

Insurer of the Year Awards

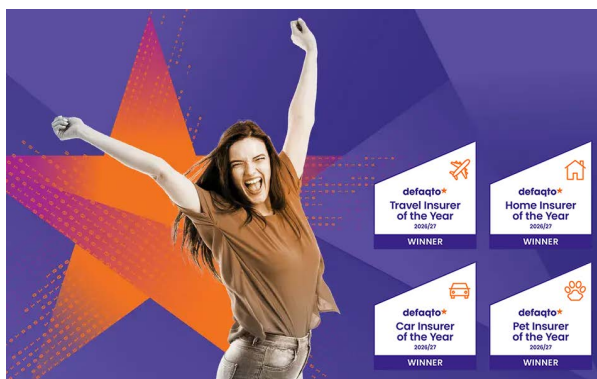
Recognising excellence. Backed by insight. Powered by trust.

Independent recognition your customers, and your business, can rely on

In a changing and increasingly competitive market, independent recognition matters more than ever. UK general insurance providers are navigating tighter margins, rising customer expectations, and a wave of market consolidation. As brands compete for visibility and customer trust, clear points of differentiation are critical.

That's where the Defaqto Insurer of the Year Awards come in. Based on robust product analysis and consumer insight, the Awards spotlight the providers delivering the strongest balance between service and product quality in home, car, travel and pet insurance. And for those named winner or highly commended, the badge becomes a valuable commercial asset when licensed.

What makes the Defaqto Insurer of the Year Awards different?



Unlike other awards that rely on paid submissions, the Defaqto Insurer of the Year Awards are earned, not entered, and based on independent analysis.

Our Awards recognise insurers who offer both strong product quality and excellent customer experience.

Built on Defaqto's trusted Star Ratings and **informed by responses from 26,000 consumers**, the Insurer of the Year Awards are objective, transparent and meaningful. See our selection methodology on the next page.

More than a badge. A signal of excellence, proven through data

- **Stand out** in aggregator and broker channels
- **Support pricing and margin** by reinforcing value at the point of quote
- **Build trust** with customers, partners and investors
- **Boost conversion** at renewal, cross-sell and upsell moments
- **Differentiate** in an increasingly consolidated market
- **Inspire pride** and alignment across your internal teams



Find out more about licensing your award badge. Contact your Defaqto Relationship Manager or email sales@defaqto.com.

Methodology

The Defaqto 'Insurer of the Year' badge helps customers choose with confidence. Defaqto is a name they already recognise and trust and the award badge signals a product that's not just technically sound but proven to deliver value and service. It cuts through complexity, giving consumers a reason to believe in what you're offering.

Key numbers from our consumer surveys

26,647

Consumers surveyed

107

Brands assessed

How many insurers were considered?

Over **100 insurance brands** were assessed across the four core personal insurance lines: home, car, travel and pet. Products had to meet eligibility criteria including national distribution and policy transparency to ensure a fair and consistent basis for comparison.

Our approach goes beyond brand-level perception. In our customer experience survey, we asked respondents to reflect on their real interactions with their insurer across five key touchpoints: getting a quote, making changes or enquiries, handling claims, renewing policies and resolving complaints.

By drilling down into each of these areas, we gained a more detailed, reliable picture of service performance, adding rigour and credibility to the final outcomes.

2025–26 winners on next page

How are the winners selected?

Each insurer is evaluated using a two-part methodology, with equal weighting given to product quality and customer service performance.

- **Product element:** Combines our Star Ratings methodology, Customer Appeal data (from an annual survey with over 10,700 respondents), and product breadth. Providers offering tiered propositions (e.g. bronze, silver, gold) score more favourably, as this demonstrates broader commitment to varied customer needs.
- **Service element:** Draws from the Customer Experience Survey, where over 15,900 respondents rated their insurer across five key service touchpoints: quote and buy, in-life queries and changes, claims, renewals and complaints.

Each element is scored independently. The two scores are then averaged and ranked to determine the Winner and Highly Commended insurers in each category.



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2026-27 Licence Package

- ✓ **Official press release** announcing the Winners
- ✓ **Defaqto website listing**, featuring judge commentary on why your product stood out
- ✓ **Clickable badge files**, optimised for use across digital and print channels.
- ✓ **Social media assets**, including a re-shareable carousel post
- ✓ Invitation to the **Insurer of the Year Awards prizegiving**
- ✓ **Winner’s plaque** for display or presentation

Category winners and highly commended in 2025-26

	Car	Home	Travel	Pet
Winner	Aviva	Halifax	Coverwise	Sainsbury’s Bank
Highly Commended	1st Central	Admiral	AA	Animal Friends
	Co-op Insurance	Aviva	InsureandGo	PDSA
	Direct Line	NatWest	Tesco Insurance	RSPCA Pet Insurance

For more information, go to <https://www.defaqto.com/insurer-of-the-year-awards>.



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