



INSURER

REPORT CARD



2021 Insurer Report Card



Introduction

For many Americans, the COVID-19 pandemic has meant that their vehicles were parked at home much more than usual last year. Less crowded roads and fewer miles driven reduced the number of crashes and auto insurance claims in the U.S. by about 21% in 2020, according to CCC Information Services.

But whether drivers filed an auto claim or not, they still faced the decision about whether to remain with their current insurer – or to choose another – when it came time to renew their policy. That decision can be challenging for many consumers because they only rarely see how their insurer will treat them when it matters most: when they have claim. Drivers in the U.S. have such a claim on average only once every 10 years.

Asking friends or relatives about their claims experience with an auto insurer has similar limitations. Even if those friends have had a recent claim, they likely couldn't compare that experience against another they've had with a different insurer to know whether it was better or worse. For most consumers, that results in choosing blindly among the small group of insurance companies whose advertising they have seen, without even being aware of the hundreds of other companies offering auto insurance.

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

Enter the "Insurer Report Card"

That's what makes the "Insurer Report Card" a uniquely useful way for consumers to see how different insurance companies stack up against 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 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. Taken together, the 10 highest-graded insurers do cover nearly all states, meaning most consumers could choose at least one of them. 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 6th], 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 \$5.5 billion on advertising in 2019 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 makes it a priority to repair vehicles properly, following the auto manufacturers' guidelines, without pressure to cut costs," the manager of a shop in Annapolis, Maryland, said of the insurer in the No. 2 spot, with an overall grade of "A," in this year's survey.

"They are interested in doing the right thing in terms of quality repairs and customer service," one shop owner wrote about Michigan Farm Bureau, a company with a score that ranked it No. 4 nationally.

"They keep their customers' best interest paramount," the owner of a shop in Wisconsin said about third-ranked Erie Insurance, which received an overall grade of "A-" from shops. "I am going to switch my personal coverages to this company."

North Carolina Farm Bureau was the only insurer to receive an "A+" rating from shops this year. "Their main goal is to quickly complete the customer's repair in a very fair manner," the manager of one North Carolina body shop wrote. "Best service in the business; quickest, bar none," another shop manager said. "Their adjusters are knowledgeable and experienced and use common sense," 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 hold up repairs the longest of all insurance companies currently, and they choose the cheapest, non-fitting parts time and time again," the manager of a shop in New Hampshire said of one of the country's largest auto insurers, which received a "C-" overall from shops nationally.

"Their priority is the cheapest possible repair, and they show no concern for customer service," a body shop in Dallas, Texas, wrote about one of lowest-graded insurers. "One of their customers finally just paid for repairs out-of-pocket after the vehicle had been at the shop for three months waiting on payment from this company," the manager of a shop in Georgia said of the same insurance company.

What's changed from last year?

In a year that has seen so much change, 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," 10 were in the Top 15 last year as well.

Among those jumping into the Top 15 were Auto-Owners, which saw its overall grade improve from a "B" [and ranked 21st] last year to a "B+" [ranked 14th] this year. Secura Insurance and Iowa Farm Bureau both saw their grade improve from a "B" to a "B+," pushing them up 4 and 16 slots in the ranking, respectively.

Michigan Farm Bureau, which scored well last year but did not receive enough grades to qualify that company for the national ranking, grabbed the No. 4 spot this year with a grade of "A-". Similarly, Safety Insurance also made it to the national ranking for this first time this year, receiving an overall grade of "B+" from body shops.

Among the 10 largest auto insurers, Liberty Mutual was the only company to see its grade improve this year, from a "C-" to a "C" overall. Nationwide and State Farm each saw their grade fall from a "C+" to a straight "C".

The Ten Largest Insurers

The 10 largest auto insurers in the country tended to get lower grades than many other companies. Among this group, Travelers earned the highest grade of a "C+" which just barely earned the company a spot among the top 50 graded insurers nationally. USAA also received a "C+" but the rest of the 10 largest auto insurers all received a grade of "C" or lower. Not a single one scored higher than the national average of 707, to achieve a "B-" grade.

Insurer	Grade	Rank	Score
Travelers	C+	44	659
USAA	C+	52	633
Nationwide	C	57	577
State Farm	C	60	546
Progressive	C	61	539
American Family	C	62	530
Farmers Insurance	C	63	525
Liberty Mutual	C	65	503
Allstate	C-	66	467
GEICO	C-	68	448

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 direct repair program almost always give higher grades than shops that don't participate in that insurer's direct repair program. 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 shops, regardless of whether the shops were part of GEICO's direct repair program.

Insurer	DRP		Non-DRP		Overall	
	Grade	Score	Grade	Score	Grade	Score
Travelers	B	861	C+	649	C+	659
USAA	B+	973	C+	585	C+	633
Nationwide	B-	768	C	522	C	577
State Farm	B	880	C-	397	C	546
Progressive	B-	711	C	525	C	539
American Family	C+	640	C	509	C	530
Farmers Insurance	C+	623	C	512	C	525
Liberty Mutual	B-	731	C-	467	C	503
Allstate	B-	695	C-	425	C-	467
GEICO	C-	459	C-	453	C-	448

Methodology

The 2021 "Insurer Report Card" survey was conducted online in November-December 2020, 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?"**

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 4,000 individual comments about insurance companies were submitted through the survey.

Respondents

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. Each physical shop location could submit only one response to the survey. Respondents were in no way compensated for their participation.

The survey received responses from 1,101 collision repair professionals in all 50 states. That level of response, in an industry made up of approximately 40,000 individual shop locations, represents over 2.5% 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 17 different insurance companies, resulting in a total of 19,102 individual grades given to 124 different auto insurance companies. 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 letter grade is the letter grade that then corresponds to the calculated average score. The average score received by all insurers was 707, 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.

Based in Portland, Ore., *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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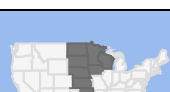




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The 2021 Best Auto Insurers by National Grade

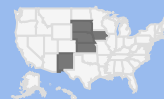
The table below shows the average grade of all insurers (that were graded by 35 or more respondents) on a national basis. The maps show the states from which grades were received for each insurer. Earning the highest grade nationally means that collision repair professionals believe that the claims handling practices of **North Carolina Farm Bureau** are most likely to ensure quality repairs and customer service for motorists. Chubb and Erie Insurance round out the top three. The average score received this year was 707, a "B-."

1	North Carolina Farm Bureau States: NC	A+	Score: 1171 Resp: 39	
2	Chubb States: AZ, CA, CO, CT, DC, DE, FL, GA, IL, IN, LA, MD, MI, MN, MO, NJ, NY, OH, OR, PA, TN, TX, UT, VA, WA, WI	A	Score: 1047 Resp: 400	
3	Erie Insurance States: DC, IL, IN, KY, MD, NC, NY, OH, PA, TN, VA, WI, WV	A-	Score: 1020 Resp: 292	
4	Michigan Farm Bureau States: MI	A-	Score: 1014 Resp: 37	
5	Amica Mutual States: AZ, CO, CT, DC, DE, FL, GA, IL, IN, MA, MD, ME, MI, MN, MS, NC, NH, NJ, NV, NY, OR, PA, RI, TN, TX, UT, VA, VT, WA	B+	Score: 941 Resp: 390	
6	Pure Insurance States: AZ, CA, CT, FL, GA, MD, NJ, NY, OK, TN, TX, WA	B+	Score: 935 Resp: 73	
7	Safety Insurance States: MA, NH	B+	Score: 928 Resp: 35	
8	North Star Mutual States: IA, KS, MN, ND, NE, OK, SD, WI	B+	Score: 926 Resp: 57	
9	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: 919 Resp: 214	
10	West Bend Mutual States: IA, IL, IN, MN, WI	B+	Score: 914 Resp: 125	

11 Iowa Farm Bureau

States: IA, KS, NE, NM, SD

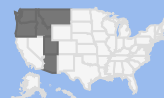
B+ Score: 903
Resp: 39



12 Mutual of Enumclaw

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

B+ Score: 899
Resp: 59



13 Secura Insurance

States: MN, WI

B+ Score: 897
Resp: 41



14 Auto-Owners

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+ Score: 894
Resp: 456



15 Frankenmuth Mutual

States: MI, OH

B+ Score: 893
Resp: 57



16 Cincinnati

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

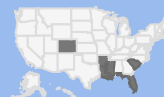
B+ Score: 887
Resp: 423



17 Southern Farm Bureau

States: AR, CO, FL, LA, MS, SC

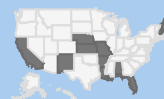
B+ Score: 886
Resp: 49



18 Auto Club [AAA So Cal]

States: AL, AR, CA, FL, KS, LA, ME, MO, NE, NH, NM

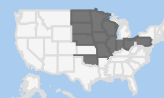
B Score: 875
Resp: 141



19 Grinnell Mutual

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

B Score: 874
Resp: 156



20 Plymouth Rock

States: CT, MA, NH, NJ, PA

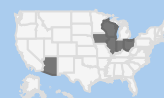
B Score: 856
Resp: 92



21 Pekin Insurance

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

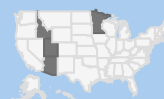
B Score: 838
Resp: 126



22 Farm Bureau

States: AZ, ID, MN, UT

B Score: 830
Resp: 50

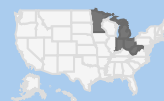


23 Westfield Insurance

States: IN, MI, MN, OH, WV

B

Score: 829
Resp: 78

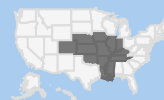


24 Shelter Insurance

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

B

Score: 827
Resp: 176



25 Arbella Insurance

States: CT, MA

B

Score: 819
Resp: 45



26 Ohio Mutual

States: OH, RI

B

Score: 799
Resp: 39

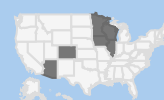


27 Western National

States: AZ, CO, IA, IL, MN, WI

B

Score: 794
Resp: 43



28 New Jersey Manufacturers

States: NJ, PA

B-

Score: 782
Resp: 44



29 Alfa Mutual

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

B-

Score: 780
Resp: 67



30 Quincy Mutual

States: CT, MA, ME, RI

B-

Score: 777
Resp: 53

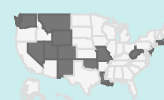


31 American National (ANPAC)

States: CO, DE, LA, MA, MO, MT, NJ, NM, NV, OK, RI, UT, WA, WV, WY

B-

Score: 764
Resp: 82



32 Country Financial

States: AK, AL, AZ, CO, GA, IA, ID, IL, IN, KS, MN, MO, ND, NV, OK, OR, TN, WA, WI

B-

Score: 761
Resp: 237



33 Hanover

States: AR, CT, LA, MA, ME, MI, NH, NJ, NY, VA, VT

B-

Score: 761
Resp: 166



34 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: 745
Resp: 139



35 Wawanesa

States: CA, OR

B- Score: 736
Resp: 68



36 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

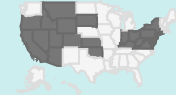
B- Score: 732
Resp: 266



37 CSAA (AAA NorCal)

States: AZ, CA, CO, CT, DE, ID, IN, KS, KY, MD, MT, NJ, NV, NY, OH, OK, OR, PA, SD, UT, VA, WV, WY

B- Score: 715
Resp: 190



38 Texas Farm Bureau

States: TX

B- Score: 712
Resp: 65



39 MetLife

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

B- Score: 702
Resp: 630



40 Metromile

States: AZ, CA, IL, NJ, OR, PA, VA, WA

B- Score: 701
Resp: 68



41 Selective Insurance

States: MD, MN, RI, SC

C+ Score: 683
Resp: 42



42 CONNECT (Ameriprise)

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

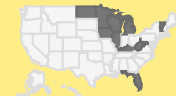
C+ Score: 664
Resp: 301



43 Automobile Club (AAA)

States: FL, IA, IL, KY, MI, MN, ND, VT, WI, WV

C+ Score: 659
Resp: 180



44 Travelers

States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, 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: 659
Resp: 760



45 MAPFRE

States: CT, MA, NH, NJ, OR, RI, WA

C+ Score: 656
Resp: 95



46 Penn National

States: IA, MD, NC, NJ, PA, TN, WI

C+ Score: 656
Resp: 79



47 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: 654
Resp: 109

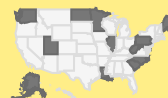


48 Horace Mann

States: AK, DE, IL, LA, ME, MN, NC, ND, PA, SC, UT, WA, WV

C+

Score: 650
Resp: 144

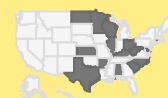


49 State Auto Mutual

States: AL, AR, CT, IL, KS, KY, MD, MN, NC, ND, OH, SC, TX, WI, WV

C+

Score: 640
Resp: 176



50 Mercury General

States: CA, FL, GA, NJ, OK

C+

Score: 638
Resp: 119



51 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: 637
Resp: 691



52 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: 633
Resp: 930



53 Grange Insurance

States: GA, IA, IL, IN, KY, MI, MN, OH, PA, SC, TN, VA, WI

C+

Score: 630
Resp: 179

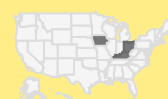


54 Motorists

States: IA, KY, OH

C+

Score: 600
Resp: 38



55 Donegal

States: DE, MD, PA, VA

C+

Score: 593
Resp: 52



56 Root

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, RI, SC, TN, TX, UT, VA, WV

C+

Score: 589
Resp: 192



57 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: 577
Resp: 744



58 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: 576
Resp: 143

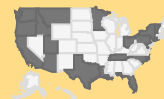


59 Kemper / Unitrin

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

C

Score: 565
Resp: 311



60 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: 546
Resp: 962



61 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
Resp: 950



62 American Family

States: AL, AZ, CO, FL, GA, IA, ID, IL, IN, KS, MN, MO, ND, NE, NV, OH, OR, PA, SC, SD, TN, UT, VA, WA, WI

C

Score: 530
Resp: 391



63 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: 525
Resp: 809

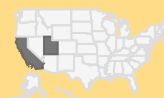


64 Mid-Century (Farmers)

States: CA, UT

C

Score: 516
Resp: 68



65 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

C

Score: 503
Resp: 903



66 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

C-

Score: 467
Resp: 970



67 Affirmative

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

C-

Score: 450
Resp: 76



68 National General (Integon/GMAC)

States: AL, AZ, CA, FL, LA, ME, MI, NC, NJ, NY, RI, SD, UT, VA, WA, WV

C-

Score: 448
Resp: 233



69 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: 448
Resp: 951



70 Vermont Mutual

States: MA, ME, NH, VT

C-

Score: 421
Resp: 37



71 Infinity

States: AZ, CA, FL, GA, TX

C-

Score: 407
Resp: 145



72 Safe Auto

States: AZ, GA, IL, IN, KS, KY, LA, MO, MS, OH, OK, PA, SC, TN, TX, VA

C-

Score: 390
Resp: 233



73 Safeway Insurance

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

D+

Score: 339
Resp: 56



74 Direct General

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

D+

Score: 303
Resp: 88



75 Loya

States: AL, AZ, CA, CO, GA, IL, IN, NM, NV, OH, TX

D

Score: 186
Resp: 143



Alphabetical list of ranked insurers

This alphabetical list of all ranked insurers is provided for convenience. For a complete list of all insurers asked about in the 2021 survey, see the [list of included insurers](#).

- **Acuity Insurance** - Ranked 9
- **Affirmative** - Ranked 67
- **Alfa Mutual** - Ranked 29
- **Allstate** - Ranked 66
- **American Family** - Ranked 62
- **American National (ANPAC)** - Ranked 31
- **Amica Mutual** - Ranked 5
- **Arbella Insurance** - Ranked 25
- **Auto Club (AAA So Cal)** - Ranked 18
- **Auto-Owners** - Ranked 14
- **Automobile Club (AAA)** - Ranked 43
- **CONNECT (Ameriprise)** - Ranked 42
- **CSAA (AAA NorCal)** - Ranked 37
- **California Casualty** - Ranked 36
- **Central Mutual** - Ranked 34
- **Chubb** - Ranked 2
- **Cincinnati** - Ranked 16
- **Country Financial** - Ranked 32
- **Direct General** - Ranked 74
- **Donegal** - Ranked 55
- **Erie Insurance** - Ranked 3
- **Farm Bureau** - Ranked 22
- **Farmers Insurance** - Ranked 63
- **Frankenmuth Mutual** - Ranked 15
- **GEICO** - Ranked 69
- **Grange Insurance** - Ranked 53
- **Grinnell Mutual** - Ranked 19
- **Hanover** - Ranked 33
- **Horace Mann** - Ranked 48
- **Infinity** - Ranked 71
- **Iowa Farm Bureau** - Ranked 11
- **Kemper / Unitrin** - Ranked 59
- **Liberty Mutual** - Ranked 65
- **Loya** - Ranked 75
- **MAPFRE** - Ranked 45
- **Mercury General** - Ranked 50
- **MetLife** - Ranked 39
- **Metromile** - Ranked 40
- **Michigan Farm Bureau** - Ranked 4
- **Mid-Century (Farmers)** - Ranked 64
- **Motorists** - Ranked 54
- **Mutual of Enumclaw** - Ranked 12
- **National General (Integon/GMAC)** - Ranked 68
- **Nationwide** - Ranked 57
- **New Jersey Manufacturers** - Ranked 28
- **North Carolina Farm Bureau** - Ranked 1
- **North Star Mutual** - Ranked 8
- **Ohio Mutual** - Ranked 26
- **Pekin Insurance** - Ranked 21
- **Penn National** - Ranked 46
- **Plymouth Rock** - Ranked 20
- **Progressive** - Ranked 61
- **Pure Insurance** - Ranked 6
- **Quincy Mutual** - Ranked 30
- **Root** - Ranked 56
- **Safe Auto** - Ranked 72
- **Safety Insurance** - Ranked 7
- **Safeway Insurance** - Ranked 73
- **Secura Insurance** - Ranked 13
- **Selective Insurance** - Ranked 41
- **Sentry Insurance** - Ranked 58
- **Shelter Insurance** - Ranked 24
- **Southern Farm Bureau** - Ranked 17
- **State Auto Mutual** - Ranked 49
- **State Farm** - Ranked 60
- **Texas Farm Bureau** - Ranked 38
- **The Hartford** - Ranked 51
- **Travelers** - Ranked 44
- **USAA** - Ranked 52
- **Utica National** - Ranked 47
- **Vermont Mutual** - Ranked 70
- **Wawanesa** - Ranked 35
- **West Bend Mutual** - Ranked 10
- **Western National** - Ranked 27
- **Westfield Insurance** - Ranked 23

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. Auto-Owners and Frankenmuth Mutual, for example, were not among the Top 10 insurers in our national rankings, but were among the top three highest graded insurers in Michigan.

The following states are included in this section:

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



Insurers Rated Highest by Body Shops in California

The following information is provided for the top three highest-graded insurers in this state.

The Automobile Club of Southern California [calif.aaa.com] is the single largest member of the American Automobile Association [AAA] federation. Ranked 18th nationally on the 2021 "Insurer Report Card," the company received an A+ [Superior] financial strength rating from A.M. Best in 2020.

Chubb [www.chubb.com], ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

CSAA, or AAA Northern California [csaa-insurance.aaa.com], is an American Automobile Association [AAA] insurer. The company ranked 33rd nationally on the 2020 "Insurer Report Card," and has an A [Excellent] financial strength rating from A.M. Best in 2020.



All Responses

Insurer	Grade	Score	
Auto Club [AAA So Cal]	A	1101	
Chubb	A	1058	
CSAA [AAA NorCal]	B+	898	
California Casualty	B	878	
CONNECT [Ameriprise]	B	873	
Standard Fire [Travelers]	B	821	
USAA	B	800	
The Hartford	B	797	
MetLife	B	788	
Metromile	B-	767	
Wawanesa	B-	753	
Travelers	B-	747	
Nationwide	B-	731	
Liberty Mutual	B-	712	
Mercury General	B-	701	
Allstate	C+	638	
Progressive	C	575	
GEICO	C	528	
Farmers Insurance	C	495	
Kemper / Unitrin	C-	474	
Mid-Century [Farmers]	C-	474	
National General [Integon/GMAC]	C-	456	
State Farm	C-	425	
Infinity	C-	413	
Loya	D	252	

Insurers Rated Highest by Body Shops in Florida

The following information is provided for the top three highest-graded insurers in this state.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Amica Mutual (www.chooseamica.com) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

Auto-Owners (www.auto-owners.com), ranked 14th nationally on the 2021 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in dozens of states, selling policies through independent agents.

All Responses

Insurer	Grade	Score	
Chubb	A	1112	
Amica Mutual	B+	948	
Auto-Owners	B+	918	
Southern Farm Bureau	B	880	
Progressive	B	810	
Pure Insurance	B	786	
Travelers	B-	749	
American Family	B-	724	
Allstate	B-	716	
Automobile Club [AAA]	B-	712	
Cincinnati	B-	709	
Farmers Insurance	B-	703	
Auto Club [AAA So Cal]	B-	690	
MetLife	B-	688	
USAA	C+	656	
CONNECT [Ameriprise]	C+	642	
The Hartford	C+	622	
Liberty Mutual	C+	621	
Nationwide	C+	590	
State Farm	C+	587	
Mercury General	C	510	
Sentry Insurance	C-	476	
California Casualty	C-	473	
GEICO	D+	350	
National General [Integon/GMAC]	D+	344	
Kemper / Unitrin	D+	327	
Infinity	D+	308	
Direct General	D+	304	

Insurers Rated Highest by Body Shops in Illinois

The following information is provided for the top three highest-graded insurers in this state.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Acuity Insurance (www.acuity.com) ranked 9th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020.

Erie Insurance (www.erieinsurance.com) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

All Responses

Insurer	Grade	Score	
Chubb	A	1100	
Acuity Insurance	A	1057	
Erie Insurance	A-	1001	
Amica Mutual	B+	968	
Cincinnati	B+	930	
Auto-Owners	B+	923	
Pekin Insurance	B+	913	
Grinnell Mutual	B	869	
West Bend Mutual	B	862	
Grange Insurance	B	800	
Country Financial	B	793	
Shelter Insurance	B-	774	
Automobile Club [AAA]	B-	767	
The Hartford	B-	745	
Horace Mann	B-	741	
Central Mutual	B-	739	
State Auto Mutual	B-	710	
MetLife	B-	697	
Utica National	C+	671	
California Casualty	C+	670	
Root	C+	631	
CONNECT [Ameriprise]	C+	626	
Travelers	C+	615	
USAA	C+	612	
State Farm	C+	587	
Allstate	C	573	
Progressive	C	568	
Nationwide	C	502	
GEICO	C	493	
American Family	C	491	
Liberty Mutual	C-	457	
Farmers Insurance	C-	444	
Affirmative	C-	421	
Safe Auto	C-	399	
Loya	D	198	

Insurers Rated Highest by Body Shops in Massachusetts

The following information is provided for the top three highest-graded insurers in this state.

Amica Mutual (www.chooseamica.com) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

Plymouth Rock (www.plymouthrock.com) ranked 21st nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A- [Excellent] from A.M. Best in 2020.

Safety Insurance (www.safetyinsurance.com) ranked 7th nationally on the 2021 "Insurer Report Card" and received a financial strength rating of A [Excellent] from A.M. Best in 2020.



All Responses

Insurer	Grade	Score	
Amica Mutual	A	1052	
Plymouth Rock	B+	976	
Safety Insurance	B+	944	
Arbella Insurance	B	884	
Quincy Mutual	B	844	
MetLife	B	819	
USAA	B-	752	
Main Street America	B-	722	
Hanover	C+	679	
Travelers	C+	668	
State Farm	C+	622	
MAPFRE	C	564	
Nationwide	C	495	
Liberty Mutual	C-	480	
GEICO	D+	372	
Vermont Mutual	D+	355	
Progressive	D+	326	
Allstate	D-	132	

Insurers Rated Highest by Body Shops in Michigan

The following information is provided for the top three highest-graded insurers in this state.

Auto-Owners (www.auto-owners.com), ranked 14th nationally on the 2021 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in dozens of states, selling policies through independent agents.

Michigan Farm Bureau (www.michfb.com) has a financial strength rating of A- [Excellent] from A.M. Best in 2020 and ranked fourth nationally on the 2021 "Insurer Report Card" earning an "A-" grade.

Frankenmuth Mutual (www.fmins.com) ranked 15th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A [Excellent] from A.M. Best in 2020.



All Responses

Insurer	Grade	Score	
Auto-Owners	A	1095	
Michigan Farm Bureau	A-	1014	
Frankenmuth Mutual	A-	1008	
Chubb	A-	990	
Cincinnati	B+	980	
Pioneer State Mutual	B+	969	
Michigan Millers	B+	924	
Wolverine Mutual	B+	894	
Hanover	B	806	
Automobile Club [AAA]	B	788	
Westfield Insurance	B-	782	
The Hartford	B-	749	
Grange Insurance	B-	693	
State Farm	C+	682	
USAA	C	584	
Farmers Insurance	C	571	
Allstate	C	551	
MetLife	C	537	
Nationwide	C	534	
Liberty Mutual	C-	484	
National General [Integon/GMAC]	C-	462	
Progressive	D+	344	
GEICO	D+	296	

Insurers Rated Highest by Body Shops in Minnesota

The following information is provided for the top three highest-graded insurers in this state.

North Star Mutual (www.northstarmutual.com) ranked 8th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020.

Grinnell Mutual (www.grinnellmutual.com) ranked 19th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A [Excellent] from A.M. Best in 2020.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



All Responses

Insurer	Grade	Score	
North Star Mutual	B+	978	
Grinnell Mutual	B+	978	
Chubb	B+	975	
Auto-Owners	B+	948	
Acuity Insurance	B+	898	
Western National	B	874	
West Bend Mutual	B	859	
Farm Bureau	B	813	
Westfield Insurance	B	811	
Cincinnati	B	809	
Amica Mutual	B	800	
Progressive	B	796	
Secura Insurance	B-	784	
State Auto Mutual	B-	777	
Selective Insurance	B-	758	
Country Financial	B-	740	
MetLife	B-	731	
CONNECT [Ameriprise]	B-	727	
State Farm	B-	719	
Grange Insurance	B-	705	
Travelers	B-	696	
Kemper / Unitrin	B-	691	
American Family	C+	642	
Horace Mann	C+	621	
The Hartford	C+	620	
Nationwide	C+	592	
Farmers Insurance	C	573	
USAA	C	517	
Automobile Club [AAA]	C	492	
Liberty Mutual	C-	477	
Allstate	D+	371	
GEICO	D	241	

Insurers Rated Highest by Body Shops in New York

The following information is provided for the top three highest-graded insurers in this state.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.



Erie Insurance (www.erieinsurance.com) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

Amica Mutual (www.chooseamica.com) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

All Responses

Insurer	Grade	Score	
Chubb	B+	953	
Erie Insurance	B	875	
Amica Mutual	B	828	
Travelers	B	789	
Hanover	B-	762	
NYCM Insurance	B-	757	
MetLife	B-	712	
Utica National	C+	670	
Farmers Insurance	C+	651	
Nationwide	C+	631	
USAA	C+	621	
Kemper / Unitrin	C+	618	
GEICO	C+	615	
Progressive	C+	594	
The Hartford	C	580	
Central Mutual	C	560	
Liberty Mutual	C	522	
CONNECT [Ameriprise]	C	502	
State Farm	C-	463	
National General [Integon/GMAC]	C-	456	
Allstate	C-	432	

Insurers Rated Highest by Body Shops in North Carolina

The following information is provided for the top three highest-graded insurers in this state.

North Carolina Farm Bureau (www.ncfbins.com) ranked No. 1 nationally on the 2021 "Insurer Report Card" with a grade of "A+" and earned a financial strength rating of A [Excellent] from A.M. Best in 2020.

Erie Insurance (www.erieinsurance.com) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

Auto-Owners (www.auto-owners.com), ranked 14th nationally on the 2021 "Insurer Report Card," earned a financial strength rating of A++ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in dozens of states, selling policies through independent agents.



All Responses

Insurer	Grade	Score	
North Carolina Farm Bureau	A+	1171	
Erie Insurance	A	1061	
Auto-Owners	B+	981	
Cincinnati	B+	948	
Amica Mutual	B+	934	
Central Mutual	B	797	
State Auto Mutual	B	793	
Penn National	B-	748	
Kemper / Unitrin	B-	740	
MetLife	B-	737	
Travelers	C+	682	
Horace Mann	C+	681	
Farmers Insurance	C+	658	
The Hartford	C+	609	
Discovery Insurance	C+	608	
USAA	C	516	
GEICO	C	496	
Liberty Mutual	C-	478	
State Farm	C-	475	
Progressive	C-	475	
Sentry Insurance	C-	449	
National General (Integon/GMAC)	C-	400	
Nationwide	D+	377	
Allstate	D	238	

Insurers Rated Highest by Body Shops in Ohio

The following information is provided for the top three highest-graded insurers in this state.

Cincinnati Insurance (www.cinfin.com) ranked 16th nationally on the 2021 "Insurer Report Card," and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The company sells policies exclusively through local agents.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

Erie Insurance (www.erieinsurance.com) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.



All Responses

Insurer	Grade	Score	
Cincinnati	A-	1004	
Chubb	B+	927	
Erie Insurance	B+	914	
Central Mutual	B+	896	
Westfield Insurance	B	838	
Auto-Owners	B	825	
Ohio Mutual	B	798	
Acuity Insurance	B-	771	
Frankenmuth Mutual	B-	711	
Pekin Insurance	B-	686	
California Casualty	C+	666	
Root	C+	639	
Motorists	C+	623	
State Auto Mutual	C+	615	
CSAA [AAA NorCal]	C+	600	
MetLife	C+	595	
Kemper / Unitrin	C	573	
Grinnell Mutual	C	565	
State Farm	C	560	
Nationwide	C	503	
The Hartford	C	503	
CONNECT [Ameriprise]	C-	465	
American Family	C-	439	
Travelers	C-	424	
Farmers Insurance	C-	400	
GEICO	C-	389	
USAA	C-	387	
Grange Insurance	D+	361	
Liberty Mutual	D+	321	
Allstate	D	279	
Progressive	D	279	
Safe Auto	D	256	

Insurers Rated Highest by Body Shops in Pennsylvania

The following information is provided for the top three highest-graded insurers in this state.

Erie Insurance (www.erieinsurance.com) earned the third-highest grade among all insurers in the nation on the 2021 "Insurer Report Card" rankings. The company has an A+ [Superior] financial strength rating from A.M. Best in 2020.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

Cincinnati Insurance (www.cinfin.com) ranked 16th nationally on the 2021 "Insurer Report Card," and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The company sells policies exclusively through local agents.



All Responses

Insurer	Grade	Score	
Erie Insurance	A	1117	
Chubb	A-	1024	
Cincinnati	B	795	
Amica Mutual	B-	779	
New Jersey Manufacturers	C+	682	
MMG Insurance	C+	655	
CSAA [AAA NorCal]	C+	644	
Plymouth Rock	C+	627	
Travelers	C	575	
Donegal	C	572	
MetLife	C	542	
Nationwide	C	536	
Penn National	C	523	
Progressive	C	516	
USAA	C	514	
Grange Insurance	C-	467	
The Hartford	C-	465	
Farmers Insurance	C-	455	
Kemper / Unitrin	C-	455	
State Farm	C-	439	
Horace Mann	C-	438	
GEICO	D+	384	
Liberty Mutual	D+	374	
Allstate	D+	373	
American Family	D+	358	
Safe Auto	D	200	

Insurers Rated Highest by Body Shops in Texas

The following information is provided for the top three highest-graded insurers in this state.

Chubb (www.chubb.com), ranked second nationally on the 2021 "Insurer Report Card," has an A++ [Superior] financial strength rating from A.M. Best in 2020. It generally aims to serve high net worth individuals offering policy options geared toward coverage of expensive vehicles. Chubb's advertising focuses on quality of service rather than lower premiums.

Amica Mutual (www.chooseamica.com) ranked 5th nationally on the 2021 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2020. The insurer offers auto insurance in over two dozen states.

PURE (www.pureinsurance.com) is a member-owned insurer geared toward high net worth individuals. Ranked 6th nationally on the 2021 "Insurer Report Card," the company earned an A [Excellent] financial strength rating from A.M. Best in 2020.



All Responses

Insurer	Grade	Score	
Chubb	A	1095	
Amica Mutual	A	1074	
Pure Insurance	A	1064	
Central Mutual	B+	925	
Cincinnati	B+	887	
CONNECT [Ameriprise]	B-	756	
Texas Farm Bureau	B-	712	
MetLife	B-	695	
Travelers	B-	692	
Republic	B-	685	
USAA	C+	683	
Farmers Insurance	C+	642	
The Hartford	C+	627	
Nationwide	C+	621	
Liberty Mutual	C+	615	
Allstate	C	579	
Kemper / Unitrin	C	573	
Root	C	545	
Progressive	C	515	
Infinity	C	493	
Safe Auto	C-	484	
Home State Insurance Group	C-	478	
State Farm	C-	466	
State Auto Mutual	C-	454	
GEICO	C-	415	
Affirmative	D+	355	
Loya	D-	179	

Insurers Included in Survey

The following insurance companies were included in the 2021 survey. Only those insurers that received a grade from 35 or more respondents were ranked in the national results.

- Acuity Insurance
- Affirmative
- Agency Ins Co of MD
- Alfa Mutual
- Allstate
- American Family
- American Farmers & Ranchers
- American Financial
- American Independent
- American National [ANPAC]
- Amica Mutual
- Arbella Insurance
- Auto Club [AAA So Cal]
- Auto-Owners
- Automobile Club [AAA]
- Bear River Mutual
- California Casualty
- Center Mutual
- Central Mutual
- Chubb
- Cincinnati
- Colorado Farm Bureau
- Columbia Insurance
- Concord General
- CONNECT [Ameriprise]
- Country Financial
- CSAA [AAA NorCal]
- De Smet Farm Mutual
- Direct General
- Discovery Insurance
- Donegal
- DTRIC
- Erie Insurance
- Farm Bureau
- Farmers Alliance
- Farmers Insurance
- Farmers Mutual
- First Ins Co of Hawaii
- Frankenmuth Mutual
- GEICO
- Georgia Farm Bureau
- GoAuto
- Grange Insurance
- Grinnell Mutual
- Hanover
- Home State Insurance Group
- Horace Mann
- IMT Mutual
- Indiana Farm Bureau
- Indiana Farmers Mutual
- Infinity
- Iowa Farm Bureau
- Island Insurance
- Kemper / Unitrin
- Kentucky Farm Bureau
- Key Insurance Co
- Liberty Mutual
- Louisiana Farm Bureau
- Loya
- Main Street America
- MAPFRE
- Mercury General
- MetLife
- Metromile
- Michigan Farm Bureau
- Michigan Millers
- Mid-Century [Farmers]
- MMG Insurance
- Motorists
- Mountain West Farm Bureau
- Mutual of Enumclaw
- National General [Integon/GMAC]
- Nationwide
- New Jersey Manufacturers
- Noblr
- Nodak Mutual
- North Carolina Farm Bureau
- North Star Mutual
- NYCM Insurance
- Ohio Mutual
- Oklahoma Farm Bureau
- Oregon Mutual
- Pekin Insurance
- Pemco Mutual
- Penn National
- Pioneer State Mutual
- Plymouth Rock
- Progressive
- Providence Mutual
- Pure Insurance
- QBE / Unigard
- Quincy Mutual
- Republic
- Root
- 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 Hartford
- Travelers
- Union Mutual
- USAA
- Utica National
- Vermont Mutual
- Virginia Farm Bureau
- Wawanesa
- West Bend Mutual
- Western National
- Westfield Insurance
- Wisconsin Mutual
- Wolverine Mutual
- Young American

Contact and Questions

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

Based in Portland, Ore., *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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