

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 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 33,000 responses** (from 15,800 customers), 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.

33K

Survey responses

15,800

Customers contacted

100

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.

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 10,000 responses), 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 15,800 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.

[2024 Winners on page 4](#)



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2025/26 Licence Package

We've created **a full package of promotional and recognition assets** to support your marketing and stakeholder engagement, including:

- ✓ **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. (See below)
- ✓ **Social media assets**, including a re-shareable carousel post
- ✓ **Invitation to the Insurer of the Year Awards prizegiving**—a celebratory networking event, with invited press
- ✓ **Winner's plaque** for display or presentation

Everything is designed to help you maximise visibility, build credibility, and get real commercial value from your success. Get in touch for pricing information—details below.



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Frequently asked questions

How long does the badge licence run for?

From **1 August 2025 to 31 July 2026**—a full 12 months of campaign, communications and brand-building opportunity across all your channels.

Where can the award badge be used?

Anywhere the product is promoted: websites, email campaigns, aggregator listings (where supported), social posts, app stores, policy documents, marketing materials, point of sale (POS) items and more. You'll receive high-res files and usage guidelines.

How is this Insurer of the Year award different from Defaqto's Star Ratings?

Star Ratings assess product features. The Insurer of the Year Awards combine both product features and customer experience to recognise all-round performance—and only the very best are awarded. [Read more about Star Ratings on our website.](#)

How will Defaqto promote category Winners and Highly Commended?

Category Winners and Highly Commended brands will feature on Defaqto's social channels, in PR activity and newsletters throughout the licence period—providing valuable third-party exposure alongside your own marketing.

Which format(s) will the award badge be available in?

A range of formats and file types are available to suit your campaign and branding.



Defaqto Insurer of the Year Awards 2024/25

Last year's Winners and Highly Commended



	Car	Home	Travel	Pet
Winner	AA	Post Office Money	Virgin Money	Animal Friends
Highly Commended	AXA Insurance	Aviva	Coverwise	Agria Pet Insurance
	Tesco Bank	Admiral	Tesco Bank	Petsure
	Saga	Natwest	AllClear	PDSA

Website: <https://www.defaqto.com/insurance-awards-2025>



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