

Press Releases

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Press Release: Insure.com Survey Reveals 2018's Best Life Insurance Companies

By [Insure.com](http://insure.com) Posted on August 15, 2018

Aug. 15, 2018 (Foster City, CA) – Insure.com’s annual analysis that identifies the best life insurance companies found that Lincoln National, Allstate and Metropolitan Life (MetLife) earned the top three spots, respectively, based on responses from current policyholders who rated carriers on four customer satisfaction metrics.

Insure.com surveyed more than 3,100 U.S. insurance customers, including policyholders of 15 leading life insurance companies for its 2018 rankings of the best companies for life insurance.

Respondents to the survey gave ratings based on insurance company factor:

- Value for price
- Customer service
- Usefulness and ease-of-use of website/apps
- Likelihood to recommend

Company rank	Overall score	Value for price	Customer service	Website/apps	Would recommend
1. Lincoln National	89.02	88.91	90.3	82.02	94%
2. Allstate	88.68	88.39	89.65	83.74	91%
3. MetLife	88.01	88.48	87.93	85.24	85%

[See scores and rankings for all 15 life insurance companies in the survey.](#)

Lincoln National ranks No. 1 overall, and also on the individual metrics of customer service satisfaction, price and the percentage of people who would recommend it. Lincoln National offers policies with a long-term care component with a range of riders you can add to customize your policy. It also has competitive rates for those with health conditions.

Allstate ranked second overall, and second for customer service, and fifth for price, but was still less than one point beyond the No. 1 spot for those categories. MetLife ranked third overall and for price, fifth on usefulness of its website and apps.

Insure.com's Best Life Insurance Company survey removes the guesswork from finding the best companies in the industry. In one easy view, you can compare ratings, read comments from policyholders on their experiences, see financial ratings and decide from which companies you'd like to request a quote.

"People tend to think life insurance costs much more than it does, and this likely contributes to being underinsured, or worse, not having any life insurance at all," said Penny Gusner, consumer analyst for Insure.com. "Not having the safety net today that you need for tomorrow, or the future, can significantly upend a family's finances and quality of life. That's why using our rankings to help find the best insurers is a smart move."

Consider these findings from the "2017 Insurance Barometer Study," Life Happens and LIMRA:

- People overestimated the cost of a term policy by three times the actual price.
- 85 of respondents say most people need life insurance, but just 59 percent say they have it.
- Four in 10 households lacking life insurance would have immediate trouble paying living expenses if the primary wage earner died.

"When looking for coverage, be sure to remember the financial strength and reputation of your life insurance company is critical," Gusner says, "as you want to be confident that company will still be around in 30 or so years."

For more details on the survey, including company scores and rankings across categories, please see the [full feature on Insure.com](#).

Methodology

Insure.com commissioned Op4G to survey more than 3,100 insurance customers nationwide in December 2017. The survey collected customer ratings for 15 leading companies in the life category. 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.

Life insurers were ranked according to a weighted 4-point measurement of the following factors: customer service, value for price, website/apps and would recommend. Weighted measurements were derived from former surveyed policyholders' rank of prioritization of these factors.

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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