



Special Presentation

Presenter:

John Yoswick, Crash Network



Why Shops Give Some Auto Insurers A Lower Grade

(it's not all about the money)

The "Insurer Report Card" by CRASH Network

www.CrashNetwork.com/irc





Shops assign a grade to the
auto insurers in their state

Based on how well each insurer's
claims handling ensures:

- Quality repairs
- Customer service for motorists

The "Insurer Report Card" by CRASH Network

www.CrashNetwork.com/irc





The “Insurer Report Card” by CRASH Network

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NETWORK**



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 2020 survey, see the [list of included insurers](#).

<ul style="list-style-type: none"> • Acuity Insurance - Ranked 4 • Alfa Mutual - Ranked 23 • Allstate - Ranked 72 • American Family - Ranked 68 • American National [ANPAC] - Ranked 43 • Ameriprise - Ranked 44 • Amica Mutual - Ranked 6 • Arbella Insurance - Ranked 31 • Auto Club (AAA Southern Calif) - Ranked 7 • Auto-Owners - Ranked 21 • Automobile Club (AAA) - Ranked 48 • CSAA (AAA Northern Calif) - Ranked 33 • California Casualty - Ranked 35 • Celina - Ranked 13 • Central Mutual - Ranked 39 • Chubb - Ranked 2 • Cincinnati Insurance - Ranked 16 • Country Financial - Ranked 37 • Direct General - Ranked 77 • Donegal - Ranked 61 • Elephant Insurance - Ranked 71 • Erie Insurance - Ranked 3 • Esurance - Ranked 66 • Farm Bureau - Ranked 19 • Farmers Insurance - Ranked 64 • Frankenmuth Mutual - Ranked 15 • GEICO - Ranked 69 • Georgia Farm Bureau - Ranked 24 • Germania - Ranked 29 • Grange Insurance - Ranked 57 • Grinnell Mutual - Ranked 10 • Horace Mann - Ranked 38 • IDS [Ameriprise] - Ranked 34 • Infinity - Ranked 75 • Iowa Farm Bureau - Ranked 27 • Kemper / Unitrin - Ranked 60 • Liberty Mutual / Safeco - Ranked 70 • Loya - Ranked 79 • MAPFRE - Ranked 47 • Main Street America - Ranked 53 	<ul style="list-style-type: none"> • Mercury General - Ranked 54 • MetLife - Ranked 42 • Mid-Century - Ranked 58 • Motorists - Ranked 51 • Mutual of Enumclaw - Ranked 9 • National General - Ranked 73 • Nationwide - Ranked 62 • North Carolina Farm Bureau - Ranked 1 • North Star Mutual - Ranked 14 • Ohio Mutual - Ranked 32 • Oregon Mutual - Ranked 5 • PURE Insurance - Ranked 11 • Pekin Insurance - Ranked 22 • Penn National - Ranked 55 • Plymouth Rock - Ranked 25 • Progressive - Ranked 65 • QBE / Unigard - Ranked 40 • Quincy Mutual - Ranked 46 • Safe Auto - Ranked 74 • Safeway Insurance - Ranked 76 • Secura Insurance - Ranked 17 • Selective Insurance - Ranked 28 • Sentry Insurance - Ranked 67 • Shelter Insurance - Ranked 26 • Southern Farm Bureau - Ranked 8 • State Auto Mutual - Ranked 52 • State Farm - Ranked 63 • Texas Farm Bureau - Ranked 36 • The General - Ranked 78 • The Hanover - Ranked 45 • The Hartford - Ranked 50 • Travelers - Ranked 49 • USAA - Ranked 59 • Utica National - Ranked 56 • Wawanesa - Ranked 41 • West Bend - Ranked 12 • Western National - Ranked 30 • Western Reserve - Ranked 20 • Westfield Insurance - Ranked 18
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The “Insurer Report Card” by CRASH Network

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Alphabetical list of ranked

This alphabetical list of all ranked insurers was compiled based on the 2020 survey data.

- Acuity Insurance - Ranked 23
- Alfa Mutual - Ranked 23
- Allstate - Ranked 72
- American Family - Ranked 44
- American National (ANPAC) - Ranked 44
- Amica Mutual - Ranked 6
- Arbella Insurance - Ranked 6
- Auto Club (AAA Southern California) - Ranked 21
- Auto-Owners - Ranked 21
- Automobile Club (AAA) - Ranked 21
- CSAA (AAA Northern California) - Ranked 21
- California Casualty - Ranked 13
- Celina - Ranked 13
- Central Mutual - Ranked 38
- Chubb - Ranked 2
- Cincinnati Insurance - Ranked 2
- Country Financial - Ranked 61
- Direct General - Ranked 77
- Donegal - Ranked 61
- Elephant Insurance - Ranked 3
- Erie Insurance - Ranked 3
- Esurance - Ranked 66
- Farm Bureau - Ranked 19
- Farmers Insurance - Ranked 19
- Frankenmuth Mutual - Ranked 69
- GEICO - Ranked 69
- Georgia Farm Bureau - Ranked 29
- Germania - Ranked 29
- Grange Insurance - Ranked 1
- Grinnell Mutual - Ranked 1
- Horace Mann - Ranked 38
- IDS (Ameriprise) - Ranked 75
- Infinity - Ranked 75
- Iowa Farm Bureau - Ranked 19
- Kemper / Unitrin - Ranked 79
- Liberty Mutual / Safeco - Ranked 79
- Loya - Ranked 79
- MAPFRE - Ranked 47
- Main Street America - Ranked 47

2022 Insurer Report Card "Honor Roll"

The following list of 32 auto insurers made the Insurer Report Card "Honor Roll" by earning an overall grade of "B" or higher on a national basis. The maps show the states from which grades were received for each insurer.



1 North Carolina Farm Bureau	A+	Score: 1193
States: NC		
2 Chubb	A-	Score: 1015
States: AZ, CA, CO, CT, DE, FL, GA, IL, IN, KS, MA, MD, MI, MN, MO, NC, NJ, NY, OH, OR, PA, TN, TX, VA, WA, WI		
3 Erie Insurance	B+	Score: 979
States: DC, IL, IN, KY, MD, NC, NY, OH, PA, TN, VA, WI, WV		
4 Acuity Insurance	B+	Score: 953
States: AZ, CO, IA, ID, IL, IN, KS, ME, MN, MO, MT, ND, NM, NV, OH, PA, SD, TN, UT, VT, WI, WY		
5 Southern Farm Bureau	B+	Score: 940
States: AR, FL, LA, MS		
6 Mutual of Enumclaw	B+	Score: 929
States: AZ, ID, MT, OR, UT, WA, WY		
7 Secura Insurance	B+	Score: 929
States: MN, WI		
8 Grinnell Mutual	B+	Score: 916
States: IA, IL, IN, MN, MO, ND, NE, OH, OK, PA, SD, WI		
9 Frankenmuth Mutual	B+	Score: 911
States: MI, OH		
10 Michigan Farm Bureau	B+	Score: 909
States: MI		

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Alphabetical list of ranked

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- **Acuity Insurance** - Ranked
- **Alfa Mutual** - Ranked 23
- **Allstate** - Ranked 72
- **American Family** - Ranked
- **American National (ANPAC)**
- **Ameriprise** - Ranked 44
- **Amica Mutual** - Ranked 6
- **Arbella Insurance** - Ranked
- **Auto Club (AAA Southern C**
- **Auto-Owners** - Ranked 21
- **Automobile Club (AAA) - R**
- **CSAA (AAA Northern Calif**
- **California Casualty** - Rank
- **Celina** - Ranked 13
- **Central Mutual** - Ranked 35
- **Chubb** - Ranked 2
- **Cincinnati Insurance** - Ran
- **Country Financial** - Ranked
- **Direct General** - Ranked 77
- **Donegal** - Ranked 61
- **Elephant Insurance** - Rank
- **Erie Insurance** - Ranked 3
- **Esurance** - Ranked 66
- **Farm Bureau** - Ranked 19
- **Farmers Insurance** - Rank
- **Frankenmuth Mutual** - Ran
- **GEICO** - Ranked 69
- **Georgia Farm Bureau** - Ran
- **Germania** - Ranked 29
- **Grange Insurance** - Ranked
- **Grinnell Mutual** - Ranked 1
- **Horace Mann** - Ranked 38
- **IDS [Ameriprise]** - Ranked
- **Infinity** - Ranked 75
- **Iowa Farm Bureau** - Ranked
- **Kemper / Unitrin** - Ranked
- **Liberty Mutual / Safeco** - R
- **Loya** - Ranked 79
- **MAPFRE** - Ranked 47
- **Main Street America** - Ran

2022 Insurer Re

The following list of 32 auto insurers earned an overall grade of B or better from which grades were

- 1 North Carolina**
States: NC
- 2 Chubb**
States: AZ, CA, CO, CT, DC, TN, TX, VA, WA, WI
- 3 Erie Insurance**
States: DC, IL, IN, KY, MD, I
- 4 Acuity Insurance**
States: AZ, CO, IA, ID, IL, IN
- 5 Southern Farm**
States: AR, FL, LA, MS
- 6 Mutual of En**
States: AZ, ID, MT, OR, UT
- 7 Secura Insurance**
States: MN, WI
- 8 Grinnell Mutual**
States: IA, IL, IN, MN, MO, I
- 9 Frankenmut**
States: MI, OH
- 10 Michigan Farm**
States: MI

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74 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	
75 Branch Insurance States: AZ, CO, IL, IN, MD, MI, MO, NE, NH, OH, OK, PA, TX, WI	C	Score: 536	
76 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, UT, VA, VT, WA, WI, WV, WY	C	Score: 495	
77 Kemper / Unitrin States: AZ, CT, FL, ID, LA, MD, MN, MT, NC, NY, OH, OR, PA, TN, TX, UT, VT, WA	C	Score: 494	
78 Mid-Century States: CA, UT	C-	Score: 460	
79 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: 454	
80 Liberty Mutual / Safeco 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: 440	
81 Safe Auto 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: 435	
82 Esurance States: AL, AR, AZ, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	C-	Score: 430	
83 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: 423	
84 Gainsco States: AL, AZ, FL, GA, NM, OK, SC, TN, TX, UT, VA	C-	Score: 400	
85 Safeway Insurance States: AL, AZ, CO, GA, LA, MS	C-	Score: 394	
86 National General 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: 387	
87 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	D+	Score: 361	

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The “Insurer Report Card” by CRASH Network
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This alphabetical list of all ranked insurers is based on the 2020 survey.

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- **Alfa Mutual** - Ranked 23
- **Allstate** - Ranked 72
- **American Family** - Ranked 4
- **American National (ANPAC)** - Ranked 44
- **Ameriprise** - Ranked 6
- **Amica Mutual** - Ranked 6
- **Arbella Insurance** - Ranked 6
- **Auto Club (AAA Southern C)** - Ranked 21
- **Auto-Owners** - Ranked 21
- **Automobile Club (AAA)** - Ranked 21
- **CSAA (AAA Northern Calif)** - Ranked 21
- **California Casualty** - Ranked 21
- **Celina** - Ranked 13
- **Central Mutual** - Ranked 35
- **Chubb** - Ranked 2
- **Cincinnati Insurance** - Ranked 2
- **Country Financial** - Ranked 2
- **Direct General** - Ranked 77
- **Donaghy** - Ranked 61
- **Elephant Insurance** - Ranked 3
- **Erie Insurance** - Ranked 3
- **Esurance** - Ranked 66
- **Farm Bureau** - Ranked 19
- **Farmers Insurance** - Ranked 19
- **Frankenmuth Mutual** - Ranked 19
- **GEICO** - Ranked 69
- **Georgia Farm Bureau** - Ranked 19
- **Germania** - Ranked 29
- **Grange Insurance** - Ranked 19
- **Grinnell Mutual** - Ranked 1
- **Horace Mann** - Ranked 38
- **IDS (Ameriprise)** - Ranked 1
- **Infinity** - Ranked 75
- **Iowa Farm Bureau** - Ranked 19
- **Kemper / Unitrin** - Ranked 1
- **Liberty Mutual / Safeco** - Ranked 1
- **Loya** - Ranked 79
- **MAPFRE** - Ranked 47
- **Main Street America** - Ranked 1

2022 Insurer Re

The following list of 32 auto insurers is based on the 2020 survey, showing the overall grade of each insurer.

- 1 North Carolina**
States: NC
- 2 Chubb**
States: AZ, CA, CO, CT, DC, TN, TX, VA, WA, WI
- 3 Erie Insurance**
States: DC, IL, IN, KY, MD, VA
- 4 Acuity Insurance**
States: AZ, CO, IA, ID, IL, IN
- 5 Southern Farm**
States: AR, FL, LA, MS
- 6 Mutual of Omaha**
States: AZ, ID, MT, OR, UT
- 7 Secura Insurance**
States: MN, WI
- 8 Grinnell Mutual**
States: IA, IL, IN, MN, MO, VA
- 9 Frankenmuth**
States: MI, OH
- 10 Michigan Farm**
States: MI

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- 74 Progressive**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 75 Branch Insurance**
States: AZ, CO, IL, IN, MD, MI, MN
- 76 Farmers Insurance**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 77 Kemper / Unitrin**
States: AZ, CT, FL, ID, LA, MD, MI, MN
- 78 Mid-Century**
States: CA, UT
- 79 GEICO**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 80 Liberty Mutual / Safeco**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 81 Safe Auto**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 82 Esurance**
States: AL, AR, AZ, CA, CO, CT, DC, FL, NE, NJ, NM, NY, OH, OK, OR
- 83 State Farm**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 84 Gainsco**
States: AL, AZ, FL, GA, NM, OK, SC
- 85 Safeway Insurance**
States: AL, AZ, CO, GA, LA, MS
- 86 National General**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM
- 87 Allstate**
States: AK, AL, AR, AZ, CA, CO, CT, DC, MS, MT, NC, ND, NE, NH, NJ, NM

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Insurers Rated Highest by Body Shops in Illinois

This report shows the average grade earned from body shops located in this state only. The highlighted insurers (★) earned a place on the 2022 Insurer Report Card Honor Roll by receiving an overall grade nationally of "B" or higher.

Here is some additional information about the three highest-graded insurers in this state.

Chubb (www.chubb.com) has an A++ [Superior] financial strength rating from A.M. Best in 2021. Ranked 2nd nationally on the 2022 Insurer Report Card, Chubb caters to high-net-worth clients by emphasizing quality of service rather than lower premiums. **Acuity Insurance** (www.acuity.com) ranked 4th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A+ [Superior] from A.M. Best in 2022. **Grinnell Mutual** (www.grinnellmutual.com) ranked 8th nationally on the 2022 "Insurer Report Card" and earned a financial strength rating of A [Excellent] from A.M. Best in 2021.

Grade	Score
A	1071
A-	1003
B+	924
B	921
B-	912
B+	909
B	886
B-	850
B	845
B	813
B	786
B-	762
B-	760
B-	742
B-	739
B-	738
B-	712
B-	704
B-	702
C+	652
C+	634
C+	626
C+	623
C+	623
C+	612
C+	600
C+	597
C+	591
C	567
C	548
C	497
C-	466
C-	451
C-	420
C-	417
C-	412
C-	411
C-	396
C-	394
D+	354
D+	348
F	4

★ = National "Honor Roll" recipient

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- Liberty Mutual / Safeco - Ranked 47
- Loya - Ranked 79
- MAPFRE - Ranked 47
- Main Street America - Ranked 47

2022 Insurer Report Card

The following list of 32 auto insurers earned an overall grade of "B" or higher.

1 North Carolina
States: NC



10 Michigan Farm Bureau
States: MI



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74 Progressive
States: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IL, IN, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WY

75 Branch Insurance
States: AZ, CO, IL, IN, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WY

76 Farmers Insurance
States: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IL, IN, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WY

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DRP		Non-DRP		Overall	
Grade	Score	Grade	Score	Grade	Score
B	814	C+	613	C+	637
B-	782	C+	597	C+	603
A-	997	C-	484	C	547
B	802	C	496	C	546
B-	738	C	518	C	539
B-	699	C-	452	C	496
C	501	C-	452	C-	455
B-	760	C-	404	C-	440
B	865	D	248	C-	423
B-	695	D+	299	D+	362

Travelers	C-	420
GEICO	C-	417
Allstate	C-	412
Safe Auto	C-	411
Nationwide	C-	396
Farmers Insurance	C-	394
State Farm	D+	354
Liberty Mutual / Safeco	D+	348
American Access	F	4

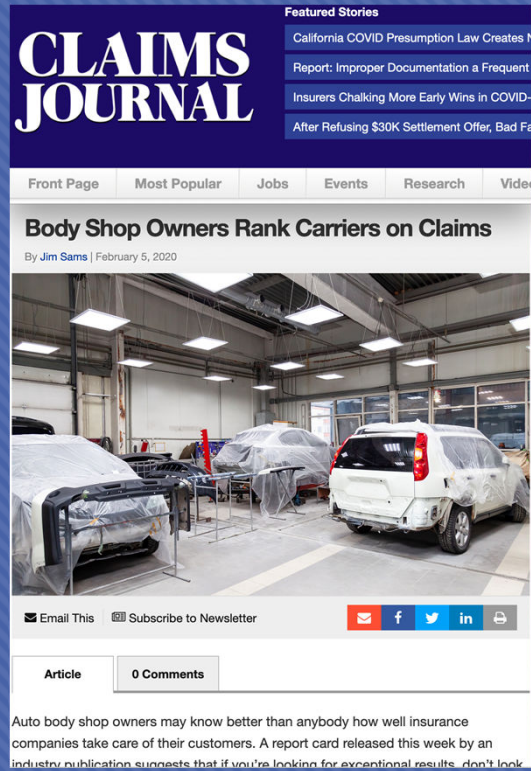
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CLAIMS JOURNAL

Front Page Most Popular Jobs

Body Shop Owners Rank

By Jim Sams | February 5, 2020



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Article 0 Comments

Auto body shop owners may know better than most companies take care of their customers. A recent industry publication suggests that if you're looking for a body shop, you should look for one that is a member of the National Body Shop Association (NBMA). The NBMA is a non-profit organization that represents the interests of body shop owners and customers. It provides a variety of services to its members, including training, research, and advocacy. The NBMA also publishes the "Insurer Report Card," which is a ranking of the top 100 body shops in the United States. This ranking is based on a variety of factors, including customer satisfaction, quality of work, and claims handling. The "Insurer Report Card" is a valuable resource for both body shop owners and customers. It provides a clear and concise way to compare different body shops and make an informed decision about where to take your car for repairs.

2020's #1 AUTO INSURER IN THE NATION

PER CRASH NETWORK'S 2020 INSURER REPORT CARD'S POLLING OF COLLISION REPAIR SHOPS

Find an agent
near you today!
ncfbins.com

**FARM
BUREAU
INSURANCE**

Auto • Home • Life • Health • Bank



INSURER
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*Farm Bureau® Insurance of North Carolina, Inc.
*North Carolina Farm Bureau® Mutual Insurance Co.
*Southern Farm Bureau Life Insurance Co., Jackson, MS
*The Independent Members of the Blue Cross and Blue Shield Association

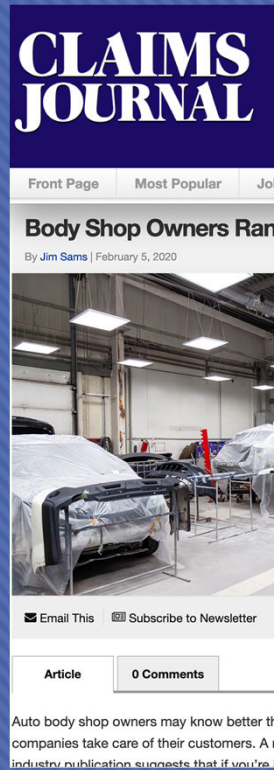
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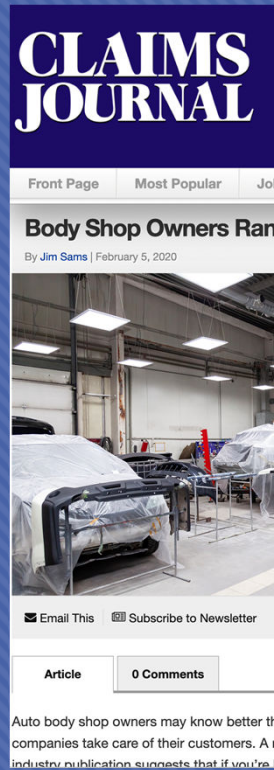


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RollingStone



MUSIC POLITICS TV & MOVIES (SUB)CULTURE RS RECOMMENDS

RS RECOMMENDS

The Best Car Insurance Companies, Reviewed



Forbes ADVISOR

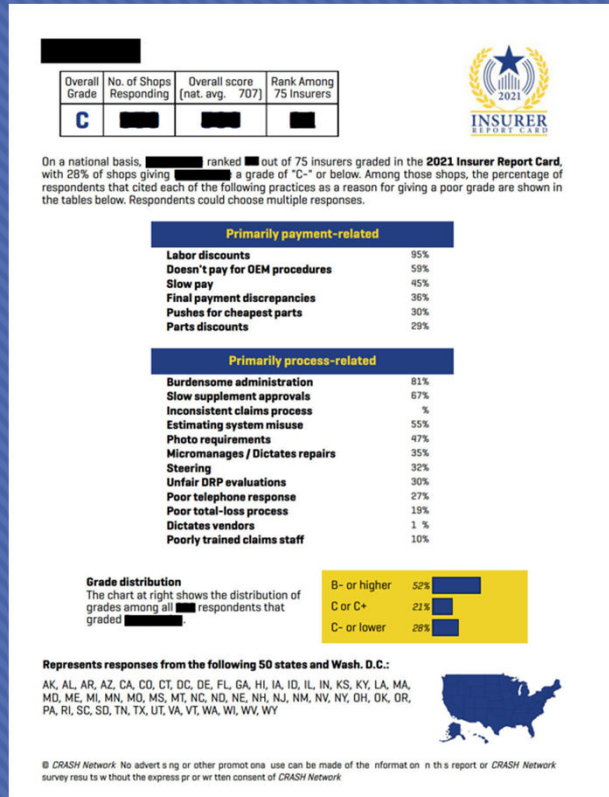


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On a national basis, [redacted] with 28% of shops giving [redacted] respondents that cited each of the tables below. Respondents:

- Labor Discounts
- Slow pay
- Final payment discrepancies
- Pushing parts
- Burdensome
- Slow
- Inconsistent
- Estimates
- Photo
- Micro
- Steering
- Unfair
- Poor
- Poor
- Dictated
- Poorly

Grade distribution
The chart at right shows grades among all [redacted] graded [redacted]

Represents responses from the
AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IL, IN, IA, KS, KY, LA, ME, MI, MN, MO, MS, MT, NE, NH, NJ, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY

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Overall Grade	No. of Shops Responding	Overall score [nat. avg. 707]	Rank Among 75 Insurers
C	[redacted]	[redacted]	[redacted]

On a national basis, [redacted] ranked [redacted] out of 75 insurers graded in the **2021 Insurer Report Card**, with 28% of shops giving [redacted] a grade of "C-" or below. Among those shops, the percentage of respondents that cited each of the following practices as a reason for giving a poor grade are shown in the tables below. Respondents could choose multiple responses.

Primarily payment-related	
Labor discounts	95%
Slow pay for OEM procedures	59%
Slow pay	45%
Final payment discrepancies	33%

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Overall Grade	No. of Shops Responding	On a national basis, with 26% of shops giving	
C			
Overall Grade	No. of Shops Responding	Overall score	Rank Among
		7073	75 Insurers



Insurer Report Card,
ps, the percentage of
or grade are shown in

Primarily payment-related

Labor discounts	90%
Slow pay	65%
Doesn't pay for OEM procedures	61%
Pushes for cheapest parts	46%
Parts discounts	46%
Final payment discrepancies	33%

The chart at right shows grades among all graded

Represents responses from the
AK, AL, AR, AZ, CA, CO, CT, DC, I
MD, ME, MI, MN, MO, MS, MT, N
PA, RI, SC, SD, TN, TX, UT, VA, VT,

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Labor discounts	95%
Doesn't pay for OEM procedures	59%
Slow pay	45%
Final payment discrepancies	33%

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Primarily payment-related

Labor discounts	88%
Doesn't pay for OEM procedures	58%
Slow pay	48%
Pushes for cheapest parts	33%
Final payment discrepancies	33%
Parts discounts	30%

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Primarily payment-related

Labor discounts	88%
Doesn't pay for OEM procedures	58%
Slow pay	48%

Primarily payment-related

Labor discounts	87%
Pushes for cheapest parts	78%
Doesn't pay for OEM procedures	54%
Slow pay	44%
Parts discounts	31%
Final payment discrepancies	24%

33%

33%

30%

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Process, Not Payment

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Burdensome Admin

Primarily process-related	
Burdensome administration	64%
Inconsistent claims process	52%
Slow supplement approvals	49%
Photo requirements	44%
Estimating system misuse	42%
Steering	31%
Micromanages / Dictates repairs	27%
Unfair DRP evaluations	26%
Poor telephone response	17%
Dictates vendors	14%
Poor total-loss process	11%
Poorly trained claims staff	7%

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Burdensome Admin

Primarily process-related

Burdensome administration	87%
Slow supplement approvals	65%
Estimating system misuse	65%
Photo requirements	65%
Inconsistent claims process	61%
Unfair DRP evaluations	51%
Steering	40%
Micromanages / Dictates repairs	39%
Poor telephone response	32%
Poor total-loss process	28%
Poorly trained claims staff	27%
Dictates vendors	24%

Primarily process-related

Burdensome administration	64%
Inconsistent claims process	52%
Slow supplement approvals	49%
Photo requirements	44%
Estimating system misuse	42%
Steering	31%
Micromanages / Dictates repairs	27%
Unfair DRP evaluations	26%
Poor telephone response	17%
Dictates vendors	14%
Poor total-loss process	11%
Poorly trained claims staff	7%

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Claims Staff Training

Primarily process-related	
Burdensome administration	87%
Slow supplement approvals	65%
Estimating system misuse	65%
Photo requirements	65%
Inconsistent claims process	61%
Unfair DRP evaluations	51%
Steering	40%
Micromanages / Dictates repairs	39%
Poor telephone response	32%
Poor total-loss process	28%
Poorly trained claims staff	27%
Dictates vendors	24%

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Claims Staff Training

Primarily process-related

Burdensome administration	68%
Photo requirements	59%
Estimating system misuse	57%
Inconsistent claims process	54%
Unfair DRP evaluations	46%
Micromanages / Dictates repairs	46%
Slow supplement approvals	30%
Poor telephone response	24%
Poor total-loss process	22%
Steering	19%
Dictates vendors	8%
Poorly trained claims staff	3%

Primarily process-related

Burdensome administration	87%
Slow supplement approvals	65%
Estimating system misuse	65%
Photo requirements	65%
Inconsistent claims process	61%
DRP evaluations	51%
Unfair DRP evaluations	40%
Micromanages / Dictates repairs	39%
Poor telephone response	32%
Poor total-loss process	28%
Poorly trained claims staff	27%
Dictates vendors	24%

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Slow supplements

Primarily process-related	
Burdensome administration	68%
Photo requirements	59%
Estimating system misuse	57%
Inconsistent claims process	54%
Unfair DRP evaluations	46%
Micromanages / Dictates repairs	46%
Slow supplement approvals	30%
Poor telephone response	24%
Poor total-loss process	22%
Steering	19%
Dictates vendors	8%
Poorly trained claims staff	3%

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Slow supplements

Primarily process-related	
Burdensome administration	81%
Slow supplement approvals	67%
Inconsistent claims process	66%
Estimating system misuse	55%
Photo requirements	47%
Micromanages / Dictates repairs	35%
Steering	32%
Unfair DRP evaluations	30%
Poor telephone response	27%
Poor total-loss process	19%
Dictates vendors	16%
Poorly trained claims staff	10%

Primarily process-related	
ensome administration	68%
o requirements	59%
nating system misuse	57%
nsistent claims process	54%
ir DRP evaluations	46%
omanages / Dictates repairs	46%
' supplement approvals	30%
telephone response	24%
total-loss process	22%
ring	19%
ites vendors	8%
ly trained claims staff	3%

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Photo requirements

Primarily process-related

Burdensome administration	84%
Photo requirements	78%
Inconsistent claims process	78%
Estimating system misuse	76%
Micromanages / Dictates repairs	65%
Unfair DRP evaluations	63%
Slow supplement approvals	50%
Steering	29%
Poor telephone response	25%
Poor total-loss process	19%
Dictates vendors	13%
Poorly trained claims staff	12%

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Photo requirements

Primarily process-related

Burdensome administration
Photo requirements
Inconsistent claims process
Estimating system misuse
Micromanages / Dictates repairs
Unfair DRP evaluations
Slow supplement approvals
Steering
Poor telephone response
Poor total-loss process
Dictates vendors
Poorly trained claims staff

Primarily process-related

Burdensome administration	73%
Inconsistent claims process	48%
Slow supplement approvals	48%
Estimating system misuse	42%
Micromanages / Dictates repairs	33%
Photo requirements	27%
Unfair DRP evaluations	24%
Steering	21%
Poor telephone response	15%
Dictates vendors	9%
Poor total-loss process	9%
Poorly trained claims staff	9%

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The point?

1. Not all shops are dissatisfied with all insurers

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The point?

2. Shops not dissatisfied about the same thing with all insurers

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The point?

3. Not all dissatisfaction with insurers stems from payment issues

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survey@CrashNetwork.com

Or visit: www.CrashNetwork.com

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