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Insure.com Survey Finds Best Life Insurance Companies

By Insure.com Posted on December 6, 2019

Most current policyholders gave glowing recommendations to our top three

Foster City, CA – December 3, 2019 – <u>Insure.com</u>, a comprehensive resource for insurance information, today released a survey showcasing the best rated life insurance companies, as picked by the policyholders who have them.

The survey asked over 1,700 current customers to rank the companies by customer service, value for the price, ease of website and mobile apps, and whether they'd recommend the company to others.

The five highest-ranking life insurance companies for 2020 are:

- 1. MassMutual: Overall satisfaction rating of 89.43%
- 2. Northwestern Mutal Life Insurance Co.: Overall satisfaction rating of 88.79%
- 3. Brighthouse Life Insurance: Overall satisfaction rating of 88.62%
- 4. Transamerica: Overall satisfaction rating of 88.33%

5. John Hancock Life Insurance: Overall satisfaction rating of 87.47%

MassMutual secured the top spot by having high percentages in the categories for who would recommend to a friend (90%), value for the price (88.80%) and by giving great customer service (90.60%) to those polled. Analysts also liked that it's a company that has existed since 1851 and has a strong financial base, since customers are counting on it to serve them for many years to come.

While Northwestern Mutual came in second overall, it is the most beloved insurer in this study for customer recommendations, with a 95% percent positive referral ranking. It came in second for price and ease of use.

Brighthouse was a hit with people who prioritize customer service, coming in second overall in that category.

The reality of life insurance is that most people should have it, but some put off the task for another day. You'd be wise to check into your options if you: Own a home, hold debt you don't want to saddle on a loved one, have children or a partner.

"Polling actual policyholders tends to uncover more information than what experts might find," explains Les Masterson, managing editor for Insure.com. "Our aim is for this survey to help consumers who might have previously felt intimidated when researching a life insurance plan. It's not a chore anyone looks forward to, but protecting your family's financial future is always a wise decision."

In addition to using this survey to find a policy, Insure recommends checking a company's financial strength and complaint record before signing a contract. For example, our first place company, MassMutual, has a complaint ratio of .12 for individual life insurance policies. That's quite low if you compare it to the median complaint ratio of 1.00, which can be found on the National Association of Insurance Commissioners (NAIC) site.

Insure.com commissioned Op4G to survey more than 4,600 insurance customers nationwide in 2019; the life insurance portion reached more than 1,700 people. 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: /best-life-insurance-companies/

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For more than 20 years, Insure.com 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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3/3