

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

## North 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.	\$1,965	\$1,640	\$674	\$630	\$622	\$666	\$650	\$625	\$710	\$693	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	1,226	1,106	512	514	481	482	541	532	524	516	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,501	1,501	697	697	697	697	593	593	593	593	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,829	1,606	863	821	846	831	602	602	819	819	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	630	544	284	294	254	262	280	280	280	280	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	6,012	4,208	1,352	1,352	1,526	1,526	1,293	1,293	1,459	1,459	A++	1.49	1-800-242-6422
Charter General Agency	3,448	2,821	919	898	890	873	944	929	915	899	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,283	1,548	1,283	1,364	1,440	1,629	1,612	1,364	1,558	1,672	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,991	1,947	396	387	330	347	367	359	296	307	B	1.14	1-855-538-1853
Encompass Indemnity Co.	5,512	4,605	1,637	1,637	1,427	1,427	1,539	1,539	1,441	1,441	A+	2.65	1-847-402-5000
Esurance Insurance Co.	5,182	4,080	1,394	1,370	1,202	1,144	1,586	1,356	1,272	1,264	A+	0.92	1-800-378-7262
Esurance	4,748	3,748	1,300	1,278	1,126	1,074	1,474	1,266	1,190	1,184	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,695	2,093	809	809	809	809	809	809	809	809	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	2,159	1,848	561	556	458	454	559	467	518	386	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,734	1,495	641	658	571	548	620	620	620	620	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,472	1,259	710	710	545	536	568	564	467	466	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,936	1,687	506	506	439	447	502	494	472	476	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,246	1,307	1,246	1,324	1,398	1,581	1,278	1,324	1,512	1,622	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,275	1,502	1,275	1,350	1,603	1,756	1,564	1,350	1,394	1,689	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,725	1,880	379	414	361	361	368	398	368	368	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,465	1,207	567	584	528	550	567	601	567	578	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,509	1,906	1,509	1,601	2,034	2,098	1,878	1,601	1,665	2,139	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	3,254	2,804	1,048	919	827	781	1,517	993	947	956	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,677	1,188	272	256	240	240	298	269	253	253	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	2,108	2,028	630	630	614	613	604	602	610	608	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	3,406	3,108	2,186	2,038	1,990	1,968	1,554	1,486	1,482	1,486	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	3,122	2,860	1,468	1,468	1,424	1,424	1,412	1,424	1,406	1,416	A-	1.85	1-800-624-5578
Kemper General Agency	1,656	1,408	603	601	555	564	584	554	561	529	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	2,239	2,086	712	735	661	691	821	773	743	724	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	3,030	2,333	904	886	839	839	839	839	791	754	A+	0.10	1-800-882-2822
Loya Insurance Co.	2,598	1,978	1,026	958	770	694	982	814	802	682	NR	3.05	1-800-554-0595
Leader Managing General Agency	2,828	2,471	737	746	599	597	841	780	692	631	A	0.15	1-800-782-2040
Merastar Insurance Co.	2,768	2,146	738	706	666	666	666	634	634	600	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	2,762	2,332	806	818	680	668	864	794	726	678	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	2,075	1,691	804	612	612	598	596	596	652	524	A	7.40	1-800-792-4272
National General Assurance Co.	2,221	2,110	819	967	707	594	855	836	623	468	A-	7.98	1-800-462-2123
National General Insurance Co.	3,497	2,941	1,169	1,137	936	936	1,178	957	763	579	A-	7.11	1-800-526-0332
National Surety Corporation	1,315	1,133	486	499	433	415	470	470	470	470	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	2,456	1,887	643	643	600	586	600	593	565	529	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,900	2,521	637	665	583	594	632	637	585	575	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	3,219	2,848	598	605	502	510	572	562	505	468	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	2,192	2,016	652	652	544	550	896	690	642	570	NR	0	1-800-723-3288
Safeco General Agency - Safeco	4,902	4,233	696	682	655	604	692	612	715	539	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,522	1,954	757	757	757	757	656	656	656	656	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	2,121	1,643	637	637	637	637	552	552	552	552	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	2,188	1,703	757	757	757	757	757	757	757	757	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,857	1,442	557	557	557	557	557	557	557	557	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,948	1,613	896	896	747	715	832	753	752	591	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,642	1,343	708	726	689	689	596	596	602	596	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	3,090	2,485	1,021	1,073	904	849	814	752	888	760	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,595	1,241	720	618	661	632	610	577	633	600	NR	0.78	1-800-676-5603
United Services Automobile Association	998	871	325	325	284	289	323	318	304	306	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	1,313	1,145	405	405	352	358	402	396	378	381	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,522	1,327	502	502	453	461	481	473	469	473	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	2,576	2,138	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	2,768	2,260	714	696	692	624	1,200	974	960	864	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](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.*

*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.*