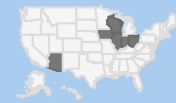
**B** Score: 856  
Resp: 92



# 21 Pekin Insurance

States: AZ, IA, IL, IN, OH, WI

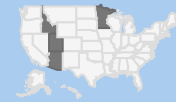
**B** Score: 838  
Resp: 126



# 22 Farm Bureau

States: AZ, ID, MN, UT

**B** Score: 830  
Resp: 50

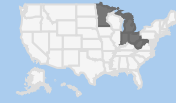


## 23 Westfield Insurance

States: IN, MI, MN, OH, WV

**B**

Score: 829  
Resp: 78

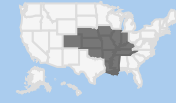


## 24 Shelter Insurance

States: AR, CO, IA, IL, IN, KS, KY, LA, MO, MS, NE, OK, TN

**B**

Score: 827  
Resp: 176



## 25 Arbella Insurance

States: CT, MA

**B**

Score: 819  
Resp: 45



## 26 Ohio Mutual

States: OH, RI

**B**

Score: 799  
Resp: 39

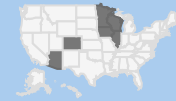


## 27 Western National

States: AZ, CO, IA, IL, MN, WI

**B**

Score: 794  
Resp: 43



## 28 New Jersey Manufacturers

States: NJ, PA

**B-**

Score: 782  
Resp: 44

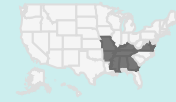


## 29 Alfa Mutual

States: AL, AR, GA, KY, MO, MS, TN, VA

**B-**

Score: 780  
Resp: 67



## 30 Quincy Mutual

States: CT, MA, ME, RI

**B-**

Score: 777  
Resp: 53

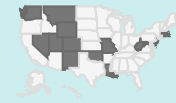


## 31 American National (ANPAC)

States: CO, DE, LA, MA, MO, MT, NJ, NM, NV, OK, RI, UT, WA, WV, WY

**B-**

Score: 764  
Resp: 82

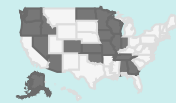


## 32 Country Financial

States: AK, AL, AZ, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NV, OK, OR, TN, WA, WI

**B-**

Score: 761  
Resp: 237



## 33 Hanover

States: AR, CT, LA, MA, ME, MI, NH, NJ, NY, VA, VT

**B-**

Score: 761  
Resp: 166



## 34 Central Mutual

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-**

Score: 745  
Resp: 139





# 35 Wawanesa

States: CA, OR

**B-** Score: 736  
Resp: 68



# 36 California Casualty

States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WY

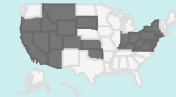
**B-** Score: 732  
Resp: 266



# 37 CSAA (AAA NorCal)

States: AZ, CA, CO, CT, DE, ID, IN, KS, KY, MD, MT, NJ, NV, NY, OH, OK, OR, PA, SD, UT, VA, WV, WY

**B-** Score: 715  
Resp: 190



# 38 Texas Farm Bureau

States: TX

**B-** Score: 712  
Resp: 65



# 39 MetLife

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

**B-** Score: 702  
Resp: 630



# 40 Metromile

States: AZ, CA, IL, NJ, OR, PA, VA, WA

**B-** Score: 701  
Resp: 68



# 41 Selective Insurance

States: MD, MN, RI, SC

**C+** Score: 683  
Resp: 42



# 42 CONNECT (Ameriprise)

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, VA, VT, WA, WI, WV, WY

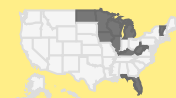
**C+** Score: 664  
Resp: 301



# 43 Automobile Club (AAA)

States: FL, IA, IL, KY, MI, MN, ND, VT, WI, WV

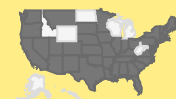
**C+** Score: 659  
Resp: 180



# 44 Travelers

States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA

**C+** Score: 659  
Resp: 760



# 45 MAPFRE

States: CT, MA, NH, NJ, OR, RI, WA

**C+** Score: 656  
Resp: 95



# 46 Penn National

States: IA, MD, NC, NJ, PA, TN, WI

**C+** Score: 656  
Resp: 79



## 47 Utica National

States: CA, CT, DE, GA, IL, IN, MD, ME, MS, NC, NH, NJ, NY, OH, PA, SC, TN, TX, VA, VT, WI

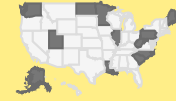
**C+** Score: 654  
Resp: 109



## 48 Horace Mann

States: AK, DE, IL, LA, ME, MN, NC, ND, PA, SC, UT, WA, WV

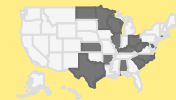
**C+** Score: 650  
Resp: 144



## 49 State Auto Mutual

States: AL, AR, CT, IL, KS, KY, MD, MN, NC, ND, OH, SC, TX, WI, WV

**C+** Score: 640  
Resp: 176



## 50 Mercury General

States: CA, FL, GA, NJ, OK

**C+** Score: 638  
Resp: 119



## 51 The Hartford

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

**C+** Score: 637  
Resp: 691



## 52 USAA

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

**C+** Score: 633  
Resp: 930



## 53 Grange Insurance

States: GA, IA, IL, IN, KY, MI, MN, OH, PA, SC, TN, VA, WI

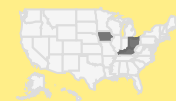
**C+** Score: 630  
Resp: 179



## 54 Motorists

States: IA, KY, OH

**C+** Score: 600  
Resp: 38



## 55 Donegal

States: DE, MD, PA, VA

**C+** Score: 593  
Resp: 52



## 56 Root

States: AR, AZ, CA, CO, CT, DE, GA, IA, IL, IN, KY, LA, MD, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WV

**C+** Score: 589  
Resp: 192



## 57 Nationwide

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

**C** Score: 577  
Resp: 744



## 58 Sentry Insurance

States: AL, AZ, CO, DE, FL, IA, ID, KS, ME, MO, NC, NE, NM, NV, OR, SC, SD, UT, VT, WA, WI, WV, WY

**C** Score: 576  
Resp: 143

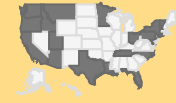


## 59 Kemper / Unitrin

States: AZ, CA, CT, FL, ID, LA, MD, MN, MT, NC, NY, OH, OR, PA, TN, TX, UT, VT, WA

C

Score: 565  
Resp: 311



## 60 State Farm

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

C

Score: 546  
Resp: 962



## 61 Progressive

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

C

Score: 539  
Resp: 950

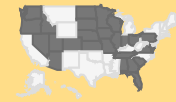


## 62 American Family

States: AL, AZ, CO, FL, GA, IA, ID, IL, IN, KS, MN, MO, ND, NE, NV, OH, OR, PA, SC, SD, TN, UT, VA, WA, WI

C

Score: 530  
Resp: 391



## 63 Farmers Insurance

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, VA, VT, WA, WI, WV, WY

C

Score: 525  
Resp: 809



## 64 Mid-Century (Farmers)

States: CA, UT

C

Score: 516  
Resp: 68



## 65 Liberty Mutual

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

C

Score: 503  
Resp: 903



## 66 Allstate

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

C-

Score: 467  
Resp: 970



## 67 Affirmative

States: AL, CA, IL, IN, LA, MO, TX

C-

Score: 450  
Resp: 76

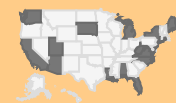


## 68 National General (Integon/GMAC)

States: AL, AZ, CA, FL, LA, ME, MI, NC, NJ, NY, RI, SD, UT, VA, WA, WV

C-

Score: 448  
Resp: 233



## 69 GEICO

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

C-

Score: 448  
Resp: 951



## 70 Vermont Mutual

States: MA, ME, NH, VT

C-

Score: 421  
Resp: 37



**71 Infinity**  
States: AZ, CA, FL, GA, TX

**C-** Score: 407  
Resp: 145



**72 Safe Auto**  
States: AZ, GA, IL, IN, KS, KY, LA, MO, MS, OH, OK, PA, SC, TN, TX, VA

**C-** Score: 390  
Resp: 233



**73 Safeway Insurance**  
States: AL, AZ, CO, GA, LA, MS

**D+** Score: 339  
Resp: 56



**74 Direct General**  
States: AR, FL, LA, MS, SC, TN, VA

**D+** Score: 303  
Resp: 88



**75 Loya**  
States: AL, AZ, CA, CO, GA, IL, IN, NM, NV, OH, TX

**D** Score: 186  
Resp: 143





## Alphabetical list of ranked insurers

This alphabetical list of all ranked insurers is provided for convenience. For a complete list of all insurers asked about in the 2021 survey, see the [list of included insurers](#).

- **Acuity Insurance** - Ranked 9
- **Affirmative** - Ranked 67
- **Alfa Mutual** - Ranked 29
- **Allstate** - Ranked 66
- **American Family** - Ranked 62
- **American National (ANPAC)** - Ranked 31
- **Amica Mutual** - Ranked 5
- **Arbella Insurance** - Ranked 25
- **Auto Club (AAA So Cal)** - Ranked 18
- **Auto-Owners** - Ranked 14
- **Automobile Club (AAA)** - Ranked 43
- **CONNECT (Ameriprise)** - Ranked 42
- **CSAA (AAA NorCal)** - Ranked 37
- **California Casualty** - Ranked 36
- **Central Mutual** - Ranked 34
- **Chubb** - Ranked 2
- **Cincinnati** - Ranked 16
- **Country Financial** - Ranked 32
- **Direct General** - Ranked 74
- **Donegal** - Ranked 55
- **Erie Insurance** - Ranked 3
- **Farm Bureau** - Ranked 22
- **Farmers Insurance** - Ranked 63
- **Frankenmuth Mutual** - Ranked 15
- **GEICO** - Ranked 69
- **Grange Insurance** - Ranked 53
- **Grinnell Mutual** - Ranked 19
- **Hanover** - Ranked 33
- **Horace Mann** - Ranked 48
- **Infinity** - Ranked 71
- **Iowa Farm Bureau** - Ranked 11
- **Kemper / Unitrin** - Ranked 59
- **Liberty Mutual** - Ranked 65
- **Loya** - Ranked 75
- **MAPFRE** - Ranked 45
- **Mercury General** - Ranked 50
- **MetLife** - Ranked 39
- **Metromile** - Ranked 40
- **Michigan Farm Bureau** - Ranked 4
- **Mid-Century (Farmers)** - Ranked 64
- **Motorists** - Ranked 54
- **Mutual of Enumclaw** - Ranked 12
- **National General (Integon/GMAC)** - Ranked 68
- **Nationwide** - Ranked 57
- **New Jersey Manufacturers** - Ranked 28
- **North Carolina Farm Bureau** - Ranked 1
- **North Star Mutual** - Ranked 8
- **Ohio Mutual** - Ranked 26
- **Pekin Insurance** - Ranked 21
- **Penn National** - Ranked 46
- **Plymouth Rock** - Ranked 20
- **Progressive** - Ranked 61
- **Pure Insurance** - Ranked 6
- **Quincy Mutual** - Ranked 30
- **Root** - Ranked 56
- **Safe Auto** - Ranked 72
- **Safety Insurance** - Ranked 7
- **Safeway Insurance** - Ranked 73
- **Secura Insurance** - Ranked 13
- **Selective Insurance** - Ranked 41
- **Sentry Insurance** - Ranked 58
- **Shelter Insurance** - Ranked 24
- **Southern Farm Bureau** - Ranked 17
- **State Auto Mutual** - Ranked 49
- **State Farm** - Ranked 60
- **Texas Farm Bureau** - Ranked 38
- **The Hartford** - Ranked 51
- **Travelers** - Ranked 44
- **USAA** - Ranked 52
- **Utica National** - Ranked 47
- **Vermont Mutual** - Ranked 70
- **Wawanesa** - Ranked 35
- **West Bend Mutual** - Ranked 10
- **Western National** - Ranked 27
- **Westfield Insurance** - Ranked 23

## Individual State Results

In addition to the national ranking of insurance companies [each of which was graded by a minimum of 35 body shops], the "Insurer Report Card" offers state-level findings for the states in which a minimum number of body shops responded. These state rankings are based only on the grades awarded by repair facilities located in that state. This can provide more focused information to help consumers choose a well-graded insurer doing business in their state. Auto-Owners and Frankenmuth Mutual, for example, were not among the Top 10 insurers in our national rankings, but were among the top three highest graded insurers in Michigan.

The following states are included in this section:

- [California](#)
- [Florida](#)
- [Illinois](#)
- [Massachusetts](#)
- [Michigan](#)
- [Minnesota](#)
- [New York](#)
- [North Carolina](#)
- [Ohio](#)
- [Pennsylvania](#)
- [Texas](#)



## Insurers Rated Highest by Body Shops in California

The following information is provided for the top three highest-graded insurers in this state.

The Automobile Club of Southern California [[calif.aaa.com](http://calif.aaa.com)] is the single largest member of the American Automobile Association [AAA] federation. Ranked 18th nationally on the 2021 "Insurer Report Card," the company received an A+ [Superior] financial strength rating from A.M. Best in 2020.

Chubb [[www.chubb.com](http://www.chubb.com)], ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

CSAA, or AAA Northern California [[csaa-insurance.aaa.com](http://csaa-insurance.aaa.com)], is an American Automobile Association [AAA] insurer. The company ranked 33rd nationally on the 2020 "Insurer Report Card," and has an A [Excellent] financial strength rating from A.M. Best in 2020.



## All Responses

Insurer	Grade	Score
Auto Club [AAA So Cal]	A	1101
Chubb	A	1058
CSAA [AAA NorCal]	B+	898
California Casualty	B	878
CONNECT [Ameriprise]	B	873
Standard Fire [Travelers]	B	821
USAA	B	800
The Hartford	B	797
MetLife	B	788
Metromile	B-	767
Wawanesa	B-	753
Travelers	B-	747
Nationwide	B-	731
Liberty Mutual	B-	712
Mercury General	B-	701
Allstate	C+	638
Progressive	C	575
GEICO	C	528
Farmers Insurance	C	495
Kemper / Unitrin	C-	474
Mid-Century [Farmers]	C-	474
National General [Integon/GMAC]	C-	456
State Farm	C-	425
Infinity	C-	413
Loya	D	252

## Insurers Rated Highest by Body Shops in Florida

The following information is provided for the top three highest-graded insurers in this state.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Amica Mutual ([www.chooseamica.com](http://www.chooseamica.com)) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

Auto-Owners ([www.auto-owners.com](http://www.auto-owners.com)), ranked 14th nationally on the 2021 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in dozens of states, selling policies through independent agents.

## All Responses

Insurer	Grade	Score
Chubb	A	1112
Amica Mutual	B+	948
Auto-Owners	B+	918
Southern Farm Bureau	B	880
Progressive	B	810
Pure Insurance	B	786
Travelers	B-	749
American Family	B-	724
Allstate	B-	716
Automobile Club [AAA]	B-	712
Cincinnati	B-	709
Farmers Insurance	B-	703
Auto Club [AAA So Cal]	B-	690
MetLife	B-	688
USAA	C+	656
CONNECT [Ameriprise]	C+	642
The Hartford	C+	622
Liberty Mutual	C+	621
Nationwide	C+	590
State Farm	C+	587
Mercury General	C	510
Sentry Insurance	C-	476
California Casualty	C-	473
GEICO	D+	350
National General [Integon/GMAC]	D+	344
Kemper / Unitrin	D+	327
Infinity	D+	308
Direct General	D+	304



## Insurers Rated Highest by Body Shops in Illinois

The following information is provided for the top three highest-graded insurers in this state.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Acuity Insurance ([www.acuity.com](http://www.acuity.com)) ranked 9th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020.

Erie Insurance ([www.erieinsurance.com](http://www.erieinsurance.com)) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

## All Responses

Insurer	Grade	Score
Chubb	A	1100
Acuity Insurance	A	1057
Erie Insurance	A-	1001
Amica Mutual	B+	968
Cincinnati	B+	930
Auto-Owners	B+	923
Pekin Insurance	B+	913
Grinnell Mutual	B	869
West Bend Mutual	B	862
Grange Insurance	B	800
Country Financial	B	793
Shelter Insurance	B-	774
Automobile Club [AAA]	B-	767
The Hartford	B-	745
Horace Mann	B-	741
Central Mutual	B-	739
State Auto Mutual	B-	710
MetLife	B-	697
Utica National	C+	671
California Casualty	C+	670
Root	C+	631
CONNECT [Ameriprise]	C+	626
Travelers	C+	615
USAA	C+	612
State Farm	C+	587
Allstate	C	573
Progressive	C	568
Nationwide	C	502
GEICO	C	493
American Family	C	491
Liberty Mutual	C-	457
Farmers Insurance	C-	444
Affirmative	C-	421
Safe Auto	C-	399
Loya	D	198

## Insurers Rated Highest by Body Shops in Massachusetts

The following information is provided for the top three highest-graded insurers in this state.

Amica Mutual ([www.chooseamica.com](http://www.chooseamica.com)) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

Plymouth Rock ([www.plymouthrock.com](http://www.plymouthrock.com)) ranked 21st nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A- [Excellent] from A.M. Best in 2020.

Safety Insurance ([www.safetyinsurance.com](http://www.safetyinsurance.com)) ranked 7th nationally on the 2021 "Insurer Report Card" and received a financial strength rating of A [Excellent] from A.M. Best in 2020.



## All Responses

Insurer	Grade	Score
Amica Mutual	A	1052
Plymouth Rock	B+	976
Safety Insurance	B+	944
Arbella Insurance	B	884
Quincy Mutual	B	844
MetLife	B	819
USAA	B-	752
Main Street America	B-	722
Hanover	C+	679
Travelers	C+	668
State Farm	C+	622
MAPFRE	C	564
Nationwide	C	495
Liberty Mutual	C-	480
GEICO	D+	372
Vermont Mutual	D+	355
Progressive	D+	326
Allstate	D-	132

## Insurers Rated Highest by Body Shops in Michigan

The following information is provided for the top three highest-graded insurers in this state.

Auto-Owners ([www.auto-owners.com](http://www.auto-owners.com)), ranked 14th nationally on the 2021 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in dozens of states, selling policies through independent agents.

Michigan Farm Bureau ([www.michfb.com](http://www.michfb.com)) has a financial strength rating of A- [Excellent] from A.M. Best in 2020 and ranked fourth nationally on the 2021 "Insurer Report Card" earning an "A-" grade.

Frankenmuth Mutual ([www.fmins.com](http://www.fmins.com)) ranked 15th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A [Excellent] from A.M. Best in 2020.



## All Responses

Insurer	Grade	Score
Auto-Owners	A	1095
Michigan Farm Bureau	A-	1014
Frankenmuth Mutual	A-	1008
Chubb	A-	990
Cincinnati	B+	980
Pioneer State Mutual	B+	969
Michigan Millers	B+	924
Wolverine Mutual	B+	894
Hanover	B	806
Automobile Club [AAA]	B	788
Westfield Insurance	B-	782
The Hartford	B-	749
Grange Insurance	B-	693
State Farm	C+	682
USAA	C	584
Farmers Insurance	C	571
Allstate	C	551
MetLife	C	537
Nationwide	C	534
Liberty Mutual	C-	484
National General [Integon/GMAC]	C-	462
Progressive	D+	344
GEICO	D+	296

## Insurers Rated Highest by Body Shops in Minnesota

The following information is provided for the top three highest-graded insurers in this state.

North Star Mutual ([www.northstarmutual.com](http://www.northstarmutual.com)) ranked 8th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020.

Grinnell Mutual ([www.grinnellmutual.com](http://www.grinnellmutual.com)) ranked 19th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A [Excellent] from A.M. Best in 2020.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



## All Responses

Insurer	Grade	Score
North Star Mutual	B+	978
Grinnell Mutual	B+	978
Chubb	B+	975
Auto-Owners	B+	948
Acuity Insurance	B+	898
Western National	B	874
West Bend Mutual	B	859
Farm Bureau	B	813
Westfield Insurance	B	811
Cincinnati	B	809
Amica Mutual	B	800
Progressive	B	796
Secura Insurance	B-	784
State Auto Mutual	B-	777
Selective Insurance	B-	758
Country Financial	B-	740
MetLife	B-	731
CONNECT [Ameriprise]	B-	727
State Farm	B-	719
Grange Insurance	B-	705
Travelers	B-	696
Kemper / Unitrin	B-	691
American Family	C+	642
Horace Mann	C+	621
The Hartford	C+	620
Nationwide	C+	592
Farmers Insurance	C	573
USAA	C	517
Automobile Club [AAA]	C	492
Liberty Mutual	C-	477
Allstate	D+	371
GEICO	D	241



## Insurers Rated Highest by Body Shops in New York

The following information is provided for the top three highest-graded insurers in this state.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Erie Insurance ([www.erieinsurance.com](http://www.erieinsurance.com)) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

Amica Mutual ([www.chooseamica.com](http://www.chooseamica.com)) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

## All Responses

Insurer	Grade	Score	Color
Chubb	B+	953	Green
Erie Insurance	B	875	Blue
Amica Mutual	B	828	Blue
Travelers	B	789	Blue
Hanover	B-	762	Blue
NYCM Insurance	B-	757	Blue
MetLife	B-	712	Blue
Utica National	C+	670	Yellow
Farmers Insurance	C+	651	Yellow
Nationwide	C+	631	Yellow
USAA	C+	621	Yellow
Kemper / Unitrin	C+	618	Yellow
GEICO	C+	615	Yellow
Progressive	C+	594	Yellow
The Hartford	C	580	Yellow
Central Mutual	C	560	Yellow
Liberty Mutual	C	522	Yellow
CONNECT [Ameriprise]	C	502	Yellow
State Farm	C-	463	Yellow
National General [Integon/GMAC]	C-	456	Yellow
Allstate	C-	432	Yellow

## Insurers Rated Highest by Body Shops in North Carolina

The following information is provided for the top three highest-graded insurers in this state.

North Carolina Farm Bureau ([www.ncfbins.com](http://www.ncfbins.com)) ranked No. 1 nationally on the 2021 "Insurer Report Card" with a grade of "A+" and earned a financial strength rating of A [Excellent] from A.M. Best in 2020.

Erie Insurance ([www.erieinsurance.com](http://www.erieinsurance.com)) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

Auto-Owners ([www.auto-owners.com](http://www.auto-owners.com)), ranked 14th nationally on the 2021 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in dozens of states, selling policies through independent agents.



## All Responses

Insurer	Grade	Score
North Carolina Farm Bureau	A+	1171
Erie Insurance	A	1061
Auto-Owners	B+	981
Cincinnati	B+	948
Amica Mutual	B+	934
Central Mutual	B	797
State Auto Mutual	B	793
Penn National	B-	748
Kemper / Unitrin	B-	740
MetLife	B-	737
Travelers	C+	682
Horace Mann	C+	681
Farmers Insurance	C+	658
The Hartford	C+	609
Discovery Insurance	C+	608
USAA	C	516
GEICO	C	496
Liberty Mutual	C-	478
State Farm	C-	475
Progressive	C-	475
Sentry Insurance	C-	449
National General (Integon/GMAC)	C-	400
Nationwide	D+	377
Allstate	D	238

## Insurers Rated Highest by Body Shops in Ohio

The following information is provided for the top three highest-graded insurers in this state.

Cincinnati Insurance ([www.cinfin.com](http://www.cinfin.com)) ranked 16th nationally on the 2021 "Insurer Report Card," and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The company sells policies exclusively through local agents.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

Erie Insurance ([www.erieinsurance.com](http://www.erieinsurance.com)) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.



## All Responses

Insurer	Grade	Score
Cincinnati	A-	1004
Chubb	B+	927
Erie Insurance	B+	914
Central Mutual	B+	896
Westfield Insurance	B	838
Auto-Owners	B	825
Ohio Mutual	B	798
Acuity Insurance	B-	771
Frankenmuth Mutual	B-	711
Pekin Insurance	B-	686
California Casualty	C+	666
Root	C+	639
Motorists	C+	623
State Auto Mutual	C+	615
CSAA [AAA NorCal]	C+	600
MetLife	C+	595
Kemper / Unitrin	C	573
Grinnell Mutual	C	565
State Farm	C	560
Nationwide	C	503
The Hartford	C	503
CONNECT [Ameriprise]	C-	465
American Family	C-	439
Travelers	C-	424
Farmers Insurance	C-	400
GEICO	C-	389
USAA	C-	387
Grange Insurance	D+	361
Liberty Mutual	D+	321
Allstate	D	279
Progressive	D	279
Safe Auto	D	256

## Insurers Rated Highest by Body Shops in Pennsylvania

The following information is provided for the top three highest-graded insurers in this state.

Erie Insurance ([www.erieinsurance.com](http://www.erieinsurance.com)) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

Cincinnati Insurance ([www.cinfin.com](http://www.cinfin.com)) ranked 16th nationally on the 2021 "Insurer Report Card," and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The company sells policies exclusively through local agents.



## All Responses

Insurer	Grade	Score
Erie Insurance	A	1117
Chubb	A-	1024
Cincinnati	B	795
Amica Mutual	B-	779
New Jersey Manufacturers	C+	682
MMG Insurance	C+	655
CSAA [AAA NorCal]	C+	644
Plymouth Rock	C+	627
Travelers	C	575
Donegal	C	572
MetLife	C	542
Nationwide	C	536
Penn National	C	523
Progressive	C	516
USAA	C	514
Grange Insurance	C-	467
The Hartford	C-	465
Farmers Insurance	C-	455
Kemper / Unitrin	C-	455
State Farm	C-	439
Horace Mann	C-	438
GEICO	D+	384
Liberty Mutual	D+	374
Allstate	D+	373
American Family	D+	358
Safe Auto	D	200

## Insurers Rated Highest by Body Shops in Texas

The following information is provided for the top three highest-graded insurers in this state.

Chubb ([www.chubb.com](http://www.chubb.com)), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Amica Mutual ([www.chooseamica.com](http://www.chooseamica.com)) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

PURE ([www.pureinsurance.com](http://www.pureinsurance.com)) is a member-owned insurer geared toward high net worth individuals. Ranked 6th nationally on the 2021 "Insurer Report Card," the company earned an A [Excellent] financial strength rating from A.M. Best in 2020.

## All Responses

Insurer	Grade	Score
Chubb	A	1095
Amica Mutual	A	1074
Pure Insurance	A	1064
Central Mutual	B+	925
Cincinnati	B+	887
CONNECT [Ameriprise]	B-	756
Texas Farm Bureau	B-	712
MetLife	B-	695
Travelers	B-	692
Republic	B-	685
USAA	C+	683
Farmers Insurance	C+	642
The Hartford	C+	627
Nationwide	C+	621
Liberty Mutual	C+	615
Allstate	C	579
Kemper / Unitrin	C	573
Root	C	545
Progressive	C	515
Infinity	C	493
Safe Auto	C-	484
Home State Insurance Group	C-	478
State Farm	C-	466
State Auto Mutual	C-	454
GEICO	C-	415
Affirmative	D+	355
Loya	D-	179

## Insurers Included in Survey

The following insurance companies were included in the 2021 survey. Only those insurers that received a grade from 35 or more respondents were ranked in the national results.

- Acuity Insurance
- Affirmative
- Agency Ins Co of MD
- Alfa Mutual
- Allstate
- American Family
- American Farmers & Ranchers
- American Financial
- American Independent
- American National [ANPAC]
- Amica Mutual
- Arbella Insurance
- Auto Club [AAA So Cal]
- Auto-Owners
- Automobile Club [AAA]
- Bear River Mutual
- California Casualty
- Center Mutual
- Central Mutual
- Chubb
- Cincinnati
- Colorado Farm Bureau
- Columbia Insurance
- Concord General
- CONNECT [Ameriprise]
- Country Financial
- CSAA [AAA NorCal]
- De Smet Farm Mutual
- Direct General
- Discovery Insurance
- Donegal
- DTRIC
- Erie Insurance
- Farm Bureau
- Farmers Alliance
- Farmers Insurance
- Farmers Mutual
- First Ins Co of Hawaii
- Frankenmuth Mutual
- GEICO
- Georgia Farm Bureau
- GoAuto
- Grange Insurance
- Grinnell Mutual
- Hanover
- Home State Insurance Group
- Horace Mann
- IMT Mutual
- Indiana Farm Bureau
- Indiana Farmers Mutual
- Infinity
- Iowa Farm Bureau
- Island Insurance
- Kemper / Unitrin
- Kentucky Farm Bureau
- Key Insurance Co
- Liberty Mutual
- Louisiana Farm Bureau
- Loya
- Main Street America
- MAPFRE
- Mercury General
- MetLife
- Metromile
- Michigan Farm Bureau
- Michigan Millers
- Mid-Century [Farmers]
- MMG Insurance
- Motorists
- Mountain West Farm Bureau
- Mutual of Enumclaw
- National General [Integon/GMAC]
- Nationwide
- New Jersey Manufacturers
- Noblr
- Nodak Mutual
- North Carolina Farm Bureau
- North Star Mutual
- NYCM Insurance
- Ohio Mutual
- Oklahoma Farm Bureau
- Oregon Mutual
- Pekin Insurance
- Pemco Mutual
- Penn National
- Pioneer State Mutual
- Plymouth Rock
- Progressive
- Providence Mutual
- Pure Insurance
- QBE / Unigard
- Quincy Mutual
- Republic
- Root
- Rural Mutual
- Safe Auto
- Safety Insurance
- Safeway Insurance
- Secura Insurance
- Selective Insurance
- Sentry Insurance
- Shelter Insurance
- South Carolina Farm Bureau
- Southern Farm Bureau
- Standard Fire [Travelers]
- State Auto Mutual
- State Farm
- Tennessee Farmers
- Texas Farm Bureau
- The Hartford
- Travelers
- Union Mutual
- USAA
- Utica National
- Vermont Mutual
- Virginia Farm Bureau
- Wawanesa
- West Bend Mutual
- Western National
- Westfield Insurance
- Wisconsin Mutual
- Wolverine Mutual
- Young American



## 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).

Based in Portland, Ore., *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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