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Disclaimer

Best Homeowners Insurance Companies

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USAA is our top-rated homeowners insurance company, according to our in-depth analysis of nearly 30 insurers. For those who don't qualify for a home insurance policy with USAA, which is limited to the military community, Amica is No. 2 on our list.

Our research process factored in nationwide availability, rates, coverage options, company reviews, and even consumer surveys to help you identify the best homeowners insurance company for your situation.

Zip Code | Compare Quotes

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Best Home Insurance Companies

USAA

Amica

More +

Why Trust Us +

Key Takeaways

USAA-1043
USAA v. PACid Technologies
IPR2025-00751

You should consider your coverage needs and budget along with the company's reviews and ratings when selecting homeowners insurance.

- Standard homeowners insurance policies don't include damage from floods, earthquakes, normal wear and tear, or sewer backups, among others.

Our Best Homeowners Insurance Rating

#1
USAA

#2
Amica

#3
Allstate

#3
Auto-Owners

#5
State Farm

#5
Nationwide

#7
Progressive

#8
Liberty Mutual

#8
Farmers Insurance

#10
Travelers

USAA is the No. 1 homeowners insurance company according to our rating. However, it's only available to current and past military personnel, as well as their spouses and families. Amica is No. 2 and may be a good choice for homeowners, especially those seeking the lowest premiums for quality coverage. Allstate, Auto-Owners and State Farm round out the top five companies in our list.

USAA »

Monthly Cost: **$193.44**

Compare Quotes

(855) 956-0721

Best Homeowners Insurance Company

PROS:

- Replacement cost and identity theft coverage are standard
- Special coverage for active-duty military members
- No. 1 in our consumer survey for customer loyalty, value, home and auto bundling, and more

CONS:

- Policies only available to members of the military community
- Discounts not available nationwide

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

Review: USAA is the best homeowners insurance company overall in our rating. The company consistently earns high customer satisfaction scores, while providing ample coverage options and many discounts to help you save. It's also the only company in our rating that includes identity theft coverage and a dwelling/personal property replacement option in its policies.

coverage options specific to military members such as a military discount and coverage for lost or stolen uniforms.

Availability: USAA is available in all 50 states and Washington, D.C.

SEE FULL REVIEW »

Amica »

4.8 ★★★★★ **U.S. News** Rating

Monthly Cost: **$146.20**

Compare Quotes

Most Affordable

PROS:

- Offers the lowest sample premium among companies in our rating
- Standard and Platinum Choice homeowners policy options
- Dividend policies are available

CONS:

- Not available in Alaska or Hawaii
- Ranks low for policy value in our consumer survey

Quote Access:
Online Estimate

Multi-Policy Discount Available:

Review: Amica is the most affordable homeowners insurance company in our rating while also scoring high in customer satisfaction. Along with having lower premiums overall, it offers nine key discounts including a new/remodeled home credit, early shopper discount, and an electronic document delivery discount. The company offers another way to save with its dividend policies. According to the Amica website, you can receive 5%-20% of your premium back. Traditional non-dividend policies are also available.

Availability: Amica is available in all states except Alaska, Hawaii, and Washington, D.C.

SEE FULL REVIEW »

Allstate »

4.7 ★★★★★ **U.S. News** Rating

Monthly Cost: **$184.15**

PROS:

- ✔ Scored well in our consumer surveys including best for claims handling and value

CONS:

- ✖ Not available in California
- ✖ Can't purchase a policy online

844-778-5928

- Offers many optional coverages

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

Review: Allstate is tied at No. 3 with Auto-Owners in our rating. It offers the standard coverages that most companies provide and has some special options such as home business, special computer, and personal property replacement coverage.

Allstate also offers some unique features such as Claim Rateguard, Claim-free Rewards, and Deductible rewards.

Additionally, the company provides many ways to save through 10 key discounts. Plus, if you prefer in-person service, local agents are available throughout the country.

Availability: Allstate writes homeowners insurance policies in all states (except California) and Washington, D.C. Availability within each state may vary.

SEE FULL REVIEW »

4.7 ★★★★★ U.S. News Rating

Monthly Cost: **$184.07**

Compare Quotes

PROS:

- ✔ Offers some of the lowest premiums in our rating
- ✔ No. 1 for customer service in our consumer survey
- ✔ Has an A++ financial strength rating from AM Best

CONS:

- ✖ Only available in 26 states
- ✖ Can't purchase a policy online

Quote Access:
Agent only

Multi-Policy Discount Available:
✔

Review: Auto-Owners is tied at third with Allstate for the best homeowners insurance company. It re-entered our rating after not making the list in 2023.

While Auto-Owners offers many standard coverages, earthquake insurance and green improvement/reimbursement coverage aren't available. It does, however, provide some optional protections such as special personal property, ordinance or law, and inland flood coverage.

You must work with an agent to get a quote and sign up for a policy, but once you're a policyholder you can complete many tasks

claim information, and obtaining proof of insurance.

Availability: Auto-Owners is available in Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Utah, Virginia and Wisconsin.

SEE FULL REVIEW »

State Farm »

4.5 U.S. News Rating

Monthly Cost: **$170.89**

Compare Quotes

PROS:

- Large network of agents
- Wide variety of optional coverages
- Second lowest premiums of the companies in our rating

CONS:

- Not available in California, Massachusetts, or Rhode Island
- Offers fewer advertised discounts

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

optional coverages including energy efficiency upgrade coverage, service line coverage, and identity restoration coverage. Plus, identity theft protection is standard in its policies.

It also landed in the top five in a couple of our consumer survey categories, including best customer service (fourth) and most likely to be renewed (third).

The company doesn't have as many discount options as other companies in our rating. However, State Farm's sample premiums are the second lowest among the companies we reviewed.

Availability: State Farm is available in all states (except California, Massachusetts, and Rhode Island) and Washington, D.C.

SEE FULL REVIEW »

Nationwide »

4.5 ★★★★½ **U.S. News** Rating

PROS:

- ✔ Tied at No. 3 for best home and auto insurance bundles

CONS:

- ✖ Must speak to an agent to receive a quote

Nationwide®
is on your side

Monthly Cost: **$236.16**

Compare Quotes

for value and claims handling

✔ Identity theft protection comes standard

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

Review: Nationwide generally did well in our subratings with a few exceptions. It scored below average in both homeowners insurance companies most likely to be renewed and homeowners insurance companies for customer loyalty, scoring a 4.1 out of 5 for both. The average score for those subratings was 4.2. And while it placed sixth in our cheapest homeowners insurance company rating with an average monthly premium of $236, it did well in our homeowners insurance for value subrating, tying for third.

As part of its standard homeowners policy, Nationwide includes coverage for both credit card fraud and building ordinances. This means that after a covered loss to your home, Nationwide may help pay to rebuild or repair your home to current building standards. There are also optional coverages for water backup and identity theft, as well as adding replacement costs for your belongings and dwelling.

Nationwide offers several discounts, including for having a smart home and

plumbing, electrical, or heating and cooling systems. If you're switching from a different insurance company, there is a discount based on the number of years you were with that insurer.

Availability: Nationwide's homeowners insurance policies are available in 44 states and Washington, D.C.

SEE FULL REVIEW »

Progressive »

4.4 ★★★★☆ **U.S. News** Rating

PROGRESSIVE®

Monthly Cost: **$279.06**

Compare Quotes

PROS:

- ✔ Tied at No. 3 for value in our consumer survey
- ✔ Single deductible comes standard
- ✔ Available nationwide

CONS:

- ✖ Has higher sample premiums than most companies in our rating
- ✖ Offers fewer advertised discounts

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

insurance companies. The company is available nationwide and is tied at No. 3 for value in our consumer survey.

However, it scored in the bottom half in our consumer survey categories for claims handling and customer service. Progressive also has some of the highest sample premiums in our rating, coming in at No. 9.

It doesn't offer some common discounts such as loyalty, military, or claim-free discounts, but you can save with a new construction home/new purchase, receiving documents by mail, and by getting a quote in advance. It also offers a single deductible free in all policies, so you only pay one deductible if you have a covered loss that would typically involve paying different deductibles.

Availability: Progressive is available in all 50 states and Washington, D.C.

SEE FULL REVIEW »

Liberty Mutual »

4.3 ★★★★☆ **U.S. News** Rating

PROS:

- ✔ Tied at No.6 in our consumer rating for most

CONS:

- ✖ Scored below average in most of our

Monthly Cost: **N/A**

Compare Quotes

- ✔ Available in all 50 states and Washington, D.C.
- ✔ Valuable possessions coverage comes standard
- ✘ Online quotes not available in all cases

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

Review: Liberty Mutual is tied with Farmers Insurance at No. 8 in our rating. Its nationwide availability makes it easily accessible and it offers many common coverage options. However, earthquake coverage and green building material coverages aren't available. To make getting the protection you need easier, Liberty Mutual offers the Home Protector Plus package, which includes most of the additional coverages. Alternatively, you can only add on the ones you need. It offers many ways to save with a smart home discount, consistent payment discount, and early shopper discount, among others.

Liberty Mutual is the only company in our rating that offers online quotes but failed to generate one during our attempt. After we submitted the required information, the website informed us that it could not provide a quote.

SEE FULL REVIEW »

Farmers »

4.3 ★★★★☆ U.S. News Rating

Monthly Cost: **$244.03**

Compare Quotes

PROS:

- ✔ Tied at No. 6 in our consumer survey for most likely to be renewed
- ✔ Offers claim forgiveness
- ✔ Green building material coverage is standard

CONS:

- ✖ Scored below average in most of our consumer surveys
- ✖ Has higher sample premiums than most companies in our rating

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

Review: Farmers Insurance is tied with Liberty Mutual at No. 8 in our rating after it missed the cut in 2023. The company is also new to our rating of the best home and auto insurance bundles, coming in at No. 6 with an average savings of 20%.

Farmers offers many common coverages,

and content replacement cost coverage.

Also, it has a claim forgiveness program in which your premium won't increase because of a claim if you've been claim-free for five consecutive years. The company offers other ways to save with discounts for UL-approved roofing material, being a good payer, having a new home, and more.

Availability: Farmers Insurance isn't available in Alaska, Delaware, Washington, D.C., Florida, Hawaii, Maine, New Hampshire, Rhode Island, North Carolina, Vermont, or West Virginia.

SEE FULL REVIEW »

Travelers »

3.5 ★★★½☆ **U.S. News** Rating

Monthly Cost: **$444.53**

PROS:

- ✔ Boasts an A++ financial strength rating from AM Best
- ✔ Available in 45 states and Washington, D.C.

CONS:

- ✖ Has higher sample premiums than all companies in our rating
- ✖ Scored lower than other companies in our consumer surveys

standard

Quote Access:
Online Estimate

Multi-Policy Discount Available:
✔

Review: Travelers is No. 10 in our rating of the best homeowners insurance companies, moving down one spot from 2023. The company came in the last spot in all of our consumer surveys including for overall value, customer loyalty, claims handling, and customer service. It also dropped out of our list of the best home and auto insurance bundles.

Travelers has a strong financial strength rating from AM Best and offers several ways to save with an alarm system discount, claim free discount, and a green/smart home discount, among others. However, keep in mind that you're likely to pay more overall because it has some of the highest sample premiums among the companies we reviewed.

Availability: Travelers isn't available in Alaska, California, Hawaii, Louisiana, or West Virginia.

SEE FULL REVIEW »

Home Insurance Industry Trends

- **Artificial intelligence is** already being used by 60% of insurers to support underwriting, marketing, fraud detection, and claims processes. This is according to a September 2024 report by the Insurance Information Institute (III), which also noted that over 90% of insurance companies plan to invest in AI within the fiscal year or are already using it.
- **Natural disaster-related losses** have increased more than 10 times since the 1980s, directly contributing to rising rates nationwide, according to III.
- **Rising labor and material prices** are driving up the cumulative total replacement costs for homeowners insurance, which increased by 55% between 2020 and 2022, according to III.
- **Climate change** is one of many factors contributing to rate hikes and canceled policies in vulnerable areas. Louisiana, Florida, California, Texas, and other tornado-prone states are among the most affected, according to an in-depth report by Florida's WUSF.
- **Restrictive regulations** in high-risk markets like California have made it more difficult for insurance providers to remain profitable, leading to companies leaving the state entirely in some cases, per III.

Compare the Best Home Insurance Companies

Reset | Best Rating | Cost Low to High | Cost High to Low

COMPANY	U.S. NEWS RATING	SAMPLE MONTHLY COST	A.M BEST R
USAA	4.9 ★★★★★ U.S. News Rating	$193.44 MORE	A++ MORE

USAA »			
Amica »	4.8 U.S. News Rating	$146.20 MORE	A+ MORE
Allstate »	4.7 U.S. News Rating	$184.15 MORE	A+ MORE
Auto-Owners »	4.7 U.S. News Rating	$184.07 MORE	A++ MORE
State Farm »	4.5 U.S. News Rating	$170.89 MORE	A++ MORE

Average premiums based on $300,000 dwelling coverage and $100,000 in liability coverage.

Cheapest Homeowners Insurance Companies

These companies in our rating earned a spot on our list of the cheapest homeowners insurance companies. Our sample premiums are based on a wood frame house with $300,000 in dwelling coverage and $100,000 in liability coverage.

Keep in mind that these are just sample premiums and how much you can expect to pay may vary. The best way to see how much you'll pay is to get a quote directly from the insurance company.

Cost Low to High | Cost High to Low | Best Rating

COMPANY	U.S. NEWS RATING	SAMPLE MONTHLY COST	A.M BEST R
Amica »	4.8 U.S. News Rating	$146.20 MORE	A+ MORE
State Farm »	4.5 U.S. News Rating	$170.89 MORE	A++ MORE
Auto-Owners »	4.7 U.S. News Rating	$184.07 MORE	A++ MORE

Allstate »	4.7 U.S. News Rating	$184.15 MORE	A+ MORE
USAA »	4.9 U.S. News Rating	$193.44 MORE	A++ MORE

Best Home and Auto Insurance Bundles

Bundling your home and auto insurance with the same company can help you save on your premium and streamline managing both policies. Topping our list of the best home and auto insurance bundles is USAA, which offers a 10% bundling discount but is only available to members of the military community. Auto-Owners is the second-ranked company in our study, followed by three companies tied for third: Nationwide, Allstate, and State Farm.

Compare Home Insurance Quotes

Get great home insurance coverage at an even better price.

Compare Quotes

How To Choose the Best Homeowners Insurance Company

While our rating identifies the best homeowners insurance companies overall, the right company for you is personal. When selecting an insurer and policy, you want to consider several factors including how much coverage you need, the type of company you want to work with, and the premium you can afford.

Taking the following steps can help you find the best policy:

1. Determine your coverage needs +

2. Compare insurance companies +

3. Review premium quotes +

State availability map

Homeowners Insurance State Availability Map

SELECT COMPANY

Lemonade

Compare Quotes

See Review

Available

Available in:

Arizona	Indiana	New Jersey	Tennessee
Colorado	Maryland	New York	Texas

SEE ALL

What Does Homeowners Insurance Cover?

Homeowners insurance is designed to cover unexpected losses and damages to your property. This is a general list; be sure to review your documentation or speak to an agent to learn about the specific coverage you have.

- **Dwelling:** Your policy will pay to repair or rebuild your home after a covered event. You should always carry at least 80% of the full replacement cost of your home.
- **Other structures:** Your policy also covers structures on your property that are not attached to your home such as a shed, fence, or detached garage. The coverage

- **Personal property:** Your personal property including furniture and clothing are covered if they're stolen or destroyed in a covered event. Even your trees, plants, and shrubs are covered. Some policies may also provide up to $500 for unauthorized credit card use.
- **Liability:** Your policy covers legal fees and judgments/settlement costs up to the policy limit for bodily injury or property damage that you, your family members, or your pets cause to other people.
- **Additional living expenses (ALE):** This is also known as loss of use coverage and it pays certain expenses if you can't live in your home due to a covered event. These expenses include hotel or rental home fees, restaurant meals, parking costs, and anything beyond your typical living expenses.
- **Medical payments:** This pays for no-fault medical coverage if someone is injured on your property. It allows your insurance to pay for expenses regardless of fault.

What Doesn't Homeowners Insurance Cover?

While homeowners insurance covers many types of damages, there are some things it won't pay for. Here are a few standard exclusions, but be sure to review your policy for more details.

- **Rodent or insect damage:** Protecting your home against rodents and insects is part of your responsibility as a homeowner.
- **Floods:** Homeowners insurance policies don't cover flood damage coming from outside of your home. You typically purchase flood insurance through the National Flood Insurance Program. However, your policy may pay for damages related to other types of flooding like that from a burst pipe.
- **Earthquakes:** Damages resulting from earth movements are usually excluded from home insurance policies. You'll need to buy a separate earthquake insurance policy or add an endorsement to your current policy.

- **Expensive jewelry, electronics, or art:** Your policy will have a limit that typically won't be enough to cover more expensive items. You can increase your policy limits to account for the repair or replacement value of these items.
- **Sewer backup:** You can purchase a separate sewer backup policy or buy it as an add-on to your current policy.

How To File a Homeowners Insurance Claim

While you hope to never have to file a homeowners insurance claim, here's what you can expect if the time comes. Keep in mind that the exact process may vary depending on the insurance company.

File a police report

A police report is only required for claims involving theft, vandalism, or criminal activity. Ensure that you report it to the police ASAP, get a copy of the police report, and note the names of the officers you speak with.

Contact your insurance company

Next, contact your insurance company to start the claim process. Most insurers will allow you to do this online, via a mobile app, or on the phone. Ask any questions about the process including the timeline and your coverage for the claim.

Work with an insurance adjuster

The insurance company may send an insurance adjuster to your home

receipts for the damaged items, and any receipts for temporary repairs you've made can make the process more efficient.

Keep in mind that homeowners can file an appeal, request an independent appraisal, or escalate the issue to state regulators if a claim is unfairly denied.

FAQ

Who has the best rates on homeowners insurance? +

What's the best homeowners insurance for seniors? +

What is the 80% rule in homeowners insurance? +

How many quotes should I get for homeowners insurance? +

Learn More

For more information on homeowners insurance, please visit our other guides:

- Best Homeowners Insurance Companies

- How To Buy Homeowners Insurance
- How Does Homeowners Insurance Work?
- What Does Homeowners Insurance Cover?

MORE GUIDES

Homeowners Insurance Companies

- Allstate
- American Family
- Amica
- Auto-Owners Insurance
- Chubb Insurance

MORE COMPANIES

Other Insurance Ratings

- Best Renters Insurance Companies
- Cheapest Renters Insurance Companies
- Best Life Insurance Companies
- Cheapest Life Insurance Companies
- Best Pet Insurance Companies

MORE RATINGS

U.S. News Methodology for Evaluating Homeowners Insurance

The following describes our approach to researching and analyzing homeowners insurance companies to guide prospective consumers.

U.S. News analyzed and compared a variety of publicly available data, including internet search data, to determine which homeowners insurance companies Americans are most interested in. We identified 29 companies that sell homeowners insurance before excluding 19 of them during our analysis. This exclusion process removed companies with an internet search volume of less than 1,000 searches per month, companies without at least one mention among professional reviews, and companies that did not offer coverage for over 50% of the U.S. population. We surveyed 4,000 consumers in February 2024 and excluded companies that were not identified by a sufficient number of consumers as the company they opened a policy or filed a claim with between 2019 and 2024.

We then compared the available homeowners insurance companies across several criteria, including standard cost, dwelling and structure coverage, identity theft protection, valuable possessions coverage, and available discounts.

2. We created objective Overall Ratings based on an analysis of third-party reviews.

U.S. News' insurance team applied an unbiased methodology that includes opinions from professional reviews and our consumer survey.

Our scoring methodology is based on a composite analysis of the ratings and reviews published by credible third-party professional and consumer review sources. To calculate the ratings:

(a) We compiled two types of third-party ratings and reviews:

- *Professional Ratings and Reviews*. Many independent homeowners insurance evaluating sources have published their assessments of homeowners insurance companies and their policies online. For our analysis, we included 12 third-party professional review sources that our research team deemed reputable and well-researched. Rather than relying on a single source, U.S. News believes consumers benefit most when these opinions and

- *Consumer Survey:* We surveyed 4,000 consumers in February 2024 who opened a policy or filed a homeowners insurance claim in the last five years. The survey questions covered satisfaction with the ease of filing a claim, customer service, claim status communication, claim resolution, and overall value. We also asked whether they'd recommend the company and if they planned to renew their policy.

Please note that not all professional and consumer rating sources met our standards for quality and trustworthiness. Therefore, some sources were excluded from our model. To meet our criteria for objectivity, the professional and consumer sources evaluated by our editorial team are judged on several metrics. Professional sources are assessed on their methodology, journalistic independence and brand reputation, while consumer sources are evaluated on their methodology, user verification and quality control, and brand reputation.

(b) We standardized the inputs to create a common scale.

The third-party review source data were collected in a variety of forms, including ratings, recommendations and accolades. Before including each third-party data point in our scoring equation, we had to standardize it so that it could be compared accurately with data points from other review sources. We used the scoring methodology described below to convert these systems to a comparable scale.

The scoring process first converted each third-party rating into a common 0 to 5 scale. To balance the distribution of scores within each source's scale, we used a standard deviation (or Z-Score) calculation to determine how each company's score compared to the source's mean score. We then used the Z-Score to create a standardized U.S. News score using the method outlined below:

- Calculating the Z-Score: The Z-Score represents a data point's relation to the mean measurement of the data set. The Z-Score is negative when the data point is below the mean and positive when it's above the mean; a Z-Score of 0 means it's equal to the mean. To determine the Z-Score for each third-party rating of a company, we calculated the mean of the ratings across all

the Z-Score.

- Calculating the T-Score: We used a T-Score calculation to convert the Z-Score to a 0-100 scale by multiplying the Z-Score by 10. To ensure that the mean was equal across all data points, we added our desired scoring mean (between 0 and 10) to the T-Score to create an adjusted T-Score.
- Calculating the common-scale rating: We divided the adjusted T-Score, which is on a 100-point scale, by 20 to convert the third-party rating to a common 0-5 point system.

(c) We calculated the Overall Score based on a weighted-average model.

We assigned source weights to each source used in the consensus scoring model based on whether our editorial team deemed them to be reputable and well-researched. The source weights are assigned on a 1 to 5 scale. Any source with an assigned weight less than 2 was excluded from the consensus scoring model.

Finally, we combined the converted third-party data points using a weighted average formula based on source weight. This formula calculated the consensus score for each evaluated insurance company, which we call the Overall Rating for this category.

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