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**We Ranked**

# Best Home Insurance Companies for 2020

By Michelle Megna, Penny Gusner | Updated on January 27, 2020

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Home insurance shouldn't be a buy and forget policy. Rebuilding costs change over time as likely does your interior as its updated. These changes affect how much home insurance you should carry. Homeowners, condo owners and even renters should check over their policy at least once a year and shop around to make sure their policy and price are the best for their needs and wallet. For that reason, our team of experts have built an annual survey to find get authentic feedback and reviews from current home/condo/renters policyholders and help you in your search for the best home insurance company.

Unlike assessments you might find elsewhere, Insure.com's Best Home Insurance Companies is the result of a survey of over 2,800 current home/condo/renters insurance customers – people just like you. We believe it to be the most comprehensive, review available and a useful guide to help you find the best home insurance company for your needs quickly and easily.

## Best Home Insurance Offers For You

Zip **94117**



Homeowner



Renter

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### How We Picked

- ▼ **Why You Should Trust Us**
- ▼ **How to Pick Home Insurance Policy**
- ▼ **What We Surveyed**
- ▼ **How We Ranked**
- ▼ **Best Home Insurance Companies by Age**
- ▼ **Best Home Insurance Companies by Region**

# Why You Should Trust Us

We're not only home insurance experts who enjoy sharing our knowledge. We're also consumers just like you. As consumers, we want to know what to expect when it comes to a company's claims service and if the insurer has a decent website and apps. We, too, want a good price, great customer service and to feel comfortable when deciding on a company to purchase an insurance policy. For this reason, we take our Best Home Insurance Company's survey seriously so that all of us can find the insurance company that fits our needs.

Whether it's your first-time buying insurance or switching insurance providers or 25th time, our mission is to provide you with a quick and easy way to review and determine which companies will be the best fit for you. Our reviews and rankings are unbiased and based on the earnest ratings and feedback from surveyed policyholders.

“ We've taken our many years of experience and crafted survey questions to find out what current policyholders like and dislike about their insurance company to make your life easier when evaluating insurance companies. ”

## How to Pick Home Insurance Policy

A home insurance policy is required if you have a mortgage. It's a wise financial decision to protect your biggest asset even if you own it outright. Plus, you should reassess your policy once a year to make sure you are [not underinsured](#). If that is too much for you, make sure you get to it at least every couple of years and by no means go more than five years without checking that your limits are appropriate for your needs. Many homeowners aren't aware that if they update their interior, or exterior, they should update their home insurance's dwelling limits. Also, if you buy or inherit expensive jewelry, artwork, or other valuables, you should add a rider to make sure it's covered for theft or damage. And, even if your home has stayed the same since you bought your policy, construction costs to rebuild have likely gone up and thus your policy limits should be reassessed and adjusted as necessary.

After you [determine your home insurance needs](#), choosing the right policy with the right company is next. The policy and insurer you may have from years ago may not be the right fit for you today. More companies are available now and with easy ways to buy a policy. We try to make it easy for you to find the company that will give you the best protection and fit your customer experience needs. You want to shop for a reasonable price but also seek to know what to expect when dealing with the company's claims and customer service or if their website and apps are any good. Our Best Home Insurance Companies is here to help you find the company that fits best for all your needs.

## What We Surveyed

We commissioned a survey of top company policyholders. Many of those surveyed had multiple types of policies. The survey collected customer ratings for 20 leading companies in the auto category and 15 leading companies in each of the home, health and life categories. Only current customers of the insurers on our lists were surveyed, and the survey was not open to the general public on the Insure.com website.

We asked policyholders about the following categories for ranking purposes:

- Value for price
- Customer service
- Claims satisfaction
- Usefulness and ease-of-use of its website and mobile apps
- If plan to renew
- If would recommend

We also asked for feedback and anecdotes to help people who may be looking to purchase a policy with their current insurance provider. And we asked questions that are not rated or ranked on, such as why they first purchased from the company and how they prefer to deal with their insurer, as this may be valuable to you when deciding if the company is the right fit for your needs. To view the extra information, be sure to click on the company logo to view its individual page.

## How We Ranked

Our team of insurance and data experts ranked and identified the best home insurance companies based on what policyholders in our survey have to say about their experiences. This is an independent editorial analysis devoid of affiliations or partnerships of any kind – companies did not pay to be included. The A.M. Best financial ratings represent an assessment of an insurer's ability to meet its financial obligations to policyholders. These are separate from the editorial ranking.

Consumer's feedback are weighted as follows:







- Price (35% weighting for overall score)
- Customer service (25%)
- Claims (20%)
- Website and app (10%)
- Recommendation (5%)
- Renew (5%)










Exception is life overall ratings that are based on:


- Price (50%)
- Customer service (40%)
- Website and app (5%)
- Recommended (5%)

\*Life insurance policyholders were not asked about claims or renewal as the policy tends to end with a claim and policies aren't renewed each year but set for an extended time period.

The expert team reviews and analyzed the survey results to share with consumers because we believe it's important to view and evaluate real-life feedback when shopping for insurance. Getting more information is always better when researching the best insurance companies, so continue on to see what our surveyed policyholders had to say.

| Auto                                                                                | Home                                                                 | Life                                  | Health                                             | Region                     | Age                           |
|-------------------------------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------|----------------------------------------------------|----------------------------|-------------------------------|
|    | <b>Chubb</b><br>Our Score <sup>?</sup><br><b>90.86</b><br>★★★★★      | Customers Who Recommend<br><b>93%</b> | A.M. Best Financial Strength Ratings<br><b>A++</b> | <a href="#">Learn more</a> | <a href="#">Score Details</a> |
|    | <b>USAA</b><br>Our Score <sup>?</sup><br><b>88.77</b><br>★★★★☆       | Customers Who Recommend<br><b>86%</b> | A.M. Best Financial Strength Ratings<br><b>A++</b> | <a href="#">Learn more</a> | <a href="#">Score Details</a> |
|  | <b>Esurance</b><br>Our Score <sup>?</sup><br><b>88.64</b><br>★★★★☆   | Customers Who Recommend<br><b>92%</b> | A.M. Best Financial Strength Ratings<br><b>A+</b>  | <a href="#">Learn more</a> | <a href="#">Score Details</a> |
|  | <b>Erie</b><br>Our Score <sup>?</sup><br><b>87.57</b><br>★★★★☆       | Customers Who Recommend<br><b>83%</b> | A.M. Best Financial Strength Ratings<br><b>A+</b>  | <a href="#">Learn more</a> | <a href="#">Score Details</a> |
|  | <b>Nationwide</b><br>Our Score <sup>?</sup><br><b>87.18</b><br>★★★★☆ | Customers Who Recommend<br><b>83%</b> | A.M. Best Financial Strength Ratings<br><b>A+</b>  | <a href="#">Learn more</a> | <a href="#">Score Details</a> |
|  | <b>Safeco</b><br>Our Score <sup>?</sup><br><b>86.17</b><br>★★★★☆     | Customers Who Recommend<br><b>81%</b> | A.M. Best Financial Strength Ratings<br><b>A</b>   | <a href="#">Learn more</a> | <a href="#">Score Details</a> |

|                                                                                                                                                                                      |                                                                                                                                           |                                       |                                                    |                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------|----------------------------|
| <br>Score Details  | <b>AIG</b><br>Our Score <br><b>85.21</b><br>★★★★★        | Customers Who Recommend<br><b>79%</b> | A.M. Best Financial Strength Ratings<br><b>A</b>   | <a href="#">Learn more</a> |
| <br>Score Details  | <b>State Farm</b><br>Our Score <br><b>84.76</b><br>★★★★★ | Customers Who Recommend<br><b>82%</b> | A.M. Best Financial Strength Ratings<br><b>A++</b> | <a href="#">Learn more</a> |
| <br>Score Details  | <b>Travelers</b><br>Our Score <br><b>83.97</b><br>★★★★★  | Customers Who Recommend<br><b>80%</b> | A.M. Best Financial Strength Ratings<br><b>A++</b> | <a href="#">Learn more</a> |

Showing 10 out of 15 [Show more companies](#) A.M. Best Disclaimer & Ratings Definitions 

# 1. Chubb

- "They make you feel like you are a valued customer."
- "The mobile app provided by company is superb."
- "You get complete coverage for the best price."

Chubb will pay to have your home repaired or rebuilt to its original standards, even if the cost is more than your policy limit. It will also pay for necessary upgrades due to modern building codes. If you don't want to rebuild, Chubb will offer a cash settlement up to your policy limit. It also has specialized wildfire coverage that will send certified firefighters to your home if a wildfire is endangering your house.

Chubb scored ranked No. 1 overall, and also placed first for value for the price and for usefulness of its website and apps. It ranked third for customer service and fifth for claims handling. Ninety-five percent said they'd renew, and 93% said they'd recommend Chubb. Baby Boomers and Gen X also chose the carrier as its top choice overall. Though Chubb specializes in high-end homes you don't have to well-to-do to take advantage of its generous coverage options, such as cash settlement and extended liability, and perks not offered by other carriers.

# 2. USAA

Note that USAA serves only to active and retired military personnel and their immediate family members.

- "We had a bad hailstorm about four years ago. There was a lot of damage to our house. We called USAA and they sent an adjuster a couple of days later. They covered every bit of damage to our house and storage buildings. They even covered the damage to our mailbox. We were able to get everything fixed and back to normal, while others were still waiting on their adjuster."
- "I feel I am valued, the policies we have are reasonably priced and we can reach customer support when we need to and get answers to our questions."
- "I think this insurance company is excellent. They have a great mobile app and a wonderful online website. It's very easy to get a hold of someone in the customer service department if you would rather deal with people on the phone. They always send you your yearly information for updating your insurance policies if you would like more coverage and if you're confused about the paperwork they're more than willing to talk with you over the phone to figure it out. Previously I had made claims with this insurance company they were handled very professionally, they sent out an insurance adjuster immediately, and there was never any problems with submitting the claim for payment."

USAA includes replacement cost coverage for your home and personal belongings as the default, which means you don't pay extra to have your house and items replaced at today's value, with no depreciation factored in. USAA also offers insurance for those who rent out their home through services such as AirBnB.

USAA ranks No. 2 overall, but first on the individual metrics of customer service satisfaction. It placed second on useful website/apps, but by less than one point. Ninety-five percent said they'd renew with USAA, and 86% said they would recommend it. Its limited membership, however, means it's not available to everyone.

### 3. Esurance

- "Reasonable price and the customer service is excellent. They care about you not just your money."
- "They've been great about helping me understand my coverage."
- "Every six months, they look for new discounts for my overall price and the amount goes down a little. I like the option of paying in full or monthly. The mobile app is straightforward and user friendly. I haven't had to use it yet but if I did, I would feel comfortable calling with a claim."

In addition to the usual standard home insurance discounts more carriers offer, Esurance will also pay you \$50 for using its DIY home inspection app when you sign up for a new policy. You can also earn price reductions for going claims-free for a year or more.

Esurance ranked third overall, and placed second for price. It came in third for claims handling. While it was also third for website/app usefulness, it only missed the top spot by less than a point. It placed fourth for customer service. Ninety-five percent said they'd renew, while 92% said they would recommend Esurance.

## Best Home Insurance Companies by Age

Here is how insurance companies ranked when data were analyzed by age and region.

- Best home insurance companies for millennials:

1. Erie
2. USAA
3. Nationwide

- Best home insurance companies for Gen X:

1. Chubb
2. Esurance
3. Progressive

- Best home insurance companies for Baby Boomers:

1. Chubb
2. USAA
3. Allstate

## Best Home Insurance Companies by Region

- Best home insurance companies for Northeast Region:

1. Chubb
2. Esurance
3. USAA

- Best home insurance companies for Midwest Region:

1. Allstate
2. USAA
3. Chubb

- Best home insurance companies for South Region:

1. Erie
2. Esurance
3. Nationwide

- Best home insurance companies for West Region:

1. Chubb
2. USAA
3. Safeco