

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.

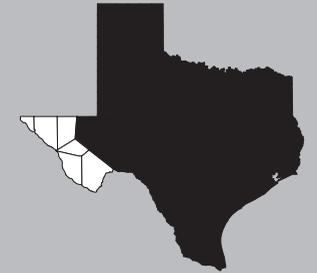


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## Texas Department of Insurance

# Automobile Insurance Sample Rate Comparisons

## West 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.	\$1,444	\$1,211	\$505	\$474	\$468	\$500	\$488	\$470	\$530	\$518	A	2.38	1-877-310-5687
AAA Texas County Mutual Insurance Co.	953	859	399	400	375	376	418	411	404	398	A+	1.95	1-866-487-4222
AIG Property Casualty Co.	1,245	1,245	547	547	547	547	455	455	455	455	A	0	1-877-638-4244
Allstate County Mutual Insurance Co.	1,270	1,115	599	570	587	577	418	418	568	568	A+	0.83	1-800-255-7828
Allstate Fire And Casualty Insurance Co.	503	435	226	234	202	209	223	223	223	223	A+	0.85	1-800-255-7828
Amica Mutual Insurance Co.	5,368	3,758	1,207	1,207	1,363	1,363	1,155	1,155	1,304	1,304	A++	1.49	1-800-242-6422
Charter General Agency	2,356	1,909	624	608	610	597	642	629	627	615	A-	4.90	1-800-456-1919
Criterion (GEICO)	1,092	1,341	1,092	1,169	1,265	1,459	1,392	1,169	1,365	1,501	A+	0.10	1-800-841-3000
Direct General Insurance Co.	1,349	1,319	268	262	224	235	249	244	201	208	B	1.14	1-855-538-1853
Encompass Indemnity Co.	3,663	3,060	1,088	1,088	949	949	1,023	1,023	958	958	A+	2.65	1-847-402-5000
Esurance Insurance Co.	3,332	2,654	1,000	984	880	844	1,116	976	924	920	A+	0.92	1-800-378-7262
Esurance	3,058	2,442	940	926	832	800	1,046	918	872	868	A+	1.75	1-800-378-7262
Farm Bureau County Mutual Insurance Co.	2,052	1,593	616	616	616	616	616	616	616	616	A	0	1-800-772-6535
Farmers Texas County Mutual Insurance Co.	1,578	1,350	410	406	335	332	408	341	378	282	A	1.04	1-800-327-6377
Fireman's Fund Insurance Co.	1,223	1,055	452	464	403	386	437	437	437	437	A	0	1-800-227-1700
Foremost County Mutual Insurance Co.	1,237	1,062	600	600	464	457	483	479	399	399	A	0.57	1-616-942-3000
Garrison Property and Casualty Insurance Co.	1,693	1,475	441	441	384	391	438	430	412	415	NR	1.59	1-800-531-8111
GEICO Advantage Insurance Co.	1,060	1,140	1,060	1,135	1,229	1,417	1,112	1,135	1,326	1,458	A++	0.32	1-800-861-8380
GEICO Choice Insurance Co.	1,075	1,302	1,075	1,147	1,400	1,567	1,351	1,147	1,212	1,511	A++	0.18	1-800-861-8380
GEICO County Mutual Insurance Co.	1,517	1,648	344	374	329	329	335	361	338	338	A++	0	1-800-861-8380
GEICO Indemnity Co.	1,239	1,021	480	494	446	465	480	508	480	489	A++	1.15	1-800-861-8380
GEICO Secure Insurance Co.	1,293	1,652	1,293	1,382	1,776	1,867	1,619	1,382	1,470	1,913	A++	1.41	1-800-861-8380
General Automobile Insurance Co., Inc., The	2,662	2,294	857	752	677	639	1,241	812	775	782	A-	10.46	1-800-280-1466
Government Employees Insurance Co.	1,478	1,285	266	250	223	223	291	263	235	235	A++	1.20	1-800-861-8380
Hartford Fire General Agency Program	1,502	1,442	485	482	476	472	460	456	463	459	A-	1.85	1-800-624-5578
Hartford Underwriters General Agency	1,570	1,510	509	507	497	495	483	481	487	484	A-	1.85	1-800-624-5578
Hartford of Texas General Agency	2,446	2,248	1,184	1,184	1,150	1,150	1,142	1,150	1,138	1,146	A-	1.85	1-800-624-5578
Kemper General Agency	1,344	1,143	495	493	456	463	480	457	463	435	NR	1.75	1-800-792-3224
Liberty County Mutual Insurance Co.	1,785	1,662	572	593	532	558	664	625	605	587	A	1.72	1-800-344-0197
Lone Star General Agency - Nationwide	1,578	1,229	515	505	482	482	482	482	458	439	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	2,953	2,575	769	779	626	624	878	815	723	658	A	0.15	1-800-782-2040
Merastar Insurance Co.	2,204	1,710	588	562	532	532	532	504	504	478	A-	0	1-800-637-2782
Mercury County Mutual Insurance Co.	1,934	1,640	586	596	500	492	628	578	530	498	A-	3.78	1-800-503-3724
Metropolitan Lloyds Insurance Co. of Texas	2,043	1,665	790	606	606	586	586	586	640	517	A	7.40	1-800-422-4272
National General Assurance Co.	1,508	1,433	556	657	480	404	581	568	423	318	A-	7.98	1-800-462-2123
National General Insurance Co.	2,231	1,876	746	725	597	597	751	611	486	369	A-	7.11	1-800-526-0332
National Surety Corporation	927	800	343	352	306	293	332	332	332	332	A	0	1-800-227-1700
Nationwide Agribusiness Insurance Co.	1,757	1,355	476	476	447	437	447	442	422	397	A+	0	1-800-882-2822
Progressive County Mutual - Direct Rates	2,207	1,928	539	559	499	507	535	538	500	493	A+	1.15	1-800-776-4737
Progressive County Mutual Insurance Co.	2,292	2,038	453	458	387	393	434	429	388	363	A+	1.15	1-800-776-4737
Safe Auto Insurance Co.	1,458	1,340	434	434	362	366	598	460	428	380	NR	0	1-800-723-3288
Safeco General Agency - Safeco	4,085	3,521	592	579	556	514	584	516	608	457	NR	1.75	1-800-792-3224
State Farm County Mutual Insurance Co.	2,059	1,596	618	618	618	618	536	536	536	536	A++	1.46	1-800-252-1932
State Farm Mutual Automobile Insurance Co.	1,732	1,342	520	520	520	520	450	450	450	450	A++	0.53	1-800-252-1932
Texas Automobile Insurance Plan Association	1,930	1,503	668	668	668	668	668	668	668	668	NR	0	1-866-321-9154
Texas Farm Bureau Mutual Insurance Co.	1,311	1,017	394	394	394	394	394	394	394	394	A-	0.94	1-800-772-6535
Titan Insurance Services, Inc. - Nationwide	1,161	961	536	536	447	427	497	450	448	352	NR	1.75	1-800-848-2687
Trinity Universal Insurance Co.	1,500	1,227	647	664	630	630	544	544	550	544	A-	1.23	1-800-321-5344
Titan Insurance Services, Inc.	2,122	1,708	701	737	621	584	558	515	610	522	A+	0.10	1-800-848-2687
Travelers Quantum Automobile	1,442	1,122	591	567	605	581	559	533	582	556	NR	0.78	1-800-676-5603
United Services Automobile Association	811	709	266	266	234	238	265	261	250	252	A++	0.79	1-800-531-8722
USAA Casualty Insurance Co.	1,136	991	350	350	306	311	348	342	328	331	A++	0.76	1-800-531-8111
USAA General Indemnity Co.	1,274	1,111	423	423	382	389	405	398	395	398	A++	1.21	1-800-531-8111
Unitrin Direct General Agency	1,927	1,604	872	872	834	834	872	872	834	834	A-	4.90	1-800-456-1919
Unitrin Direct P&C	1,778	1,476	554	544	542	502	846	710	702	644	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.*