

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 and file them with Texas Department of Insurance (TDI) for review. Companies do not have to receive prior approval before using their rates but, if TDI determines that a company's filed rates are excessive, it can order the company to make refunds.

How to Use the Rate Comparisons

This guide can help you compare sample annual rates for companies that sell auto liability insurance in Texas. It includes companies among the top 25 insurer groups nationally and others that asked to be in the guide. The guide is not a complete list of all companies selling auto insurance in your area, and you should not limit your search to only the companies listed.

The sample rates shown are estimates given to TDI by the companies and are not the exact amount you will be quoted. Contact the companies directly for a quote based on your individual circumstances.

The sample rates are for minimum liability coverage only. Liability coverage does not 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 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 rates are based on hypothetical driver profiles. The profiles may not match your situation exactly, but they provide a way to compare prices. All of the hypothetical drivers drive their cars to and from work, live in a town or city, don't have any traffic violations, and have average credit.

- Driver 1:** Single male, age 25
- Driver 2:** Single female, age 25
- Driver 3:** Single male, age 25-64
- Driver 4:** Single female, age 25-64
- Driver 5:** Married male, age 25-64
- Driver 6:** Married female, age 25-64
- Driver 7:** Single male, age 65 and older
- Driver 8:** Single female, age 65 and older
- Driver 9:** Married male, age 65 and older
- Driver 10:** Married female, age 65 and older

A.M. Best Rating

The A.M. Best rating indicates the financial strength and operating performance of each company. The ratings are reprinted by permission. Best's ratings are subject to change and are current as of the publication date. For current rating information, call **A.M. Best** or visit its website

1-908-439-2200
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 Co. 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 the average for other companies selling the same type of insurance.

The average index is 1.00. A complaint index less than 1.00 indicates that a company received fewer complaints than average, and an index greater than 1.00 indicates that a company received more complaints than average.

The complaint index is calculated periodically. 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 cost.** Also consider a company's financial rating and complaint history.
- **Ask about 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. Other discounts may be available.
- **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.**

Unfair Discrimination

An insurance company cannot 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.



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Automobile Insurance Sample Rate Comparisons

Permian Basin



TEXAS LAW REQUIRES proof of financial responsibility for anyone who drives an automobile in the state. Most Texans choose to purchase liability insurance to meet this requirement.

Liability insurance pays for bodily injury, property damage, and some additional expenses of other drivers, their passengers, and your passengers when you or a driver covered by your policy causes an accident. Liability insurance does not pay for damage to your own vehicle.

The current minimum liability limits required by law are \$25,000 for each injured person, up to a total of \$50,000 per accident, and \$25,000 for property damage per accident. This basic coverage is called "25/50/25" coverage. The limits will increase on January 1, 2011 to 30/60/25 coverage.

Understanding Rates

Auto insurers evaluate your risk for a claim using your driving record and numerous other factors, including the type of car you drive, the area where you live, your claims history, your insurance credit score, your age, and how you use your car (for pleasure, or to drive to and from work). Your rates are based on your risk for a claim.

DRIVER PROFILES & SAMPLE ANNUAL RATES

COMPANY NAME	1	2	3	4	5	6	7	8	9	10	A.M. BEST RATING	COMPLAINT INDEX	CONSUMER PHONE
21st Century Centennial Ins. Co.	\$1,454	\$1,238	\$481	\$452	\$446	\$475	\$464	\$452	\$512	\$516	A	1.79	(877) 310-5687
AAA Texas County Mutual Ins. Co.	1,036	843	306	308	289	291	329	322	318	314	A+	2.25	(866) 487-4222
Allstate County Mutual Ins. Co.	1,246	1,092	668	634	654	644	669	669	669	669	A+	1.36	(800) 255-7828
Allstate Fire and Casualty Ins. Co.	661	575	271	281	242	251	272	272	272	272	A+	1.34	(800) 255-7828
Chartis Property Casualty Co.	4,047	2,975	941	941	877	877	926	926	863	863	A	3.48	(888) 760-9195
Colonial County Mutual Ins. Co.–Criterion	1,182	1,038	394	430	374	374	506	412	374	374	A+	1.55	(800) 841-3000
Colonial County Mutual Ins. Co.–Lone Star	1,215	953	417	410	392	392	392	392	375	360	A+	1.55	(800) 882-2822
Consumers County Mutual Ins. Co.–Wright-Titus	2,220	1,394	298	290	300	290	324	306	320	324	NR	1.25	Contact local agent
Encompass Indemnity Co.	2,296	1,918	690	690	602	602	649	649	608	608	A+	5.74	Contact local agent
Esurance Ins. Co.	2,558	2,056	832	822	832	822	920	816	920	816	A-	1.20	(800) 378-7262
Farm Bureau County Mutual Ins. Co. of Texas	1,243	965	372	372	372	372	372	372	372	372	A	0.64	Contact local agent
Farmers Texas County Mutual Ins. Co.	921	568	236	234	285	283	266	198	286	240	A	0.49	(800) 327-6377
Fireman's Fund Ins. Co.	771	668	276	283	246	254	273	273	273	273	A	0.00	Contact local agent
Garrison Property and Casualty Ins. Co.	777	679	250	250	219	223	249	245	234	236	NR	0.00	(800) 531-8111
GEICO Indemnity Co.	1,149	1,008	382	418	364	364	491	400	364	364	A++	0.95	(800) 861-8380
Government Employees Ins. Co.	1,142	993	273	250	212	223	320	305	287	287	A++	0.65	(800) 861-8380
Home State County Mutual Ins. Co.–Esurance	2,364	1,906	792	782	792	782	872	776	872	776	NR	1.67	(800) 378-7262
Home State County Mutual Ins. Co.–Safeco	1,552	1,350	338	333	331	296	327	275	367	276	NR	1.67	Contact local agent
Home State County Mutual Ins. Co.–Titan	1,177	1,052	413	427	368	336	394	345	348	271	NR	1.67	(800) 848-2687
Home State County Mutual Ins. Co.–Unitrin Direct P&C	1,816	1,506	562	548	548	504	858	720	710	652	NR	1.67	(800) 531-8111
Liberty County Mutual Ins. Co.	1,441	906	356	356	356	356	323	323	323	323	A	0.66	Contact local agent
Loya Ins. Co.	2,353	1,801	941	881	713	641	901	749	741	633	NR	3.73	(800) 554-0595
Merastar Ins. Co.	1,538	1,194	412	392	370	370	370	352	352	334	A-	0.00	(800) 637-2782
Mercury County Mutual Ins. Co.	1,143	975	351	356	366	371	372	347	389	362	A-	2.60	(800) 503-3724
Metropolitan Lloyds Ins. Co. of Texas	1,250	1,019	435	332	332	324	338	338	368	298	A	2.62	(800) 422-4272
National General Ins. Co.	997	945	282	342	305	259	296	288	270	207	A-	3.60	(800) GMAC123
National Surety Corp.	680	589	244	250	217	224	241	241	241	241	A	0.00	Contact local agent
Nationwide Agribusiness Ins. Co.	1,334	1,035	398	391	372	372	372	372	353	338	A+	11.72	Contact local agent
Progressive County Mutual Ins. Co.–Agent	1,932	1,631	375	380	325	319	419	380	359	332	A+	0.66	(800) 776-4737
Progressive County Mutual Ins. Co.–Direct	1,655	1,261	283	283	265	257	365	315	283	293	A+	0.66	Contact local agent
Southern County Mutual Ins. Co.–Hartford Fire	1,111	981	346	325	330	313	302	312	292	301	A-	1.87	(888) 808-5254
Southern County Mutual Ins. Co.–Hartford of Texas	1,275	1,122	382	358	363	344	330	341	319	329	A-	1.87	(888) 808-5254
Southern County Mutual Ins. Co.–Hartford Underwriters	1,206	1,063	368	345	350	332	318	329	308	317	A-	1.87	Contact local agent
State Farm County Mutual Ins. Co. of Texas	1,455	1,127	455	455	455	455	408	408	408	408	A++	0.47	Contact local agent
State Farm Mutual Automobile Ins. Co.	1,247	966	390	390	390	390	350	350	350	350	A++	0.22	Contact local agent
Texas Automobile Insurance Plan Association	1,194	930	413	413	413	413	413	413	413	413	N/A	0.00	(866) 321-9154
Texas Farm Bureau Mutual Ins. Co.	912	709	273	273	273	273	273	273	273	273	A-	0.39	Contact local agent
Trinity Universal Ins. Co.	1,096	956	398	398	384	398	344	344	344	344	A-	1.87	Contact local agent
United Services Automobile Association	707	618	239	239	209	213	237	234	223	225	A++	0.88	(800) 531-8722
Unitrin County Mutual Ins. Co.–Charter	1,885	1,547	458	449	414	408	469	462	425	418	A-	2.54	Contact local agent
USAA Casualty Ins. Co.	777	679	250	250	219	223	249	245	234	236	A++	0.00	(800) 216-6347
USAA General Indemnity Co.	781	683	251	251	220	224	250	246	235	237	A++	0.00	(800) 531-8722

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.

For More Information or Assistance

For answers to general insurance questions or for information on filing an insurance-related complaint, call the **Consumer Help Line** between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit our website

1-800-252-3439

463-6515 in Austin

www.tdi.state.tx.us

For printed copies of consumer publications, call the 24-hour **Publications Order Line**

1-800-599-SHOP (7467)

305-7211 in Austin

Help us prevent insurance fraud. To report suspected fraud, call our toll-free **Fraud Hot Line**

1-888-327-8818

To report suspected arson or suspicious activity involving fires, call the State Fire Marshal's 24-hour **Arson Hot Line**

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.