

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.



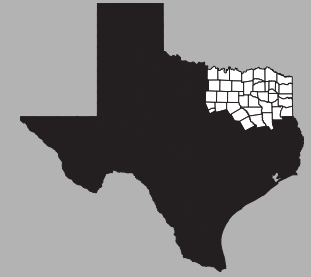
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Automobile Insurance Sample Rate Comparisons

North Texas



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.	\$1,960	\$1,653	\$645	\$603	\$596	\$638	\$622	\$603	\$688	\$694	A	1.79	(877) 310-5687
AAA Texas County Mutual Ins. Co.	1,482	1,206	439	441	414	418	468	460	454	447	A+	2.25	(866) 487-4222
Allstate County Mutual Ins. Co.	1,729	1,517	935	889	916	901	935	935	935	935	A+	1.36	(800) 255-7828
Allstate Fire and Casualty Ins. Co.	884	764	364	376	325	336	367	367	367	367	A+	1.34	(800) 255-7828
Chartis Property Casualty Co.	6,103	4,495	1,407	1,407	1,313	1,313	1,385	1,385	1,293	1,293	A	3.48	(888) 760-9195
Colonial County Mutual Ins. Co.– Criterion	1,852	1,624	528	578	504	504	680	554	504	504	A+	1.55	(800) 841-3000
Colonial County Mutual Ins. Co.–Lone Star	1,589	1,238	518	508	484	484	484	484	461	442	A+	1.55	(800) 882-2822
Consumers County Mutual Ins. Co.– Wright-Titus	3,164	1,972	408	398	410	396	448	422	440	446	NR	1.25	Contact local agent
Encompass Indemnity Co.	3,563	2,976	1,071	1,071	934	934	1,007	1,007	943	943	A+	5.74	Contact local agent
Esurance Ins. Co.	4,166	3,298	1,176	1,158	1,176	1,158	1,328	1,148	1,328	1,148	A-	1.20	(800) 378-7262
Farm Bureau County Mutual Ins. Co. of Texas	2,140	1,662	642	642	642	642	642	642	642	642	A	0.64	Contact local agent
Farmers Texas County Mutual Ins. Co.	1,351	837	349	346	420	417	393	292	423	354	A	0.49	(800) 327-6377
Fireman's Fund Ins. Co.	1,269	1,094	457	467	408	420	453	453	453	453	A	0.00	Contact local agent
Garrison Property and Casualty Ins. Co.	1,161	1,013	363	363	316	321	361	355	338	341	NR	0.00	(800) 531-8111
GEICO Indemnity Co.	1,705	1,496	538	590	513	513	692	564	513	513	A++	0.95	(800) 861-8380
Government Employees Ins. Co.	1,486	1,293	289	265	262	276	322	307	304	304	A++	0.65	(800) 861-8380
Home State County Mutual Ins. Co.– Esurance	3,806	3,020	1,100	1,082	1,100	1,082	1,236	1,074	1,236	1,074	NR	1.67	(800) 378-7262
Home State County Mutual Ins. Co.–Safeco	2,070	1,799	452	443	441	394	433	363	486	367	NR	1.67	Contact local agent
Home State County Mutual Ins. Co.–Titan	1,923	1,725	659	679	584	528	629	554	550	429	NR	1.67	(800) 848-2687
Home State County Mutual Ins. Co.– Unitrin Direct P&C	2,712	2,218	704	688	684	616	1,180	960	946	852	NR	1.67	(800) 531-8111
Liberty County Mutual Ins. Co.	2,137	1,343	527	527	527	527	480	480	480	480	A	0.66	Contact local agent
Loya Ins. Co.	2,893	2,201	1,125	1,049	841	753	1,077	889	877	741	NR	3.73	(800) 554-0595
Merastar Ins. Co.	2,518	1,956	674	644	608	608	608	578	578	544	A-	0.00	(800) 637-2782
Mercury County Mutual Ins. Co.	1,668	1,416	477	485	501	507	509	471	534	493	A-	2.60	(800) 503-3724
Metropolitan Lloyds Ins. Co. of Texas	1,468	1,198	510	386	386	378	398	398	434	348	A	2.62	(800) 422-4272
National General Ins. Co.	1,583	1,501	447	543	484	411	470	458	428	329	A-	3.60	(800) GMAC123
National Surety Corp.	1,120	966	404	412	360	371	400	400	400	400	A	0.00	Contact local agent
Nationwide Agribusiness Ins. Co.	1,580	1,222	459	451	428	428	428	428	406	388	A+	11.72	Contact local agent
Progressive County Mutual Ins. Co.–Agent	2,717	2,290	505	513	434	427	568	513	482	445	A+	0.66	(800) 776-4737
Progressive County Mutual Ins. Co.–Direct	2,623	1,973	413	413	385	371	551	467	413	431	A+	0.66	Contact local agent
Southern County Mutual Ins. Co.– Hartford Fire	2,661	2,324	676	622	634	591	560	585	535	558	A-	1.87	(888) 808-5254
Southern County Mutual Ins. Co.– Hartford of Texas	1,880	1,648	512	474	483	453	431	448	414	430	A-	1.87	(888) 808-5254
Southern County Mutual Ins. Co.– Hartford Underwriters	1,778	1,558	490	454	462	434	414	430	397	412	A-	1.87	Contact local agent
State Farm County Mutual Ins. Co. of Texas	1,828	1,416	572	572	572	572	513	513	513	513	A++	0.47	Contact local agent
State Farm Mutual Automobile Ins. Co.	1,566	1,214	490	490	490	490	439	439	439	439	A++	0.22	Contact local agent
Texas Automobile Insurance Plan Association	1,792	1,395	620	620	620	620	620	620	620	620	N/A	0.00	(866) 321-9154
Texas Farm Bureau Mutual Ins. Co.	1,527	1,186	458	458	458	458	458	458	458	458	A-	0.39	Contact local agent
Trinity Universal Ins. Co.	1,776	1,548	644	644	620	644	556	556	556	556	A-	1.87	Contact local agent
United Services Automobile Association	1,068	933	348	348	303	309	346	341	325	328	A++	0.88	(800) 531-8722
Unitrin County Mutual Ins. Co.–Charter	2,973	2,431	687	673	617	606	704	693	634	623	A-	2.54	Contact local agent
USAA Casualty Ins. Co.	1,161	1,013	363	363	316	321	361	355	338	341	A++	0.00	(800) 216-6347
USAA General Indemnity Co.	1,167	1,018	364	364	317	323	362	356	340	343	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.