

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

South 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.	\$1,891	\$1,578	\$649	\$608	\$600	\$643	\$627	\$604	\$684	\$669	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	1,207	1,090	506	508	476	476	531	522	514	506	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,389	1,389	624	624	624	624	523	523	523	523	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,820	1,600	860	820	844	828	599	599	816	816	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	689	596	310	321	278	287	306	306	306	306	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	4,716	3,301	1,061	1,061	1,197	1,197	1,014	1,014	1,145	1,145	A++	1.49	1-800-242-6422
Charter General Agency	3,407	2,758	902	879	882	863	928	909	908	889	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,357	1,663	1,357	1,454	1,570	1,811	1,728	1,454	1,698	1,864	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,549	1,515	308	302	255	269	286	279	230	238	B	1.14	1-855-538-1853
Encompass Indemnity Co.	4,601	3,844	1,367	1,367	1,191	1,191	1,285	1,285	1,203	1,203	A+	2.65	1-847-402-5000
Esurance Insurance Co.	3,970	3,146	1,134	1,116	992	946	1,278	1,106	1,044	1,040	A+	0.92	1-800-378-7262
Esurance	3,644	2,894	1,064	1,048	936	896	1,196	1,040	982	978	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,638	2,048	795	795	795	795	795	795	795	795	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	2,010	1,720	522	518	426	423	521	435	482	359	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,564	1,350	578	593	514	493	558	558	558	558	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,463	1,253	706	706	542	533	565	560	465	464	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	2,050	1,785	524	524	457	465	520	512	490	494	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,317	1,414	1,317	1,412	1,525	1,759	1,379	1,412	1,649	1,810	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,331	1,612	1,331	1,421	1,736	1,940	1,677	1,421	1,498	1,868	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,767	1,923	387	421	368	368	376	406	380	380	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,480	1,219	573	590	533	556	573	607	573	584	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,592	2,045	1,592	1,703	2,200	2,308	2,005	1,703	1,808	2,365	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	3,294	2,838	1,061	931	837	791	1,535	1,005	958	968	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,832	1,368	298	280	263	263	326	294	277	277	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	2,070	1,988	617	614	603	599	589	585	593	590	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	2,344	2,250	688	685	672	666	656	651	662	657	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	3,190	2,914	1,500	1,500	1,458	1,458	1,444	1,456	1,436	1,448	A-	1.85	1-800-624-5578
Kemper General Agency	1,581	1,344	577	574	531	539	559	531	539	506	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	2,212	2,055	711	736	656	687	822	771	744	721	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	1,830	1,421	582	571	544	544	544	544	516	494	A+	0.10	1-800-882-2822
Loya Insurance Co.	2,686	2,046	1,058	986	790	710	1,010	838	826	702	NR	3.05	1-800-554-0595
Leader Managing General Agency	3,025	2,620	787	797	642	639	900	834	741	674	A	0.15	1-800-782-2040
Merastar Insurance Co.	2,458	1,908	656	628	592	592	592	562	562	534	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,368	2,002	700	712	594	586	752	690	634	592	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	2,252	1,834	871	667	667	649	645	645	707	572	A	7.40	1-800-422-4272
National General Assurance Co.	2,092	1,987	771	911	666	560	805	787	586	441	A-	7.98	1-800-462-2123
National General Insurance Co.	4,272	3,593	1,428	1,389	1,143	1,143	1,439	1,169	932	707	A-	7.11	1-800-526-0332
National Surety Corporation	1,186	1,023	438	450	390	374	423	423	423	423	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	2,103	1,618	559	559	523	511	523	517	492	462	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,876	2,495	633	660	579	589	628	632	581	569	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	3,052	2,703	572	579	481	488	547	539	485	450	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	2,606	2,398	778	778	648	654	1,068	822	764	678	NR	0	1-800-723-3288
Safeco General Agency - Safeco	5,094	4,391	739	722	695	642	729	644	759	570	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,505	1,941	752	752	752	752	651	651	651	651	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	2,107	1,632	633	633	633	633	548	548	548	548	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	2,121	1,652	734	734	734	734	734	734	734	734	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,704	1,323	513	513	513	513	513	513	513	513	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,531	1,269	702	704	586	561	654	590	592	465	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,571	1,285	677	695	659	659	570	570	576	570	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,576	2,073	852	895	754	709	678	626	742	634	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,553	1,211	632	606	646	620	598	565	621	588	NR	0.78	1-800-676-5603
United Services Automobile Association	1,050	916	335	335	294	299	333	328	314	317	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	1,364	1,189	413	413	360	367	410	404	387	390	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,533	1,336	504	504	454	462	482	474	470	474	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	2,338	1,944	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	2,612	2,136	688	670	668	604	1,144	932	920	828	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.