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Homeowners insurance Ratings



What's behind our Ratings?

The Consumer Reports National Research Center comprises highly trained social scientists, including 9 Ph.D.s, using state-of-the-art techniques to survey more than 1 million consumers each year about products, services, health care and consumer issues.

Homeowners insurance survey includes:

- Reader score
- Damage amount
- Problem-free claims experience
- [Learn more](#)



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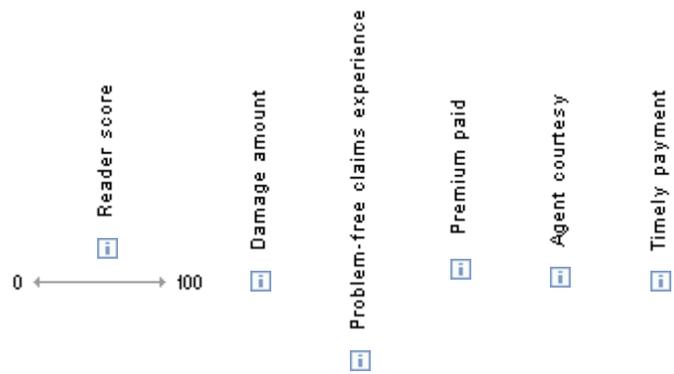
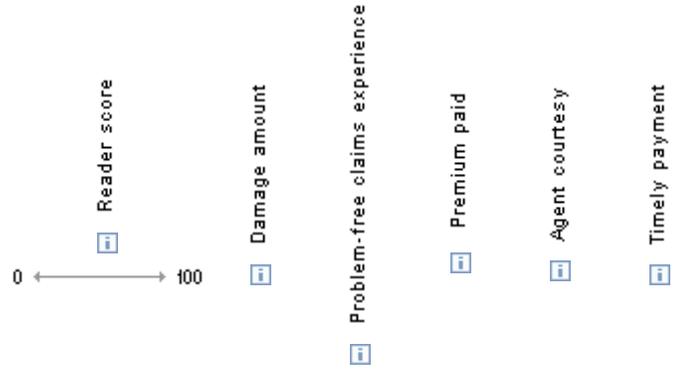
Compare

Insurance group

Survey results

Insurance group

Survey results



Insurance group	Reader score	Damage amount	Problem-free claims experience	Premium paid	Agent courtesy	Timely payment
Amica	94	●	●	◐	●	●
USAA	92	●	◐	●	●	●
Auto-Owners	89	◐	◐	◐	●	●
Erie	87	◐	◐	◐	◐	●
Nationwide	84	◐	◐	○	◐	◐
Metlife	83	◐	○	○	◐	◐
Hartford	83	◐	○	○	◐	◐
State Farm	82	◐	○	○	◐	◐
Travelers	80	○	○	◑	◐	◐
Liberty Mutual	80	○	○	○	◐	◐
California State Auto Group	79	○	○	○	◐	◐
American Family	79	○	○	○	◐	◐
Farmers	78	○	○	◑	◐	◐
Allstate	77	○	○	◑	◐	◐

Guide to the Ratings

Based on [a survey](#) of 90,301 Consumer Reports and CRO subscribers. Ratings are based on responses from 9,905 respondents who had filed claims from January 2010 to June of 2013 with one of the rated [insurance](#) groups. Results might not reflect the experiences of the U.S. population as a whole. Reader score reflects overall satisfaction with claims handling. A score of 100 would mean all readers were completely satisfied; 80, very satisfied, on average; 60, fairly well satisfied. Differences of fewer than 6 points aren't meaningful. Ratings for damage estimate, premium paid, agent courtesy, and timely payment were each based on mean scores for each company on six-point satisfaction scales, ranging from "Completely satisfied" to "Completely dissatisfied." The problems-free claims rating is a relative measure that indicates how each insurance group fared in comparison with the median of all groups for that factor. Ratings are for insurance groups, which are composed in some instances of several affiliated companies. Ratings for companies within groups may vary, but group ratings represent the sum of experiences of Consumer Reports Online subscribers insured by the affiliated companies.