

Our articles, research studies, tools, and reviews maintain strict editorial integrity; however, we may be compensated when you click on or are approved for offers from our partners.

We Ranked

Best Car Insurance Companies for 2020

By Michelle Megna, Penny Gusner | Updated on January 15, 2020

[Go Directly to Survey Results](#)

Shopping for car insurance can be confusing and frustrating. Our team of experts have taken on the task -- for over a decade -- to obtain earnest reviews and honest feedback from policyholders to help you in your search for the best car insurance company.

Unlike evaluations you might find elsewhere, Insure.com's Best Auto Insurance Companies is the result of a survey of over 3,700 current auto insurance customers - people just like you. We believe it to be the most comprehensive, assessment available and a useful guide to help you find the best auto insurance company for your needs quickly and easily.

Summary

- Best car insurance company for claims: The Auto Club Group (ACG) AAA - 94.12
- Best car insurance company for value for the price: The Auto Club Group (ACG) AAA - 89.40
- Best car insurance company for customer service: The Auto Club Group (ACG) AAA - 92.20
- Best car insurance company website and apps: The Auto Club Group (ACG) AAA - 92.13
- Best car insurance company for renewals: CSAA Insurance Group - 98%
- Best car insurance for recommendations: CSAA Insurance Group - 94%

Best Car Insurance Offers For You

Zip **94117**

Age **25-34** ▼

Current Insurer **Select Insurer** ▼

Homeowner?
 Married?

Get Quotes



How We Picked

- ✓ **Why You Should Trust Us**
- ✓ **How to Pick Car Insurance Policy**
- ✓ **What We Surveyed**
- ✓ **How We Ranked**
- ✓ **Best Car Insurance Companies by Age**
- ✓ **Best Car Insurance Companies by Region**

Why You Should Trust Us

We're not only auto insurance experts who enjoy sharing our knowledge. We're also consumers just like you. As consumers, we want to know what to expect when it comes to a company's claims service and if the insurer has a decent website and apps. We, too, want a good price, great customer service and to feel comfortable when deciding on a company to purchase an insurance policy. For this reason, we take our Best Auto Insurance Company's survey seriously so that all of us can find the insurance company that fits our needs.

Whether it's your first-time buying insurance or switching insurance providers or 25th time, our mission is to provide you with a quick and easy way to review and determine which companies will be the best fit for you. Our reviews and rankings are unbiased and based on the earnest ratings and feedback from surveyed policyholders.

“ We've taken our many years of experience and crafted survey questions to find out what current policyholders like and dislike about their insurance company to make your life easier when evaluating insurance companies. ”

How to Pick Car Insurance Policy

Picking an auto insurance policy is based on your needs. You must determine what [coverages and limits](#) you want to carry on your vehicle. If your auto is leased or financed, you must hold certain liability limits and carry collision and comprehensive coverage. If you own your car outright, it's completely up to you if you pick state minimum or more. We always [recommend more](#) as it will provide better protection for your vehicle and your own finances.

Once you know what you need on your auto policy, you can find the company that's a good fit for your needs. If you prefer apps and websites to going into an agent's office, you need to find the company that has those features. If price is king for you, don't forget to look into the company's financial strength to make sure they can pay out if you have a claim. For many,

customer and claims service mean a great deal, you don't want to buy a policy and not get help when you have questions or make a claim. Once you key in on the companies who have strengths in the areas you require -- and can fulfill your customer experience needs -- shop around to find the best price with those companies.

What We Surveyed

We commissioned a survey of top company policyholders. Many of those surveyed had multiple types of policies. The survey collected customer ratings for 20 leading companies in the auto category and 15 leading companies in each of the home, health and life categories. Only current customers of the insurers on our lists were surveyed, and the survey was not open to the general public on the Insure.com website.

We asked policyholders about the following categories for ranking purposes:

- Value for price
- Customer service
- Claims satisfaction
- Usefulness and ease-of-use of its website and mobile apps
- If plan to renew
- If would recommend

We also asked for feedback and anecdotes to help people who may be looking to purchase a policy with their current insurance provider. And we asked questions that are not rated or ranked on, such as why they first purchased from the company and how they prefer to deal with their insurer, as this may be valuable to you when deciding if the company is the right fit for your needs. To view the extra information, be sure to click on the company logo to view its individual page.

How We Ranked

Our team of insurance and data experts ranked and identified the best car insurance companies based on what policyholders in our survey have to say about their experiences. This is an independent editorial analysis devoid of affiliations or partnerships of any kind - companies did not pay to be included. The A.M. Best financial ratings represent an assessment of an insurer's ability to meet its financial obligations to policyholders. These are separate from the editorial ranking.

Consumer's feedback are weighted as follows:

- Price (35% weighting for overall score)
- Customer service (25%)
- Claims (20%)
- Website and app (10%)
- Recommendation (5%)
- Renew (5%)

Exception is life overall ratings that are based on:

- Price (50%)
- Customer service (40%)
- Website and app (5%)
- Recommended (5%)

*Life insurance policyholders were not asked about claims or renewal as the policy tends to end with a claim and policies aren't renewed each year but set for an extended time period.

The expert team reviews and analyzed the survey results to share with consumers because we believe it's important to view and evaluate real-life feedback when shopping for insurance. Getting more information is always better when researching the best insurance companies, so continue on to see what our surveyed policyholders had to say.

Auto
Home
Life
Health

? Region ▼

or

? Age ▼

| | | | | |
|--|--|--|---|---|
|  <small>Score Details</small> ▼ | <p>The Auto Club Group</p> <p>Our Score ? 91.72 ★★★★★</p> | <p>Customers Who Recommend</p> <p>94%</p> | <p>A.M. Best Financial Strength Ratings</p> <p>A-</p> | <div style="border: 1px solid #ccc; padding: 5px; width: 100px; margin: auto;">Learn more</div> |
|  <small>Score Details</small> ▼ | <p>CSAA Insurance Group</p> <p>Our Score ? 89.64 ★★★★☆</p> | <p>Customers Who Recommend</p> <p>94%</p> | <p>A.M. Best Financial Strength Ratings</p> <p>A</p> | <div style="border: 1px solid #ccc; padding: 5px; width: 100px; margin: auto;">Learn more</div> |
|  <small>Score Details</small> ▼ | <p>USAA</p> <p>Our Score ? 88.49 ★★★★☆</p> | <p>Customers Who Recommend</p> <p>86%</p> | <p>A.M. Best Financial Strength Ratings</p> <p>A++</p> | <div style="border: 1px solid #ccc; padding: 5px; width: 100px; margin: auto;">Learn more</div> |

| | | | | |
|--|--|--|--|---|
|  <small>Score Details</small> ▼ | <p>Auto Club of Southern California</p> <p>Our Score ? 87.49 ★★★★☆</p> | <p>Customers Who Recommend</p> <p>90%</p> | <p>A.M. Best Financial Strength Ratings</p> <p>A+</p> | <div style="border: 1px solid #ccc; padding: 5px; width: 100px; margin: auto;">Learn more</div> |
|  <small>Score Details</small> ▼ | <p>Erie</p> <p>Our Score ? 85.32 ★★★★☆</p> | <p>Customers Who Recommend</p> <p>84%</p> | <p>A.M. Best Financial Strength Ratings</p> <p>A+</p> | <div style="border: 1px solid #ccc; padding: 5px; width: 100px; margin: auto;">Learn more</div> |

| | | | | |
|--|--|---------------------------------------|---|----------------------------|
|  Score Details  | Mercury Our Score  84.90 ★★★★★ | Customers Who Recommend 82% | A.M. Best Financial Strength Ratings A | Learn more |
|  Score Details  | Allstate Our Score  84.77 ★★★★★ | Customers Who Recommend 86% | A.M. Best Financial Strength Ratings A+ | Learn more |
|  Score Details  | Safeco Our Score  84.50 ★★★★★ | Customers Who Recommend 87% | A.M. Best Financial Strength Ratings A | Learn more |
|  Score Details  | Hartford Our Score  84.47 ★★★★★ | Customers Who Recommend 82% | A.M. Best Financial Strength Ratings A+ | Learn more |
|  Score Details  | Metlife Our Score  84.22 ★★★★★ | Customers Who Recommend 83% | A.M. Best Financial Strength Ratings A | Learn more |

Showing 10 out of 15

[Show more companies](#)

A.M. Best Disclaimer & Ratings Definitions 

Here are what some policyholders had to say when asked to make a comment about their experience (you can see all comments for each company by clicking on the logo in the table above):

1. The Auto Club Group (AAA)

- "AAA is a great insurance company. It's nice to have the personal one-on-one contact with your agent with any issue you're having. Decent price for coverage and great service."
- "I would highly recommend (AAA) to family and friends. They are accessible and always know who we are and are familiar with our policies. Never had an issue with them when it came to changes to policies or making claims."
- "Agent is friendly and helpful. Response on claims is timely and fair. Always available for questions and willing to adjust policy to accommodate my needs."

- "Very good experience, professional, and committed to customer service in every respect."

AAA has many names throughout the United States as their offices and insurance services are divided up by states and regions. The Auto Club Group is headquartered in Michigan and offers car insurance there and 10 other states. Offerings not only include insurance and road side assistance but also travel agencies, financial services and car buying services. An added benefit is AAA Accident Assist, which is a part of your auto policy. When you initiate an accident claim, roadside assistance is dispatched if your vehicle needs towed. AAA then guarantees repairs for the life of the vehicle if you use an AAA Direct repair shop.

The Auto Club Group not only ranked No. 1, overall, but also claimed the top spot in the individual rankings of claims handling, customer service, price and usefulness of websites and apps. It also excelled among younger policyholders, coming in second overall among millennials and first for Gen X. The Auto Club Group also was among the top carriers for policyholders who would recommend it (94%) and renew coverage (96%).

2. CSAA Insurance Group

- "Helpful agents, fast method of approval and good customer service."
- "Policies are easily usable via online portal, mobile app and other sources."
- "They go out of their way to get the best deals and discounts for you."
- "They have many other benefits besides the insurance such as DMV services."
- "I am very happy with my insurance carrier. They have always promptly and efficiently handled any claim I have needed to make. Claims have not changed my rates. Everyone is always super helpful and caring."

In order to purchase CSAA Insurance Group auto insurance, you must be an AAA member - with annual dues ranging from \$48 - \$98 depending on the club. AAA offers a substantial amount of services, programs and discounts for AAA members. Some of these services include insurance, access to roadside assistance (regardless of vehicle or location within the U.S.), travel agencies, AAA Diamond rating system and discounts at partner locations. CSAA Insurance Group is headquartered in northern California and is available there plus 22 other states and D.C.

CSAA Insurance Group placed second overall, but had the highest percentage of policyholders who said they would recommend it (94%) or renew (98%). CSAA also excelled in claims handling and value for the price, ranking second for those individual metrics. Millennials favored CSAA Insurance Group, as it ranked No. 1 overall for that age group, and also placed second overall for Gen X and Baby Boomers.

3. USAA

Note that USAA serves only active and retired military personnel and their immediate family members.

- "USAA speaks in a language that we can all understand and they ask pertinent questions to make sure the coverages I get are what I need and want. They also have coverages that are

unique in the industry. And if they have a sizeable surplus at the end of the year the membership shares in it."

- "USAA is efficient. It is easy to reach a person on the phone, and agents are knowledgeable. Claims are handled without delay and settlements are generous."
- "I have been with USAA for over 45 years. They have provided me with great service and helped me keep coverage even when I was employed in foreign countries."
- "USAA is affordable, has excellent coverage, and genuinely cares about its customers. After way too many accidents they still have not dropped me even though other insurance companies would not insure me."
- "USAA has taken care of me for over 26 years. Whenever I have a question or concern, I know I can call and speak with someone I can understand and who will find the answers. I would highly recommend them as their rates are fair and hard to compete with from other companies. They are customer service oriented which is hard to find these days!!"

USAA caters to military personnel, so you get a discount for garaging your car on base, and it also offers coverage if you have a side-hustle as an Uber or Lyft driver. Other offerings include a waiver of your deductible if you're not at fault for an accident. That means you won't have to pay your collision deductible if an accident wasn't your fault. USAA also has a "no drop promise/guaranteed renewal" program, so even if you have accidents and traffic violations your policy will still be renewed.

Though USAA ranked No. 3 overall, it ranked second on the individual metrics of customer service and for having useful website features and apps. USAA also placed third for claims handling, and had 97% saying they'd renew their policies. Its limited membership, however, means it's not available to everyone.

4. Auto Club Of Southern California

- "I like that AAA is easily accessible. They have local branches, phone numbers, an app, and a website. Customer service is friendly and helpful. I like that you receive so many discounts and can get help with travel, too."
- "Easy to claim if required, helpful agents and interactive websites."
- "They helped me pick the best policy for my needs."
- "I've been a member of AAA for a long time. The customer service is always excellent. The road side assistance is superb. I never have to wait long and they always make sure I'm in a safe place. I've recommended AAA to many people. It's, overall, a fantastic company."
- "Many years ago when I was hit by another vehicle, I simply placed a call, answered a couple of questions and everything else was taken care of for me. All I had to do was take my car to the body shop they gave me and pick up the rental car next door to the body shop and that was it. Easy as pie!"

While there are a number of nationwide carriers who can provide you the coverages you need, if you are a SoCal resident, this insurer offers the opportunity to cash in on the host of benefits and discounts of being a AAA member, many of which are exclusive to Southern California. The site also offers a number of resources such as car-buying guides, and full-service travel planning. AAA also provides variety of mobile apps to make trip-planning easier and access to AAA-certified car-repair shops.

While Southern California is in the name of this Auto Club, the insurance arm (Auto Club Enterprise Insurance Group) is available in not only California but 17 other states. So you don't have to live in Southern California to get their impressive insurance offerings and service. Bottom line: The Auto Club of Southern California earned the third spot for price and placed fourth for customer service. A majority of policy holders said they'd renew (94%) and recommend (90%). Baby Boomers favored The Auto Club of Southern California, as it ranked first among policyholders in that demographic.

5. ERIE Insurance

- "Easy to talk with. Cares about me and my concerns. Explains things in English. Never a problem. Great customer service."
- "The company has always had the best price. I have used them twice and each time they handled my claim with great efficiency and promptness. Also the representative and staff were always pleasant."
- "I have had Erie insurance for 50 years and they always offered competitive rates and cover claims quickly and efficiently."
- "I have had consistent quick answers to questions when I contact my insurance company. I would recommend them because of their great service. I like them because my rates haven't been raised by a lot of money in the last five years. Nothing bad to report about Erie."
- "Erie excels in several different ways. Their agents are consistently available by phone, which is almost unheard of today. In addition, they provide prompt answers to questions and follow up when needed. Lastly, I have been with Erie for over eight years and have never found lower premiums anywhere else."

Customers won't see much in the way of advertising for Erie, as the company prefers word-of-mouth recommendations and looks for ways to reduce spending to keep rates as low as possible. The company boasts having agents who are active community members and volunteers, furthering the community in which they, and their customers, live. Erie includes protection for pets injured during accidents, and its comprehensive coverage includes locksmith services and no-deductible windshield repairs. Erie only serves 12 states.

Eighty-four percent of respondents said they'd recommend Erie, and 95% said they'd renew. Erie placed fifth on the metric of customer service and though Erie came in seventh for claims handling, it trailed the No. 3 spot in that category by less than two points.

Best Auto Insurance Companies by Age

Here is how insurance companies ranked when data were analyzed by age and region.

- Best car insurance companies for millennials:
 1. CSAA Insurance Group
 2. The Auto Club Group
 3. USAA

- Best car insurance companies for Gen X:
 1. The Auto Club Group
 2. CSAA Insurance Group
 3. USAA
- Best car insurance companies for Baby Boomers:
 1. Auto Club of Southern California
 2. USAA
 3. CSAA Insurance Group

Best Auto Insurance Companies by Region

- Best car insurance companies for Northeast region:
 1. Auto Club of Southern California
 2. CSAA Insurance Group
 3. USAA
- Best car insurance companies for Midwest region:
 1. Auto Club of Southern California
 2. The Auto Club Group
 3. Mercury
- Best car insurance companies for South region:
 1. The Auto Club Group
 2. Auto Club of Southern California
 3. CSAA Insurance Group
- Best car insurance companies for West region:
 1. CSAA Insurance Group
 2. Allstate
 3. USAA