



American Customer Satisfaction Index

# AMERICAN CUSTOMER SATISFACTION INDEX

## Insurance and Health Care Study 2021-2022

November 1, 2022

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 nonhospital care.

The **ACSI Insurance and Health Care Study 2021-2022** is based on interviews with 12,841 customers, chosen at random and contacted via email between October 2021 and September 2022. 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	2021	2022	% CHANGE
<b>Property &amp; Casualty Insurance</b>	<b>78</b>	<b>78</b>	<b>0%</b>
State Farm	79	80	1%
American Family	77	79	3%
Liberty Mutual	77	79	3%
All Others	78	78	0%
Allstate	77	78	1%
Travelers	75	78	4%
Geico	79	77	-3%
Nationwide	77	76	-1%
Progressive	76	76	0%
Farmers	75	75	0%

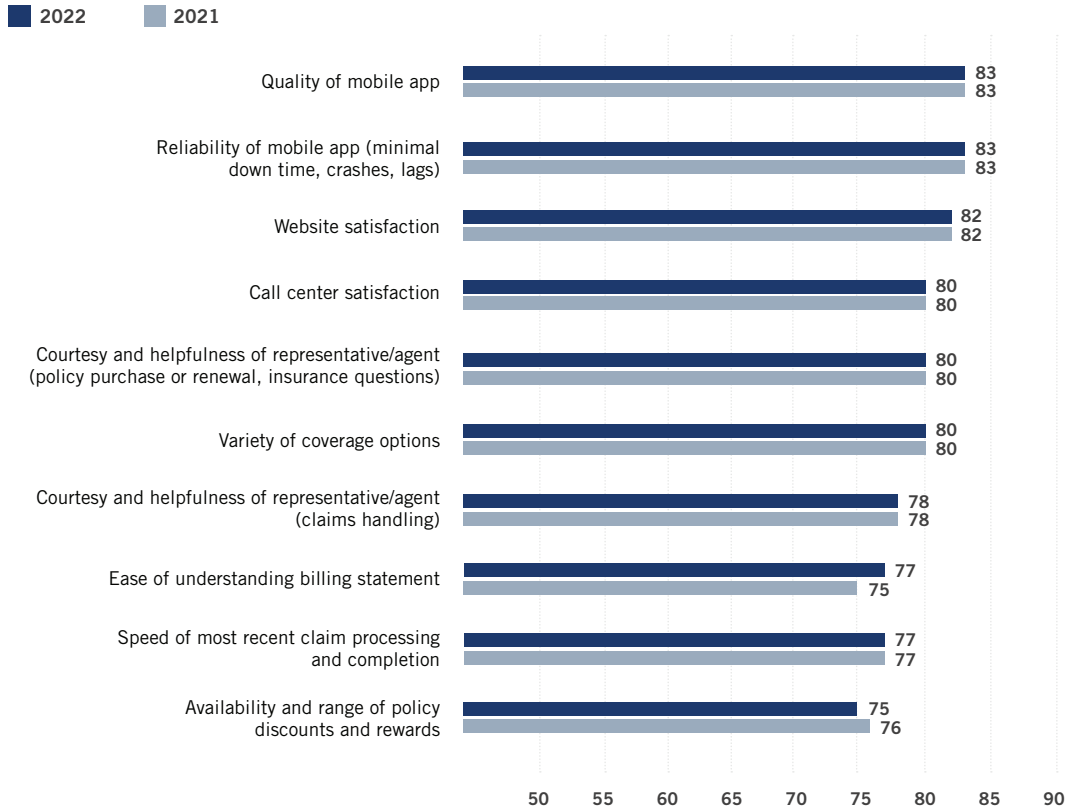
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## PROPERTY & CASUALTY INSURANCE

### Customer Experience Benchmarks

#### Year-Over-Year Industry Trends



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## Life Insurance

### AMERICAN CUSTOMER SATISFACTION INDEX: LIFE INSURANCE

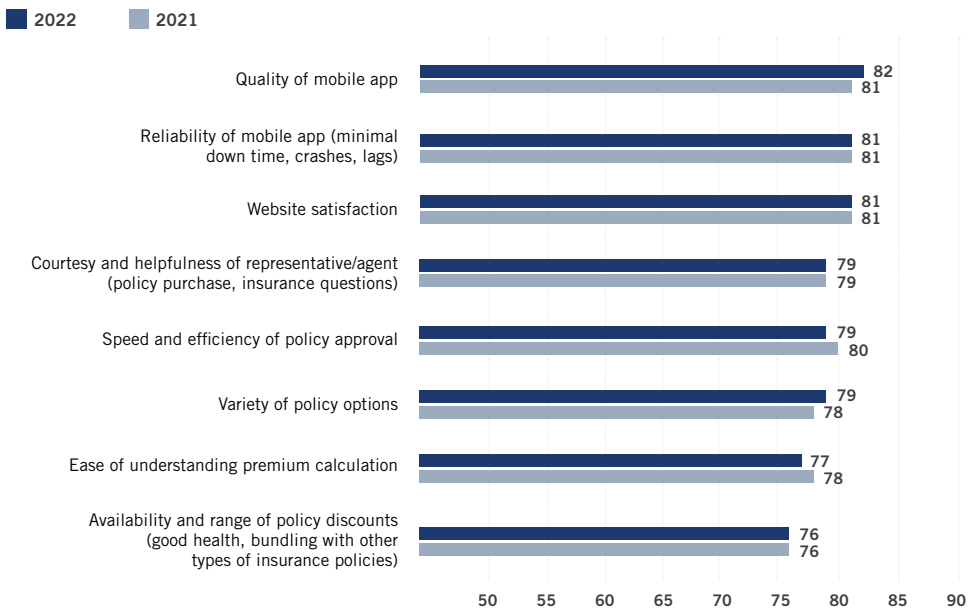
COMPANY	2021	2022	% CHANGE
<b>Life Insurance</b>	<b>78</b>	<b>78</b>	<b>0%</b>
New York Life	76	83	9%
MetLife	77	80	4%
AIG	NM	79	NA
Nationwide	NM	79	NA
All Others	79	78	-1%
MassMutual	NM	78	NA
Prudential	75	78	4%
State Farm	79	78	-1%
Lincoln Financial	77	77	0%
Northwestern Mutual	75	77	3%
John Hancock	NM	75	NA
Primerica	72	74	3%

NM = Not Measured  
NA = Not Available

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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

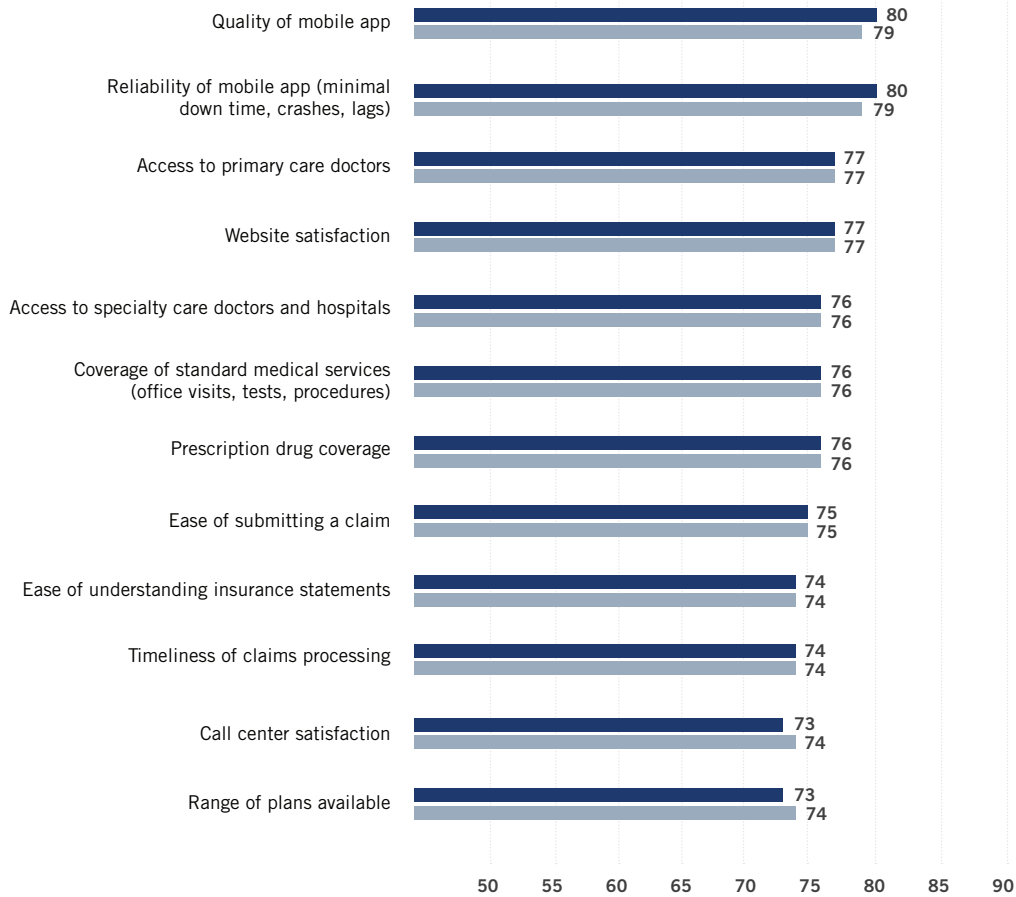
COMPANY	2021	2022	% CHANGE
<b>Health Insurance</b>	<b>73</b>	<b>73</b>	<b>0%</b>
Humana	74	77	4%
UnitedHealth	74	75	1%
Aetna (CVS Health)	73	74	1%
Blue Cross Blue Shield	75	73	-3%
Kaiser Permanente	75	73	-3%
All Others	73	72	-1%
Centene	72	72	0%
Cigna	68	71	4%

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

■ 2022   ■ 2021



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## Health Care and Social Assistance

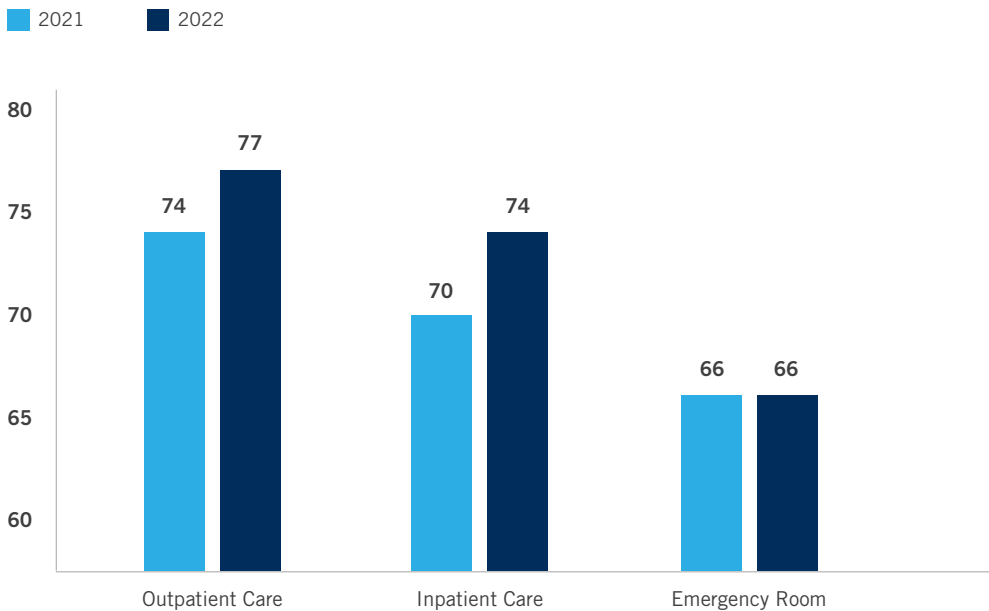
### AMERICAN CUSTOMER SATISFACTION INDEX: HEALTH CARE & SOCIAL ASSISTANCE

INDUSTRY	2021	2022	% CHANGE
Nonhospital Care	73	73	0%
Hospitals	69	71	3%

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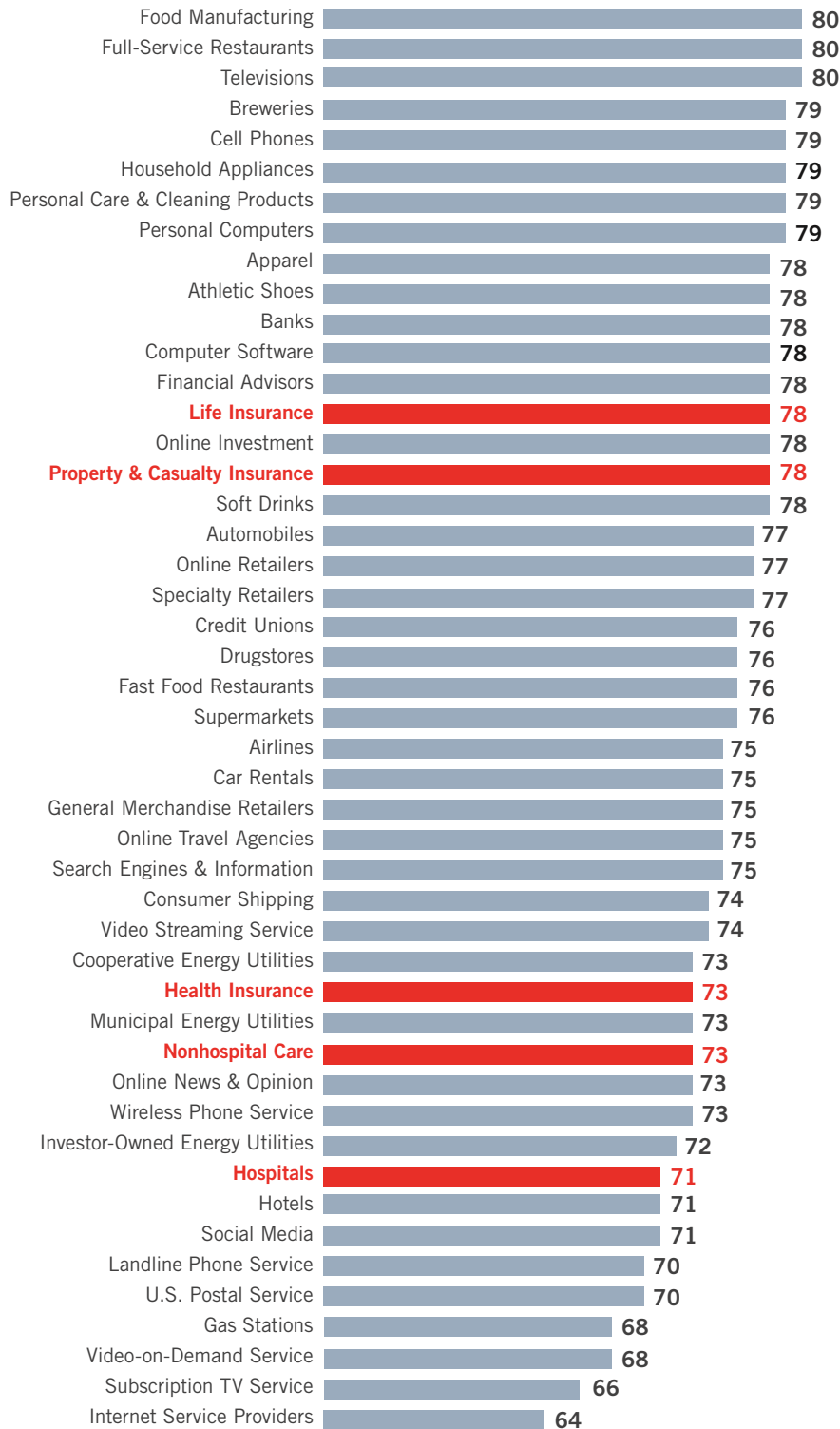
### HOSPITALS Patient Care Benchmarks Year-Over-Year Industry Trends



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## CUSTOMER SATISFACTION BENCHMARKS BY INDUSTRY



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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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