



WHAT YOU NEED TO KNOW ABOUT AUTO INSURANCE IN HAWAII

You can buy your motor vehicle insurance policy from a company licensed to do business in Hawaii or an insurance agency licensed to sell policies for the insurance company. The sales agent will answer your questions and help you determine how much insurance you may need.

Most insurance companies are listed in the telephone directory and can direct you to one or more of their licensed sales agents. Insurance companies that are not listed in the directory, generally transact business through one or more insurance agencies that may advertise their auto insurance services in the telephone directory or online.

SAMPLE PREMIUMS VS YOUR PREMIUMS

The cost of your motor vehicle insurance policy will depend on several factors: your driving record (at fault accidents and convictions); the use of the vehicle (to and from work may increase premiums 15-25% over pleasure usage); annual mileage driven; your selected coverages; your selected limits and deductibles; and any possible discounts (many companies offer 3-5 year renewal discounts) that may apply.

You may reduce your premiums by declining in writing uninsured and underinsured motorist coverages. If you purchase physical damage coverages, your premiums will be significantly higher. Also, the make and model of your vehicle and its reparability affect physical damage premiums. You may reduce physical damage premiums by requesting higher deductibles.

WHAT IF YOU HAVE TROUBLE FINDING INSURANCE?

Companies may choose the people they wish to insure. However, they may not refuse to insure you on the basis of your race, creed, ethnic extraction, age, sex, length of driving experience, credit bureau rating, marital status, residence or physical handicap.

Some companies specialize in low risk classes; other companies specialize in high risk classes; and some companies will only insure members of a group contracting for group insurance. The premium charged will vary accordingly. If you are turned down by one company, the sales agent must offer to place you in the Hawaii Joint Underwriting Plan (HJUP), or you can check with other insurance companies.

ASK ABOUT THE HAWAII JOINT UNDERWRITING PLAN (HJUP)

If you try several companies and cannot find coverage, you can be insured through the Hawaii Joint Underwriting Plan. This is a risk-pooling arrangement in which all motor vehicle insurers must participate. The HJUP insures those drivers who are unable to secure insurance from a licensed company or have multiple accidents or traffic convictions. You may apply through any sales agent of an insurance company licensed to sell motor vehicle insurance in this State.

For the latest update, visit our website at <http://cca.hawaii.gov/ins>. For further information, contact the Insurance Division, P.O. Box 3614, Honolulu, Hawaii 96811, or call (808) 586-2790.

CUSTOMER COMPLAINT RATIOS (for selected insurance companies/groups)

These complaint ratios are based on the number of written complaints received by the Insurance Division from January 1, 2013 to December 31, 2013 for the 11 insurance companies/groups that write more than 95% of the private passenger automobile insurance market. These numbers do not reflect any determination on the part of the Insurance Division as to whether a particular complaint may have been justified or not and include no-fault hearing requests.

Insurance Company/Group	No. of Auto's Insured	No. of Complaints Received	Ratio of Complaints Per 1,000 Autos
Allstate Ins. Co.'s	76,708	5	0.065
DTRIC Ins. Co., Ltd.	31,211	4	0.128
Farmers Ins. Hawaii, Inc.	80,276	140	1.744
First Ins. Co.'s	59,198	5	0.084
GEICO Ins. Co.'s	205,785	118	0.573
Hartford Underwriters Ins. Co.	20,936	2	0.096
Island Ins. Co.'s	24,933	2	0.080
Liberty Mutual Ins. Co.'s	36,906	2	0.054
Progressive Ins. Co.'s	37,015	12	0.324
State Farm Ins. Co.'s	166,161	19	0.114
USAA Ins. Co.'s	81,336	4	0.049



The Insurance Division of the State of Hawaii Department of Commerce and Consumer Affairs provides this sample premium comparison of licensed insurance companies transacting Motor Vehicle insurance in Hawaii as part of our continuing effort to assist and educate consumers. Having motor vehicle insurance is essential to owning a motor vehicle in Hawaii. Hawaii State law requires that your vehicle be insured throughout the motor vehicle registration period and that you have a valid Hawaii motor vehicle insurance identification card in your motor vehicle at all times.

STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS

COVERAGES: The sample premiums are based on the following minimum coverages:

- \$20,000/40,000 Bodily Injury Liability
- \$10,000 Property Damage Liability
- \$10,000 Personal Injury Protection
- \$20,000/40,000 Uninsured Motorist Stacked
- \$20,000/40,000 Underinsured Motorist Stacked

ANNUAL PREMIUMS: Rates in effect **December 1, 2014**

VEHICLE: 2013 Honda Accord, LX, 4-door sedan

CLEAN RISK: Driver with clear driving record (no accidents and no traffic convictions) Usage: Pleasure

ONE SPEEDING CONVICTION: Driver with one speeding conviction (no accidents) Usage: Pleasure

NOTE: Your actual premium may vary from the sample premiums shown in this list. Premiums may vary among insurance companies and among risk classification within each company.

Insurance Company (Alphabetical Order)	OAHU		MAUI		KAUAI		HAWAII	
	clean risk	one speeding conviction	clean risk	one speeding conviction	clean risk	one speeding conviction	clean risk	one speeding conviction
Allstate Indemnity Company	742	794	695	746	536	570	752	806
Allstate Insurance Company	398	541	371	502	278	370	399	544
American Automobile Insurance Company*	196	216	199	219	137	151	235	259
American Insurance Company*	196	216	199	219	137	151	235	259
Associated Indemnity Corporation*	196	216	199	219	137	151	235	259
Bankers Standard Insurance Company	363	396	324	353	271	295	375	409
Crum & Forster Indemnity Company	945	1,137	780	931	655	776	899	1,077
Dongbu Insurance Company, Ltd. (U.S. Branch)	497	543	462	504	397	433	522	571
DTRIC Insurance Company, Ltd.	837	1,030	849	1,038	693	845	815	1,001
DTRIC Insurance Company, Ltd.**	426	428	414	414	376	395	456	478
DTRIC Insurance Underwriters, Ltd.	367	367	374	374	307	307	408	408
Farmers Insurance Hawaii, Inc.	891	1,243	826	1,150	642	882	918	1,283
Farmers Insurance Hawaii, Inc.**	440	590	414	551	337	438	452	607
Federal Insurance Company	281	384	261	356	224	304	282	386
Fireman's Fund Insurance Company	196	216	199	219	137	151	235	259
Fireman's Fund Insurance Company of Hawaii*	196	216	199	219	137	151	235	259
First Fire and Casualty Insurance of Hawaii, Inc.*	664	730	581	639	529	582	707	778
First Indemnity Insurance of Hawaii, Inc.	881	969	692	761	664	730	849	934
First Insurance Company of Hawaii, Ltd.*	781	859	683	751	622	684	832	915
First Security Insurance of Hawaii, Inc.*	547	601	478	526	435	479	582	641
Garrison Property & Casualty Insurance Company**	431	450	390	407	322	336	430	449
GEICO Casualty Company	793	837	798	844	624	657	778	822
GEICO Indemnity Company	390	422	362	391	285	306	370	400
Government Employees Ins. Co. (GEICO)	270	270	267	267	204	204	281	281
Hartford Underwriters Insurance Company**	479	563	490	577	323	377	489	575
Hawaiian Insurance and Guaranty Company, Ltd.	504	566	365	407	386	429	496	556
IDS Property Casualty Insurance Company	506	506	434	434	318	318	416	416
Insurance Company of the State of Pennsylvania	512	512	479	479	376	376	529	529
Interinsurance Exchange of the Automobile Club**	428	552	440	570	294	374	424	544
Island Insurance Company, Ltd.	644	702	601	656	489	534	612	668
Island Premier Insurance Company, Ltd.	352	352	324	324	265	265	332	332
Liberty Insurance Corporation	753	1,197	765	1,218	550	850	719	1,142
Liberty Insurance Corporation**	678	1,077	688	1,096	495	765	647	1,028
Liberty Mutual Fire Insurance Company	502	798	510	812	367	567	479	761
Liberty Mutual Fire Insurance Company**	452	718	459	731	330	510	431	685
Metropolitan Property & Casualty Ins. Co.**	300	300	269	269	215	215	281	281
National Surety Corporation*	196	216	199	219	137	151	235	259
North River Insurance Company	533	641	441	526	370	438	507	607
Pacific Indemnity Company	281	384	261	356	224	304	282	386
Phoenix Insurance Company*	304	405	300	402	224	295	308	412
Progressive Casualty Insurance Company	665	881	616	817	497	649	668	884
Progressive Direct Insurance Company	593	789	553	737	475	629	620	813
Progressive Hawaii Insurance Corporation*	517	645	463	575	362	447	498	621
Progressive Northern Insurance Company*	775	910	696	814	543	633	748	877
Progressive Northwestern Insurance Company*	643	768	579	688	453	536	621	740
Progressive Specialty Insurance Company*	433	555	388	494	304	384	417	534
State Farm Fire and Casualty Company	673	825	675	828	508	624	650	797
State Farm Mutual Automobile Insurance Company	564	680	566	683	427	512	546	657
Tradewind Insurance Company, Ltd.	407	442	379	412	309	336	387	421
Travelers Indemnity Company of America*	304	405	300	402	224	295	308	412
United Services Automobile Association (USAA)**	310	325	279	292	227	237	307	321
United States Fire Insurance Company	793	954	651	776	550	650	749	895
USAA Casualty Insurance Company**	431	450	390	407	322	336	430	449
USAA General Indemnity Company**	505	552	449	491	358	391	497	544

*Closed book of business/renewals only

**Mass merchandising or restricted group rates



**STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS
MAJOR INSURERS BY COUNTY - IN ALPHABETICAL ORDER**

**These sample premiums are for licensed insurance companies that transact more than 95%
of the private passenger auto insurance market in Hawaii.**

COVERAGES:

- \$20,000/40,000 Bodily Injury Liability
- \$10,000 Property Damage Liability
- \$10,000 Personal Injury Protection
- \$20,000/40,000 Uninsured Motorist Stacked
- \$20,000/40,000 Underinsured Motorist Stacked

ANNUAL PREMIUMS: Rates in effect **December 1, 2014**

VEHICLE: 2013 Honda Accord, LX, 4-door sedan

CLEAN RISK: Driver with clear driving record (no accidents and no traffic convictions)

Usage: Pleasure

ONE SPEEDING CONVICTION: Driver with one speeding conviction (no accidents)

Usage: Pleasure

OAHU MAJOR INSURERS			MAUI MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Allstate Ins. Co.	398	541	Allstate Indemnity Co.	695	746
DTRIC Ins. Co., Ltd.	837	1,030	Allstate Ins. Co.	371	502
DTRIC Ins. Co., Ltd. **	426	428	DTRIC Ins. Co., Ltd.	849	1,038
Farmers Ins. Hawaii, Inc.	891	1,243	DTRIC Ins. Co., Ltd. **	414	414
Farmers Ins. Hawaii, Inc.**	440	590	Farmers Ins. Hawaii, Inc.	826	1,150
First Indemnity Ins. of Hawaii, Inc.	881	969	Farmers Ins. Hawaii, Inc.**	414	551
Garrison Property & Casualty Ins. Co.**	431	450	First Indemnity Ins. of Hawaii, Inc.	692	761
GEICO Casualty Co.	793	837	Garrison Property & Casualty Ins. Co.**	390	407
GEICO Indemnity Co.	390	422	GEICO Casualty Co.	798	844
Government Employees Ins. Co. (GEICO)	270	270	GEICO Indemnity Co.	362	391
Hartford Underwriters Ins. Co.**	479	563	Government Employees Ins. Co. (GEICO)	267	267
Interinsurance Exchange of the Automobile Club**	428	552	Hartford Underwriters Ins. Co.**	490	577
Island Premier Ins. Co.	352	352	Interinsurance Exchange of the Automobile Club**	440	570
Liberty Mutual Fire Ins. Co.	502	798	Liberty Mutual Fire Ins. Co.	510	812
Liberty Mutual Fire Ins. Co.**	452	718	Liberty Mutual Fire Ins. Co.**	459	731
Progressive Casualty Ins. Co.	665	881	North River Ins. Co.	441	526
Progressive Direct Ins. Co.	593	789	Progressive Casualty Ins. Co.	616	817
State Farm Fire & Casualty Co.	673	825	Progressive Direct Ins. Co.	553	737
State Farm Mutual Automobile Ins. Co.	564	680	State Farm Fire & Casualty Co.	675	828
Tradewind Ins. Co., Ltd.	407	442	State Farm Mutual Automobile Ins. Co.	566	683
United Services Automobile Association (USAA)**	310	325	United Services Automobile Association (USAA)**	279	292
USAA Casualty Ins. Co.**	431	450	USAA Casualty Ins. Co.**	390	407

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Allstate Indemnity Co.	536	570	Allstate Indemnity Co.	752	806
Allstate Ins. Co.	278	370	Allstate Ins. Co.	399	544
Dongbu Ins. Co., Ltd. (US Branch)	397	433	Dongbu Ins. Co., Ltd. (US Branch)	522	571
DTRIC Ins. Co., Ltd.	693	845	DTRIC Ins. Co., Ltd.	815	1,001
DTRIC Ins. Co., Ltd. **	376	395	DTRIC Ins. Co., Ltd. **	456	478
Farmers Ins. Hawaii, Inc.	642	882	Farmers Ins. Hawaii, Inc.	918	1,283
Farmers Ins. Hawaii, Inc.**	337	438	Farmers Ins. Hawaii, Inc.**	452	607
First Indemnity Ins. of Hawaii, Inc.	664	730	First Indemnity Ins. of Hawaii, Inc.	849	934
Garrison Property & Casualty Ins. Co.**	322	336	GEICO Casualty Co.	778	822
GEICO Casualty Co.	624	657	GEICO Indemnity Co.	370	400
GEICO Indemnity Co.	285	306	Government Employees Ins. Co. (GEICO)	281	281
Government Employees Ins. Co. (GEICO)	204	204	Hartford Underwriters Ins. Co.**	489	575
Hartford Underwriters Ins. Co.**	323	377	Interinsurance Exchange of the Automobile Club**	424	544
Interinsurance Exchange of the Automobile Club**	294	374	Island Premier Ins. Co.	332	332
Liberty Mutual Fire Ins. Co.	367	567	Liberty Mutual Fire Ins. Co.	479	761
Liberty Mutual Fire Ins. Co.**	330	510	Liberty Mutual Fire Ins. Co.**	431	685
North River Ins. Co.	370	438	North River Ins. Co.	507	607
Progressive Casualty Ins. Co.	497	649	Progressive Casualty Ins. Co.	668	884
Progressive Direct Ins. Co.	475	629	Progressive Direct Ins. Co.	620	813
State Farm Fire & Casualty Co.	508	624	State Farm Fire & Casualty Co.	650	797
State Farm Mutual Automobile Ins. Co.	427	512	State Farm Mutual Automobile Ins. Co.	546	657
Tradewind Ins. Co., Ltd.	309	336	Tradewind Ins. Co., Ltd.	387	421
United Services Automobile Association (USAA)**	227	237	United Services Automobile Association (USAA)**	307	321
USAA Casualty Ins. Co.**	322	336	USAA Casualty Ins. Co.**	430	449

Notes: Your actual premium may vary from the sample premiums shown in this list. Premiums may vary among insurance companies and among risk classification within each company.

**Mass merchandising or restricted group rates



**STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS
MAJOR INSURERS BY COUNTY - PREMIUMS FROM LOWEST TO HIGHEST FOR CLEAN RISK**

These sample premiums are for licensed insurance companies that transact more than 95% of the private passenger auto insurance market in Hawaii.

COVERAGES:

- \$20,000/40,000 Bodily Injury Liability
- \$10,000 Property Damage Liability
- \$10,000 Personal Injury Protection
- \$20,000/40,000 Uninsured Motorist Stacked
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 Usage: Pleasure
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OAHU MAJOR INSURERS			MAUI MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Government Employees Ins. Co. (GEICO)	270	270	Government Employees Ins. Co. (GEICO)	267	267
United Services Automobile Association (USAA)**	310	325	United Services Automobile Association (USAA)**	279	292
Island Premier Ins. Co.	352	352	GEICO Indemnity Co.	362	391
GEICO Indemnity Co.	390	422	Allstate Ins. Co.	371	502
Allstate Ins. Co.	398	541	Garrison Property & Casualty Ins. Co.**	390	407
Tradewind Ins. Co., Ltd.	407	442	USAA Casualty Ins. Co.**	390	407
DTRIC Ins. Co., Ltd. **	426	428	DTRIC Ins. Co., Ltd. **	414	414
Interinsurance Exchange of the Automobile Club**	428	552	Farmers Ins. Hawaii, Inc.**	414	551
Garrison Property & Casualty Ins. Co.**	431	450	Interinsurance Exchange of the Automobile Club**	440	570
USAA Casualty Ins. Co.**	431	450	North River Ins. Co.	441	526
Farmers Ins. Hawaii, Inc.**	440	590	Liberty Mutual Fire Ins. Co.**	459	731
Liberty Mutual Fire Ins. Co.**	452	718	Hartford Underwriters Ins. Co.**	490	577
Hartford Underwriters Ins. Co.**	479	563	Liberty Mutual Fire Ins. Co.	510	812
Liberty Mutual Fire Ins. Co.	502	798	Progressive Direct Ins. Co.	553	737
State Farm Mutual Automobile Ins. Co.	564	680	State Farm Mutual Automobile Ins. Co.	566	683
Progressive Direct Ins. Co.	593	789	Progressive Casualty Ins. Co.	616	817
Progressive Casualty Ins. Co.	665	881	State Farm Fire & Casualty Co.	675	828
State Farm Fire & Casualty Co.	673	825	First Indemnity Ins. of Hawaii, Inc.	692	761
GEICO Casualty Co.	793	837	Allstate Indemnity Co.	695	746
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**Mass merchandising or restricted group rates