

# Insurance Carrier Comparison Writing Samples

## Table of Contents:

<b>Table of Contents:</b> .....	<b>2</b>
<b>Our Insurance Partners</b> .....	<b>3</b>
Compare USAA vs. Allstate: Quotes, Discounts.....	4
Compare Erie vs. Nationwide: Quotes, Discounts.....	14
Compare Progressive vs. Farmers: Quotes, Discounts.....	25

## Our Insurance Partners



Huckleberry



PIE INSURANCE

INSURIFY

*PROGRESSIVE*



Insuranceopedia

# Compare USAA vs. Allstate: Quotes, Discounts

## USAA vs. Allstate: A Summary

It is essential to find a way to [compare car insurance providers](#), as it helps customers choose the company they want to use for coverage. Insurify uses a ranking system known as an Insurify Composite Score to compare insurance providers on multiple fronts, including price, customer service, and financial stability.

Below are the results of how USAA and Allstate compare to each other.

Insurance Company	Avg. Monthly Car Insurance Quote	Insurify Composite Score
USAA	\$43	96
Allstate	\$58	86

### ICS Score Explanation:

The Insurify Composite Score (ICS) is a proprietary rating calculated by a team of data scientists at Insurify. It weighs multiple factors that reflect an insurance company's quality, reliability, and health.

Inputs to the score include financial strength ratings from A.M. Best, Standard & Poor's, Moody's, and Fitch; J.D. Power ratings; Consumer Reports customer satisfaction surveys and customer complaints; mobile app reviews; and user-generated company reviews.

### USAA

As the fifth-largest auto insurance company in the country, [USAA](#) provides car insurance to active and retired military members and their families. Policyholders also have the added benefit of conducting their banking and investing through USAA.

Over the years, USAA has quickly gained a reputation for having industry-leading customer service. Coupled with an outstanding customer experience, the insurance provider also has the lowest rates across the industry for members who qualify for coverage.

#### Pros

- One of the cheapest auto insurance options across the country

- Significant market share, with customers in every state across the country
- Excellent customer service ratings

#### Cons

- Only offers coverage to active military, veterans, and their family members
- Average claims satisfaction ratings

### Allstate

[Allstate Insurance](#) consistently ranks as one of the country's top auto insurance providers. With an extensive catalog of insurance products, ranging from full-coverage car insurance to unique add-ons such as audio system coverage, it is easy to see why many consumers choose the company.

Allstate has created an excellent online shopping experience and offers multiple coverage options. Its website and mobile app provide exceptional user experience features, allowing policyholders to pay bills, file claims, and request quotes quickly.

#### Pros

- An impressive lineup of insurance products for customers to choose from
- Multiple discounts and bundles are available
- Scores extremely well for financial stability rankings

#### Cons

- Car insurance policies are only available in six-month terms
- Below-average user experience with online quoting and mobile app
- Low customer satisfaction ratings

## USAA vs. Allstate – Ratings

USAA and Allstate performed exceptionally well in terms of external financial strength ratings. USAA outperformed Allstate in every category and had a J.D. Power rating above 900. Both companies are financially sound, so policyholders should feel confident choosing either provider for their auto insurance.

Rating Factor	USAA	Allstate
Fitch	WD	A+
A.M. Best	A++	A+
Moody's	Aa1	Aa3
S&P	AA+	AA-
J.D. Power	902	870

## The Best Car Insurance Companies in 2022

Rank	Company Name	Average Monthly Quote	Insurify Composite Score
1	Clearcover Best Overall	\$135	97
2	Nationwide Best for Safe Drivers	\$199	89
3	American Family Best for Families with Teen Drivers	\$234	89
4	Safeco Best for Drivers with Poor Credit	\$186	86
5	Farmers Best for Rideshare Coverage	\$239	85
6	Foremost Best for Hassle-Free Claims	\$159	82
7	Liberty Mutual Best for Accident Forgiveness	\$241	82
8	Mercury Best for Face-to-Face Service	\$232	81
9	Progressive Best for Senior Drivers	\$147	80
10	Travelers Best for Young Drivers	\$163	80

[Disclaimer]

Most insurance companies have a group of drivers for which their products are perfect. USAA is one of the cheapest options for military members and their families. Drivers who like to customize their policy to include accident forgiveness often choose Allstate.

## Compare USAA vs. Allstate: Which Is Cheaper?

Drivers looking for the cheapest car insurance should choose USAA. The company has the lowest average monthly rate and is cheaper than Allstate in every subgroup of drivers.

## The Cheapest Car Insurance Companies in 2022

Rank	Insurance Company	Average Cost Per Month	ICS
1	USH&C	\$44	Not Rated

2	Metromile	\$63	Not Rated
3	Direct Auto	\$64	Not Rated
4	Travelers	\$65	80
5	Kemper	\$71	Not Rated
6	Progressive	\$87	Not Rated
7	Mile Auto	\$91	85
8	National General	\$93	58
9	Clearcover	\$94	97
10	GAINSCO	\$94	Not Rated

[Disclaimer]

Other than for drivers with a DUI, USAA is the cheapest in the auto insurance industry regarding coverage. It is consistently more affordable than other insurance providers and well below the national average. Allstate also performs well in most subcategories, finding itself in the top three cheapest insurance providers for most groups.

### Compare USAA vs. Allstate Car Insurance by Age

Age is one factor used by insurance providers that drivers can't change. Unfortunately, young drivers often pay the most for auto insurance coverage because they have less experience behind the wheel than older drivers.

While USAA and Allstate offer affordable rates for all age groups, teen drivers still pay more for an insurance policy than their older counterparts. Both insurance companies reserve the lowest rates for drivers between 45 and 65.

Age Group	USAA Avg. Auto Insurance Rates	Allstate Avg. Auto insurance Rates
Teen	\$100	\$124
20s	\$42	\$56
30s	\$44	\$56
40s	\$34	\$53
50s	\$34	\$50
60s	\$36	\$52

70s	\$46	\$58
80s	\$57	\$69

## Compare USAA vs. Allstate Car Insurance by Gender

The data shows that men are more likely to participate in risky driving habits, such as speeding and distracted driving than women. Due to these statistics, insurance companies often provide slightly cheaper rates to women than men, which is the case for both USAA and Allstate.

While the difference between the two genders for USAA is less than a dollar, the gap between men and women at Allstate is almost \$3 per month. Even though it may not seem like much, that adds up to nearly \$40 more per year.

### Which is cheapest for men?

Both insurance companies offer men pricing that is well below the national average. At USAA, auto insurance quotes average \$43 per month, while Allstate has average rates of around \$59 for a car insurance policy.

Gender	USAA	Allstate	Industry Average
Men	\$43	\$59	\$81

### Which is cheapest for women?

Like for men, the average auto insurance policy for women at USAA and Allstate is less than the national average. Between the two, USAA offers the lowest rate, at \$42 per month, while Allstate comes in slightly higher, at \$56.

Gender	USAA	Allstate	Industry Average
Women	\$42	\$56	\$78

## Compare USAA vs. Allstate Car Insurance by Mileage

How you plan on using your vehicle can play a factor in how much you pay for insurance coverage each month. For instance, some providers have unique insurance products that make auto policies cheaper for drivers who drive a lot or very little.

Drivers will be happy to know that USAA and Allstate have consistent rates regardless of the number of miles driven annually. Both companies only fluctuate by a few cents when a driver moves from low mileage to high mileage.



### Which is cheapest for drivers with high mileage?

Drivers who spend a great deal of time on the road tend to have higher annual mileage numbers. Luckily, both USAA and Allstate have more affordable coverage options for high-mileage drivers than the national average. In this case, USAA offers the cheapest coverage at \$42 per month.

Annual Mileage	USAA	Allstate	Industry Average
15,000-20,000	\$42	\$56	\$78

### Which is cheapest for drivers with low mileage?

Since low-mileage drivers often don't use their vehicles very much, finding cheap car insurance is essential. Between USAA and Allstate, USAA has the most affordable auto insurance rates, with an average of \$42 per month. Allstate, however, is also below the national average, with an average rate of \$56 per month.

Annual Mileage	USAA	Allstate	Industry Average
5,000-10,000	\$42	\$56	\$78

### Compare USAA vs. Allstate Car Insurance by Credit Score

While credit scores are more commonly used for other purposes, like being approved for a loan or credit card, they can also impact your insurance rates. A driver with a good credit rating is more likely to receive cheaper car insurance than a motorist with an average or poor rating.

Drivers looking to get their car insurance through either USAA or Allstate will notice that both companies offer the best rates for higher credit scores. Motorists can save between \$15 and \$20 a month by improving their credit rating.

### Which is cheapest for good credit?

Although both companies have rates below the national average for drivers with good credit scores, USAA provides the cheapest coverage. With a monthly average of \$40, the insurance provider is \$12 less per month than Allstate.

Credit Tier	USAA	Allstate	Industry Average
Excellent	\$36	\$48	\$60
Good	\$40	\$53	\$71

[Disclaimer]

### Which is cheapest for bad credit?

Having bad credit doesn't mean that you have to pay an extremely high price for auto insurance. Both USAA and Allstate provide averages that are almost \$40 less than the national average. USAA is cheaper by a couple of dollars, but both are great options for motorists with poor credit.

Credit Tier	USAA	Allstate	Industry Average
Average	\$42	\$54	\$78
Poor	\$65	\$66	\$120

[Disclaimer]

### Compare USAA vs. Allstate Car Insurance by Driving Record

Your driving record will often have the largest impact on your monthly car insurance payment. For instance, a motorist with a clean record and no history of tickets or accidents will likely pay less due to a lower risk factor for insurers. Likewise, if a driver has multiple accidents or tickets, they are considered high-risk for an insurance provider and will pay more.

USAA and Allstate approach driving records the same way, providing drivers who have a clean record with the best average rates. Minor offenses, like speeding, have little impact on premiums, while other incidents, such as DUIs, can cause monthly rates to increase significantly.

#### Which is cheapest for good drivers?

Drivers with a clean record will find that both USAA and Allstate offer competitive rates. USAA is the cheaper option of the two, coming in at \$12 less per month, with an average rate of \$42 compared to Allstate's \$54.

Violation	USAA	Allstate	Industry Average
Clean Record	\$42	\$54	\$78

[Disclaimer]

#### Which is cheapest after a speeding ticket?

USAA tends to be more lenient toward drivers who have a speeding ticket on their record. Rates for the company only increased by \$9, and averages are still well below the national average of \$87. Allstate is more expensive, at \$70 a month, but this also beats the national average.

Violation	USAA	Allstate	Industry Average
Speeding Ticket	\$51	\$70	\$104

[Disclaimer]

Which is cheapest after an accident?

Accidents are an unfortunate part of driving. If you have been involved in an accident recently or have an at-fault accident on your record, USAA offers the cheapest rates. With an average of \$59 per month, the company is almost \$40 less than the national average and \$23 less than Allstate.

Violation	USAA	Allstate	Industry Average
At-Fault Accident	\$60	\$82	\$113

[Disclaimer]

Which is cheapest after a DUI?

Since DUIs are one of the riskiest offenses a driver can commit, rates tend to soar when a driver applies for coverage with one on their record. Still, USAA offers the cheapest rates, with a monthly average of \$84 compared to the Allstate monthly average of \$102 and the national average of \$113.

Violation	Esurance	GEICO	Industry Average
DUI	\$84	\$102	\$155

[Disclaimer]

USAA vs. Allstate Car Insurance: What discounts does each offer?

Discount Type	USAA Insurance	Allstate Insurance
Multi-policy	true	true
New vehicle	true	true
Good student	true	true
Full payment	true	true
Safe driver	true	true
Multi-vehicle	true	true
Defensive driving	true	false
Driver training	true	false
Low mileage	true	false

Vehicle storage	true	false
Family discount	true	false
Loyalty	true	false
Military installation	true	false
Anti-theft device	false	true
Antilock brakes	false	true
Responsible payer	false	true
Early signing	false	true

## Our Methodology and How We Compared USAA and Allstate

The car insurance quotes provided in Insurify's [insurance company comparison](#) guides are based on the analysis of over 50 thousand insurance quotes from 500 ZIP codes nationwide. Insurify's data science team performs a comprehensive analysis of factors car insurance providers weigh to calculate rates, including driver demographics, driving record, credit score, desired coverage level, and more, to give representative samples.

Insurify's analysis also incorporates the Insurify Composite Score (ICS) assigned to each insurance provider. The ICS is a proprietary rating calculated by weighing multiple factors that reflect the quality, reliability, and health of an insurance company.

Ratings used to calculate the ICS include Financial Strength Ratings from A.M. Best, Standard & Poor's, Moody's, and Fitch; J.D. Power ratings; Consumer Reports customer satisfaction surveys and customer complaints; mobile app reviews; and user-generated company reviews.

With the above insights and ranking methods, Insurify is able to offer car insurance shoppers a window into how insurance providers compare to one another in terms of both cost and quality.

## Frequently Asked Questions: USAA vs. Allstate

### Which is cheaper, USAA or Allstate?

Drivers looking for the cheapest rates should choose USAA car insurance over Allstate. On average, a standard auto policy is \$42 per month with USAA compared to Allstate, where coverage costs \$57 each month. Motorists should also consider specific driver discounts that can help lower the monthly premium.

## Which is better, USAA or Allstate?

Even though Allstate has many positives and provides excellent coverage for policyholders, USAA is still the better option for those who qualify. USAA has one of the best customer service ratings in the industry and strong financial stability ratings.

## How can I compare USAA and Allstate?

It can still be challenging to decide between USAA or Allstate, even with an abundance of information. That is why many customers use a comparison tool to help [compare car insurance](#) quotes. Insurify has a built-in comparison platform that allows policyholders to review multiple quotes at a time while remaining on one page.

# Compare Erie vs. Nationwide: Quotes, Discounts

## Erie vs. Nationwide: A Summary

Drivers in the market for an auto insurance policy should compare car insurance from multiple providers, including companies like Erie and Nationwide. Even though Erie has a much lower average monthly rate, Nationwide ranks better in the overall Insurify Composite Score.

Let's dive in and see how the two insurance providers compare against each other.

Insurance Company	Avg. Monthly Car Insurance Quote	Insurify Composite Score
Erie	\$49	85
Nationwide	\$101	89

[Disclaimer]

## ICS Score Explanation:

The Insurify Composite Score (ICS) is a proprietary rating calculated by a team of data scientists at Insurify, weighing multiple factors that reflect the quality, reliability, and health of an insurance company.

Inputs to the score include financial strength ratings from A.M. Best, Standard & Poor's, Moody's, and Fitch; J.D. Power ratings; Consumer Reports customer satisfaction surveys and customer complaints; mobile app reviews; and user-generated company reviews.

## Erie

[Erie Insurance](#) is one of the industry's top insurance providers in terms of customer satisfaction. Customers can bundle their auto policy for discounts with a long list of additional insurance products like business, life insurance, and home insurance.

Erie Insurance also offers unique add-ons, such as item loss and glass repair, that can be purchased along with a car insurance policy.

## Pros

- Top-notch insurance claims process
- Ranked highly for customer satisfaction ratings
- Affordable deductibles and premiums

### Cons

- Lackluster mobile app compared to other auto insurance companies
- Coverage is available in only 12 states (Wisconsin, Illinois, Indiana, West Virginia, Virginia, Tennessee, Kentucky, Maryland, New York, Ohio, Pennsylvania, and North Carolina) and Washington, D.C.

## Nationwide

What [Nationwide](#) lacks in cheap rates, it more than makes up with stellar customer service, customer happiness, and claims satisfaction. It also offers a variety of customizable auto insurance policies that include additional features, such as gap insurance and accident forgiveness.

### Pros

- Multiple ways to customize your policy, including usage-based insurance
- Top-ranking scores for customer satisfaction and customer services
- Several ways to save through multi-policy discounts

### Cons

- The quoting process takes longer than other insurance providers
- Higher-than-average monthly premium rates

## Erie vs. Nationwide — Financial Strength Ratings

Overall, Erie Insurance and Nationwide Insurance are well-recognized brands with strong financial ratings. However, between the two, Nationwide performed better than Erie in several of the categories.

Rating Factor	Erie	Nationwide
Fitch	NR	NR
A.M. Best	A+	A+
Moody's	NR	A1
S&P	NR	A+
J.D. Power	835	846

## The Best Car Insurance Companies in 2022

Rank	Company Name	Average Monthly Quote	Insurify Composite Score
------	--------------	-----------------------	--------------------------

1	Clearcover Best Overall	\$135	97
2	Nationwide Best for Safe Drivers	\$199	89
3	American Family Best for Families with Teen Drivers	\$234	89
4	Safeco Best for Drivers with Poor Credit	\$186	86
5	Farmers Best for Rideshare Coverage	\$239	85
6	Foremost Best for Hassle-Free Claims	\$159	82
7	Liberty Mutual Best for Accident Forgiveness	\$241	82
8	Mercury Best for Face-to-Face Service	\$232	81
9	Progressive Best for Senior Drivers	\$147	80
10	Travelers Best for Young Drivers	\$163	80

[Disclaimer]

It's important to consider more than just price when selecting an insurance provider. Many companies offer specific discounts and perks that make them the best choice for particular subgroups of drivers. This is true for both Nationwide and Erie Insurance. Nationwide is often the best for safe drivers, while Erie is great for drivers looking for excellent customer service.

## Compare Erie vs. Nationwide: Which Is Cheaper?

Between the two insurance companies, Erie was by far the most affordable option. It consistently had lower premiums in each scenario and offered the lowest average rates for monthly policies. However, it's important to note that Erie is only available in certain states.

## The Cheapest Car Insurance Companies in 2022

Rank	Insurance Company	Average Cost Per Month	ICS
1	USH&C	\$44	Not Rated
2	Metromile	\$63	Not Rated



3	Direct Auto	\$64	Not Rated
4	Travelers	\$65	80
5	Kemper	\$71	Not Rated
6	Progressive	\$87	Not Rated
7	Mile Auto	\$91	85
8	National General	\$93	58
9	Clearcover	\$94	97
10	GAINSCO	\$94	Not Rated

[Disclaimer]

Even though Nationwide scores higher in certain areas, it isn't considered the most affordable option when it comes to coverage. However, Erie offers the cheapest rates for teenage drivers, with an average monthly premium of just \$85—which is \$20 less than the next closest competitor, USAA.

## Compare Erie vs. Nationwide Car Insurance by Age

Regarding auto insurance rates, age is often one of the first things providers turn to during the insurance review process. Typically, the younger a motorist is, the higher their rates will be. This general increase in price correlates with the experience a driver has. As people get older and have more time behind the wheel, it's less likely they will be in an accident.

For the most part, both Erie and Nationwide follow this pattern. Teenage drivers have the most expensive monthly rate, and drivers in their 50s have the lowest rates.

Age Group	Erie Insurance	Nationwide
Teen	\$85	\$278
20s	\$48	\$98
30s	\$42	\$107
40s	\$38	\$84
50s	\$36	\$75
60s	\$38	\$78
70s	\$45	\$90

80s	\$51	\$100
-----	------	-------

[Disclaimer]

## Compare Erie vs. Nationwide Car Insurance by Gender

One element that tends to play less of a factor in the overall cost of insurance coverage but is still considered by many insurance companies is gender. With gender, car insurance providers often rely on statistics and data to apply a pricing factor to each group. For example, most studies show that male drivers are more likely to drive in a risky manner.

This added risk factor is often enough for insurance providers to raise rates slightly higher for male drivers than for female drivers.

### Which is cheapest for men?

For male policyholders looking to obtain the most affordable coverage, Erie offers the best rates compared to Nationwide. In fact, it's also over \$30 less than the national average for car insurance. Most male drivers expect to pay around \$48 for coverage with Erie.

Gender	Erie	Nationwide	Industry Average
Men	\$48	\$105	\$81

[Disclaimer]

### Which is cheapest for women?

Like male drivers, female drivers will often find that Nationwide has much higher car insurance rates than Erie insurance. On average, a female driver will save \$50 each month by purchasing auto insurance through Erie compared to Nationwide Insurance.

Gender	Erie	Nationwide	Industry Average
Women	\$48	\$98	\$78

[Disclaimer]

## Compare Erie vs. Nationwide Car Insurance by Mileage

In some scenarios, the number of miles you drive in a year may determine whether you qualify for a discounted rate. For instance, several insurance companies offer lower monthly premiums for low-mileage drivers. However, this isn't the case for Erie Insurance or Nationwide.

Both car insurance companies' rates fluctuate by a few dollars based on the mileage a motorist drives.

### Which is cheapest for drivers with high mileage?

Motorists who frequently put between 15,000 and 20,000 miles on their vehicles each year are known as high-mileage drivers. For this category of drivers, Erie offers the most affordable rates, with an average of \$50 less than Nationwide and \$30 less than the national average.

Annual Mileage	Erie	Nationwide	Industry Average
15,000-20,000	\$48	\$98	\$78

[Disclaimer]

### Which is cheapest for drivers with low mileage?

Low-mileage drivers or motorists who drive under 10,000 miles a year will also discover that Erie is still the most affordable option between the two insurance companies. Erie customers will only pay \$49 monthly to maintain their coverage, whereas a Nationwide customer spends more than double that amount.

Annual Mileage	Erie	Nationwide	Industry Average
5,000	\$49	\$102	\$78
10,000	\$49	\$98	\$78

[Disclaimer]

## Compare Erie vs. Nationwide Car Insurance by Credit Score

Credit score is often the second most significant factor in determining your overall auto insurance rates. Drivers who maintain a higher credit score are generally seen as less of a risk to insure and, as such, receive the best rates. However, some insurance companies cover high-risk drivers or drivers with low credit scores.

Erie and Nationwide both reward drivers who have high credit scores. While the difference between an excellent and a good score isn't that significant, the difference between excellent and poor is \$60 for Erie and \$40 for Nationwide.

### Which is cheapest for good credit?

Insurance companies often categorize drivers who maintain an excellent or good credit score as less risky. While both auto insurance providers offer lower rates to this group, Erie Insurance has the most affordable coverage. An Erie policyholder with excellent or good credit will pay \$34 or \$42 per month, respectively.

Credit Tier	Erie	Nationwide	Industry Average
Excellent	\$34	\$81	\$60

Good	\$42	\$92	\$71
------	------	------	------

[Disclaimer]

Which is cheapest for bad credit?

Having average or poor credit doesn't disqualify you from obtaining insurance coverage; however, it could mean you pay higher monthly premiums. The good news is that Erie still offers very affordable coverage with rates lower than Nationwide and the industry average.

Credit Tier	Erie	Nationwide	Industry Average
Average	\$48	\$102	\$78
Poor	\$95	\$125	\$120

[Disclaimer]

## Compare Erie vs. Nationwide Car Insurance by Driving Record

The single most important element affecting car insurance rates is driving record. Looking back through a driver's history behind the wheel often provides an insurance company with the insight it needs to predict how risky a motorist will be in the future.

For instance, if a driver has never been involved in an accident or received a ticket, they're less likely to participate in risky driving behavior. This categorizes them as low-risk and often means they will receive the best rates.

Likewise, if a driver has a history of at-fault accidents or receives multiple speeding tickets, they would be classified as high-risk.

Which is cheapest for good drivers?

A clean driving record is the equivalent of a gold star when it comes to insurance rates. Generally, if you have no history of incidents on your record, you'll receive lower insurance quotes. Erie still offers the most affordable coverage, with an average rate of \$48 per month compared to Nationwide's average rate of \$102 per month.

Driver Type	Erie	Nationwide	Industry Average
Clean Record	\$48	\$102	\$78

[Disclaimer]

### Which is cheapest after a speeding ticket?

Speeding tickets are one of the most common incidents to appear on a driver's record. While one ticket won't impact your rate, multiple tickets within a short period could result in higher rates. Generally, Erie Insurance offers lower monthly premiums, with an average rate of \$55.

Driver Type	Erie	Nationwide	Industry Average
Speeding Ticket	\$55	\$132	\$104

[Disclaimer]

### Which is cheapest after an accident?

Depending on the severity of an accident and whether you were at fault, your rates could be significantly affected. Some auto insurance companies will offer a one-time accident forgiveness clause, but others may not. When looking at Erie and Nationwide, drivers who had an accident paid less for coverage with Erie Insurance.

Driver Type	Erie	Nationwide	Industry Average
At-Fault Accident	\$65	\$154	\$113

[Disclaimer]

### Which is cheapest after a DUI?

DUIs have the largest impact on overall insurance rates. However, Erie Insurance has a more lenient stance on DUIs and still offers one of the most affordable rates, at \$86 per month, much lower than Nationwide and the national average.

Driver Type	Erie	Nationwide	Industry Average
DUI	\$86	\$182	\$155

[Disclaimer]

## Erie vs. Nationwide Car Insurance: What discounts does each offer?

### Erie Discounts

- College student
- Multi-policy (bundling car insurance with other types of coverage like homeowners insurance, renters insurance, or life insurance)
- Payment perks (pay in full)
- Safety savings (airbags, antilock brakes, anti-theft device, and other safety features)

- Vehicle storage
- Youthful driver

## Nationwide Discounts

- Multi-policy
- SmartRide (telematics)
- SmartMiles (telematics)
- Accident-free
- Good student
- Safe driver
- Defensive driver
- Paperless
- Autopay
- Anti-theft

Discount Type	Erie	Nationwide Insurance
Multi-vehicle	true	true
Multi-policy	true	true
Good student	false	true
Anti-theft	true	true
Safe driver	true	true
Defensive driving	false	true
Accident-free	true	true
Low mileage	true	true
Automatic payment	false	true
Paperless	false	true
Young driver training	true	false
College student	true	false
Auto safety equipment	true	false
Passive restraint	true	false
Antilock brakes	true	false
Airbags	true	false

Annual payment	true	false
Rate lock	true	false
Accident forgiveness	true	false
Diminishing deductible	true	false

## Our Methodology and How We Compared Erie and Nationwide

The car insurance quotes provided in Insurify's [insurance company comparison](#) guides are based on the analysis of over 50 thousand insurance quotes from 500 ZIP codes nationwide. Insurify's data science team performs a comprehensive analysis of factors car insurance providers weigh to calculate rates, including driver demographics, driving record, credit score, desired coverage level, and more, to give representative samples.

Insurify's analysis also incorporates the Insurify Composite Score (ICS) assigned to each insurance provider. The ICS is a proprietary rating calculated by weighing multiple factors that reflect the quality, reliability, and health of an insurance company.

Ratings used to calculate the ICS include Financial Strength Ratings from A.M. Best, Standard & Poor's, Moody's, and Fitch; J.D. Power ratings; Consumer Reports customer satisfaction surveys and customer complaints; mobile app reviews; and user-generated company reviews.

With the above insights and ranking methods, Insurify is able to offer car insurance shoppers a window into how insurance providers compare to one another in terms of both cost and quality.

## Frequently Asked Questions

### Which is cheaper, Erie or Nationwide?

Regardless of the coverage limits you choose for your auto insurance policy, Erie Insurance is the more affordable option than Nationwide. Overall, an average car insurance policy through Erie is only \$49 per month compared to the \$101 average for policyholders purchasing through Nationwide.

### Which is better, Erie or Nationwide?

Both Erie and Nationwide are great options for drivers looking to buy car insurance. While Erie does offer more affordable auto insurance rates, Nationwide has better financial strength ratings and services in a much larger area. Overall, either company would be an excellent choice for a driver seeking coverage.

## How can I compare Erie and Nationwide?

If you're having trouble determining which insurance provider to purchase, you should consider utilizing a [car insurance comparison tool](#). These tools are a fantastic way to quickly compare multiple quotes on a single page without the need to flip between tabs or websites.



# Compare Progressive vs. Farmers: Quotes, Discounts

## Progressive vs. Farmers: A Summary

Drivers looking to find their next insurance policy should consider [comparing car insurance](#) companies like Progressive and Farmers. Both companies have Insurify Composite scores above 80, and while Progressive is cheaper than Farmers, both offer affordable coverage options.

Use the table below to see how the two companies compare against each other on rates and Insurify Composite Scores.

Insurance Company	Avg. Monthly Car Insurance Quote	Insurify Composite Score
Progressive	\$78	80
Farmers	\$107	85

[Disclaimer]

### ICS Score Explanation:

The Insurify Composite Score (ICS) is a proprietary rating calculated by a team of data scientists at Insurify, weighing multiple factors that reflect the quality, reliability, and health of an insurance company.

Inputs to the score include financial strength ratings from A.M. Best, Standard & Poor's, Moody's, and Fitch; J.D. Power ratings; Consumer Reports customer satisfaction surveys and customer complaints; mobile app reviews; and user-generated company reviews.

### Progressive

By now, most drivers have heard of Progressive Insurance, thanks to its sizable national footprint. As the third-largest insurance provider, Progressive currently holds 13 percent of the market share for auto insurance.

Drivers should feel comfortable selecting Progressive for their auto policy. Not only does the company offer affordable rates, but it also offers more coverage options than just about any other auto insurance company in the country.

### Pros

- One of the three largest personal auto insurance providers in the country
- Provides unique coverage options, such as pet injury insurance
- Has an extensive catalog of discounts for drivers

### Cons

- Average customer service and customer satisfaction ratings
- Higher rates for specific subsets of groups

## Farmers

Drivers looking for an insurance provider that goes above and beyond for its policyholders should consider Farmers. [Farmers Insurance](#) consistently ranks among the top insurance companies regarding customer satisfaction ratings and positive claim experience.

It also offers a decent amount of coverage options and add-ons to help you customize your auto policy to fit your current situation. Overall, Farmers should make your list of companies to consider if you are okay with paying a little more for coverage to get a better customer service experience.

### Pros

- 20+ discounts available to qualifying drivers
- Consistently receives high marks for positive claims experience
- Scores highly for customer service

### Cons

- Premiums tend to be higher than the national average for several subsets of drivers
- Gap insurance isn't available

## Progressive vs. Farmers – Ratings

Both Progressive and Farmers Insurance scored very well on external financial strength ratings. According to A.M. Best and Moody's, Farmers Insurance did have better customer satisfaction and claims satisfaction ratings, but Progressive scored better in other categories.

Rating Factor	Progressive	Farmers
Fitch	N/A	WD
A.M. Best	A+	A
Moody's	A2	Baa2

S&P	AA	A
J.D. Power	856	868

## The Best Car Insurance Companies in 2022

Rank	Company Name	Average Monthly Quote	Insurify Composite Score
1	Clearcover Best Overall	\$135	97
2	Nationwide Best for Safe Drivers	\$199	89
3	American Family Best for Families with Teen Drivers	\$234	89
4	Safeco Best for Drivers with Poor Credit	\$186	86
5	Farmers Best for Rideshare Coverage	\$239	85
6	Foremost Best for Hassle-Free Claims	\$159	82
7	Liberty Mutual Best for Accident Forgiveness	\$241	82
8	Mercury Best for Face-to-Face Service	\$232	81
9	Progressive Best for Senior Drivers	\$147	80
10	Travelers Best for Young Drivers	\$163	80

[Disclaimer]

When selecting your auto insurance provider, it's crucial to pick the best possible company for you. For example, if you are looking for an insurance company that offers excellent rates for more experienced drivers, then Progressive is often the best option. Likewise, people who value customer service should look into a policy from Farmers Insurance.

## Compare Progressive vs. Farmers: Which Is Cheaper?

Overall, if you are looking for the best rates and considering either Progressive or Farmers, you should choose Progressive. Not only does the company offer the most affordable rates for standard coverage, but it is cheaper for most subgroups of drivers as well.

## The Cheapest Car Insurance Companies in 2022

Rank	Insurance Company	Average Cost Per Month	ICS
1	USH&C	\$44	Not Rated
2	Metromile	\$63	Not Rated
3	Direct Auto	\$64	Not Rated
4	Travelers	\$65	80
5	Kemper	\$71	Not Rated
6	Progressive	\$87	Not Rated
7	Mile Auto	\$91	85
8	National General	\$93	58
9	Clearcover	\$94	97
10	GAINSCO	\$94	Not Rated

[Disclaimer]

While neither Progressive nor Farmers Insurance has the lowest rates in the industry, both offer affordable coverage for drivers. Progressive auto insurance has the sixth-lowest average monthly cost for standard car insurance policies.

## Compare Progressive vs. Farmers Car Insurance by Age

While it isn't the number one thing that insurance companies look at when setting the rates for a policyholder, age can significantly determine how much you pay each month—this is especially true for young drivers.

Progressive and Farmers both follow the same age trend, as 18-year-olds pay more than those who are 55 years old. However, Progressive has lower rates for each age group compared to Farmers.

Age Group	Progressive Avg. Auto Insurance Rates	Farmers Avg. Auto insurance Rates
18	\$246	\$343

25	\$79	\$106
35	\$80	\$102
45	\$70	\$97
55	\$61	\$82
65	\$65	\$87
75	\$78	\$106
81	\$82	\$118

## Compare Progressive vs. Farmers Car Insurance by Gender

Gender isn't often the first criteria that drivers think about when it comes to factors that affect their insurance premiums. However, most insurance providers will offer lower rates to female drivers over male drivers. The main reason for the difference is that statistics show male drivers are more likely to partake in risky driving habits and behaviors.

Both Progressive and Farmers Auto Insurance follow the industry trend and offer better rates for females than males. However, both insurance companies are above the national average for males and females.

### Which is cheapest for men?

For male drivers looking for auto insurance coverage, Progressive offers lower rates than Farmers. Its policies tend to be \$30 less per month and save male drivers more than \$300 annually.

Gender	Progressive	Farmers	Industry Average
Men	\$78	\$108	\$81

[Disclaimer]

### Which is cheapest for women?

The national average for female drivers is \$68 per month, and while Progressive and Farmers have average rates higher than that, both are still great options for coverage. Progressive is the most affordable of the two, as it comes in almost \$30 less than Farmers.

### Which is cheapest for women?

Gender	Progressive	Farmers	Industry Average
Women	\$79	\$106	\$78

[Disclaimer]

## Compare Progressive vs. Farmers Car Insurance by Mileage

Mileage isn't something that often plays a big factor in the price you pay each month for your auto insurance policy unless your insurance provider offers a mileage-based plan. Progressive doesn't offer special rates based on mileage, but Farmers does.

Drivers who only drive around 5,000 miles each year can save as much as \$10 per month by choosing Farmers Insurance over Progressive.

Which is cheapest for drivers with high mileage?

If you use your vehicle for business or plan on putting more than 15,000 miles on your car each year, then you should consider Progressive over Farmers. You can save around \$27 per month on auto coverage by choosing Progressive.

Annual Mileage	Progressive	Farmers	Industry Average
15,000-20,000	\$79	\$106	\$78

[Disclaimer]

Which is cheapest for drivers with low mileage?

Even though Farmers does offer a discount of around \$10 per month for drivers who only drive 5,000 miles per year, it is still more expensive than Progressive. A policy with Progressive tends to run drivers around \$78 per month if you keep your mileage under 10,000 annually.

Annual Mileage	Progressive	Farmers	Industry Average
5,000	\$78	\$96	\$78
10,000	\$79	\$106	\$78

[Disclaimer]

## Compare Progressive vs. Farmers Car Insurance by Credit Score

Credit scores affect everything from your ability to get a loan to the price you pay for an auto insurance policy. Car insurance companies use credit scores to determine your likelihood of making payments on time and filing claims.

Progressive and Farmers both reward drivers who have good credit scores and lower average monthly premiums.

Which is cheapest for good credit?

If your credit history is in good standing and you have good credit, Progressive is more likely to provide affordable rates than Farmers. On average, a driver will pay \$16 less per month with car insurance through Progressive than purchasing coverage through Farmers.

Credit Tier	Progressive	Farmers	Industry Average
Excellent	\$53	\$68	\$60
Good	\$70	\$85	\$71

[Disclaimer]

#### Which is cheapest for bad credit?

Generally, drivers who have a below-average credit history pay more for coverage. Both Progressive and Farmers have increased rates, but Progressive remains the cheaper option of the two, with a monthly average of \$113 for drivers with poor credit.

Credit Tier	Progressive	Farmers	Industry Average
Average	\$77	\$91	\$78
Poor	\$113	\$135	\$120

[Disclaimer]

#### Compare Progressive vs. Farmers Car Insurance by Driving Record

Out of all the factors affecting auto insurance rates, your driving record often plays the biggest part in determining your monthly premium. Insurance providers use driving history to tell how much of a risk a driver is to insure. The more at-fault accidents or tickets, the more risk an insurance company takes to insure a driver.

The type of incidents and the number of times they occur on a driving record can also affect the significant increase in premiums. For example, some insurance providers offer accident forgiveness and won't raise your rates if you have one accident. However, if you have multiple accidents or tickets, your rates are likely to increase.

#### Which is cheapest for good drivers?

Drivers with no accidents or tickets on their driving record will typically receive the lowest quotes. While neither Progressive nor Farmers have average rates below the national average of \$67 per month, Progressive is still \$14 cheaper than Farmers.

Driver Type	Progressive	Farmers	Industry Average
Clean Record	\$77	\$91	\$78

[Disclaimer]

Which is cheapest after a speeding ticket?

If you have received a speeding ticket, Progressive is the best option to purchase your auto insurance. The company offers average rates of around \$99 per month and is \$30 cheaper than Farmers.

Driver Type	Progressive	Farmers	Industry Average
Speeding Ticket	\$99	\$129	\$104

[Disclaimer]

Which is cheapest after an accident?

An accident can increase your overall auto insurance rates. For instance, Progressive and Farmers increase rates by nearly \$40 for drivers with an accident compared to those without one. Still, Progressive remains the cheaper option of the two insurance providers.

Driver Type	Progressive	Farmers	Industry Average
Drivers with a Car Accident	\$111	\$127	\$113

[Disclaimer]

Which is cheapest after a DUI?

DUIs usually mean a significant increase in monthly premium payments. Progressive is one of the few insurance providers that offer some forgiveness for DUIs, and it only has average premium increases of \$16.

Driver Type	Progressive	Farmers	Industry Average
Drivers with a DUI	\$95	\$133	\$155

Progressive vs. Farmers Car Insurance: What discounts does each offer?

Discount Type	Progressive Insurance	Farmers Insurance
Multi-policy	true	true
Multi-vehicle	true	true
Safe driver	true	true
Good student	true	true



Distant student	true	true
Homeowner	true	true
Pay in full	true	true
Automatic payment	true	true
Teen driver	true	true
Paperless	true	true
Continuous insurance	true	false
Online quote	true	false
Sign online	true	false
Affinity	false	true
Good payer	false	true
Shared family car	false	true
On your own	false	true
Senior	false	true
Alternative fuel	false	true
Antilock brakes	false	true
Anti-theft	false	true
Daytime running lights	false	true
Passive restraint	false	true
Homing device	false	true
VIN etching	false	true

## Our Methodology and How We Compared Progressive and Farmers

The car insurance quotes provided in Insurify's [insurance company comparison](#) guides are based on the analysis of over 50 thousand insurance quotes from 500 ZIP codes nationwide. Insurify's data science team performs a comprehensive analysis of factors car insurance providers weigh to calculate rates, including driver demographics, driving record, credit score, desired coverage level, and more, to give representative samples.

Insurify's analysis also incorporates the Insurify Composite Score (ICS) assigned to each insurance provider. The ICS is a proprietary rating calculated by weighing multiple factors that reflect the quality, reliability, and health of an insurance company.

Ratings used to calculate the ICS include Financial Strength Ratings from A.M. Best, Standard & Poor's, Moody's, and Fitch; J.D. Power ratings; Consumer Reports customer satisfaction surveys and customer complaints; mobile app reviews; and user-generated company reviews.

With the above insights and ranking methods, Insurify is able to offer car insurance shoppers a window into how insurance providers compare to one another in terms of both cost and quality.

## Frequently Asked Questions: Progressive vs. Farmers

### Which is cheaper, Progressive or Farmers?

When looking at pricing, Progressive is by far the cheaper option than Farmers Insurance. Its average price for a standard policy is about \$30 cheaper per month, and it offers more affordable rates for nearly all subgroups of drivers.

### Which is better, Progressive or Farmers?

The decision between Progressive and Farmers comes down to what type of auto insurance company you want. Farmers Insurance makes sense if you value customer service and don't mind paying a little more for coverage. However, if you want the cheapest rates possible, Progressive is the better option.

### How can I compare Progressive and Farmers?

The easiest way to [compare car insurance providers](#) is to use a comparison tool like Insurify. Insurify has a platform with a comparison feature built-in that will allow you to review quotes from multiple insurance providers on a single page, making it simple and easy to find your perfect coverage.