

# Best insurance companies for 2021

By Michelle Megna | Updated on February 11, 2021

## Best Car Insurance Offers For You

Zip

94117

Age

25-34

▼

Current Insurer

Select Insurer

▼

Homeowner?☐

Multiple Vehicles?☐

Good Driver?

?

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☒

Get Quotes

## What are the 10 best insurance companies?

The 10 best insurance companies are:

- State Farm: Best car insurance company overall
- Geico: Best car insurance company for price
- American Family: Best for auto discounts
- Auto-Owners: Best car insurance company for customer happiness
- Progressive: Best auto insurance company for young adults and college students
- State Farm: Best home insurance company overall
- American Family: Best home insurance company for customer satisfaction
- Travelers: Best homeowners insurance company for price
- AAA Life Insurance: Best life insurance company
- Kaiser Permanente: Best health insurance company

Insure.com's Best Insurance Companies Survey 2021 identifies the best auto, home, health and life insurance companies based on what 3,725 number of policyholders have to say about their experiences. Our team of experts, with more than 35 years of combined industry experience, also identified who has the best insurance for various homeowner and driver profiles and those looking for specific customer service features. Here you'll find:

- A summary of the "best of the best."
- Tips from Insure.com Senior Consumer Analyst Penny Gusner on how to buy the best insurance coverage.
- Links to the complete survey rankings and expert analysis for each type of insurance.

## Best insurance company for home and auto

State Farm ranked first for both home and auto coverage.

### Why we recommend it:

- For auto insurance, State Farm earned the top overall InsureScore among policyholders by providing excellent claims handling and customer service at reasonable prices.
- For homeowners insurance, State Farm received a four-star InsureScore for claims handling and customer service, has industry-best educational resources and tools and a host of specialized coverage options.

### Editor's take on why State Farm is top-rated for auto coverage:

- State Farm has a robust offering of special coverages and discounts, especially for young drivers.
- State Farm isn't known for having the lowest rates, but is actually among the cheapest for liability and full coverage policies compared to other national carriers, and doesn't hike rates as much as other carriers for accidents and tickets.
- Received InsureScore of four stars for customer service, value, claims handling and website/apps.
- Had the highest percentage (96%) of customer who said they'd renew their policies.

### Car Insurance Comparison Tip

"Shop your policy upon renewal, as well as when you move, add or drop a car or driver, have any significant life event or change in your credit score. Get at least three quotes and be sure to use the same level of coverage for all of them," says Gusner. "Beware that lots of discounts doesn't necessarily mean you pay less. Some companies with lots of discounts have a higher base rate, so they can wind up being more expensive than companies with a lower base rate with fewer discounts."




[See scores and rankings for all 20 car insurance companies in the survey, write your own review and read those from others by selecting a company from the results.](#)

### Editor's take on why State Farm is top-rated for home coverage:

- Wide network of agents but also a customer-friendly website and apps.
- Website provides robust educational tools and financial calculators.
- State Farm had the highest percentage that would renew a policy (97%).

## Check our Car insurance offers for you

*\*Sponsored*

Company	Offer	Get Your Personalized Quote
	Take advantage of E-sign, Safe Driver, Pay-in-full, Multi-Car and other Discounts	<a href="#">GET QUOTES</a>
	Compare Quotes from several companies.	<a href="#">GET QUOTES</a>
	Top Rated Insurance Companies	<a href="#">GET QUOTES</a>

*\*Sponsored*

### Home Insurance Company Comparison Tip

I recommend buying enough dwelling coverage to rebuild or repair your home with equitable materials in today's market and \$300,000 or more in liability coverage," says Gusner. "More and more companies are offering special coverages, such as replacement value with no extra cost, so be sure to put companies with perks on your short list."

[See scores and rankings for all 15 home insurance companies in the survey, write your own review and read those of others by selecting a company from the list of results.](#)

## Best health insurance companies

Based on Insure.com's customer satisfaction survey, the five top-rated health insurance companies for 2021 are:

- Kaiser Permanente
- Blue Shield of California
- Humana
- Florida Blue
- UnitedHealthcare

**Why we recommend Kaiser Permanente:** Kaiser Permanente topped the best health insurance company list this year with members praising price and customer service.

Kaiser Permanente's doctors and ease of navigating the health system.

### Editor's take:

- Kaiser Permanente is an integrated health system that incorporates health insurance with providers and hospitals under one umbrella, which can make it easier to navigate the health care system. In our survey, members praised Kaiser Permanente's doctors and ease of navigating the health system.
- Members also liked the insurer's price and customer service.
- A whopping 87% of Kaiser Permanente members said they recommend the health insurer. That was number one this year.
- Kaiser Permanente Medicare Advantage plans also received five stars (the highest rating) from the Centers for Medicare and Medicaid Services.

### Health Insurance Company Comparison Tip

Ask these questions: How is the plan structured? For instance, a health maintenance organization, or HMO, generally doesn't cover care outside its provider network. A preferred provider organization, or PPO, also features a network of providers, but still provides some coverage when you see providers outside the network.

- **Who is in the network?** Make sure the providers you want to see are included in the network.
- **What's covered?** Check to see if the prescription drugs you take are included in the plan's list of covered medications.
- **How much do you pay out of pocket for care?** Review the deductible, copayment and co-insurance amounts.
- **How much do you pay for coverage?** Compare the annual premium among health plans with the same coverage.

[See scores and rankings for all 15 health insurance companies in the survey, write your own review and read those of others by selecting a company from the list of results.](#)

## Best life insurance companies

Based on Insure.com's customer satisfaction survey, the best life insurance companies for 2021 are:

- AAA Life Insurance Company
- American General (AIG)
- Prudential
- New York Life Insurance
- Allstate

**Why we recommend AAA Life Insurance:** AAA Life Insurance Company ranked best in multiple categories: price and customer service. The company also has the highest percentage of members who said they recommend the company (91%).

### Editor's take:

- You don't have to be an AAA member to apply for AAA Life Insurance, though AAA members may be eligible for discounts.
- AAA Life Insurance Company offers multiple life insurance policies without medical exams.
- Millennial and Generation X members both ranked AAA Life Insurance Company for company recommendations (94%).
- 31-day money-back guarantee on ExpressTerm if you decide to cancel your policy.

### Life Insurance Company Comparison Tip

With life insurance, the hope is that you're in it for the long-haul, so you do want to check the financial strength of any company you are considering to be sure it is, too," says Gusner. "Don't buy more than you need. In many cases, a simple term life policy is sufficient. Also, some companies are more affordable for smokers and those with poor health than others, so be sure to research those issues before buying a policy."

[See scores and rankings for all 15 life insurance companies in the survey, write your own review and read those of others by selecting a company name from the list of results.](#)

## How we identified the best insurance companies

Insure.com's ninth annual best insurance companies survey asked customers about their thoughts on their insurers overall and drilled down into subjects like:

- Claims
- Pricing
- Customer service
- Website and app
- Whether they recommend the company
- Whether they plan to renew with the insurer