Who AI Recommends: Insurance

How ChatGPT, Gemini and Google AI Overviews rank 59 insurance companies on ten buying questions, and what it takes to be the company they name first.

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ENGINES
ChatGPT · Gemini · Google AI Overviews
United States · October 2026

PLEASE READ FIRST

Important notice and disclaimer

Please read the terms on the last page before using, sharing or quoting this report.

AT A GLANCE

The insurance category in numbers

30
AI answers analyzed
10 buying questions × 3 engines

59
insurance companies named
by at least one engine

10
different companies win the ten questions
no company wins twice

1 of 10
questions on which all three engines agree
on the #1 company

13%
of citations go to insurers' own websites
23 of 176 sources

53%
of answers mention USAA
yet it is ranked #1 just twice

ABOUT THIS REPORT

This report is part of the Answer Engine Daily AEO Index. Every month we ask ChatGPT, Gemini and Google AI Overviews the same buying questions and record which brands they recommend, the order they put them in, and the sources they cite. This edition covers insurance, and each of its ten questions is about a separate product, from car and home cover to pet, dental and umbrella policies.

None of the questions names a brand, so every brand starts on equal terms.

CONTENTS

Executive summary 4
1 The insurance leaderboard 5
2 Winners and losers, question by question 7
The ten questions in detail 9
3 The engines disagree 19
4 Where AI learns about insurance 20
5 What leaders should do now 22
Appendix: brand scorecard 24
Methodology and definitions 25
About this index 26
Important notice and disclaimer 27

EXECUTIVE SUMMARY

Every insurance product gets its own AI winner, and no company owns the category

Insurance is ten markets in one report, and the ten questions produced ten different winners, from Progressive on motorcycles to Delta Dental on dental cover. State Farm leads the overall index. USAA is named more often than any other company, yet ranks first only twice.

KEY FINDINGS

1 **Every question has a different winner.**
Because each question covers a different product, insurance behaves like ten small markets, and no company wins more than one of them. Progressive scores a perfect 100 on motorcycle insurance. Amica wins home, Kaiser Permanente health and Delta Dental dental. The question pages say more than the overall leaderboard does.

2 **State Farm comes out on top.**
State Farm has the highest AI Rank Score, 32.3, and more first places than any other company: 5 of 30 answers. It wins renters insurance outright (93) and finishes in the top three for car, home and umbrella cover. USAA is next at 27.7, then Amica at 20.0.

3 **USAA is named often and seldom first.**
USAA shows up in 53% of answers, more than any rival, and no company is more visible on Gemini or Google AI Overviews. Yet it is ranked first only twice, both times on car insurance, a question it wins with a score of 80. Gemini and AI Overviews put it first there. ChatGPT has it fourth.

4 **Agreement between engines is rare.**
ChatGPT, Gemini and Google AI Overviews agree on the #1 company for just 1 of the 10 questions: Progressive, for motorcycle insurance. For life, pet and umbrella cover, each engine picks a different insurer. A company's position on one engine tells you little about the other two.

5 **AI takes its insurance cues from finance publishers.**
Someone other than the insurer owns 87% of the 176 sources the engines cited, led by NerdWallet, YouTube, Forbes and U.S. News. Insurers' own websites supply 13%. Most of those citations come from Google AI Overviews, where owned pages make up 21.6% of sources.

6 **Several big names go missing.**
Liberty Mutual is missing from 3 of the 4 questions where it competes (car, home and renters). Renters has no GEICO or Progressive, motorcycle has no Allstate, and dental leaves out MetLife and Aetna.

1 · THE INSURANCE LEADERBOARD

State Farm tops the insurance index, followed by USAA and Amica

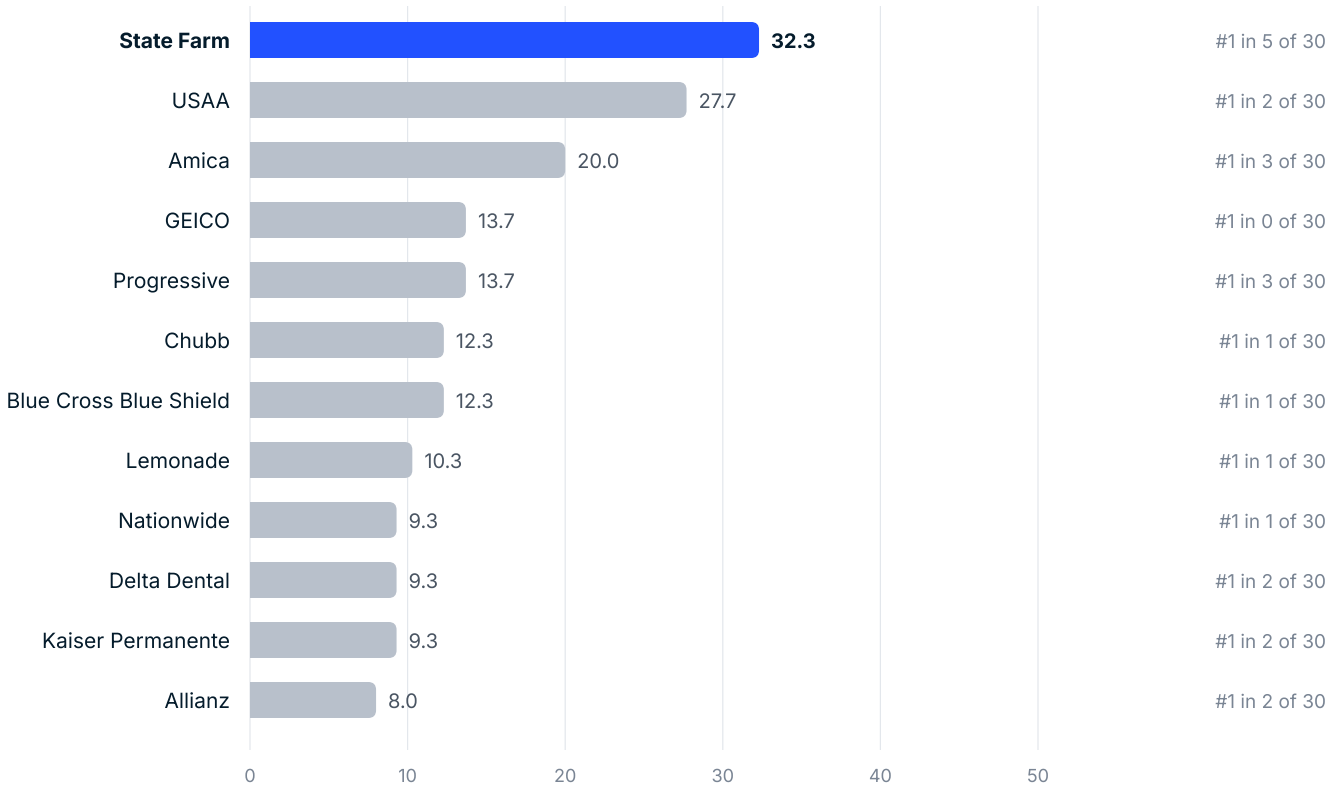
The AI Rank Score measures how high each engine places a company in its recommendations across the ten questions. A perfect 100 would mean being named first by all three engines on every one. In insurance the questions span ten separate products, from car and home cover to pet, dental and travel, so the same names seldom recur.

State Farm built its lead on the auto and property questions. It wins renters outright, takes second on home and umbrella, and does well on car. USAA's spread is similar, with far fewer first places. Specialists like Kaiser Permanente, Delta Dental and Travelex win their one question and barely register elsewhere, so their overall scores stay below 10.

Exhibit 1

State Farm has the highest AI Rank Score, and USAA is second.

AI Rank Score, insurance category, top 12 companies (0–100)



Figures on the right show how many of the 30 answers rank the brand #1.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

USAA is the most visible insurer, yet seldom ranked first

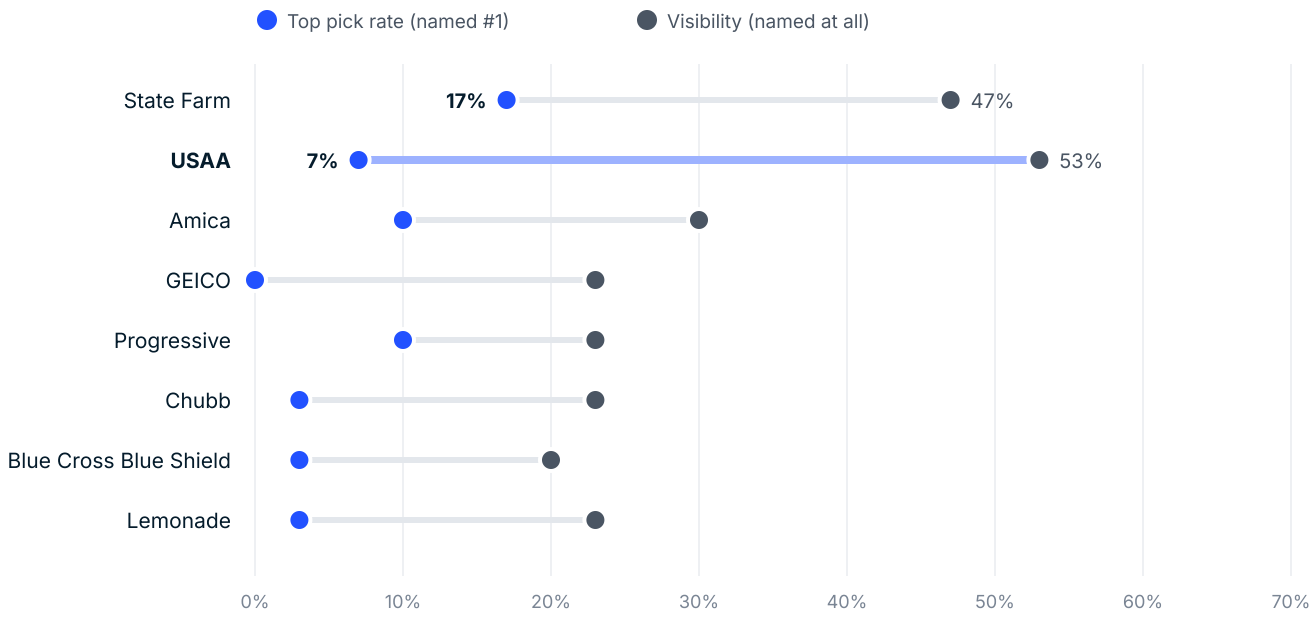
Visibility is how often a company is named at all; the top pick rate is how often it is named first. Read together, the two show whether an engine treats a company as the answer or as one more option on the list.

No company has a wider gap than USAA. It is named in 53% of answers and ranked first in 7%, which is just two answers. GEICO repeats the pattern on a smaller scale, named in 23% of answers and first in none. State Farm converts far better, with a 17% top pick rate. Of the two numbers, the top pick rate is the one a CMO should watch.

Exhibit 2

USAA appears in more answers than any rival and is ranked first only twice.

Visibility and top pick rate, % of 30 AI answers, top 8 companies



Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Why first place matters

An AI answer is a short list. Someone asking for "the best car insurance" usually reads the first name or two and gets a quote there. Insurers in fourth or fifth place are still seen. They rarely get the call.

2 · WINNERS AND LOSERS, QUESTION BY QUESTION

Each of the ten insurance questions has a different winner

Taken question by question, insurance breaks into separate markets. Pets Best wins pet insurance, Northwestern Mutual life and Travelex travel, and none of the three shows up in the car or home answers. The large carriers compete head to head on car, home, renters and umbrella cover. State Farm and USAA are named on all four.

Exhibit 3

The leading insurers crowd onto car and home questions and are missing from most specialty products.

AI Rank Score by question (0–100), top 8 companies; bold = question winner; – = not named by any engine

	Car	Home	Life	Renters	Pet	Health	Travel	Dental	Motor-cycle	Umbrella
State Farm	60	80	10	**93**	–	–	–	–	23	57
USAA	**80**	67	20	57	–	–	–	–	3	50
Amica	23	**93**	–	63	–	–	–	–	–	20
GEICO	67	–	–	–	–	–	–	–	67	3
Progressive	33	3	–	–	–	–	–	–	**100**	–
Chubb	–	40	–	–	3	–	–	–	–	**80**
Blue Cross Blue Shield	–	–	–	–	–	87	3	33	–	–
Lemonade	–	3	3	53	43	–	–	–	–	–

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

What this means for insurers

Compete one product at a time. An overall score can hide where a multi-line carrier is missing. Liberty Mutual is absent from car, home and renters, and Progressive scores 100 on motorcycle yet is missing from renters. A specialist can own a single product question with no presence elsewhere, as Delta Dental and Kaiser Permanente show.

Exhibit 4

Winners and losers on every insurance question.

Winner and runner-up by AI Rank Score

#	QUESTION	WINNER (SCORE)	RUNNER-UP	DETAIL
1	Best car insurance	**USAA 80**	GEICO 67	p. 9
2	Best home insurance	**Amica 93**	State Farm 80	p. 10
3	Best life insurance	**Northwestern Mutual 80**	MassMutual 67	p. 11
4	Best renters insurance	**State Farm 93**	Amica 63	p. 12
5	Best pet insurance	**Pets Best 67**	Trupanion 53	p. 13
6	Best health insurance	**Kaiser Permanente 93**	Blue Cross Blue Shield 87	p. 14
7	Best travel insurance	**Travelex 80**	Allianz 77	p. 15
8	Best dental insurance	**Delta Dental 93**	Spirit Dental 80	p. 16
9	Best motorcycle insurance	**Progressive 100**	Dairyland 67	p. 17
10	Best umbrella insurance	**Chubb 80**	State Farm 57	p. 18

Each question has its own page with the full list of brands, engine positions and sources (see the Detail column).

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

QUOTE IT

#1 in AI answers for "Best motorcycle insurance": Progressive (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

Results apply to October 2026 only and are subject to the Important notice and disclaimer on the last page.

2 · QUESTION 1 OF 10

"Best car insurance"

USAA leads AI answers for car insurance, ahead of GEICO

10	80	2 of 3	23
brands named across the three answers	AI Rank Score for USAA	engines agree on the #1 brand	sources cited, 1 from brand sites

USAA scores 80. Two of the three engines rank it first. ChatGPT puts it at #4 and picks State Farm instead. GEICO follows at 67. In total 10 brands are named, and the top three take 47% of all brand mentions.

Exhibit 4.1

USAA scores 80, out of 10 brands named.

AI Rank Score and engine positions, top 10 brands for "Best car insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	USAA	80	#4	**#1**	**#1**	14.9%	3/3	2/3
2	GEICO	67	#2	#3	#3	14.9%	3/3	0/3
3	State Farm	60	**#1**	#2	–	17.0%	2/3	1/3
4	Progressive	33	#5	#5	#4	12.8%	3/3	0/3
5	Erie	30	–	#6	#2	10.6%	2/3	0/3
6	Amica	23	#3	#7	–	10.6%	2/3	0/3
7	Nationwide	17	#7	#8	#5	10.6%	2/3	0/3
8	Allstate	13	–	#4	–	2.1%	1/3	0/3
9	Farmers	3	#8	–	–	4.3%	1/3	0/3
10	Travelers	3	#6	–	–	2.1%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

nerdwallet.com	5	2
cnbc.com	1	1
forbes.com	1	1
insurance.com	1	1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Allstate, Farmers and Travelers

QUOTE IT. #1 in AI answers for "Best car insurance": USAA (AI Rank Score 80/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 2 OF 10

"Best home insurance"

Amica leads AI answers for home insurance, ahead of State Farm

11	93	2 of 3	13
brands named across the three answers	AI Rank Score for Amica	engines agree on the #1 brand	sources cited, 1 from brand sites

Amica scores 93. Two of the three engines rank it first. Gemini puts it at #2 and picks State Farm instead. State Farm follows at 80. In total 11 brands are named, and the top three take 47% of all brand mentions.

Exhibit 4.2

Amica scores 93, out of 11 brands named.

AI Rank Score and engine positions, top 10 brands for "Best home insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Amica	93	**#1**	#2	**#1**	14.0%	3/3	2/3
2	State Farm	80	#2	**#1**	#3	18.6%	3/3	1/3
3	USAA	67	#3	#3	#2	14.0%	3/3	0/3
4	Chubb	40	#4	#4	#4	18.6%	3/3	0/3
5	Allstate	20	#5	–	#5	7.0%	2/3	0/3
6	Erie	13	–	#5	#8	7.0%	1/3	0/3
7	American Family	3	#6	–	–	4.7%	1/3	0/3
8	Auto-Owners	3	–	–	#6	2.3%	1/3	0/3
9	Lemonade	3	–	#7	–	4.7%	1/3	0/3
10	Nationwide	3	–	#6	–	7.0%	1/3	0/3

1 more brand named with lower scores. Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

lendingtree.com	1	1
citehawk.com	1	
compare.com	1	
consumeraffairs.com		1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Nationwide and Lemonade

QUOTE IT. #1 in AI answers for "Best home insurance": Amica (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 3 OF 10

"Best life insurance"

Northwestern Mutual leads AI answers for life insurance, ahead of MassMutual

17	80	None	22
brands named across the three answers	AI Rank Score for Northwestern Mutual	engines agree on the #1 brand	sources cited, 3 from brand sites

Northwestern Mutual scores 80, although only ChatGPT ranks it first. MassMutual follows at 67. Each engine picks a different #1: ChatGPT chooses Northwestern Mutual, Gemini Banner Life and Google AI Overviews Nationwide. In total 17 brands are named, and the top three take 44% of all brand mentions.

Exhibit 4.3

Northwestern Mutual scores 80, out of 17 brands named.

AI Rank Score and engine positions, top 10 brands for "Best life insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Northwestern Mutual	80	**#1**	#2	#3	16.4%	3/3	1/3
2	MassMutual	67	#3	#3	#2	14.8%	3/3	0/3
3	Banner Life	57	#4	**#1**	#5	13.1%	3/3	1/3
4	New York Life	40	#2	#4	–	11.5%	2/3	0/3
5	Nationwide	33	–	–	**#1**	1.6%	1/3	1/3
6	USAA	20	#8	#9	#4	6.6%	3/3	0/3
7	Guardian	13	#5	#13	–	3.3%	1/3	0/3
8	State Farm	10	–	#5	–	6.6%	1/3	0/3
9	Ladder	7	#7	#6	–	6.6%	2/3	0/3
10	Mutual of Omaha	7	#9	#8	–	6.6%	2/3	0/3

7 more brands named with lower scores. Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

nerdwallet.com	1	1	1
youtube.com			2
valuepenguin.com	1		1
policygenius.com			1

Plus 14 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE State Farm, Pacific Life and Lincoln Financial

QUOTE IT. #1 in AI answers for "Best life insurance": Northwestern Mutual (AI Rank Score 80/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 4 OF 10

"Best renters insurance"

State Farm is the clear AI pick for renters insurance

7	93	2 of 3	10
brands named across the three answers	AI Rank Score for State Farm	engines agree on the #1 brand	sources cited, 2 from brand sites

State Farm scores 93. Two of the three engines rank it first. ChatGPT puts it at #2 and picks Amica instead. Amica is a distant second at 63. In total 7 brands are named, and the top three take 55% of all brand mentions.

Exhibit 4.4

State Farm scores 93, out of 7 brands named.

AI Rank Score and engine positions, top 7 brands for "Best renters insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	State Farm	93	#2	**#1**	**#1**	16.7%	3/3	2/3
2	Amica	63	**#1**	#5	#3	16.7%	3/3	1/3
3	USAA	57	#5	#3	#2	21.4%	3/3	0/3
4	Lemonade	53	#4	#2	#4	19.0%	3/3	0/3
5	Nationwide	23	#3	#6	–	11.9%	2/3	0/3
6	Allstate	17	#6	#4	–	11.9%	2/3	0/3
7	Travelers	10	–	–	#5	2.4%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

youtube.com	2
cnbc.com	1
forbes.com	1
insurance.com	1

Plus 5 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. #1 in AI answers for "Best renters insurance": State Farm (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 5 OF 10

"Best pet insurance"

Pets Best leads AI answers for pet insurance, ahead of Trupanion

11	67	None	11
brands named across the three answers	AI Rank Score for Pets Best	engines agree on the #1 brand	sources cited, 2 from brand sites

Pets Best scores 67, although only Google AI Overviews ranks it first. Trupanion follows at 53. Each engine picks a different #1: ChatGPT chooses Healthy Paws, Gemini Lemonade and Google AI Overviews Pets Best. In total 11 brands are named, and the top three take 58% of all brand mentions.

Exhibit 4.5

Pets Best scores 67, out of 11 brands named.

AI Rank Score and engine positions, top 10 brands for "Best pet insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Pets Best	67	#4	#3	**#1**	22.2%	3/3	1/3
2	Trupanion	53	#2	#2	–	16.7%	2/3	0/3
3	Lemonade	43	#5	**#1**	–	19.4%	2/3	1/3
4	Embrace	33	#3	#4	–	8.3%	2/3	0/3
5	Healthy Paws	33	**#1**	–	–	2.8%	1/3	1/3
6	Spot	10	–	#5	–	5.6%	1/3	0/3
7	ASPCA Pet	3	#6	–	–	2.8%	1/3	0/3
8	Chubb	3	#9	–	–	2.8%	0/3	0/3
9	Figo	3	#8	–	–	2.8%	1/3	0/3
10	Nationwide	3	–	#6	–	13.9%	1/3	0/3

1 more brand named with lower scores. Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

petsbest.com	2
compare.com	1
getpawprice.com	1
nerdwallet.com	1

Plus 6 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Healthy Paws, Nationwide, Spot, ASPCA Pet and 1 more

QUOTE IT. #1 in AI answers for "Best pet insurance": Pets Best (AI Rank Score 67/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 6 OF 10

"Best health insurance"

Kaiser Permanente leads AI answers for health insurance, ahead of Blue Cross Blue Shield

9	93	2 of 3	13
brands named across the three answers	AI Rank Score for Kaiser Permanente	engines agree on the #1 brand	sources cited, 1 from brand sites

Kaiser Permanente scores 93. Two of the three engines rank it first. ChatGPT puts it at #2 and picks Blue Cross Blue Shield instead. Blue Cross Blue Shield is close behind at 87, so this question could change hands next month. The field is narrow. Only 9 brands are named, and the top three take 63% of all brand mentions.

Exhibit 4.6

Kaiser Permanente scores 93, out of 9 brands named.

AI Rank Score and engine positions, top 9 brands for "Best health insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Kaiser Permanente	93	#2	**#1**	**#1**	20.4%	3/3	2/3
2	Blue Cross Blue Shield	87	**#1**	#2	#2	31.5%	3/3	1/3
3	Aetna	47	#3	#4	#4	11.1%	3/3	0/3
4	UnitedHealthcare	43	#7	#3	#3	9.3%	2/3	0/3
5	Cigna	23	#4	#5	–	11.1%	2/3	0/3
6	Ambetter	10	–	–	#5	3.7%	1/3	0/3
7	Humana	10	#5	–	–	3.7%	1/3	0/3
8	Molina	3	#6	–	–	3.7%	1/3	0/3
9	Nationwide	3	–	#6	–	5.6%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

youtube.com	2
beckerspayer.com	1
bestcompany.com	1
coverforgeusa.com	1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Humana and Ambetter

QUOTE IT. #1 in AI answers for "Best health insurance": Kaiser Permanente (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 7 OF 10

"Best travel insurance"

Travelex edges out Allianz for travel insurance

8	80	2 of 3	16
brands named across the three answers	AI Rank Score for Travelex	engines agree on the #1 brand	sources cited, 1 from brand sites

Travelex scores 80, although only Google AI Overviews ranks it first. Allianz is close behind at 77, so this question could change hands next month. ChatGPT and Gemini put Allianz first, while Google AI Overviews goes with Travelex. In total 8 brands are named, and the top three take 55% of all brand mentions.

Exhibit 4.7

Travelex scores 80, out of 8 brands named.

AI Rank Score and engine positions, top 8 brands for "Best travel insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Travelex	80	#3	#2	**#1**	19.0%	3/3	1/3
2	Allianz	77	**#1**	**#1**	#5	16.7%	3/3	2/3
3	World Nomads	67	#2	#3	#3	19.0%	3/3	0/3
4	Travel Guard (AIG)	40	–	#4	#2	16.7%	2/3	0/3
5	Seven Corners	27	#4	–	#4	11.9%	2/3	0/3
6	Squaremouth	13	–	#5	#6	7.1%	2/3	0/3
7	Tin Leg	10	#5	–	–	7.1%	1/3	0/3
8	Blue Cross Blue Shield	3	–	#6	–	2.4%	0/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

youtube.com		3
insuremytrip.com		2
nerdwallet.com	1	1
cnbc.com		1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Tin Leg

QUOTE IT. #1 in AI answers for "Best travel insurance": Travelex (AI Rank Score 80/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 8 OF 10

"Best dental insurance"

Delta Dental leads AI answers for dental insurance, ahead of Spirit Dental

8	93	2 of 3	26
brands named across the three answers	AI Rank Score for Delta Dental	engines agree on the #1 brand	sources cited, 6 from brand sites

Delta Dental scores 93. Two of the three engines rank it first. Google AI Overviews puts it at #2 and picks Spirit Dental instead. Spirit Dental follows at 80. In total 8 brands are named, and the top three take 46% of all brand mentions.

Exhibit 4.8

Delta Dental scores 93, out of 8 brands named.

AI Rank Score and engine positions, top 8 brands for "Best dental insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Delta Dental	93	**#1**	**#1**	#2	25.0%	3/3	2/3
2	Spirit Dental	80	#3	#2	**#1**	11.4%	3/3	1/3
3	Cigna	37	#2	–	#5	9.1%	1/3	0/3
4	Blue Cross Blue Shield	33	–	#4	#3	25.0%	2/3	0/3
5	Guardian	20	#5	#5	–	11.4%	2/3	0/3
6	Humana	20	–	#3	–	6.8%	1/3	0/3
7	Ameritas	17	#4	#6	–	9.1%	2/3	0/3
8	Physicians Mutual	13	–	–	#4	2.3%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

forbes.com	4	1
beckersdental.com	1	3
deltadental.com	1	1
money.com	1	1

Plus 12 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. #1 in AI answers for "Best dental insurance": Delta Dental (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 9 OF 10

"Best motorcycle insurance"

Progressive is the clear AI pick for motorcycle insurance

10	100	All 3	16
brands named across the three answers	AI Rank Score for Progressive	engines agree on the #1 brand	sources cited, 5 from brand sites

Progressive scores 100 and is the first pick on all three engines. Dairyland is a distant second at 67. In total 10 brands are named, and the top three take 56% of all brand mentions.

Exhibit 4.9

Progressive scores 100, out of 10 brands named.

AI Rank Score and engine positions, top 10 brands for "Best motorcycle insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Progressive	100	#1	#1	#1	25.5%	3/3	3/3
2	Dairyland	67	#3	#3	#2	12.7%	3/3	0/3
3	GEICO	67	#2	#2	#4	18.2%	3/3	0/3
4	Harley-Davidson Insu...	23	#4	–	#5	3.6%	2/3	0/3
5	State Farm	23	#7	–	#3	5.5%	2/3	0/3
6	Foremost	13	#5	–	#6	5.5%	2/3	0/3
7	Markel	13	–	#4	–	7.3%	1/3	0/3
8	Nationwide	10	–	#5	–	7.3%	1/3	0/3
9	Farmers	7	#6	–	#7	3.6%	2/3	0/3
10	USAA	3	–	#6	–	10.9%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

coverforgeusa.com	2	
insurify.com	1	1
allstate.com		1
clarioneditorial.com	1	

Plus 10 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Nationwide and Markel

QUOTE IT. #1 in AI answers for "Best motorcycle insurance": Progressive (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 10 OF 10

"Best umbrella insurance"

Chubb leads AI answers for umbrella insurance, ahead of State Farm

11	80	None	26
brands named across the three answers	AI Rank Score for Chubb	engines agree on the #1 brand	sources cited, 1 from brand sites

Chubb scores 80, although only ChatGPT ranks it first. State Farm is a distant second at 57. Each engine picks a different #1: ChatGPT chooses Chubb, Gemini State Farm and Google AI Overviews Auto-Owners. In total 11 brands are named, and the top three take 55% of all brand mentions.

Exhibit 4.10

Chubb scores 80, out of 11 brands named.

AI Rank Score and engine positions, top 10 brands for "Best umbrella insurance"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Chubb	80	**#1**	#3	#2	20.7%	3/3	1/3
2	State Farm	57	#4	**#1**	#5	17.2%	3/3	1/3
3	USAA	50	#5	#2	#4	17.2%	3/3	0/3
4	Travelers	40	#2	#4	–	8.6%	2/3	0/3
5	Auto-Owners	33	–	–	**#1**	3.4%	1/3	1/3
6	Amica	20	#3	–	–	5.2%	1/3	0/3
7	PURE	20	–	–	#3	1.7%	1/3	0/3
8	Allstate	13	#6	#5	–	12.1%	2/3	0/3
9	Liberty Mutual	7	#8	–	#6	6.9%	2/3	0/3
10	GEICO	3	#7	–	–	5.2%	1/3	0/3

1 more brand named with lower scores. Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

bogleheads.org		2
rlicorp.com		2
reddit.com	1	1
nerdwallet.com		1

Plus 19 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Amica

QUOTE IT. #1 in AI answers for "Best umbrella insurance": Chubb (AI Rank Score 80/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

3 · THE ENGINES DISAGREE

All three engines share a top pick on just one question

Motorcycle insurance is the only question where ChatGPT, Gemini and Google AI Overviews name the same #1 company. All three choose Progressive. Their answers differ in form as well. Gemini writes the longest (about 1,200 words), ChatGPT names the most companies (7.2 per answer), and Google AI Overviews stays brief at about 270 words and 5.5 companies.

The differences matter for individual insurers. Gemini ranks State Farm first three times; ChatGPT and Google AI Overviews do so once each. Two of ChatGPT's #1 picks go to Amica. ChatGPT also names USAA in half its answers without ever ranking it first.

Exhibit 5

All three engines share a top insurer on only one question.

Company ranked #1 by each engine, by question

QUESTION	CHATGPT	GEMINI	GOOGLE AI OVERVIEWS	
Best car insurance	State Farm	USAA	USAA	Split
Best home insurance	Amica	State Farm	Amica	Split
Best life insurance	Northwestern Mutual	Banner Life	Nationwide	Split
Best renters insurance	Amica	State Farm	State Farm	Split
Best pet insurance	Healthy Paws	Lemonade	Pets Best	Split
Best health insurance	Blue Cross Blue Shield	Kaiser Permanente	Kaiser Permanente	Split
Best travel insurance	Allianz	Allianz	Travelex	Split
Best dental insurance	Delta Dental	Delta Dental	Spirit Dental	Split
Best motorcycle insurance	Progressive	Progressive	Progressive	✓ All agree
Best umbrella insurance	Chubb	State Farm	Auto-Owners	Split

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Visibility and #1 picks by engine, top 6 brands (% of each engine's 10 answers / number of #1 picks)

BRAND	CHATGPT	GEMINI	AI OVERVIEWS
State Farm	50% / 1×#1	50% / 3×#1	40% / 1×#1
USAA	50% / 0×#1	60% / 1×#1	50% / 1×#1
Amica	40% / 2×#1	30% / 0×#1	20% / 1×#1
GEICO	30% / 0×#1	20% / 0×#1	20% / 0×#1
Progressive	20% / 1×#1	20% / 1×#1	30% / 1×#1
Chubb	30% / 1×#1	20% / 0×#1	20% / 0×#1

4 · WHERE AI LEARNS ABOUT INSURANCE

Most of what AI cites comes from personal finance publishers

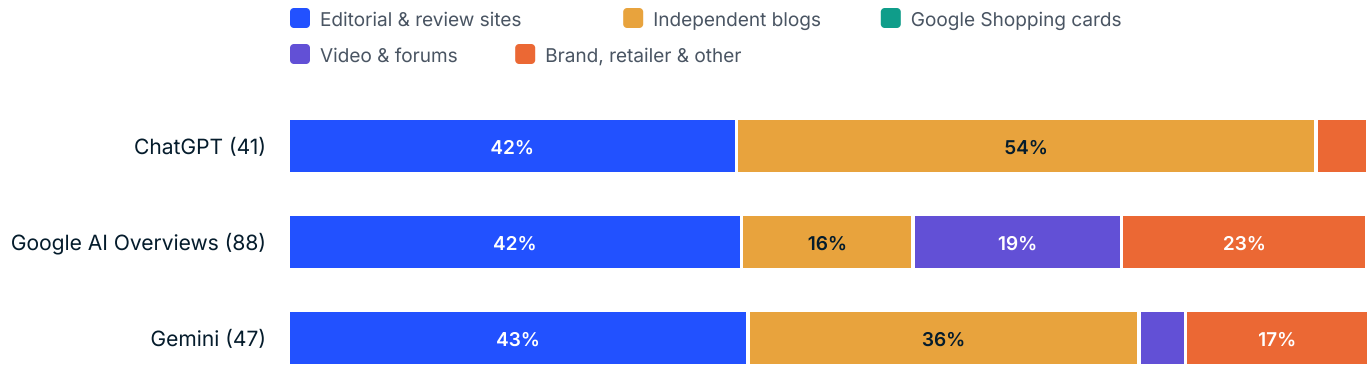
The engines cited 176 sources from 88 websites across the ten questions. Only 23 of those citations (13%) point to insurers' own websites. The rest come from finance publishers, review sites, independent blogs, video, forums and reference sources. NerdWallet by itself is cited 16 times, over 7 questions and all three engines.

The engines source differently. ChatGPT relies on editorial reviews and independent blogs, with no Reddit threads or YouTube videos. Google AI Overviews cites the most sources (88). It combines editorial reviews with insurers' own pages and YouTube, and shows no Google Shopping cards for insurance. Gemini cited sources in 5 of its 10 answers.

Exhibit 6

Outside sources account for 87% of the citations behind AI insurance recommendations.

Share of cited sources by type and engine, %



Figures in brackets show how many sources each engine cited across the 10 questions. Gemini cited sources in 5 of its 10 answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

13%	0	19%	5 of 10
of citations come from brands' own websites	Reddit or YouTube citations by ChatGPT in this category	of AI Overviews' citations are video and forum posts	Gemini answers that cite any source

More cited pages center on State Farm than on rivals

We read every cited article we could open, 101 in all, and noted which companies each covers. Nationwide appears on the most (39%) yet is the main company on only 2. State Farm leads 10 and Progressive 9. We think this helps State Farm, but GEICO leads 8 pages and never ranks first.

Exhibit 7

State Farm leads the most pages, while GEICO leads eight and is never first.

Share of 101 cited articles that mention each company, articles where it is the main company, and #1 picks

BRAND	MENTIONED ON CITED PAGES	PAGES WHERE IT IS THE MAIN BRAND	#1 PICKS (OF 30)
State Farm	35%	10	5
USAA	38%	9	2
Amica	22%	4	3
GEICO	24%	8	0
Progressive	32%	9	3
Chubb	18%	3	1

Based on the 101 of 157 cited article pages we could open. Video, social and Google Shopping links are excluded. A brand counts as the main brand on a page when it is mentioned more often than any other.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Exhibit 8

In AI answers on insurance, NerdWallet, YouTube and Forbes carry the most weight.

Most cited domains across 30 answers, with the engines that cited them and the companies they feature most

● ChatGPT ● Gemini ● Google AI Overviews Number = citations by that engine

WEBSITE	CITATIONS	CITED BY	QUESTIONS	BRANDS IT FEATURES MOST
nerdwallet.com	16	● 3 ● 7 ● 6	7	USAA, Progressive, Nationwide, State Farm
youtube.com	14	● 1 ● 13	8	Video and discussion (not analyzed)
forbes.com	10	● 1 ● 4 ● 5	5	State Farm, Allstate, USAA, Nationwide
usnews.com	8	● 8	7	Page could not be opened
cnbc.com	6	● 2 ● 4	5	USAA, Progressive, GEICO, Liberty Mutual
progressive.com	4	● 4	4	Progressive
insurify.com	4	● 1 ● 1 ● 2	3	Page could not be opened
money.com	4	● 1 ● 1 ● 2	3	Physicians Mutual, Ameritas, Spirit Dental, Nationwide

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

5 · WHAT LEADERS SHOULD DO NOW

What leaders should do now

CEOs

- Track AI recommendation share for each product line alongside market share and quote volume.
- Ask for the top pick rate by product. A healthy overall score can hide a line that is missing.
- Fund it as an ongoing program. Engines change their answers every month, and a one-off campaign will fade.

CMOs

- Pick the product questions you must win, such as "best renters insurance", and measure each engine separately.
- Give each product line a clear page of its own. Google AI Overviews draws 21.6% of its insurance citations from insurers' own sites.
- Fix the obvious gaps first, like a large carrier absent from the renters or home answers.

Brand & PR teams

- Prioritize NerdWallet, Forbes, U.S. News, CNBC and Money over general news coverage.
- Post plain explainer videos to YouTube, which Google AI Overviews cited 13 times on insurance.
- Fix the pages that list you but rank another company first, and only then chase new placements.

Agencies

- Report the AI Rank Score and top pick rate on a fixed set of questions, product by product and engine by engine.
- Map the sources behind each competitor's #1 picks, then plan coverage on those same sources.
- Benchmark the results each month against the Answer Engine Daily index.

The insurance citation playbook: where to earn citations

Every source below was cited by at least one engine while answering this month's ten insurance questions. The number in brackets is how often it was cited.

Must win

Cited across engines and questions

- NerdWallet (16 citations, 7 questions)
- YouTube explainers (14, mostly AI Overviews)
- Forbes (10)
- U.S. News (8, AI Overviews only)

Editorial

Shapes shortlists for individual products

- CNBC (6)
- Insurify (4)
- Money (4)
- MoneyGeek (3, ChatGPT only)

Owned & community

Fills the gaps publishers leave

- Insurers' own product pages (23 in all)
- progressive.com (4, AI Overviews only)
- Reddit (4)
- Becker's Dental (4, dental)

See the full picture for your brand

The public index shows where your brand stands this month. A private markaeo audit goes further. It benchmarks you against the competitors you name across hundreds of questions, tracks each engine every week and lists the exact pages behind each competitor's #1 picks. It also ties AI visibility to your traffic and revenue. **markaeo.com**

APPENDIX

Brand scorecard: the 20 highest ranked insurance brands

Exhibit A1

All eight index metrics for insurance.

Percentages are shares of the 30 AI answers. Missing counts questions where the brand sells in the segment but no engine named it

#	BRAND	AI RANK SCORE	VISIBILITY	RECOM-MENDATION	TOP PICK	SHARE OF VOICE	ALL 3 ENGINES	SHOPPING CARDS	OWN-SITE CITES	MISSING
1	**State Farm**	32.3	47%	47%	17%	8.3%	3/10	0	1	0 of 6
2	**USAA**	27.7	53%	53%	7%	8.7%	5/10	0	0	0 of 4
3	**Amica**	20.0	30%	30%	10%	4.4%	2/10	0	0	0 of 2
4	**GEICO**	13.7	23%	23%	0%	4.1%	2/10	0	2	1 of 3
5	**Progressive**	13.7	23%	20%	10%	4.4%	2/10	0	4	1 of 3
6	**Chubb**	12.3	23%	20%	3%	4.4%	2/10	0	0	0 of 2
7	**Blue Cross Blue Shield**	12.3	20%	17%	3%	6.0%	1/10	0	0	0 of 1
8	**Lemonade**	10.3	23%	23%	3%	3.7%	1/10	0	0	0 of 3
9	**Nationwide**	9.3	33%	30%	3%	5.4%	1/10	0	0	1 of 5
10	**Delta Dental**	9.3	10%	10%	7%	2.3%	1/10	0	2	0 of 1
11	**Kaiser Permanente**	9.3	10%	10%	7%	2.3%	1/10	0	1	0 of 1
12	**Allianz**	8.0	13%	13%	7%	1.7%	1/10	0	0	0 of 1
13	**Northwestern Mutual**	8.0	10%	10%	3%	2.1%	1/10	0	0	0 of 1
14	**Spirit Dental**	8.0	10%	10%	3%	1.0%	1/10	0	1	0 of 1
15	**Travelex**	8.0	10%	10%	3%	1.7%	1/10	0	0	0 of 1
16	**Dairyland**	6.7	10%	10%	0%	1.5%	1/10	0	1	0 of 1
17	**MassMutual**	6.7	10%	10%	0%	1.9%	1/10	0	0	0 of 1
18	**Pets Best**	6.7	10%	10%	3%	1.7%	1/10	0	2	0 of 1
19	**World Nomads**	6.7	10%	10%	0%	1.7%	1/10	0	0	0 of 1
20	**Allstate**	6.3	23%	23%	0%	3.3%	0/10	0	1	1 of 5

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

METHODOLOGY

How the index is built

Questions	Ten fixed buying questions that never name a brand.
Engines	ChatGPT (OpenAI), Gemini (Google) and Google AI Overviews, run on 21 October 2026. One answer per question per engine, 30 answers in all.
Location	All answers were collected from a single city in the United States. AI engines tailor answers to where the user is, so people asking the same questions from other cities, states or countries may see different brands, rankings and sources.
Brand detection	We match brand names and their product lines in each answer and checked samples of the matches by hand.
Rank	A brand's position in the engine's list of recommendations. If an answer has no list, we use the order in which brands are named.
AI Rank Score	Points by position (#1 = 10, #2 = 8, #3 = 6, #4 = 4, #5 = 3, lower = 1, not named = 0), added up across engines and questions and scaled to 100.
Visibility	Share of the 30 answers that name the brand.
Recommendation rate	Share of answers that include the brand in the AI's list of picks.
Top pick rate	Share of answers that rank the brand #1.
Share of voice	The brand's share of all brand mentions in the category.
Missing	A major brand that sells in the segment but that none of the three engines named for that question.
Sources	We classified all 176 citations by type and read the 101 article pages we could open to see which brands each one covers.
Limitations	One run per engine, from one U.S. location. AI answers vary between runs, over time and by location. Gemini returned sources for 5 of its 10 insurance answers. The results describe what AI engines say, which is a separate question from product quality.

THE TEN INSURANCE QUESTIONS

1. Best car insurance
2. Best home insurance
3. Best life insurance
4. Best renters insurance
5. Best pet insurance
6. Best health insurance
7. Best travel insurance
8. Best dental insurance
9. Best motorcycle insurance
10. Best umbrella insurance

ABOUT

About this index

Answer Engine Daily

answerenginedaily.com

Answer Engine Daily publishes a free monthly U.S. index of how AI engines rank brands. It tracks 200 buying questions across 20 consumer categories, including footwear, skincare, credit cards and airlines.

markaeo

markaeo.com

markaeo runs private AEO audits for brands and agencies. It benchmarks a brand against named competitors across hundreds of questions and tracks each engine separately. It also connects AI visibility to traffic and revenue.

How to cite this report

Brands named #1 may quote their result if they include the question, the month and a link, for example: "#1 in AI answers for 'Best motorcycle insurance', Answer Engine Daily AEO Index, U.S., October 2026 (answerenginedaily.com), powered by markaeo.com."

This report records how AI engines answered a fixed set of questions on one date. It says nothing about product quality. Brand names are trademarks of their owners and appear here for identification only. Results will move from month to month as the engines update.

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2. One location, one date

All answers were collected on 21 October 2026 from a single location in one city in the United States, with one query per question per engine. AI answers are personalized and change with location, time, device, account history, language and model updates, and the same question asked twice can produce a different answer. People in other cities, states or countries, or on other dates, may see different brands, rankings and sources. The findings describe these answers only. They are not representative of all users, all locations or the market as a whole.

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