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**INSURER**  
REPORT CARD

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# 2022 Insurer Report Card



## Introduction

Thanks in part to social media, consumers have many ways to ask their friends and relatives about their recent experience with a dentist, a plumber or a certain restaurant.

But they are far less likely to have people they can ask about a recent claims experience with an auto insurance company. That's because consumers on average have an auto insurance claim once every 10 years. So even if friends or relatives have had a recent claim, they likely can't compare it against another claims experience they've had with another company to know whether it was better or worse.

As a result, drivers may pay for their insurance coverage – often for multiple years – before finally seeing how well their insurance company takes care of them at the time they file a claim.

That leaves many consumers choosing from among just the small group of insurance companies whose advertising they've seen, without considering or even being aware of dozens of other insurance companies selling auto insurance policies, or knowing how all those companies compare when it matters most: when you place a claim.

But there's one group of people who have a great deal of recent claims experience with many different insurance companies: the owners and operators of America's 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.

## The “Insurer Report Card” offers unique perspective

That's what makes the “Insurer Report Card” a useful tool for consumers to see how different insurance companies compare to 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 many 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. In any case, with 32 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, 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 21st], 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.

\*\* According to analysis by Dowling and Partners Securities, the four largest auto insurers [State Farm, Geico, Progressive and Allstate] spent a combined \$6.2 billion on advertising in 2020 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 will go above and beyond to make the complete experience as smooth as possible for the customer,” a manager for a collision repair company with seven shops in the San Francisco Bay Area, said of the insurer in the No. 2 spot, with an overall grade of “A-” in this year's survey. “They want us to follow the automakers' repair procedures, they respond promptly, and they take care of customers,” an estimator at a shop in Texas concurred.

“Acuity consistently delivers great customer service, and truly cares about its customers and the quality of repairs,” the general manager of a shop in Wisconsin wrote of that insurer, which ranked No. 4 nationally with an overall grade of “B+” this year. “They always use quality parts, and always pay claims in full in a timely matter.”

“A great insurance company for the consumer, and one that is easy for us to work with,” one shop owner wrote about Michigan Farm Bureau, a company with a score that ranked it No. 10 nationally.

North Carolina Farm Bureau was the only insurer to receive an “A+” rating from shops this year [the company did so in 2021 as well]. “They genuinely want vehicles repaired properly, and they don't cause major delays for us or their policyholders,” an estimator at one North Carolina body shop wrote. “The claims process is easy, adjusters are generally knowledgeable and easy to work with, and payments are issued quickly,” another shop manager said. “They take care of the claim, and most importantly, they care about customers and their safety,” 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 want us to use terrible parts, and seem to only be concerned with getting the cheapest repair without any interest in repair quality or customer service,” the manager of a shop in Southeastern Pennsylvania said of one of the country's largest auto insurers, which received a “C-” overall from shops nationally.

“Incredibly slow response times,” the manager of a body shop in Virginia wrote about one of the largest – and lowest-graded – insurers. “Communication is terrible, it is difficult to get hold of claims staff, they just seem to want the cheapest repair regardless of what the automaker procedures for repairs say, and they don't seem to care about the customer one bit,” one Iowa shop owner said of the same insurance company.

## What's changed from last year?

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,” 11 were in the Top 15 last year as well.

Among those jumping into the Top 15 were Grinnell Mutual, which saw its overall grade improve from a “B” [and ranked 19th] last year to a “B+” [ranked 8th] this year.

Wisconsin Mutual, which scored well last year but did not receive enough grades to qualify that company for the national ranking, grabbed the No. 14 spot this year with a grade of “B”.

## The Ten Largest Insurers

None of the 10 largest auto insurers in the country scored higher than the national average score [718] to earn a “B-” or better grade.

Among this group, American Family and Travelers scored the highest with a grade of a “C+,” barely earning them a spot among the top 60 graded insurers nationally. American Family was also the only insurer among the largest 10 to see its grade improve [from a “C” last year].

Allstate earned the lowest grade among the 10 [“D+,” down from “C-” last year]. USAA, Liberty Mutual and State Farm also saw a decline in their grade and ranking this year.

	Grade	Rank	Score
American Family	C+	55	637
Travelers	C+	60	603
USAA	C	70	547
Nationwide	C	71	546
Progressive	C	74	539
Farmers Insurance	C	76	496
GEICO	C-	79	455
Liberty Mutual / Safeco	C-	80	440
State Farm	C-	83	423
Allstate	D+	87	362

## 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 DRP almost always give higher grades to that insurer than shops that don't. State Farm, for example, earned a “B” from those shops with which it has a direct repair agreement, but only a “D” from shops that are not part of State Farm's DRP. 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 its direct repair shops, not that much better than the “C-” the insurer received from other shops.

	DRP		Non-DRP		Overall	
	Grade	Score	Grade	Score	Grade	Score
<b>American Family</b>	<b>B</b>	814	<b>C+</b>	613	<b>C+</b>	637
<b>Travelers</b>	<b>B-</b>	782	<b>C+</b>	597	<b>C+</b>	603
<b>USAA</b>	<b>A-</b>	997	<b>C-</b>	484	<b>C</b>	547
<b>Nationwide</b>	<b>B</b>	802	<b>C</b>	496	<b>C</b>	546
<b>Progressive</b>	<b>B-</b>	738	<b>C</b>	518	<b>C</b>	539
<b>Farmers Insurance</b>	<b>B-</b>	699	<b>C-</b>	452	<b>C</b>	496
<b>GEICO</b>	<b>C</b>	501	<b>C-</b>	452	<b>C-</b>	455
<b>Liberty Mutual / Safeco</b>	<b>B-</b>	760	<b>C-</b>	404	<b>C-</b>	440
<b>State Farm</b>	<b>B</b>	865	<b>D</b>	248	<b>C-</b>	423
<b>Allstate</b>	<b>B-</b>	695	<b>D+</b>	299	<b>D+</b>	362

## Methodology

The 2022 "Insurer Report Card" survey was conducted online in November-December 2021, 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 over 20,000 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. More than 7,500 comments about individual insurance companies were submitted through the survey.

## Respondents

The 2022 survey received responses from 1,153 collision repair professionals from 49 states. That level of response, in an industry made up of approximately 40,000 individual shop locations, represents nearly 3% 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 about 21 different insurance companies, resulting in a total of 24,568 individual grades given to 144 different auto insurance companies. The 93 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 grade is the letter grade that corresponds to that average score. Across all 144 insurers that received at least one grade in the 2022 survey, the average score was 718, or 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).

*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.

CRASH Network  
Email: [admin@crashnetwork.com](mailto:admin@crashnetwork.com)  
Website: [www.CrashNetwork.com](http://www.CrashNetwork.com)



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# 2022 Insurer Report Card “Honor Roll”

The following list of 32 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.



## 1 North Carolina Farm Bureau

States: NC

**A+** Score: 1193



## 2 Chubb

States: AZ, CA, CO, CT, DC, DE, FL, GA, IL, IN, KS, MA, MD, MI, MN, MO, NC, NJ, NY, OK, OR, PA, TN, TX, VA, WA, WI

**A-** Score: 1015



## 3 Erie Insurance

States: DC, IL, IN, KY, MD, NC, NY, OH, PA, TN, VA, WI, WV

**B+** Score: 979



## 4 Acuity Insurance

States: AZ, CO, IA, ID, IL, IN, KS, ME, MN, MO, MT, ND, NM, NV, OH, PA, SD, TN, UT, VT, WI, WY

**B+** Score: 953



## 5 Southern Farm Bureau

States: AR, FL, LA, MS

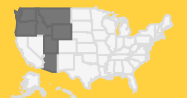
**B+** Score: 940



## 6 Mutual of Enumclaw

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

**B+** Score: 929



## 7 Secura Insurance

States: MN, WI

**B+** Score: 929



## 8 Grinnell Mutual

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

**B+** Score: 916



## 9 Frankenmuth Mutual

States: MI, OH

**B+** Score: 911



## 10 Michigan Farm Bureau

States: MI

**B+** Score: 909





<b>11</b>	<b>Amica Mutual</b> States: AZ, CO, CT, DC, DE, FL, GA, IL, IN, MA, MD, ME, MI, MN, NC, NH, NJ, NV, NY, OR, PA, RI, TN, TX, UT, VA, VT, WA, WI	<b>B+</b> Score: 904	
<b>12</b>	<b>Auto Club (AAA Southern Calif)</b> States: AL, AR, CA, FL, KS, LA, ME, MO, NE, NH, NM, PA, RI	<b>B+</b> Score: 904	
<b>13</b>	<b>Auto-Owners</b> 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>B+</b> Score: 890	
<b>14</b>	<b>Wisconsin Mutual</b> States: WI	<b>B</b> Score: 882	
<b>15</b>	<b>West Bend</b> States: IA, IL, IN, MN, WI	<b>B</b> Score: 879	
<b>16</b>	<b>North Star Mutual</b> States: IA, KS, MN, ND, NE, OK, SD, WI	<b>B</b> Score: 873	
<b>17</b>	<b>Rural Mutual</b> States: WI	<b>B</b> Score: 867	
<b>18</b>	<b>AAA Texas</b> States: TX	<b>B</b> Score: 865	
<b>19</b>	<b>Oregon Mutual</b> States: CA, ID, OR, WA	<b>B</b> Score: 864	
<b>20</b>	<b>Pemco Mutual</b> States: OR, WA	<b>B</b> Score: 863	
<b>21</b>	<b>PURE Insurance</b> States: AZ, CA, FL, GA, IL, MA, MN, NC, NJ, NY, SC, TN, WA	<b>B</b> Score: 855	
<b>22</b>	<b>Celina</b> States: IA, IN, OH, TN	<b>B</b> Score: 852	



## 23 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: 850



## 24 Safety Insurance

States: MA, NH

**B**

Score: 848



## 25 Westfield Insurance

States: IN, MI, MN, OH, WV

**B**

Score: 839



## 26 Pekin Insurance

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

**B**

Score: 829



## 27 Alfa Mutual

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

**B**

Score: 826



## 28 Arbella Insurance

States: CT, MA

**B**

Score: 826



## 29 Western Reserve

States: IN, OH

**B**

Score: 813



## 30 Shelter Insurance

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

**B**

Score: 802



## 31 Selective Insurance

States: MD, MN, RI

**B**

Score: 787



## 32 Ohio Mutual

States: OH, RI

**B**

Score: 785





## The other insurers

The following 67 insurers earned a “B-” or lower, failing to earn a spot on the 2022 Insurer Report Card “Honor Roll.” The maps show the states from which grades were received for each insurer.

<b>33</b>	<b>Germania</b> States: TX	<b>B-</b> Score: 784	
<b>34</b>	<b>Badger Mutual</b> States: AZ, IA, ID, IL, IL, NV, UT, WI, WY	<b>B-</b> Score: 780	
<b>35</b>	<b>Farm Bureau Property Casualty</b> States: AZ, MN, UT	<b>B-</b> Score: 778	
<b>36</b>	<b>MMG Insurance</b> States: ME, NH, PA, VT	<b>B-</b> Score: 775	
<b>37</b>	<b>NJM (New Jersey Manufacturers)</b> States: CT, MD, NJ, OH, PA	<b>B-</b> Score: 774	
<b>38</b>	<b>Plymouth Rock</b> States: CT, MA, NH, NJ, NY, PA	<b>B-</b> Score: 734	
<b>39</b>	<b>IDS (Ameriprise)</b> States: CA, OR	<b>B-</b> Score: 730	
<b>40</b>	<b>NYCM Insurance</b> States: NY	<b>B-</b> Score: 730	
<b>41</b>	<b>California Casualty</b> 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>B-</b> Score: 727	
<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: 722	
<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: 721	
<b>44</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: 718	
<b>45</b>	<b>Western National</b> States: AZ, CO, IA, IL, MN, WI	<b>B-</b> Score: 716	

<b>46 Donegal</b> States: DE, MD, PA, VA	<b>B-</b> Score: 714	
<b>47 Texas Farm Bureau</b> States: TX	<b>B-</b> Score: 709	
<b>48 Quincy Mutual</b> States: CT, MA, ME, RI	<b>C+</b> Score: 684	
<b>49 American National (ANPAC)</b> States: CO, DE, LA, MA, MO, MT, NJ, NM, NV, OK, RI, UT, WA, WV, WY	<b>C+</b> Score: 683	
<b>50 Horace Mann</b> States: AK, DE, IL, LA, ME, MN, NC, ND, PA, SC, UT, WA, WV	<b>C+</b> Score: 673	
<b>51 Wawanesa</b> States: CA, OR	<b>C+</b> Score: 667	
<b>52 The Hanover</b> States: AR, CT, LA, MA, ME, MI, NH, NJ, NY, VA	<b>C+</b> Score: 657	
<b>53 Ameriprise</b> States: AZ, CT, MD, MI, MN, NJ, UT, VT, WA	<b>C+</b> Score: 655	
<b>54 Automobile Club (AAA)</b> States: FL, IA, IL, KY, MI, MN, ND, VT, WI, WV	<b>C+</b> Score: 649	
<b>55 American Family</b> States: AZ, CA, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NE, NV, OH, OR, SD, UT, WA, WI	<b>C+</b> Score: 637	
<b>56 MetLife</b> States: AL, AR, AZ, CA, CO, CT, DE, FL, GA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NY, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	<b>C+</b> Score: 630	
<b>57 Motorists</b> States: IA, KY, OH	<b>C+</b> Score: 622	
<b>58 Grange Insurance</b> States: GA, IA, IL, IN, KY, MI, MN, OH, PA, SC, TN, VA, WI	<b>C+</b> Score: 620	
<b>59 Penn National</b> States: IA, MD, NC, NJ, PA, TN, WI	<b>C+</b> Score: 604	

## 60 Travelers

States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, 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

**C+** Score: 603



## 61 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: 595



## 62 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

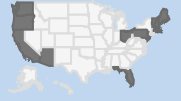
**C+** Score: 594



## 63 MAPFRE

States: AZ, CA, CT, FL, MA, ME, NH, NJ, OH, OR, PA, RI, VT, WA

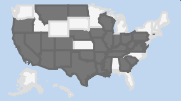
**C** Score: 584



## 64 Root Insurance

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, SC, TN, TX, UT, VA, WI, WV

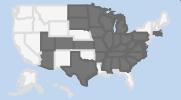
**C** Score: 580



## 65 State Auto Mutual

States: AL, AR, AZ, CO, CT, GA, IA, IL, IN, KS, KY, MA, MD, MI, MN, MO, MS, NC, ND, OH, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV

**C** Score: 580



## 66 Main Street America

States: DE, MA, ME, RI

**C** Score: 568



## 67 Mercury General

States: CA, FL, GA, NJ, OK

**C** Score: 567



## 68 Affirmative

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

**C** Score: 566



## 69 Elephant Insurance

States: GA, IL, IN, MD, OH, TN, TX, VA

**C** Score: 551



## 70 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: 547



## 71 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: 546



## 72 Standard Fire (Travelers)

States: CA

**C** Score: 542



## 73 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: 540



## 74 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

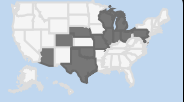


## 75 Branch Insurance

States: AZ, CO, IL, IN, MD, MI, MO, NE, OH, OK, PA, TX, WI

C

Score: 536



## 76 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: 495

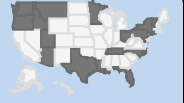


## 77 Kemper / Unitrin

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

C

Score: 494

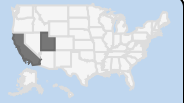


## 78 Mid-Century

States: CA, UT

C-

Score: 460



## 79 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: 454



## 80 Liberty Mutual / Safeco

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: 440



## 81 Safe Auto

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: 435



## 82 Esurance

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

C-

Score: 430



## 83 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: 423



## 84 Gainsco

States: AL, AZ, FL, GA, NM, OK, SC, TN, TX, UT, VA

C-

Score: 400

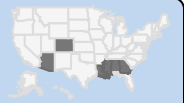


## 85 Safeway Insurance

States: AL, AZ, CO, GA, LA, MS

C-

Score: 394



## 86 National General

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: 387



## 87 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

D+

Score: 361



## 88 Infinity

States: AZ, CA, FL, GA, TX

**D+** Score: 290



## 89 Direct General

States: AR, FL, LA, MS, SC, TN, VA

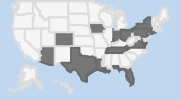
**D** Score: 283



## 90 The General

States: AZ, CO, FL, IA, IN, LA, NY, OH, PA, TN, TX, VA

**D** Score: 265



## 91 Vermont Mutual

States: MA, ME, NH, VT

**D** Score: 262



## 92 Loya

States: CA, NM, TX

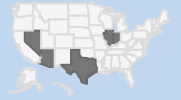
**D** Score: 193



## 93 American Access

States: AZ, IL, IN, NV, TX

**D-** Score: 175



## Alphabetical list of ranked insurers

Here is an alphabetical list of all ranked insurers. For a complete list of all insurers asked about in the 2022 survey, see the [list of included insurers](#).

- **AAA Texas** - Ranked 18
- **Acuity Insurance** - Ranked 4
- **Affirmative** - Ranked 68
- **Alfa Mutual** - Ranked 27
- **Allstate** - Ranked 87
- **American Access** - Ranked 93
- **American Family** - Ranked 55
- **American National (ANPAC)** - Ranked 49
- **Ameriprise** - Ranked 53
- **Amica Mutual** - Ranked 11
- **Arbella Insurance** - Ranked 28
- **Auto Club (AAA Southern Calif)** - Ranked 12
- **Auto-Owners** - Ranked 13
- **Automobile Club (AAA)** - Ranked 54
- **Badger Mutual** - Ranked 34
- **Branch Insurance** - Ranked 75
- **CSAA (AAA Northern Calif)** - Ranked 44
- **California Casualty** - Ranked 41
- **Celina** - Ranked 22
- **Central Mutual** - Ranked 43
- **Chubb** - Ranked 2
- **Cincinnati Insurance** - Ranked 23
- **Country Financial** - Ranked 42
- **Direct General** - Ranked 89
- **Donegal** - Ranked 46
- **Elephant Insurance** - Ranked 69
- **Erie Insurance** - Ranked 3
- **Esurance** - Ranked 82
- **Farm Bureau Property Casualty** - Ranked 35
- **Farmers Insurance** - Ranked 76
- **Frankenmuth Mutual** - Ranked 9
- **GEICO** - Ranked 79
- **Gainsco** - Ranked 84
- **Germania** - Ranked 33
- **Grange Insurance** - Ranked 58
- **Grinnell Mutual** - Ranked 8
- **Horace Mann** - Ranked 50
- **IDS (Ameriprise)** - Ranked 39
- **Infinity** - Ranked 88
- **Kemper / Unitrin** - Ranked 77
- **Liberty Mutual / Safeco** - Ranked 80
- **Loya** - Ranked 92
- **MAPFRE** - Ranked 63
- **MMG Insurance** - Ranked 36
- **Main Street America** - Ranked 66
- **Mercury General** - Ranked 67
- **MetLife** - Ranked 56
- **Michigan Farm Bureau** - Ranked 10
- **Mid-Century** - Ranked 78
- **Motorists** - Ranked 57
- **Mutual of Enumclaw** - Ranked 6
- **NJM (New Jersey Manufacturers)** - Ranked 37
- **NYCM Insurance** - Ranked 40
- **National General** - Ranked 86
- **Nationwide** - Ranked 71
- **North Carolina Farm Bureau** - Ranked 1
- **North Star Mutual** - Ranked 16
- **Ohio Mutual** - Ranked 32
- **Oregon Mutual** - Ranked 19
- **PURE Insurance** - Ranked 21
- **Pekin Insurance** - Ranked 26
- **Pemco Mutual** - Ranked 20
- **Penn National** - Ranked 59
- **Plymouth Rock** - Ranked 38
- **Progressive** - Ranked 74
- **Quincy Mutual** - Ranked 48
- **Root Insurance** - Ranked 64
- **Rural Mutual** - Ranked 17
- **Safe Auto** - Ranked 81
- **Safety Insurance** - Ranked 24
- **Safeway Insurance** - Ranked 85
- **Secura Insurance** - Ranked 7
- **Selective Insurance** - Ranked 31
- **Sentry Insurance** - Ranked 73
- **Shelter Insurance** - Ranked 30
- **Southern Farm Bureau** - Ranked 5
- **Standard Fire (Travelers)** - Ranked 72
- **State Auto Mutual** - Ranked 65
- **State Farm** - Ranked 83
- **Texas Farm Bureau** - Ranked 47
- **The General** - Ranked 90
- **The Hanover** - Ranked 52
- **The Hartford** - Ranked 62
- **Travelers** - Ranked 60
- **USAA** - Ranked 70
- **Utica National** - Ranked 61
- **Vermont Mutual** - Ranked 91
- **Wawanesa** - Ranked 51
- **West Bend** - Ranked 15
- **Western National** - Ranked 45
- **Western Reserve** - Ranked 29
- **Westfield Insurance** - Ranked 25
- **Wisconsin Mutual** - Ranked 14

# 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.

The following states are included in this section:

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



## Insurers Rated Highest by Body Shops in California

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Automobile Club of Southern California** ([calif.aaa.com](http://calif.aaa.com)) is the largest member of the American Automobile Association (AAA) federation. The company received an A+ [Superior] financial strength rating from A.M. Best in 2021. **Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ [Superior] financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing 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 has an A [Excellent] financial strength rating from A.M. Best in 2021.

	Grade	Score	
<b>Auto Club (AAA Southern Calif)</b> ★	A	1089	
<b>Chubb</b> ★	A-	996	
CSAA [AAA Northern Calif]	B+	912	
American Family	B+	888	
<b>PURE Insurance</b> ★	B	820	
California Casualty	B	814	
<b>Cincinnati Insurance</b> ★	B	791	
IDS [Ameriprise]	B-	770	
USAA	B-	750	
Root Insurance	B-	716	
<b>Oregon Mutual</b> ★	B-	696	
The Hartford	C+	669	
Affirmative	C+	655	
Wawanesa	C+	653	
Nationwide	C+	642	
MAPFRE	C+	619	
MetLife	C+	600	
Esurance	C	584	
Mercury General	C	570	
Allstate	C	568	
GEICO	C	565	
Progressive	C	561	
Liberty Mutual / Safeco	C	546	
Travelers	C	542	
Standard Fire [Travelers]	C	542	
Utica National	C	507	
Safe Auto	C-	462	
Mid-Century	C-	429	
Farmers Insurance	C-	405	
State Farm	D+	376	
National General	D+	343	
Infinity	D	276	
Loya	D	254	

★ = National “Honor Roll” recipient



## Insurers Rated Highest by Body Shops in Florida

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ (Superior) financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **PURE** ([www.pureinsurance.com](http://www.pureinsurance.com)) is a member-owned insurer geared toward high net worth individuals. The company earned an A+ (Superior) financial strength rating from A.M. Best in 2021. **Amica Mutual** ([www.amica.com](http://www.amica.com)) ranked 11th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ (Superior) from A.M. Best in 2021. The insurer offers auto insurance in over two dozen states.

	Grade	Score	
<b>Chubb</b> ★	A-	998	
<b>PURE Insurance</b> ★	B+	942	
<b>Amica Mutual</b> ★	B+	923	
<b>Auto-Owners</b> ★	B+	888	
Progressive	B	882	
<b>Southern Farm Bureau</b> ★	B	847	
<b>Auto Club (AAA Southern Calif)</b> ★	B-	752	
<b>Cincinnati Insurance</b> ★	C+	684	
Travelers	C+	658	
Automobile Club (AAA)	C+	640	
Farmers Insurance	C+	621	
Allstate	C+	613	
MetLife	C+	605	
Nationwide	C+	600	
Liberty Mutual / Safeco	C	559	
USAA	C	552	
Safe Auto	C	536	
GEICO	C	524	
Esurance	C	512	
The Hartford	C	504	
California Casualty	C-	484	
Mercury General	C-	479	
MAPFRE	C-	467	
Sentry Insurance	C-	411	
State Farm	D+	362	
Kemper / Unitrin	D+	359	
Gainsco	D+	289	
Infinity	D	248	
National General	D	247	
Direct General	D-	179	
The General	D-	129	
































★ = National “Honor Roll” recipient

## Insurers Rated Highest by Body Shops in Georgia

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ (Superior) financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Amica Mutual** ([www.amica.com](http://www.amica.com)) ranked 11th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ (Superior) from A.M. Best in 2021. The insurer offers auto insurance in over two dozen states. **Central Mutual** ([www.central-insurance.com](http://www.central-insurance.com)), operates in two-dozen states and has an A (Excellent) financial strength rating from A.M. Best in 2021.

	Grade	Score	
<b>Chubb</b> ★	A+	1196	
<b>Amica Mutual</b> ★	A	1118	
Central Mutual	A-	1012	
<b>Cincinnati Insurance</b> ★	A-	1001	
<b>Alfa Mutual</b> ★	B+	969	
<b>Auto-Owners</b> ★	B+	960	
Georgia Farm Bureau	B+	912	
Travelers	B	815	
Country Financial	B	806	
Elephant Insurance	B-	766	
The Hartford	B-	755	
Progressive	B-	738	
MetLife	B-	736	
State Auto Mutual	B-	716	
American Family	B-	711	
Grange Insurance	B-	687	
GEICO	C+	628	
USAA	C+	588	
Root Insurance	C	568	
Farmers Insurance	C	567	
Nationwide	C	566	
Gainsco	C	565	
Mercury General	C	561	
Esurance	C	550	
Liberty Mutual / Safeco	C	536	
Safe Auto	C	501	
State Farm	C-	469	
Safeway Insurance	C-	426	
Infinity	C-	414	
Allstate	D+	368	
National General	D+	339	

★ = National “Honor Roll” recipient

## Insurers Rated Highest by Body Shops in Illinois

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of "B" or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ (Superior) financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Acuity Insurance** ([www.acuity.com](http://www.acuity.com)) ranked 4th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ (Superior) from A.M. Best in 2022. **Grinnell Mutual** ([www.grinnellmutual.com](http://www.grinnellmutual.com)) ranked 8th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A (Excellent) from A.M. Best in 2021.

	Grade	Score	
<b>Chubb</b> ★	A	1071	
<b>Acuity Insurance</b> ★	A-	1003	
<b>Grinnell Mutual</b> ★	B+	924	
<b>Cincinnati Insurance</b> ★	B+	921	
<b>PURE Insurance</b> ★	B+	912	
<b>Amica Mutual</b> ★	B+	909	
<b>Erie Insurance</b> ★	B+	886	
<b>Pekin Insurance</b> ★	B	850	
<b>Auto-Owners</b> ★	B	845	
<b>West Bend</b> ★	B	813	
Grange Insurance	B	786	
Horace Mann	B-	762	
California Casualty	B-	760	
Automobile Club (AAA)	B-	742	
Badger Mutual	B-	739	
Madison Mutual	B-	738	
Root Insurance	B-	712	
Country Financial	B-	704	
Affirmative	B-	702	
<b>Shelter Insurance</b> ★	C+	652	
Elephant Insurance	C+	634	
Central Mutual	C+	626	
Utica National	C+	623	
Branch Insurance	C+	623	
American Family	C+	612	
Western National	C+	600	
The Hartford	C+	597	
State Auto Mutual	C+	591	
Progressive	C	567	
MetLife	C	548	
Esurance	C	497	
National General	C-	466	
USAA	C-	451	
Travelers	C-	420	
GEICO	C-	417	
Allstate	C-	412	
Safe Auto	C-	411	
Nationwide	C-	396	
Farmers Insurance	C-	394	
State Farm	D+	354	
Liberty Mutual / Safeco	D+	348	
American Access	F	4	

★ = National "Honor Roll" recipient

## Insurers Rated Highest by Body Shops in Iowa

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Grinnell Mutual** ([www.grinnellmutual.com](http://www.grinnellmutual.com)) ranked 8th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A [Excellent] from A.M. Best in 2021. **Acuity Insurance** ([www.acuity.com](http://www.acuity.com)) ranked 4th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2022. **North Star Mutual** ([www.northstarmutual.com](http://www.northstarmutual.com)) ranked 15th nationally on the 2022 "Insurer Report Card" and has a financial strength rating of A+ [Superior] from A.M. Best in 2021.

	Grade	Score	
<b>Grinnell Mutual</b> ★	A+	1155	
<b>Acuity Insurance</b> ★	B+	974	
<b>North Star Mutual</b> ★	B+	948	
Iowa Farm Bureau	B+	926	
<b>Cincinnati Insurance</b> ★	B	878	
<b>West Bend</b> ★	B	869	
<b>Auto-Owners</b> ★	B	859	
<b>Pekin Insurance</b> ★	B	837	
<b>Celina</b> ★	B-	766	
<b>Shelter Insurance</b> ★	B-	748	
IMT Mutual	B-	685	
Country Financial	C+	662	
Sentry Insurance	C+	652	
State Farm	C+	612	
Nationwide	C+	611	
Automobile Club [AAA]	C+	608	
Western National	C	561	
Farmers Insurance	C	542	
American Family	C	512	
USAA	C-	428	
Liberty Mutual / Safeco	D+	355	
Esurance	D+	335	
Progressive	D+	334	
GEICO	D+	314	
Allstate	D+	306	
National General	D+	296	
The General	D	277	

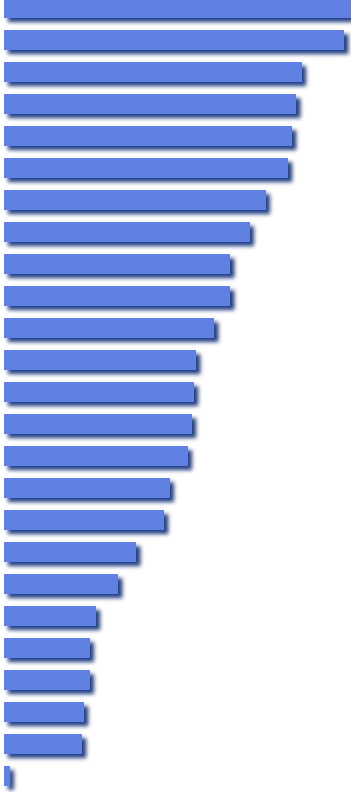
★ = National “Honor Roll” recipient

## Insurers Rated Highest by Body Shops in Massachusetts

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ [Superior] financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Amica Mutual** ([www.amica.com](http://www.amica.com)) ranked 11th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2021. The insurer offers auto insurance in over two dozen states. **Plymouth Rock** ([www.plymouthrock.com](http://www.plymouthrock.com)) has a financial strength rating of A- [Excellent] from A.M. Best in 2021.

	Grade	Score	
<b>Chubb</b> ★	A	1047	
<b>Amica Mutual</b> ★	A-	1021	
Plymouth Rock	B+	894	
<b>Arbella Insurance</b> ★	B	873	
<b>Safety Insurance</b> ★	B	862	
<b>Cincinnati Insurance</b> ★	B	849	
<b>PURE Insurance</b> ★	B-	784	
Quincy Mutual	B-	739	
MetLife	C+	678	
USAA	C+	677	
Farmers Insurance	C+	629	
The Hanover	C	578	
Concord General	C	568	
Main Street America	C	566	
MAPFRE	C	552	
Travelers	C	498	
GEICO	C-	478	
Liberty Mutual / Safeco	C-	394	
State Farm	D+	344	
Nationwide	D	277	
Progressive	D	260	
National General	D	257	
Esurance	D	239	
Vermont Mutual	D	232	
Allstate	F	20	

★ = National “Honor Roll” recipient

## Insurers Rated Highest by Body Shops in Michigan

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Auto-Owners** ([www.auto-owners.com](http://www.auto-owners.com)), ranked 13th nationally on the 2022 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2021. The insurer offers auto insurance in dozens of states, selling policies through independent agents. **Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ [Superior] financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Frankenmuth Mutual** ([www.fmins.com](http://www.fmins.com)) ranked 9th nationally on the 2022 "Insurer Report Card" and has a financial strength rating of A [Excellent] from A.M. Best in 2021.

	Grade	Score	
<b>Auto-Owners</b> ★	A	1085	
<b>Chubb</b> ★	A-	1014	
<b>Frankenmuth Mutual</b> ★	A-	995	
Pioneer State Mutual	B+	965	
<b>Amica Mutual</b> ★	B+	931	
<b>Michigan Farm Bureau</b> ★	B+	909	
The Hanover	B	876	
<b>Cincinnati Insurance</b> ★	B	875	
Automobile Club (AAA)	B	793	
The Hartford	B-	758	
State Auto Mutual	B-	749	
<b>Westfield Insurance</b> ★	B-	742	
Travelers	C+	644	
Grange Insurance	C+	615	
Ameriprise	C+	590	
MetLife	C	523	
Farmers Insurance	C	507	
State Farm	C	496	
Allstate	C-	439	
USAA	D+	382	
Esurance	D+	356	
Progressive	D+	337	
Liberty Mutual / Safeco	D+	334	
Nationwide	D+	310	
GEICO	D-	178	
National General	D-	129	

★ = National “Honor Roll” recipient

## Insurers Rated Highest by Body Shops in Minnesota

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of "B" or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Acuity Insurance** ([www.acuity.com](http://www.acuity.com)) ranked 4th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2022. **Auto-Owners** ([www.auto-owners.com](http://www.auto-owners.com)), ranked 13th nationally on the 2022 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2021. The insurer offers auto insurance in dozens of states, selling policies through independent agents. **North Star Mutual** ([www.northstarmutual.com](http://www.northstarmutual.com)) ranked 15th nationally on the 2022 "Insurer Report Card" and has a financial strength rating of A+ [Superior] from A.M. Best in 2021.

	Grade	Score	
<b>Acuity Insurance</b> ★	A-	994	
<b>Auto-Owners</b> ★	B+	938	
<b>North Star Mutual</b> ★	B+	934	
<b>Grinnell Mutual</b> ★	B+	918	
<b>Chubb</b> ★	B	882	
<b>Secura Insurance</b> ★	B	860	
<b>Westfield Insurance</b> ★	B	846	
Western National	B	844	
<b>West Bend</b> ★	B	818	
State Auto Mutual	B	798	
<b>Selective Insurance</b> ★	B	798	
Progressive	B-	747	
<b>Cincinnati Insurance</b> ★	B-	746	
Farm Bureau Property Casualty	B-	733	
Grange Insurance	B-	733	
<b>PURE Insurance</b> ★	B-	716	
<b>Amica Mutual</b> ★	C+	680	
Kemper / Unitrin	C+	671	
Ameriprise	C+	641	
Country Financial	C+	637	
Horace Mann	C+	610	
The Hartford	C	578	
California Casualty	C	577	
American Family	C	573	
Safe Auto	C	571	
MetLife	C	546	
Travelers	C	528	
QBE / Unigard	C	499	
State Farm	C	487	
Farmers Insurance	C-	452	
Liberty Mutual / Safeco	C-	424	
National General	C-	414	
Nationwide	C-	407	
Automobile Club [AAA]	C-	405	
USAA	C-	401	
Allstate	D+	334	
Esurance	D+	318	
GEICO	D-	178	

★ = National "Honor Roll" recipient

## Insurers Rated Highest by Body Shops in New York

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ (Superior) financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **NYCM Insurance** ([www.nycm.com](http://www.nycm.com)) has a financial strength rating of A (Excellent) from A.M. Best in 2021. **Amica Mutual** ([www.amica.com](http://www.amica.com)) ranked 11th nationally on the 2022 “Insurer Report Card” and earned a financial strength rating of A+ (Superior) from A.M. Best in 2021. The insurer offers auto insurance in over two dozen states.

	Grade	Score	
<b>Chubb</b> ★	B	858	
NYCM Insurance	B-	731	
<b>Amica Mutual</b> ★	B-	697	
<b>Erie Insurance</b> ★	B-	686	
Plymouth Rock	C+	670	
MetLife	C+	668	
Travelers	C+	657	
The Hartford	C+	621	
Central Mutual	C+	605	
Utica National	C+	591	
Nationwide	C+	586	
<b>PURE Insurance</b> ★	C+	586	
Farmers Insurance	C	564	
The Hanover	C	540	
Kemper / Unitrin	C	528	
<b>Cincinnati Insurance</b> ★	C	527	
Progressive	C	502	
National General	C	493	
Liberty Mutual / Safeco	C-	479	
GEICO	C-	465	
USAA	C-	437	
Esurance	C-	419	
CSAA (AAA Northern Calif)	D+	383	
State Farm	D+	347	
The General	D+	285	
Safe Auto	D	252	
Country-Wide	D	248	
Allstate	D	247	

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## Insurers Rated Highest by Body Shops in North Carolina

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of "B" or higher.

Here is some additional information about the three highest-graded insurers in this state.

**North Carolina Farm Bureau** ([www.ncfbins.com](http://www.ncfbins.com)) ranked No. 1 nationally on the 2022 "Insurer Report Card" with a grade of "A+" and has a financial strength rating of A [Excellent] from A.M. Best in 2021.

**Erie Insurance** ([www.erieinsurance.com](http://www.erieinsurance.com)) ranked third nationally on the 2022 "Insurer Report Card." The company has an A+ [Superior] financial strength rating from A.M. Best in 2021. **Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ [Superior] financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums.

	Grade	Score	
<b>North Carolina Farm Bureau</b> ★	A+	1193	
<b>Erie Insurance</b> ★	A	1078	
<b>Chubb</b> ★	A-	1022	
<b>Cincinnati Insurance</b> ★	B+	960	
<b>Amica Mutual</b> ★	B+	899	
<b>Auto-Owners</b> ★	B	862	
Central Mutual	B	845	
<b>PURE Insurance</b> ★	B	832	
MetLife	B-	716	
Farmers Insurance	B-	711	
Horace Mann	B-	699	
Penn National	C+	682	
Travelers	C+	650	
GEICO	C+	619	
Progressive	C+	616	
Utica National	C+	589	
USAA	C	564	
Discovery Insurance	C	553	
Safe Auto	C	548	
Kemper / Unitrin	C	544	
The Hartford	C	497	
State Auto Mutual	C-	484	
Sentry Insurance	C-	445	
Nationwide	C-	435	
State Farm	C-	420	
Liberty Mutual / Safeco	D+	287	
Esurance	D	190	
National General	D	187	
Allstate	D-	110	

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## Insurers Rated Highest by Body Shops in Ohio

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Erie Insurance** ([www.erieinsurance.com](http://www.erieinsurance.com)) ranked third nationally on the 2022 "Insurer Report Card." The company has an A+ [Superior] financial strength rating from A.M. Best in 2021. **Cincinnati Insurance** ([www.cinfin.com](http://www.cinfin.com)) earned a financial strength rating of A+ [Superior] from A.M. Best in 2021. The company sells policies exclusively through local agents. **Westfield** ([www.westfieldinsurance.com](http://www.westfieldinsurance.com)) earned a financial strength rating of A [Excellent] from A.M. Best in 2022.

	Grade	Score	
<b>Erie Insurance</b> ★	A-	1015	
<b>Cincinnati Insurance</b> ★	B+	918	
<b>Westfield Insurance</b> ★	B+	886	
<b>Pekin Insurance</b> ★	B	866	
<b>Ohio Mutual</b> ★	B	850	
<b>Auto-Owners</b> ★	B	841	
<b>Celina</b> ★	B	832	
Central Mutual	B	818	
<b>Western Reserve</b> ★	B	807	
<b>Acuity Insurance</b> ★	B	806	
<b>Grinnell Mutual</b> ★	B	786	
<b>Frankenmuth Mutual</b> ★	B-	777	
California Casualty	B-	702	
Motorists	C+	641	
Nationwide	C+	611	
Root Insurance	C+	606	
Utica National	C+	600	
MAPFRE	C+	589	
The Hartford	C	575	
State Auto Mutual	C	574	
American Family	C	552	
Travelers	C	544	
CSAA [AAA Northern Calif]	C-	434	
Farmers Insurance	C-	419	
GEICO	C-	402	
Progressive	D+	384	
National General	D+	368	
Grange Insurance	D+	362	
State Farm	D+	347	
USAA	D+	332	
Safe Auto	D+	325	
Allstate	D+	314	
Liberty Mutual / Safeco	D+	296	
Esurance	D	252	
The General	D	239	

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## Insurers Rated Highest by Body Shops in Pennsylvania

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Erie Insurance** ([www.erieinsurance.com](http://www.erieinsurance.com)) ranked third nationally on the 2022 "Insurer Report Card." The company has an A+ [Superior] financial strength rating from A.M. Best in 2021. **Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ [Superior] financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Cincinnati Insurance** ([www.cinfin.com](http://www.cinfin.com)) earned a financial strength rating of A+ [Superior] from A.M. Best in 2021. The company sells policies exclusively through local agents.

	Grade	Score	
<b>Erie Insurance</b> ★	A-	1028	
<b>Chubb</b> ★	B+	925	
<b>Cincinnati Insurance</b> ★	B-	761	
<b>Acuity Insurance</b> ★	B-	757	
NJM [New Jersey Manufacturers]	B-	727	
Donegal	B-	700	
Travelers	B-	694	
Nationwide	C+	673	
MMG Insurance	C+	666	
<b>Amica Mutual</b> ★	C+	656	
California Casualty	C+	652	
<b>Auto Club (AAA Southern Calif)</b> ★	C+	650	
Progressive	C+	615	
MAPFRE	C+	613	
Horace Mann	C+	600	
Utica National	C+	586	
Penn National	C	569	
The Hartford	C	560	
Kemper / Unitrin	C	559	
MetLife	C	526	
Grange Insurance	C	524	
Farmers Insurance	C	514	
Root Insurance	C	495	
CSAA [AAA Northern Calif]	C	491	
USAA	C	486	
Plymouth Rock	C-	429	
State Farm	C-	412	
State Auto Mutual	C-	401	
GEICO	C-	390	
Esurance	D+	381	
<b>Grinnell Mutual</b> ★	D+	339	
CURE Auto Ins	D+	318	
National General	D+	310	
Liberty Mutual / Safeco	D+	289	
Safe Auto	D	276	
Allstate	D	260	
The General	D-	184	

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## Insurers Rated Highest by Body Shops in Texas

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Chubb** ([www.chubb.com](http://www.chubb.com)) has an A++ (Superior) financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Amica Mutual** ([www.amica.com](http://www.amica.com)) ranked 11th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ (Superior) from A.M. Best in 2021. The insurer offers auto insurance in over two dozen states. **Cincinnati Insurance** ([www.cinfin.com](http://www.cinfin.com)) earned a financial strength rating of A+ (Superior) from A.M. Best in 2021. The company sells policies exclusively through local agents.

	Grade	Score	
<b>Chubb</b> ★	A	1135	
<b>Amica Mutual</b> ★	A	1043	
<b>Cincinnati Insurance</b> ★	B+	933	
Central Mutual	B+	902	
<b>AAA Texas</b> ★	B	866	
Germania	B-	785	
Hochheim Prairie Ins	B-	767	
Texas Farm Bureau	B-	709	
MetLife	B-	689	
Utica National	C+	663	
Travelers	C+	634	
The Hartford	C+	629	
Progressive	C+	627	
Root Insurance	C+	622	
Home State Insurance	C+	612	
USAA	C+	608	
Republic	C+	600	
Nationwide	C	569	
State Auto Mutual	C	542	
Elephant Insurance	C	538	
Liberty Mutual / Safeco	C	527	
Esurance	C	512	
noblr	C	501	
GEICO	C-	476	
Farmers Insurance	C-	464	
National General	C-	448	
Affirmative	C-	444	
California Casualty	C-	441	
Allstate	C-	430	
Safe Auto	C-	428	
Kemper / Unitrin	C-	401	
State Farm	D+	353	
Gainsco	D+	349	
Infinity	D+	340	
The General	D+	329	
American Access	D	220	
Loya	D-	144	

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## Insurers Rated Highest by Body Shops in Wisconsin

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of “B” or higher.

Here is some additional information about the three highest-graded insurers in this state.

**Acuity Insurance** ([www.acuity.com](http://www.acuity.com)) ranked 4th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2022. **West Bend** ([www.thesilverlining.com](http://www.thesilverlining.com)) earned a financial strength rating of A [Excellent] from A.M. Best in 2021. **Secura Insurance** ([www.secura.net](http://www.secura.net)) ranked 7th nationally on the 2021 "Insurer Report Card" and received a financial strength rating of A [Excellent] from A.M. Best in 2021.

	Grade	Score	
<b>Acuity Insurance</b> ★	A+	1197	
<b>West Bend</b> ★	A-	1023	
<b>Secura Insurance</b> ★	B+	981	
<b>Erie Insurance</b> ★	B+	951	
<b>Auto-Owners</b> ★	B+	899	
<b>Wisconsin Mutual</b> ★	B	882	
<b>Rural Mutual</b> ★	B	868	
Badger Mutual	B	865	
<b>Pekin Insurance</b> ★	B	829	
<b>Amica Mutual</b> ★	B-	784	
<b>Cincinnati Insurance</b> ★	B-	782	
<b>Grinnell Mutual</b> ★	B-	767	
<b>Chubb</b> ★	B-	725	
Country Financial	B-	687	
Western National	C+	683	
Grange Insurance	C+	631	
Automobile Club (AAA)	C+	625	
<b>North Star Mutual</b> ★	C+	617	
The Hartford	C+	612	
Sentry Insurance	C+	595	
State Auto Mutual	C	554	
State Farm	C	523	
Progressive	C	514	
American Family	C	494	
MetLife	C	490	
Farmers Insurance	C-	400	
Liberty Mutual / Safeco	D+	336	
National General	D+	336	
Esurance	D+	331	
USAA	D+	325	
Allstate	D	279	
GEICO	F	82	

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## Insurers Included in Survey

The following insurance companies were included in the 2022 survey. Only those insurers that received a grade from 35 or more respondents were ranked in the national results.

- AAA Hawaii
- AAA Texas
- Acuity Insurance
- Affirmative
- Agency Ins Co of MD
- Alfa Mutual
- Allstate
- American Access
- American Family
- American Farmers & Ranchers
- American Financial
- American Independent
- American National [ANPAC]
- Ameriprise
- Amica Mutual
- Arbella Insurance
- Auto Club [AAA Southern Calif]
- Auto-Owners
- Automobile Club [AAA]
- Badger Mutual
- Bear River Mutual
- Branch Insurance
- California Casualty
- Cameron Mutual
- Celina
- Center Mutual
- Central Mutual
- Chubb
- Cincinnati Insurance
- Co Operative Insurance
- Colorado Farm Bureau
- Columbia Insurance
- Concord General
- Country Financial
- Country-Wide
- CSAA [AAA Northern Calif]
- CURE Auto Ins
- De Smet Farm Mutual
- Direct General
- Discovery Insurance
- Donegal
- DTRIC
- Elephant Insurance
- Erie Insurance
- Esurance
- Farm Bureau Property Casualty
- Farmers Alliance
- Farmers Insurance
- Farmers Mutual
- First Ins Co of Hawaii
- Frankenmuth Mutual
- Gainsco
- GEICO
- Georgia Farm Bureau
- Germania
- GoAuto
- Grange Insurance
- Grinnell Mutual
- Hochheim Prairie Ins
- Home State Insurance
- Horace Mann
- IDS [Ameriprise]
- IMT Mutual
- Indiana Farm Bureau
- Indiana Farmers Mutual
- Infinity
- Iowa Farm Bureau
- Island Insurance
- Kemper / Unitrin
- Kentucky Farm Bureau
- Key Insurance Co
- Liberty Mutual / Safeco
- Louisiana Farm Bureau
- Loya
- Madison Mutual
- Main Street America
- MAPFRE
- Mercury General
- MetLife
- Michigan Farm Bureau
- Mid-Century
- MissouriFarm Bureau
- MMG Insurance
- Motorists
- Mountain West Farm Bureau
- Mutual of Enumclaw
- National General
- Nationwide
- NJM [New Jersey Manufacturers]
- noblr
- Nodak Mutual
- North Carolina Farm Bureau
- North Star Mutual
- Northern Neck
- NYCM Insurance
- Ohio Mutual
- Oklahoma Farm Bureau
- Oregon Mutual
- Patriot Insurance
- Pekin Insurance
- Pemco Mutual
- Penn National
- Pioneer State Mutual
- Plymouth Rock
- Progressive
- Providence Mutual
- PURE Insurance
- QBE / Unigard
- Quincy Mutual
- Republic
- Rockingham Insurance
- Root Insurance
- 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 General
- The Hanover
- The Hartford
- Travelers
- Umialik
- Union Mutual
- USAA
- Utica National
- Vermont Mutual
- Virginia Farm Bureau
- Wawanesa
- West Bend
- Western National
- Western Reserve
- Westfield Insurance
- Wisconsin 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).

*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.

CRASH Network

Email: [admin@crashnetwork.com](mailto:admin@crashnetwork.com)

Website: [www.CrashNetwork.com](http://www.CrashNetwork.com)



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