



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 VERSUS 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.

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The Insurance Division of the State of Hawaii Department of Commerce and Consumer Affairs provides the following sample premiums 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.

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.



STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS

These sample premiums are for licensed insurance companies that transact more than 95% of the private passenger auto insurance market in Hawaii.

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, 2019**

VEHICLE: 2018 Honda Accord, LX, 4-door sedan

CLEAN RISK: Driver with clear driving record (no accidents and no traffic convictions) Usage: Pleasure

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	\$ 569	\$ 793	\$ 544	\$ 760	\$ 426	\$ 610	\$ 547	\$ 764
21st Century Centennial Insurance Company**	561	783	537	751	421	603	540	755
Allstate Indemnity Company	795	847	746	796	568	604	805	861
Allstate Insurance Company	505	690	468	637	348	467	504	689
Bankers Standard Insurance Company	363	396	324	353	271	295	374	409
Cincinnati Insurance Company	826	1,202	810	1,179	584	840	882	1,285
Crestbrook Insurance Company	697	810	679	783	496	571	739	857
Crum & Forster Indemnity Company	879	1,071	720	871	597	718	827	1,003
DB Insurance Company, Ltd.	552	603	422	461	387	422	519	566
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
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.	889	1,073	764	919	739	889	921	1,112
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 Co.	500	523	452	473	374	390	502	525
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.	665	744	605	676	511	569	653	730
IDS Property Casualty Insurance Company	555	787	472	668	321	458	456	648
Insurance Company of the State of Pennsylvania	577	1,096	537	1,020	420	798	593	1,127
Interinsurance Exchange of the Automobile Club**	496	640	488	628	342	430	474	610
Island Insurance Company, Ltd.	672	733	622	678	522	569	649	708
Island Premier Insurance Company, Ltd.	481	481	430	430	341	341	422	422
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	393	261	365	224	313	282	395
Permanent General Assurance Corp.	1,161	1,413	1,086	1,320	925	1,118	1,186	1,456
Phoenix Insurance Company*	304	405	300	401	224	295	308	412
Privilege Underwriters Reciprocal Exchange	507	1,080	476	1,005	373	759	524	1,117
Progressive Advanced Insurance Company	483	576	460	546	416	492	503	596
Progressive Preferred Insurance Company	446	562	412	519	347	435	438	550
State Farm Fire and Casualty Company	730	894	689	845	536	658	693	850
State Farm Mutual Automobile Insurance Co.	559	674	528	636	410	492	527	636
Tradewind Insurance Company, Ltd.	447	486	397	433	352	384	408	444
Travelers Indemnity Company of America*	304	405	300	401	224	295	308	412
United Services Automobile Association (USAA)	357	374	321	336	262	274	355	372
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company	500	523	452	473	374	390	502	525
USAA General Indemnity Company	583	638	519	568	414	452	577	632

*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, 2019**

VEHICLE: 2018 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	\$ 569	\$ 793	21st Century Centennial Insurance Company	\$ 544	\$ 760
21st Century Centennial Insurance Company**	561	783	21st Century Centennial Insurance Company**	537	751
Allstate Insurance Company	505	690	Allstate Insurance Company	468	637
First Indemnity Insurance of Hawaii, Inc.	889	1,073	First Indemnity Insurance of Hawaii, Inc.	764	919
GEICO Casualty Company	828	876	Garrison Property & Casualty Insurance Co.	452	473
GEICO Indemnity Company	408	443	GEICO Indemnity Company	383	415
Government Employees Ins. Co. (GEICO)	291	291	Government Employees Ins. Co. (GEICO)	274	274
Interinsurance Exchange of the Automobile Club**	496	640	Hartford Underwriters Insurance Company**	490	577
Island Premier Insurance Company, Ltd.	481	481	IDS Property Casualty Insurance Company	472	668
Liberty Mutual Fire Insurance Company	531	848	Interinsurance Exchange of the Automobile Club**	488	628
Liberty Mutual Fire Insurance Company**	478	763	Island Premier Insurance Company, Ltd.	430	430
Progressive Advanced Insurance Company	483	576	Liberty Mutual Fire Insurance Company	540	864
Progressive Preferred Insurance Company	446	562	Liberty Mutual Fire Insurance Company**	486	777
State Farm Fire and Casualty Company	730	894	Progressive Advanced Insurance Company	460	546
State Farm Mutual Automobile Insurance Co.	559	674	Progressive Preferred Insurance Company	412	519
Tradewind Insurance Company, Ltd.	447	486	State Farm Fire and Casualty Company	689	845
United Services Automobile Association (USAA)	357	374	State Farm Mutual Automobile Insurance Co.	528	636
USAA Casualty Insurance Company	500	523	United Services Automobile Association (USAA)	321	336
USAA General Indemnity Company	583	638	USAA Casualty Insurance Company	452	473

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	\$ 426	\$ 610	21st Century Centennial Insurance Company	\$ 547	\$ 764
21st Century Centennial Insurance Company**	421	603	21st Century Centennial Insurance Company**	540	755
Allstate Indemnity Company	568	604	Allstate Insurance Company	504	689
Allstate Insurance Company	348	467	DB Insurance Company, Ltd.	519	566
DB Insurance Company, Ltd.	387	422	First Indemnity Insurance of Hawaii, Inc.	921	1,112
DTRIC Insurance Underwriters, Ltd.	423	459	GEICO Casualty Company	787	832
First Indemnity Insurance of Hawaii, Inc.	739	889	GEICO Indemnity Company	373	405
GEICO Indemnity Company	309	334	Government Employees Ins. Co. (GEICO)	280	281
Government Employees Ins. Co. (GEICO)	222	222	Hartford Underwriters Insurance Company**	489	575
Hartford Underwriters Insurance Company**	323	377	IDS Property Casualty Insurance Company	456	648
Interinsurance Exchange of the Automobile Club**	342	430	Interinsurance Exchange of the Automobile Club**	474	610
Island Premier Insurance Company, Ltd.	341	341	Island Premier Insurance Company, Ltd.	422	422
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	503	596
Progressive Advanced Insurance Company	416	492	Progressive Preferred Insurance Company	438	550
Progressive Preferred Insurance Company	347	435	State Farm Fire and Casualty Company	693	850
State Farm Fire and Casualty Company	536	658	State Farm Mutual Automobile Insurance Co.	527	636
State Farm Mutual Automobile Insurance Co.	410	492	United Services Automobile Association (USAA)	355	372
United Services Automobile Association (USAA)	262	274	USAA Casualty Insurance Company	502	525
USAA Casualty Insurance Company	374	390	USAA General Indemnity Company	577	632

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, 2019**

VEHICLE: 2018 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)	357	374	United Services Automobile Association (USAA)	321	336
GEICO Indemnity Company	408	443	GEICO Indemnity Company	383	415
Progressive Preferred Insurance Company	446	562	Progressive Preferred Insurance Company	412	519
Tradewind Insurance Company, Ltd.	447	486	Island Premier Insurance Company, Ltd.	430	430
Liberty Mutual Fire Insurance Company**	478	763	Garrison Property & Casualty Insurance Co.	452	473
Island Premier Insurance Company, Ltd.	481	481	USAA Casualty Insurance Company	452	473
Progressive Advanced Insurance Company	483	576	Progressive Advanced Insurance Company	460	546
Interinsurance Exchange of the Automobile Club**	496	640	Allstate Insurance Company	468	637
USAA Casualty Insurance Company	500	523	IDS Property Casualty Insurance Company	472	668
Allstate Insurance Company	505	690	Liberty Mutual Fire Insurance Company**	486	777
Liberty Mutual Fire Insurance Company	531	848	Interinsurance Exchange of the Automobile Club**	488	628
State Farm Mutual Automobile Insurance Co.	559	674	Hartford Underwriters Insurance Company**	490	577
21st Century Centennial Insurance Company**	561	783	State Farm Mutual Automobile Insurance Co.	528	636
21st Century Centennial Insurance Company	569	793	21st Century Centennial Insurance Company**	537	751
USAA General Indemnity Company	583	638	Liberty Mutual Fire Insurance Company	540	864
State Farm Fire and Casualty Company	730	894	21st Century Centennial Insurance Company	544	760
GEICO Casualty Company	828	876	State Farm Fire and Casualty Company	689	845
First Indemnity Insurance of Hawaii, Inc.	889	1,073	First Indemnity Insurance of Hawaii, Inc.	764	919

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)	262	274	United Services Automobile Association (USAA)	355	372
GEICO Indemnity Company	309	334	GEICO Indemnity Company	373	405
Hartford Underwriters Insurance Company**	323	377	Island Premier Insurance Company, Ltd.	422	422
North River Insurance Company	338	406	Progressive Preferred Insurance Company	438	550
Island Premier Insurance Company, Ltd.	341	341	Liberty Mutual Fire Insurance Company**	455	726
Interinsurance Exchange of the Automobile Club**	342	430	IDS Property Casualty Insurance Company	456	648
Progressive Preferred Insurance Company	347	435	Interinsurance Exchange of the Automobile Club**	474	610
Allstate Insurance Company	348	467	Hartford Underwriters Insurance Company**	489	575
Liberty Mutual Fire Insurance Company**	348	541	USAA Casualty Insurance Company	502	525
USAA Casualty Insurance Company	374	390	Progressive Advanced Insurance Company	503	596
DB Insurance Company, Ltd.	387	422	Allstate Insurance Company	504	689
Liberty Mutual Fire Insurance Company	387	601	Liberty Mutual Fire Insurance Company	506	807
State Farm Mutual Automobile Insurance Co.	410	492	DB Insurance Company, Ltd.	519	566
Progressive Advanced Insurance Company	416	492	State Farm Mutual Automobile Insurance Co.	527	636
21st Century Centennial Insurance Company**	421	603	21st Century Centennial Insurance Company**	540	755
DTRIC Insurance Underwriters, Ltd.	423	459	21st Century Centennial Insurance Company	547	764
21st Century Centennial Insurance Company	426	610	USAA General Indemnity Company	577	632
State Farm Fire and Casualty Company	536	658	State Farm Fire and Casualty Company	693	850
Allstate Indemnity Company	568	604	GEICO Casualty Company	787	832
First Indemnity Insurance of Hawaii, Inc.	739	889	First Indemnity Insurance of Hawaii, Inc.	921	1,112

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