

Benchmarking **Insurance** CX Metrics in the **U.S., Q4 2025**

Comparing **key customer experience performance indicators**

Overview

The following report evaluates the state of customer experiences in the United States during the fourth and final quarter of 2025 and compares it to past quarters of the year. The survey was conducted online with a sample of 1,001 participants, all of whom are involved in household purchasing decisions.

By analyzing seven key industries in the U.S., the report provides a clear picture of customer loyalty, satisfaction & purchase intent and highlight which brands are excelling in customer experience. To ensure reliable and accurate insights, only brands that met the minimum required number of responses were included in the analysis.

By year-end, a synchronized correction swept across all sectors, marking a universal reset that erased the record-high gains seen during the third quarter of 2025. This dramatic collapse was fueled by a combination of economic fatigue and the operational strain of the holiday season, which pushed customer tolerance to its lowest collective point of the year.

Hotel and Hospitality led the rankings with the highest Net Promoter Score (38) and Customer Satisfaction rating (80%). Conversely, the Automotive sector experienced the most severe volatility, ending with the lowest performance in both NPS (12) and CSAT (65%).

A universal "summer peak, winter crash" pattern emerged, as interest rate hikes and holiday operational pressures drove customer tolerance to yearly lows.

The report reveals a strong correlation between operational consistency and resilience; essential service providers like Banking and Grocery declined less severely than discretionary categories.

In Q4, consumers prioritized value maximization and reliability, rewarding brands like Costco while punishing those that faltered under economic fatigue.

About the Key Performance Indicators

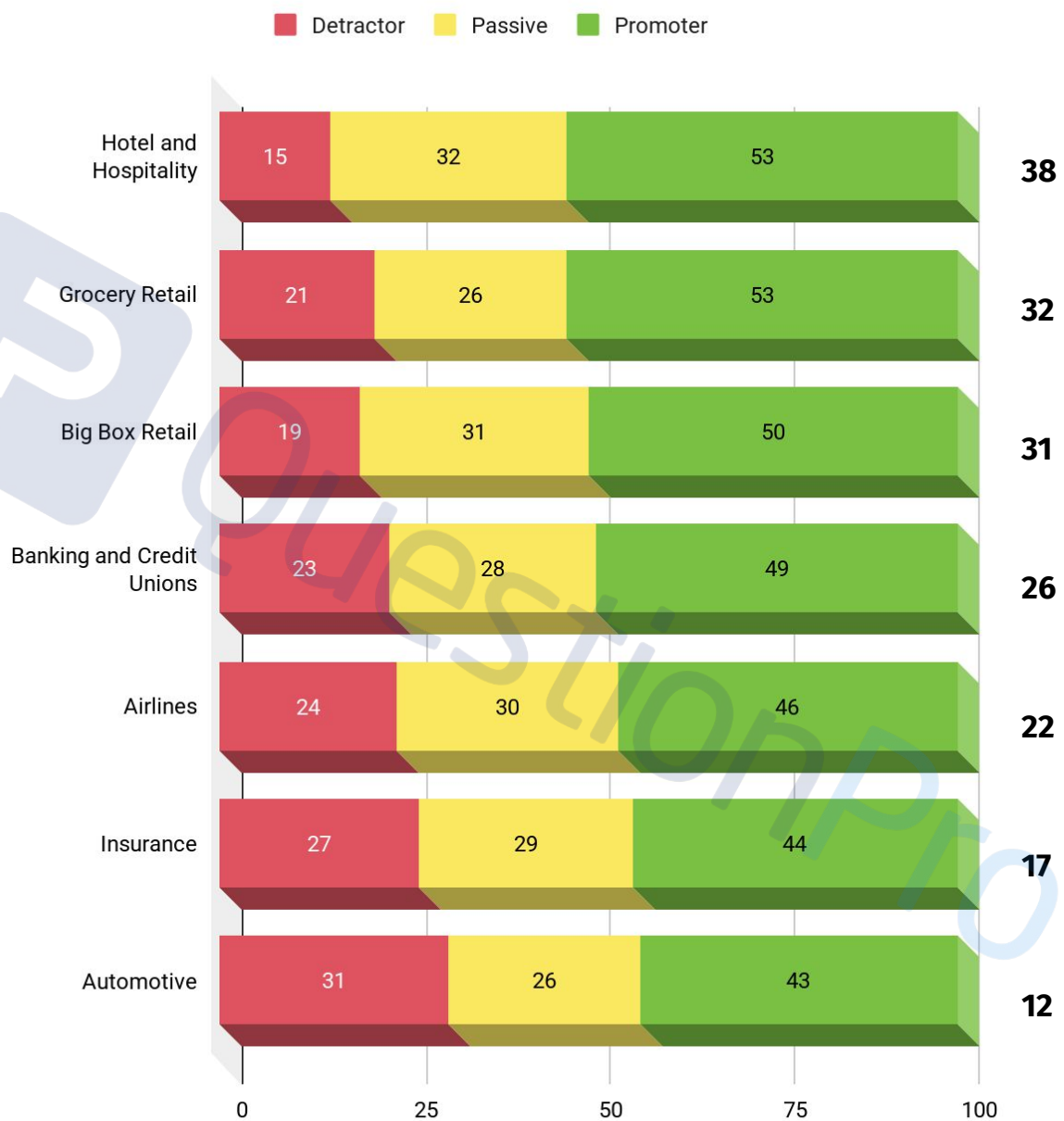
A Key Performance Indicator (KPI) is a measurable value that demonstrates how effectively an organization is achieving its key business objectives. In benchmarking, KPIs are used to compare an organization's performance against industry standards or best practices to identify areas for improvement.

- Net Promoter Score (NPS): Measures customer loyalty by gauging their likelihood to recommend a brand.
- Customer Satisfaction (CSAT): Evaluates overall customer satisfaction with products and services.
- Repurchase intent: Assesses whether customers are likely to continue buying from a brand.

Q4 2025

Net promoter score (NPS) by industry

Hotel and Hospitality (38), Grocery Retail (32), and Big Box Retail (31) top the NPS rankings, signaling strong customer loyalty, while Insurance (17) and Automotive (12) lag behind for the final quarter of the year.



Q4. Net promoter score (NPS) by industry

NPS Quarterly Comparison

2025 was defined by a dramatic "rise and fall" trajectory across all sectors. A steady first half gave way to a universal Q3 surge, where industries like Hospitality and Insurance hit record highs. However, this momentum proved fragile, crashing in a synchronized Q4 correction that erased all mid-year gains and dragged every major industry back to its lowest satisfaction levels of the year due to economic and operational pressures.

Industry	Q1	Q2	Q3	Q4
Hotel and Hospitality	44	38	56	38
Grocery Retail	37	34	49	32
Big Box Retail	37	32	42	31
Banking and Credit Unions	41	33	51	26
Airlines	33	37	50	22
Insurance	23	22	54	17
Automotive	41	30	44	12

Insights

In Q4, Hotel & Hospitality (38) and Grocery Retail (32) proved the most resilient, returning to their early-year baselines despite significant drops. This suggests consumers remained more forgiving of essential and experiential services. Big Box Retail also held steady above 30, cushioned by its bulk-value proposition.

Conversely, Automotive (12) and Insurance (17) suffered collapses, ending as the lowest-rated sectors. Insurance saw the most extreme volatility, plummeting from a Q3 high of 54. This massive correction likely indicates that high-ticket bore the brunt of end-of-year consumer frustration.

In Automotive, a drop from 44 to 12 in Q4 2025 is a clear red flag and reflects a broader industry correction. The decline was likely driven by the loss of EV purchase incentives, tariff-related price increases on vehicles and parts, and growing frustration with EV infrastructure and software reliability.

Overall, the synchronized Q4 crash confirms the "Q3 Boom" was a temporary anomaly. By year-end, economic fatigue caused a universal reset in customer tolerance, punishing every sector regardless of prior performance.

Question: "How likely are you to recommend X to your friends or colleague?"

Scale: From "0 = not at all likely" to "10 = extremely likely"

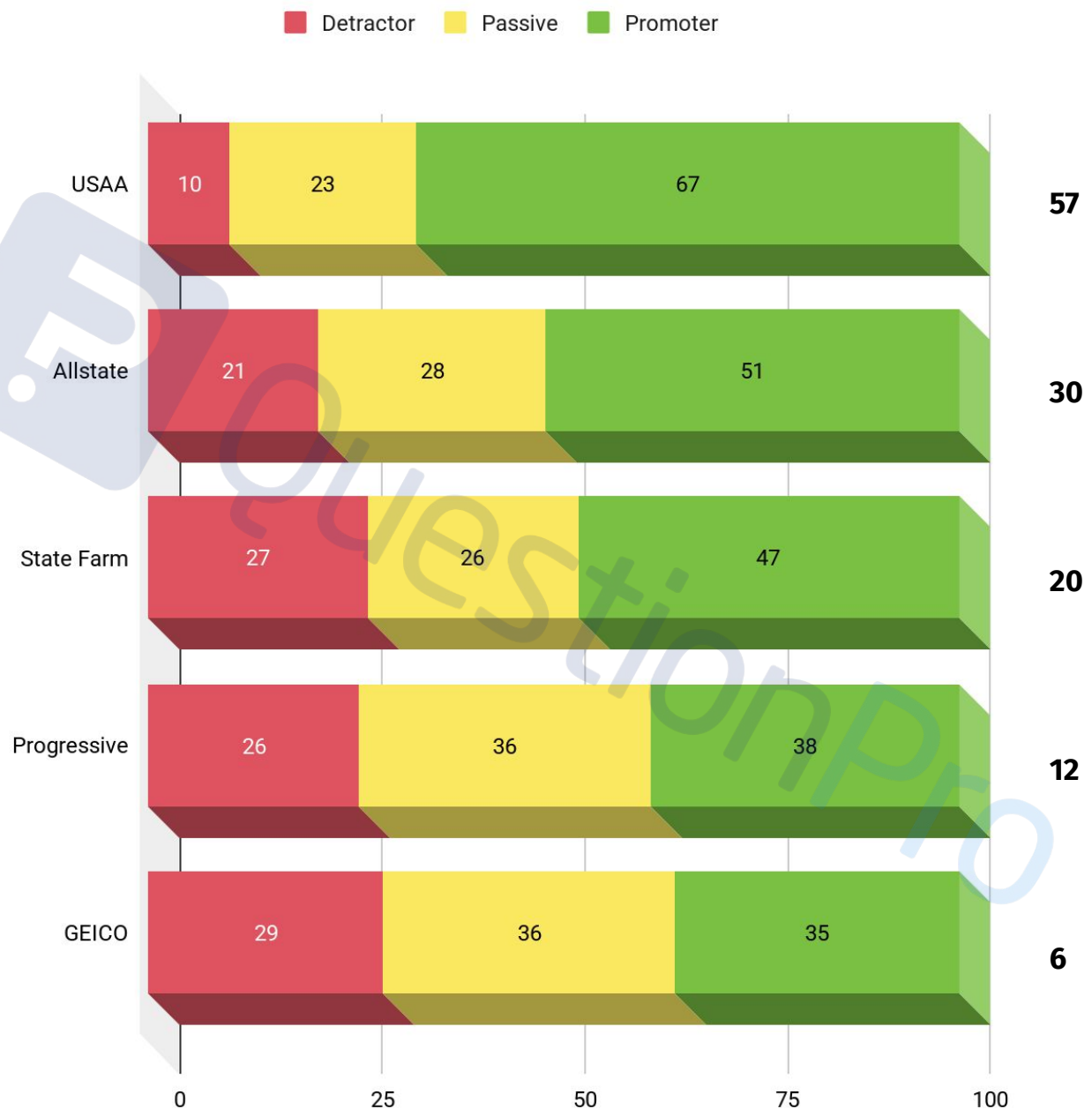
Promoters = 10 and 9, Passives = 8 and 7, Detractors = 6 to 0 | NPS = % share promoters - % share detractors



Q4 2025

Net promoter score (NPS) by brands in the **insurance** industry

USAA stands in a league of its own with a commanding NPS of 57, demonstrating exceptional member loyalty that far outpaces the competition. Meanwhile, GEICO trails significantly at 6, and Progressive (12) also struggles to break away from the bottom tier, indicating a difficult environment for retaining customer advocacy.



Q4. Net promoter score (NPS) by brands in the **insurance** industry

NPS Quarterly Comparison

In Q4, the industry leader USAA (57) proved it was not immune to the sector-wide downturn, dropping 13 points from its Q3 peak of 70. While USAA maintained a massive lead over competitors, this double-digit decline suggests that even the most loyal member base felt the pressure of year-end premium adjustments or claims friction.

Insurance	Q1	Q2	Q3	Q4
USAA	54	63	70	57
Allstate	13	19	52	30
State Farm	28	20	61	20
Progressive	15	15	35	12
GEICO	20	12	44	6

Insights

The Insurance providers experienced severe volatility, with Q4 effectively wiping out the gains seen in Q3. State Farm saw the most precipitous drop, plummeting from a yearly high of 61 in Q3 back down to 20 in Q4, erasing all mid-year progress. Similarly, GEICO collapsed from a respectable 44 in Q3 to a shocking single-digit score of 6 in Q4, and Allstate surrendered nearly half its value, falling from 52 to 30. This pattern indicates that the Q3 spikes were likely driven by temporary factors, such as aggressive summer advertising or short-term rate freezes, which evaporated the moment renewal rates hiked or winter claims volumes increased.

These contrasts suggest that customer satisfaction in the insurance sector became highly elastic in late 2025. The speed at which scores reverted to (or below) Q1 levels implies that policyholders are incredibly price-sensitive. The goodwill generated in Q3 was fragile, and as soon as the financial reality of Q4 renewals set in, customers punished insurers for perceived value gaps, leaving only USAA with a defensible promoter base heading into the new year.

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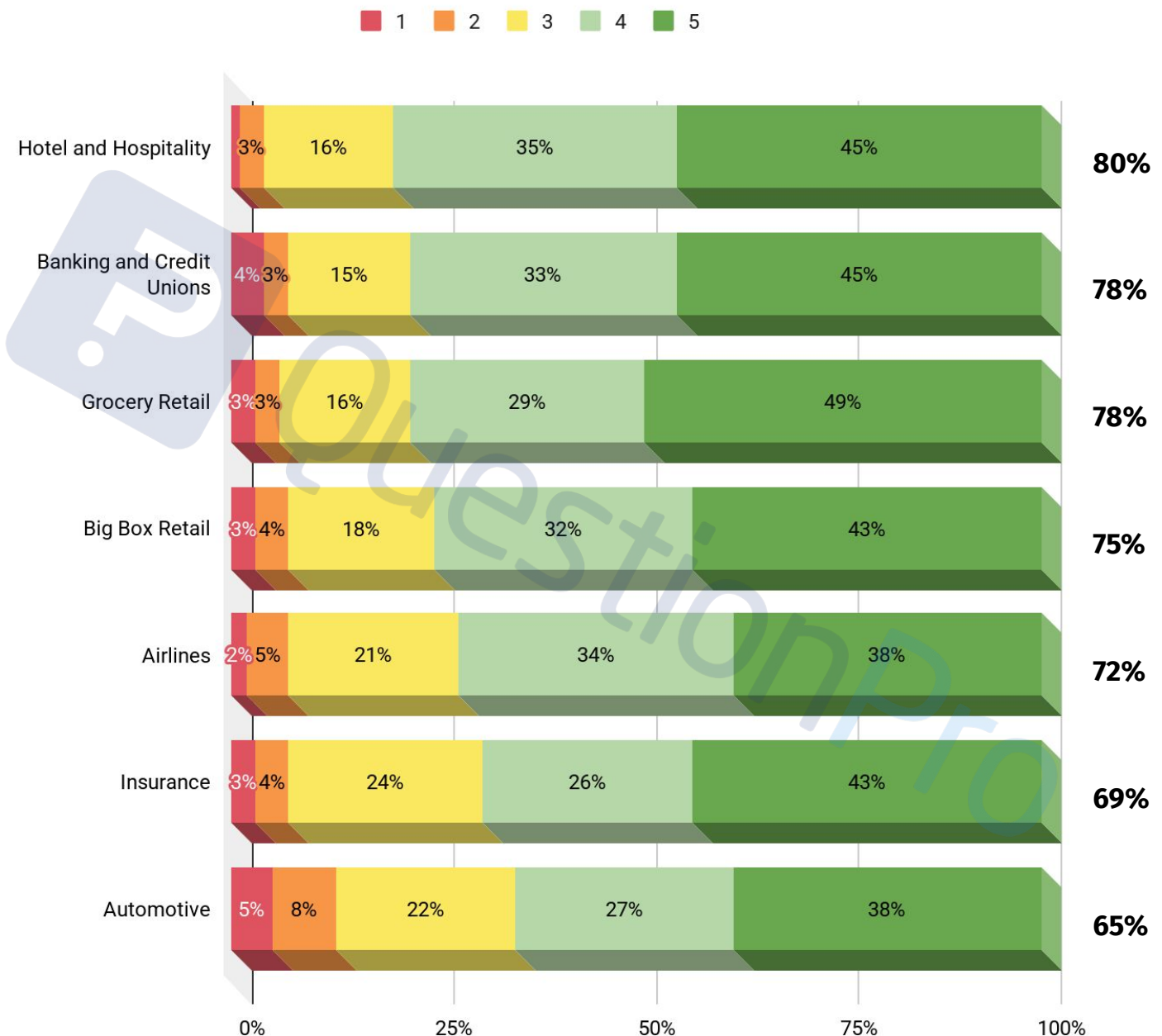


Customer satisfaction score (CSAT)

Q4 2025

Customer satisfaction score (CSAT) by industry

Hotel and Hospitality leads in customer satisfaction with a top-box score of 80%, closely followed by Banking and Grocery Retail at 78%. In contrast, the Automotive sector shows the lowest performance at 65%, indicating significantly weaker customer sentiment compared to the other industries.



Q4. Customer satisfaction score (CSAT) by industry

CSAT Quarterly Comparison

Customer satisfaction scores in 2025 followed a nearly universal "summer peak, winter crash" pattern. While Q3 served as a high-water mark for customer satisfaction across all sectors—likely driven by summer optimism and seasonal promotions—Q4 brought a sharp reality check, with every major industry posting declines as operational pressures and end-of-year financial fatigue probably weighed heavily on consumer sentiment.

Industry	Q1	Q2	Q3	Q4
Banking and Credit Unions	82	78	87	80
Hotel and Hospitality	79	74	85	78
Grocery Retail	78	79	84	78
Big Box Retail	76	77	83	75
Insurance	77	79	85	72
Airlines	70	65	82	69
Automotive	76	67	84	65

Insights

In Q4, the Automotive sector experienced the most severe volatility, plummeting to 65 (down from a Q3 peak of 84). This massive 19-point drop suggests that the "tariff bump" enthusiasm likely evaporated, leaving buyers to face high interest rates and dealer markups that probably soured the purchase experience. Similarly, Airlines (69 down from 82) and Insurance (72 down from 85) saw double-digit corrections, implying that operational strains during holiday travel and end-of-year premium adjustments likely eroded the goodwill built up during the summer.

Conversely, Banking and Credit Unions (80) and Grocery Retail (78) demonstrated the most resilience, declining less severely than discretionary categories. This relative stability suggests that essential service providers likely maintained better operational consistency than retail or hospitality sectors, which probably struggled with seasonal staffing shortages.

The data indicates a clear seasonal psychology where customers rewarded industries that could maintain "business as usual" during the chaotic Q4 window, while heavily penalizing those that allowed service levels to slip.

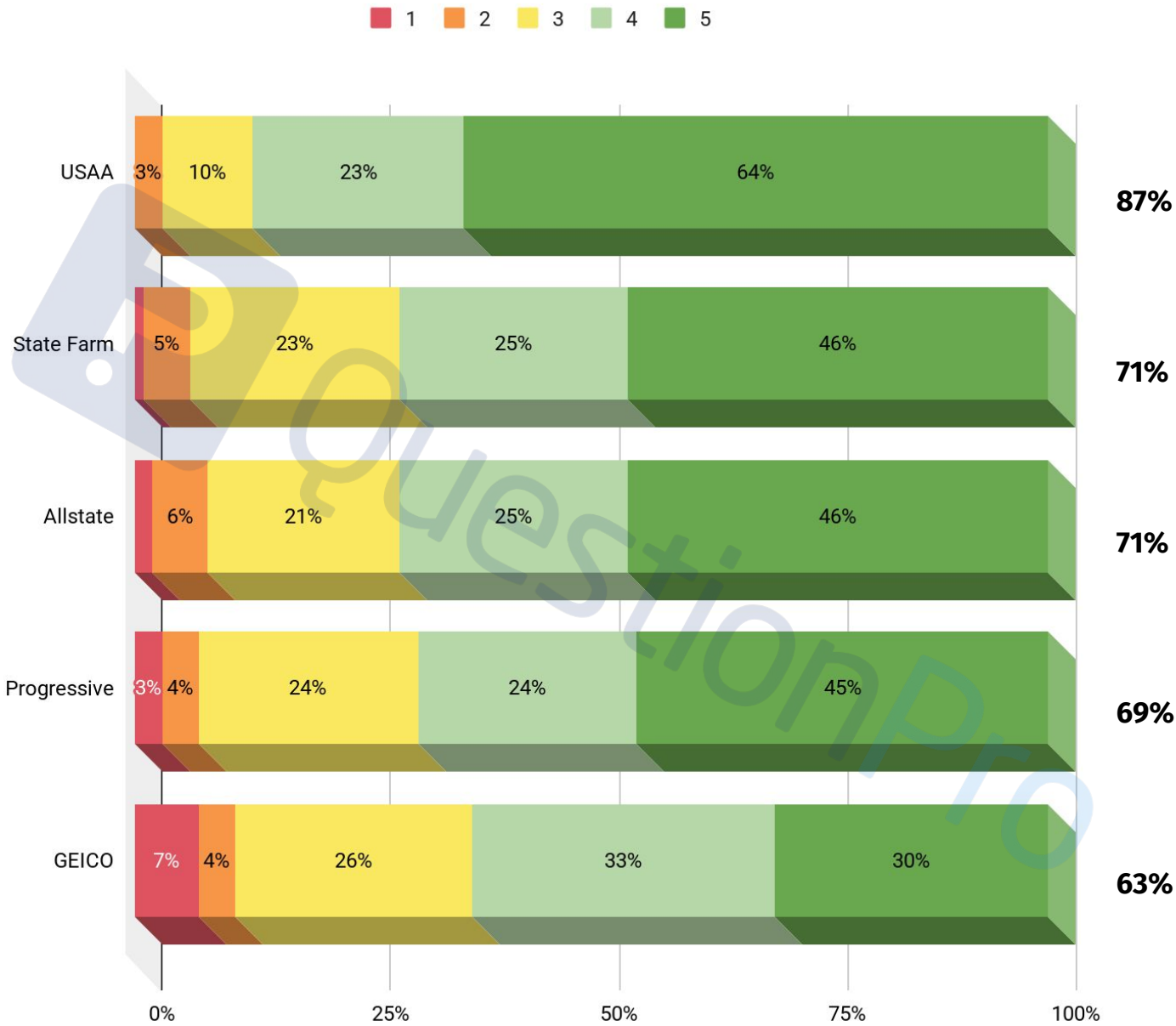
Question: "How satisfied are you with X?"
 Scale: From "1 = very dissatisfied" to "5 = very satisfied"
 CSAT Score = (% of responses rated 4 or 5) × 100



Q4 2025

Customer satisfaction score (CSAT) by brands in the **insurance** industry

USAA dominates the sector with an outstanding 87% customer satisfaction rating, driven by a massive 64% of customers giving it the highest possible score. State Farm and Allstate follow in a tie for second place at 71%, while GEICO trails the group with a 63% rating and the highest visible percentage of negative reviews.



Q4. Customer satisfaction score (CSAT) by brands in the **insurance** industry

CSAT Quarterly Comparison

Characterized by a "summer surge" in Q3 followed by a broad Q4 decline, USAA maintained its dominance with high resilience. Major providers like State Farm and GEICO faced sharp year-end corrections, suggesting that external pressures, likely rising premiums or seasonal claim volumes, eroded customer sentiment in the final quarter.

Insurance	Q1	Q2	Q3	Q4
USAA	80	86	90	87
State Farm	76	66	85	71
Allstate	62	66	77	71
Progressive	75	61	78	69
GEICO	73	59	75	63

Insights

In Q4, the insurance sector saw substantial drops, with State Farm (71 down from 85) and GEICO (63 down from 75) posting the most severe declines after a strong Q3. This "winter dip" implies that while Q3 improvements probably reflected temporary relief or successful mid-year adjustments, Q4 likely brought renewed friction, possibly driven by end-of-year renewal rate hikes or slower winter claims processing that frustrated policyholders.

USAA (87) remained the clear leader, showing the most stability despite a small dip from its Q3 peak of 90. This consistency suggests its member-focused model likely insulated it from the broader market volatility that impacted competitors. Conversely, GEICO's drop to the bottom of the rankings (63) indicates that price-sensitive customers probably reacted negatively to cost increases, penalizing the brand more harshly than its peers when value propositions were tested.

These contrasts suggest that in Q4, customers likely prioritized service consistency and trust over price alone. The data indicates that brands with stronger relationship equity, like USAA, were better able to weather industry headwinds, while those competing primarily on cost faced swifter punishment when economic pressures mounted.

Question: "How satisfied are you with X?"
 Scale: From "1 = very dissatisfied" to "5 = very satisfied"
 CSAT Score = (% of responses rated 4 or 5) × 100

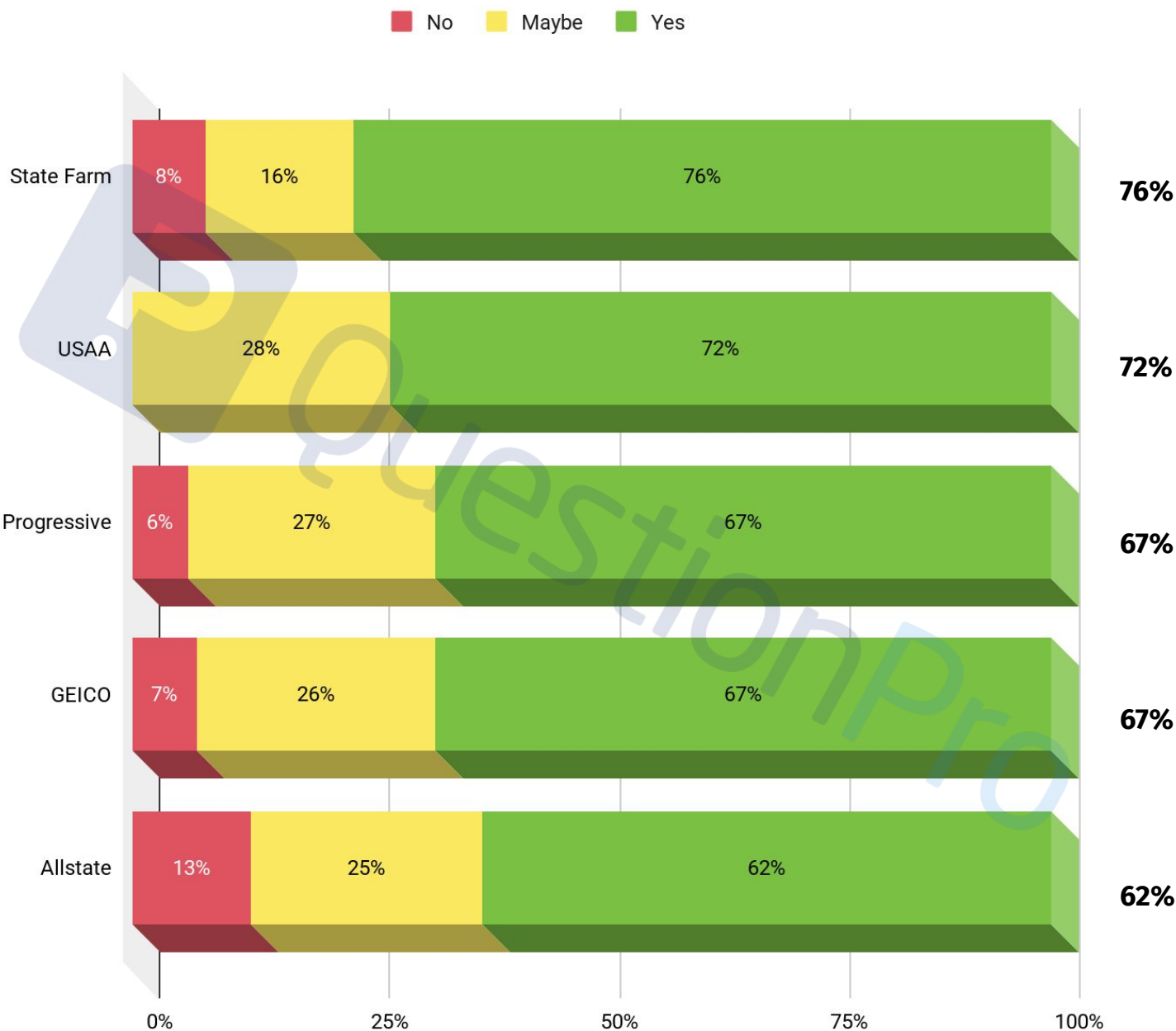


Future purchase intent

Q4 2025

Future purchase intent by brands in the **insurance** industry

State Farm leads the insurance category with the highest future purchase consideration at 76%. USAA follows with strong interest at 72%, notable for having no visible "No" responses, though it has a higher "Maybe" segment (28%). In contrast, Allstate trails the group with the lowest definitive intent (62%) and the highest refusal rate of 13%.



Q4. Future purchase intent by brands in the **insurance** industry

Purchase Intent Quarterly Comparison

In Q4, the insurance sector experienced a sharp "market correction" where every major brand saw a significant decline in Purchase Intent; Allstate posted the steepest drop (62 from 86) and USAA fell notably (72 from 87), while State Farm (76 from 89) managed to reclaim the top spot despite the industry-wide downturn.

Insurance	Q1	Q2	Q3	Q4
State Farm	74	71	89	76
USAA	80	80	87	72
Progressive	64	66	73	67
GEICO	59	59	76	67
Allstate	60	62	86	62

Insights

In Q4, the market leaders State Farm (76) and USAA (72) were not immune to the cooling demand but remained the most resilient choices. State Farm's ability to hold the #1 position aligns with its massive market share (approx. 17%) and "above average" claims satisfaction ratings, which helped it retain trust as customers sought stability after a volatile shopping season. The Q4 decline across the board reflects a "normalization" of the historic shopping surge seen in Q3, where shopping rates had hit "hot" levels (6.4% growth) driven by reaction to rate hikes and catastrophic weather events.

The brands with the largest volatility, Allstate (62) and GEICO (67), saw their massive Q3 gains evaporate. Allstate's dramatic 24-point drop suggests that price-sensitive customers who shopped with them during the Q3 peak likely moved on or renewed elsewhere as the brand focused on profitability and "surgical" rate adjustments rather than volume growth. This industry-wide drop in Q4 indicates that after a frenzied period of comparison shopping in Q3, consumers reached a point of "shopping fatigue" or acceptance by year-end, prioritizing renewal convenience over the hassle of switching during the holiday season.

These contrasts suggest that the shopping surge of Q3 ended, and customers retreated to established stability, punishing brands that may have attracted temporary interest solely through aggressive mid-year marketing or rate volatility.

The Future Purchase Intent follow-up metric captures post-purchase loyalty by asking recent buyers, "How likely are you to purchase again from [Brand]?" Responses are reported as:
 % Likely to Repurchase (Yes): Strong future intent
 % At Risk (No): Potential churn signal
 % Undecided (Maybe): Opportunity for brand reinforcement



Study profile

Study profile

Objective of the study

Benchmarking data for NPS, CSAT, and future purchase intent across seven industries and their top brands.

Survey method

Structured online interviews in the QuestionPro Audience platform.

Target group

Participants aged 18 and over who live in the United States and are involved in purchasing decisions for products and services on their own or with others.

Sample

1,001 participants

Survey period

November 2025

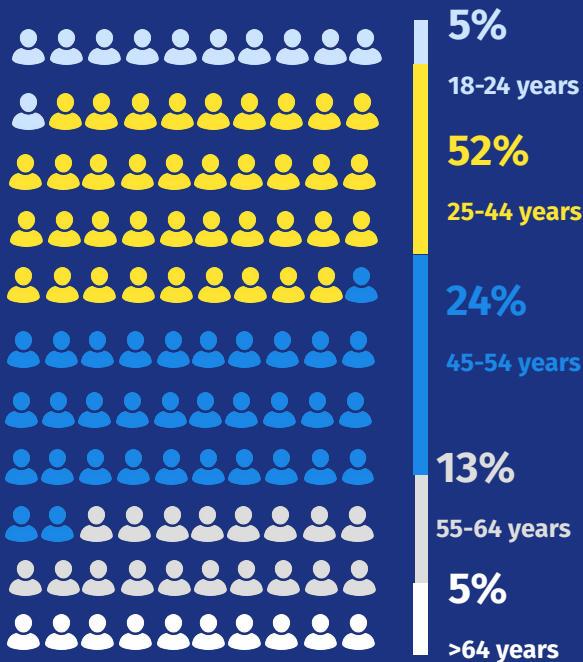
Gender



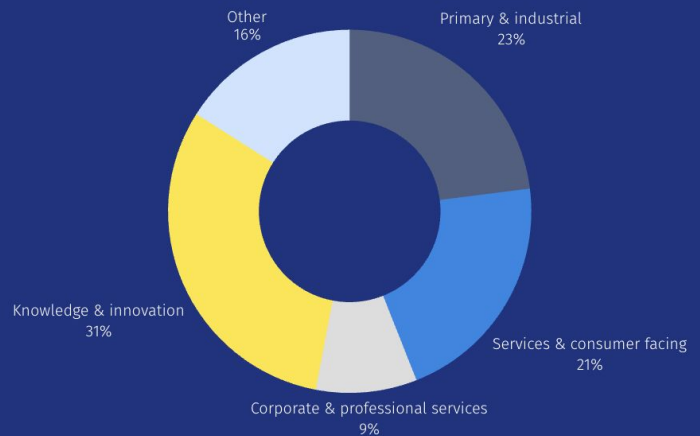
Job status



Age



Working industry by type and function



About QuestionPro

Acknowledged as a pivotal Customer Experience management platform by industry leaders such as Gartner, Forrester, and Quadrant Knowledge Solutions, QuestionPro CX is a customer-centric survey, analytics, and customer journey management platform.

We help you turn CX initiatives into competitive advantages, provide clear ROI and experiences that consistently exceed customer expectations.

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We are the only solution in the market to have all 3 components of the CX ecosystem:

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Let's connect!

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