



AMERICAN CUSTOMER SATISFACTION INDEX

ACSI® Insurance and Health Care Study 2022-2023

October 17, 2023

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 patient satisfaction benchmarks for the Health Care sector, including hospitals and nonhospital care.

The ***ACSI Insurance and Health Care Study 2022-2023*** is based on interviews with 12,849 customers, chosen at random and contacted via email between October 2022 and September 2023. 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. ACSI scores are reported on a scale of 0 to 100.

Key Takeaways

Property and Casualty Insurance

- USAA, which provides insurance to military-affiliated individuals and families, sets the performance bar high at 83—the best ACSI score across all insurance industries.
- Using mobile apps shows mixed results for the P&C industry: policyholder satisfaction is higher for those using apps, but the process is fraught with more complaints as well.

Life Insurance

- After three years of stability, the life insurance industry boosts satisfaction 3% to 80, with AIG gaining the upper hand by surging 4% to 82.
- According to policyholders, all aspects of their experience have improved, including mobile apps, which receive top marks for quality at 85.

Health Insurance

- Health insurance satisfaction surges 4% to a record-high score of 76, with customer engagement points including call centers and websites improving 5% year over year.
- Health insurers experience widespread policyholder satisfaction gains, with all but one provider upping their ACSI scores including industry leader Humana (+6% to 82).

Health Care

- Driven by a 5% rise in outpatient satisfaction, hospitals reach their highest ACSI score (74) since 2018.
- Satisfaction with nonhospital care jumps 11% to 81 as patients find the post-pandemic medical office experience far better than the previous two years.

Property and Casualty Insurance

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): PROPERTY & CASUALTY INSURANCE

COMPANY	2022	2023	% CHANGE
Property & Casualty Insurance	78	77	-1%
USAA*	NM	83	NA
Allstate	78	80	3%
American Family	79	80	1%
State Farm	80	80	0%
Travelers	78	79	1%
All Others	78	77	-1%
Geico	77	77	0%
Liberty Mutual	79	77	-3%
Nationwide	76	77	1%
Progressive	76	77	1%
Farmers	75	75	0%
Chubb	NM	67	NA

*Available to military-affiliated individuals and families only.

NM = Not Measured

NA = Not Available

0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023.

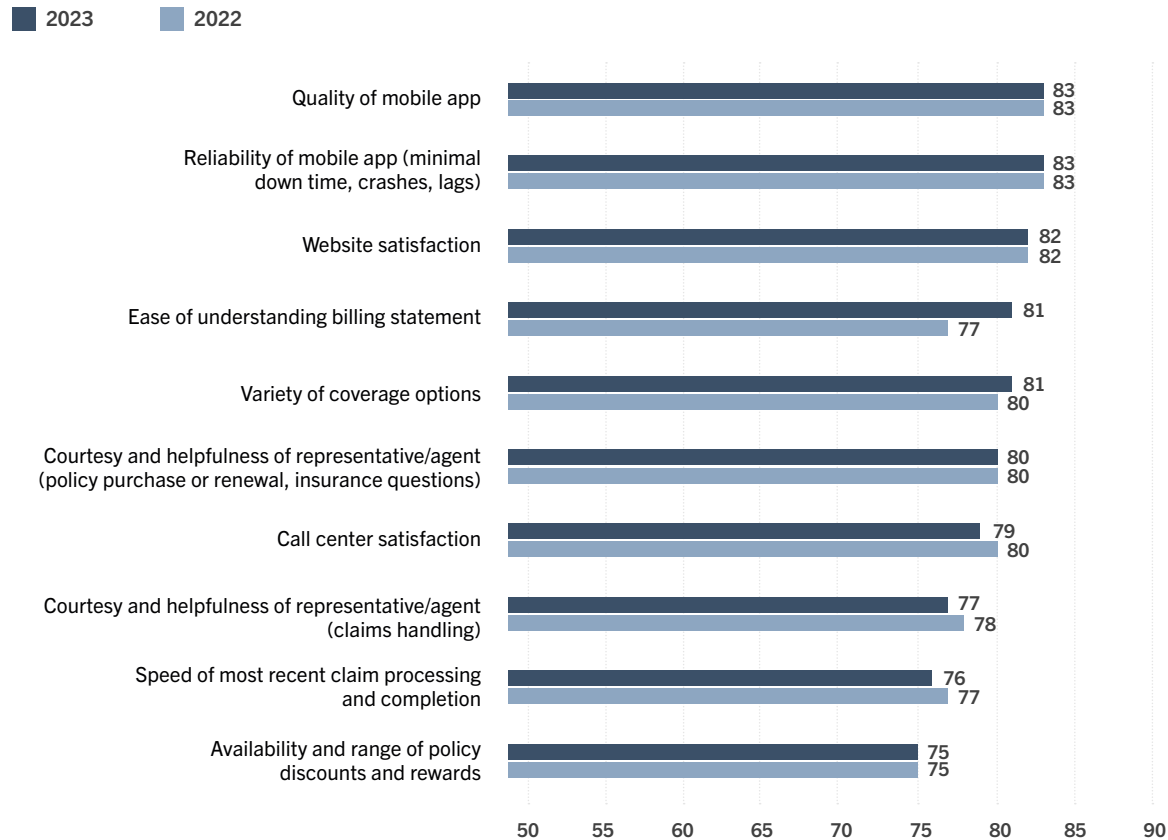
© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®):

PROPERTY & CASUALTY INSURANCE

Customer Experience Benchmarks Year-Over-Year Industry Trends



0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023.

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

Life Insurance

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): LIFE INSURANCE

COMPANY	2022	2023	% CHANGE
Life Insurance	78	80	3%
AIG	79	82	4%
New York Life	83	81	-2%
State Farm	78	81	4%
All Others	78	80	3%
John Hancock	75	80	7%
Guardian Life	NM	79	NA
Lincoln Financial	77	79	3%
MetLife	80	79	-1%
Nationwide	79	79	0%
Prudential	78	79	1%
MassMutual	78	77	-1%

NM = Not Measured
NA = Not Available

0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023.

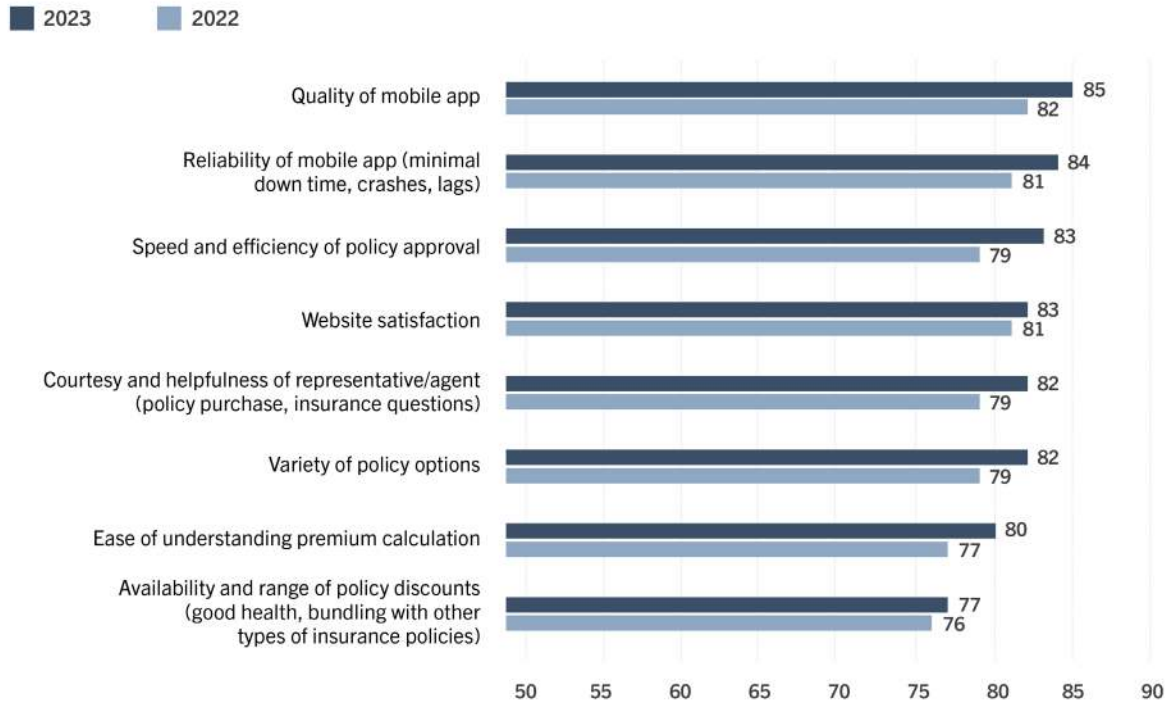
© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®):

LIFE INSURANCE

Customer Experience Benchmarks Year-Over-Year Industry Trends



0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023.

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

Health Insurance

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): HEALTH INSURANCE

COMPANY	2022	2023	% CHANGE
Health Insurance	73	76	4%
Humana	77	82	6%
All Others	72	78	8%
UnitedHealth	75	78	4%
Aetna (CVS Health)	74	77	4%
Blue Cross Blue Shield	73	75	3%
Centene	72	75	4%
Kaiser Permanente	73	73	0%
Cigna	71	72	1%

0-100 Scale

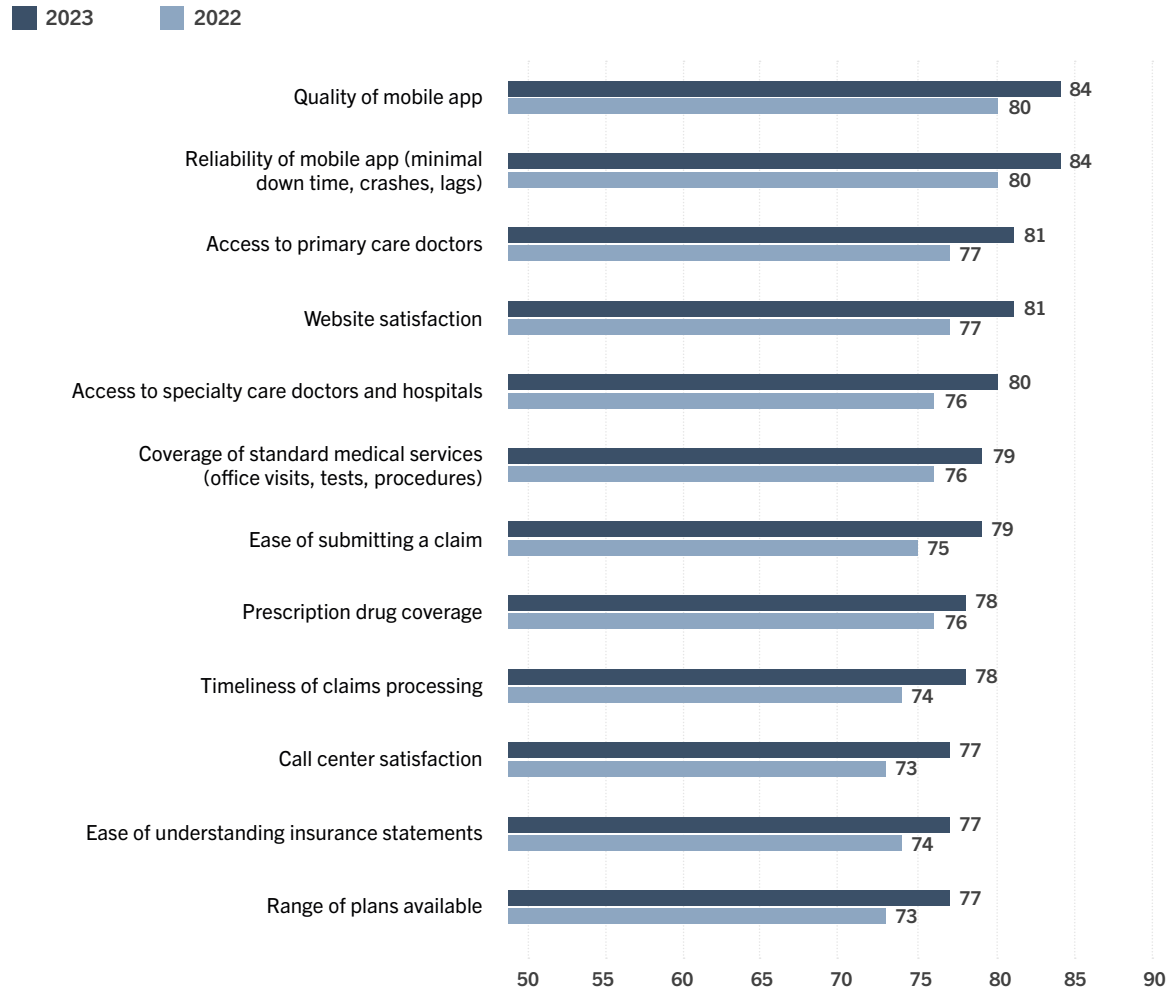
Source: ACSI Insurance and Health Care Study 2022-2023.

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): HEALTH INSURANCE

Customer Experience Benchmarks Year-Over-Year Industry Trends



0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023.

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

Health Care

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): HEALTH CARE

INDUSTRY	2022	2023	% CHANGE
Nonhospital Care	73	81	11%
Hospitals	71	74	4%

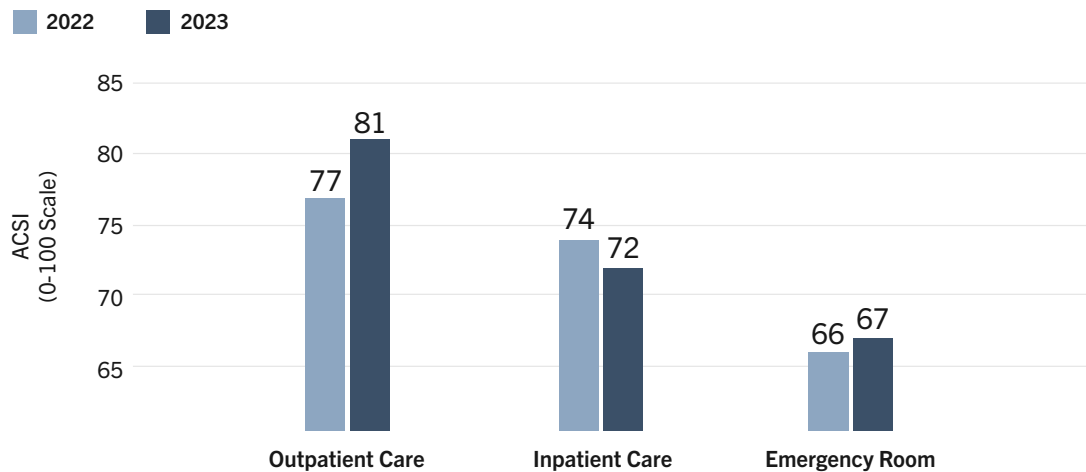
0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023.

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): HOSPITALS Patient Care Benchmarks Year-Over-Year Industry Trends



Source: ACSI Insurance and Health Care Study 2022-2023.

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.

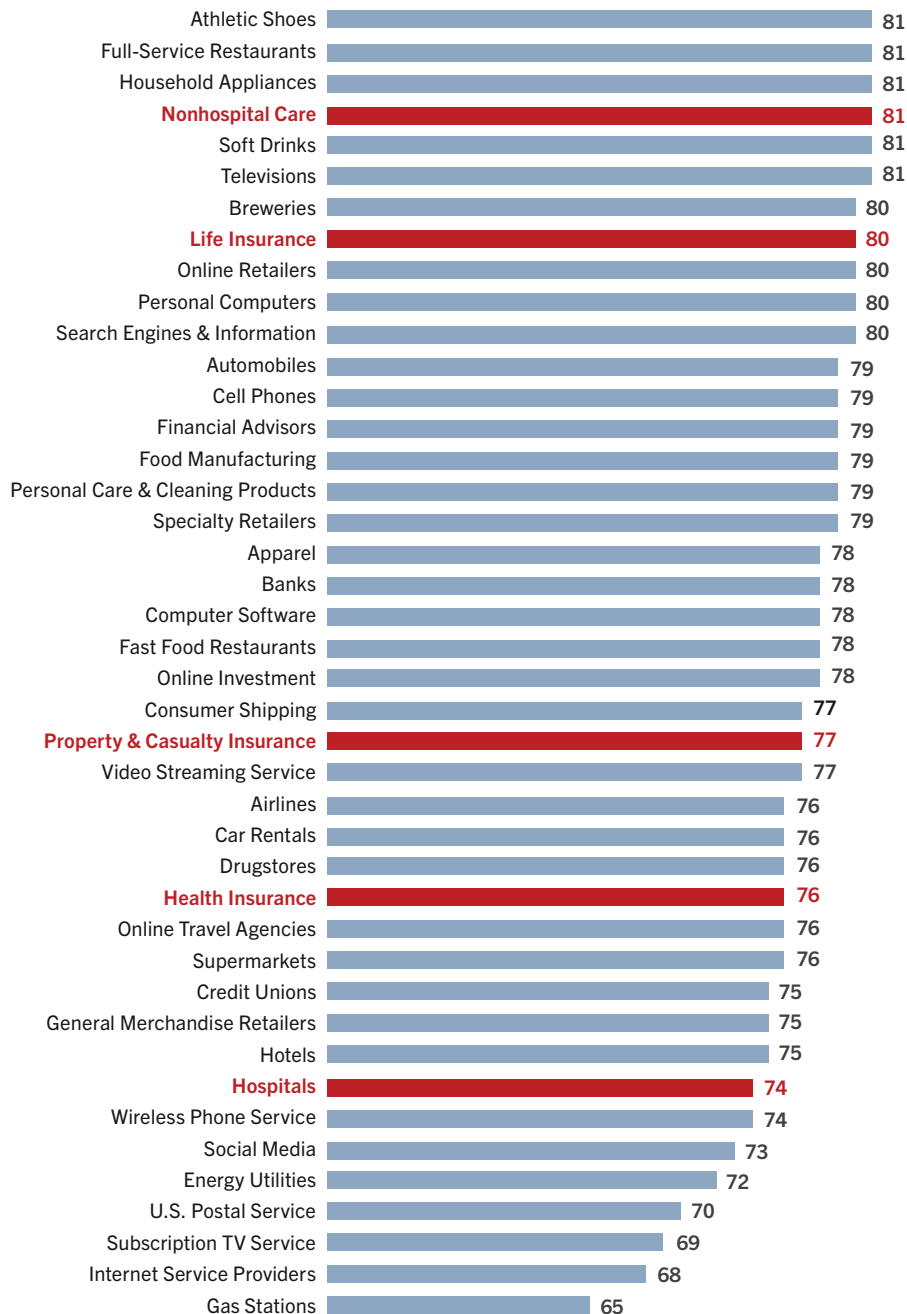
ACSI survey data are used as inputs to the Index's cause-and-effect econometric model, which estimates customer satisfaction as the result of the survey-measured inputs of customer expectations, perceptions of quality, and perceptions of value. The ACSI model, in turn, links customer satisfaction with 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.

ACSI and its logo are Registered Marks of American Customer Satisfaction Index LLC.

No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI LLC.



AMERICAN CUSTOMER SATISFACTION INDEX (ACSI®): CUSTOMER SATISFACTION BENCHMARKS BY INDUSTRY



0-100 Scale

Source: ACSI Insurance and Health Care Study 2022-2023

© 2023 American Customer Satisfaction Index LLC. All rights reserved.

Charts extracted from this study for media use must include a statement identifying the study of origin and the publisher as the American Customer Satisfaction Index LLC. No advertising or other promotional use can be made of the data and information in this study without the express prior written consent of ACSI.