

While AAA simply acts as an intermediary, meaning that coverage options and experiences can be vastly different based on location, it was rated at 3 stars. In contrast, USAA consistently earns exceptional ratings with a 5-star rating. USAA emerged as the leader in The Zebra Customer Satisfaction Survey.

AAA ★ ★ ★

USAA ★ ★ ★ ★ ★

Pros and Cons comparison

Pros

USAA

- Affordable rates
- Great customer satisfaction scores
- Other membership perks

AAA

- Many bundling options
- Additional membership benefits
- Numerous discount opportunities

Cons

USAA

- Eligibility limited to those in the armed forces

USAA

- Lack of robust coverage options
- Customer satisfaction scores are low

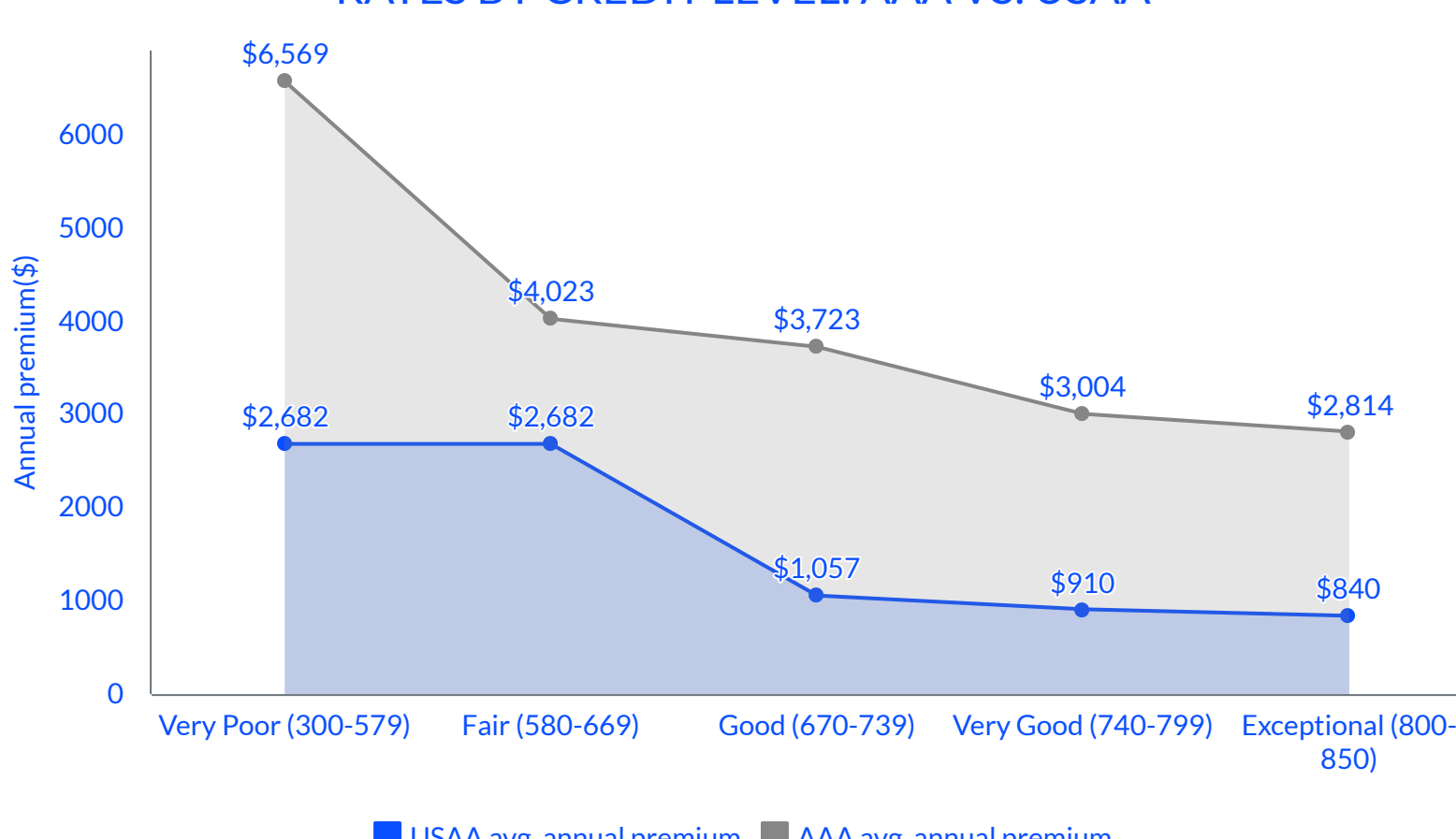
Cheapest average rates

USAA has the cheapest rates at \$106 per month. AAA comes in considerably higher at \$151 per month.

USAA vs. AAA: pricing by credit score

For people with really bad credit, USAA might be a better choice than AAA. Normally, USAA gives better prices than AAA for drivers with credit scores under 580. But if you have excellent credit, a score of 800 or higher - then USAA is usually the way to go. They usually save you around \$1,974 per year compared to AAA. Here are the usual insurance rates for AAA and USAA based on different credit levels.

RATES BY CREDIT LEVEL: AAA VS. USAA



Both USAA and AAA have programs called telematics that track how you drive and can help determine how risky of a driver you are. Let's break it down:

- **USAA's SafePilot:** When you sign up, you get an instant 10% discount on your car insurance. If you drive safely, you could save up to 30% when it's time to renew your policy.
- **AAA's OnBoard:** Depending on where you live, you might be able to join OnBoard. They offer a 15% discount right away, and if you're a safe driver, you could save up to 30%. The catch is that you have to use the AAA mobile app for now; there's no separate one for OnBoard.

So, both options can help you save money on car insurance by driving safely, but they work a little differently.

Comparison of USAA and AAA Rates for High-Risk Drivers

Considering an at-fault accident, speeding violation, reckless driving violation, or DUI on your driving record, USAA might be a preferable option over AAA. Since each car insurance company treats driving offenses differently, it's essential to explore multiple options and obtain quotes to determine which insurance provider best fits your needs.

Comparison of Rates by Citation: AAA vs. USAA

