Pickd™

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SAMPLE REPORT

HOME INSURANCE · SWEDEN · NOVEMBER 2026

Which home insurers do AI models recommend — and why?

The monthly Pickd report for insurers and agencies: the full ranking from Claude and GPT, how the four largest insurers compare with the challengers, and a page per brand on what the AI says about it.

2
AI models measured

9
insurers ranked

675
prompts per model

Real ranking, illustrative detail. Pages 2–3 show the actual November ranking as ranks only. Pages 4–5 use fictional brands and figures to show the format of the subscriber report. They are not a measurement of any real insurer.

Independent · not affiliated with Anthropic, OpenAI or any insurer ranked

1 · SUMMARY

Länsförsäkringar first for both models. But AI will not pick for you.

Länsförsäkringar tops the ranking for both Claude and GPT. Yet no insurer gets a strong recommendation: both models tell the buyer to compare offers first.

01

The cautious category

No insurer reached a weighted average of 8 out of 10 with either model. Almost six in ten scores were exactly 5.

02

The big four split in two

Länsförsäkringar and Folksam rank near the top. If and Trygg-Hansa rank eighth and ninth with Claude.

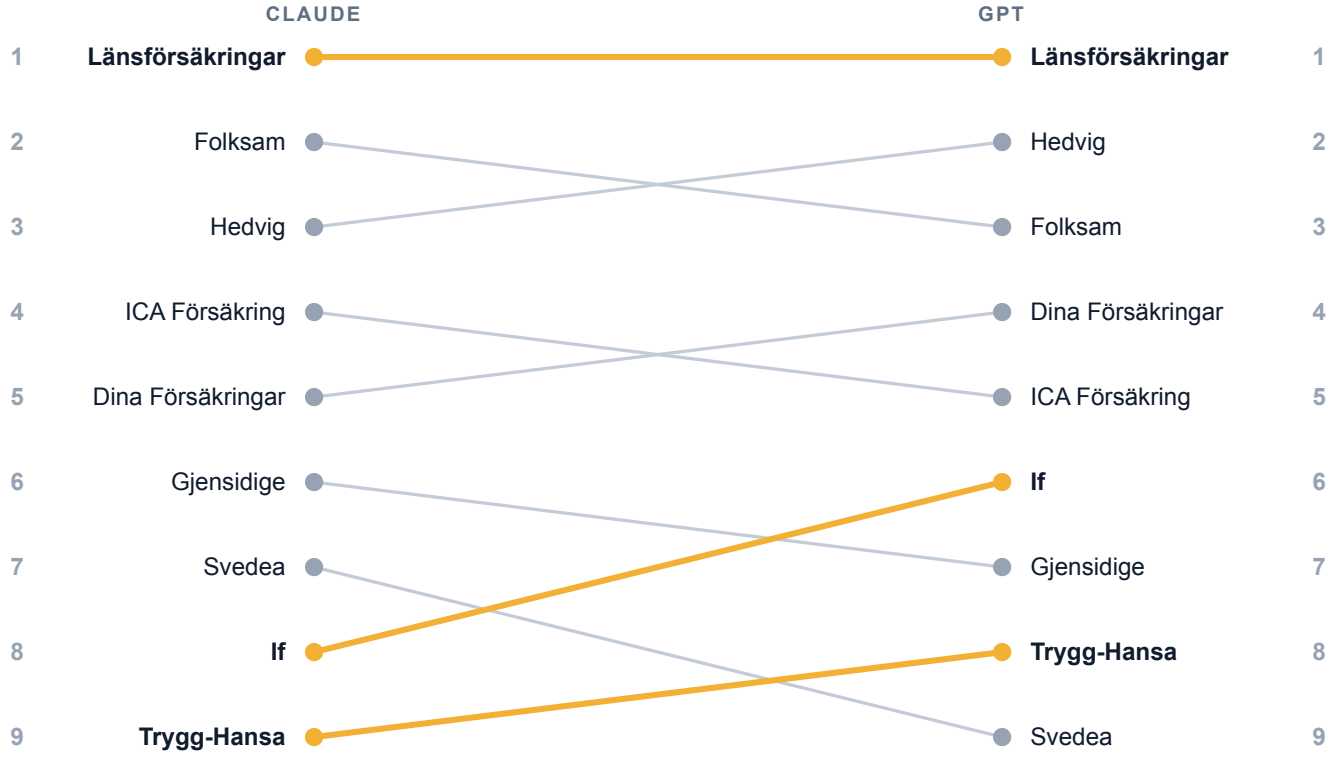
03

A digital challenger near the top

Hedvig ranks third with Claude and second with GPT, ahead of both If and Trygg-Hansa.

The ranking at a glance

Rank 1–9 · lines connect each insurer's place with Claude and with GPT



FIRST EDITION

This is Pickd's first measurement of home insurance. From the next edition, the report shows each insurer's change since last month.

2 · CLAUDE VS GPT · BIG FOUR VS CHALLENGERS

The models agree. Size does not decide.

Claude and GPT rank the insurers in a similar order (rank correlation 0.88). Their biggest splits are If, eighth with Claude and sixth with GPT, and Svedea, seventh with Claude and ninth with GPT.

INSURER	CLAUDE	GPT	TYPE*
Länsförsäkringar	1	1	Big four
Folksam	2	3	Big four
Hedvig	3	2	Challenger
ICA Försäkring	4	5	Challenger
Dina Försäkringar	5	4	Challenger
Gjensidige	6	7	Challenger
Svedea	7	9	Challenger
If	8	6	Big four
Trygg-Hansa	9	8	Big four

How to read it

Ranks 1–9 by weighted average recommendation score across all three question settings. Scores are close: Gjensidige and Svedea are almost tied with Claude, If and Gjensidige with GPT.

About the market data

*Big four: Länsförsäkringar, If, Trygg-Hansa and Folksam, which together hold close to 80% of Swedish non-life premiums (Svensk Försäkring, Q3 2025). That share covers all non-life lines, not home insurance only.

IN THE FULL REPORT

Each insurer's score per model with a 95% interval, the result in all three question settings, how often the AI declines to recommend a single insurer, and selected answers.

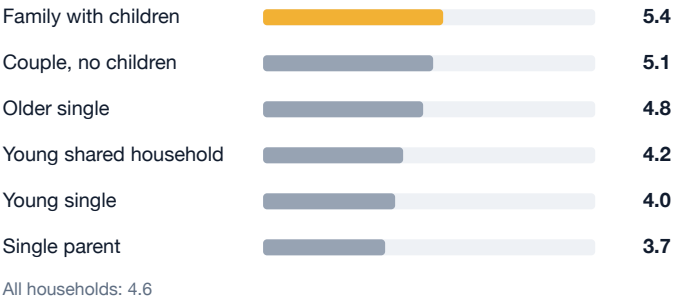
3 · BRAND PAGE · FICTIONAL EXAMPLE

Bergvik Försäkring

The large incumbent the AI calls solid but rarely recommends. Bergvik is named for size and stability, but criticism of claims handling pulls its score down once the household is described.

CLAUDE RANK	GPT RANK	TYPE	CLAUDE SCORE
8 / 9	7 / 9	Big four	4.6 (4.3–4.9)

Score by household · Claude, 0–10



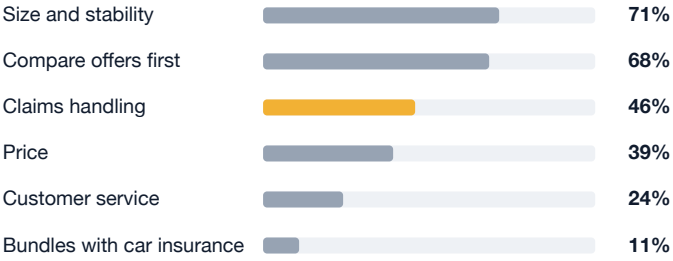
All households: 4.6

Score by question setting



5.3	4.5	4.2
AI knows nothing	Needs stated	AI knows you

What the AI talks about · share of answers



What the AI suggests instead

Kvarnsjö Mutual	27% of answers
Lunda	19% of answers
Norrhem	8% of answers

6/10 · FAMILY WITH CHILDREN

"A large, established insurer with good cover for a house. Compare deductibles first."

3/10 · SINGLE PARENT

"Reviews of their claims service vary. Get two or three quotes before you decide."

WHAT IT MEANS FOR BERGVIK FÖRSÄKRING

The AI credits Bergvik for size in 71% of answers but raises claims handling in 46%, mostly as a concern. The clearest opening is visible proof of fast, fair claims.

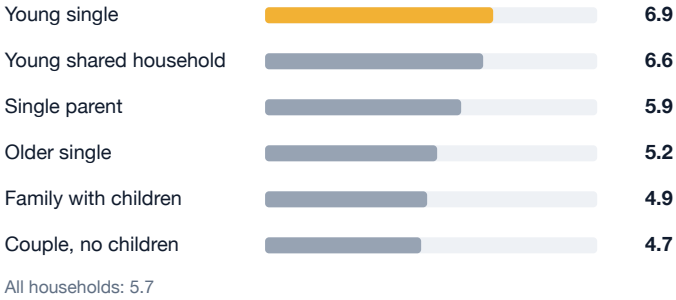
3 · BRAND PAGE · FICTIONAL EXAMPLE

Lunda

The digital challenger the AI likes for renters. Lunda scores well with young households and loses ground when the home is a house with higher values.

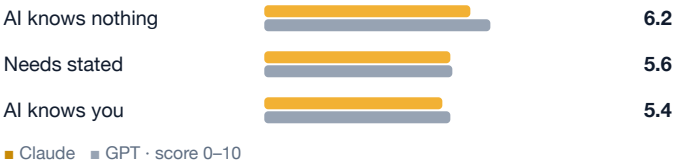
CLAUDE RANK	GPT RANK	TYPE	CLAUDE SCORE
3 / 9	2 / 9	Challenger	5.7 (5.4–6.0)

Score by household · Claude, 0–10



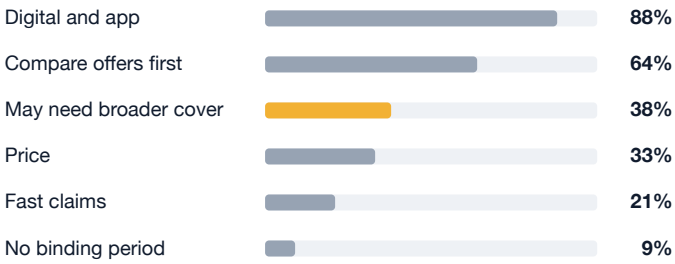
All households: 5.7

Score by question setting



6.2	5.6	5.4
AI knows nothing	Needs stated	AI knows you

What the AI talks about · share of answers



What the AI suggests instead

Kvarnsjö Mutual	22% of answers
Bergvik Försäkring	13% of answers
Norrhem	9% of answers

7/10 · YOUNG SINGLE

"Simple to sign up in the app and a good fit for a rented apartment."

4/10 · COUPLE, TERRACED HOUSE

"For a house you may need broader cover. Compare with a traditional insurer."

WHAT IT MEANS FOR LUNDA

Lunda wins on simplicity with renters. Its weak spot is houses: "may need broader cover" comes up in 38% of answers for households that own a house.

4 · HOW WE MEASURE

The same questions, asked the same way, every month.

Each AI model rates every insurer from 0 to 10 for how likely it is to recommend it for home insurance. Every prompt starts a fresh conversation with no memory and no web search.

Models	Claude Sonnet 5.5 and GPT-6 Luna, via their APIs
Insurers	Nine, fixed before the run: Dina Försäkringar, Folksam, Gjensidige, Hedvig, ICA Försäkring, If, Länsförsäkringar, Svedea, Trygg-Hansa
Three settings	The AI knows nothing about the buyer · the buyer describes their household in the question · the AI already knows the household. The ranking is the weighted average across all three.
Six households	Scenario profiles, weighted by their share of Swedish households (Statistics Sweden):

Young single	Rented apartment, Stockholm
Older single	Owned apartment, Västerås, pension
Single parent	Two children, Örebro, tight budget
Couple, no children at home	Terraced house outside Uppsala
Family with children	Three children, house outside Gothenburg
Young shared household	Shared house outside Östersund

Volume	675 prompts per model, five repeats of every question. Measured 13 November 2026.
Market data	Svensk Försäkring, Q3 2025: combined non-life premium share of the four largest insurers. Context only, not home-insurance shares.

The scores describe what AI models say, not what customers buy, and they are not buying advice. The measurement does not compare premiums, deductibles or terms. Results apply to the model versions and the date of measurement.

What the full report contains

Summary 2 pp
Ranking, biggest moves, key findings

Claude vs GPT 1 p
All insurers, ranks, scores, big four vs challengers

A page per insurer 9 pp
Scores, households, settings, what the AI says

Method and data appendix 2 pp
All scores with 95% intervals

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