

Press Releases

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Press Release: Insure.com Survey Reveals 2018's Best Home Insurance Companies

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Aug. 15, 2018 (Foster City, CA) – USAA was ranked the best home insurance company in a new survey released today by Insure.com. Chubb earned the No.2 spot and Allstate placed third.

Respondents to the survey gave ratings for 15 leading home insurance companies for Insure.com's 2018 rankings of the best companies for home insurance.

Home insurance companies with the most market share in the nation were ranked based on the ratings from over 3,100 surveyed policyholders in the categories of:

- 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

Company rank	Overall score	Value for price	Customer service	Claims processing	Website/apps	Plans to renew	Would recommend
1. USAA	90.38	89.24	89.92	94	86.09	97%	89%
2. Chubb	89.75	90.39	88.82	90.55	86	94%	99%
3. Allstate	88.34	85.73	88.94	93.26	83.95	92%	89%

[See scores and rankings for all 15 home insurance companies in the survey.](#)

USAA not only ranks No. 1 overall, but also on the individual metrics of customer service satisfaction, claims processing and useful website/apps. Its limited membership, however, means it's not available to everyone.

Chubb, which caters to high-end insurance needs, scored second overall, and also placed in the top three for value, likely to recommend and customer service. Allstate was well liked by its surveyed policyholders, ranking third overall and second in two key areas – claims and customer service satisfaction.

"Research shows that as many as three out of five homeowners are underinsured by an average of 20 percent, so it's important to have an insurance company that will work with you to be sure you have enough coverage," says Penny Gusner, consumer analyst for Insure.com. "Otherwise when disaster strikes and you file a claim, you will wind up paying thousands of dollars out-of-pocket. That's why it's so important not to forget about home insurance once you close on your house."

Insure.com's Best Home Insurance Company survey removes the guesswork from finding the best companies in the industry. In one easy view, you can compare ratings, read comments from policyholders about their experience with their insurance company and decide from which companies you'd like to request a quote.

"While you are protecting one of your most valuable and expensive assets, your home insurance doesn't have to cost a fortune. Shopping for a good price each year is wise, but don't choose a home insurer on cost alone. Find out if the company has good customer service and claims processing, because if you have to deal with your home insurer once the policy is in place, these are the departments you will be contacting," says Gusner.

For more details on the survey, including company scores and rankings across categories, please see the [full feature on Insure.com](#).

Methodology:

Insure.com commissioned Op4G to survey more than 3,100 insurance customers nationwide in December 2017. The survey collected customer ratings for 15 leading companies in the home category. 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.

Home insurers were ranked according to a weighted 6-point measurement of the following factors: customer service, claims processing, value for price, website/apps, would recommend and would renew. Weighted measurements were derived from policyholders' rank of prioritization of these factors.

The A.M. Best ratings, discounts and coverage options noted in the survey do not affect the scores, but are provided as a supplementary resource.

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