



Best Insurance Companies 2020: Customers rate today's top carriers

By Michelle Megna | Updated: Nov 12, 2019

Insure.com's Best Insurance Companies Survey reveals the 20 best auto insurance companies and the 15 best insurance companies for health, home and life insurance. We identify the best insurance companies based on what policyholders have to say about their experiences. But getting more information is always better when researching the best insurance companies, so we also invite you to leave your own review, and to read those of other readers.

- [Best car insurance companies](#)
- [Best health insurance companies](#)
- [Best home insurance companies](#)
- [Best life insurance companies](#)

Auto, health and home insurers were ranked based on the ratings from surveyed policyholders in the categories of customer service, claims service, value for price, plan to renew, and would recommend. Life insurance companies were assessed on customer service, value and if policyholders would recommend. Insure.com also asked policyholders to weigh in on their insurance companies' website and apps, to see which carriers have the most useful and accessible onscreen experience.

Unlike evaluations you might find elsewhere, Insure.com's Best Insurance Companies is the result of a survey of current customers – people just like you. We believe it to be the most comprehensive, up-to-date assessment available.

“Our survey is a great tool in helping alleviate the anxiety of wondering if there’s something better out there that you’re missing,” says Penny Gusner, senior consumer analyst for Insure.com. “You might ask five or six family members for recommendations or spend hours online or on the phone. We’ve asked more than 3,000 people, and in one glance, you can make the best determination for your needs.”

Gusner also provides an insurance company comparison tip for each category, but if you have a question not answered here, you can ask her directly by sending it to our [“Ask the Insurance Expert”](#) queue. The [Insurance Advisor](#) tool she developed with the Insure.com staff can also help you identify gaps in coverage.

Best auto insurance companies

Car insurance companies assess many factors when setting your rate, including your driving record, your age, the type of car you drive and the frequency and cost of car insurance claims in your ZIP code. One company might rate the area in which you live more favorably than another, so it’s always worth comparing quotes at least every year so you can take advantage of best rates available.

Rank/Company	Overall	Claims	Price	Customer Service	Website/ Apps	Would renew	Would recommend
1. The Auto Club Group (ACG) AAA	91.72	94.12	89.40	92.20	92.13	96%	86%
2. CSAA Insurance Group	89.64	93.51	87.60	90.00	84.89	98%	94%
3. USAA	88.49	91.51	83.96	91.04	88.16	94%	94%

[The Auto Club Group \(ACG\) AAA](#) Group not only ranked No. 1, overall, but also claimed the top spot in the individual rankings of claims handling, customer service, price and usefulness of websites and apps. It also excelled among younger policyholders, coming in second overall among millennials and first for Gen X. The

Auto Club Group also was among the top carriers for policyholders who would recommend it (94%) and renew coverage (96%).

- “I would highly recommend (AAA) to family and friends. They are accessible and always know who we are and are familiar with our policies. Never had an issue with them when it came to changes to policies or making claims.” -- policyholder quote

[CSAA Insurance Group](#) placed second overall, but earned had the highest percentage of policyholders who said they would recommend it (94%) or renew (98%). CSAA also excelled in claims handling and value for the price, ranking second for those individual metrics. Millennials favored CSAA Insurance Group, as it ranked No. 1 overall for that age group, and also placed second overall for Gen X and Baby Boomers.

- “They go out of their way to get the best deals and discounts for you.” – policyholder quote

[USAA auto insurance](#) ranked No. 3 overall, but ranked second on the individual metrics of customer service and for having useful website features and apps. USAA also placed third for claims handling, and had 97% saying they’d renew their policies. Its limited membership, however, means it’s not available to everyone.

- “USAA is affordable, has excellent coverage, and genuinely cares about its customers. After way too many accidents they still have not dropped me even though other insurance companies would not insure me.” – policyholder quote

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.

Best health insurance companies

Health care in the U.S. can be an overwhelming field to navigate, so finding a company with which you can feel satisfied and cared for is a huge relief. Whether you have insurance through your employer, the Marketplace, or an individual policy, familiarizing yourself with the players in the game and their plan offerings and can help you make better choices come open enrollment.

Rank/Company	Overall	Claims	Price	Customer Service	Website/Apps	Would Renew	Would Recommend
1. Centene	89.32	90.97	89.20	89.60	84.74	94%	89%
2. BCBS of North Carolina	84.45	88.85	81.40	84.00	81.68	96%	82%
3. Cigna	83.95	87.60	81.20	84.60	81.47	93%	75%

[Centene](#) ranked No. 1 in its first year in the Best Health Insurance Companies survey. Centene received the top mark across the board: claims, price, customer service and website/app. An impressive 89% of Centene members said they would recommend the insurer to others. That number led the field. Centene also showed support across multiple age groups. Millennials and Baby Boomers ranked Centene as the top health insurer. Generation Xers voted it as No. 2. It also ranked No. 1 across each region except the west where it took second place.

- “In every respect, they are good, professional and committed to customer service.” – policyholder quote

[Blue Cross and Blue Shield of North Carolina](#) finished second for website/app and third for claims, price and customer service. More importantly, 82% said they recommend the insurer. Ninety-six percent of BCBS of NC members said they plan to renew.

- “They are very straightforward and you should never hesitate to ask questions. I would recommend it because they make it very easy. I love that they respond very quickly to emails and always answer/solve any questions/problems/concerns anytime I call or email.” –policyholder quote

Cigna performed best for customer service (second) and website/app (third). Seventy-five percent of Cigna members said they would recommend the insurer and 93% said they plan to renew. Those numbers were both in the middle of the road. Millennials ranked Cigna as the second best health insurer, while it ranked near the bottom for Baby Boomers.

- "This company is like a warm blanket that covers up all your insecurities when it comes to being healthy and having resources." -- policyholder quote

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 home insurance companies

Your home insurance protects what is likely your most valuable asset. But 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. Even if you have sufficient coverage, if you don't shop your policy you could be overpaying. Assess your needs and your current policy, then compare the options carefully, and rest a little easier.

Rank/Company	Overall	Claims	Price	Customer Service	Website/Apps	Would Renew	Would Recommend
1.Chubb	90.86	92.16	92.40	88.40	87.34	95%	93%
2. USAA	88.77	90.50	85.76	90.71	87.32	95%	86%
3.Esurance	88.64	92.57	87.40	87.00	87.00	95%	92%

[Chubb homeowners insurance](#) scored ranked No. 1 overall, and also placed first for value for the price and for usefulness of its website and apps. It ranked third for customer service and fifth for claims handling. Ninety-five percent said they'd renew, and 93% said they'd recommend Chub. Baby Boomers and Gen X also chose the carrier as its top choice overall. Though Chubb specializes in high-end homes, you don't have to well-to-do to take advantage of its generous coverage options, such as cash settlement and extended liability, and perks not offered by other carriers.

- “They make you feel like you are a valued customer.” –policyholder quote

[USAA homeowners insurance](#) not only ranks No. 2 overall, but also first on the individual metrics of customer service satisfaction and second on useful website/apps. Ninety-five percent said they'd renew with USAA, and 86% said they would recommend it. Its limited membership, however, means it's not available to everyone.

- “I feel I am valued, the policies we have are reasonably priced and we can reach customer support when we need to and get answers to our questions.” – policyholder quote

[Esurance](#) ranked third overall, and placed second for price, third for claims handling and website/app usefulness and fourth for customer service. Ninety-five percent said they'd renew, while 92% said they would recommend Esurance.

- “Reasonable price and the customer service is excellent. They care about you not just your money.” – policyholder quote

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 life insurance companies

Due to the unique nature of life insurance products, claims processing and likelihood of renewal are omitted from the scoring. The categories of customer service, value for price, usefulness of website/apps and would recommend are the weighted factors measured in ranking the best life insurance companies.

Rank/Company	Overall	Price	Customer Service	Website/Apps	Would Recommend
1.MassMutual	89.43	88.80	90.60	86.87	90%
2.Northwestern Mutual	88.79	88.84	88.84	87.95	95%
3.Brighthouse	88.62	88.40	89.00	88.22	89%

[MassMutual](#) ranked No. one for customer service and second for price and website/app. It also ranked second for members who would recommend the life insurer. Ninety percent of members surveyed said they would recommend MassMutual. That ranked second only behind Northwestern Mutual Life Insurance Co. The Springfield, MA-based company took the top spot for the west region, second in the Midwest and third in the south. It's also popular with Millennials -- taking second place in the age group.

- “I like that they had a basic policy within my price range that didn't require any medical exams or anything. Their website is easy to navigate and terms are clear. The few times I have spoken with a rep they were friendly and helpful.” – policyholder quote

[Northwestern Mutual](#) enjoyed the highest level of member recommendation. Ninety-five percent said they'd recommend the insurer to others. Despite not getting the highest rating in any subcategory, Northwestern Mutual ranked in the top three in each one. The company came in third place for two age categories: Millennials and Baby Boomers. The insurer also finished second place in two regions: South and West.

- “I would recommend them because they have excellent customer service, low rates, no surprise fees and they are very easy to do business with.” – policyholder quote

Brighthouse ranked highest in the website/app category and came in second for customer service. Eighty-nine percent of members said they'd recommend Brighthouse. The life insurer was the top life insurer for both Generation Xers and Baby Boomers. It finished second in the Northeast and third in the Midwest.

- “They offer very affordable life insurance policies and are very helpful when you have questions.” – policyholder quote

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.](#)

Customer satisfaction is king

While everyone loves a bargain, price was overshadowed by service when surveyed policyholders were asked to leave feedback. When customers described their insurance company, the overwhelming majority commented about how the company treated them, how responsive the company was in answering questions about coverage or claims and about features of the coverage, such as discounts and apps. It's not that price wasn't mentioned, but rather that it wasn't the main reason policyholders liked – or disliked-- their insurer.

Agree with our findings? Disagree? Join the conversation by sharing your own experience with your insurance provider in the commenting forum below. To see all the comments for each company, as well as detailed information on each company's coverage and discounts, visit our company pages by clicking on the company links in the text of this article.

Methodology

Note that this is an independent editorial analysis devoid of affiliations or partnerships of any kind— companies did not pay to be included.

Insure.com commissioned Op4G to survey more than 4,600 insurance customers nationwide in May 2019. The survey collected customer ratings for 20 leading companies in the auto category and 15 leading companies in each of the home, health and life categories. Only current customers of the insurers on our lists were surveyed, and the survey was not open to the general public on the Insure.com website.

Auto, home and health insurers were ranked according to a weighted 6-point measurement of the following factors: customer service, claims processing, value for price, merit of website/apps, would recommend and would renew. Life insurers were rated on a weighted 4-point measurement on customer service, value for price, merit of website/apps and would recommend.

The A.M. Best ratings, discounts and coverage options noted in the survey do not affect the scores, but are provided as a supplementary resource.

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