

Insure.com Identifies the Best Insurance Companies for Home, Health, Life and Auto

November 13, 2019

The annual survey questions more than 4,600 actual policyholders, who show a significant preference for great customer service over a cheap price

Foster City, CA – November 13, 2019 – <u>Insure.com</u>, a comprehensive resource for insurance information, today released a survey that polled over 4,600 consumers on their satisfaction with current insurance companies.

The survey finds customers care much less about a good bargain than they do about service interactions. Companies that fared well in the survey have correspondingly high marks for kind and timely service.

Auto, health, home and life insurance providers are ranked on:

- Customer service
- Claims service
- Cost
- Whether policyholders plan to renew
- Whether or not policyholders would recommend the carrier
- Usefulness of website/apps

"Our survey is a great tool for alleviating anxiety around whether or not there's something better out there when it comes to insurance companies," says Penny Gusner, senior consumer analyst for Insure.com. "A person might ask five or six family members for recommendations or spend hours online. We've asked more than 4,600 people, so that at one glance, consumers can make the best determination."

Auto Insurance

The top spot in the auto insurance category has the best ranking across all factors assessed. A strong onscreen experience may be responsible for a high rating among younger policyholders, coming in second among millennials who use ACG, and first for Gen Xers.

The three highest-ranking auto insurance companies are:

- 1. The Auto Club Group (ACG) AAA: Overall satisfaction rating of 91.72%
- 2. CSAA Insurance Group: Overall satisfaction of 89.64%
- 3. USAA: Overall satisfaction rating of 88.49%

Health Insurance

Health care in the U.S. can be overwhelming to navigate. When searching for a new health care plan, Insure.com recommends focusing first on how a plan is structured, and then who is in-network.

The following companies have good satisfaction rates, though our top spot is filled by a newcomer to the survey that gets high marks across every category.

The three highest-ranking health insurance companies are:

- 1. Centene: Overall satisfaction rating of 89.32%
- 2. BCBS of North Carolina: Overall satisfaction rating of 84.45%
- 3. Cigna: Overall satisfaction rating of 83.95%

Life Insurance

Since consumers should focus on signing with a company that will be around for years to come, when they are most likely to need its benefits, Insure.com recommends checking the financial strength of contenders before signing a policy.

The following are the three highest-rated life insurance companies, omitting claims processing and the likelihood of renewal from our weighted factors.

- 1. MassMutual: Overall satisfaction rating of 89.43%
- 2. Northwestern Mutual: Overall satisfaction rating of 88.79%
- 3. Brighthouse Financial: Overall satisfaction rating of 88.62%

Home Insurance

Many homeowners don't review their coverage after they close on the house, leaving them at risk for being underinsured. Industry research suggests that three out of five American homes are underinsured by an average of 20 percent.

The insurers whose customers feel valued do best. The following are the top-rated home insurers from our survey:

- 1. Chubb: Overall satisfaction rate of 90.86%
- 2. USAA: Overall satisfaction rate of 88.77%
- 3. Esurance: Overall satisfaction rate of 88.64%

About the Study

Insure.com commissioned Op4G to survey more than 4,600 insurance customers nationwide in May 2019. Companies did not pay to be included, and all analysis is independent and editorial. To read an overview of the survey, including all data points and more about its methodology, please visit Insure.com: https://www.insure.com/best-insurance-companies.html

About Insure.com

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For more than 20 years, <u>Insure.com</u> has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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