

Choose an insurer recommended by us
 Whether you're taking out a new policy or looking to renew, our car insurance guide rates more than 20 providers and has special guidance for young and older drivers.
 Find a Which? Recommended Provider at www.which.co.uk/carinsuranceapr



Price comparison websites rated

WHICH? CUSTOMER SCORES (%)		
COMPARISON SITES		
1	MONEYFACTS.CO.UK	44
2	MONEYSUPERMARKET.COM	43
3	MONEYEXPERT.COM	42
4	BEATTHATQUOTE.COM	40
=	USWITCH.COM	40
=	CONFUSED.COM	40
=	COMPARETHEMARKET.COM	40
8	GOCOMPARE.COM	36
9	TESCOCOMPARE.COM	35
10	LOVEMONEY.COM	34
11	MONEYEXTRA.COM	30
CAR INSURERS		
1	NFU MUTUAL	84
2	FRIZZELL	82
44	ABC INSURANCE	46
45	ALLIANZ	44
HOME INSURERS		
1	NFU MUTUAL	83
2	FRIZELL	80
47	BUDGET INSURANCE SERVICES	44
48	SANTANDER	41

Satisfaction surveys for car and home insurers carried out in Dec 2011 and price comparison sites in Jan 2012.

New Which? Money research reveals price comparison sites using 'one size fits all' policies that fail to impress you

Price comparison sites have failed to impress Which? members in our latest satisfaction survey, with most receiving poor ratings. Even the lowest-rated insurance companies are on a par with the highest-rated comparison sites (see table, above).

Moneyfacts.co.uk manages to top the comparison sites table with a measly satisfaction score of 42% – the same score that condemns Allianz firmly to the bottom of the car insurance table. The best insurers put comparison sites to shame, achieving ratings in excess of 80% – almost double that of the 'best' comparison sites. Worse still, overall

customer scores for comparison sites have fallen from 48% to 44% since January 2011.

UNCLEAR POLICY CHOICES

Price comparison websites shout from the rooftops about saving you money. But in the battle to offer the cheapest insurance quotes, it seems some sites don't care if the policy is suitable.

When we tested 11 popular comparison sites we found many of them using pre-selected answers and assumptions in their online forms. This may make quotes appear cheaper, but can also lead to basic,

'one size fits all' policies that don't suit the needs of individuals.

If you spot that the policy you're looking at is unsuitable, there's usually a chance to amend it. But any changes you make can increase your premium. If you fail to spot that details are incorrect, you could end up with a policy that's unsuitable or invalid in the event of a claim.

For details of what to look out for, read the full article in this month's issue of *Which? Money*.

BEST COMPANIES MISSING FROM COMPARISON SITES

36% of members told us they don't trust comparison sites to find them the best deals. We were surprised to find that some sites search less than a third of the market for popular products, and some of the best companies, such as Which? Recommended Providers, are often missing completely.

When we searched 11 of the largest comparison sites for car and home insurance earlier this year, NFU Mutual – currently our highest-scoring provider for both – did not appear in any of our search results. Other recommended providers, such as John Lewis, Hiscox and Marks and Spencer, were also missing from many sites.

Action needed to help consumers

At present, there are no substantial codes of practice or rules that price comparison sites must follow. We think that there needs to be tougher regulation and monitoring for price comparison sites, both from the Financial Services Authority (FSA), the Information Commissioner's Office and voluntary codes of practice.

In October 2011, the FSA issued guidance to comparison sites to ensure they treat customers fairly. We want to see action taken where this is not the case.