

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.

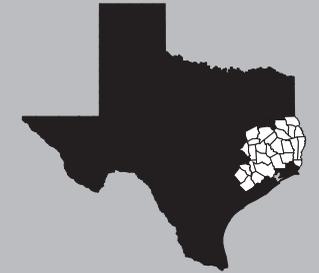


Published by the
Texas Department of Insurance
July 2014

Texas Department of Insurance

Automobile Insurance Sample Rate Comparisons

Southeast 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.	\$2,333	\$1,943	\$794	\$741	\$731	\$784	\$764	\$735	\$836	\$816	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	1,296	1,169	541	543	509	509	573	562	553	546	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,525	1,525	687	687	687	687	577	577	577	577	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,669	1,465	788	749	772	759	549	549	747	747	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	714	616	323	333	289	298	319	319	319	319	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	5,032	3,522	1,130	1,130	1,278	1,278	1,081	1,081	1,222	1,222	A++	1.49	1-800-242-6422
Charter General Agency	4,308	3,496	1,142	1,114	1,115	1,091	1,175	1,151	1,147	1,124	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,360	1,630	1,360	1,443	1,515	1,705	1,698	1,443	1,639	1,748	A+	0.10	1-800-841-3000
Direct General Insurance Co.	2,476	2,421	492	482	410	431	456	446	368	381	B	1.14	1-855-538-1853
Encompass Indemnity Co.	5,035	4,206	1,496	1,496	1,304	1,304	1,406	1,406	1,317	1,317	A+	2.65	1-847-402-5000
Esurance Insurance Co.	5,190	4,088	1,396	1,372	1,204	1,144	1,586	1,358	1,272	1,266	A+	0.92	1-800-378-7262
Esurance	4,752	3,748	1,304	1,278	1,126	1,074	1,474	1,268	1,190	1,186	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,770	2,152	833	833	833	833	833	833	833	833	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	2,000	1,713	519	515	424	420	516	432	479	356	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,640	1,413	607	622	540	519	587	587	587	587	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,565	1,337	755	754	577	568	601	597	494	493	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,958	1,706	510	510	443	451	507	498	476	480	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,319	1,377	1,319	1,400	1,469	1,654	1,347	1,400	1,590	1,696	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,351	1,582	1,351	1,429	1,685	1,837	1,648	1,429	1,467	1,765	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,913	2,087	410	450	390	390	397	432	397	397	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,512	1,245	585	603	544	568	585	620	585	597	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,593	2,008	1,593	1,687	2,139	2,196	1,980	1,687	1,745	2,237	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	3,159	2,722	1,017	892	803	759	1,473	964	919	928	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,696	1,401	290	273	243	243	317	287	256	256	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	2,180	2,101	653	656	633	635	628	629	634	636	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	2,303	2,216	686	686	667	666	656	655	663	662	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	3,330	3,064	1,544	1,544	1,490	1,490	1,484	1,496	1,476	1,488	A-	1.85	1-800-624-5578
Kemper General Agency	1,814	1,541	657	655	605	614	637	605	613	576	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	2,507	2,338	789	813	733	766	907	857	821	802	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	2,635	2,032	799	782	741	741	741	741	700	668	A+	0.10	1-800-882-2822
Loya Insurance Co.	3,018	2,294	1,170	1,090	870	778	1,118	922	910	766	NR	3.05	1-800-554-0595
Leader Managing General Agency	3,267	2,851	851	862	692	690	971	901	799	728	A	0.15	1-800-782-2040
Merastar Insurance Co.	2,712	2,106	728	692	652	652	652	620	620	588	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,840	2,400	828	838	698	686	888	814	744	694	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	2,653	2,159	1,029	785	785	761	759	759	829	669	A	7.40	1-800-422-4272
National General Assurance Co.	2,097	1,992	773	913	668	561	807	789	588	442	A-	7.98	1-800-462-2123
National General Insurance Co.	3,465	2,914	1,159	1,127	927	927	1,167	948	756	573	A-	7.11	1-800-526-0332
National Surety Corporation	1,243	1,071	460	472	410	393	445	445	445	445	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	2,931	2,247	755	755	704	688	704	696	662	620	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	3,493	3,021	720	755	653	666	713	720	655	642	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	3,464	3,074	642	651	539	549	613	605	541	505	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	2,574	2,368	768	768	638	646	1,054	812	754	670	NR	0	1-800-723-3288
Safeco General Agency - Safeco	5,405	4,666	770	754	724	667	764	676	790	596	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,504	1,940	752	752	752	752	651	651	651	651	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	2,106	1,632	632	632	632	632	548	548	548	548	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	2,604	2,028	901	901	901	901	901	901	901	901	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,760	1,367	528	528	528	528	528	528	528	528	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,744	1,447	797	800	663	636	745	671	674	530	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,752	1,433	755	775	735	735	635	635	642	635	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	3,262	2,612	1,075	1,122	950	892	860	799	928	795	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,741	1,353	694	666	709	681	654	622	677	645	NR	0.78	1-800-676-5603
United Services Automobile Association	1,086	948	351	351	306	311	348	343	328	331	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	1,324	1,155	407	407	354	361	405	398	380	383	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,575	1,373	518	518	467	476	496	488	484	488	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	2,890	2,400	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	3,188	2,592	780	758	754	674	1,352	1,086	1,070	956	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.