



Top 10 Lists

Top 10 Insurance Websites	Selection	Organization	Features	Usability	Presentation	Overall
1. Met Life	5	5	4	4.5	5	4.75
2. NY Life	5	5	4	4.5	4.5	4.6
3. Chubb	5	4.5	4	4	3.5	4.2
4. Prudential	5	4.5	4	4	3	4.1
5. Allstate	5	4	4	4	3.5	4.1
6. State Farm	4.5	4	3.5	4	3	3.8
7. John Hancock	4.5	4	3.5	3	3	3.6
8. Travelers	4.5	4	3.5	3	3	3.6
9. Liberty Mutual	4.5	3.5	3.5	3	3	3.5
10. Mass Mutual	4	3	3	2	2	2.8

Sun, 18 Aug 2002 -Insurance, in all its manifestations (buying it, paying premiums, filing claims, understanding coverage) probably ranks somewhere between root canal and sigmoidoscopy on a list of people's favorite things to do. Perhaps in acknowledgment of that, insurance companies have attempted to ease the insurance angst by putting up helpful websites. Some sites just offer information, others actually allow surfers to get insurance quotes directly over the web, and a few will even permit the filing of [claims](#) online.

We decided to take a look at the insurance industry's efforts on the web and put together our list of the best insurers online.

The Selection Process

To be fair, we looked only at insurance companies themselves, not at so-called insurance portals which aggregate information from among various insurers. (For those interested in visiting the insurance portals, a collection of links can be found at the end of this article.)

Our specific criteria were as follows:

1. **Selection** (What insurance products are offered. Does the site offer business as well as personal products?)
2. **Organization** (How is the site arranged? How far does someone have to drill down to find the information they need?)
3. **Features** (Was there a way to get an insurance rate quote online? File claims? Contact your representative?)

4. **Usability** (How easy was it to find what you're looking for?)

5. **Presentation** (How does the site look? Was an effort made to make the site aesthetically pleasing?)