



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, 2014 to December 31, 2014 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	80,148	4	0.050
DTRIC Ins. Co., Ltd.	28,973	5	0.173
Farmers Ins. Hawaii, Inc.	73,828	58	0.786
First Ins. Co.'s	61,331	6	0.098
GEICO Ins. Co.'s	217,670	85	0.390
Hartford Underwriters Ins. Co.	19,360	0	0.000
Island Ins. Co.'s	24,781	1	0.040
Liberty Mutual Ins. Co.'s	36,322	8	0.220
Progressive Ins. Co.'s	39,299	11	0.280
State Farm Ins. Co.'s	171,587	24	0.140
USAA Ins. Co.'s	102,431	7	0.068



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, 2015**

VEHICLE: 2014 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						
21st Century Centennial Insurance Company	552	798	531	768	414	612	535	773
21st Century Centennial Insurance Company**	545	788	524	759	409	605	528	764
Allstate Indemnity Company	748	801	703	753	539	576	759	816
Allstate Insurance Company	401	546	374	508	281	375	403	551
Bankers Standard Insurance Company	363	396	324	353	271	295	375	409
Crum & Forster Indemnity Company	879	1,071	720	871	597	718	827	1,005
Dongbu Insurance Company, Ltd. (U.S. Branch)	526	575	487	532	420	459	551	603
DTRIC Insurance Company, Ltd.	646	833	642	819	510	648	579	743
DTRIC Insurance Company, Ltd.**	472	692	449	658	397	580	485	713
DTRIC Insurance Underwriters, Ltd.	395	504	402	514	329	414	440	567
Farmers Insurance Hawaii, Inc.	967	1,240	897	1,148	694	881	998	1,281
Farmers Insurance Hawaii, Inc.**	769	979	715	908	560	703	793	1,011
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.*	598	647	514	554	472	519	635	698
First Indemnity Insurance of Hawaii, Inc.	1,034	1,151	864	958	835	944	1,071	1,210
First Insurance Company of Hawaii, Ltd.*	704	761	605	652	556	611	747	821
First Security Insurance of Hawaii, Inc.*	493	533	423	456	389	428	523	575
Garrison Property & Casualty Insurance Company**	447	468	405	423	334	349	447	467
GEICO Casualty Company	799	845	805	850	629	663	784	828
GEICO Indemnity Company	392	425	365	395	287	309	372	403
Government Employees Ins. Co. (GEICO)	270	270	267	267	204	204	281	281
Hartford Underwriters Insurance Company**	479	549	490	562	323	371	489	561
Hawaiian Insurance and Guaranty Company, Ltd.	517	574	412	521	336	422	446	563
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**	512	512	479	479	376	376	529	529
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
North River Insurance Company	497	605	407	492	338	406	465	565
Pacific Indemnity Company	281	384	261	356	224	304	282	386
Phoenix Insurance Company*	304	405	300	402	224	295	308	412
Progressive Advanced Insurance Company	347	416	320	388	282	342	366	438
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 Preferred Insurance Company	278	385	255	351	213	294	306	412
Progressive Specialty Insurance Company*	433	555	388	494	304	384	417	534
Privilege Underwriters Reciprocal Exchange	600	1,066	561	991	435	750	620	1,100
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)**	323	338	290	304	236	247	320	335
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company**	447	468	405	423	334	349	447	467
USAA General Indemnity Company **	529	579	471	515	375	410	521	571

*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, 2015**

VEHICLE: 2014 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.	401	546	Allstate Indemnity Co.	703	753
DTRIC Ins. Co., Ltd.	646	833	Allstate Ins. Co.	374	508
DTRIC Ins. Co., Ltd. **	472	692	DTRIC Ins. Co., Ltd.	642	819
Farmers Ins. Hawaii, Inc.	967	1,240	DTRIC Ins. Co., Ltd. **	449	658
Farmers Ins. Hawaii, Inc.**	769	979	Farmers Ins. Hawaii, Inc.	897	1,148
First Indemnity Ins. of Hawaii, Inc.	1,034	1,151	Farmers Ins. Hawaii, Inc.**	715	908
GEICO Casualty Co.	799	845	First Indemnity Ins. of Hawaii, Inc.	864	958
GEICO Indemnity Co.	392	425	GEICO Casualty Co.	805	850
Government Employees Ins. Co. (GEICO)	270	270	GEICO Indemnity Co.	365	395
Hartford Underwriters Ins. Co.**	479	549	Government Employees Ins. Co. (GEICO)	267	267
Interinsurance Exchange of the Automobile Club**	512	512	Hartford Underwriters Ins. Co.**	490	562
Island Premier Ins. Co.	352	352	IDS Property Casualty Ins. Co.	434	434
Liberty Mutual Fire Ins. Co.	502	798	Interinsurance Exchange of the Automobile Club**	479	479
Liberty Mutual Fire Ins. Co.**	452	718	Liberty Mutual Fire Ins. Co.	510	812
Progressive Casualty Ins. Co.	665	881	Liberty Mutual Fire Ins. Co.**	459	731
Progressive Direct Ins. Co.	593	789	North River Ins. Co.	407	492
State Farm Fire & Casualty Co.	673	825	Progressive Casualty Ins. Co.	616	817
State Farm Mutual Automobile Ins. Co.	564	680	Progressive Direct Ins. Co.	553	737
Tradewind Ins. Co., Ltd.	407	442	State Farm Fire & Casualty Co.	675	828
United Services Automobile Association (USAA)**	323	338	State Farm Mutual Automobile Ins. Co.	566	683
USAA Casualty Ins. Co.**	447	468	United Services Automobile Association (USAA)**	290	304
USAA General Indemnity Co.**	529	579	USAA Casualty Ins. Co.**	405	423

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Allstate Indemnity Co.	539	576	Allstate Ins. Co.	403	551
Allstate Ins. Co.	281	375	Dongbu Ins. Co., Ltd. (US Branch)	551	603
Dongbu Ins. Co., Ltd. (US Branch)	420	459	DTRIC Ins. Co., Ltd.	579	743
DTRIC Ins. Co., Ltd.	510	648	DTRIC Ins. Co., Ltd. **	485	713
DTRIC Ins. Co., Ltd. **	397	580	Farmers Ins. Hawaii, Inc.	998	1,281
Farmers Ins. Hawaii, Inc.	694	881	Farmers Ins. Hawaii, Inc.**	793	1,011
Farmers Ins. Hawaii, Inc.**	560	703	First Indemnity Ins. of Hawaii, Inc.	1,071	1,210
First Indemnity Ins. of Hawaii, Inc.	835	944	GEICO Casualty Co.	784	828
GEICO Casualty Co.	629	663	GEICO Indemnity Co.	372	403
GEICO Indemnity Co.	287	309	Government Employees Ins. Co. (GEICO)	281	281
Government Employees Ins. Co. (GEICO)	204	204	Hartford Underwriters Ins. Co.**	489	561
Hartford Underwriters Ins. Co.**	323	371	IDS Property Casualty Ins. Co.	416	416
IDS Property Casualty Ins. Co.	318	318	Interinsurance Exchange of the Automobile Club**	529	529
Interinsurance Exchange of the Automobile Club**	376	376	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.	338	406	Progressive Casualty Ins. Co.	668	884
Progressive Casualty Ins. Co.	497	649	Progressive Direct Ins. Co.	620	813
Progressive Direct Ins. Co.	475	629	State Farm Fire & Casualty Co.	650	797
State Farm Fire & Casualty Co.	508	624	State Farm Mutual Automobile Ins. Co.	546	657
State Farm Mutual Automobile Ins. Co.	427	512	Tradewind Ins. Co., Ltd.	387	421
Tradewind Ins. Co., Ltd.	309	336	United Services Automobile Association (USAA)**	320	335
United Services Automobile Association (USAA)**	236	247	USAA Casualty Ins. Co.**	447	467
USAA Casualty Ins. Co.**	334	349	USAA General Indemnity Co.**	521	571

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**

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COVERAGES:

- \$20,000/40,000 Bodily Injury Liability
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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)**	323	338	United Services Automobile Association (USAA)**	290	304
Island Premier Ins. Co.	352	352	GEICO Indemnity Co.	365	395
GEICO Indemnity Co.	392	425	Allstate Ins. Co.	374	508
Allstate Ins. Co.	401	546	USAA Casualty Ins. Co.**	405	423
Tradewind Ins. Co., Ltd.	407	442	North River Ins. Co.	407	492
USAA Casualty Ins. Co.**	447	468	IDS Property Casualty Ins. Co.	434	434
Liberty Mutual Fire Ins. Co.**	452	718	DTRIC Ins. Co., Ltd. **	449	658
DTRIC Ins. Co., Ltd. **	472	692	Liberty Mutual Fire Ins. Co.**	459	731
Hartford Underwriters Ins. Co.**	479	549	Interinsurance Exchange of the Automobile Club**	479	479
Liberty Mutual Fire Ins. Co.	502	798	Hartford Underwriters Ins. Co.**	490	562
Interinsurance Exchange of the Automobile Club**	512	512	Liberty Mutual Fire Ins. Co.	510	812
USAA General Indemnity Co.**	529	579	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
DTRIC Ins. Co., Ltd.	646	833	DTRIC Ins. Co., Ltd.	642	819
Progressive Casualty Ins. Co.	665	881	State Farm Fire & Casualty Co.	675	828
State Farm Fire & Casualty Co.	673	825	Allstate Indemnity Co.	703	753
Farmers Ins. Hawaii, Inc.**	769	979	Farmers Ins. Hawaii, Inc.**	715	908
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**Mass merchandising or restricted group rates