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Press Release: Insure.com Names Best Home Insurance Companies for 2020

By Insure.com Posted on January 29, 2020

Foster City, CA – January 29, 2020 – Choosing the right home insurance company and coverage is as important as maintaining your home. However, many homeowners don't give their home insurance much thought after buying their first policy.

As a way to help consumers find the best home insurance company for them, <u>Insure.com</u>, a comprehensive resource for insurance information, today released a survey that lets people weigh their home insurance options with confidence.

Insure.com polled more than 2,800 customers on the top 15 home insurance options. Insure.com asked them their opinion using the following metrics:

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

Insure.com's experts analyzed the survey results and picked the top five contenders.

The five Best Home Insurance Companies for 2020 are:

- 1. Chubb: Insure.com score of 90.86 (out of 100)
- 2. USAA: Insure.com score of 88.77

- 3. Esurance: Insure.com score of 88.64
- 4. Erie Insurance: Insure.com score of 87.57
- 5. Nationwide: Insure.com score of 87.18

Chubb scored first by coming in on top in both value for the price, and usefulness of its website and apps. Ninetyfive percent of its users said they would renew, which Insure believes is in part due to its home repair promise that it will pay to repair and rebuild homes to original standards, even if the cost is above the policy limit. While Chubb specializes in high-end homes, anyone can use the provider's cash settlement or extended liability coverage.

The number two pick USAA scored first in customer service satisfaction and second for website and app usefulness. USAA is only available for those who serve or have served in the military or their families, but it's clear those members like the company's offerings. Esurance ranked third overall, while placing second for price and third for claims handling. While it was also third for website/app usefulness, it only missed the top spot in the category by less than a point.

"Our reviews are unbiased and based on the ratings and feedback from policyholders that know the companies best," says Penny Gusner, senior consumer analyst for Insure.com. "This survey is designed to educate consumers and help them determine whether or not a switch is beneficial in the long run."

Safeco Insurance, Allstate and AIG also scored well but missed the top five spots.

Companies mentioned in the survey did not pay to be included, and all analysis is independent and editorial. To read an overview of the survey, including all data points and more about its methodology, please visit Insure.com: <u>/best-home-insurance-companies/</u>

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For more than 20 years, <u>Insure.com</u> has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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