

Press Releases

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Press release: USAA, American General and Kaiser Permanente Receive Top Insurance Customer Satisfaction Scores

By [Insure.com](http://insure.com) Posted on February 25, 2013

February 25, 2013 (Foster City, CA) – USAA, American General and Kaiser Permanente earned the highest scores from customers in their respective categories in [Insure.com's annual customer satisfaction study](#).

Insure.com surveyed more than 5,600 insurance customers nationwide and asked them to rate their satisfaction with their insurance companies. Twenty large companies in four categories (auto, home, health and life insurers) were rated, and the top three earned Insure.com's annual "People's Choice Award." (See the full rankings below.)

Insurance companies were scored on five measurements:

- Customer service
- Claims satisfaction
- Value for price paid
- Percent who plan to renew
- Percent who would recommend the company

(Life insurance scores did not include claims or renewal questions.)

Insure.com's customer satisfaction tool contains all the scores and rankings, plus customer comments, A.M. Best financial strength ratings and information on special coverage options available from auto insurers, such as accident forgiveness and usage-based insurance.

“What we’re seeing is that the top scorers do well across the board. Their customers are happy with both price and customer service,” said Amy Danise, editorial director of Insure.com. “They have fans, not just customers.”

Most people are “completely” or “somewhat” satisfied with the customer service from their insurance companies. However, this year life insurers dropped below health insurers in customer satisfaction levels.

Here are percentages of customers saying they are “completely” or “somewhat” satisfied with their insurers’ customer service:

- Auto insurance customers: 80 percent (2012 results: 80 percent).
- Home insurance customers: 76 percent (2012 results: 73 percent).
- Life insurance customers: 67 percent (2012 results: 63 percent).
- Health insurance customers: 71 percent (2012 results: 61 percent).

“When we asked people who gave low ratings what their reason was, most often they said they couldn’t get an answer to a question or there was no follow-up to a problem,” said Danise.

The auto insurance price shopper

Price was cited by 42 percent survey respondents as the most important factor in auto insurance-buying decisions; 21 percent think customer service is the most important factor. Satisfaction with claims came in as third most important, with 15 percent. Knowing how many customers would recommend the company or how many would renew their policies were each chosen as most important by 11 percent.

“Smiles and kind words won’t get an insurer to the top of the rankings. Their customers also have to feel they’re getting a good value for their money,” said Danise.

Among customers who say they won’t be renewing their auto or home insurance policies, price was the No. 1 reason.

Among people who say they won’t renew with their current car insurance company:

- 62 percent think their price is too high.
- 12 percent think other companies are better.
- 10 percent cite poor customer service.
- 9 percent have “other” reasons.
- 8 percent point to dissatisfaction with claims.

Don’t bother reading the insurance policy

Reading one’s auto insurance policy doesn’t necessarily lead to greater satisfaction.

Among consumers who made car insurance claims in the last three years and say they haven’t read any of their auto policy, 61 percent were nonetheless “completely satisfied” with the claims process. That’s not too far apart from policyholders who made claims and also say they’ve read all of their auto policy – 69 percent were “completely satisfied” with their claims.

“Conventional wisdom suggests that being acquainted with the terms of your policy will help you avoid nasty surprises if you have a claim,” said Danise. “But actual data do not support this theory. People who haven’t read a single word of their policies are almost as happy with their claims as those who spent time reading their policies.”

The ideal insurance agent

When consumers were asked who they would prefer to have as an insurance agent from a list of celebrities, Oprah Winfrey trumped the Donald:

- Oprah Winfrey: 33 percent.
- Donald Trump: 31 percent.
- Barbara Walters: 17 percent.
- Al Roker: 15 percent.
- Kim Kardashian: 5 percent.

"If Oprah's TV career ever fizzles she could definitely make a go of it as an insurance agent," remarked Danise. "Oprah listens."

The rankings

Auto insurance rankings		
Rank	Company	Score (out of 100)
1	USAA	96.0
2	Erie Insurance	91.7
3	Auto-Owners Insurance	88.1
4	MetLife	86.4
5	Country Insurance	85.9
6	American Family	85.1
7	Nationwide	83.8
8	AAA	82.5
9	State Farm	82.3
10	Allstate	81.6
11	GEICO	81.4
12	GMAC Insurance	81.4
13	Mercury General	80.3
14	The Hartford	80.2
15	Progressive	79.8
16	Farmers	79.3
17	Esurance	78.6
18	Liberty Mutual	77.9
19	21st Century	75.7
20	Travelers	73.6
Home insurance rankings		
Rank	Company	Score (out of 100)
1	USAA	96.0
2	Amica Mutual	90.4
3	Country Insurance	90.2
4	Auto-Owners Insurance	87.9
5	Erie Insurance	87.1
6	American Family	85.8
7	State Farm	84.8
8	Allstate	84.7
9	Chubb	84.4
10	MetLife	83.4
11	Fireman's Fund	83.1
12	The Hanover Insurance	83.0

13	Farmers	82.0
14	AAA	81.7
15	Nationwide	81.0
16	Liberty Mutual	79.6
17	The Hartford	77.9
18	Travelers	77.5
19	Universal Property & Casualty	75.6
20	Citizens Property Insurance	72.9
Health insurance rankings		
Rank	Company	Score (out of 100)
1	Kaiser Permanente	83.6
2	BCBS of Illinois	83.3
3	Humana	83.1
4	Health Net	81.2
5	BCBS of Florida	81.0
6	BCBS of Michigan	80.9
7	Horizon BCBS of New Jersey	80.8
8	Assurant	79.8
9	BCBS of Massachusetts	79.8
10	Anthem BCBS	79.8
11	Regence BCBS	79.6
12	Aetna	79.6
13	Highmark BCBS	79.3
14	CareFirst BCBS	79.2
15	Independence BCBS	78.8
16	Blue Shield of California	78.4
17	BCBS of North Carolina	77.5
18	UnitedHealthcare	77.2
19	Cigna	76.0
20	Coventry Health Care	75.3
Life insurance rankings		
Rank	Company	Score (out of 100)
1	American General	83.2
2	Jackson National	80.6
3	Allstate	80.5
4	Northwestern Mutual	78.7
5	ING	78.4
6	New York Life	77.6
7	Prudential	76.5

	Financial	
8	Transamerica	76.3
9	AXA Equitable	76.2
10	MetLife	76.0
11	Aviva	75.5
12	Hartford Life	75.4
13	Massachusetts Mutual	74.5
14	Great-West Life	73.5
15	Ameriprise Financial	73.2
16	Pacific Life	72.2
17	Principal	71.5
18	TIAA-CREF	70.8
19	John Hancock	70.0
20	Lincoln National	68.2

Methodology

Insure.com conducted surveys of more than 5,600 insurance customers nationwide between September and November 2012 for customer satisfaction ratings and reviews. The survey was not open to the general public on the Insure.com website. We collected ratings for auto, home, health and life insurance carriers. Consumers answered questions about their levels of satisfaction with their insurers, and each answer was assigned a point value.

A.M. Best ratings and written customer comments were not included in the scores.

We collected data for 20 large companies by market share in each category, so not all companies are represented in the study. The companies for which we collected data were then ranked. The top three companies in each category earned Insure.com's "People's Choice Award."

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