

Press Releases

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Press Release: Insure.com Reveals 2016's Best Insurance Companies

By [Insure.com](http://insure.com) Posted on November 2, 2015

Nov. 1, 2015 (Foster City, CA) - Based on a survey of more than 4,000 U.S. insurance customers, Insure.com releases its 2016 rankings of the best companies for car insurance, life insurance, health insurance and home insurance.

Customers of CSAA Insurance Group, Voya Financial, Horizon Blue Cross Blue Shield of New Jersey and The Hartford are more satisfied with their insurance companies than the customers of most other major insurers, according to the 2016 Insure.com Best Insurance Companies survey.

Insure.com surveyed customers of 20 leading car insurance companies and 15 large companies each in the life insurance, health insurance and home insurance categories. Respondents to the survey gave ratings on their insurer's customer service, claims-handling and pricing. Additionally, respondents shared whether they plan to renew their current policy and whether they would recommend their insurer to a friend.

In the auto category, CSAA Insurance Group claimed the top spot with an overall satisfaction score of 90.4 (out of 100 possible). This displaced last year's auto frontrunner, USAA (87.5), which slipped to the No. 2 spot. State Farm earned the third-best score (87.2) in the survey.

"Auto insurance is an incredibly competitive category, and USAA has a reputation for providing great service," says Penny Gusner, consumer analyst for Insure.com. "But clearly CSAA Insurance Group is also doing some things right or else they wouldn't be posting the satisfaction scores that they are."

Voya Financial took the No. 1 spot in the life insurance category with a score of 92, just ahead of Massachusetts Mutual Life Insurance Co. (91.4). State Farm (89.5) claimed another third-place result in this division.

“Voya was formerly ING, but the name change doesn’t seem to have upset its customers’ opinions of the company,” says Gusner. Gusner adds that because the life category doesn’t include ratings for claims or renewals, both of which are rare in the realm of life insurance, Voya’s victory speaks well of its pricing and customer service.

Horizon Blue Cross Blue Shield of New Jersey (88.8) took the victory in the health insurance category, and it was just the beginning of a top-three sweep for Blue Cross Blue Shield Companies: Blue Cross Blue Shield of Michigan (86.5) claimed the second spot and Blue Cross Blue Shield of Florida (84.1) earned third.

“Health insurance is a changing industry today,” says Gusner. “But the BCBS companies seem to be navigating this landscape better than some other insurers today – at least as far as their customers are concerned.”

The Hartford topped the home insurance category with a score of 88.1, besting State Farm (86.5) – the only insurance company to earn top-three finishes in multiple categories – and Chubb Insurance (84.4).

While many major insurers earned competitive scores in this survey, Gusner says that the ranges of scores in each category – the health category, for instance, delivered a difference of more than 15 satisfaction points between the top- and bottom-ranked companies – indicate that there really are meaningful differences in the customer service, pricing and claims-handling that insurance companies offer today.

“Relatively speaking, a lot of companies that we think of as household names didn’t do very well in their categories,” Gusner says. “That means picking a company on name recognition alone could be a very bad idea. Smart buyers will look into these things before choosing a policy and not just settle on a company because they saw a clever commercial or recognized the brand.”

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

Methodology

Insure.com commissioned Op4G to survey 4,022 U.S.-based insurance customers in June 2015. Only current customers of the relevant insurance companies were surveyed.

Respondents provided ratings on their levels of satisfaction with their insurance companies and each answer was assigned a point value. Points were then averaged and totaled for each company.

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