



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 repairability 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, 2017 to December 31, 2017 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	64,511	47	0.729
Allstate Ins. Co.'s	87,828	12	0.137
DTRIC Ins. Co.'s	22,720	16	0.704
First Ins. Co.'s	52,950	10	0.189
GEICO Ins. Co.'s	250,914	102	0.407
Hartford Underwriters Ins. Co.	14,216	2	0.141
Island Ins. Co.'s	30,902	7	0.227
Liberty Mutual Ins. Co.'s	36,908	39	1.057
Progressive Ins. Co.'s	45,555	6	0.132
State Farm Ins. Co.'s	185,605	6	0.032
USAA Ins. Co.'s	106,396	9	0.085



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, 2018**

VEHICLE: 2017 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	758	810	713	762	546	581	769	825
Allstate Insurance Company	477	652	443	603	331	444	477	653
Bankers Standard Insurance Company	363	399	324	356	243	298	375	412
Crestbrook Insurance Company	791	904	769	873	560	635	839	956
Crum & Forster Indemnity Company	879	1,071	720	871	597	718	827	1,005
DB Insurance Company, Ltd.	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	393	261	365	224	313	282	395
First Fire and Casualty Insurance of Hawaii, Inc.*	598	647	514	554	472	508	635	686
First Indemnity Insurance of Hawaii, Inc.	750	903	648	777	628	752	776	935
First Insurance Company of Hawaii, Ltd.*	598	647	514	554	472	508	635	686
First Security Insurance of Hawaii, Inc.*	598	647	514	554	472	508	635	686
Garrison Property & Casualty Insurance Company**	508	531	458	479	377	394	508	532
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.	638	719	581	655	492	552	626	706
IDS Property Casualty Insurance Company	519	690	440	586	300	402	426	568
Insurance Company of the State of Pennsylvania	512	887	479	825	376	629	529	920
Interinsurance Exchange of the Automobile Club**	462	596	460	596	314	398	450	578
Island Insurance Company, Ltd.	672	733	622	678	522	569	649	708
Island Premier Insurance Company, Ltd.	423	423	385	385	306	306	384	384
Liberty Insurance Corporation	799	1,275	811	1,296	582	903	761	1,214
Liberty Insurance Corporation**	719	1,147	730	1,166	524	813	685	1,092
Liberty Mutual Fire Insurance Company	531	848	540	864	387	601	506	807
Liberty Mutual Fire Insurance Company**	478	763	486	777	348	541	455	726
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	750	272	577	366	829
Progressive Advanced Insurance Company	437	537	412	507	369	451	454	558
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	517	517	517	517	517	517	517
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	474	618	441	573	373	483	472	611
Progressive Specialty Insurance Company*	433	555	388	494	304	384	417	534
State Farm Fire and Casualty Company	715	876	675	827	525	645	676	829
State Farm Mutual Automobile Insurance Company	567	683	535	645	416	498	534	643
Tradewind Insurance Company, Ltd.	447	486	397	433	352	384	408	444
Travelers Indemnity Company of America*	304	405	300	402	224	295	308	412
United Services Automobile Association (USAA)**	366	383	328	344	266	278	363	380
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company**	508	531	458	479	377	394	508	532
USAA General Indemnity Company**	599	656	533	583	423	463	592	648

*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, 2018**

VEHICLE: 2017 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 Indemnity Company	758	810	Allstate Indemnity Company	713	762
Allstate Insurance Company	477	652	Allstate Insurance Company	443	603
DB Insurance Company, Ltd.	526	575	DB Insurance Company, Ltd.	487	532
First Indemnity Insurance of Hawaii, Inc.	750	903	First Indemnity Insurance of Hawaii, Inc.	648	777
Garrison Property & Casualty Insurance Company**	508	531	Garrison Property & Casualty Insurance Company**	458	479
GEICO Casualty Company	828	876	GEICO Casualty Company	844	893
GEICO Indemnity Company	408	443	GEICO Indemnity Company	383	415
Government Employees Ins. Co. (GEICO)	291	291	Government Employees Ins. Co. (GEICO)	274	274
Hartford Underwriters Insurance Company**	479	563	Hartford Underwriters Insurance Company**	490	577
Interinsurance Exchange of the Automobile Club**	462	596	IDS Property Casualty Insurance Company	440	586
Island Premier Insurance Company, Ltd.	423	423	Interinsurance Exchange of the Automobile Club**	460	596
Liberty Mutual Fire Insurance Company	531	848	Island Premier Insurance Company, Ltd.	385	385
Liberty Mutual Fire Insurance Company**	478	763	Liberty Mutual Fire Insurance Company	540	864
Progressive Advanced Insurance Company	437	537	Liberty Mutual Fire Insurance Company**	486	777
Progressive Preferred Insurance Company	474	618	Progressive Advanced Insurance Company	412	507
State Farm Fire and Casualty Company	715	876	Progressive Preferred Insurance Company	441	573
State Farm Mutual Automobile Insurance Company	567	683	State Farm Fire and Casualty Company	675	827
Tradewind Insurance Company, Ltd.	447	486	State Farm Mutual Automobile Insurance Company	535	645
United Services Automobile Association (USAA)**	366	383	United Services Automobile Association (USAA)**	328	344
USAA Casualty Insurance Company**	508	531	USAA Casualty Insurance Company**	458	479
USAA General Indemnity Company**	599	656	USAA General Indemnity Company**	533	583

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	546	581	Allstate Insurance Company	477	653
Allstate Insurance Company	331	444	DB Insurance Company, Ltd.	551	603
DB Insurance Company, Ltd.	420	458	First Indemnity Insurance of Hawaii, Inc.	776	935
First Indemnity Insurance of Hawaii, Inc.	628	752	Garrison Property & Casualty Insurance Company**	508	532
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	300	402	IDS Property Casualty Insurance Company	426	568
Interinsurance Exchange of the Automobile Club**	314	398	Interinsurance Exchange of the Automobile Club**	450	578
Island Premier Insurance Company, Ltd.	306	306	Island Premier Insurance Company, Ltd.	384	384
Liberty Mutual Fire Insurance Company	387	601	Liberty Mutual Fire Insurance Company	506	807
Liberty Mutual Fire Insurance Company**	348	541	Liberty Mutual Fire Insurance Company**	455	726
North River Insurance Company	338	406	Progressive Advanced Insurance Company	454	558
Progressive Advanced Insurance Company	369	451	Progressive Preferred Insurance Company	472	611
Progressive Preferred Insurance Company	373	483	State Farm Fire and Casualty Company	676	829
State Farm Fire and Casualty Company	525	645	State Farm Mutual Automobile Insurance Company	534	643
State Farm Mutual Automobile Insurance Company	416	498	Tradewind Insurance Company, Ltd.	408	444
United Services Automobile Association (USAA)**	266	278	United Services Automobile Association (USAA)**	363	380
USAA Casualty Insurance Company**	377	394	USAA Casualty Insurance Company**	508	532
USAA General Indemnity Company**	423	463	USAA General Indemnity Company**	592	648

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
- \$20,000/40,000 Underinsured Motorist Stacked

ANNUAL PREMIUMS: Rates in effect **December 1, 2018**

VEHICLE: 2017 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
Government Employees Ins. Co. (GEICO)	291	291	Government Employees Ins. Co. (GEICO)	274	274
United Services Automobile Association (USAA)**	366	383	United Services Automobile Association (USAA)**	328	344
GEICO Indemnity Company	408	443	GEICO Indemnity Company	383	415
Island Premier Insurance Company, Ltd.	423	423	Island Premier Insurance Company, Ltd.	385	385
Progressive Advanced Insurance Company	437	537	Progressive Advanced Insurance Company	412	507
Tradewind Insurance Company, Ltd.	447	486	IDS Property Casualty Insurance Company	440	586
Interinsurance Exchange of the Automobile Club**	462	596	Progressive Preferred Insurance Company	441	573
Progressive Preferred Insurance Company	474	618	Allstate Insurance Company	443	603
Allstate Insurance Company	477	652	Garrison Property & Casualty Insurance Company**	458	479
Liberty Mutual Fire Insurance Company**	478	763	USAA Casualty Insurance Company**	458	479
Hartford Underwriters Insurance Company**	479	563	Interinsurance Exchange of the Automobile Club**	460	596
Garrison Property & Casualty Insurance Company**	508	531	Liberty Mutual Fire Insurance Company**	486	777
USAA Casualty Insurance Company**	508	531	DB Insurance Company, Ltd.	487	532
DB Insurance Company, Ltd.	526	575	Hartford Underwriters Insurance Company**	490	577
Liberty Mutual Fire Insurance Company	531	848	USAA General Indemnity Company**	533	583
State Farm Mutual Automobile Insurance Company	567	683	State Farm Mutual Automobile Insurance Company	535	645
21st Century Centennial Insurance Company**	574	830	Liberty Mutual Fire Insurance Company	540	864
21st Century Centennial Insurance Company	582	840	21st Century Centennial Insurance Company**	551	798
USAA General Indemnity Company**	599	656	21st Century Centennial Insurance Company	558	808
State Farm Fire and Casualty Company	715	876	First Indemnity Insurance of Hawaii, Inc.	648	777
First Indemnity Insurance of Hawaii, Inc.	750	903	State Farm Fire and Casualty Company	675	827
Allstate Indemnity Company	758	810	Allstate Indemnity Company	713	762
GEICO Casualty Company	828	876	GEICO Casualty Company	844	893

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Government Employees Ins. Co. (GEICO)	222	222	Government Employees Ins. Co. (GEICO)	280	281
United Services Automobile Association (USAA)**	266	278	United Services Automobile Association (USAA)**	363	380
IDS Property Casualty Insurance Company	300	402	GEICO Indemnity Company	373	405
Island Premier Insurance Company, Ltd.	306	306	Island Premier Insurance Company, Ltd.	384	384
GEICO Indemnity Company	309	334	Tradewind Insurance Company, Ltd.	408	444
Interinsurance Exchange of the Automobile Club**	314	398	IDS Property Casualty Insurance Company	426	568
Hartford Underwriters Insurance Company**	323	377	Interinsurance Exchange of the Automobile Club**	450	578
Allstate Insurance Company	331	444	Progressive Advanced Insurance Company	454	558
North River Insurance Company	338	406	Liberty Mutual Fire Insurance Company**	455	726
Liberty Mutual Fire Insurance Company**	348	541	Progressive Preferred Insurance Company	472	611
Progressive Advanced Insurance Company	369	451	Allstate Insurance Company	477	653
Progressive Preferred Insurance Company	373	483	Hartford Underwriters Insurance Company**	489	575
USAA Casualty Insurance Company**	377	394	Liberty Mutual Fire Insurance Company	506	807
Liberty Mutual Fire Insurance Company	387	601	Garrison Property & Casualty Insurance Company**	508	532
State Farm Mutual Automobile Insurance Company	416	498	USAA Casualty Insurance Company**	508	532
DB Insurance Company, Ltd.	420	458	State Farm Mutual Automobile Insurance Company	534	643
USAA General Indemnity Company**	423	463	DB Insurance Company, Ltd.	551	603
21st Century Centennial Insurance Company**	430	636	21st Century Centennial Insurance Company**	555	802
21st Century Centennial Insurance Company	435	643	21st Century Centennial Insurance Company	561	812
State Farm Fire and Casualty Company	525	645	USAA General Indemnity Company**	592	648
Allstate Indemnity Company	546	581	State Farm Fire and Casualty Company	676	829
First Indemnity Insurance of Hawaii, Inc.	628	752	First Indemnity Insurance of Hawaii, Inc.	776	935
GEICO Casualty Company	678	715	GEICO Casualty Company	787	832

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