

Get Personalized **Car Insurance Quotes**

411006 AGE CURRENTLY INSURED?

I own my home  I am married  I've served in the military

GET QUOTES

# Texas Car Insurance

By CarInsurance.com June 05, 2019

Here you will find out everything you need to know to buy car insurance in Texas. We explain Texas car insurance laws and provide average Texas auto insurance rates for your neighborhood. You'll also learn how much car insurance you need for your particular situation. That means you'll know what to expect when shopping for auto insurance in Texas – and you won't overpay for it. You'll also see rates for the following:

- Low cost auto insurance for drivers with tickets
- Companies ranked from cheapest to most expensive for drivers with accidents
- Cheap car insurance for drivers with bad credit
- Ranking of the best car insurance companies for Texas drivers

**Texas Car Insurance Rates by ZIP Code & City**  
 Enter ZIP for average rate. Then enter Age, Gender and Coverage Level for customized rate.

78701 40 Male Full Coverage - \$100K/\$300K/\$100K SEARCH

Map Satellite

78701 - Austin  
 For 40 Year Old Male (Type: Full-100/300/100)  
**Average Annual Premium: \$1,264**  
 HIGHEST RATE: \$2,090 LOWEST RATE: \$938  
 START SHOPPING NOW

**MOST & LEAST EXPENSIVE ZIP CODES in Texas**

MOST EXPENSIVE

- 75242- DALLAS: \$1,780
- 75207- DALLAS: \$1,778
- 75260- DALLAS: \$1,707
- 75241- DALLAS: \$1,688

LEAST EXPENSIVE

- 76901- GRAPE CREEK: \$1,081
- 76502- TEMPLE: \$1,088
- 76543- KILLEEN: \$1,091
- 77845- COLLEGE STATION: \$1,100

The average car insurance rate in Texas is \$1,300 a year. Your age, your driving record, the model of car you have, the severity and frequency of claims in your neighborhood and other variables are used by insurance companies to figure out the cost of your policy. That's why the price for the same coverage can vary significantly among insurance companies — and why you should compare rates. For example, in Dallas ZIP code 75242, the highest rate among six carriers is (\$2,937) is nearly three times as much as the lowest (\$1,072). If you want to compare car insurance quotes, use our tool. Enter a ZIP code to see the average premium for the location. You will also see the highest and lowest rates from the six major carriers surveyed. You can get a more customized rate by choosing from among six age groups and three coverage levels. This way you can tell if your quotes are too high and if you should keep shopping for a lower rate.

## Cheap car insurance in Texas

### Texas car insurance requirements

Minimum bodily injury liability	\$30,000/\$60,000
Minimum property damage liability	\$25,000

Texas car insurance laws mandate that drivers carry minimum liability coverage limits of 30/60/25 on their vehicle. Buying the state required limits to drive is definitely the cheapest way to go. But if you opt for the cheapest car insurance in Texas, you are only covered for damage you do to other drivers' cars and for others' injuries. That means your insurer won't pay for damage to your car or for your injuries if you cause an accident. Still, buying just the minimum coverage required is a good idea if you have an old car or don't drive much.

It does cost more to buy more protection, but as you'll see in the chart below, additional coverage is typically affordable. Increasing your insurance from the state minimum to full coverage with a \$500 deductible costs, on average, \$835 more, or \$70 a month. For higher liability limits, the extra cost is just \$23 a year.

Coverage limits	Average annual rate
Liability Only - state minimum	\$465
Liability Only - 50/100/50 BI/PD	\$488
Full Coverage - 100/300/100 BI/PD \$500 Comp/Collision deductible	\$1,300

\*The table shows the average annual rate of nearly every ZIP code in Texas from up to six major insurance companies. Rates are for a male driver, age 40, with a clean record and good credit for a 2016 Honda Accord. Data was provided for CarInsurance.com by Quadrant Information Services.

## Recommended car insurance coverage

The cheapest car insurance may not provide sufficient protection, so how much insurance should you buy? Bare-bones coverage may be a good choice if you have few assets or have

an old car and don't drive much. But if you have a home and investments, consider buying more insurance. If you don't, you're at risk for having your money and house taken to cover the cost of an accident. If you financed your car you will be required to get additional comprehensive and collision coverage.

Use our [How Much Car Insurance Do You Need?](#) tool to get a recommendation.

The image shows a dark blue interface for a car insurance recommendation tool. At the top, there are three white dropdown menus labeled 'AGE', 'STATE', and 'VEHICLE MODEL YEAR'. Below these, there are two sections: 'PRIMARY RESIDENCE' and 'VEHICLE FINANCING'. Under 'PRIMARY RESIDENCE', there are two buttons: 'OWN' (highlighted in blue) and 'RENT'. Under 'VEHICLE FINANCING', there are three buttons: 'OWNED' (highlighted in blue), 'FINANCED', and 'LEASED'. To the right of these buttons is a large green button labeled 'FIND OUT'.

## Liability

We recommend you buy more insurance than is required to legally drive a car in your state, especially if you have savings and assets. The more money you have, the more likely you are to be sued following a car accident should your insurance be insufficient to cover all the expenses. If your net worth is:

- less than \$50,000, choose at least 50/100/50
- between \$50,000 and \$100,000, choose at least 100/300/100
- more than \$100,000, choose at least 250/500/100

If you're leasing or financing your car, you must get coverage of 100/300/100 or higher.

## Collision and comprehensive

[Collision coverage](#) pays for damage to your car after an accident that you cause. [Comprehensive insurance](#) pays to replace stolen cars and for damages from vandalism, flooding, hail, fire and animal strikes. If your car is:

- less than 10 years old, you should strongly consider buying collision and comprehensive.
- more than 10 years old, only buy collision and comprehensive if your car is worth \$3,000 or more, if you couldn't afford to replace your car if it's wrecked, or if you just want more protection on your policy.

For drivers in Texas, collision costs an average of \$529 yearly, comprehensive is \$228, according to CarInsurance.com rate data. If you buy comp and collision, check our [guide to choosing a deductible amount](#).

## Uninsured/underinsured motorist

These are both optional coverages and should match the liability limits you choose. Uninsured motorist coverage and underinsured motorist coverage pays for damages if you're hit by a driver with no insurance or a driver with coverage that's insufficient to pay for your repairs and medical expenses.

## Medical coverage (MedPay)

Medical payments coverage can help pay for the medical or funeral expenses of covered drivers and passengers after an accident, regardless of fault, up to \$25,000. In most states, including Texas, it's an optional addition to your car insurance policy. MedPay does the following:

- Covers you and your passengers' medical expenses
- Pays for expenses after health insurance limits are exceeded
- Offers additional protection to insured drivers who are hit by a car while walking or biking

### If you and your passengers:

- Don't have health insurance, or have a plan that doesn't cover car accidents or has low limits, we recommend that you add medical coverage of at least \$5,000 to your car insurance policy.
- Do have health insurance, it's still a good idea to have medical coverage if you want the best protection in your policy, as it can pay out after your health benefits are maxed out.

## Gap insurance

If you don't own your car outright and have an accident, gap insurance pays the difference between the cash value of your car and the current outstanding balance on your loan or lease.

- If you're financing your car, your car is less than one year old *and* you've put less than 20 percent down on it, you should buy gap insurance. If not, you don't need gap insurance.
- If you're leasing your car, it's a good idea to buy gap insurance if you aren't already required to in your lease agreement.
- If you own your car outright, you don't need gap insurance.

# Cheapest car insurance in Texas by company

---

Below you'll see average annual rates for Texas, ranked cheapest to most expensive, for three coverage levels:

- State minimum liability requirements
- Liability limits of \$50,000 per person/\$100,000 per accident and \$50,000 property damage
- Liability of \$100,000 per person/\$300,000 per accident and \$100,000 property damage, with comprehensive and collision at \$500 deductible

Company	State minimum average annual rate	50/100/50 average annual rate	100/300/100 average annual rate
Allstate Fire & Cas Ins Co	\$475	\$495	\$1,949
Colonial Cnty Mut Ins Co	\$527	\$550	\$1,247
Farmers TX Cnty Mut Ins Co	\$370	\$383	\$905
Government Employees Ins Co	\$348	\$346	\$1,027
Progressive Cnty Mut Ins Co	\$629	\$667	\$1,328
State Farm Mut Auto Ins Co	\$438	\$489	\$1,348

## Low cost auto insurance for Texas drivers with recent accidents

---

Filing an accident claim means you are likely to pay more for your car insurance coverage. However, how much more you pay depends on several factors, and your car insurance company plays is one of those significant factors. Each company assesses risk differently, so that's why the increase after an accident will vary among insurers. Here is how major carriers compare after at-fault accidents for the average Texas driver with a full coverage policy:

Company	1 At-fault property damage accident over \$2K	2 At-fault property damage accident over \$2k	At-fault bodily injury accident
Allstate F&C	\$3,046	\$4,558	\$3,046
GEICO County Mutual Ins Co.	\$1,966	\$2,737	\$1,966
Nationwide CCMIC	\$3,030	\$4,083	\$3,030
Progressive Cty Mtl	\$1,745	\$3,234	\$1,745
State Farm Mutual Auto	\$1,718	\$2,032	\$1,718

\*The table shows the average annual rate of nearly every ZIP code in Texas from up to six major insurance companies. Rates are for a male driver, age 40, with a clean record and good credit for a 2016 Honda Accord. Data was provided for CarInsurance.com by Quadrant Information Services.

## Who has the cheapest car insurance for drivers with speeding tickets?

If you get a speeding ticket, chances are you'll see an increase in what you pay for car insurance, upon your policy renewal. Typically, you'll pay more for three years. But even with a traffic ticket, comparison shopping can save you money. For instance, you'll see that the difference between the highest rate and the lowest in the table below is \$1,325, on average, according to CarInsurance.com's rate analysis. That's how much you can save by comparing car insurance companies.

Company	Average Rate
State Farm Mutual Auto	\$1,166
GEICO County Mutual Ins Co.	\$1,757
Progressive Cty Mtl	\$1,880
Allstate F&C	\$2,186
Nationwide CCMIC	\$2,491

# How much does it cost to add a teen to your policy in Texas?

---

No matter where you live, adding a new driver to your family policy will hike your rate significantly. In Texas, you can expect your rate to go up by an average of 167 percent when adding a driver age 16 to your coverage, according to CarInsurance.com rate data. You'll see in the table below how much it costs, on average, to add a teen driver in Texas, and how major insurers compare on price. State Farm had the lowest auto insurance cost for adding a driver age 16 to a full coverage family policy, among insurers surveyed.

Company	Average Rate	Average Rate after adding female teen	\$ Increase (female)	Average Rate after adding male teen	\$ Increase (male)
Allstate F&C	\$2,186	\$6,331	\$4,146	\$7,518	\$5,332
GEICO County Mutual Ins Co.	\$1,333	\$2,674	\$1,341	\$2,948	\$1,616
Nationwide CCMIC	\$1,930	\$3,452	\$1,522	\$4,091	\$2,161
Progressive Cty Mtl	\$1,604	\$4,154	\$2,550	\$4,607	\$3,003
State Farm Mutual Auto	\$1,166	\$2,562	\$1,396	\$2,771	\$1,605

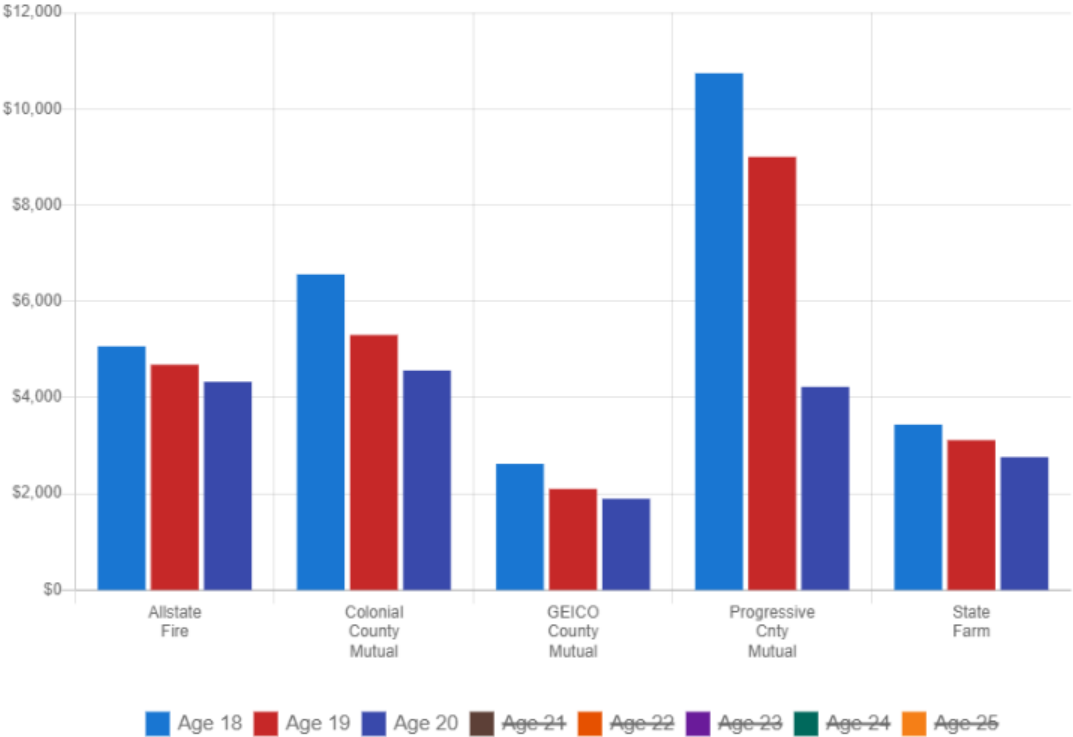
## Cheapest Texas auto insurance for young drivers: Ages 18 to 25

---

Enter an age from 18 to 25 to see who has the best rates for young drivers in Texas, by company.

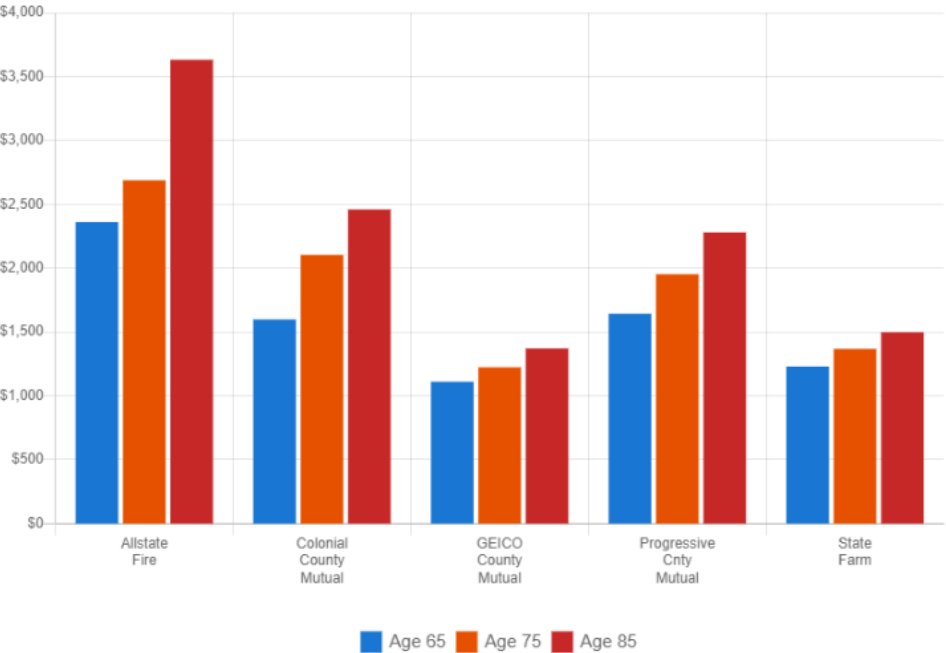
You'll see in the chart below which car insurance companies have the lowest rates for young drivers buying a full coverage policy. [Average car insurance rates](#) by age data shows that drivers typically pay higher rates until age 26, when rates begin to drop as drivers gain more experience on the road. But even young drivers can save money by comparing car insurance rates to see which company has the lowest rates, by qualifying for student discounts and by staying on their parents' policy as long as possible.

Select Age to Compare (max 3) ▼



# Senior drivers: Cheap auto insurance for Texas drivers age 65 to 85

Below you can see average rates by company, from least to most expensive, for drivers age 65 and over, buying a full coverage policy. In addition to comparing car insurance companies, seniors may qualify for mature driver discounts that can trim costs.





# Texas drivers with bad credit: You can still save on car insurance

---

Car insurance for drivers with bad credit costs significantly more than it does for those with good credit. Texas is among the [worst states for drivers with bad credit](#), as CarInsurance.com's data analysis shows it has the fourth highest percentage increase for bad credit drivers. Compared to good credit drivers, those in Texas with bad credit pay 93 percent more, on average. The good news is that you can still shave some money off your coverage costs if you compare car insurance companies. You'll see below that the difference among major insurers is nearly \$1,665 for a full coverage policy for a driver with bad credit. That's how much you can potentially save by comparing car insurance quotes.

Company	Poor credit
State Farm Mutual Auto	\$2,338
Progressive Cty Mtl	\$2,966
Nationwide CCMIC	\$3,008
GEICO County Mutual Ins Co.	\$3,539
Allstate F&C	\$4,001

## Best car insurance companies in Texas

---

Scores are based on Insure.com's "Best Insurance Companies" customer review survey of 3,700 customers. Policyholders ranked insurers on claims handling, customer service, value, mobile apps/website usefulness and were asked if they would renew their coverage and if they would recommend the company. All scores are out of 100.

Rank	Company	Score
1	American Family	93.80
2	CSAA Insurance Group	91.63
3	Farmers	90.59
4	USAA	88.45
5	Erie	88.30
6	Progressive	87.32
7	The General	87.22
8	Nationwide	86.88
9	The Auto Club Group (ACG) - AAA	86.09
10	Metlife	85.58
11	State Farm	85.56
12	Allstate	85.37
13	Geico	85.22
14	Esurance	85.16
15	Liberty Mutual	84.52
16	Auto Club of Southern California (Auto Club Enterprise Insurance Group)	84.50
17	Travelers	82.32
18	Hartford	81.66
19	Safeco	80.54

Get Personalized **Car Insurance Quotes**

I am married
  I own my home
  I've served in the military

**GET QUOTES**

## Largest car insurance companies in Texas

Rank	Company	Premiums Written	Market Share
1	State Farm Group	3,563,120	16.83%
2	Berkshire Hathaway Insurance Group	2,637,489	12.46%
3	Allstate Insurance Group	2,362,584	11.16%
4	Progressive Insurance Group	2,041,345	9.64%
5	Farmers Insurance Group	1,842,735	8.70%
6	USAA Group	1,712,949	8.09%
7	Liberty Mutual Insurance Companies	1,195,735	5.65%
8	Nationwide Group	473,342	2.24%
9	American Family Insurance Group	32,453	0.15%
10	Travelers Group	27,955	0.13%

## Texas car insurance laws and resources

---

### Texas roads with the most fatal accidents

Here are the highways and roads where the most fatal accidents happened in 2017, according to the most recent data available from the Fatality Analysis Reporting System research compiled by the National Highway Traffic Safety Administration:

Roads	Number of Fatal Accidents
I-20	96
I-35	94
I-10	88
I-45	41
US-59	33
US-77	30
US-281	30
US-83	29
US-290	29
US-287	29

## Driving without insurance

You may be fined \$350 and you may be required to file an SR-22 form.

## Mandatory discount for drug and alcohol awareness

Texas requires a 5 percent discount when the principal driver on a policy completes a drug and alcohol awareness training class.

## Driving without a license

A first-time offense will get you a fine of up to \$200. Third-time offenses can bring the penalty to \$500 plus jail time of 72 hours to six months. In addition, Texas' Driver Responsibility Program will charge you an additional \$100 per year for three years.

## No grace period

In Texas, there is no 30-day grace period after buying a car before you have to obtain insurance.

## No age restriction for vehicle ownership

In Texas, there is no age restriction to own and register a car, but proof of financial responsibility (liability insurance) is required to obtain registration.

## Motorcycle helmets

Texas' mandatory motorcycle helmet law was repealed in 1997, but exceptions remain for riders under 21 or those who lack health insurance.

## Electronic proof of insurance

Texas is one of 48 states that allow drivers to show proof of insurance during a traffic stop on a smartphone.

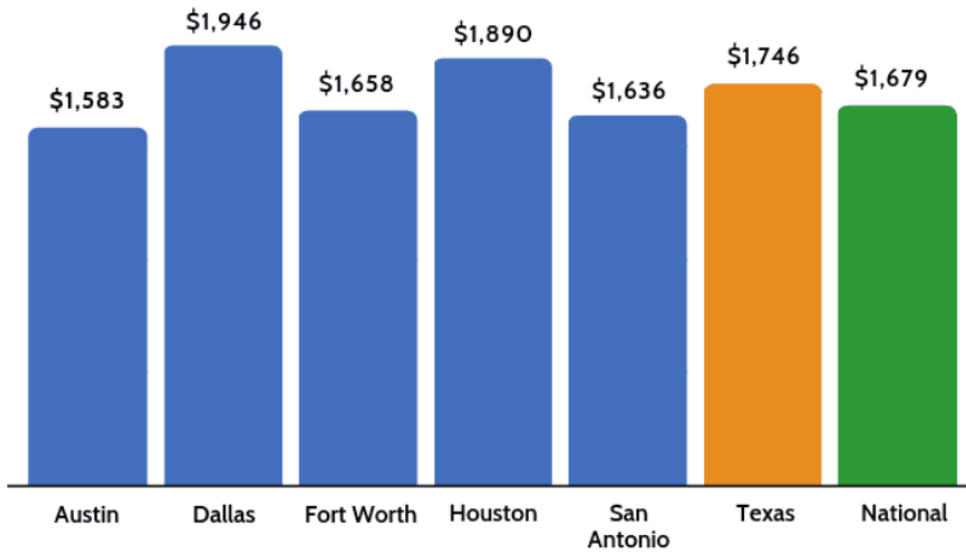
## Comprehensive coverage recommended due to hailstorms

Texas gets more hailstorms than any other state in the country, and only comprehensive coverage will handle [hail damage claims](#).

# Average annual car insurance rates for major cities in Texas

---

Below you'll see how average annual rates for several of the largest cities in the state compare to state and national averages. Rates are for coverage of \$100,000 per person/\$300,000 per accident in liability and \$50,000 of property damage coverage, with comprehensive and collision carrying a \$500 deductible.



Average Rates for Top 5 Cities in Texas

## Car insurance for cities in Texas

---

Find out what the most expensive and the cheapest car insurance rates are by ZIP code, as well as how they compare statewide.

[Houston car insurance](#)

[San Antonio car insurance](#)