

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.



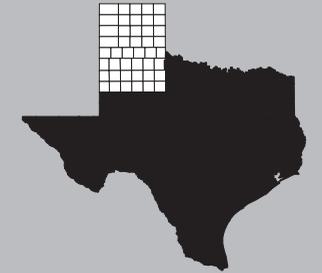
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Automobile Insurance Sample Rate Comparisons

Panhandle/Plains



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.	\$1,747	\$1,460	\$604	\$565	\$558	\$596	\$582	\$560	\$635	\$621	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	1,019	918	424	425	398	398	454	445	437	432	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,058	1,058	508	508	508	508	438	438	438	438	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,333	1,170	629	597	616	606	439	439	596	596	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	538	465	243	251	217	224	239	239	239	239	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	3,456	2,419	776	776	877	877	743	743	839	839	A++	1.49	1-800-242-6422
Charter General Agency	2,746	2,243	730	714	709	695	751	738	729	716	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,077	1,288	1,077	1,138	1,185	1,323	1,342	1,138	1,280	1,355	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,372	1,342	272	266	227	239	253	248	204	211	B	1.14	1-855-538-1853
Encompass Indemnity Co.	3,956	3,305	1,175	1,175	1,024	1,024	1,105	1,105	1,035	1,035	A+	2.65	1-847-402-5000
Esurance Insurance Co.	3,870	3,068	1,114	1,096	974	932	1,252	1,086	1,026	1,020	A+	0.92	1-800-378-7262
Esurance	3,584	2,848	1,052	1,036	924	886	1,180	1,026	972	966	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,126	1,648	639	639	639	639	639	639	639	639	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	1,689	1,444	439	435	359	356	438	365	405	302	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,223	1,055	452	464	403	386	437	437	437	437	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,202	1,030	584	582	452	446	469	467	389	390	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,434	1,250	384	384	334	340	381	375	358	361	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,046	1,084	1,046	1,106	1,152	1,286	1,062	1,106	1,244	1,316	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,081	1,249	1,081	1,138	1,325	1,432	1,300	1,138	1,161	1,377	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,718	1,873	377	413	360	360	366	397	365	365	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,091	899	422	435	393	410	422	448	422	431	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,277	1,590	1,277	1,346	1,686	1,722	1,570	1,346	1,383	1,750	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	2,728	2,350	878	771	694	655	1,272	832	794	801	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,408	1,224	311	278	235	235	340	292	248	248	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	1,647	1,585	523	523	510	509	498	497	503	501	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	1,858	1,788	579	578	564	563	551	549	557	554	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	2,696	2,480	1,286	1,286	1,246	1,246	1,238	1,248	1,232	1,242	A-	1.85	1-800-624-5578
Kemper General Agency	1,324	1,128	488	487	451	458	473	449	454	430	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	2,236	2,081	717	741	664	695	828	778	750	729	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	2,524	1,948	768	753	714	714	714	714	675	645	A+	0.10	1-800-882-2822
Loya Insurance Co.	2,566	1,958	1,014	950	762	686	974	806	798	678	NR	3.05	1-800-554-0595
Leader Managing General Agency	2,056	1,795	536	543	435	434	611	567	503	458	A	0.15	1-800-782-2040
Merastar Insurance Co.	1,894	1,470	506	484	456	456	456	434	434	412	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,410	2,038	712	722	602	594	764	702	644	602	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	1,297	1,056	505	384	384	378	372	372	410	327	A	7.40	1-800-422-4272
National General Assurance Co.	1,735	1,648	640	756	553	464	668	653	486	366	A-	7.98	1-800-462-2123
National General Insurance Co.	2,597	2,184	868	844	695	695	875	711	566	430	A-	7.11	1-800-526-0332
National Surety Corporation	927	800	343	352	306	293	332	332	332	332	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	2,128	1,637	564	564	528	516	528	522	497	467	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,435	2,130	573	595	529	538	567	573	529	523	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	2,584	2,305	505	512	430	437	482	478	429	405	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	1,906	1,754	568	568	474	478	780	600	558	498	NR	0	1-800-723-3288
Safeco General Agency - Safeco	4,140	3,578	583	572	548	505	581	515	598	452	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,158	1,672	648	648	648	648	561	561	561	561	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	1,816	1,407	545	545	545	545	472	472	472	472	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	1,619	1,261	560	560	560	560	560	560	560	560	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,621	1,257	487	487	487	487	487	487	487	487	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,447	1,201	660	662	548	527	618	555	561	440	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,300	1,064	561	576	546	546	472	472	477	472	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,527	2,017	831	865	735	688	666	622	713	612	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,399	1,097	580	558	594	572	547	523	570	546	NR	0.78	1-800-676-5603
United Services Automobile Association	759	664	254	254	223	226	253	249	238	240	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	981	856	310	310	271	275	308	303	290	292	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,143	997	383	383	347	353	368	362	359	362	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	2,079	1,726	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	2,244	1,846	628	616	612	560	1,012	834	822	748	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.