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Smaller and regional auto insurers get top grades from collision repairers

Smaller, lesser-known insurers received the highest marks from collision repairers asked to grade the auto insurers’ claims practices in the 2017 *CRASH Network* “Insurer Report Card.”

More than 1,200 individual shops around the country each graded as many as 30 different insurance companies in terms of how well each company’s “policies, attitude and payment practices ensure quality repairs and customer service for motorists.”

“Collision repairers interact with these companies every day," *CRASH Network’s* John Yoswick said. "We think their perspective on which companies do the best job taking care of policyholders – and which ones have some room for improvement – can be a valuable tool for drivers as they consider which insurer to choose.”

Interestingly, this year’s “Insurer Report Card” found that the largest insurers nationally did not receive as high of grades as many smaller and regional insurance companies.

“Many consumers won’t have seen or heard advertisement after advertisement for North Carolina Farm Bureau, Grinnell Mutual or Acuity Insurance, but shops graded these companies as among the best when it comes to taking care of customers after a claim,” Yoswick said. “You have to look fairly far down the rankings before you find one of the best-known and largest auto insurers, but most consumers will find an insurer or two among the 15 highest-graded who offer auto insurance policies in their state.”

Shops participating in the Insurer Report Card used such phrases as 'cares for the customer,' 'quality repair,' and 'easy to work with' to describe the insurers who received high marks. They criticized the insurers to whom they gave lower grades using such phrases such as, 'does not care about the quality of the repair,' 'pushes us to use cheapest/lowest quality parts available,' or 'inexperienced adjusters.'

“Just as medical providers see how health insurers process claims, collision repair shops interact with auto insurers on a daily basis, so we feel it’s worthwhile to ask their opinion on how well those insurers treat car owners after an accident,” Yoswick said. “We believe their views will be of interest to insurance companies and consumers.”

A free executive summary of the 2017 “Insurer Report Card” findings can be downloaded at <https://www.crashnetwork.com/irc>

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