

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.

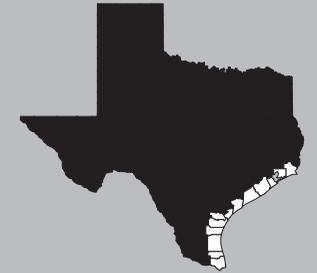


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Automobile Insurance Sample Rate Comparisons

Coastal 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.	\$2,007	\$1,674	\$687	\$643	\$635	\$680	\$663	\$637	\$724	\$707	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	1,324	1,195	556	557	524	524	578	570	561	551	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,487	1,487	646	646	646	646	534	534	534	534	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,738	1,529	822	784	807	791	572	572	780	780	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	630	544	284	294	254	262	280	280	280	280	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	6,280	4,396	1,411	1,411	1,594	1,594	1,350	1,350	1,525	1,525	A++	1.49	1-800-242-6422
Charter General Agency	3,372	2,727	892	870	874	854	918	899	899	880	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,399	1,736	1,399	1,508	1,657	1,939	1,803	1,508	1,791	1,999	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,857	1,816	369	362	307	323	343	335	277	286	B	1.14	1-855-538-1853
Encompass Indemnity Co.	4,447	3,715	1,321	1,321	1,151	1,151	1,242	1,242	1,163	1,163	A+	2.65	1-847-402-5000
Esurance Insurance Co.	4,288	3,392	1,202	1,182	1,048	998	1,358	1,172	1,104	1,098	A+	0.92	1-800-378-7262
Esurance	3,922	3,108	1,124	1,108	984	940	1,266	1,098	1,036	1,028	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,546	1,976	767	767	767	767	767	767	767	767	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	2,078	1,774	541	536	444	440	546	451	500	374	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,434	1,236	530	544	472	453	513	513	513	513	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,450	1,241	700	700	537	528	560	556	461	460	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,605	1,399	415	415	363	369	412	405	389	392	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,359	1,484	1,359	1,466	1,610	1,884	1,444	1,466	1,740	1,942	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,362	1,686	1,362	1,462	1,826	2,072	1,751	1,462	1,567	1,997	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,713	1,863	378	411	360	360	367	397	371	371	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,667	1,304	645	664	570	594	645	683	613	625	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,644	2,137	1,644	1,768	2,314	2,458	2,089	1,768	1,908	2,526	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	3,362	2,896	1,083	950	855	807	1,567	1,026	978	988	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,698	1,403	305	287	256	256	334	302	270	270	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	1,846	1,770	561	556	551	545	534	528	537	531	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	2,194	2,103	648	642	635	627	616	608	620	612	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	3,032	2,756	1,444	1,444	1,410	1,410	1,390	1,402	1,384	1,398	A-	1.85	1-800-624-5578
Kemper General Agency	1,662	1,410	605	601	556	563	587	558	569	530	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	2,252	2,092	732	757	676	708	845	793	766	743	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	2,978	2,294	891	872	826	826	826	826	780	743	A+	0.10	1-800-882-2822
Loya Insurance Co.	2,378	1,818	950	890	718	650	910	758	750	638	NR	3.05	1-800-554-0595
Leader Managing General Agency	2,759	2,406	718	728	585	582	821	761	676	615	A	0.15	1-800-782-2040
Merastar Insurance Co.	2,620	2,032	700	668	632	632	632	600	600	568	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,588	2,188	760	772	644	632	814	748	686	640	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	1,967	1,600	763	580	580	565	565	565	615	497	A	7.40	1-800-422-4272
National General Assurance Co.	2,113	2,008	779	921	673	565	814	795	592	445	A-	7.98	1-800-462-2123
National General Insurance Co.	3,155	2,653	1,055	1,026	844	844	1,063	863	688	522	A-	7.11	1-800-526-0332
National Surety Corporation	1,087	937	402	413	358	344	389	389	389	389	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	2,800	2,148	724	724	676	660	676	668	635	595	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,814	2,440	624	650	570	580	618	623	574	560	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	3,035	2,689	570	577	480	488	545	537	483	449	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	2,168	1,994	646	646	540	544	888	682	636	564	NR	0	1-800-723-3288
Safeco General Agency - Safeco	4,964	4,273	732	714	688	636	718	633	753	563	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,368	1,835	711	711	711	711	616	616	616	616	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	1,992	1,543	598	598	598	598	518	518	518	518	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	2,303	1,794	797	797	797	797	797	797	797	797	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,980	1,536	595	595	595	595	595	595	595	595	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,432	1,186	659	660	550	527	612	553	553	435	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,709	1,398	737	756	717	717	620	620	626	620	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,844	2,285	940	986	832	782	749	692	816	698	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,434	1,116	589	565	603	579	557	529	580	552	NR	0.78	1-800-676-5603
United Services Automobile Association	932	814	301	301	263	268	299	294	282	284	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	1,067	932	328	328	287	292	326	320	307	310	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,180	1,029	392	392	354	361	376	370	366	370	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	2,442	2,027	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	2,476	2,028	666	650	646	588	1,096	898	884	798	A-	1.75	1-800-792-3224

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.

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