

# Best Insurances Companies For My Roof

A couple of qualifiers would be helpful before we go into the companies we recommend for roofing needs. First, where do you live? Not all insurances cover every area of the country. Second, what kind of roof do you have and what is the total cost of the home? Some insurances only insure properties over the million dollar threshold or at minimum, specialize in high value homes. Third, every claim is different. Our expertise is in home insurance, thus, our rankings do not reflect how good these companies are in other realms such as auto-insurance.

That being said, let's get to our rankings!

## **TIER 1:**

1. Berkeley One
2. AIG

In our experience, nobody is better than these companies. They only insure the highest value homes, and the premiums are steep, but when there is clear storm damage they always pay the claim without a fight. Not only do they pay out the claim, they also tend to pay quickly. Most slate claims take about 6-12 months to settle, but with these companies, the timeline tends to be shorter, in the 3-6 month range.

## **TIER 2:**

3. Chubb

Chubb insurance has historically been a very good company in relation to paying out home claims. We still find them to be a good company and easy enough to work with, however, the claims process has been severely slowed down in recent years.

## **TIER 3:**

4. Pure Insurance
5. Cincinnati

Both of these companies will have cheaper policies than the aforementioned in our rankings. This typically comes at the expense of less favorable and fair results in the claims process. We work with these companies often and would consider them average in how they handle their claims. Though, often of recent, these both have been increasingly difficult to walk through the process with.

**TIER 4:**

6. Vault
7. Nationwide Private Client
8. Allstate

These three companies tend to ebb and flow. At times, they can be easy to work and other times they can be next to impossible. Nationwide PC is one that no longer insures in Texas. Overall, your better off steering clear of these if you hope for fair and favorable results in home claims.

**TIER 5:**

9. USAA
10. Safeco.
11. Statefarm

Is it wrong to simply say don't? It's painful to say USAA hasn't been a good company but it is unfortunately true, at least in relation to home claims. Our advice would be to avoid these companies, especially if you have a high value roof and home. They tend to be out of their depth in those types of claims and circumstances.