



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, 2016 to December 31, 2016 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
21st Century Centennial/Farmers Ins. HI	67,600	67	0.991
Allstate Ins. Co.'s	86,537	23	0.266
DTRIC Ins. Co.'s	23,594	4	0.170
First Ins. Co.'s	55,121	7	0.127
GEICO Ins. Co.'s	242,514	61	0.252
Hartford Underwriters Ins. Co.	16,370	5	0.305
Island Ins. Co.'s	28,992	3	0.103
Liberty Mutual Ins. Co.'s	36,425	2	0.055
Progressive Ins. Co.'s	43,064	3	0.070
State Farm Ins. Co.'s	180,947	17	0.094
USAA Ins. Co.'s	105,787	16	0.151



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, 2017**

VEHICLE: 2016 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
21st Century Centennial Insurance Company	582	840	558	808	435	643	561	812
21st Century Centennial Insurance Company**	574	830	551	798	430	636	555	802
Allstate Indemnity Company	757	810	712	761	545	579	767	823
Allstate Insurance Company	479	655	445	605	331	445	478	654
Bankers Standard Insurance Company	363	396	324	353	271	295	375	409
Crestbrook Insurance Company	786	898	763	868	556	631	833	951
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	458	551	603
DTRIC Insurance Company, Ltd.*	646	833	642	819	510	648	579	743
DTRIC Insurance Company, Ltd.* **	577	850	549	808	485	711	594	875
DTRIC Insurance Underwriters, Ltd.	538	585	510	555	423	459	527	573
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	644	508	797	686
First Indemnity Insurance of Hawaii, Inc.	1,075	1,195	923	1,024	892	990	1,112	1,238
First Insurance Company of Hawaii, Ltd.*	704	761	605	652	758	597	938	807
First Security Insurance of Hawaii, Inc.*	493	533	423	456	530	418	656	565
Garrison Property & Casualty Insurance Company**	503	526	453	474	372	389	503	526
GEICO Casualty Company	828	876	844	893	678	715	787	832
GEICO Indemnity Company	408	443	383	415	309	334	373	405
Government Employees Ins. Co. (GEICO)	291	291	274	274	222	222	280	281
Hartford Underwriters Insurance Company**	479	563	490	577	323	377	489	575
Hawaiian Insurance and Guaranty Company, Ltd.	588	762	536	695	444	568	580	752
IDS Property Casualty Insurance Company	496	660	422	561	287	383	409	543
Insurance Company of the State of Pennsylvania	512	887	479	825	376	629	529	920
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	774	1,231	786	1,253	565	874	738	1,174
Liberty Insurance Corporation**	696	1,108	707	1,127	509	787	664	1,057
Liberty Mutual Fire Insurance Company	514	819	523	835	376	582	491	782
Liberty Mutual Fire Insurance Company**	463	737	471	751	338	524	442	704
Metropolitan Property & Casualty Ins. Company**	334	334	297	297	232	232	311	311
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
Privilege Underwriters Reciprocal Exchange	357	805	336	751	272	578	366	827
Progressive Advanced Insurance Company	333	408	305	380	269	333	351	430
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	282	386	256	353	214	296	308	414
Progressive Specialty Insurance Company*	433	555	388	494	304	384	417	534
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)**	361	378	324	339	262	274	358	375
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company**	503	526	453	474	372	389	503	526
USAA General Indemnity Company**	596	653	530	580	420	459	589	645

*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, 2017**
VEHICLE: 2016 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
21st Century Centennial Insurance Company	582	840	21st Century Centennial Insurance Company	558	808
21st Century Centennial Insurance Company**	574	830	21st Century Centennial Insurance Company**	551	798
Allstate Insurance Company	479	655	Allstate Indemnity Company	712	761
Dongbu Insurance Company, Ltd. (U.S. Branch)	526	575	Allstate Insurance Company	445	605
First Indemnity Insurance of Hawaii, Inc.	1,075	1,195	Dongbu Insurance Company, Ltd. (U.S. Branch)	487	532
Garrison Property & Casualty Insurance Company**	503	526	First Indemnity Insurance of Hawaii, Inc.	923	1,024
GEICO Casualty Company	828	876	Garrison Property & Casualty Insurance Company**	453	474
GEICO Indemnity Company	408	443	GEICO Casualty Company	844	893
Government Employees Ins. Co. (GEICO)	291	291	GEICO Indemnity Company	383	415
Hartford Underwriters Insurance Company**	479	563	Government Employees Ins. Co. (GEICO)	274	274
Interinsurance Exchange of the Automobile Club**	428	552	Hartford Underwriters Insurance Company**	490	577
Island Premier Insurance Company, Ltd.	352	352	IDS Property Casualty Insurance Company	422	561
Liberty Mutual Fire Insurance Company	514	819	Interinsurance Exchange of the Automobile Club**	440	570
Liberty Mutual Fire Insurance Company**	463	737	Island Premier Insurance Company, Ltd.	324	324
North River Insurance Company	497	605	Liberty Mutual Fire Insurance Company	523	835
Progressive Advanced Insurance Company	333	408	Liberty Mutual Fire Insurance Company**	471	751
Progressive Preferred Insurance Company	282	386	North River Insurance Company	407	492
State Farm Fire and Casualty Company	649	795	Progressive Advanced Insurance Company	305	380
State Farm Mutual Automobile Insurance Company	544	655	Progressive Preferred Insurance Company	256	353
Tradewind Insurance Company, Ltd.	407	442	State Farm Fire and Casualty Company	652	800
United Services Automobile Association (USAA)**	361	378	State Farm Mutual Automobile Insurance Company	547	659
USAA Casualty Insurance Company**	503	526	United Services Automobile Association (USAA)**	324	339
USAA General Indemnity Company**	596	653	USAA Casualty Insurance Company**	453	474

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
21st Century Centennial Insurance Company	435	643	21st Century Centennial Insurance Company	561	812
21st Century Centennial Insurance Company**	430	636	21st Century Centennial Insurance Company**	555	802
Allstate Indemnity Company	545	579	Allstate Insurance Company	478	654
Allstate Insurance Company	331	445	Dongbu Insurance Company, Ltd. (U.S. Branch)	551	603
Dongbu Insurance Company, Ltd. (U.S. Branch)	420	458	First Indemnity Insurance of Hawaii, Inc.	1,112	1,238
First Indemnity Insurance of Hawaii, Inc.	892	990	Garrison Property & Casualty Insurance Company**	503	526
GEICO Casualty Company	678	715	GEICO Casualty Company	787	832
GEICO Indemnity Company	309	334	GEICO Indemnity Company	373	405
Government Employees Ins. Co. (GEICO)	222	222	Government Employees Ins. Co. (GEICO)	280	281
Hartford Underwriters Insurance Company**	323	377	Hartford Underwriters Insurance Company**	489	575
IDS Property Casualty Insurance Company	287	383	IDS Property Casualty Insurance Company	409	543
Interinsurance Exchange of the Automobile Club**	294	374	Interinsurance Exchange of the Automobile Club**	424	544
Island Premier Insurance Company, Ltd.	265	265	Island Premier Insurance Company, Ltd.	332	332
Liberty Mutual Fire Insurance Company	376	582	Liberty Mutual Fire Insurance Company	491	782
Liberty Mutual Fire Insurance Company**	338	524	Liberty Mutual Fire Insurance Company**	442	704
North River Insurance Company	338	406	North River Insurance Company	465	565
Progressive Advanced Insurance Company	269	333	Progressive Advanced Insurance Company	351	430
Progressive Preferred Insurance Company	214	296	Progressive Preferred Insurance Company	308	414
State Farm Fire and Casualty Company	493	605	State Farm Fire and Casualty Company	627	768
State Farm Mutual Automobile Insurance Company	414	495	State Farm Mutual Automobile Insurance Company	526	633
Tradewind Insurance Company, Ltd.	309	336	Tradewind Insurance Company, Ltd.	387	421
United Services Automobile Association (USAA)**	262	274	United Services Automobile Association (USAA)**	358	375
USAA Casualty Insurance Company**	372	389	USAA Casualty Insurance Company**	503	526

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

OAHU MAJOR INSURERS			MAUI MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Progressive Preferred Insurance Company	282	386	Progressive Preferred Insurance Company	256	353
Government Employees Ins. Co. (GEICO)	291	291	Government Employees Ins. Co. (GEICO)	274	274
Progressive Advanced Insurance Company	333	408	Progressive Advanced Insurance Company	305	380
Island Premier Insurance Company, Ltd.	352	352	Island Premier Insurance Company, Ltd.	324	324
United Services Automobile Association (USAA)**	361	378	United Services Automobile Association (USAA)**	324	339
Tradewind Insurance Company, Ltd.	407	442	GEICO Indemnity Company	383	415
GEICO Indemnity Company	408	443	North River Insurance Company	407	492
Interinsurance Exchange of the Automobile Club**	428	552	IDS Property Casualty Insurance Company	422	561
Liberty Mutual Fire Insurance Company**	463	737	Interinsurance Exchange of the Automobile Club**	440	570
Allstate Insurance Company	479	655	Allstate Insurance Company	445	605
Hartford Underwriters Insurance Company**	479	563	Garrison Property & Casualty Insurance Company**	453	474
North River Insurance Company	497	605	USAA Casualty Insurance Company**	453	474
Garrison Property & Casualty Insurance Company**	503	526	Liberty Mutual Fire Insurance Company**	471	751
USAA Casualty Insurance Company**	503	526	Dongbu Insurance Company, Ltd. (U.S. Branch)	487	532
Liberty Mutual Fire Insurance Company	514	819	Hartford Underwriters Insurance Company**	490	577
Dongbu Insurance Company, Ltd. (U.S. Branch)	526	575	Liberty Mutual Fire Insurance Company	523	835
State Farm Mutual Automobile Insurance Company	544	655	State Farm Mutual Automobile Insurance Company	547	659
21st Century Centennial Insurance Company**	574	830	21st Century Centennial Insurance Company**	551	798
21st Century Centennial Insurance Company	582	840	21st Century Centennial Insurance Company	558	808
USAA General Indemnity Company**	596	653	State Farm Fire and Casualty Company	652	800
State Farm Fire and Casualty Company	649	795	Allstate Indemnity Company	712	761
GEICO Casualty Company	828	876	GEICO Casualty Company	844	893
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North River Insurance Company	338	406	Hartford Underwriters Insurance Company**	489	575
USAA Casualty Insurance Company**	372	389	Liberty Mutual Fire Insurance Company	491	782
Liberty Mutual Fire Insurance Company	376	582	Garrison Property & Casualty Insurance Company**	503	526
State Farm Mutual Automobile Insurance Company	414	495	USAA Casualty Insurance Company**	503	526
Dongbu Insurance Company, Ltd. (U.S. Branch)	420	458	State Farm Mutual Automobile Insurance Company	526	633
21st Century Centennial Insurance Company**	430	636	Dongbu Insurance Company, Ltd. (U.S. Branch)	551	603
21st Century Centennial Insurance Company	435	643	21st Century Centennial Insurance Company**	555	802
State Farm Fire and Casualty Company	493	605	21st Century Centennial Insurance Company	561	812
Allstate Indemnity Company	545	579	State Farm Fire and Casualty Company	627	768
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