

If you have any accidents, tickets, or claims on your driving record during the past three years, your rates may also be higher.

Auto insurance companies in Texas set their own rates. Although TDI doesn't approve rates in advance, we can order a company to pay refunds to its policyholders if we determine that its rates are too high.

How to Use this Guide

This guide can help you compare sample annual rates for companies that sell auto liability insurance in Texas. It includes companies in the top 25 insurer groups nationally and others that asked to be in the guide. The guide isn't a complete list of all companies selling auto insurance in your area, and you shouldn't limit your search to only these companies.

The sample rates shown are estimates and aren't the exact amount you will be quoted. Contact the companies or an agent for a quote based on your needs.

The sample rates are for minimum liability coverage only. Liability coverage doesn't pay for damages to your own vehicle.

You'll need to add collision and comprehensive coverages to your policy to repair or replace your vehicle if it's damaged or stolen. If you still owe money on your car, your lender will require you to have these coverages. You can also add coverage for medical payments, personal injury protection, uninsured/underinsured motorist, towing and labor, and rental reimbursement to your policy for an additional premium.

Driver Profiles

The sample annual rates are based on driver profiles. The profiles may not match your situation exactly, but they are a way to compare prices. All of the profiles are for people who drive their cars to work, live in a town or city, don't have any traffic violations, and have average credit.

Driver 1: Single male, under age 25

Driver 2: Single female, under age 25

Driver 3: Single male, age 25-65

Driver 4: Single female, age 25-65

Driver 5: Married male, age 25-65

Driver 6: Married female, age 25-65

Driver 7: Single male, age 66 and older

Driver 8: Single female, age 66 and older

Driver 9: Married male, age 66 and older

Driver 10: Married female, age 66 and older

A.M. Best Rating

The A.M. Best rating shows the financial strength and operating performance of each company. TDI has permission to reprint the ratings. A.M. Best's ratings are subject to change and are current as of the publication date. For current rating information, call **A.M. Best** at 1-908-439-2200 or visit its website at www.ambest.com.

Ratings Classifications

A++ and A+ mean Superior

A and A- mean Excellent

B++ and B+ mean Very Good

B and B- mean Fair

C++ and C+ mean Marginal

C and C- mean Weak

NR means the company was not rated by A.M. Best.

A.M. Best is not responsible for errors in presentation or content and does not endorse this publication in any way.

Complaint Index

The complaint index shows how consumer complaints filed against a company compare to other companies.

The average index is 1.00. A complaint index less than 1.00 means that a company received fewer complaints than average, and an index greater than 1.00 means that a company received more complaints than average.

A company's complaint index can change throughout the year. For the current index,

view the sample rate comparisons on our website at www.HelpInsure.com.

Shopping Tips

- Get price quotes from several companies because rates vary. Make sure the quotes are for the same coverages.
- Consider factors other than price, including a company's financial rating, complaint index, and license status. Ask your agent whether you qualify for discounts. Discounts vary by company. Some companies may offer discounts if you have multiple policies with the company, have a car alarm, or have completed a driver education course.
- Ask what coverages are included. Coverages and limits can vary from policy to policy. Choose a policy with the coverages you need and with limits that will adequately protect your assets.
- Consider buying more coverage. If you are legally responsible for an accident, the basic liability limits may not be enough.
- Answer all questions on the application truthfully. Wrong information could result in an incorrect price quote or a denial or cancellation of coverage.
- Don't cancel a policy until you have a new policy in effect.

Visit HelpInsure.com

HelpInsure.com is a free service of TDI and the Office of Public Insurance Counsel to help you shop for auto insurance. The website lists sample rates for hundreds of additional driver profiles that may more closely match your situation. You'll also find information about discounts, detailed policy coverage comparisons, the percentage by which each company's rates have changed over time, and shopping tips.

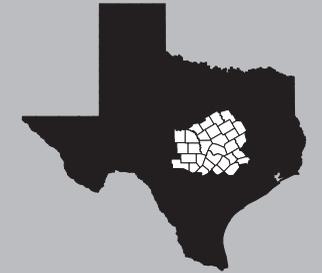


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Automobile Insurance Sample Rate Comparisons

Central Texas



Texas law requires people who drive in Texas to pay for the accidents they cause. Most drivers do this by buying auto liability insurance. Liability insurance pays to repair or replace the other driver's car and pays other people's medical expenses when you are at fault in an accident.

If you buy insurance to meet the state's financial responsibility law, you must buy at least the minimum amount. The current minimum liability limits per accident are \$30,000 for each injured person, up to a total of \$60,000 if more than one person is injured, and \$25,000 for property damage. This basic coverage is called 30/60/25 coverage.

Understanding Rates

When deciding what to charge you, insurance companies look at your driving record and other factors, including the type of car you drive, where you live, your claims history, your insurance credit score, your age, and your car's primary use (for pleasure or to drive to and from work).

AUTO PROFILES & SAMPLE ANNUAL RATES

Company Name	1	2	3	4	5	6	7	8	9	10	A.M. Best Rating	Complaint Index	Phone Number
21st Century Centennial Insurance Co.	\$1,902	\$1,588	\$654	\$612	\$604	\$646	\$630	\$607	\$688	\$673	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	1,086	979	452	453	425	425	482	473	464	459	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,307	1,307	617	617	617	617	528	528	528	528	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,799	1,577	848	805	829	817	591	591	803	803	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	673	580	304	313	272	280	300	300	300	300	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	4,340	3,038	977	977	1,103	1,103	934	934	1,055	1,055	A++	1.49	1-800-242-6422
Charter General Agency	2,964	2,421	789	770	765	750	811	797	787	773	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,208	1,439	1,208	1,276	1,325	1,476	1,500	1,276	1,433	1,510	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,614	1,577	320	311	270	282	295	291	240	248	B	1.14	1-855-538-1853
Encompass Indemnity Co.	4,368	3,649	1,297	1,297	1,131	1,131	1,220	1,220	1,142	1,142	A+	2.65	1-847-402-5000
Esurance Insurance Co.	4,440	3,510	1,236	1,214	1,072	1,024	1,398	1,204	1,132	1,128	A+	0.92	1-800-378-7262
Esurance	4,110	3,254	1,164	1,144	1,016	970	1,312	1,134	1,070	1,064	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,586	2,007	778	778	778	778	778	778	778	778	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	1,994	1,708	518	513	422	418	514	430	477	355	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,560	1,344	577	592	514	493	558	558	558	558	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,426	1,217	689	687	530	522	551	549	454	454	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,649	1,437	438	438	381	388	435	428	408	412	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,172	1,210	1,172	1,238	1,286	1,432	1,186	1,238	1,390	1,466	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,211	1,397	1,211	1,275	1,481	1,598	1,456	1,275	1,296	1,535	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,545	1,682	348	380	333	333	338	366	338	338	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,184	975	458	472	426	445	458	485	458	467	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,421	1,773	1,421	1,499	1,879	1,914	1,752	1,499	1,535	1,945	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	3,024	2,606	974	854	769	726	1,410	923	880	889	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,309	975	248	245	219	219	271	258	231	231	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	1,861	1,795	579	583	562	564	555	558	562	564	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	2,102	2,027	644	648	624	627	617	619	625	627	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	2,990	2,774	1,390	1,390	1,334	1,334	1,338	1,346	1,330	1,338	A-	1.85	1-800-624-5578
Kemper General Agency	1,444	1,231	529	528	489	497	513	487	492	466	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	1,853	1,717	610	634	562	589	710	662	644	622	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	1,765	1,371	565	554	527	527	527	527	501	480	A+	0.10	1-800-882-2822
Loya Insurance Co.	2,582	1,970	1,022	954	766	690	978	810	798	682	NR	3.05	1-800-554-0595
Leader Managing General Agency	2,742	2,388	714	723	581	579	816	756	671	611	A	0.15	1-800-782-2040
Merastar Insurance Co.	2,504	1,942	670	638	604	604	604	574	574	542	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,644	2,236	774	784	654	644	832	762	698	652	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	2,261	1,839	877	669	669	651	649	649	709	574	A	7.40	1-800-422-4272
National General Assurance Co.	2,234	2,123	824	973	712	598	860	841	626	471	A-	7.98	1-800-462-2123
National General Insurance Co.	3,349	2,816	1,120	1,089	896	896	1,128	917	730	554	A-	7.11	1-800-526-0332
National Surety Corporation	1,182	1,018	438	449	390	374	423	423	423	423	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	2,066	1,590	550	550	514	502	514	508	485	455	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,773	2,419	621	647	571	579	615	621	570	563	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	2,941	2,623	565	573	479	488	538	534	477	451	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	1,848	1,700	552	552	460	464	756	584	542	482	NR	0	1-800-723-3288
Safeco General Agency - Safeco	5,078	4,388	715	701	672	619	713	631	733	554	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,392	1,853	718	718	718	718	622	622	622	622	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	2,012	1,559	604	604	604	604	523	523	523	523	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	1,922	1,497	665	665	665	665	665	665	665	665	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,790	1,389	539	539	539	539	539	539	539	539	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,518	1,261	692	694	575	553	649	583	588	462	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,429	1,169	616	633	600	600	519	519	524	519	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,684	2,142	883	917	780	731	707	661	756	649	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,636	1,274	660	634	675	648	622	592	645	615	NR	0.78	1-800-676-5603
United Services Automobile Association	927	810	304	304	266	270	302	297	284	287	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	1,127	984	354	354	308	313	352	346	330	333	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,426	1,243	472	472	426	434	453	445	441	445	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	2,384	1,979	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	2,464	2,020	666	648	644	586	1,092	894	880	798	A-	1.75	1-800-792-3224

The sample rates are estimates. Contact an agent or company for a rate quote. Visit HelpInsure.com for additional profiles and more detailed information.

Unfair Discrimination

An insurance company can't deny, refuse to renew, limit or charge more for coverage, or unfairly discriminate because of your race, color, religion, or national origin. A company also may not discriminate because of your age, gender, marital status, geographic location, or disability or partial disability, unless the refusal, limitation, or higher rate is based on sound underwriting or actuarial principles. This means the company must have valid evidence that you present a greater risk for a loss than drivers it is willing to insure.

For More Information or Assistance

For answers to general insurance questions, for information about filing an insurance-related complaint, or to report suspected insurance fraud, call the **Consumer Help Line** at 1-800-252-3439 between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit our website at www.tdi.texas.gov.

For printed copies of consumer publications, call the 24-hour **Publications Order Line** at 1-800-599-SHOP (7467).

To report suspected arson or suspicious activity involving fires, call the State Fire Marshal's 24-hour **Arson Hotline** at 1-877-4FIRE45 (434-7345).

The sample rates are estimates given to TDI by the companies listed. Your actual premium will be based on your individual circumstances and could be higher or lower than the sample rates shown. To get an exact premium quote, contact the company or an agent directly. Some companies may require you to meet eligibility requirements. Sample rates are provided for informational purposes only. TDI does not endorse any product, service, or company.