



REAL ESTATE

Consumer Reports Data Shows This Is The #1 Best Homeowners Insurance Company

By Patti Kaz Nov. 1, 2025

Homeowners insurance provides many with peace of mind to ensure that they have protection if something were to happen, such as damage from a natural disaster or a broken water heater. Even with an insurance policy in place, it can still be extremely costly to fix your home's problems when they occur. The entire process of figuring out what is covered with your homeowners insurance can feel challenging and complex. Consumer Reports recently showcased some data on the best and worst homeowners insurance companies. According to the report, the #1 homeowners insurance company is actually three different insurers that came out on top of the rankings: NJM Insurance, Erie Insurance, and USAA.

These three companies stood out for different reasons, which is why there was more than one winner. There are many areas that were evaluated pertaining to different facets within a homeowners insurance policy. On the other hand, the lower-ranked companies stood out because of their poor customer service and claims solutions. For homeowners, these findings can be a helpful reminder that it's important to not only compare and contrast rates, but also to pay close attention to how the insurance company treats their customers. Even with coverage, there are specific areas, parts, or natural disasters that may not be covered (it's important to make sure your home is insured for natural disasters), which is why understanding what is covered under your policy is critical. Choosing the right company can make all the difference when it comes to needing to make a claim for a smooth, pain-free recovery — rather than a stressful one.

Consumer Reports conducted a survey that consisted of about 24,000 policyholders in the United States reporting on their experiences with varied insurance companies. They examined numerous areas across the policies to gain a thorough understanding of what works best, including costs, filing a claim, and customer service. They also looked at how easy their policies were to understand, and how agents help to review coverage for the homeowner. With this information, they were able to determine that the three best insurance companies for homeowners insurance are NJM, Erie, and USAA.

NJM got very high ranks for its relationship building, customer service, and retention. Many of NJM's policyholders hold onto their same contracts and policies for years, which attests to their satisfaction. Erie's insurance got the highest ratings for its affordability. They also received praise for a pleasant claims process. Last but not least, USAA, being focused on servicing veterans, military members, and their families, gained a high customer satisfaction ranking. Their policies had far fewer rate hikes over the years, helping to save customers money in the long run, which was appreciated. It's always a good idea to look for easy ways to save on your homeowners insurance. You can save money with some simple adjustments, such as bundling policies or doing a thorough coverage and cost comparison.