

# ValuePenguin: Compare Car Insurance Quotes Side-by-Side

Launched in 2013 by three Wall Street financial experts, Jonathan Wu (CEO), Ting Pen, and Brian Quinn, ValuePenguin is a New York-based personal finance website that uses high-quality resources to inform their consumers on fiscal topics. With more than 10 million unique visitors annually, ValuePenguin helps users make educated decisions regarding their investments, insurance, loans, savings, and credit cards. They offer services such as quoting tools, advice, examinations of financial products, and much more.

ValuePenguin's services have been featured by various media outlets such as CNBC, Time, and The Washington Post, but do they truly live up to the hype? Our comprehensive review will explain what to expect from ValuePenguin, as well as guiding you through the process of getting a car insurance quote using their comparison tool.

## How does ValuePenguin work?

After researching car insurance policies, you come across ValuePenguin and decide to comparison-shop car insurance quotes through their service. But how does the site work, and where do you get started? That's where we come in to make things easier and help take out the guesswork.

To start the insurance quote comparison process, ValuePenguin requires that you first enter your ZIP code, similar to most other car insurance comparison tools.

## Compare 2020 Car Insurance Quotes

Comparing car insurance quotes is one of the only ways to ensure you are getting your best deal. Enter your ZIP code to compare auto insurance quotes among multiple insurers, or read on to see our analysis on how to shop and what factors affect car insurance rates.

Find the Cheapest Insurance  
Quotes in Your Area

[Find Insurers](#)

### How to compare car insurance plans

Getting a car insurance quote has become a more straightforward process after the growth of online quote tools. But before quote shopping, you'll have to do some legwork to ensure you're making appropriate car insurance price comparisons. **Make sure you take the following three steps to compare auto insurance companies:**

- Collect relevant personal information
- Decide on coverage levels
- Collect and compare quotes

After this initial step, Value Penguin car insurance asks for basic information about you and your vehicle. Some of the questions you will be asked include:

### Vehicle

- The car's model, make, and year
- The number of vehicles you own
- Your current auto insurance provider and the time you have had this insurance for
- The vehicle's purpose (personal, business, commuting, pleasure/vacation)
- If you own or lease your car
- Estimated vehicle mileage

### Driver

- First and last name
- Gender
- Marital status
- Email
- Birthdate
- Address
- Housing situation (own or rent)
- Phone number
- Any accident history, tickets, or DUI conviction

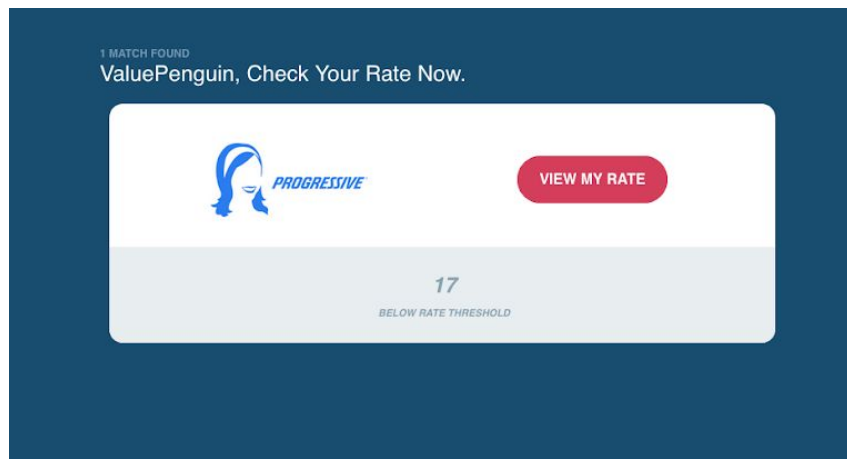
*\*For our sample quote, we used the profile of a 30-year-old female with a 2017 Honda Accord LX, owned, but making payments. Our hypothetical customer has one at-fault accident in the last 3 years on her driving record and her current insurance is up to date, having been insured for over 5 years.*

Just five minutes after entering our ZIP code, and we're reviewing quotes and rates recommended by ValuePenguin. After selecting our preferred option, we're redirected to the partnered insurance website.

## **I have entered my information. Can I compare quotes now?**

After inputting our hypothetical customer's information, our results loaded in just a few seconds. That said, we were disappointed to see we were provided with only one match, Progressive Insurance.

We decided to take a deeper look at the only available option, even though the lack of results was discouraging. Selecting "View my rate" redirected us to Progressive's website.



Once on Progressive's site, much of the information I had already input was already there. That said, about half of what they required hadn't been asked on ValuePenguin and still needed to be input. This made the whole process feel very redundant. After several pages of entering similar information as on ValuePenguin, I was finally presented with a quote.

HERE'S YOUR QUOTE!

### Choose a 6-month package

<b>Basic</b> \$45 <sup>89</sup>	<b>Choice</b> \$112 <sup>24</sup>	<b>Recommended</b> \$159 <sup>58</sup>
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Start your policy today for

# \$112<sup>24</sup>

+ 5 monthly payments of \$115.33 (Total \$688<sup>4</sup>)

**Save \$20 when you pay in full: \$668**

[Finish & Buy](#)



**Name Your Price® tool**

Tell us what you want to pay

\$  /month

I can't help but believe getting this quote a lot sooner would have greatly reduced the frustration. ValuePenguin claims to offer car insurance quotes, but really all they do is suggest a couple (at best) providers and a slightly faster method of checking each insurance company's specific direct quote tool.

Instead of this roundabout process, why not get dozens of real quotes from the top insurers in just a couple of minutes?

In the end, it really just feels like all ValuePenguin does is to redirect you somewhere else so you can get an actual quote. With this in mind, some users will consider skipping ValuePenguin altogether and finding other websites that are more useful. After all, why input information twice for no reason?

## ValuePenguin Reviews: What do customers and employees have to say?

Generally, reviews people leave on ValuePenguin are mixed. Some clients have found what they were looking for through this website, while others didn't have a great experience using it. It is worth noting that ValuePenguin doesn't have many reviews, which may make the site difficult to trust for some users. The reviews that have been left by their customers are discouraging. That said, their employees seem to be quite satisfied with their jobs.

There are no reviews of ValuePenguin on the major business review sites such as Google, Trustpilot, Better Business Bureau (BBB), and Shopper Approved. The only reviews we were able to locate were on Site Jabber, InHerSight, and Glassdoor.

## ***Site Jabber ValuePenguin Reviews***

### **Prepare to be bombarded by phone call spam**

     June 17th, 2020

After visiting the site and clicking the "Get a Healthcare Quote" prompt, my phone started blowing up immediately with health insurance sales calls. I don't recommend using Value Penguin.

Comment ▾ Respond as company

Site Jabber has a single review from a customer that seems quite disappointed with their experience. The client only gave ValuePenguin 1 out of 5 stars, stating they don't recommend using the site. The customer also claimed that visiting the site and using ValuePenguin's services made their phone flood with calls from different companies, rather than providing the service offered. Since this is the only review of ValuePenguin from a customer we could find, there is little to be said about the website or company on this end.

The lack of reviews on ValuePenguin may indicate a low level of user engagement, which is fascinating, considering that ValuePenguin has around 10 million visitors annually. From this, you could assume that something might be wrong with ValuePenguin's services, as the customer above declared, or that simply none of their clients feel motivated to leave reviews. Either way, an accurate opinion on ValuePenguin customers' reviews can't be formed until they receive more. From the little information we are able to glean, we're left with the impression that ValuePenguin's clients aren't overly happy with the services provided.

## **What do employees think?**

Unlike ValuePenguin's customers, their employees have left a number of reviews about the website and company, almost all of them being positive. We have found reviews from ValuePenguin's employees on both Glassdoor and InHerSight, with the site managing to earn high marks on both.

## ***Glassdoor ValuePenguin Reviews***

August 28, 2017

Helpful (2)



## "Great place to work!"

5.0 ★★★★★

Current Employee - Anonymous Employee in New York, NY

■ Recommends

■ Positive Outlook

■ Approves of CEO

I have been working at ValuePenguin full-time

### Pros

- Nice people
- Catered lunch
- Company happy hours and events
- Good benefits
- Positive atmosphere and considerate upper management
- Sense of opportunity to make a real difference

### Cons

No major cons! There are plenty of opportunities to make a difference and things are constantly changing and growing, but there's not a complex hierarchy where you can change roles as frequently inside the company as you might be able to do in a larger corporate structure.

### Advice to Management

Keep being thoughtful and inclusive!

June 14, 2018



## "Amazing Work Environment"

5.0 ★★★★★ ✓

Current Employee - Anonymous Employee

■ Approves of CEO

I have been working at ValuePenguin full-time for less than a year

### Pros

- Insightful and friendly coworkers
- Great office location
- Founders are genuinely intelligent, pragmatic and self-aware
- Tons of room to grow and develop your repertoire
- Unlimited PTO
- Catered lunch every day
- Lots of monitors for maximum productivity

### Cons

- There aren't any noteworthy cons that I can come up with without forcibly searching for one.

### Advice to Management

Continue to communicate with your employees as the company grows.



## "Great balance between amazing culture and pursuit of excellence"

5.0 ★★★★★ ✓

Current Employee - Anonymous Employee in New York, NY

■ Recommends

■ Positive Outlook

■ Approves of CEO

I have been working at ValuePenguin full-time for more than a year

### Pros

One of the rapidly growing leaders in its industry. The whole firm is very focused on producing high quality work.

Smart & kind management team who are very conscientious about making sure everyone feels fulfilled with their career & happy/excited about being here every day.

Awesome mentorship at every level.

Very warm culture where people feel comfortable being vulnerable and bonding on a personal level. Everyone here is very close, and we often hang out outside of work.

A lot of fun perks like annual company ski trip to Utah, very nice dinners at michelin star restaurants, happy hours, catered lunch, unlimited vacation, Equinox membership, etc.

### Cons

We're not a super well-known startup like Uber, but that's the beauty of joining a company at this stage of development. But I understand how this could be not the best fit for a lot of people.

### Advice to Management

Maintain this culture even while growing the team

ValuePenguin currently has a rating of 4.9 out of 5 stars on Glassdoor. Nearly everyone who worked at ValuePenguin appears to be very satisfied with their jobs and working experience. General sentiments include appreciation for the founders’ dedication, the camaraderie shared among coworkers, and the opportunities earned by working there. There are no real cons listed in any of the reviews mentioned above.

***InHerSight Value Penguin Reviews***





On InHerSight, ValuePenguin currently has a rating of 4.2 stars out of 5. Similarly to Glassdoor, the employees are quite happy with their job, citing aspects such as employer responsiveness, management opportunities, and more. Some stated downsides of working for ValuePenguin are a reduced ability to telecommute, few sponsorship or mentorship programs, as well as little family growth support with no maternity or adoptive leave.

Given the lack of reviews, in aggregate ValuePenguin scores and reviews poorly. Overall, the website scored 3.36 out of 5 stars across three platforms and 11 reviews.

Platform	Rating	Total Reviews
Site Jabber	1/5	1
Glassdoor	4.9/5	10
InHerSight	4.2/5	Not known
<b>Total</b>	3.36/5	11+

If you're over the hassle and you want dozens of accurate quotes from the top insurers in the country, just input your zip code here to get started.

## Is ValuePenguin mobile friendly? Do they have an app?

With smartphones playing such a critical role in our daily lives, users may be curious whether ValuePenguin offers a mobile website app so they can easily access their services on the go.

Unfortunately, ValuePenguin doesn't currently offer a mobile app. That means you will have to stick to traditional web browsers to take advantage of any of the services they provide.

## Your car insurance journey doesn't have to end with ValuePenguin

Even if Value Penguin doesn't live up to their expectations, users shouldn't feel discouraged when searching for the best rates and quotes. There are several competitors with more trustworthy and reliable track-records, Compare.com being chief among them.

We enable you to accurately compare cheap car insurance rates and quotes that will actually fit your budget. We believe that "seeing is saving." Get any answers you need

alongside accurate quotes, all without having your information sold. Buying an auto insurance policy has never been easier than with Compare.com.

## ValuePenguin vs. Compare.com: How do they stack up?

	Compare.com	ValuePenguin
Google Review Rating	4.8 stars	None
BBB Accredited	Yes	No
Results with Actual Quotes*	10 out of 10	0 out of 1
Average Quote*	\$181.40	Not known
Cheapest Quote	\$131	Not known

*\*Quoting profile: 30-year-old single female, 2017 Honda Accord LX, one at-fault accident, proof of insurance, renting*

## ValuePenguin FAQs

- **What is ValuePenguin?** - ValuePenguin is a personal finance website that aims to help customers make better financial decisions, offering guides, tools, research, and analysis. The site also allows clients to compare car insurance rates and quotes.
- **How is ValuePenguin different from Compare.com?** - While both ValuePenguin and Compare.com allow their customers to compare quotes, we specialize in auto insurance and provide real and accurate quotes, while ValuePenguin only suggests insurance providers and redirects users to them. Additionally, with us, you don't have to worry about searching for the cheapest quotes or having to rewrite your information multiple times.
- **Is ValuePenguin an insurance company?** - No, ValuePenguin isn't an insurance company. The site allows customers to compare quotes on insurance policies that other companies provide. They are an intermediary that collects your information and uses it to gather quotes from insurance companies.
- **Does ValuePenguin have physical offices?** - Yes, ValuePenguin actually has a physical office located in New York City.
- **How does ValuePenguin protect your personal information?** - ValuePenguin ensures that all your personal information is protected from unauthorized access and disclosure through a series of physical, electronic, and procedural measures.

- **What are the pros and cons of ValuePenguin?** – ValuePenguin helps you find car insurance quotes from many top insurance companies, with their platform being reasonably fast, efficient, and easy to use. Unfortunately, they will redirect you to other companies' sites and even may potentially sell your personal information to third parties according to customer reviews.
- **What platform should I use to compare auto insurance policies?** – While there are services such as ValuePenguin that allow you to compare insurance policies, using Compare.com guarantees you get accurate quotes that match your budget. ValuePenguin and other websites claim to offer similar services, yet end up redirecting you and forcing you to resubmit your information multiple times. You can never go wrong with Compare.com, your go-to place to find car insurance quotes.