

Best Car Insurance Companies

There's a lot more to accident coverage than low premiums

By Benjamin Preston
March 13, 2023

It's easy to overlook buying car insurance as an insignificant box to check on the list of things you need to do when you purchase a car. But nothing could be further from the truth. It's one of the most important aspects of car ownership. It protects you against major financial loss if you're unfortunate enough to get into a collision, covering everything from property damage to bodily injury and beyond.

A good policy should give you all the resources you need to get your life back on track if you've damaged your car or injured yourself or others in a crash. A bad policy could leave you in the lurch when you're at your most vulnerable. You don't want to be chasing down payments from a hospital bed, or when you're trying to get back on the road so that you can drive to work.

The best insurance policies take care of your financial needs and have a low premium, excellent customer service, proactive advice, and terms that are easy to understand.

From Consumer Reports' survey of 40,251 members in the summer of 2022, we are able to rate 36 car insurance providers.

Here we highlight the top performers. Complete ratings, including detailed factors such as the cost of premiums and the quality of the customer service, are available to CR members.

Be sure to consult Consumer Reports' car insurance buying guide before you buy insurance. Although it's good to change carriers from time to time if you're not satisfied with the one you have, experts recommend that you avoid jumping around too often because that can push up your premium. If you want to make a change, consider the top-rated providers here.

