## 2016 Temkin Forgiveness Ratings Evaluates 294 Companies Across 20 Industries

Airlines: Alaska Airlines, American Airlines, Delta Airlines, JetBlue Airlines, Southwest Airlines, Spirit Airlines, United Airlines, US Airways, Virgin America

Auto dealers: Audi, BMW, Buick, Cadillac, Chevrolet, Chrysler, Dodge, Ford, GM, Honda, Hyundai, Jeep, Kia, Lexus, Mazda, Mercedes-Benz, Nissan, Subaru, Toyota, Volkswagen

Banks: A credit union, Bank of America, Capital One, Capital One 360, Chase, Citibank, Citizens, Fifth Third, PNC, Regions, SunTrust Bank, TD Bank, U.S. Bank, USAA, Wells Fargo

Computers & tablet makers: Acer, Amazon (Kindle), Apple, Barnes & Noble (Nook), Compaq, Dell, eMachines, Gateway, Hewlett-Packard, Lenovo, Sony, Toshiba

Credit card issuers: American Express, Bank of America, Barclaycard, Capital One, Chase, Citigroup, Discover, HSBC, U.S. Bank, USAA, Wells Fargo

Fast food chains: Arby's, Baskin Robbins, Burger King, Chick-fil-A, Dairy Queen, Domino's, Dunkin' Donuts, Hardees, IHOP, Jack in the Box, KFC, Little Caesar's, McDonalds, Pizza Hut, Sonic Drive-In, Starbucks, Subway, Taco Bell, Wendy's

Health plans: Aetna, Anthem (BCBS), BCBS plan not listed, Blue Shield of California, CareFirst (BCBS), CIGNA, Coventry Health Care, Empire (BCBS), Health Net, Highmark (BCBS), Humana, Kaiser Permanente, Medicaid, Medicare, TriCare, United Healthcare

Hotel chains: Best Western, Comfort Inn, Courtyard By Marriott, Crowne Plaza, Days Inn, Fairfield Inn, Hampton Inn, Hilton, Holiday Inn, Holiday Inn Express, Hyatt, La Quinta Inn, Marriott, Motel 6, Quality Inn, Radisson, Residence Inn, Sheraton, Super 8, Westin, Wyndham

Insurance carriers: 21st Century, AAA, Allstate, American Family, Farmers, GEICO, Liberty Mutual, MetLife, Nationwide, New York Life, Progressive, State Farm, The Hartford, Travelers, USAA

Internet service providers: AOL, AT&T, Cablevision, Charter Communications, Comcast, Cox Communications, Time Warner Cable, Verizon

Investment firms: A credit union, Ameriprise Financial, Capital One 360, Charles Schwab, E\*TRADE, Edward Jones, Fidelity Investments, Merrill Lynch, Morgan Stanley Smith Barney, Scottrade, TD Ameritrade, Vanguard, Wells Fargo Advisors

Major appliances: Bosch, Electrolux, Fujitsu, GE, Haier, Hitachi, LG, Samsung, Toshiba, Whirlpool Parcel delivery services: DHL, FedEx, U.S. Postal Service, UPS

Rental car agencies ACE Rent A Car, Advantage Rent-A-Car, Alamo Rent A Car, Avis, Budget, Dollar, Enterprise Rent-A-Car, Fox Rent A Car, Hertz, National Car Rental, Thrifty

Retailers 7-Eleven, Ace Hardware, Advance Auto Parts, Amazon.com, Apple Retail Store, AutoZone, Barnes & Noble, Bed Bath & Beyond, Best Buy, BJ's Wholesale Club, Costco, CVS, Dollar General, Dollar Tree, eBay, Family Dollar, Foot Locker, GameStop, Gap, Home Depot, JCPenney, Kmart, Kohl's, Lowe's, Macy's, Marshalls, Michael's, Nordstrom, O'Reilly Auto Parts, Office Depot, OfficeMax, Old Navy, PetSmart, QVC, RadioShack, Rite Aid, Ross, Sam's Club, Sears, Staples, T.J. Maxx, Target, Toys 'R' Us, True Value, Wal-Mart, Walgreens

Software firms: Activision, Adobe, Apple, Blackboard, Google, Intuit, McAfee, Microsoft, Sony, Symantec

Supermarket chains: Albertsons, Aldi, Food Lion, Giant Eagle, H-E-B, Hannaford, Hy-Vee, Kroger, Piggly Wiggly, Publix, Safeway, Save-a-Lot, ShopRite, Stop & Shop, Trader Joe's, Vons, Wawa Food Markets, Wegmans, Whole Foods, Winn-Dixie

TV service providers: AT&T, Bright House Networks, Cablevision Optimum, Charter Communications, Comcast, Cox Communications, DirecTV, Dish Network, Time Warner Cable, Verizon

Utilities: Alabama Power Company, Ameren Illinois Company, CenterPoint Energy, Columbia Natural Gas, Commonwealth Edison, Con Edison of New York, Consumers Energy Company, Dominion Virginia Power, DTE Energy Electric Company, Duke Energy Progress, Florida Power & Light, Georgia Power, Pacific Gas and Electric Company, PSE&G, Southern California Edison, Southern California Gas Company, TXU Energy

Wireless carriers: AT&T, MetroPCS, Sprint, T-Mobile, TracFone, Verizon Wireless, Virgin Mobile

Base:10,000 U.S. consumersSource:Temkin Group Q1 2016 Consumer Benchmark Survey



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