



American Customer Satisfaction Index

AMERICAN CUSTOMER SATISFACTION INDEX

Insurance and Health Care Study 2020-2021

October 19, 2021

Customer satisfaction is a driving force that impacts the financial outlook of individual firms and the health of the U.S. economy at large. New results from the American Customer Satisfaction Index (ACSI®) encompass customer satisfaction benchmarks for three insurance industries: health, life, and property and casualty. In addition to measuring satisfaction, the ACSI captures consumer opinions about critical elements of the customer experience, tailored specifically to each insurance industry. The study also provides satisfaction benchmarks for the Health Care and Social Assistance sector, including hospitals and ambulatory care.

The **ACSI Insurance and Health Care Study 2020-2021** is based on interviews with 12,274 customers, chosen at random and contacted via email between October 5, 2020, and September 30, 2021. Customers are asked to evaluate their recent experiences with products and services provided by the largest firms in terms of market share, plus an aggregate category consisting of “all other”—and thus smaller—companies in each industry. For health care, results are aggregated at the industry level.

Property and Casualty Insurance

AMERICAN CUSTOMER SATISFACTION INDEX: PROPERTY & CASUALTY INSURANCE

COMPANY	2020	2021	% CHANGE
Property & Casualty Insurance	78	78	0.0%
GEICO	78	79	1%
State Farm	79	79	0%
All Others	80	78	-3%
Allstate	76	77	1%
American Family	76	77	1%
Liberty Mutual	77	77	0%
Nationwide	78	77	-1%
Farm Bureau	75	76	1%
Progressive	77	76	-1%
AAA	77	75	-3%
Farmers	76	75	-1%
Travelers	75	75	0%

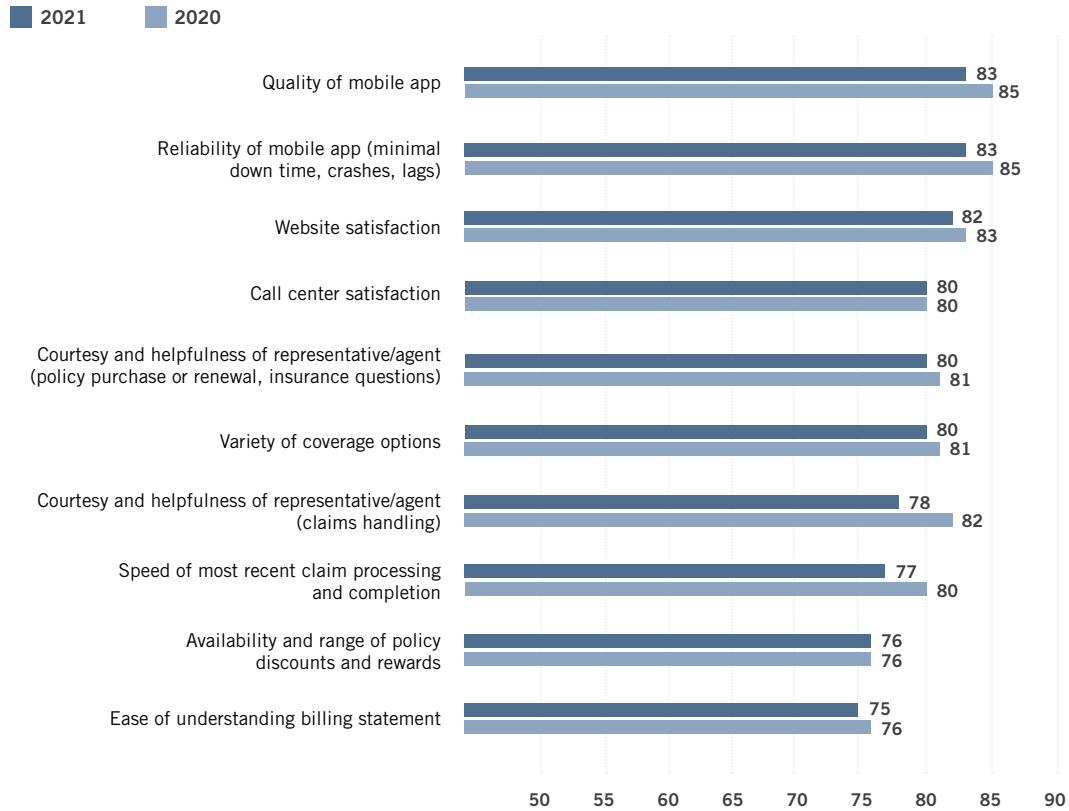
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PROPERTY & CASUALTY INSURANCE

Customer Experience Benchmarks

Year-Over-Year Industry Trends



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Life Insurance

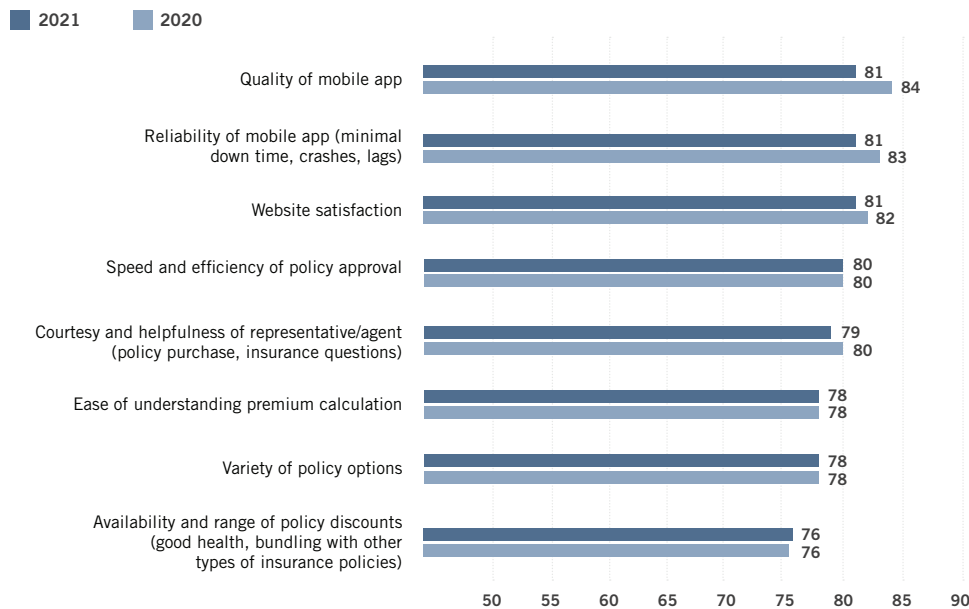
AMERICAN CUSTOMER SATISFACTION INDEX: LIFE INSURANCE

COMPANY	2020	2021	% CHANGE
Life Insurance	78	78	0.0%
All Others	79	79	0%
Allstate	78	79	1%
State Farm	78	79	1%
Mutual of Omaha	79	78	-1%
Lincoln Financial	75	77	3%
MetLife	78	77	-1%
New York Life	76	76	0%
Farmers	76	75	-1%
Northwestern Mutual	77	75	-3%
Prudential	76	75	-1%
Brighthouse Financial	74	73	-1%
Primerica	73	72	-1%
Thrivent	74	71	-4%

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LIFE INSURANCE Customer Experience Benchmarks Year-Over-Year Industry Trends



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Health Insurance

AMERICAN CUSTOMER SATISFACTION INDEX: HEALTH INSURANCE

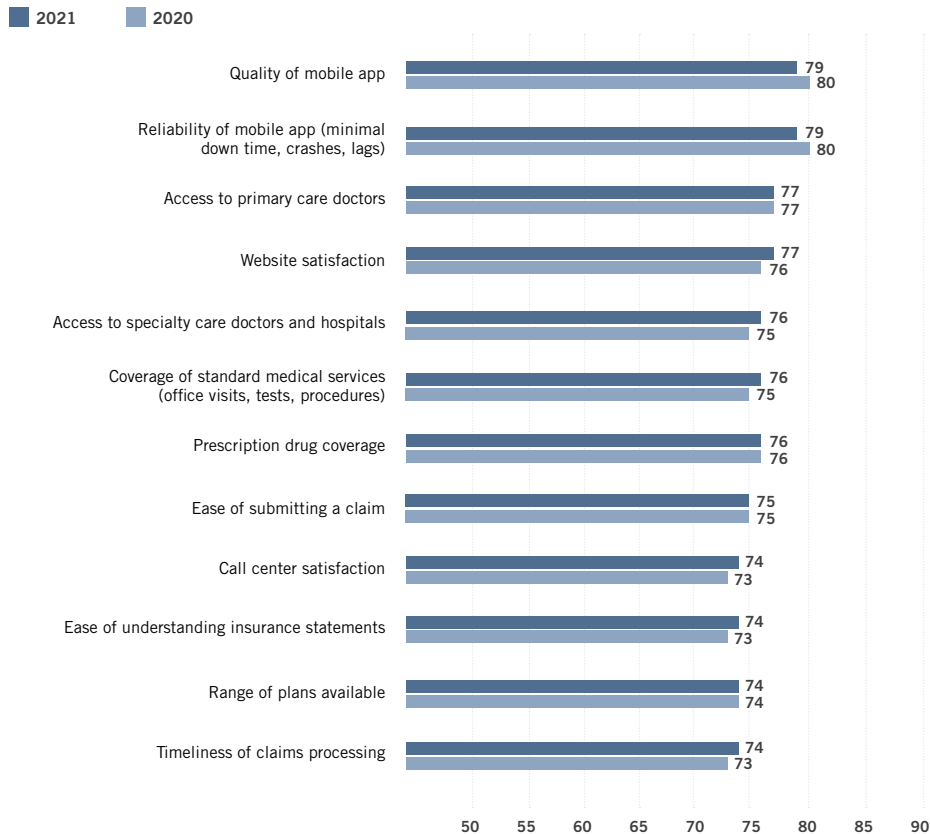
COMPANY	2020	2021	% CHANGE
Health Insurance	72	73	1.4%
Blue Cross and Blue Shield	72	75	4%
Kaiser Permanente	73	75	3%
Humana	75	74	-1%
UnitedHealth	72	74	3%
Aetna (CVS Health)	71	73	3%
All Others	73	73	0%
Centene	NM	72	NA
Cigna	71	68	-4%

NM = Not Measured
NA = Not Available

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HEALTH INSURANCE Customer Experience Benchmarks Year-Over-Year Industry Trends



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Ambulatory Care and Hospitals

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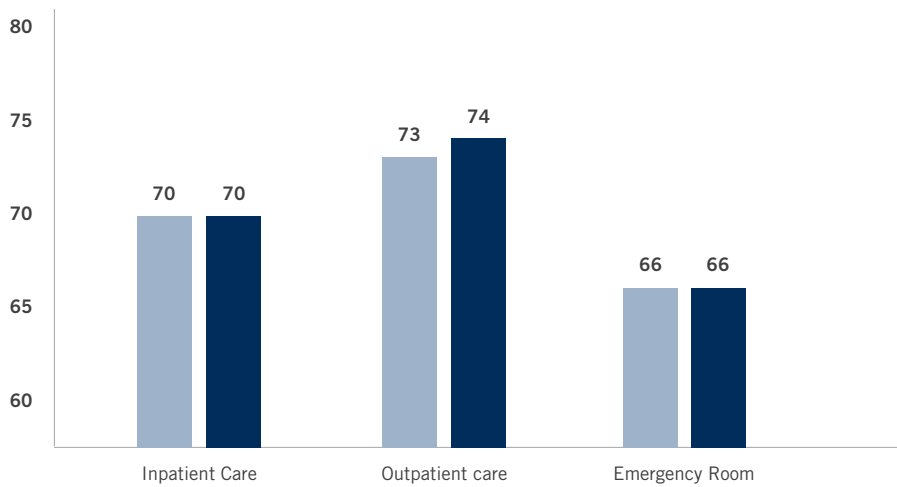
INDUSTRY	2020	2021	% CHANGE
Ambulatory Care	74	73	-1.4%
Hospitals	69	69	0.0%

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HOSPITALS Patient Care Benchmarks Year-Over-Year Industry Trends

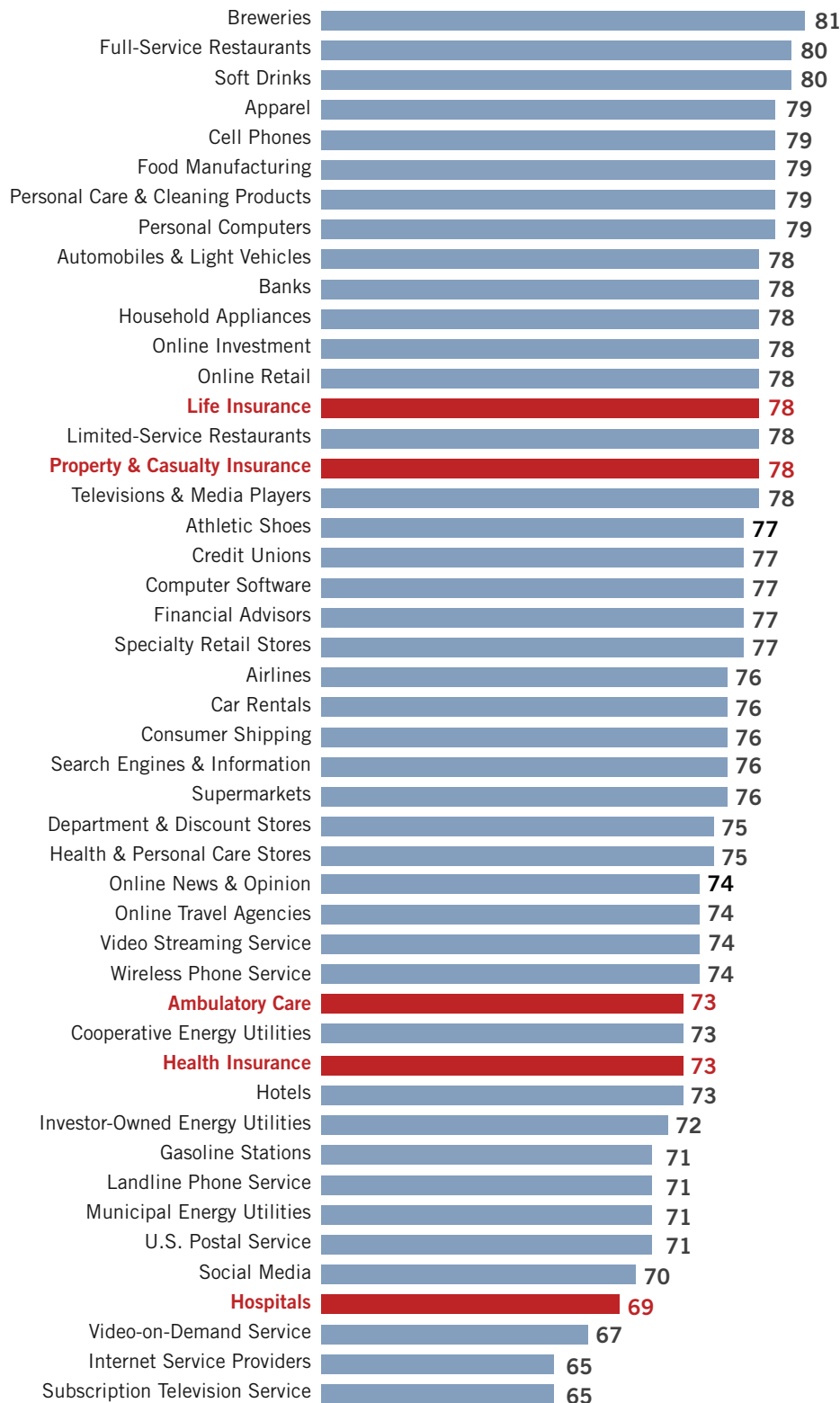
2020 2021



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CUSTOMER SATISFACTION BENCHMARKS BY INDUSTRY



ACSI survey data are used as inputs to the Index's cause-and-effect econometric model, which estimates customer satisfaction as the result of the survey-measured inputs of customer expectations, perceptions of quality, and perceptions of value. The ACSI model, in turn, links customer satisfaction with the survey-measured outcomes of customer complaints and customer loyalty. ACSI clients receive confidential industry-competitive and best-in-class data on all modeled variables and customer experience benchmarks.

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