

## Good, Bad or Ugly?

People often ask UP: How do I find a good insurance company and avoid a bad one?

The facts and statistics on which insurers are more likely to pay your claim on time and in full have been hidden from consumers. But new tools are becoming available thanks to work being done by consumer advocates (including UP), the National Association of Insurance Commissioners and an entrepreneur. Here's what's available so far:

- [Speaking UP](#) will help you get a fair claim settlement with any insurer.
- If you want insurance that's a safety net, not Swiss cheese, compare coverage, exclusions, and customer service reputation...that's how you find a good insurer. Don't just buy your insurance from the company with the funniest commercials or the lowest price. Ask lots of questions before you have a loss (then keep a record of the answers in a safe place) so you can fill gaps where possible by increasing or adjusting your coverage.
- If you live in [Missouri](#), [Nevada](#), [Maine](#), Texas or Oklahoma you can look at and compare sample policies online. No matter where you live, this free tool points out the key differences that matter.
- Reviewing our [Roadmap to Recovery Survey Results](#) will give you a snapshot of what disaster survivors say about their insurer's performance. But note; people's opinions of their insurer are heavily influenced by the personality of the adjuster(s) assigned to their claim. Adjusters are influenced by the culture and philosophy of the insurer they work for. You can't control those factors.
- Check ratings and complaint records: You'll find complaint and financial ratings at [ambest.org](#) and the [Consumer Information Source](#) database.

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