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**Meta description:** USAA earns a 9.3 out of 10 and our Best for Military Members award for its consistently low rates, great reputation and strong customer care for service members.

# USAA Car Insurance Review

**Subtitle:** USAA earns a 9.3 out of 10 and our Best for Military Members award for its consistently low rates, great reputation and strong customer care for service members

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[Writer/editor bylines]

**Key Takeaways:**
- USAA is one of our top-ranked auto insurers due to its low rates and excellent customer service, but its policies are only available to members of the military and their immediate family members.
- A full-coverage car insurance policy with USAA costs an average of **$1,741 per year**, while minimum-liability coverage averages **$471 per year** for good drivers.
- Full coverage from USAA is about 35% cheaper than the national average, while minimum-liability coverage from the provider is around 46% cheaper.

USAA offers some of the cheapest auto insurance in the country, along with a sterling industry reputation. However, car insurance policies from the nation's fifth-largest provider according to the National Association of Insurance Commissioners (NAIC) are only available to active-duty military, veterans and their immediate family members.

We at the MarketWatch Guides team give USAA our Best for Military Members award and rate it as one of the country's best car insurance companies. We've broken down the company's auto, home and life insurance rates and coverage options in our USAA insurance review. Here, we'll dive deeper into USAA car insurance and how it compares to what other popular providers offer.

[Car insurance zip CTA]
[Why trust us]

Learn more about our methodology and editorial guidelines.

## USAA Car Insurance Review

Our team gives USAA an overall rating of 9.3 out of 10. A great industry reputation, top-notch coverage and strong customer service factor into this rating, but affordability is USAA's calling card. The provider has some of the cheapest auto coverage rates in the nation. The catch is that the company's policies are only available to active military, veterans and their immediate family members (spouses and children).

## Pros and Cons of USAA Auto Insurance

Here are the pros and cons of USAA car insurance:

| Pros | Cons |
|---|---|
| A+ financial strength rating from AM Best | Only available to active military, veterans and their immediate family members |
| Wide selection of coverage options | SafePilot® usage-based program not available in all states |
| Affordable rates for all driver profiles | |

## USAA Insurance Rating

Below you can see how we rated USAA in different categories.

| Rating Category | Score |
|---|---|
| Industry standing | 8.9 |
| Availability | 8 |
| Coverage | 9.7 |
| Cost | 9.8 |
| Customer experience | 9 |
| **Overall rating** | **9.3** |

## Is USAA Insurance Good?

There's no question that USAA is an excellent auto insurer with affordable rates for different driver profiles. The only real issue is that the company's policies are only available to active military, veterans and their immediate families. If you're eligible for USAA car insurance, you'll have a hard time finding a better overall option.

### USAA Insurance Ratings

Here's how USAA fares in several key industry metrics:

- **J.D. Power 2024 U.S. Insurance Shopping Study℠:** USAA isn't technically ranked in this study due to its eligibility restrictions, but it received the second-highest customer satisfaction score with 711 out of 1,000 points. The industry average score was 676.
- **J.D. Power 2023 U.S. Auto Claims Satisfaction Study℠:** USAA received a score of 900 out of 1,000 in this study (tied for third-best), although it again wasn't officially ranked.
- **NAIC insurance Complaint Index:** USAA has an NAIC Complaint Index score of 1.35, which means it receives more complaints than the industry average for a company of its size (1.00).
- **AM Best financial strength rating:** USAA boasts an A++ financial strength rating, which is the top of the AM Best scale. This means that USAA is in a good position to reliably pay out claims.

## Why Choose USAA

It's not a matter of simply choosing USAA, which is the only reason it isn't our top overall auto insurer. If you're eligible for its policies, USAA is an ideal car insurance option for its combination of affordability and extensive coverage options.

USAA performs well in a range of J.D. Power consumer studies. The company's mobile app also receives high marks on both Google Play and the App Store.

## Where USAA Falls Short

Eligibility restrictions aside, USAA does receive mixed reviews from customers on some platforms. It's also worth noting that the provider's NAIC Complaint Index score reflects a higher-than-average number of customer complaints. However, USAA also carries an A+ rating from the Better Business Bureau (BBB), which shows that the company responds promptly to the complaints it receives.

We reached out to USAA about its low customer review scores and did not receive a response.

## USAA Insurance Comparison

Below you can see how USAA compares to other large insurers:

| Comparison | USAA Insurance Rating vs. Competitors | The Bottom Line |
|---|---|---|
| USAA vs. Progressive | 9.3 vs. 9.4 | We rate Progressive slightly above USAA, largely due to availability. |

| | | |
|---|---|---|
| USAA vs. State Farm | 9.3 vs. 9.2 | USAA gets the nod over State Farm thanks to its lower rates. |
| USAA vs. Travelers | 9.3 vs. 9.5 | Travelers is our top overall auto insurance provider, with a perfect 10 score for coverage and availability. |
| USAA vs. Nationwide | 9.3 vs. 9.2 | USAA's cheaper rates give it an edge over Nationwide. |
| USAA vs. Liberty Mutual | 9.3 vs. 9.1 | USAA has a higher customer experience rating than Liberty Mutual. |
| USAA vs. Allstate | 9.3 vs. 9.1 | Allstate's above-average rates help USAA come out on top here. |
| USAA vs. Geico | 9.3 vs. 9.3 | USAA has a higher coverage rating than Geico, but a much lower rating for availability. |

**Read more:** Compare Car Insurance

## How Much Does USAA Car Insurance Cost?

According to data from Quadrant Information Services, the average cost of full-coverage car insurance from USAA is **$1,741 per year** or **$145 per month**. This is well below the national average cost of **$2,681 per year** or **$223 per month**.

Unless otherwise stated, the figures in the tables below are based on the profile of a single 35-year-old driver with good credit and a clean driving record who drives a 2023 Toyota Camry.

### USAA Liability Car Insurance Cost vs. Competitors

USAA liability-only car insurance costs **$471 per year**. This is about 46% cheaper than the national average of **$869 per year**. Here's a look at how USAA's minimum-coverage costs compare to those of other top providers:

| **Provider** | **Average Minimum-Coverage Monthly Cost** | **Average Minimum-Coverage Annual Cost** |
|---|---|---|
| USAA | $39 | $471 |
| Auto-Owners Insurance | $42 | $507 |
| Geico | $52 | $620 |
| Erie Insurance | $55 | $655 |
| Travelers | $58 | $691 |
| Progressive | $72 | $859 |

| | | |
|---|---|---|
| State Farm | $72 | $861 |
| Nationwide | $73 | $877 |
| Allstate | $100 | $1,194 |
| American Family Insurance | $105 | $1,254 |

**Read more:** Cheapest Liability-Only Vehicle Insurance

## USAA Full-Coverage Cost vs. Competitors

USAA full-coverage car insurance is **about 35% cheaper** than the national average. Compare quotes from USAA and its competitors below:

| **Provider** | **Average Full-Coverage Monthly Cost** | **Average Full-Coverage Annual Cost** |
|---|---|---|
| Travelers | $141 | $1,692 |
| USAA | $145 | $1,741 |
| Erie Insurance | $158 | $1,894 |
| Auto-Owners Insurance | $158 | $1,898 |
| Geico | $166 | $1,995 |
| Nationwide | $172 | $2,063 |
| Progressive | $194 | $2,326 |
| State Farm | $212 | $2,544 |
| American Family Insurance | $225 | $2,700 |
| Allstate | $278 | $3,340 |

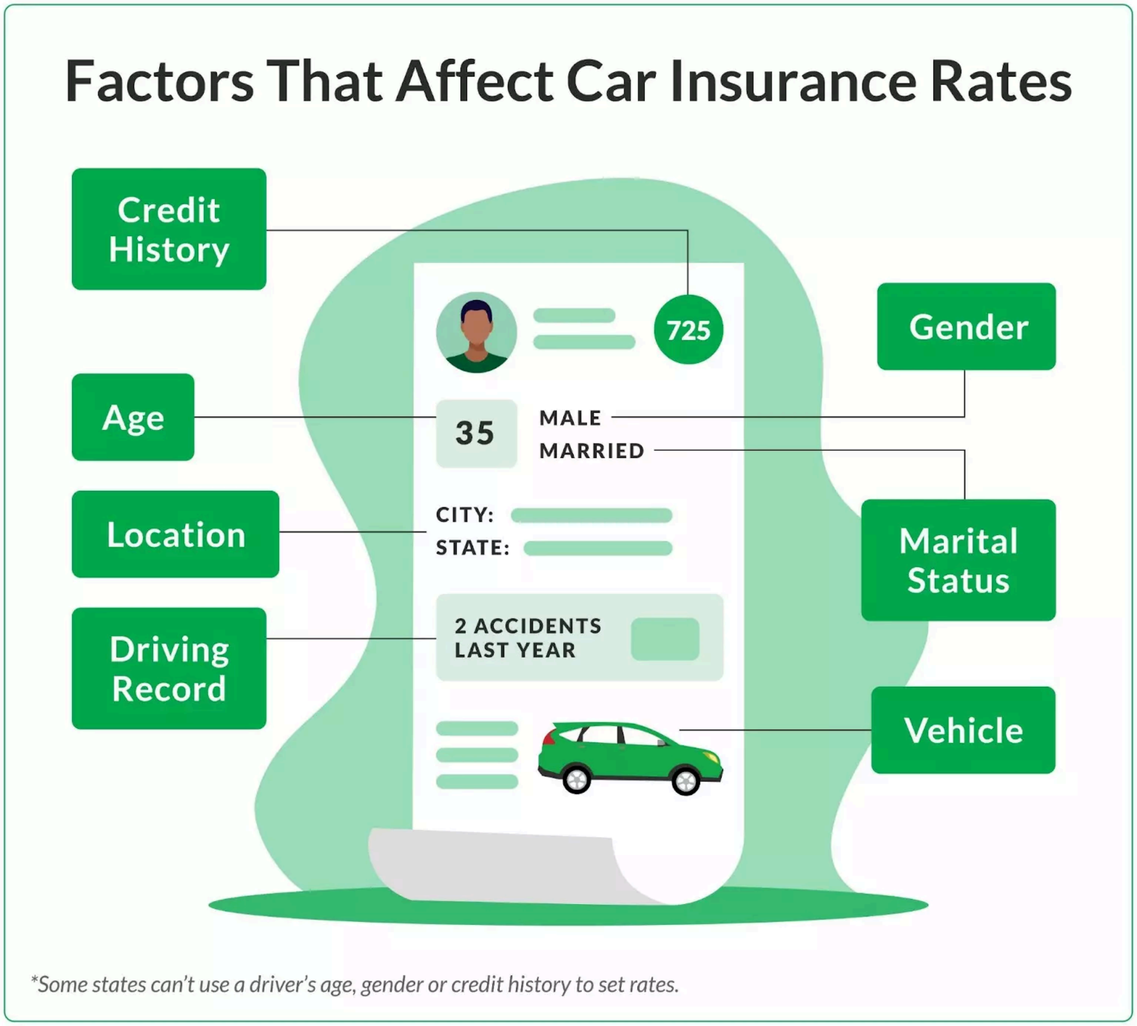
**Read more:** Cheapest Full-Coverage Vehicle Insurance

## What Affects Car Insurance Costs?

Auto insurance costs are based on a variety of factors, including:

- **Age:** Teen drivers pay much higher car insurance rates than older drivers with more experience.
- **Vehicle:** Luxury cars and electric vehicles are among the most expensive to insure.
- **Driving record:** Those with clean driving records pay the lowest car insurance rates.
- **Location:** Living in a densely-populated area with high rates of auto accidents, theft and vandalism means higher car insurance premiums.
- **Credit score:** In many states, having a poor credit score leads to higher car insurance rates.

- **Gender:** Males typically pay more for car insurance, as they're more likely to get into accidents.
- **Marital status:** In general, married drivers pay less for car insurance than single drivers.
- **Deductible choice:** Drivers that choose higher deductibles see cheaper car insurance rates but have to pay more out of pocket after an accident.




## USAA Car Insurance Quotes

Here are a few quotes broken down by driving profile so you can get an idea of how much USAA costs for different drivers. **All profiles are for a 35-year-old driver**.

| Driver Profile | USAA Average Monthly Cost | USAA Average Annual Cost | National Average Annual Cost |
|---|---|---|---|
| Good credit and clean driving history | $145 | $1,741 | $2,681 |

| | | | |
|---|---|---|---|
| One speeding ticket | $172 | $2,067 | $3,235 |
| Poor credit | $263 | $3,161 | $5,358 |
| Recent single vehicle accident | $197 | $2,358 | $3,591 |
| DUI conviction | $238 | $2,852 | $3,874 |

As you can see, USAA auto insurance is significantly cheaper than the national average for drivers with a speeding ticket, recent accident, bad credit or DUI/DWI violation.

### USAA Auto Insurance Rates for Teen Drivers

Below are some USAA quotes for the youngest drivers. Car insurance for teens is expensive, but USAA still manages to offers rates below the national averages for this group:

| Age | USAA Average Monthly Cost | USAA Average Annual Cost | National Average Annual Cost |
|---|---|---|---|
| 16 | $356 | $4,267 | $6,226 |
| 17 | $369 | $4,425 | $5,989 |
| 18 | $335 | $4,017 | $5,669 |
| 19 | $288 | $3,457 | $5,192 |

### USAA Auto Insurance Rates for Senior Drivers

USAA also features cheap auto insurance for seniors. Here are average rates for these higher-risk car insurance policies through USAA:

| Age | USAA Average Monthly Cost | USAA Average Annual Cost | National Average Annual Cost |
|---|---|---|---|
| 65 | $142 | $1,698 | $2,425 |
| 75 | $165 | $1,982 | $2,788 |

## USAA Car Insurance Discounts

USAA offers a solid selection of car insurance discounts to help drivers save. Here are some of the savings opportunities the provider offers policyholders:

| USAA Discount | Discount Description |
|---|---|

| | |
|---|---|
| Multi-policy discount | Get a discount for bundling two or more policies with USAA, including up to 10% off property insurance. |
| Multi-car discount | Save on your policy when you extend coverage to two or more vehicles. |
| Vehicle storage discount | USAA customers on deployment (or storing an insured vehicle for any reason) can save up to 60% on their premiums. |
| Good student discount | Save on car insurance premiums by adding a full-time student who maintains a “B” average or better. |
| Good driver discount | Through the SafePilot® usage-based program, good drivers can save up to 30% on their policy upon renewal. |
| Loyalty discount | Customers who continue with USAA after their parents had a policy can save up to 10%. |

## USAA Insurance Customer Reviews

USAA has generally low customer ratings on sites like the BBB and Trustpilot. However, the provider received the highest overall satisfaction rating in our April 2024 survey of nearly 2,000 customers. USAA’s overall satisfaction rating of 4.5 out of 5 was based on 142 policyholders and bested the survey average score of 4.2.

Here are the ratings USAA members gave the company in all the survey categories, all of which were above the survey average:

| **Ratings Category** | **Score** |
|---|---|
| Overall satisfaction | 4.5 |
| Affordability | 4.1 |
| Discounts | 4.3 |
| Coverage | 4.3 |
| Shopping | 4.4 |
| Website | 4.3 |

**All scores are out of five points each.*

Our team reached out to USAA for comment on its lower customer experience ratings across the BBB and Trustpilot but didn’t receive a response.

### USAA Auto Insurance App Reviews

The USAA mobile app has mostly positive customer reviews. On Google Play, more than 200,000 reviews give the app an average rating of 4 out of 5 stars. Nearly two million reviews on the App Store leave the USAA app with an impressive average rating of 4.8 out of 5 stars.

## USAA Car Insurance Coverage

USAA features all the standard types of auto insurance, including:

- Liability auto insurance
- Vehicle collision insurance
- Comprehensive insurance
- Medical payment coverage (MedPay)
- Personal injury protection coverage (PIP)
- Uninsured/underinsured driver coverage

# What Does Standard Car Insurance Cover?

| | Covers you and your passengers? | Covers your car? | Covers other drivers and their property and passengers? | Required? |
|---|---|---|---|---|
| Liability Insurance | No | No | Yes | In all states except New Hampshire |
| Collision Insurance | No | Yes | No | Not by law, but usually by most lenders |
| Comprehensive Insurance | No | Yes | No | Not by law, but usually by most lenders |
| Uninsured Motorist Coverage | Yes | Yes | No | In 20 states and Washington, D.C. |
| Personal Injury Protection | Yes | No | No | In the 12 no-fault states, plus Delaware and Oregon |
| Medical Payments Coverage | Yes | No | No | In Maine only |

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## USAA Auto Insurance Coverage Options: Add-Ons

In addition to the standard coverage types listed above, USAA offers a full complement of optional protections. These are a few of the add-on coverages you can purchase:

| USAA Coverage | Description |
|---|---|
| Roadside assistance | USAA roadside assistance covers towing services, fuel deliveries, car lockouts and jump-starts. |
| Rental car reimbursement | This helps pay for a rental car if your vehicle needs extensive repairs after a covered loss. |
| Accident forgiveness | With this add-on coverage, your rates won't increase due to an accident. Policyholders who remain accident-free for five years receive this benefit without any additional fees. |
| Classic car insurance | USAA partners with American Collectors Insurance to protect owners of vintage and antique vehicles. |
| Rideshare coverage | Rideshare insurance covers you while you are between rides when working for a rideshare or delivery service like Uber, Lyft or DoorDash. |

## USAA Car Insurance Review: The Bottom Line

USAA is near the top of our auto insurer rankings because it offers some of the cheapest car insurance rates in the country and a variety of optional protections. The provider's eligibility restrictions have to be considered, but it's an excellent car insurance option for those who qualify.

## USAA Insurance Alternatives

Travelers and Geico are two of our other top car insurance providers.

### Travelers: Best for Most Drivers

Travelers is our pick as Best for Most Drivers after our industry-wide review. The company offers an average full-coverage annual rate of **$1,692**, which makes it the only provider we reviewed with cheaper average rates than USAA. An excellent selection of coverage options helps Travelers secure the top spot in our rankings.

**Read more:** Travelers Insurance Review

### Geico: Best for Budget-Conscious Drivers

Geico is another great option for car insurance, with an especially strong selection of discounts among its many positive attributes. The company's DriveEasy usage-based program gives safe drivers the chance to reduce their premiums even further. Full coverage from Geico costs **$1,995 per year** on average, well below the national average.

**Read more:** Geico Insurance Review

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## USAA Car Insurance Review: FAQ

Below are a few frequently asked questions about USAA car insurance.

**Is USAA car insurance really cheaper?**
USAA is cheaper than most other national auto insurers, with full-coverage rates at **$145 per month**, which is about 35% below the national average. The catch is that USAA insurance is available only to active military, veterans and their immediate family members.

**Is USAA only for military members?**
USAA is available to active military, veterans and their immediate family members. Full USAA membership details are available here.

**How much is USAA car insurance per month?**
According to our rate estimates, full-coverage car insurance from USAA costs an average of $145 per month. Minimum liability coverage from USAA averages $39 per month.

## Our Methodology

Because consumers rely on us to provide objective and accurate information, we created a comprehensive rating system to formulate our rankings of the best car insurance companies. We collected data on dozens of auto insurance providers to grade the companies on a wide range of ranking factors. The end result was an overall rating for each provider, with the insurers that scored the most points topping the list.

Here are the factors our ratings take into account:

- **Coverage (30% of total score)**: Companies that offer a variety of choices for insurance coverage are more likely to meet consumer needs.
- **Cost and Discounts (25% of total score)**: Auto insurance rate estimates generated by Quadrant Information Services and discount opportunities are both taken into consideration.
- **Industry Standing (20% of total score)**: Our research team considers market share, ratings from industry experts and years in business when giving this score.
- **Customer Experience (15% of total score)**: This score is based on volume of complaints reported by the National Association of Insurance Commissioners (NAIC) and customer satisfaction ratings reported by J.D. Power. We also consider the

responsiveness, friendliness and helpfulness of each insurance company's customer service team based on our own shopper analysis.
- **Availability (10% of total score)**: Auto insurance companies with greater state availability and few eligibility requirements score highest in this category.

Our credentials:

- **800 hours** researched
- **130+ companies** reviewed
- **8,500+ consumers** surveyed

**Data accurate at time of publication.*

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Daniel Robinson is a writer based in Greenville, N.C. with expertise in auto insurance, loans, warranty options and more. Away from the keyboard, Daniel spends time with his wife and son, plays guitar and obsesses over the Beatles and Baltimore Orioles.

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