



## Texas Drivers Pay High Auto Insurance Premiums

Written On December 3, 2009 By [Bob Kraft](#)

As reported in the [Dallas Morning News](#), Texas drivers pay some of the highest auto insurance premiums in the nation — just as we do for homeowners insurance. In my opinion, this is because the regulatory agencies are totally controlled by the insurance companies, and have been for years. Republican Rick Perry is the longest-serving governor in Texas history (and he's running for another four-year term). He has been in office long enough so that every single appointed official in the state was appointed by him.

Agency members have overlapping terms in part to prevent one governor dominating an agency. Of course that's not the situation in Texas, and our governor is extraordinarily proud of the fact that Texas is "business-friendly." The fact that Texas is extremely "consumer-unfriendly" seems not to bother many politicians. Here are excerpts from the article:

Texas drivers pay the 16th-highest average insurance premiums in the nation, according to a new study from the National Association of Insurance Commissioners.

**Above the national average:** The study indicated that Texas drivers pay an average of \$956 a year for comprehensive coverage on their car or truck, a figure that was higher than the national average of about \$912. Compared with similar states, drivers in Texas paid slightly more than Californians but significantly less than drivers in Florida.

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**Range of premiums:** Premiums across the nation ranged from a low of \$620 in Iowa to a high of \$1,262 in Louisiana. The figures were based on insurance premiums collected in 2007, the most recent year for which data from all states is available.

**Big state averages:** Here are the average premiums of the 10 largest states according to the study:

California	\$950
Texas	\$956
New York	\$1,179
Florida	\$1,123
Illinois	\$805
Pennsylvania	\$916
Ohio	\$705
Michigan	\$1,056
Georgia	\$957
North Carolina	\$699