

METHODOLOGY

# America's Best Insurance Companies 2026

in cooperation with **Forbes**

statista 



# America's Best Insurance Companies 2026

## Summary

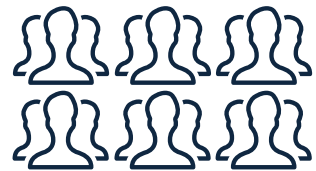
- For the fifth time, Forbes and Statista award **America's Best Insurance Companies** for five insurance types: Auto, Homeowners, Renters, Permanent Life, and Term Life
- The winners were determined based on an independent survey from a vast sample of over **18,000 U.S. citizens** spread across the nation
- The survey ran from 06/02/2025 to 07/04/2025 and was conducted via an **online access panel**
- The survey considered customers' **overall recommendation**, their **general satisfaction**, their **loyalty**, and the six subdimensions **Advice, Customer Service, Price/Performance, Transparency, Digital Services** and **Damage/Benefit Service**
- For each insurance type, the **insurance companies with the highest score have been awarded**. The length of the top lists for every insurance type varies between 15 and 45 – depending on the number of evaluations collected, the final score and the market size of the respective type
- To receive an award, insurance companies needed a minimum number of ratings and at least an overall score of 70 out of 100
- The awards were assigned at company/group level

In the **America's Best Insurance Companies** ranking, 160 awards were assigned in total for all insurance types

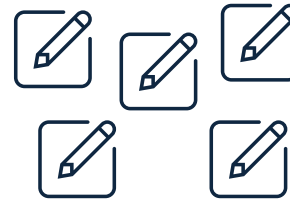
# The selection of awarded companies is based on a survey conducted among more than 18,000 insurance customers

## Consumer Survey

Statista conducted the survey in the U.S. among over 18,000 insurance customers using an online access panel. Each survey respondent was able to share their experiences with their insurer based on six subdimensions. The recommendations and ratings were transformed into score values and aggregated towards a final score.



Online access panel



„America's  
Best  
Insurance  
Companies“

An online access panel is a sample group set up by a survey company and available for custom-built surveys. People register and agree to take part in online surveys

Over 18,000 participants across the nation with at least one insurance policy. Excluding customers who only have a health insurance policy

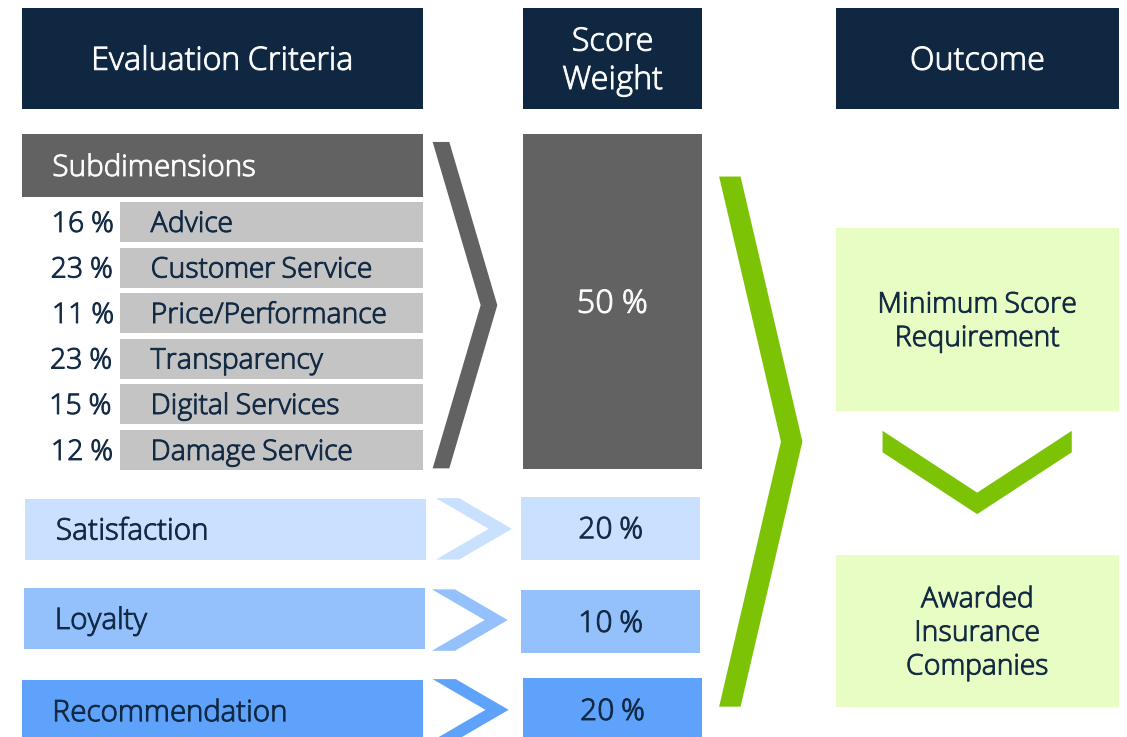
Respondents name their insurers and provide their assessments of those insurers from a customer's perspective

The lists are based on the aggregated participant ratings for the insurers on six subdimensions (Advice, Customer Service, Price/Performance, Transparency, Digital Services and Damage/Benefit Service), their overall satisfaction, their loyalty and their likelihood to recommend the insurer they have experience with

# An insurance company's overall score resulted from the evaluation of different dimensions










## Score Calculation

- Participants evaluated the insurance companies they have held within the last three years on six different subdimensions: **Advice, Customer Service, Price/Performance, Transparency, Digital Services and Damage/Benefit Service**
- The importance of the six subdimensions was determined by the participants and used to weight the respective subdimension accordingly\*
- In addition, participants had to rate their insurance companies towards **satisfaction, loyalty** and **overall recommendation**
- All user reviews were transformed into score values and aggregated towards a **final score**
- The score value varies between 0 and 100 (= maximum)



# Respondents rated the insurance companies in different dimensions

Subdimensions – Example statements which were evaluated for each insurer

 <b>GENERAL SATISFACTION</b>	 <b>LOYALTY</b>	 <b>ADVICE</b>	 <b>CUSTOMER SERVICE</b>	 <b>PRICE-PERFORMANCE</b>	 <b>TRANSPARENCY</b>	 <b>DIGITAL SERVICES</b>	 <b>DAMAGE/BENEFIT</b>
<p>How satisfied are you with your insurance overall?</p>	<ul style="list-style-type: none"> <li>• In case of a moderate price increase, I will not change the</li> <li>• In case of a moderate price increase, I will not change the insurance company</li> <li>• ...</li> </ul>	<ul style="list-style-type: none"> <li>• The consultants have answered my questions competently</li> <li>• The advantages and disadvantages of the policies were explained in detail</li> <li>• An individual analysis of my insurance situation was carried out</li> <li>• ...</li> </ul>	<ul style="list-style-type: none"> <li>• The insurance company suggests better alternative offers or additions to existing policy on its own</li> <li>• The advisors are easily accessible for questions</li> <li>• My questions are answered competently</li> <li>• ....</li> </ul>	<ul style="list-style-type: none"> <li>• I am satisfied with the service I receive for the money I pay</li> <li>• The insurance policy is affordable</li> <li>• ...</li> </ul>	<ul style="list-style-type: none"> <li>• I will be informed comprehensively in case of a change in the policy</li> <li>• The insurer clearly informs me about benefits, costs and fees</li> <li>• I trust the insurance company</li> <li>• ...</li> </ul>	<ul style="list-style-type: none"> <li>• The design of the website is intuitive</li> <li>• Managing policies online (e.g., enrolling for a new policy, submitting a claim, tracking its status) is easy</li> <li>• I can easily archive and retrieve my insurance documents</li> <li>• ...</li> </ul>	<ul style="list-style-type: none"> <li>• I was able to submit my claim to the insurance company</li> <li>• I am satisfied with the way the insurance handled my claim</li> <li>• The insurance company reacted quickly in the event of damage or benefits</li> <li>• ...</li> </ul>
 <b>RECOMMENDATION</b> <p>How likely is it that you would recommend the following insurance company to a friend or family member?</p>							

5 **Notes:** Evaluation of the different dimensions using a scale from 1 – strongly disagree to 4 – strongly agree.  
 Evaluation of satisfaction using a scale from 1 – very dissatisfied to 4 – very satisfied.  
 Evaluation of recommendation using a scale from 1 – very unlikely to recommend to 4 – very likely to recommend

# America's Best Insurance Companies 2026

Requirements for Award

**To be awarded as one of the America's Best Insurance Companies the following conditions had to be met:**

- 1) The insurance company's score was at least 70/100
- 2) The insurance company received a minimum number of evaluations:  
The number and the distribution of the evaluations varies between insurance types – therefore, the minimum value varies
- 3) The insurance company operates in the US
- 4) The insurance company provides individual insurance and not solely group policies via employers

Out of over 3,100<sup>1</sup> insurance companies across the US, only **93 unique insurance companies**<sup>2</sup> have been awarded.

# Disclaimer

The selection of the insurance companies and the definition of the evaluation criteria were based on independent journalistic criteria of Forbes and Statista. The evaluation was carried out by the statistics and market research company Statista. Forbes and Statista make no claim to the completeness of the insurance companies examined.

The ranking only includes insurance companies that qualify according to the criteria described in this document. A position in the ranking is a positive recognition based on an extensive survey. Furthermore, events following August 15, 2025, were not a subject of this list. As such, the results of this ranking should not be used as the sole source of information for future deliberations. The information provided in this ranking should be considered in conjunction with other available information.

The quality of insurance companies that are not included in the ranking is not disputed.