



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, 2015 to December 31, 2015 for the 11 insurance companies/groups that write more than 96% 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	83,479	5	0.060
DTRIC Ins. Co., Ltd.	26,234	5	0.191
Farmers Ins. Hawaii, Inc.	67,473	43	0.637
First Ins. Co.'s	59,085	8	0.135
GEICO Ins. Co.'s	232,142	79	0.340
Hartford Underwriters Ins. Co.	17,979	3	0.167
Island Ins. Co.'s	26,450	3	0.113
Liberty Mutual Ins. Co.'s	36,017	5	0.139
Progressive Ins. Co.'s	40,623	12	0.295
State Farm Ins. Co.'s	176,321	12	0.068
USAA Ins. Co.'s	104,745	15	0.143



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, 2016**
VEHICLE: 2015 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	762	815	716	768	548	584	772	830
Allstate Insurance Company	424	577	394	536	295	400	424	578
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
First Fire and Casualty Insurance of Hawaii, Inc.*	598	647	514	554	472	508	635	686
First Indemnity Insurance of Hawaii, Inc.	1,034	1,151	864	958	835	926	1,071	1,192
First Insurance Company of Hawaii, Ltd.*	704	761	605	652	556	597	747	807
First Security Insurance of Hawaii, Inc.*	493	533	423	456	389	418	523	565
Garrison Property & Casualty Insurance Company**	460	481	416	435	344	359	460	481
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	563	490	577	323	377	489	575
Hawaiian Insurance and Guaranty Company, Ltd.	546	705	493	637	415	527	535	691
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
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	450	954	423	887	337	681	461	980
State Farm Fire and Casualty Company	649	795	652	800	493	605	627	768
State Farm Mutual Automobile Insurance Company	544	655	547	659	414	495	526	633
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)**	332	347	298	312	242	253	328	344
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company**	460	481	416	435	344	359	460	481
USAA General Indemnity Company**	543	594	483	529	385	420	535	586

*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, 2016**

VEHICLE: 2015 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

Insurance Company	clean risk	one speeding conviction
21st Century Centennial Insurance Company	552	798
21st Century Centennial Insurance Company**	545	788
Allstate Indemnity Company	762	815
Allstate Ins. Co.	424	577
Dongbu Insurance Company, Ltd. (U.S. Branch)	526	575
DTRIC Ins. Co., Ltd.	646	833
DTRIC Ins. Co., Ltd. **	472	692
First Indemnity Insurance of Hawaii, Inc.	1,034	1,151
Garrison Property & Casualty Insurance Company**	460	481
GEICO Casualty Co.	799	845
GEICO Indemnity Co.	392	425
Government Employees Ins. Co. (GEICO)	270	270
Hartford Underwriters Ins. Co.**	479	563
Interinsurance Exchange of the Automobile Club**	428	552
Island Premier Ins. Co.	352	352
Liberty Mutual Fire Ins. Co.	502	798
Liberty Mutual Fire Ins. Co.**	452	718
State Farm Fire & Casualty Co.	649	795
State Farm Mutual Automobile Ins. Co.	544	655
Tradewind Ins. Co., Ltd.	407	442
United Services Automobile Association (USAA)**	332	347
USAA Casualty Ins. Co.**	460	481
USAA General Indemnity Co.**	543	594

MAUI MAJOR INSURERS

Insurance Company	clean risk	one speeding conviction
21st Century Centennial Insurance Company	531	768
21st Century Centennial Insurance Company**	524	759
Allstate Indemnity Co.	716	768
Allstate Ins. Co.	394	536
Dongbu Ins. Co., Ltd. (US Branch)	487	532
DTRIC Ins. Co., Ltd.	642	819
DTRIC Ins. Co., Ltd. **	449	658
First Indemnity Ins. of Hawaii, Inc.	864	958
Garrison Property & Casualty Insurance Company**	416	435
GEICO Casualty Co.	805	850
GEICO Indemnity Co.	365	395
Government Employees Ins. Co. (GEICO)	267	267
Hartford Underwriters Ins. Co.**	490	577
IDS Property Casualty Ins. Co.	434	434
Interinsurance Exchange of the Automobile Club**	440	570
Island Premier Ins. Co.	324	324
Liberty Mutual Fire Ins. Co.	510	812
Liberty Mutual Fire Ins. Co.**	459	731
North River Ins. Co.	407	492
State Farm Fire & Casualty Co.	652	800
State Farm Mutual Automobile Ins. Co.	547	659
United Services Automobile Association (USAA)**	298	312
USAA Casualty Ins. Co.**	416	435

KAUAI MAJOR INSURERS

Insurance Company	clean risk	one speeding conviction
Allstate Indemnity Co.	548	584
Allstate Ins. Co.	295	400
Dongbu Ins. Co., Ltd. (US Branch)	420	459
DTRIC Ins. Co., Ltd.	510	648
DTRIC Ins. Co., Ltd. **	397	580
First Indemnity Ins. of Hawaii, Inc.	835	926
Garrison Property & Casualty Insurance Company**	344	359
GEICO Casualty Co.	629	663
GEICO Indemnity Co.	287	309
Government Employees Ins. Co. (GEICO)	204	204
Hartford Underwriters Ins. Co.**	323	377
IDS Property Casualty Ins. Co.	318	318
Interinsurance Exchange of the Automobile Club**	294	374
Island Premier Ins. Co.	265	265
Liberty Mutual Fire Ins. Co.	367	567
Liberty Mutual Fire Ins. Co.**	330	510
North River Ins. Co.	338	406
State Farm Fire & Casualty Co.	493	605
State Farm Mutual Automobile Ins. Co.	414	495
Tradewind Ins. Co., Ltd.	309	336
United Services Automobile Association (USAA)**	242	253
USAA Casualty Ins. Co.**	344	359
USAA General Indemnity Co.**	385	420

HAWAII MAJOR INSURERS

Insurance Company	clean risk	one speeding conviction
21st Century Centennial Insurance Company	535	773
21st Century Centennial Insurance Company**	528	764
Allstate Ins. Co.	424	578
Dongbu Ins. Co., Ltd. (US Branch)	551	603
DTRIC Ins. Co., Ltd.	579	743
DTRIC Ins. Co., Ltd. **	485	713
First Indemnity Ins. of Hawaii, Inc.	1,071	1,192
Garrison Property & Casualty Insurance Company**	460	481
GEICO Casualty Co.	784	828
GEICO Indemnity Co.	372	403
Government Employees Ins. Co. (GEICO)	281	281
Hartford Underwriters Ins. Co.**	489	575
IDS Property Casualty Ins. Co.	416	416
Interinsurance Exchange of the Automobile Club**	424	544
Island Premier Ins. Co.	332	332
Liberty Mutual Fire Ins. Co.	479	761
Liberty Mutual Fire Ins. Co.**	431	685
State Farm Fire & Casualty Co.	627	768
State Farm Mutual Automobile Ins. Co.	526	633
Tradewind Ins. Co., Ltd.	387	421
United Services Automobile Association (USAA)**	328	344
USAA Casualty Ins. Co.**	460	481
USAA General Indemnity Co.**	535	586

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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Insurance Company	clean risk	one speeding conviction
Government Employees Ins. Co. (GEICO)	270	270
United Services Automobile Association (USAA)**	332	347
Island Premier Ins. Co.	352	352
GEICO Indemnity Co.	392	425
Tradewind Ins. Co., Ltd.	407	442
Allstate Ins. Co.	424	577
Interinsurance Exchange of the Automobile Club**	428	552
Liberty Mutual Fire Ins. Co.**	452	718
Garrison Property & Casualty Insurance Company**	460	481
USAA Casualty Ins. Co.**	460	481
DTRIC Ins. Co., Ltd. **	472	692
Hartford Underwriters Ins. Co.**	479	563
Liberty Mutual Fire Ins. Co.	502	798
Dongbu Insurance Company, Ltd. (U.S. Branch)	526	575
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State Farm Mutual Automobile Ins. Co.	544	655
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