

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](http://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](http://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.

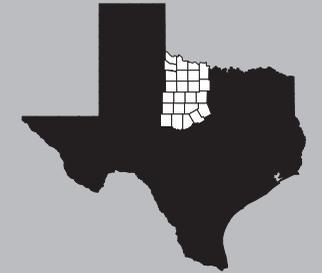


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## Texas Department of Insurance

# Automobile Insurance Sample Rate Comparisons

## Big Country



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.	\$1,435	\$1,204	\$502	\$471	\$466	\$497	\$485	\$468	\$527	\$516	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	812	732	338	340	318	318	362	355	348	344	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	915	915	433	433	433	433	372	372	372	372	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,070	938	504	478	493	486	352	352	478	478	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.	3,684	2,578	828	828	935	935	792	792	895	895	A++	1.49	1-800-242-6422
Charter General Agency	2,563	2,095	683	667	661	649	702	690	680	668	A-	4.90	1-800-456-1919
Criterion (GEICO)	995	1,188	995	1,052	1,096	1,223	1,237	1,052	1,183	1,252	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,427	1,395	284	277	238	249	262	257	213	220	B	1.14	1-855-538-1853
Encompass Indemnity Co.	3,134	2,619	931	931	812	812	875	875	820	820	A+	2.65	1-847-402-5000
Esurance Insurance Co.	3,508	2,790	1,038	1,020	912	872	1,162	1,012	958	952	A+	0.92	1-800-378-7262
Esurance	3,246	2,588	980	966	866	830	1,094	958	908	902	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	1,654	1,283	499	499	499	499	499	499	499	499	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	1,753	1,499	456	452	373	369	456	380	421	314	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.	1,243	1,065	603	602	467	460	484	482	401	401	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,129	986	309	309	270	274	307	302	288	291	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	966	1,001	966	1,021	1,064	1,187	981	1,021	1,148	1,215	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	999	1,154	999	1,052	1,224	1,323	1,201	1,052	1,073	1,273	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,200	1,302	291	315	280	280	284	304	283	283	A++	0	1-800-861-8380
GEICO Indemnity Co.	982	809	380	391	354	369	380	402	380	387	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,182	1,468	1,182	1,246	1,556	1,590	1,450	1,246	1,281	1,616	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	2,473	2,131	796	699	629	594	1,153	755	720	727	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,286	1,118	284	254	215	215	311	267	227	227	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	1,263	1,220	436	438	427	427	416	417	419	420	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	1,418	1,370	477	480	466	467	455	456	459	460	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	2,034	1,890	1,004	1,004	970	970	970	976	964	970	A-	1.85	1-800-624-5578
Kemper General Agency	1,179	1,005	438	436	405	411	425	404	409	386	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	2,016	1,884	641	662	599	627	739	699	673	656	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	2,155	1,668	670	656	624	624	624	624	590	564	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	2,792	2,428	726	736	592	589	830	770	683	622	A	0.15	1-800-782-2040
Merastar Insurance Co.	1,630	1,264	436	418	392	392	392	372	372	354	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,042	1,728	616	622	522	516	658	606	558	522	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	1,618	1,319	632	481	481	469	469	469	509	409	A	7.40	1-800-422-4272
National General Assurance Co.	1,603	1,523	591	698	511	429	617	603	449	338	A-	7.98	1-800-462-2123
National General Insurance Co.	2,349	1,976	786	764	629	629	791	643	512	389	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.	2,010	1,547	537	537	502	491	502	496	473	445	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,245	1,970	546	566	507	514	542	546	507	501	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	2,067	1,849	422	428	364	370	404	401	363	344	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	1,480	1,362	442	442	370	372	608	468	436	388	NR	0	1-800-723-3288
Safeco General Agency - Safeco	3,431	2,966	482	472	453	417	481	426	493	374	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	1,847	1,431	555	555	555	555	480	480	480	480	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	1,554	1,204	467	467	467	467	404	404	404	404	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	1,402	1,091	485	485	485	485	485	485	485	485	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,270	986	383	383	383	383	383	383	383	383	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,277	1,059	585	586	487	467	546	492	494	388	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,180	966	509	523	496	496	429	429	433	429	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,226	1,779	733	763	648	607	587	547	630	540	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,331	1,043	555	534	569	549	527	501	550	524	NR	0.78	1-800-676-5603
United Services Automobile Association	587	514	202	202	178	181	201	198	189	191	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	779	681	252	252	221	224	251	247	236	238	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	882	771	301	301	273	278	289	285	282	285	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	1,703	1,417	872	872	834	835	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	1,886	1,562	572	560	558	514	884	740	730	668	A-	1.75	1-800-792-3224

The sample rates are estimates. Contact an agent or company for a rate quote. Visit [HelpInsure.com](http://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](http://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.*