

36 Companies
(as of April 2025)



Erie Insurance Group	OVERALL SCORE 72	PREMIUMS 3/5 CLAIMS 5/5 COVERAGE 4/5 POLICY CLARITY 4/5
NJM Insurance Group	OVERALL SCORE 69	PREMIUMS 3/5 CLAIMS 4/5 COVERAGE 4/5 POLICY CLARITY 4/5
Amica Mutual Group	OVERALL SCORE 69	PREMIUMS 2/5 CLAIMS 5/5 COVERAGE 4/5 POLICY CLARITY 5/5
NYCM Insurance Group	OVERALL SCORE 69	PREMIUMS 3/5 CLAIMS 5/5 COVERAGE 3/5 POLICY CLARITY 3/5
USAA Group	OVERALL SCORE 68	PREMIUMS 2/5 CLAIMS 4/5 COVERAGE 4/5 POLICY CLARITY 4/5
The Cincinnati Insurance Companies	OVERALL SCORE 67	PREMIUMS 2/5 CLAIMS 5/5 COVERAGE 4/5 POLICY CLARITY 4/5
COUNTRY Financial Property Casualty Group	OVERALL SCORE 64	PREMIUMS 2/5 CLAIMS 5/5 COVERAGE 4/5 POLICY CLARITY 4/5
Wawanesa General Insurance Company	OVERALL SCORE 62	PREMIUMS 3/5 CLAIMS - COVERAGE 4/5 POLICY CLARITY 4/5
Acuity	OVERALL SCORE 61	PREMIUMS 2/5 CLAIMS 5/5 COVERAGE 4/5 POLICY CLARITY 3/5

36 Companies

(as of April 2025)



Auto Club Enterprises Insurance Group	OVERALL SCORE 61	PREMIUMS 2/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 4/5
Westfield Group	OVERALL SCORE 60	PREMIUMS 2/5 CLAIMS - COVERAGE 3/5 POLICY CLARITY 3/5
Farm Bureau Property & Casualty Insurance Company	OVERALL SCORE 57	PREMIUMS 2/5 CLAIMS 5/5 COVERAGE 3/5 POLICY CLARITY 3/5
Shelter Insurance Companies	OVERALL SCORE 55	PREMIUMS 2/5 CLAIMS - COVERAGE 3/5 POLICY CLARITY 4/5
Auto-Owners Insurance Group	OVERALL SCORE 55	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 3/5
CSAA Insurance Group	OVERALL SCORE 52	PREMIUMS 2/5 CLAIMS 3/5 COVERAGE 3/5 POLICY CLARITY 4/5
PEMCO Mutual Insurance Company	OVERALL SCORE 52	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 4/5
Esurance Property and Casualty Insurance Company	OVERALL SCORE 50	PREMIUMS 2/5 CLAIMS - COVERAGE 3/5 POLICY CLARITY 3/5
Nationwide Group	OVERALL SCORE 49	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 3/5
State Farm Group	OVERALL SCORE 49	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 3/5

36 Companies

(as of April 2025)

West Bend Mutual Insurance Company	OVERALL SCORE 49	PREMIUMS 1/5 CLAIMS - COVERAGE 3/5 POLICY CLARITY 4/5
Hanover Insurance Group Property & Casualty Companies	OVERALL SCORE 49	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 3/5
Chubb INA Group	OVERALL SCORE 46	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 2/5 POLICY CLARITY 3/5
Hartford Insurance Group	OVERALL SCORE 45	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 3/5
American Family Insurance Group	OVERALL SCORE 44	PREMIUMS 1/5 CLAIMS 3/5 COVERAGE 3/5 POLICY CLARITY 3/5
Auto Club Group	OVERALL SCORE 43	PREMIUMS 1/5 CLAIMS 3/5 COVERAGE 3/5 POLICY CLARITY 3/5
Allstate Insurance Group	OVERALL SCORE 43	PREMIUMS 1/5 CLAIMS 3/5 COVERAGE 3/5 POLICY CLARITY 3/5
Travelers Group	OVERALL SCORE 43	PREMIUMS 1/5 CLAIMS 3/5 COVERAGE 3/5 POLICY CLARITY 3/5
MAPFRE North America Group	OVERALL SCORE 42	PREMIUMS 1/5 CLAIMS 4/5 COVERAGE 3/5 POLICY CLARITY 3/5
GEICO (Berkshire Hathaway Insurance Group)	OVERALL SCORE 42	PREMIUMS 1/5 CLAIMS 3/5 COVERAGE 3/5 POLICY CLARITY 3/5

36 Companies

(as of April 2025)



Progressive Insurance Group	<div>OVERALL SCORE</div> <div>41</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>3/5</div> <div>3/5</div> <div>3/5</div>
Mercury General Group	<div>OVERALL SCORE</div> <div>40</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>3/5</div> <div>3/5</div> <div>3/5</div>
Liberty Mutual Insurance Companies	<div>OVERALL SCORE</div> <div>39</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>3/5</div> <div>3/5</div> <div>3/5</div>
State Auto Insurance Companies	<div>OVERALL SCORE</div> <div>39</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>3/5</div> <div>3/5</div> <div>3/5</div>
Farmers Insurance Group	<div>OVERALL SCORE</div> <div>38</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>3/5</div> <div>2/5</div> <div>3/5</div>
Kemper PC Companies	<div>OVERALL SCORE</div> <div>38</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>3/5</div> <div>2/5</div> <div>2/5</div>
Plymouth Rock Companies	<div>OVERALL SCORE</div> <div>31</div>	<div>PREMIUMS</div> <div>CLAIMS</div> <div>COVERAGE</div> <div>POLICY CLARITY</div>	<div><div></div><div></div><div></div><div></div></div> <div>1/5</div> <div>2/5</div> <div>2/5</div> <div>3/5</div>

Ratings are based on a national sample of 40,566 U.S. adult auto insurance policyholders who told us about 50,129 experiences with their car insurance companies. This sample includes 28,958 CR members, weighted on both demographic and non-demographic characteristics to be representative of all U.S. auto insurance policyholders ages 18+. Ratings include all current insurers as well as prior insurers maintained at any time between 2019 and 2024. Overall Satisfaction Score is derived from the respondents' ratings of seven specific attribute satisfaction ratings and our CR Consumer Experience Score (not included in the ratings table). Attribute ratings reflect mean scores for each company on scales that range from Completely Dissatisfied to Completely Satisfied. "Claims" is a rating of claims settlements, "Premiums" is a rating of prices paid for premiums, "Service" is a rating of non-claims related customer service, "Help & Advice" is a rating of the proactive help and advice insurers provide their customers regarding their policy choices, "Policy Review" is a rating of the thoroughness insurers provide their customers regarding their policy options, "Coverage" is a rating of satisfaction with breadth of coverage, and "Policy Clarity" is a rating of the clarity of a policy's contract.