



2026 Insurer Report Card

Introduction

While online reviews can be helpful in knowing what others think about various restaurants, hotels or home repair contractors, they are less helpful for drivers choosing their auto insurance. That's because consumers on average have an auto insurance claim only once every 8-12 years. So those who have had a recent claim likely can't compare their experience against the past claims experience they've had with a different insurer to know whether it was better or worse.

In addition, just a handful of companies dominate the U.S. auto insurance market, so drivers are likely to see far fewer [if any] online reviews for the dozens of other insurance companies they can choose from when buying coverage for their vehicle.

Given this, it's perhaps not surprising that many drivers choose an insurer based largely on price – or their familiarity with the company they regularly see and hear based on the record-high \$11.5 billion auto insurers spent on advertising in just 2024 alone. Drivers in most states have 30-50 or more auto insurance companies to choose from – in all, there are more than 200 companies selling auto policies in the United States – but the 10 largest insurance companies doing most of that advertising collect more than 76% of all premiums paid.

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

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

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

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



Some of the highest-graded insurers serve only one or a handful of states – but clearly do so better than many of their competitors. But with 35 insurance companies on this year's "Insurer Report Card Honor Roll" – because they earned an overall grade of "B" or higher – drivers in all 50 states have the opportunity to purchase a policy through one or more of these top-graded companies. In addition, regional companies may enable consumers to keep their insurance dollars "local," with an insurer that likely has closer ties to their community.

Choosing a highly-graded insurance company doesn't necessarily also mean a higher-priced policy. While a few of these insurers, such as Chubb [ranked No. 3 nationally], PURE [ranked No. 7] and AIG Private Client [ranked No. 9], may target a more affluent clientele willing to pay more for a higher level of claims service, consumers will find that many of the highest-graded insurance companies offer premiums that are very competitive with the larger national insurance companies further down in the ranking.



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.

"They care about their clients and go above-and-beyond to ensure they will be happy with the repair," one shop owner wrote about North Carolina Farm Bureau, which topped the national ranking with an "A+" for the seventh year in a row. "They have reasonable claims adjusters who are not consumed with saving pennies."

"Their commitment to resolving claims quickly and getting vehicles back to pre-loss condition without a lot of hassle is admirable," an estimator at a shop in Oklahoma said of Chubb, an insurer that has consistently earned an "A" or "A-."

"I highly recommend Acuity," the manager of a shop in Georgia, said of that company, which sells policies in more than 30 states. "By far the best insurance company out there," a shop owner in Wisconsin agreed.

*"Hands down
the best
insurance
company..."*

"Hands down the best insurance company to work with," an estimator at a shop in Virginia said of Erie Insurance, which has received an "A-" in six of the last seven years and sells policies in 12 states and the District of Columbia.

More than two-thirds of shops grading Michigan Farm Bureau [ranked No. 6 with an "A-" this year] said they agreed with the statement that, compared to other insurers, Michigan Farm Bureau has more reasonable payment practices, so fewer customers have to pay out-of-pocket beyond their deductible.

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

"They will take forever to review a claim, and even with documentation [from the automaker], they will still deny paying for items that are needed to complete the repairs," a representative of a shop in California said in giving one of the largest auto insurers an "F."

"They refuse to use quality parts, and want to us short-cut repairs constantly," an estimator at a shop in Indiana said of another large insurer, assigning that company a "D-". "Their process is fine, but they want us to use cheap, low-quality parts," a shop representative in Missouri said of that same insurer, giving them a "C-".

An estimator at a shop in North Carolina gave another large insurer a "D+." "It is almost impossible to get anyone with the company on the phone," he said. "They make it difficult to complete repairs in a timely manner."

About two-thirds of shops grading State Farm disagreed with the statement that, compared to other insurers, State Farm uses administrative steps that are more efficient, helping to expedite the claims process.

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 providing the best claims service for drivers. Among the 10 highest-graded insurers in this year's "Insurance Report Card," nine were in the Top 10 last year as well.

Among those receiving an improved grade this year were NJM [rising from a "C+" to a "B,"] along with Arbella Insurance, California Casualty, CSAA, Plymouth Rock, Safety Insurance, Texas Farm Bureau and Penn National, each moving up from a "B-" to a "B." "They have the best customer service, and they care about the quality of repair," the manager of a New Jersey shop said of NJM, which is based in that state.

The Ten Largest Insurers

As is the case most years, none of the 10 largest national auto insurers scored higher than the national average (680) this year nor earned higher than a “C+” grade. More than 60 other companies scored higher.

And it’s not getting better. USAA did move up to a “C-” after receiving a “D+” the prior two years, and Allstate received a “D+” rather a straight “D” as it did the year prior. But no other Big 10 received an improved grade this year. Progressive dropped from a “C” to a “C-,” and State Farm received a “D+” rather than the “C-” it received in 2024 and 2025.

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

Such agreements can streamline a shop’s ability to work with that insurance company. That might help explain why shops that participate in an insurer’s DRP almost always give higher grades to that insurer than shops that don’t. State Farm, 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 State Farm’s DRP.

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

It's not getting better in 2026

| | Grade | Rank | Score |
|-------------------|-------|------|-------|
| American Family | C+ | 63 | 627 |
| Travelers | C | 67 | 551 |
| Nationwide | C | 68 | 530 |
| Farmers Insurance | C- | 70 | 475 |
| Progressive | C- | 73 | 455 |
| USAA | C- | 76 | 433 |
| GEICO | C- | 77 | 423 |
| Liberty Mutual | D+ | 81 | 348 |
| Allstate | D+ | 84 | 302 |
| State Farm | D+ | 85 | 298 |

A note about some insurance companies

Given the similarity in some insurance company names, it’s important to ensure you are buying coverage from the insurer you intended to. Farmers Insurance (ranked 70th, with a “C-”), for example, is sold nationally, but Farmers Alliance (ranked 51st, with a “B-”) is a different company, selling policies in only eight states.

There are also different insurers using some variation of the “AAA” or “auto club” name. Auto Club (AAA of Southern California, selling policies in at least 19 states) and CSAA (AAA of Northern California, selling policies in at least 21 states) each received a “B,” this year, while Automobile Club (AAA, selling policies in a dozen states) received a “C.”

There are five insurers in this year’s “Insurer Report Card” with “farm bureau” in their name, all earning a spot on this year’s “Honor Roll” by earning an overall grade of “B” or higher. Some, such as North Carolina Farm Bureau (ranked No. 1), Michigan Farm Bureau (ranked No. 6) and Texas Farm Bureau (ranked No. 29) each sell policies in only their home state, while others, like Southern Farm Bureau (ranked No. 8) and Farm Bureau Property and Casualty (ranked No. 14), sell policies in multiple states.

Methodology

The 2026 “Insurer Report Card” survey was conducted online in November-December 2025, asking body shops nationwide to grade the performance of auto insurance companies that do business in their state. Shops awarded each company a grade from “A+” to “F” based on one question: “How well does this insurer’s claims handling policies, attitude and payment practices ensure quality repairs and customer service for motorists?”

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

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

Respondents

The 2026 survey received responses from 1,107 collision repair professionals from all 50 states. Respondents were repair facility owners, managers, estimators or other shop employees, who on average have 27 years of experience in the collision repair industry.

On average, each participant submitted a grade for 19 different insurance companies doing business in their state, resulting in a total of 22,296 individual grades given to 119 different auto insurance companies. The 91 insurers that received a grade from at least 35 shops were included in the national ranking.

Grading system

In calculating insurers’ grades, each individual letter grade received for an insurer was converted to a numerical score in order to calculate an average of all grades received. The final grade is the letter grade that corresponds to that average score. Across all insurers in the 2026 survey, the average score was 680, 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.

CRASH Network

Email: admin@crashnetwork.com

Website: <https://www.crashnetwork.com>

No advertising or other promotional use can be made of the information in this report or *CRASH Network* survey results without the express prior written consent of *CRASH Network*.



2026 Insurer Report Card “Honor Roll”

The following list of 35 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.



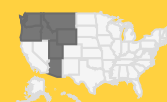
| | | | |
|-----------|---|-----------------------|--|
| 1 | North Carolina Farm Bureau States: NC | A+ Score: 1191 | |
| 2 | Alfa Mutual States: AL, GA, MS | A Score: 1069 | |
| 3 | Chubb States: AZ, CA, CO, CT, DC, DE, FL, GA, HI, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, MT, NC, NJ, NY, OK, OR, PA, RI, TN, TX, UT, VA, WA, WI, WY | A Score: 1064 | |
| 4 | Erie Insurance States: DC, IL, IN, KY, MD, NC, NY, OH, PA, TN, VA, WI, WV | A- Score: 1028 | |
| 5 | Acuity Insurance States: AR, AZ, CO, GA, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MT, ND, NE, NM, NV, OH, OR, PA, SD, TN, UT, VA, VT, WI, WY | A- Score: 1010 | |
| 6 | Michigan Farm Bureau States: MI | A- Score: 1005 | |
| 7 | PURE 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, UT, VA, VT, WA, WI, WV, WY | A- Score: 989 | |
| 8 | Southern Farm Bureau States: AR, CO, FL, LA, MS, SC | B+ Score: 961 | |
| 9 | AIG Private Client States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY | B+ Score: 928 | |
| 10 | Grinnell Mutual States: IA, IL, IN, MN, MO, ND, NE, OH, OK, PA, SD, WI | B+ Score: 927 | |

2026 “Honor Roll” (continued)



11 Mutual of Enumclaw
States: AZ, ID, MT, OR, UT, WA, WY

B+ Score: 920



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, SC, TN, TX, UT, VA, VT, WA, WI

B+ Score: 920



13 West Bend
States: AZ, IA, IL, IN, MN, WI

B+ Score: 895



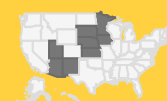
14 Rural Mutual
States: WI

B+ Score: 893



15 Farm Bureau Property Casualty
States: AZ, IA, KS, MN, NE, NM, SD, UT

B+ Score: 893



16 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: 883



17 Wisconsin Mutual
States: MN, WI

B Score: 857



18 Celina
States: IN, KY, OH, TN, WV

B Score: 856



19 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, NM, NV, NY, OH, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

B Score: 852



20 Frankenmuth Insurance
States: MI, OH

B Score: 847



2026 “Honor Roll” (continued)



| | | | | |
|-----------|--|----------|------------|--|
| 21 | Auto Club (AAA Southern Calif) States: AL, AR, CA, HI, IL, IN, KS, KY, LA, ME, MO, MS, NH, NM, OH, PA, TX, VA, VT, WV | B | Score: 844 | |
| 22 | Westfield Insurance States: IA, IL, IN, KY, MI, MN, OH, PA, TN, WV | B | Score: 839 | |
| 23 | NJM (New Jersey Manufacturers) States: CT, MD, NJ, OH, PA | B | Score: 838 | |
| 24 | Pemco Mutual States: OR, WA | B | Score: 838 | |
| 25 | Arbella Insurance States: CT, MA, NH, RI | B | Score: 834 | |
| 26 | Safety Insurance States: MA, ME, NH | B | Score: 823 | |
| 27 | California Casualty States: AZ, CA, CO, ID, KS, OR, WY | B | Score: 817 | |
| 28 | Badger Mutual States: AZ, IA, ID, IL, MN, NV, UT, WI, WY | B | Score: 815 | |
| 29 | Texas Farm Bureau States: TX | B | Score: 813 | |
| 30 | 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: 807 | |

2026 “Honor Roll” (continued)



| | |
|--|--|
| <div>31</div> <div>North Star Mutual</div> <div>States: IA, KS, MN, ND, NE, OK, SD, WI</div> | <div>B</div> <div>Score: 806</div> <div></div> |
| <div>32</div> <div>Pekin Insurance</div> <div>States: AZ, IL, IN, OH, WI</div> | <div>B</div> <div>Score: 805</div> <div></div> |
| <div>33</div> <div>Western Reserve</div> <div>States: IN, OH</div> | <div>B</div> <div>Score: 798</div> <div></div> |
| <div>34</div> <div>Plymouth Rock</div> <div>States: CT, MA, NH, NJ, NY, PA</div> | <div>B</div> <div>Score: 794</div> <div></div> |
| <div>35</div> <div>Penn National</div> <div>States: IA, MD, NC, NJ, PA, TN, VA, WI</div> | <div>B</div> <div>Score: 793</div> <div></div> |

The other insurers

The following insurers earned a “B-” or lower, failing to earn a spot on the 2026 Insurer Report Card “Honor Roll.” The maps show the states from which grades were received for each insurer.

| | | |
|---|----------------------|--|
| 36 Central Insurance 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: 784 | |
| 37 Shelter Insurance States: AR, CO, IA, IL, IN, KS, KY, LA, MO, MS, NE, OH, OK, TN | B- Score: 778 | |
| 38 General Motors Ins Co States: AL, AR, AZ, CO, FL, GA, IA, IL, IN, LA, MN, OH, OK, PA, TN, TX, VA | B- Score: 777 | |
| 39 Toyota Motor Ins Co States: AZ, CA, CO, GA, IL, IN, MO, OH, OR, SC, TN, TX | B- Score: 763 | |
| 40 Agency Ins Co (AIC) States: MD, PA, TN, VA | B- Score: 762 | |
| 41 Goodville Mutual States: DE, IL, IN, KS, OH, OK, PA, VA | B- Score: 757 | |
| 42 Donegal States: DE, GA, MD, PA, VA | B- Score: 755 | |
| 43 Country Financial States: AK, AL, AZ, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NV, OK, OR, TN, WA, WI | B- Score: 735 | |
| 44 Hastings Mutual States: IL, IN, MI, OH, WI | B- Score: 731 | |
| 45 IMT Mutual States: IA, IL, MN, NE, SD, WI | B- Score: 726 | |
| 46 American National (ANPAC) States: CO, DE, ID, LA, MA, MO, MT, NJ, NM, NV, OK, RI, SD, UT, WA, WV, WY | B- Score: 726 | |
| 47 Horace Mann States: AK, DE, GA, IL, LA, ME, MI, MN, MT, NC, ND, NH, OR, PA, SC, SD, UT, WA, WV | B- Score: 724 | |
| 48 The Hanover States: AZ, CT, GA, IL, IN, LA, MA, ME, MI, NH, NJ, NY, OK, PA, TN, VA | B- Score: 724 | |
| 49 Selective Insurance States: AZ, IA, IL, IN, MD, MN, NJ, OH, PA, RI, SC, TN, UT, VA, WI | B- Score: 723 | |

| | | | |
|-----------|---|----------------------|---|
| 50 | Germania States: TX | B- Score: 714 |  |
| 51 | Farmers Alliance States: CO, ID, KS, MT, ND, NE, OK, SD | B- Score: 698 |  |
| 52 | Wawanesa States: CA, OR | B- Score: 696 |  |
| 53 | Quincy Mutual States: CT, MA, ME, RI | C+ Score: 671 |  |
| 54 | Mercury Insurance States: CA, FL, GA, IL, NJ, NV, NY, OK, TX, VA | C+ Score: 667 |  |
| 55 | Western National States: AZ, CO, IA, IL, MN, WI | C+ Score: 665 |  |
| 56 | Ohio Mutual States: CT, IN, ME, NH, OH, RI, VT | C+ Score: 654 |  |
| 57 | Clearcover States: AL, AZ, CA, GA, IL, IN, KY, LA, MD, MO, MS, NE, OH, OK, PA, TX, UT, VA, WI, WV | C+ Score: 650 |  |
| 58 | Ameriprise States: AZ, CT, MD, MI, MN, NJ, UT, VT, WA | C+ Score: 642 |  |
| 59 | Branch Insurance States: AL, AZ, CO, GA, IA, IL, IN, KS, KY, MA, MD, MI, MO, MS, NE, NH, NM, OH, OK, SD, TX, UT, VA, WI, WV | C+ Score: 637 |  |
| 60 | Utica National States: CT, NC, NY, OH, VA | C+ Score: 631 |  |
| 61 | Encova [Motorists] States: AL, DE, GA, IA, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, NC, NE, NH, NJ, OH, PA, RI, SC, TN, VA, VT, WI, WV | C+ Score: 630 |  |
| 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: 628 |  |
| 63 | American Family States: AZ, CO, GA, IA, ID, IL, KS, MN, MO, ND, NE, NV, OH, OR, SD, UT, WA, WI | C+ Score: 627 |  |
| 64 | Grange Insurance States: GA, IL, IN, KY, OH, PA, TN, VA | C+ Score: 596 |  |

| | | | |
|-----------|--|----------------------|---|
| 65 | Lemonade States: AZ, CO, IL, IN, OH, OR, TN, TX, WA | C+ Score: 593 |  |
| 66 | Automobile Club (AAA) States: FL, GA, IA, IL, IN, MI, MN, NC, ND, NE, SC, TN, WI | C Score: 576 |  |
| 67 | Travelers States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI | C Score: 551 |  |
| 68 | 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: 530 |  |
| 69 | MAPFRE States: AZ, CA, CT, MA, ME, NH, OH, OR, PA, RI, VT, WA | C Score: 520 |  |
| 70 | Farmers Insurance States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY | C- Score: 475 |  |
| 71 | Root Insurance States: AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MN, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, WV | C- Score: 472 |  |
| 72 | Kemper Auto States: AZ, CT, FL, ID, LA, MD, MN, MT, NC, NY, OH, OR, PA, TN, TX, UT, VT, WA | C- Score: 462 |  |
| 73 | 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: 455 |  |
| 74 | Traders Insurance States: AR, IN, KS, MO, OK | C- Score: 452 |  |
| 75 | Elephant Insurance States: GA, IL, IN, MD, OH, TN, TX, VA | C- Score: 445 |  |
| 76 | 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: 433 |  |
| 77 | 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: 423 |  |
| 78 | GoAuto States: AL, GA, LA, NV, OH, TX | C- Score: 416 |  |
| 79 | CURE Auto Ins States: MI, NJ, PA | D+ Score: 366 |  |

| | | | |
|-----------|---|----------------------|---|
| 80 | Safeway Insurance States: AL, AR, AZ, CA, CO, GA, IL, LA, MS, NM, TN, TX, UT | D+ Score: 349 |  |
| 81 | Liberty Mutual States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY | D+ Score: 348 |  |
| 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: 336 |  |
| 83 | Gainsco States: AL, AZ, FL, GA, NM, OH, OK, SC, TN, TX, UT, VA | D+ Score: 320 |  |
| 84 | 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: 302 |  |
| 85 | 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 | D+ Score: 298 |  |
| 86 | Direct General States: AR, FL, LA, MS, SC, TN, VA | D Score: 272 |  |
| 87 | Tesla Insurance States: AZ, CA, CO, IL, MD, MN, NV, OH, OR, TX, UT, VA | D Score: 258 |  |
| 88 | Direct Auto [was SafeAuto] States: AL, DE, FL, GA, LA, MI, MS, NC, OH, PA, SC, TN, TX, VA | D Score: 251 |  |
| 89 | The General States: AZ, CO, FL, IA, IN, LA, NY, OH, PA, TN, TX, VA | D Score: 222 |  |
| 90 | Trexis Insurance States: AL, AR, GA, IN, KY, MD, OH, TN, TX, VA | D Score: 193 |  |
| 91 | Loya States: CA, NM, TX | F Score: 54 |  |

Regional Results

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

The following regions are included in this section:

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



Region: New England

These are the average grades earned from body shops located in the New England region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (★) also earned a place on the 2026 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

| | Regional Grade | Regional Score | National Rank |
|------------------------|----------------|----------------|---------------|
| Amica Mutual ★ | A- | 1022 | 12 |
| Cincinnati Insurance ★ | B+ | 958 | 19 |
| Arbella Insurance ★ | B | 834 | 25 |
| Safety Insurance ★ | B | 823 | 26 |
| Plymouth Rock ★ | B- | 763 | 34 |
| The Hanover | B- | 686 | 48 |

★ = National “Honor Roll” recipient

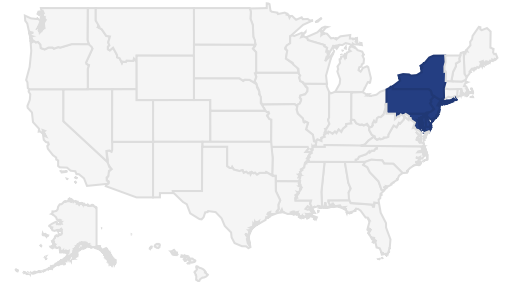


Region: Northeast

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 2026 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

| | Regional Grade | Regional Score | National Rank |
|----------------------------------|----------------|----------------|---------------|
| Erie Insurance ★ | A | 1089 | 4 |
| Chubb ★ | A | 1086 | 3 |
| Cincinnati Insurance ★ | B+ | 912 | 19 |
| NJM (New Jersey Manufacturers) ★ | B | 864 | 23 |
| Amica Mutual ★ | B | 860 | 12 |
| Plymouth Rock ★ | B | 813 | 34 |
| The Hanover | B | 802 | 48 |
| Donegal | B | 788 | 42 |
| The Hartford | B- | 780 | 62 |
| Penn National ★ | B- | 765 | 35 |
| Selective Insurance | B- | 702 | 49 |
| CSAA (AAA Northern Calif) ★ | B- | 697 | 30 |

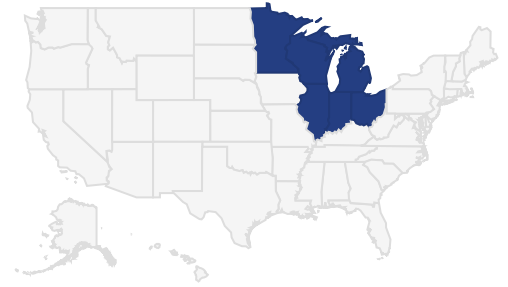
★ = National “Honor Roll” recipient



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 2026 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

| | Regional Grade | Regional Score | National Rank |
|---|-------------------|-------------------|------------------|
| Acuity Insurance ★ | A | 1050 | 5 |
| Michigan Farm Bureau ★ | A- | 1005 | 6 |
| Erie Insurance ★ | A- | 991 | 4 |
| Chubb ★ | B+ | 979 | 3 |
| Auto-Owners ★ | B+ | 894 | 16 |
| Rural Mutual ★ | B+ | 893 | 14 |
| Grinnell Mutual ★ | B | 885 | 10 |
| West Bend ★ | B | 884 | 13 |
| Amica Mutual ★ | B | 873 | 12 |
| Wisconsin Mutual ★ | B | 857 | 17 |
| Frankenmuth Insurance ★ | B | 847 | 20 |
| Westfield Insurance ★ | B | 845 | 22 |
| Badger Mutual ★ | B | 832 | 28 |
| Pekin Insurance ★ | B | 824 | 32 |
| Celina ★ | B | 812 | 18 |
| AIG Private Client ★ | B | 801 | 9 |
| Western Reserve ★ | B | 798 | 33 |
| Cincinnati Insurance ★ | B | 798 | 19 |
| Auto Club (AAA Southern Calif) ★ | B- | 761 | 21 |
| North Star Mutual ★ | B- | 756 | 31 |
| Hastings Mutual | B- | 731 | 44 |
| Selective Insurance | B- | 726 | 49 |
| The Hanover | B- | 726 | 48 |
| Farm Bureau Property Casualty ★ | B- | 725 | 15 |
| Horace Mann | B- | 719 | 47 |
| Central Insurance | B- | 695 | 36 |

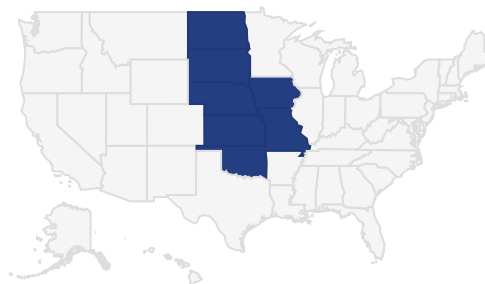


★ = National “Honor Roll” recipient

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 2026 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

| | Regional Grade | Regional Score | National Rank |
|---------------------------------|----------------|----------------|---------------|
| Farm Bureau Property Casualty 🌟 | A- | 1007 | 15 |
| Chubb 🌟 | A- | 987 | 3 |
| Grinnell Mutual 🌟 | B+ | 975 | 10 |
| Acuity Insurance 🌟 | B+ | 948 | 5 |
| Auto-Owners 🌟 | B+ | 894 | 16 |
| North Star Mutual 🌟 | B | 847 | 31 |
| IMT Mutual | B | 825 | 45 |
| Shelter Insurance | B | 815 | 37 |
| Cincinnati Insurance 🌟 | B- | 783 | 19 |
| Country Financial | B- | 716 | 43 |

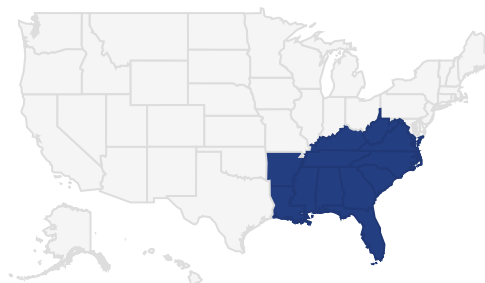


🌟 = National “Honor Roll” recipient

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 2026 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+ | 1191 | 1 |
| Chubb 🌟 | A | 1102 | 3 |
| Alfa Mutual 🌟 | A | 1069 | 2 |
| PURE Insurance 🌟 | A | 1039 | 7 |
| Erie Insurance 🌟 | A | 1036 | 4 |
| Southern Farm Bureau 🌟 | B+ | 948 | 8 |
| Cincinnati Insurance 🌟 | B+ | 909 | 19 |
| AIG Private Client 🌟 | B+ | 903 | 9 |
| Amica Mutual 🌟 | B | 883 | 12 |
| Shelter Insurance | B | 879 | 37 |
| Auto-Owners 🌟 | B | 859 | 16 |
| Penn National 🌟 | B | 827 | 35 |
| Country Financial | B | 800 | 43 |
| Horace Mann | B- | 694 | 47 |



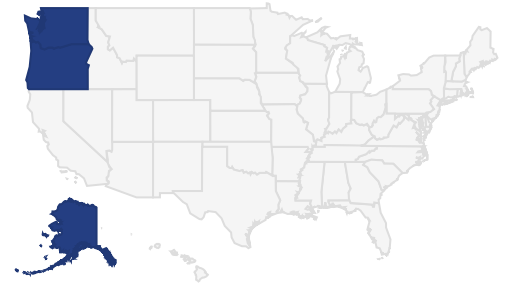
🌟 = National “Honor Roll” recipient

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 2026 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+ | 945 | 11 |
| Pemco Mutual ★ | B | 838 | 24 |
| Amica Mutual ★ | B | 819 | 12 |
| Country Financial | B | 812 | 43 |

★ = National “Honor Roll” recipient

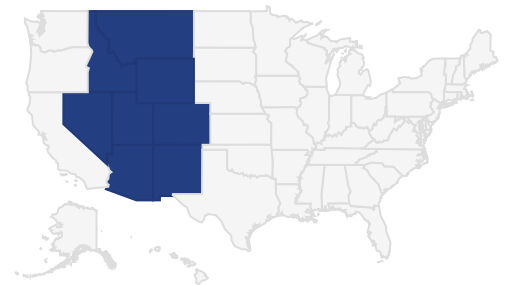


Region: Rocky Mountains

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 2026 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 |
| Amica Mutual ★ | A | 1046 | 12 |
| PURE Insurance ★ | A | 1045 | 7 |
| Acuity Insurance ★ | A- | 1025 | 5 |
| AIG Private Client ★ | A- | 994 | 9 |
| Mutual of Enumclaw ★ | B+ | 900 | 11 |
| Auto-Owners ★ | B+ | 890 | 16 |
| CSAA [AAA Northern Calif] ★ | B | 828 | 30 |
| Cincinnati Insurance ★ | B | 812 | 19 |
| Country Financial | B- | 784 | 43 |
| American National [ANPAC] | B- | 747 | 46 |

★ = National “Honor Roll” recipient



Region: California

These are the average grades earned from body shops located in the California region only. Only insurers receiving a “B-” or higher in the region are listed here. The insurers designated with a (🏆★) also earned a place on the 2026 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

| | Regional Grade | Regional Score | National Rank |
|-----------------------------------|----------------|----------------|---------------|
| Chubb 🏆★ | A | 1093 | 3 |
| AIG Private Client 🏆★ | A- | 1027 | 9 |
| PURE Insurance 🏆★ | A- | 987 | 7 |
| Auto Club (AAA Southern Calif) 🏆★ | B+ | 938 | 21 |
| CSAA (AAA Northern Calif) 🏆★ | B+ | 927 | 30 |
| Amica Mutual 🏆★ | B | 836 | 12 |
| California Casualty 🏆★ | B | 821 | 27 |
| Mercury Insurance | B- | 764 | 54 |
| USAA | B- | 752 | 76 |
| Wawanesa | B- | 722 | 52 |

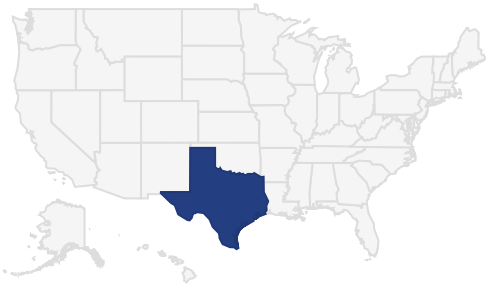


🏆★ = National “Honor Roll” recipient

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 2026 Insurer Report Card Honor Roll by receiving an overall grade **nationally** of “B” or higher.

| | Regional Grade | Regional Score | National Rank |
|-----------------------------------|----------------|----------------|---------------|
| Chubb 🏆★ | A+ | 1150 | 3 |
| Amica Mutual 🏆★ | A | 1056 | 12 |
| Auto Club (AAA Southern Calif) 🏆★ | B | 827 | 21 |
| Texas Farm Bureau 🏆★ | B | 813 | 29 |
| Germania | B- | 714 | 50 |



🏆★ = National “Honor Roll” recipient

Insurers Included in Survey

The following 119 insurance companies were included in the 2026 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].

- **Acuity Insurance** [5]
- **Agency Ins Co [AIC]** [40]
- **AIG Private Client** [9]
- **Alfa Mutual** [2]
- **Allstate** [84]
- **American Family** [63]
- American Farmers & Ranchers
- **American National [ANPAC]** [46]
- **Ameriprise** [58]
- **Amica Mutual** [12]
- **Arbella Insurance** [25]
- **Auto Club [AAA Southern Calif]** [21]
- **Auto-Owners** [16]
- **Automobile Club [AAA]** [66]
- **Badger Mutual** [28]
- Bear River Mutual
- **Branch Insurance** [59]
- **California Casualty** [27]
- **Celina** [18]
- **Central Insurance** [36]
- **Chubb** [3]
- **Cincinnati Insurance** [19]
- **Clearcover** [57]
- Concord General
- **Country Financial** [43]
- **CSAA [AAA Northern Calif]** [30]
- **CURE Auto Ins** [79]
- **Direct Auto [was SafeAuto]** [88]
- **Direct General** [86]
- **Donegal** [42]
- DTRIC
- **Elephant Insurance** [75]
- **Encova [Motorists]** [61]
- **Erie Insurance** [4]
- Farm Bureau
- **Farm Bureau Property Casualty** [15]
- **Farmers Alliance** [51]
- **Farmers Insurance** [70]
- Farmers Mutual
- First Ins Co of Hawaii
- **Frankenmuth Insurance** [20]
- **Gainsco** [83]
- **GEICO** [77]
- **General Motors Ins Co** [38]
- Georgia Farm Bureau
- **Germania** [50]
- **GoAuto** [78]
- **Goodville Mutual** [41]
- **Grange Insurance** [64]
- **Grinnell Mutual** [10]
- **Hastings Mutual** [44]
- Hochheim Prairie Ins
- **Horace Mann** [47]
- **IMT Mutual** [45]
- Indiana Farm Bureau
- Indiana Farmers Mutual
- Island Insurance
- **Kemper Auto** [72]
- Kentucky Farm Bureau
- **Lemonade** [65]
- **Liberty Mutual** [81]
- Louisiana Farm Bureau
- **Loya** [91]
- Madison Mutual
- **MAPFRE** [69]
- **Mercury Insurance** [54]
- **Michigan Farm Bureau** [6]
- Mile Auto
- Missouri Farm Bureau
- MMG Insurance
- Mountain West Farm Bureau
- **Mutual of Enumclaw** [11]
- **National General** [82]
- **Nationwide** [68]
- **NJM [New Jersey Manufacturers]** [23]
- Nodak Mutual
- **North Carolina Farm Bureau** [1]
- **North Star Mutual** [31]
- NYCM
- **Ohio Mutual** [56]
- Oklahoma Farm Bureau
- **Pekin Insurance** [32]
- **Pemco Mutual** [24]
- **Penn National** [35]
- Pioneer State Mutual
- **Plymouth Rock** [34]
- Preferred Mutual
- **Progressive** [73]
- **PURE Insurance** [7]
- **Quincy Mutual** [53]
- Rockville Mutual
- **Root Insurance** [71]
- **Rural Mutual** [14]
- **Safety Insurance** [26]
- **Safeway Insurance** [80]
- **Selective Insurance** [49]
- **Shelter Insurance** [37]
- **Southern Farm Bureau** [8]
- **State Farm** [85]
- Tennessee Farmers
- **Tesla Insurance** [87]
- **Texas Farm Bureau** [29]
- **The General** [89]
- **The Hanover** [48]
- **The Hartford** [62]
- **Toyota Motor Ins Co** [39]
- **Traders Insurance** [74]
- **Travelers** [67]
- **Trexis Insurance** [90]
- **USAA** [76]
- **Utica National** [60]
- Vermont Mutual
- Virginia Farm Bureau
- **Wawanesa** [52]
- **West Bend** [13]
- **Western National** [55]
- **Western Reserve** [33]
- **Westfield Insurance** [22]
- **Wisconsin Mutual** [17]

