



## 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 <http://hawaii.gov/dcca/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, 2012 to December 31, 2012 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	73,908	7	0.095
DTRIC Ins. Co., Ltd.	29,312	1	0.034
Farmers Ins. Hawaii, Inc.	86,551	105	1.213
First Ins. Co.'s	55,563	2	0.036
GEICO Ins. Co.'s	198,948	48	0.241
Hartford Underwriters Ins. Co.	23,017	5	0.217
Island Ins. Co.'s	25,673	1	0.039
Liberty Mutual Ins. Co.'s	37,102	19	0.512
Progressive Ins. Co.'s	36,703	4	0.109
State Farm Ins. Co.'s	161,101	7	0.043
USAA Ins. Co.'s	97,323	2	0.021



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, 2013**

**VEHICLE:** 2012 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	757	809	711	760	546	580	767	823
Allstate Insurance Company	407	553	379	513	284	378	408	556
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 Co., Ltd. (U.S. Branch)	497	543	462	504	397	433	522	570
DTRIC Insurance Company, Ltd	834	1,042	843	1,046	687	851	807	1,007
DTRIC Insurance Company, Ltd**	431	431	418	418	381	381	462	462
DTRIC Insurance Underwriters, Ltd	394	394	402	402	329	329	440	440
Farmers Insurance Hawaii, Inc.	884	1,240	821	1,148	639	881	913	1,281
Farmers Insurance Hawaii, Inc.**	439	589	412	550	334	437	450	606
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.	856	940	760	834	690	757	939	1,032
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**	459	480	415	433	342	358	458	478
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.	503	564	363	405	384	428	494	554
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, Limited	644	702	601	656	489	534	612	668
Island Premier Insurance Company, Limited	352	352	324	324	265	265	332	332
Liberty Insurance Corporation	708	1,125	718	1,143	519	801	676	1,074
Liberty Insurance Corporation**	637	1,013	646	1,029	467	721	609	967
Liberty Mutual Fire Insurance Company	472	750	479	762	346	534	451	716
Liberty Mutual Fire Insurance Company**	425	675	431	686	311	480	406	644
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	631	772	632	776	478	587	609	746
State Farm Mutual Automobile Insurance Company	529	636	530	639	401	480	511	614
Tradewind Insurance Company, Ltd.	407	442	379	412	310	336	387	421
Travelers Indemnity Company of America*	304	405	300	402	224	295	308	412
United Services Automobile Association (USAA)**	331	346	297	311	242	253	327	342
United States Fire Insurance Company	793	954	651	776	550	650	749	895
USAA Casualty Insurance Company**	459	480	415	433	342	358	458	478
USAA General Indemnity Company**	570	624	508	555	405	442	563	617

\*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, 2013**  
**VEHICLE:** 2012 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.	407	553	Allstate Indemnity Co.	711	760
DTRIC Ins. Co., Ltd.	834	1,042	Allstate Ins. Co.	379	513
DTRIC Ins. Co., Ltd. **	431	431	DTRIC Ins. Co., Ltd.	843	1,046
Farmers Ins. Hawaii, Inc.	884	1,240	DTRIC Ins. Co., Ltd. **	418	418
Farmers Ins. Hawaii, Inc.**	439	589	Farmers Ins. Hawaii, Inc.	821	1,148
First Indemnity Ins. of Hawaii, Inc.	856	940	Farmers Ins. Hawaii, Inc.**	412	550
GEICO Casualty Co.	793	837	First Indemnity Ins. of Hawaii, Inc.	760	834
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.	472	750	Liberty Mutual Fire Ins. Co.	479	762
Liberty Mutual Fire Ins. Co.**	425	675	Liberty Mutual Fire Ins. Co.**	431	686
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.	631	772	Progressive Direct Ins. Co.	553	737
State Farm Mutual Automobile Ins. Co.	529	636	State Farm Fire & Casualty Co.	632	776
Tradewind Ins. Co., Ltd.	407	442	State Farm Mutual Automobile Ins. Co.	530	639
United Services Automobile Association (USAA)**	331	346	Tradewind Ins. Co., Ltd.	379	412
USAA Casualty Ins. Co.**	459	480	United Services Automobile Association (USAA)**	297	311
USAA General Indemnity Co. **	570	624	USAA Casualty Ins. Co.**	415	433

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Allstate Indemnity Co.	546	580	Allstate Indemnity Co.	767	823
Allstate Ins. Co.	284	378	Allstate Ins. Co.	408	556
Dongbu Ins. Co., Ltd. (US Branch)	397	433	Dongbu Ins. Co., Ltd. (US Branch)	522	570
DTRIC Ins. Co., Ltd.	687	851	DTRIC Ins. Co., Ltd.	807	1,007
DTRIC Ins. Co., Ltd. **	381	381	DTRIC Ins. Co., Ltd. **	462	462
Farmers Ins. Hawaii, Inc.	639	881	Farmers Ins. Hawaii, Inc.	913	1,281
Farmers Ins. Hawaii, Inc.**	334	437	Farmers Ins. Hawaii, Inc.**	450	606
First Indemnity Ins. of Hawaii, Inc.	690	757	First Indemnity Ins. of Hawaii, Inc.	939	1,032
GEICO Casualty Co.	624	657	GEICO Casualty Co.	778	822
GEICO Indemnity Co.	285	306	GEICO Indemnity Co.	370	400
Government Employees Ins. Co. (GEICO)	204	204	Government Employees Ins. Co. (GEICO)	281	281
Hartford Underwriters Ins. Co.**	323	377	Hartford Underwriters Ins. Co.**	489	575
Interinsurance Exchange of the Automobile Club**	294	374	Interinsurance Exchange of the Automobile Club**	424	544
Liberty Mutual Fire Ins. Co.	346	534	Island Premier Ins. Co.	332	332
Liberty Mutual Fire Ins. Co.**	311	480	Liberty Mutual Fire Ins. Co.	451	716
North River Ins. Co.	370	438	Liberty Mutual Fire Ins. Co.**	406	644
Progressive Casualty Ins. Co.	497	649	North River Ins. Co.	507	607
Progressive Direct Ins. Co.	475	629	Progressive Casualty Ins. Co.	668	884
State Farm Fire & Casualty Co.	478	587	Progressive Direct Ins. Co.	620	813
State Farm Mutual Automobile Ins. Co.	401	480	State Farm Fire & Casualty Co.	609	746
Tradewind Ins. Co., Ltd.	310	336	State Farm Mutual Automobile Ins. Co.	511	614
United Services Automobile Association (USAA)**	242	253	Tradewind Ins. Co., Ltd.	387	421
United States Fire Insurance Company	550	650	United Services Automobile Association (USAA)**	327	342
USAA Casualty Ins. Co.**	342	358	USAA Casualty Ins. Co.**	458	478

**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
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- \$10,000 Personal Injury Protection
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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)**	331	346	United Services Automobile Association (USAA)**	297	311
Island Premier Ins. Co.	352	352	GEICO Indemnity Co.	362	391
GEICO Indemnity Co.	390	422	Tradewind Ins. Co., Ltd.	379	412
Allstate Ins. Co.	407	553	Allstate Ins. Co.	379	513
Tradewind Ins. Co., Ltd.	407	442	Farmers Ins. Hawaii, Inc.**	412	550
Liberty Mutual Fire Ins. Co.**	425	675	USAA Casualty Ins. Co.**	415	433
Interinsurance Exchange of the Automobile Club**	428	552	DTRIC Ins. Co., Ltd. **	418	418
DTRIC Ins. Co., Ltd. **	431	431	Liberty Mutual Fire Ins. Co.**	431	686
Farmers Ins. Hawaii, Inc.**	439	589	Interinsurance Exchange of the Automobile Club**	440	570
USAA Casualty Ins. Co.**	459	480	North River Ins. Co.	441	526
Liberty Mutual Fire Ins. Co.	472	750	Liberty Mutual Fire Ins. Co.	479	762
Hartford Underwriters Ins. Co.**	479	563	Hartford Underwriters Ins. Co.**	490	577
State Farm Mutual Automobile Ins. Co.	529	636	State Farm Mutual Automobile Ins. Co.	530	639
USAA General Indemnity Co. **	570	624	Progressive Direct Ins. Co.	553	737
Progressive Direct Ins. Co.	593	789	Progressive Casualty Ins. Co.	616	817
State Farm Fire & Casualty Co.	631	772	State Farm Fire & Casualty Co.	632	776
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Dongbu Ins. Co., Ltd. (US Branch)	397	433	North River Ins. Co.	507	607
State Farm Mutual Automobile Ins. Co.	401	480	State Farm Mutual Automobile Ins. Co.	511	614
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