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Ratings *Car insurance*

CAR INSURANCE

Listed in order of overall satisfaction score.



Rank	Company	Overall satisfaction score	Problems with claim	Delayed payments
		0		
		100		
1	New Jersey Manufacturers Insurance Co.	94.		
2	Amica Mutual Insurance Co.	93.		
3	United Services Automobile Association	92.		
4	Auto-Owners Insurance Co.	90.		
5	State Automobile Mutual Insurance Co.	89.		
6	USAA Casualty Insurance Co.	89.		
7	State Farm Mutual Automobile Insurance Co.	89.		
8	State Farm Fire and Casualty Co.	88.		
9	Hartford Underwriters Insurance Co.	87.		
10	Erie Insurance Co.	87.		
11	Erie Insurance Exchange	87.		
12	GEICO General Insurance Co.	86.		
13	California State Automobile Assn.	86.		
14	Nationwide Mutual Insurance Co.	85.		
15	Safeco Insurance Co. of America	85.		
16	American Family Mutual Insurance Co.	84.		
17	Nationwide Mutual Fire Insurance Co.	84.		
18	Allstate Insurance Co.	84.		
19	21st Century Insurance Co.	84.		
20	Hartford Insurance Co. of the Midwest	84.		
21	GEICO Casualty Co.	83.		
22	Liberty Mutual Insurance Co.	83.		
23	Metropolitan Property and Casualty Insurance Co.	83.		
24	Travelers Indemnity Co.	82.		
25	Farmers Insurance Exchange	80.		
26	Commerce Insurance Co.	78.		
27	Mercury Insurance Co.	78.		

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Car insurance

Choosing an insurer that pays

Many people think their auto insurance is just peachy until they have to file a claim. Then they find out whether their insurer pays up quickly or tries to do chintzy repairs.

To find out how insurers stack up, *Consumer Reports* surveyed 21,228 subscribers who filed a claim from January 2001 through spring 2004. We found that they're more satisfied with their auto insurers than with most other services we rate. But our survey also found that some insurers treated their customers much better than others. Here's what you need to know to choose and use an auto insurer.

Choose an insurer that topped the Ratings. Five companies showed consistent performance by appearing toward the top of our [Ratings](#) now and the last time we rated insurers, in 1999: New Jersey Manufacturers, Amica Mutual, two United Services Automobile Association companies, and Auto-Owners.

Stick with a company that treats you well. Twenty-seven percent of survey respondents who had been with their insurer less than one year complained about unfair premium increases after filing a claim, while only 16 percent of those with the same company for one to six years and a mere 8 percent of those wedded to the same insurer for 15 or more years complained. Loyalty seems to count.

Avoid companies that penalize you for filing a claim. About 10 percent of those surveyed said they felt their premiums were "unfairly increased" as a consequence of filing a claim. However, three insurers were cited more often for post-claim rate hikes: Hartford Insurance Company of the Midwest (with 24 percent of respondents complaining), Hartford Underwriters Insurance Company (20 percent), and Travelers Indemnity Company (19 percent).

Don't let an insurer pressure you to use a specific repair shop. Seven percent of respondents said they felt "pressured to use a recommended shop," but only 49 percent of that group was very satisfied with the repairs, while 72 percent of those who weren't pressured felt very satisfied. Twelve percent of Liberty Mutual's customers and 13 percent of those with Commerce Insurance complained about pressure.

Insist on original equipment manufacturer (OEM) parts if you want them. About 6 percent of those surveyed felt pressured by their insurer to use non-OEM fenders, doors, bumpers, and other repair parts. Only 37 percent of those people were very satisfied with the quality of repair vs. 72 percent of those who didn't feel pressured. Four insurers were judged more likely than average to pressure claimants: American Family Mutual (11 percent), Nationwide Mutual Fire (11 percent), Nationwide Mutual Insurance Co. (12 percent), and Commerce Insurance Co. (14 percent).

Do a rate check every year or two. This is especially important if you've experienced changes that might reduce your premium, including getting married, reaching your 25th birthday, switching to a job that requires less commuting, moving to a less urban ZIP code, putting an accident or moving violation three or more years behind you, and repairing a poor credit rating.

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