

The best insurance companies for 2022

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Insure.com each year rates the top carriers in auto, home, life and health insurance. Insure's editorial staff this year used a variety of data sources to compile the rankings, including: J.D. Power customer satisfaction rankings; A.M. Best credit ratings; National Association of Insurance Commissioners' complaint data; and, for health insurers, National Committee for Quality Assurance's Health Plan Ratings, which, along with other factors, evaluates health plans on the quality of patient care.

The editors ranked more than 40 companies across four major insurance categories.

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What are the top 10 insurance companies?

Among the top insurance companies:

- Best car insurance company overall: Auto-Owners
- Best car insurance company for discounts: The Auto Group
- Best car insurance company for rates after an accident: American Family
- Best car insurance company for rates after a speeding ticket: Erie
- Best home insurance company overall: State Farm
- Best home insurance company for new-home discounts: Travelers
- Best life insurance company overall: State Farm
- Best life insurance companies for customer experience and satisfaction: Northwestern Mutual and MassMutual
- Best health insurance company overall: Kaiser Permanente
- Best for keeping customer complaints low: Anthem

It should be noted that USAA often ranks as a top insurer. But because the company only offers coverage to military members, veterans and their families, it is scored but not included in the rankings.

In addition to customer satisfaction rankings and financial ratings, the editors also looked at insurers' average premiums, multi-policy discounts and other factors to find the best of the best.

The top five companies in each insurance category are as follows:

The five best car insurance companies:

1. Auto-Owners
2. Erie
3. State Farm
4. Geico
5. Travelers

Auto-Owners is known for its excellent claims handling and the wide variety of discounts it offers. Erie scored well in a number of areas and topped the rankings when it comes to premium increases after a speeding ticket, which means that if you are cited for speeding, your premium shouldn't increase dramatically.

[Read more about best car insurance companies of 2022.](#)

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The five best life insurance companies:

1. State Farm
2. Northwestern Mutual
3. MassMutual
4. New York Life
5. Mutual of Omaha

State Farm received the highest scores from both J.D. Power for customer satisfaction and A.M. Best for financial strength. The company also received relatively few complaints, demonstrating strong customer satisfaction. Northwestern Mutual, also with few customer complaints, is heralded for its good customer service.

[Read more about best life insurance companies of 2022.](#)

The five best health insurance companies:

1. Kaiser Permanente
2. Humana
3. Blue Cross Blue Shield of Michigan
4. Health Care Service Corp.
5. Highmark

Kaiser Permanente has high marks across the board and is the only health insurer on this list with a perfect 5.0 from J.D. Power. Humana, which is ranked second, also has exceptionally high marks from J.D. Power.

[Read more about best health insurance companies of 2022.](#)

The five best home insurance companies:

1. State Farm
2. Auto-Owners
3. AIG
4. Progressive
5. Allstate

State Farm scored highest in the multi-policy discounts category, while Auto-Owners ranked second in the new home discounts category.

[Read more about best home insurance companies of 2022.](#)

While these rankings are a great starting point for searching for coverage, you shouldn't stop there if you want to get the best homeowners insurance.

"Shop around and talk to local agents, brokers or companies doing business in your area," says Karen Collins, assistant vice president for personal lines for the American Property Casualty Insurance Association. "Local agents or companies will understand your local market and be able to give you a variety of choices."

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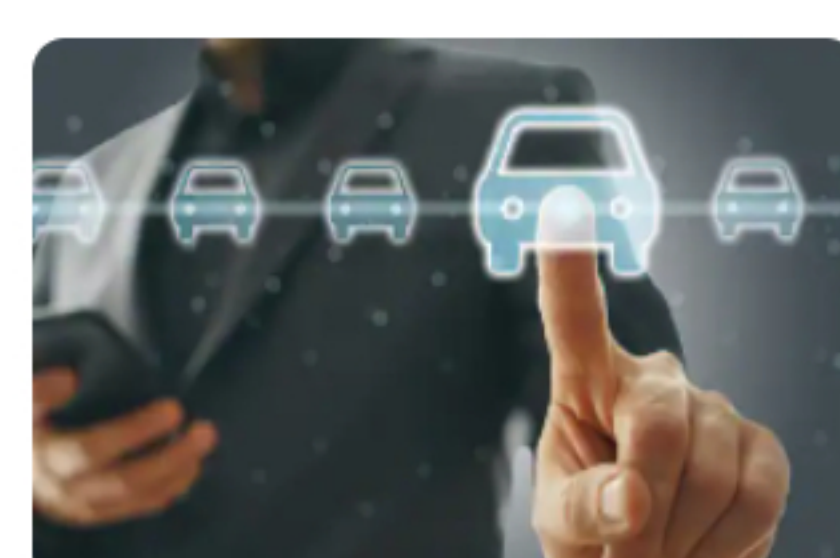
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