

Protection Service Ratings 2026



Provider	Service Rating
Aviva	Gold
Guardian	Gold
HSBC Life (UK)	Gold
Legal & General	Gold
LV=	Gold
Royal London	Gold
Scottish Widows	Gold
Shepherds Friendly Society	Gold
Vitality Life	Gold
Zurich	Gold

Please note: Providers not listed above were either not rated because the feedback on their service did not meet the minimum required or we received an insufficient number of responses for the provider.