



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.

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, 2022**

VEHICLE: 2021 Honda Accord, LX, 4-door sedan

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

SPEEDING CONVICTION: Driver with one speeding conviction (no accidents)

Usage: Pleasure

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	1 speeding conviction	clean risk	1 speeding conviction	clean risk	1 speeding conviction	clean risk	1 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	739	791	727	775	555	589	782	835
Allstate Insurance Company	459	628	453	617	337	454	485	665
American Family Connect Property and Casualty Ins. Co.	668	870	590	870	393	870	544	870
Bankers Standard Insurance Company	363	399	324	356	271	298	374	412
Cincinnati Insurance Company	839	1,222	825	1,201	593	854	897	1,308
Crestbrook Insurance Company	697	810	679	783	496	571	739	857
Crum & Forster Indemnity Company	756	1,265	619	1,014	519	835	718	1,190
DB Insurance Company, Ltd.	676	738	516	562	468	512	635	693
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 Property and Casualty Insurance Co. **	334	334	297	297	232	232	311	311
Federal Insurance Company	281	384	261	356	224	304	282	386
First Indemnity Insurance of Hawaii, Inc.	1,001	1,186	867	1,022	840	989	1,034	1,227
Garrison Property & Casualty Insurance Co.	475	497	430	449	355	371	476	498
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	1,014	537	938	420	716	593	1,045
Interinsurance Exchange of the Automobile Club**	510	662	492	640	352	446	480	620
Island Premier Insurance Company, Ltd.	481	481	430	430	341	341	422	422
Liberty Insurance Corporation	808	1,289	820	1,311	588	912	769	1,226
Liberty Insurance Corporation**	727	1,161	738	1,180	529	821	692	1,104
Liberty Mutual Fire Insurance Company	537	858	546	873	391	608	511	816
Liberty Mutual Fire Insurance Company**	484	772	491	786	352	547	460	734
Midvale Indemnity Company	838	1,038	806	987	697	847	865	1,068
North River Insurance Company	517	875	421	700	351	575	492	826
Pacific Indemnity Company	281	384	261	356	224	304	282	386
Permanent General Assurance Corp.	1,161	1,413	1,086	1,320	637	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	525	1,117
Progressive Advanced Insurance Company	547	646	513	602	464	542	535	629
Progressive Preferred Insurance Company	417	526	369	463	325	409	381	476
State Farm Fire and Casualty Company	604	741	571	548	446	698	569	698
State Farm Mutual Automobile Insurance Co.	490	585	463	552	361	428	438	549
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)	339	355	305	319	249	260	337	353
United States Fire Insurance Company	657	1,100	536	879	450	725	624	1,035
USAA Casualty Insurance Company	475	497	430	449	355	371	476	498
USAA General Indemnity Company	579	633	516	564	411	450	573	627

*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 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, 2022**

VEHICLE: 2021 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	459	628	Allstate Insurance Company	453	617
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.	1,001	1,186	First Indemnity Insurance of Hawaii, Inc.	867	1,022
GEICO Casualty Company	828	876	Garrison Property & Casualty Insurance Co.	430	449
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**	510	662	Hartford Underwriters Insurance Company**	490	577
Island Premier Insurance Company, Ltd.	481	481	Interinsurance Exchange of the Automobile Club**	492	640
Liberty Mutual Fire Insurance Company	537	858	Island Premier Insurance Company, Ltd.	430	430
Liberty Mutual Fire Insurance Company**	484	772	Liberty Mutual Fire Insurance Company	546	873
Progressive Advanced Insurance Company	547	646	Liberty Mutual Fire Insurance Company**	491	786
Progressive Preferred Insurance Company	417	526	Progressive Advanced Insurance Company	513	602
State Farm Fire and Casualty Company	604	741	Progressive Preferred Insurance Company	369	463
State Farm Mutual Automobile Insurance Co.	490	585	State Farm Fire and Casualty Company	571	548
Tradewind Insurance Company, Ltd.	447	486	State Farm Mutual Automobile Insurance Co.	463	552
United Services Automobile Association (USAA)	339	355	United Services Automobile Association (USAA)	305	319
USAA Casualty Insurance Company	475	497	USAA Casualty Insurance Company	430	449
USAA General Indemnity Company	579	633	USAA General Indemnity Company	516	564

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 Insurance Company	337	454	Allstate Insurance Company	485	665
DB Insurance Company, Ltd.	468	512	American Family Connect Property and Casualty Ins	544	870
DTRIC Insurance Company, Ltd.*	510	648	DB Insurance Company, Ltd.	635	693
DTRIC Insurance Company, Ltd.* **	485	711	DTRIC Insurance Company, Ltd.*	579	743
DTRIC Insurance Underwriters, Ltd.	423	459	DTRIC Insurance Company, Ltd.* **	594	875
First Indemnity Insurance of Hawaii, Inc.	840	989	DTRIC Insurance Underwriters, Ltd.	527	573
GEICO Indemnity Company	309	334	First Indemnity Insurance of Hawaii, Inc.	1,034	1,227
Government Employees Ins. Co. (GEICO)	222	222	GEICO Indemnity Company	373	405
Hartford Underwriters Insurance Company**	323	377	Government Employees Ins. Co. (GEICO)	280	281
Interinsurance Exchange of the Automobile Club**	352	446	Hartford Underwriters Insurance Company**	489	575
Island Premier Insurance Company, Ltd.	341	341	Interinsurance Exchange of the Automobile Club**	480	620
Liberty Mutual Fire Insurance Company	391	608	Island Premier Insurance Company, Ltd.	422	422
Liberty Mutual Fire Insurance Company**	352	547	Liberty Mutual Fire Insurance Company	511	816
North River Insurance Company	351	575	Liberty Mutual Fire Insurance Company**	460	734
Progressive Advanced Insurance Company	464	542	Progressive Advanced Insurance Company	535	629
Progressive Preferred Insurance Company	325	409	Progressive Preferred Insurance Company	381	476
State Farm Fire and Casualty Company	446	698	State Farm Fire and Casualty Company	569	698
State Farm Mutual Automobile Insurance Co.	361	428	State Farm Mutual Automobile Insurance Co.	438	549
United Services Automobile Association (USAA)	249	260	United Services Automobile Association (USAA)	337	353
USAA Casualty Insurance Company	355	371	USAA Casualty Insurance Company	476	498
USAA General Indemnity Company	411	450	USAA General Indemnity Company	573	627

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 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, 2022**

VEHICLE: 2021 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
Government Employees Ins. Co. (GEICO)	\$ 291	\$ 291	Government Employees Ins. Co. (GEICO)	\$ 274	\$ 274
United Services Automobile Association (USAA)	339	355	United Services Automobile Association (USAA)	305	319
GEICO Indemnity Company	408	443	Progressive Preferred Insurance Company	369	463
Progressive Preferred Insurance Company	417	526	GEICO Indemnity Company	383	415
Tradewind Insurance Company, Ltd.	447	486	Garrison Property & Casualty Insurance Co.	430	449
Allstate Insurance Company	459	628	Island Premier Insurance Company, Ltd.	430	430
USAA Casualty Insurance Company	475	497	USAA Casualty Insurance Company	430	449
Island Premier Insurance Company, Ltd.	481	481	Allstate Insurance Company	453	617
Liberty Mutual Fire Insurance Company**	484	772	State Farm Mutual Automobile Insurance Co.	463	552
State Farm Mutual Automobile Insurance Co.	490	585	Hartford Underwriters Insurance Company**	490	577
Interinsurance Exchange of the Automobile Club**	510	662	Liberty Mutual Fire Insurance Company**	491	786
Liberty Mutual Fire Insurance Company	537	858	Interinsurance Exchange of the Automobile Club**	492	640
Progressive Advanced Insurance Company	547	646	Progressive Advanced Insurance Company	513	602
21st Century Centennial Insurance Company**	561	783	USAA General Indemnity Company	516	564
21st Century Centennial Insurance Company	569	793	21st Century Centennial Insurance Company**	537	751
DTRIC Insurance Company, Ltd.* **	577	850	21st Century Centennial Insurance Company	544	760
USAA General Indemnity Company	579	633	Liberty Mutual Fire Insurance Company	546	873
State Farm Fire and Casualty Company	604	741	DTRIC Insurance Company, Ltd.* **	549	808
DTRIC Insurance Company, Ltd.*	646	833	State Farm Fire and Casualty Company	571	548
GEICO Casualty Company	828	876	DTRIC Insurance Company, Ltd.*	642	819
First Indemnity Insurance of Hawaii, Inc.	1,001	1,186	First Indemnity Insurance of Hawaii, Inc.	867	1,022

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	1 speeding conviction	Insurance Company	clean risk	1 speeding conviction
Government Employees Ins. Co. (GEICO)	\$ 222	\$ 222	Government Employees Ins. Co. (GEICO)	\$ 280	\$ 281
United Services Automobile Association (USAA)	249	260	United Services Automobile Association (USAA)	337	353
GEICO Indemnity Company	309	334	GEICO Indemnity Company	373	405
Hartford Underwriters Insurance Company**	323	377	Progressive Preferred Insurance Company	381	476
Progressive Preferred Insurance Company	325	409	Island Premier Insurance Company, Ltd.	422	422
Allstate Insurance Company	337	454	State Farm Mutual Automobile Insurance Co.	438	549
Island Premier Insurance Company, Ltd.	341	341	Liberty Mutual Fire Insurance Company**	460	734
North River Insurance Company	351	575	USAA Casualty Insurance Company	476	498
Interinsurance Exchange of the Automobile Club**	352	446	Interinsurance Exchange of the Automobile Club**	480	620
Liberty Mutual Fire Insurance Company**	352	547	Allstate Insurance Company	485	665
USAA Casualty Insurance Company	355	371	Hartford Underwriters Insurance Company**	489	575
State Farm Mutual Automobile Insurance Co.	361	428	Liberty Mutual Fire Insurance Company	511	816
Liberty Mutual Fire Insurance Company	391	608	DTRIC Insurance Underwriters, Ltd.	527	573
USAA General Indemnity Company	411	450	Progressive Advanced Insurance Company	535	629
21st Century Centennial Insurance Company**	421	603	21st Century Centennial Insurance Company**	540	755
DTRIC Insurance Underwriters, Ltd.	423	459	American Family Connect Property and Casualty Ins	544	870
21st Century Centennial Insurance Company	426	610	21st Century Centennial Insurance Company	546	764
State Farm Fire and Casualty Company	446	698	State Farm Fire and Casualty Company	569	698
Progressive Advanced Insurance Company	464	542	USAA General Indemnity Company	573	627
DB Insurance Company, Ltd.	468	512	DTRIC Insurance Company, Ltd.*	579	743
DTRIC Insurance Company, Ltd.* **	485	711	DTRIC Insurance Company, Ltd.* **	594	875
DTRIC Insurance Company, Ltd.*	510	648	DB Insurance Company, Ltd.	635	693
First Indemnity Insurance of Hawaii, Inc.	840	989	First Indemnity Insurance of Hawaii, Inc.	1,034	1,227

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.

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