



## 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 the majority 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, 2020**

**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	\$ 546	\$ 764
21st Century Centennial Insurance Company**	561	783	537	751	421	603	540	755
Allstate Indemnity Company	771	823	756	803	575	609	815	869
Allstate Insurance Company	485	663	477	650	354	476	514	702
American Family Connect Property and Casualty Ins. Co.	558	791	474	672	322	460	459	651
Bankers Standard Insurance Company	363	396	324	399	271	328	374	465
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	1,005
DB Insurance Company, Ltd.	682	746	520	568	474	516	640	699
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	396
First Indemnity Insurance of Hawaii, Inc.	949	1,145	814	980	788	948	982	1,186
Garrison Property & Casualty Insurance Co.	493	516	446	466	368	385	494	517
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
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	396
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	451	537	431	510	392	462	473	556
Progressive Preferred Insurance Company	410	519	380	478	320	403	402	507
State Farm Fire and Casualty Company	590	734	557	694	433	543	557	694
State Farm Mutual Automobile Insurance Co.	475	579	448	546	348	424	448	546
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)	352	369	317	331	258	270	350	367
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company	493	516	446	466	368	385	494	517
USAA General Indemnity Company	575	629	512	560	408	446	569	623

\*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 the majority 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, 2020**

**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	1 speeding conviction	Insurance Company	clean risk	1 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	485	663	Allstate Insurance Company	477	650
DTRIC Insurance Company, Ltd.*	646	833	DTRIC Insurance Company, Ltd.*	642	819
DTRIC Insurance Company, Ltd.* **	577	850	DTRIC Insurance Company, Ltd.* **	549	808
First Indemnity Insurance of Hawaii, Inc.	949	1,145	First Indemnity Insurance of Hawaii, Inc.	814	980
GEICO Casualty Company	828	876	Garrison Property & Casualty Insurance Co.	446	466
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	Interinsurance Exchange of the Automobile Club**	488	628
Liberty Mutual Fire Insurance Company	531	848	Island Premier Insurance Company, Ltd.	430	430
Liberty Mutual Fire Insurance Company**	478	763	Liberty Mutual Fire Insurance Company	540	864
Progressive Advanced Insurance Company	451	537	Liberty Mutual Fire Insurance Company**	486	777
Progressive Preferred Insurance Company	410	519	Progressive Advanced Insurance Company	431	510
State Farm Fire and Casualty Company	590	734	Progressive Preferred Insurance Company	380	478
State Farm Mutual Automobile Insurance Co.	475	579	State Farm Fire and Casualty Company	557	694
Tradewind Insurance Company, Ltd.	447	486	State Farm Mutual Automobile Insurance Co.	448	546
United Services Automobile Association (USAA)	352	369	United Services Automobile Association (USAA)	317	331
USAA Casualty Insurance Company	493	516	USAA Casualty Insurance Company	446	466
USAA General Indemnity Company	575	629	USAA General Indemnity Company	512	560

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	1 speeding conviction	Insurance Company	clean risk	1 speeding conviction
21st Century Centennial Insurance Company	\$ 426	\$ 610	21st Century Centennial Insurance Company	\$ 546	\$ 764
21st Century Centennial Insurance Company**	421	603	21st Century Centennial Insurance Company**	540	755
Allstate Indemnity Company	575	609	Allstate Insurance Company	514	702
Allstate Insurance Company	354	476	American Family Connect Property and Casualty Ins. Co.	459	651
DB Insurance Company, Ltd.	474	516	DB Insurance Company, Ltd.	640	699
DTRIC Insurance Company, Ltd.*	510	648	DTRIC Insurance Company, Ltd.*	579	743
DTRIC Insurance Company, Ltd.* **	485	711	DTRIC Insurance Company, Ltd.* **	594	875
DTRIC Insurance Underwriters, Ltd.	423	459	DTRIC Insurance Underwriters, Ltd.	527	573
First Indemnity Insurance of Hawaii, Inc.	788	948	First Indemnity Insurance of Hawaii, Inc.	982	1,186
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
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	473	556
Progressive Advanced Insurance Company	392	462	Progressive Preferred Insurance Company	402	507
Progressive Preferred Insurance Company	320	403	State Farm Fire and Casualty Company	557	694
State Farm Fire and Casualty Company	433	543	State Farm Mutual Automobile Insurance Co.	448	546
State Farm Mutual Automobile Insurance Co.	348	424	United Services Automobile Association (USAA)	350	367
United Services Automobile Association (USAA)	258	270	USAA Casualty Insurance Company	494	517
USAA Casualty Insurance Company	368	385	USAA General Indemnity Company	569	623

**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.

\*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 - PREMIUMS FROM LOWEST TO HIGHEST FOR CLEAN RISK**

These sample premiums are for licensed insurance companies that transact the majority 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, 2020**

**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)	352	369	United Services Automobile Association (USAA)	317	331
GEICO Indemnity Company	408	443	Progressive Preferred Insurance Company	380	478
Progressive Preferred Insurance Company	410	519	GEICO Indemnity Company	383	415
Tradewind Insurance Company, Ltd.	447	486	Island Premier Insurance Company, Ltd.	430	430
Progressive Advanced Insurance Company	451	537	Progressive Advanced Insurance Company	431	510
State Farm Mutual Automobile Insurance Co.	475	579	Garrison Property & Casualty Insurance Co.	446	466
Liberty Mutual Fire Insurance Company**	478	763	USAA Casualty Insurance Company	446	466
Island Premier Insurance Company, Ltd.	481	481	State Farm Mutual Automobile Insurance Co.	448	546
Allstate Insurance Company	485	663	Allstate Insurance Company	477	650
USAA Casualty Insurance Company	493	516	Liberty Mutual Fire Insurance Company**	486	777
Interinsurance Exchange of the Automobile Club**	496	640	Interinsurance Exchange of the Automobile Club**	488	628
Liberty Mutual Fire Insurance Company	531	848	Hartford Underwriters Insurance Company**	490	577
21st Century Centennial Insurance Company**	561	783	USAA General Indemnity Company	512	560
21st Century Centennial Insurance Company	569	793	21st Century Centennial Insurance Company**	537	751
USAA General Indemnity Company	575	629	Liberty Mutual Fire Insurance Company	540	864
DTRIC Insurance Company, Ltd.* **	577	850	21st Century Centennial Insurance Company	544	760
State Farm Fire and Casualty Company	590	734	DTRIC Insurance Company, Ltd.* **	549	808
DTRIC Insurance Company, Ltd.*	646	833	State Farm Fire and Casualty Company	557	694
GEICO Casualty Company	828	876	DTRIC Insurance Company, Ltd.*	642	819
First Indemnity Insurance of Hawaii, Inc.	949	1,145	First Indemnity Insurance of Hawaii, Inc.	814	980

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)	258	270	United Services Automobile Association (USAA)	350	367
GEICO Indemnity Company	309	334	GEICO Indemnity Company	373	405
Progressive Preferred Insurance Company	320	403	Progressive Preferred Insurance Company	402	507
Hartford Underwriters Insurance Company**	323	377	Island Premier Insurance Company, Ltd.	422	422
North River Insurance Company	338	406	State Farm Mutual Automobile Insurance Co.	448	546
Island Premier Insurance Company, Ltd.	341	341	Liberty Mutual Fire Insurance Company**	455	726
Interinsurance Exchange of the Automobile Club**	342	430	American Family Connect Property and Casualty Ins.	459	651
Liberty Mutual Fire Insurance Company**	348	541	Progressive Advanced Insurance Company	473	556
State Farm Mutual Automobile Insurance Co.	348	424	Interinsurance Exchange of the Automobile Club**	474	610
Allstate Insurance Company	354	476	Hartford Underwriters Insurance Company**	489	575
USAA Casualty Insurance Company	368	385	USAA Casualty Insurance Company	494	517
Liberty Mutual Fire Insurance Company	387	601	Liberty Mutual Fire Insurance Company	506	807
Progressive Advanced Insurance Company	392	462	Allstate Insurance Company	514	702
21st Century Centennial Insurance Company**	421	603	DTRIC Insurance Underwriters, Ltd.	527	573
DTRIC Insurance Underwriters, Ltd.	423	459	21st Century Centennial Insurance Company**	540	755
21st Century Centennial Insurance Company	426	610	21st Century Centennial Insurance Company	546	764
State Farm Fire and Casualty Company	433	543	State Farm Fire and Casualty Company	557	694
DB Insurance Company, Ltd.	474	516	USAA General Indemnity Company	569	623
DTRIC Insurance Company, Ltd.* **	485	711	DTRIC Insurance Company, Ltd.*	579	743
DTRIC Insurance Company, Ltd.*	510	648	DTRIC Insurance Company, Ltd.* **	594	875
Allstate Indemnity Company	575	609	DB Insurance Company, Ltd.	640	699
First Indemnity Insurance of Hawaii, Inc.	788	948	First Indemnity Insurance of Hawaii, Inc.	982	1,186

**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. \* Closed book of business/renewals only \*\* Mass merchandising or restricted group rates