Customer satisfaction study ranks top insurance companies

By Insure.com Posted on March 31, 2014

March 31, 2014 (Foster City, CA) – Insure.com has released results of its annual insurance customer satisfaction study, which includes scores and rankings across four categories: auto, home, health and life insurance.

USAA, State Farm and Farmers earned the highest scores from both auto and home insurance customers. It is USAA’s third year as the highest-rated company in both auto and home insurance.

Insure.com asked current customers of the insurers surveyed to score their companies 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.)

The study encompasses 15 large insurance companies in each category (14 in life insurance), and the top three earn Insure.com's “People’s Choice Award.” (This year, due to a tie in the life insurance rankings, four life insurance companies earn the award.)

“We hope to provide insurance customers with practical information on insurers. We want to take consumers beyond the TV commercials and give them insight into actual customer experience,” said Amy Danise, editorial director of Insure.com.
"Interestingly, nine auto insurance companies out of the 15 surveyed scored five stars for ‘value for price,” said Danise. “So a lot of drivers feel like they’re getting a good deal.”

Insure.com’s [best insurance companies](/best-insurance-companies.html) tool contains all the scores and rankings, plus A.M. Best financial strength ratings and information on discounts and special coverage options available from auto insurers, such as accident forgiveness and usage-based insurance.

Access all 2014 study results at [best-insurance-companies.html](/best-insurance-companies.html).

**Insure.com’s 2014 customer satisfaction results**

*indicates People’s Choice Award 2014 winners

### Auto insurance company rankings

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company &amp; overall score</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>USAA: 93.9*</td>
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<tr>
<td>2.</td>
<td>State Farm: 92.7*</td>
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<td>3.</td>
<td>Farmers: 91.5*</td>
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<td>4.</td>
<td>Geico: 91.1</td>
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<td>5.</td>
<td>Auto Club of Southern California: 90.5 (tie)</td>
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<tr>
<td>5.</td>
<td>Nationwide: 90.5 (tie)</td>
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<tr>
<td>7.</td>
<td>Liberty Mutual: 90.2</td>
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<td>8.</td>
<td>Allstate: 90.0</td>
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<tr>
<td>9.</td>
<td>American Family: 89.5</td>
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<tr>
<td>10.</td>
<td>The Hartford: 89.0</td>
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<td>11.</td>
<td>Erie: 88.9</td>
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<td>12.</td>
<td>Progressive: 87.9</td>
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<tr>
<td>13.</td>
<td>MetLife Auto &amp; Home: 86.2</td>
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<tr>
<td>14.</td>
<td>Travelers: 84.4</td>
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<tr>
<td>15.</td>
<td>Mercury: 80.1</td>
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### Home insurance company rankings

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company &amp; overall score</th>
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<tbody>
<tr>
<td>1.</td>
<td>USAA: 95.0*</td>
</tr>
<tr>
<td>2.</td>
<td>State Farm: 92.6*</td>
</tr>
</tbody>
</table>
3. Farmers: 92.2*
4. Liberty Mutual: 92.1
5. Nationwide: 91.4
6. The Hartford: 91.1
7. Allstate: 90.8
8. MetLife Auto & Home: 89.6
9. Travelers: 89.3
10. AIG: 88.9
11. Erie: 88.4
12. American Family: 85.3
13. Auto-Owners: 83.9
14. Citizens Property Insurance Corp.: 82.3
15. Chubb: 75.3

Life insurance company rankings

Rank / Company & overall score
1. Jackson National: 87.2*
2. Prudential: 86.0*
3. New York Life: 85.9 (tie)*
3. State Farm Life: 85.9 (tie)*
5. Northwestern Mutual: 85.6
6. John Hancock: 85.4
7. MetLife: 84.9
8. American General: 84.8
9. Aflac: 84.6 (tie)
9. Lincoln National: 84.6 (tie)
11. ING: 84.5
12. Transamerica: 82.3
13. Massachusetts Mutual: 82.2
14. AXA Financial: 81.3

Health insurance company rankings

Rank / Company & overall score

1. Kaiser Permanente: 93.4*
2. Humana: 91.3*
3. BCBS of Florida: 90.4*
4. UnitedHealth: 90.2
5. BCBS of Illinois: 90.1
6. Independence Blue Cross: 89.2
7. Highmark: 89.0
8. Coventry: 88.9
9. EmblemHealth: 88.6
10. Blue Shield of California: 88.0
11. BCBS of Michigan: 87.9
12. Aetna: 87.8
13. Cigna: 87.4
14. Horizon BCBS of New Jersey: 80.6
15. Wellpoint: 80.1

Methodology

Insurance.com conducted surveys of 3,835 insurance customers nationwide in February and March 2014 to collect 9,586 company reviews. Only current customers of the insurers on our lists were surveyed. The survey was not open to the general public on the Insurance.com website. We collected reviews 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. Points were then averaged and totaled for each company.

We collected data for 15 large companies in each category, so not all companies are represented in the study. The top three companies in each category earned Insurance.com's "People's Choice Award." In the life insurance category, a tie for third place resulted in four insurers receiving the award. See the complete survey methodology at Insurance.com.

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