



INSURER
REPORT CARD

2024 Insurer Report Card



Introduction

The insurance industry spends nearly \$9 billion a year on advertising – more than all the beer companies combined – so it's perhaps not surprising that just 10 insurance companies, the ones doing most of that advertising, now collect three-quarters of the total auto insurance premiums being paid by U.S. drivers. Most consumers aren't even aware that there are dozens of other companies they could choose to insure their vehicle – and that actually might be a better choice when they have an accident and need to file a claim.

The lack of awareness of these 200 other companies is compounded by the fact that drivers on average have an insurance claim only once every 10 years. They have little to judge how their claim experience would differ if they were insured by another company. Their friends and family offering recommendations or posting online reviews of insurers also generally have limited claims experience with different companies as well.

As a result, many drivers choose their auto insurance based on a name – or advertising character – they hear about regularly, without knowing much about their other choices.

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” is about good claims service

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 25 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 enable consumers to keep their insurance dollars “local,” with an insurer that likely has closer ties to their community.

Choosing a highly-graded insurance company also doesn't necessarily mean a higher-priced policy. While a few of these insurers, such as Chubb [ranked third nationally] and PURE [ranked 11th], 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 \$5.2 billion on advertising in 2022 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.

"First class," a body shop representative in Oregon said of Chubb, an insurer that received an overall grade of "A" for the third year in a row. "They want their customers to be treated right, with a quality outcome."

"Chubb takes care of customers better than anyone," agreed a shop manager in Arizona based on his 20 years of experience in the industry.

"Erie is the best, bar none," a shop manager in Indiana said of Erie Insurance, which ranked fourth (and first in the Northeast region) with a grade of "A-" this year. "We refer all our customers who are frustrated with their insurer to Erie."

"Their adjusters are geared more toward customer satisfaction than most of the insurance companies advertising on TV," agreed a survey respondent in Virginia who has worked in the body shop industry for 43 years.

"North Carolina Farm Bureau cares about quality repairs for their insureds," a shop owner in that state said of the only insurer to have received an "A+" every year since 2020.

More than 89% of those responding to follow-up questions in the survey said that North Carolina Farm Bureau, compared to other insurers, is more likely to pay for quality parts rather than pushing for low-quality parts based on price. [For comparison, only 5% of shops said that about Allstate.]

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

"We have had vehicles sit in our lot for 3+ months waiting for them," the owner of a shop in Wisconsin, with 20 years of experience in the industry, said in giving one of the largest auto insurers a "F."

A body shop manager in Florida gave that same insurer a "D." "They source the cheapest parts from obscure locations that don't deliver, sacrificing quality to save money," he said. "Their untrained adjusters don't understand necessary repair processes."

The best insurance companies don't pressure shops to cut corners or install lower-quality parts just to save money.

The Ten Largest Insurers

None of the 10 largest auto insurers in the country scored higher than the national average (657) nor earned higher than a "C+" grade. More than 50 other companies scored higher.

None of the Big 10 received an improved grade this year. Seven saw no change in their grade this year and remained below the national average. Three others – Farmers, State Farm and USAA – received lower grades this year compared to last year.

	Grade	Rank	Score
American Family	C+	52	630
Nationwide	C	60	580
Travelers	C	63	548
Progressive	C	68	505
Farmers Insurance	C-	70	481
State Farm	C-	73	469
GEICO	C-	74	424
USAA	D+	77	363
Liberty Mutual / Safeco	D+	78	351
Allstate	D+	80	315

What's changed in the grading over time?

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

Among those receiving an improved grade this year were Amica Mutual [available in 30 states], North Star Mutual [available in 8 states] and Mutual of Enumclaw [available in 7 states], all of which received a "B+" this year, up from a "B" last year. State Farm, Farmers Insurance and Kemper all slipped further down the list, each dropping from a "C" last year to a "C-" this year. USAA fell from a "C-" to a "D+".

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. Allstate, for example, earned a "B" from those shops with which it has a direct repair relationship, but only a "D" from shops that are not part of Allstate's DRP.

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

Methodology

The 2024 “Insurer Report Card” survey was conducted online in November-December 2023, asking body shops nationwide to grade the performance of auto insurance companies that do business in their state. Shops awarded each company a grade from “A+” to “F” based on one question: “How well does this insurer's claims handling policies, attitude and payment practices ensure quality repairs and customer service for motorists?”

The survey was open to all collision repair facilities in the United States, and was widely promoted through the industry trade press as well as direct email invitations reaching more than 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.

Respondents

The 2024 survey received responses from 1,134 collision repair professionals from all 50 states. Respondents were repair facility owners, managers, estimators or other shop employees, who on average have 26 years of experience in the collision repair industry.

On average, each participant submitted a grade for 20 different insurance companies doing business in their state, resulting in a total of 22,190 individual grades given to 131 different auto insurance companies. The 88 insurers that received a grade from at least 35 shops were included in the national ranking.

Grading system

In calculating insurers' grades, each individual letter grade received for an insurer was converted to a numerical score in order to calculate an average of all grades received. The final grade is the letter grade that corresponds to that average score. Across all 131 insurers that received at least one grade in the 2024 survey, the average score was 657, or the equivalent of a “C+”.

Contact and Questions

For additional information or questions, you may contact John Yoswick, publisher of *CRASH Network*, at john@crashnetwork.com.

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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2024 Insurer Report Card “Honor Roll”

The following list of 25 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 **A+** Score: 1180 

States: NC

2 Alfa Mutual **A** Score: 1056 

States: AL, AR, GA, MS

3 Chubb **A-** Score: 1013 


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

4 Erie Insurance **A-** Score: 991 

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

5 Michigan Farm Bureau **B+** Score: 983 

States: MI

6 Acuity Insurance **B+** Score: 976 

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

7 North Star Mutual **B+** Score: 971 

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

8 Rural Mutual **B+** Score: 951 

States: WI

9 Mutual of Enumclaw **B+** Score: 935 

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

10 Grinnell Mutual **B+** Score: 904 

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



11 PURE Insurance

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

B+ Score: 894



12 Amica Mutual

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

B+ Score: 888



13 Farm Bureau Property Casualty

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

B+ Score: 886



14 Pemco Mutual

States: OR, WA

B Score: 883



15 Pioneer State Mutual

States: MI

B Score: 863



16 Auto Club (AAA Southern Calif)

States: AL, AR, CA, FL, KS, LA, ME, MD, NE, NH, NM, PA, RI

B Score: 862



17 Auto-Owners

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

B Score: 855



18 AAA Texas

States: TX

B Score: 851



19 Westfield Insurance

States: IA, IL, IN, KY, MI, MN, OH, PA, TN, WV

B Score: 845



20 West Bend

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

B Score: 828



21 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: 822



22 Frankenmuth Mutual

States: MI, OH

B Score: 815





23 Celina

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

B

Score: 813



24 Safety Insurance

States: MA, NH

B

Score: 806



25 Pekin Insurance

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


B

Score: 793





The other insurers

The following insurers earned a “B-” or lower, failing to earn a spot on the 2024 Insurer Report Card “Honor Roll.” The maps show the states from which grades were received for each insurer.

26	Badger Mutual States: AZ, IA, ID, IL, MN, NV, UT, WI, WY	B- Score: 783	
27	Texas Farm Bureau States: TX	B- Score: 783	
28	Western Reserve States: IN, OH	B- Score: 777	
29	Hastings Mutual States: IA, IL, IN, MI, OH, WI	B- Score: 774	
30	Toyota Motor Ins Co States: AZ, CA, CO, GA, IL, IN, MO, OH, OR, SC, TN, TX	B- Score: 771	
31	Wawanesa States: CA, OR	B- Score: 744	
32	Southern Farm Bureau States: AR, FL, LA, MS	B- Score: 740	
33	CSAA (AAA Northern Calif) 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- Score: 737	
34	Plymouth Rock States: CT, MA, NH, NJ, NY, PA	B- Score: 736	
35	Shelter Insurance States: AR, CO, IA, IL, IN, KS, KY, LA, MO, MS, NE, OK, TN	B- Score: 734	
36	Arbella Insurance States: CT, MA, NH, RI	B- Score: 720	
37	Western National States: AZ, CO, IA, IL, MN, WI	B- Score: 718	
38	Country Financial States: AK, AL, AZ, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NV, OK, OR, TN, WA, WI	B- Score: 717	

39	American National (ANPAC) States: CO, DE, LA, MA, MD, MT, NJ, NM, NV, OK, RI, UT, WA, WV, WY	B- Score: 716	
40	Selective Insurance States: AZ, IA, IL, IN, MD, MN, NJ, OH, PA, RI, SC, TN, UT, VA, WI	B- Score: 711	
41	Germania States: TX	B- Score: 707	
42	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: 707	
43	Quincy Mutual States: CT, MA, ME, RI	B- Score: 704	
44	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: 704	
45	The Hanover States: AR, CT, LA, MA, ME, MI, NH, NJ, NY, VA	C+ Score: 681	
46	Horace Mann States: AK, DE, IL, LA, ME, MN, NC, ND, PA, SC, UT, WA, WV	C+ Score: 681	
47	Donegal States: DE, MD, PA, VA	C+ Score: 680	
48	Ohio Mutual States: CT, IN, ME, NH, OH, RI, VT	C+ Score: 680	
49	NJM (New Jersey Manufacturers) States: CT, MD, NJ, OH, PA	C+ Score: 675	
50	Ameriprise States: AZ, CT, MD, MI, MN, NJ, UT, VT, WA	C+ Score: 647	
51	Farmers Alliance States: CO, ID, KS, MT, ND, NE, OK, SD	C+ Score: 632	
52	American Family States: AZ, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NE, NV, OH, OR, SD, UT, WA, WI	C+ Score: 630	

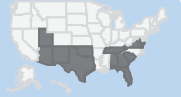
53	Encova (Motorists) States: IA, IL, IN, KY, MA, ME, MN, NH, OH, PA, RI, SC, TN, VT, WI, WV	C+ Score: 626	
54	Penn National States: IA, MD, NC, NJ, PA, TN, VA, WI	C+ Score: 615	
55	Grange Insurance States: GA, IA, IL, IN, KY, MI, MN, OH, PA, SC, TN, VA, WI	C+ Score: 607	
56	Automobile Club (AAA) States: FL, IA, IL, KY, MI, MN, ND, VT, WI, WV	C+ Score: 601	
57	Branch Insurance States: AL, AZ, CO, GA, IA, IL, IN, KS, KY, MA, MD, MI, MO, MS, NE, NH, NM, OH, OK, PA, SD, TN, TX, UT, VA, WI, WV	C+ Score: 592	
58	Mercury Insurance States: AZ, CA, FL, GA, IL, NJ, NV, NY, OK, TX, VA	C+ Score: 591	
59	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: 582	
60	Nationwide States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	C Score: 580	
61	Tesla Insurance States: AZ, CA, CO, IL, MD, MN, NV, OH, OR, TX, UT, VA	C Score: 570	
62	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: 550	
63	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: 548	
64	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: 540	
65	Root Insurance States: AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WI, WV	C Score: 526	
66	MAPFRE States: AZ, CA, CT, FL, MA, ME, NH, NJ, OH, OR, PA, RI, VT, WA	C Score: 517	

67	State Auto Mutual States: AL, AR, AZ, CA, 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: 507	
68	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: 505	
69	Metromile States: AZ, CA, IL, NJ, OR, PA, VA, WA	C	Score: 501	
70	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: 481	
71	21st Century/Farmers States: CA	C-	Score: 479	
72	Kemper Auto States: AZ, CT, FL, ID, LA, MD, MN, MT, NC, NY, OH, OR, PA, TN, TX, UT, VT, WA	C-	Score: 477	
73	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: 469	
74	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: 424	
75	Affirmative States: AL, CA, IL, IN, LA, MO, TX	C-	Score: 391	
76	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	D+	Score: 366	
77	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	D+	Score: 363	
78	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	D+	Score: 351	
79	Vermont Mutual States: MA, ME, NH, VT	D+	Score: 326	
80	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: 315	

81 Gainsco

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

D+ Score: 312



82 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

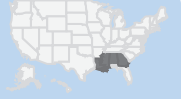
D+ Score: 311



83 Safeway Insurance

States: AL, GA, LA, MS

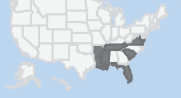
D+ Score: 301



84 Direct General

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

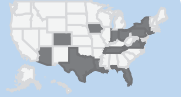
D Score: 250



85 The General

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

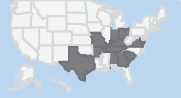
D Score: 222



86 Trexis Insurance

States: AL, AR, GA, IN, KY, MD, OH, SC, TN, TX, VA

D Score: 197



87 American Access

States: AZ, IL, IN, NV, TX

D- Score: 183



88 Loya

States: CA, NM, TX

D- Score: 128



Regional Results

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

The following regions are included in this section:

- [California](#)
- [Great Lakes](#)
- [New England](#)
- [Northeast](#)
- [Northwest](#)
- [Plains](#)
- [Rocky Mountains](#)
- [South](#)
- [Texas](#)

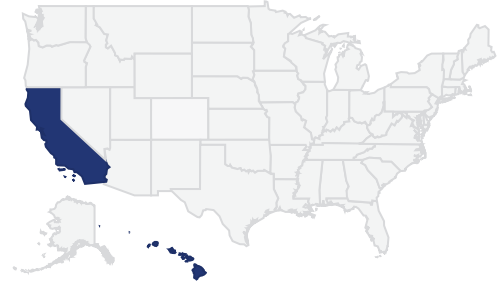


Region: California

These are the average grades earned from body shops located in the California region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [🏆★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Auto Club (AAA Southern Calif) 🏆★	A-	1006	16
Chubb 🏆★	A-	986	3
CSAA [AAA Northern Calif]	B+	923	33
American Family	B+	906	52
Amica Mutual 🏆★	B	870	12
California Casualty	B	844	44
Wawanesa	B-	760	31

🏆★ = National “Honor Roll” recipient

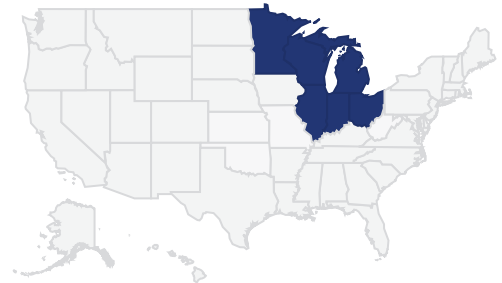


Region: Great Lakes

These are the average grades earned from body shops located in the Great Lakes region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [🏆★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Acuity Insurance 🏆★	A-	1013	6
Michigan Farm Bureau 🏆★	B+	983	5
Erie Insurance 🏆★	B+	978	4
Chubb 🏆★	B+	972	3
Rural Mutual 🏆★	B+	951	8
Auto-Owners 🏆★	B+	898	17
Grinnell Mutual 🏆★	B	866	10
Pioneer State Mutual 🏆★	B	863	15
Cincinnati Insurance 🏆★	B	862	21
West Bend 🏆★	B	853	20
Westfield Insurance 🏆★	B	851	19
The Hanover	B	847	45
Badger Mutual	B	827	26
PURE Insurance 🏆★	B	818	11
Amica Mutual 🏆★	B	815	12
Frankenmuth Mutual 🏆★	B	815	22
Pekin Insurance 🏆★	B	791	25
Celina 🏆★	B-	784	23
Western Reserve	B-	777	28
Hastings Mutual	B-	776	29
Central Mutual	B-	746	42
Western National	B-	741	37
Ohio Mutual	B-	737	48
Horace Mann	B-	725	46
Country Financial	B-	721	38
Selective Insurance	B-	692	40

🏆★ = National “Honor Roll” recipient



Region: New England

These are the average grades earned from body shops located in the New England region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [🌟] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Amica Mutual 🌟	A	1047	12
Plymouth Rock	B	811	34
Safety Insurance 🌟	B	806	24
Arbella Insurance	B-	720	36
Quincy Mutual	B-	704	43

🌟 = National “Honor Roll” recipient

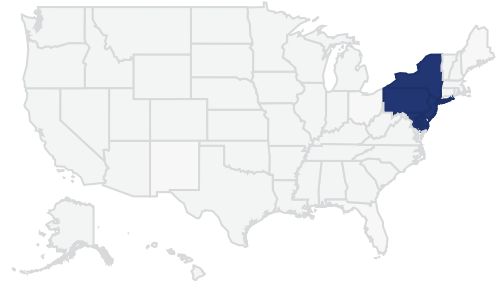


Region: Northeast

These are the average grades earned from body shops located in the Northeast region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [🌟] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Erie Insurance 🌟	B+	983	4
Chubb 🌟	B+	968	3
Cincinnati Insurance 🌟	B	804	21
Amica Mutual 🌟	B-	752	12
Selective Insurance	B-	711	40
NJM (New Jersey Manufacturers)	B-	693	49

🌟 = National “Honor Roll” recipient



Region: Northwest

These are the average grades earned from body shops located in the Northwest region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [🏆★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Mutual of Enumclaw 🏆★	B+	983	9
Pemco Mutual 🏆★	B	883	14
Country Financial	B-	700	38

🏆★ = National “Honor Roll” recipient

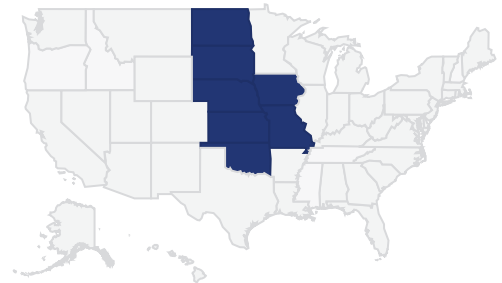


Region: Plains

These are the average grades earned from body shops located in the Plains region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [🏆★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Acuity Insurance 🏆★	A-	1025	6
Chubb 🏆★	B+	984	3
Grinnell Mutual 🏆★	B+	982	10
North Star Mutual 🏆★	B+	962	7
Farm Bureau Property Casualty 🏆★	B+	928	13
Auto-Owners 🏆★	B	826	17
Cincinnati Insurance 🏆★	B-	756	21
Shelter Insurance	B-	751	35
Country Financial	B-	690	38

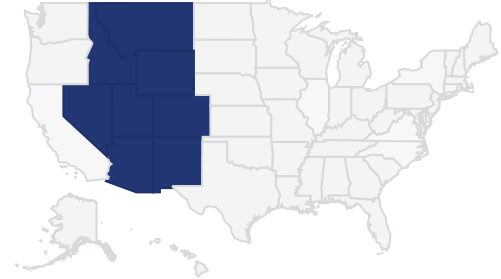
🏆★ = National “Honor Roll” recipient



Region: Rocky Mountains

These are the average grades earned from body shops located in the Rocky Mountains region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Amica Mutual ★	B+	954	12
Acuity Insurance ★	B+	935	6
Mutual of Enumclaw ★	B+	897	9
Auto-Owners ★	B	814	17
CSAA [AAA Northern Calif]	B-	755	33
American National [ANPAC]	B-	735	39
Cincinnati Insurance ★	B-	729	21
California Casualty	B-	707	44
Country Financial	B-	692	38

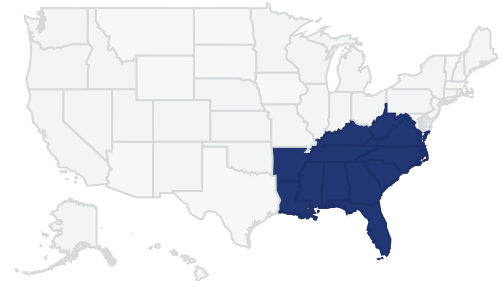


★ = National “Honor Roll” recipient

Region: South

These are the average grades earned from body shops located in the South region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
North Carolina Farm Bureau ★	A+	1180	1
Alfa Mutual ★	A	1056	2
Chubb ★	A-	1032	3
Erie Insurance ★	A-	1020	4
PURE Insurance ★	B+	923	11
Amica Mutual ★	B	872	12
Auto-Owners ★	B	820	17
Cincinnati Insurance ★	B	810	21
Country Financial	B	799	38
Shelter Insurance	B-	762	35
Southern Farm Bureau	B-	740	32



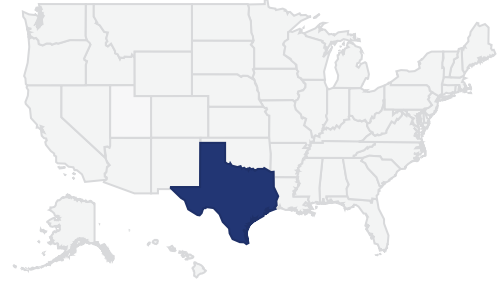
★ = National “Honor Roll” recipient

Region: Texas

These are the average grades earned from body shops located in the Texas region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a [★] also earned a place on the 2024 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

	Regional Grade	Regional Score	National Rank
Chubb ★	A+	1171	3
PURE Insurance ★	A-	1034	11
Amica Mutual ★	A-	1013	12
AAA Texas ★	B	851	18
Texas Farm Bureau	B-	783	27
Germania	B-	707	41

★ = National “Honor Roll” recipient



Insurers Included in Survey

The following 131 insurance companies were included in the 2024 survey. Only those insurers (shown in bold) that received a grade from 35 or more respondents were ranked in the national results (their rank is shown following their name).

- **21st Century/Farmers** [71]
- AAA Hawaii
- **AAA Texas** [18]
- **Acuity Insurance** [6]
- **Affirmative** [75]
- Agency Ins Co of MD
- **Alfa Mutual** [2]
- **Allstate** [80]
- **American Access** [87]
- **American Family** [52]
- American Farmers & Ranchers
- American Financial
- **American National (ANPAC)** [39]
- **Ameriprise** [50]
- **Amica Mutual** [12]
- **Arbella Insurance** [36]
- **Auto Club (AAA Southern Calif)** [16]
- **Auto-Owners** [17]
- **Automobile Club (AAA)** [56]
- **Badger Mutual** [26]
- Bear River Mutual
- **Branch Insurance** [57]
- **California Casualty** [44]
- Cameron Mutual
- **Celina** [23]
- Center Mutual
- **Central Mutual** [42]
- **Chubb** [3]
- **Cincinnati Insurance** [21]
- Co Operative Insurance
- Colorado Farm Bureau
- Columbia Insurance
- Concord General
- **Country Financial** [38]
- Country-Wide
- **CSAA (AAA Northern Calif)** [33]
- CURE Auto Ins
- **Direct General** [84]
- Discovery Insurance
- **Donegal** [47]
- DTRIC
- **Encova (Motorists)** [53]
- **Erie Insurance** [4]
- Farm Bureau
- **Farm Bureau Property Casualty** [13]
- **Farmers Alliance** [51]
- **Farmers Insurance** [70]
- Farmers Mutual
- First Ins Co of Hawaii
- **Frankenmuth Mutual** [22]
- **Gainsco** [81]
- **GEICO** [74]
- Georgia Farm Bureau
- **Germania** [41]
- GoAuto
- **Grange Insurance** [55]
- **Grinnell Mutual** [10]
- **Hastings Mutual** [29]
- HiRoad
- **Horace Mann** [46]
- Indiana Farm Bureau
- Indiana Farmers Mutual
- Island Insurance
- **Kemper Auto** [72]
- Kentucky Farm Bureau
- Lemonade
- **Liberty Mutual / Safeco** [78]
- Louisiana Farm Bureau
- **Loya** [88]
- Madison Mutual
- Main Street America
- **MAPFRE** [66]
- **Mercury Insurance** [58]
- **Metromile** [69]
- **Michigan Farm Bureau** [5]
- Michigan Millers
- Missouri Farm Bureau
- MMG Insurance
- Mountain West Farm Bureau
- **Mutual of Enumclaw** [9]
- **National General** [82]
- **Nationwide** [60]
- **NJM (New Jersey Manufacturers)** [49]
- Nodak Mutual
- **North Carolina Farm Bureau** [1]
- **North Star Mutual** [7]
- **Ohio Mutual** [48]
- Oklahoma Farm Bureau
- **Pekin Insurance** [25]
- **Pemco Mutual** [14]
- **Penn National** [54]
- **Pioneer State Mutual** [15]
- **Plymouth Rock** [34]
- **Progressive** [68]
- Providence Mutual
- **PURE Insurance** [11]
- **Quincy Mutual** [43]
- **Root Insurance** [65]
- **Rural Mutual** [8]
- **Safe Auto** [76]
- **Safety Insurance** [24]
- **Safeway Insurance** [83]
- **Selective Insurance** [40]
- **Sentry Insurance** [62]
- **Shelter Insurance** [35]
- South Carolina Farm Bureau
- **Southern Farm Bureau** [32]
- **State Auto Mutual** [67]
- **State Farm** [73]
- Sublimity Insurance
- Tennessee Farmers
- **Tesla Insurance** [61]
- **Texas Farm Bureau** [27]
- **The General** [85]
- **The Hanover** [45]
- **The Hartford** [59]
- **Toyota Motor Ins Co** [30]
- **Travelers** [63]
- **Trexis Insurance** [86]
- Umialik
- United Heritage
- **USAA** [77]
- **Utica National** [64]
- **Vermont Mutual** [79]
- Virginia Farm Bureau
- **Wawanesa** [31]
- **West Bend** [20]
- **Western National** [37]
- **Western Reserve** [28]
- **Westfield Insurance** [19]
- Wisconsin Mutual