

# NJM and Erie Beat Giants in Homeowners Insurance Satisfaction

A Consumer Reports survey puts regional carriers ahead of State Farm, Allstate, and Progressive, but nobody was very satisfied with their insurance company.

By [Carl Winfield](#) | September 26, 2025

Bigger isn't always better, and that's especially true of homeowners insurance.

**NJM Insurance** and **Erie Insurance** received top marks in **Consumer Reports'** ranking of the best and worst homeowners carriers, leaving giants such as **State Farm** and **Allstate** in the dust. **USAA** was the only top 10 homeowners carrier to earn the nonprofit research organization's recommendation, coming in third.

Consumer Reports surveyed almost 24,000 policyholders about a range of factors including claims, coverage, policy clarity, premiums and mobile apps. Respondents graded each carrier on a scale of 1 to 5, and those scores were combined to generate an overall satisfaction score, which could range from 0 to 100.

## Top 10 Homeowners Insurers Ranked by Consumer Reports

(Customer satisfaction score, on a scale of 0-100)

Carrier	Overall Satisfaction Score
NJM	69
Erie	68
USA	63
Acuity	57
Auto Club Enterprises	53
CSAA	53
Farm Bureau P&C Group	51
Amica	50
Auto-Owners	48
Auto Club Group	45

Source: Consumer Reports

According to Consumer Reports, a score of 100 would mean that all respondents were completely satisfied, 80 that respondents were very satisfied on average, and 60 that respondents were somewhat satisfied on average.

NJM and Erie scored 69 and 68, respectively. While those scores placed them atop the rankings, they also suggested that customers were only somewhat satisfied.

Both carriers received a grade of 5 for service and 3 for premiums. The pair were tied at 4 for every other category, except claims, where Erie got a 4 and NJM wasn't scored.

Third-ranked USAA also got a 5 for service but received a 3 in premiums and claims. The San Antonio-based carrier got a 4 in every other category. Its overall score was 63.

By comparison, State Farm, the largest homeowners insurer in the country, earned a 45. Consumers gave the carrier 2 in premiums and service and 3 in every other

category. **Progressive** was close behind, garnering an overall score of 44. Like State Farm, it got a 2 for premiums, but the carrier received a 4 for its website. Allstate fared even worse with an overall score of 38.

**Hartford Insurance Group, AIG** and Florida's insurer of last resort, **Citizens Property Insurance Corp.**, rounded out the bottom with overall scores of 30, 27 and 14, respectively. All three received the lowest possible scores for premiums.

### Satisfaction Scores of Top 10 Homeowners Insurers

(Four satisfaction factors, based on score of 0-5)

Carrier	Premiums	Claims	Coverage	Mobile App
NJM	3	na	4	4
Erie	3	4	5	4
USA	3	3	4	4
Acuity	3	na	4	3
Auto Club Enterprises	3	3	4	4
CSAA	2	3	4	4
Farm Bureau P&C Group	2	3	3	3
Amica	2	3	4	3
Auto-Owners	2	3	4	3
Auto Club Group	2	2	4	3

Source: Consumer Reports