

# Saving Money on Your Insurance

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TEXAS COMMISSIONER OF INSURANCE

## Lower Auto Rates: Just a Phone Call Away

**A** MAN SHOPPING for car insurance in Texas for the first time in many years was stunned by the big differences in rates among companies.

He did his shopping by phone. He bought the least expensive policy offered—from a company with a good complaint record and financial rating. It cost hundreds of dollars less than the highest price he was quoted.

You don't have to spend a lot of time calling or driving to get an idea which companies' rates are low and which are high. Texas Department of Insurance (TDI) rate guides on the Internet and in print can help you make comparisons.

And if you live in one of the 382 "underserved" ZIP codes, TDI's Market Assistance Program (MAP) can help you search for a better deal on auto liability insurance than you're now getting. In the MAP's first year, it helped 333 Texans save money. They called the MAP toll-free and accepted auto policies offered by participating insurance companies. Another 1,400 drivers received offers but decided to stick with their present insurers.

### Rate Guides

You can get a printed auto rate guide for your county by calling TDI's toll-free **Publications Line, 1-800-599-SHOP** (6467). Or you can go to our Web site, [www.tdi.state.tx.us](http://www.tdi.state.tx.us), look under Quick Access, find RATES and click on AUTO.

The rate guides compare basic auto liability rates of companies that are in the top 80 percent of the market for your area or have asked to be included. Rates are shown for "typical" adult motorists who drive to work, drivers 65 and older and drivers under 21. The guides also show company complaint records and financial strength ratings.

Some of the companies in the guides are county mutuals. Their rates are unregulated and they generally—although not always—specialize in insurance for higher risk drivers.

If you doubt the value of comparison shopping, consider the difference between the highest and lowest rates for typical adult drivers in some of Texas' largest counties as shown below.

COUNTY	HIGH— ALL COMPANIES	HIGH— RATE— REGULATED ONLY	LOW
Harris	\$828	\$487	\$277
Dallas	924	633	277
Bexar	744	498	212
Travis	772	573	238
Tarrant	852	531	232

### Market Assistance Program (MAP)

You are eligible for our Market Assistance Program if:

- You live in a ZIP code defined as "underserved" because it has an above-average percentage of drivers who get their insurance from county mutuals or the state's assigned rick plan and
- Your state Motor Vehicle Record (MVR) shows no tickets for moving violations or at-fault accidents in the past three years.

Call **1-888-799 MAPP** (6277) to access the MAP. If you live in an eligible ZIP code and say you have a clean MVR, a TDI employee will take your application over the phone. We then will verify your MVR with the Texas Department of Public Safety. If it's clean, we will send your application electronically to 10 large insurance companies that may offer lower rates than you're now paying.

Companies may check other information sources and apply their own standards before deciding whether to offer you a policy. We know, however, that a majority of the drivers whose applications we send out receive offers of coverage.

The message is simple: Comparison shop for the best car insurance rates by using a TDI rate guide. If you think you may live in an underserved ZIP code, have a good driving record and want help in getting lower rates, call the MAP. You might save a bundle. ★

### Editors:

- If you need further information, call: **Texas Department of Insurance Public Information Office (512) 463-6425**

We welcome your questions and suggestions about this column.