

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.



Published by the
Texas Department of Insurance
July 2014

apc05.0714

Texas Department of Insurance

Automobile Insurance Sample Rate Comparisons

Permian Basin



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.	\$1,430	\$1,200	\$501	\$469	\$464	\$495	\$484	\$466	\$526	\$514	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	845	762	351	353	331	331	375	368	362	357	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	942	942	442	442	442	442	377	377	377	377	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,305	1,144	615	584	602	593	429	429	583	583	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	467	405	210	218	187	194	206	206	206	206	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	3,480	2,436	782	782	884	884	748	748	844	844	A++	1.49	1-800-242-6422
Charter General Agency	2,261	1,848	602	589	583	573	619	608	600	589	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,028	1,231	1,028	1,086	1,130	1,259	1,281	1,086	1,219	1,289	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,299	1,270	258	251	218	227	238	235	194	200	B	1.14	1-855-538-1853
Encompass Indemnity Co.	3,295	2,753	979	979	853	853	920	920	862	862	A+	2.65	1-847-402-5000
Esurance Insurance Co.	3,204	2,556	970	956	858	824	1,084	950	900	894	A+	0.92	1-800-378-7262
Esurance	2,974	2,378	922	908	818	786	1,026	902	856	852	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	1,576	1,224	472	472	472	472	472	472	472	472	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	1,540	1,319	400	397	326	323	397	333	369	274	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,052	912	388	399	344	329	373	373	373	373	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,119	960	545	543	423	418	439	438	366	366	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,398	1,219	377	377	328	334	374	368	351	354	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,000	1,035	1,000	1,056	1,099	1,225	1,014	1,056	1,187	1,254	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,035	1,194	1,035	1,089	1,266	1,367	1,243	1,089	1,110	1,315	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,347	1,465	315	342	302	302	306	330	305	305	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,040	857	403	415	375	391	403	427	403	411	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,223	1,519	1,223	1,289	1,610	1,643	1,501	1,289	1,323	1,670	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	2,432	2,095	783	687	618	584	1,134	742	708	714	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,274	1,108	282	252	213	213	308	265	224	224	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	1,242	1,200	431	432	422	421	411	411	414	414	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	1,395	1,346	471	473	460	460	449	449	453	453	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	2,044	1,896	1,008	1,008	976	976	974	980	970	976	A-	1.85	1-800-624-5578
Kemper General Agency	1,271	1,083	469	468	434	441	455	433	437	414	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	1,998	1,863	648	671	604	632	748	706	682	663	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	1,614	1,257	524	515	491	491	491	491	466	447	A+	0.10	1-800-882-2822
Loya Insurance Co.	2,058	1,582	842	790	642	582	806	678	670	578	NR	3.05	1-800-554-0595
Leader Managing General Agency	2,740	2,380	712	723	581	579	815	756	670	611	A	0.15	1-800-782-2040
Merastar Insurance Co.	1,668	1,296	446	428	402	402	402	382	382	360	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	1,944	1,646	588	596	504	494	630	580	534	500	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	1,636	1,336	637	485	485	473	471	471	515	414	A	7.40	1-800-792-4272
National General Assurance Co.	1,531	1,454	564	667	488	410	589	576	429	323	A-	7.98	1-800-462-2123
National General Insurance Co.	2,240	1,884	749	728	599	599	754	613	488	371	A-	7.11	1-800-526-0332
National Surety Corporation	798	692	294	302	261	250	283	283	283	283	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	1,906	1,468	512	512	479	468	479	474	452	425	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	1,889	1,662	496	512	463	468	492	494	463	458	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	2,346	2,097	468	475	402	408	448	444	400	379	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	1,500	1,380	448	448	374	376	614	474	440	392	NR	0	1-800-723-3288
Safeco General Agency - Safeco	3,708	3,202	525	514	494	455	522	462	538	407	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,054	1,591	617	617	617	617	534	534	534	534	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	1,728	1,339	519	519	519	519	449	449	449	449	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	1,450	1,130	502	502	502	502	502	502	502	502	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,185	920	355	355	355	355	355	355	355	355	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,358	1,127	619	621	515	494	580	521	526	413	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,061	868	458	470	446	446	386	386	390	386	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,170	1,739	716	748	633	594	572	531	618	529	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,486	1,165	608	586	622	600	576	547	599	570	NR	0.78	1-800-676-5603
United Services Automobile Association	663	581	225	225	198	201	224	221	211	213	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	961	840	306	306	267	271	304	299	286	288	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,066	931	360	360	325	331	345	339	336	339	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	1,762	1,466	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	1,850	1,532	566	554	552	510	870	728	722	660	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.