From Gen Z to Boomers, 81% satisfied with claims service, even as price sensitivity rises: Rates.ca Annual Best Auto Insurance Study 2026

Toronto, Jan. 20, 2026 — Claims service is a fundamental part of auto insurance policies, and in 2025 survey respondents across all age groups, from Gen Z to Boomers, were significantly more satisfied with their insurers' claims process than in previous years, according to the Rates.ca Annual Best Auto Insurance Study 2026. This comes even as consumers continue to be price-conscious, with a three-percentage-point uptick YoY to 36% of survey respondents choosing an insurer because they offered the lowest price.

Satisfaction with the claims process among those who filed an auto claim in the past year improved by eight percentage points to 81% between 2023 and 2025, indicating the insurance industry has largely recovered from pandemic-induced supply chain issues that seriously impeded the timely processing of auto insurance claims in 2022 and 2023. With insurers' claims processes back in good standing, consumers can focus on differentiating auto insurers through the innovative products and coverage options they offer.

"Providing good service is the cost of entry in the insurance business," says Igal Mayer, CEO of Rates.ca. "Now that the claims process is back on track, consumers should look to other differentiators to decide whether an insurer is the right choice for their business. Not all insurers will offer the same things, especially when it comes to digital communications, tailored products such as usage-based insurance or personalized coverage plans. Making a habit of comparison-shopping insurers when buying a new policy or at renewal can make a big difference for consumers both in price and in coverage."

"This year's study highlights that auto insurers are leveraging new technologies and processes to get better at delivering quality claims service," says Craig Worden, President at Pollara Strategic Insights. "Consumers have high expectations when filing a claim, and insurers have listened. Claimants are more satisfied with all aspects of the claims process than they were three years ago, especially in terms of communications and ease of reaching representatives. In 2026, Ontarians will continue to seek insurers that strike the right balance between cost, personalized coverages, and the quality of service they receive when it matters the most."

The Rates.ca Annual Best Auto Insurance Study, the largest survey of its kind in Canada, measures drivers of customer satisfaction with auto insurance companies, contacting customers from five leading insurance brokerages in Ontario that serve more than 220,000 personal line insurance customers across the province, the largest private auto insurance market in the country. The study focuses on the entirety of customers' experience with their current auto insurance company to understand and measure levels of satisfaction across five categories: trustworthiness, claims experience, communication & clarity, and product & value.

Key study findings:

- **Claims service is back on track**: Overall satisfaction with claims service rose eight percentage points from 2023 to 81%, indicating a recovery from the claims issues that began during the rampant supply chain disruptions of the pandemic. Satisfaction levels improved overall and on all aspects of claims service, including responsiveness and claims processing times.

- **Price matters more now**: Consumers are more price-sensitive than they were last year. The number of survey respondents that chose an insurer because they offered the lowest price is up three percentage points from 2024 to 36%, reflecting the economic uncertainty many are facing.

- **Gen Z is driving digital change**: The study shows a shift in the market towards digital preferences as increasing numbers of Gen Z get behind the wheel. While the majority of survey respondents made a phone call when first contacting their insurer to make a claim, younger respondents were more likely to use digital methods of communication such as email, app, website or online chat for both making a claim and receiving updates throughout the claims process. Roughly 80% of Boomers used the phone to start a claim, compared to just 63% of Gen Z respondents, and roughly 70% of Millennials. Given that not every insurer offers apps, online chats or website access to make a claim, it is important for insurers to offer claimants a variety of methods to communicate information and updates.

- **Consumers know about Usage-based Insurance, but uptake remains low:** While increasing numbers of consumers say they are familiar with Usage-based Insurance (UBI), uptake of UBI policies lags behind familiarity, according to the study. UBI has known benefits for drivers, including premium savings and safer driving. The study shows that across all age groups, from Gen Z to Boomers, approximately 96% of respondents who have UBI policies found it easy to set up, 71% agreed that it reflects their driving habits and 88% said they would likely continue with a UBI policy when they renew. Yet UBI policies still remain a niche product. Especially with the current economic uncertainty, a UBI policy could help households save while encouraging safer driving habits.

Rates.ca Annual Best Auto Insurance Rankings

Best Overall
1. CAA Insurance Company
2. Intact Insurance
3. Northbridge Insurance Company / Zenith Insurance

Most Trustworthy
1. CAA Insurance Company
2. Intact Insurance
3. Economical Insurance

Best Auto Claim Experience
1. Northbridge Insurance Company / Zenith Insurance
2. Intact Insurance
3. Aviva Insurance

Best Product & Value
1. CAA Insurance Company
2. Economical Insurance
3. Gore Mutual Insurance

Best Communication & Clarity
1. CAA Insurance Company
2. Gore Mutual Insurance
3. Economical Insurance

**Rates.ca Annual Best Auto Insurance Study
The Rates.ca Annual Best Auto Insurance Study is the largest survey of auto insurance customers in Canada, contacting customers from five leading insurance brokerages serving more than 220,000 personal line insurance customers across Ontario, the largest market for private auto insurance in the country. Conducted by Pollara Strategic Insights, the survey was completed from August 25 to September 23, 2025, using an online survey methodology, surveying a total of n=14,676 auto insurance customers in Ontario who take part in decisions regarding insurance for their household. This is a survey dedicated solely to satisfaction with auto insurance, with questions focused on the entirety of experience with one insurance company to understand and measure what drives customer satisfaction. Underwriting carriers were identified by policy, not customer recall, ensuring accuracy in carrier identification. The study includes brands which are not typically reported in surveys of the general population of insurance consumers due to their relatively small market share.

For more insights from the study: https://rates.ca/annual-best-auto-insurance-study-2026

About Rates.ca

Rates.ca is Canada's leading insurance rate comparison platform, dedicated to providing seamless, digital-first experiences for Canadians. Based in Toronto, Ontario, Rates.ca has been a trusted name in the auto insurance industry for over 20 years, serving more than five million Canadians annually. As an industry pioneer, Rates.ca revolutionized the market by being the first to introduce online tools that allow users to compare over 50 auto and home insurance quotes instantly.

About Pollara Strategic Insights

Founded in 1985, Pollara Strategic Insights is a Canadian public opinion and market research firm that provides custom quantitative and qualitative research as well as a suite of proprietary research models and syndicated studies. Pollara Strategic Insights is a founding, accredited Gold Seal member of the Canadian Research Insights Council (CRIC). They are in full compliance with the CRIC Canadian Code of Market, Opinion, and Social Research and Data Analytics, the CRIC Public Opinion Research Standards and Disclosure Requirements, the CRIC Pledge to Canadians and ISO 20252:2019.

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Best Overall*

CAA Insurance Company — PLATINUM

intact insurance — GOLD

Northbridge Insurance — SILVER

*Based on the Rates.ca Annual Best Auto Insurance Study

Most Trustworthy*

CAA Insurance Company — PLATINUM

intact insurance — GOLD

economical INSURANCE — SILVER

*Based on the Rates.ca Annual Best Auto Insurance Study

Best Auto Claim Experience*

Northbridge Insurance	intact INSURANCE	AVIVA
PLATINUM	GOLD	SILVER

*Based on the Rates.ca Annual Best Auto Insurance Study

Best Product & Value*

CAA Insurance COMPANY	economical INSURANCE	GORE MUTUAL INSURANCE THAT DOES GOOD.
PLATINUM	GOLD	SILVER

*Based on the Rates.ca Annual Best Auto Insurance Study


Best Communication & Clarity*
CAA Insurance COMPANY
PLATINUM
GORE MUTUAL
INSURANCE THAT DOES GOOD.
GOLD
economical INSURANCE®
SILVER
*Based on the Rates.ca Annual Best Auto Insurance Study