

# FAQ: AUTO INSURANCE MINIMUM LIMITS

(Effective January 1, 2026)



## What changed in Hawai‘i’s auto insurance minimum requirements in 2026?

As of January 1, 2026, Hawai‘i law increased the minimum liability insurance coverage limits that all drivers and motor vehicle owners must carry. The updated limits replace the prior minimums and apply to all new and renewal policies with effective dates on or after January 1, 2026.

## What are Hawai‘i’s new minimum auto insurance liability limits?

Under the law effective January 1, 2026, the minimum liability limits required are:

- \$40,000 Bodily Injury Liability per person
- \$80,000 Bodily Injury Liability per accident
- \$20,000 Property Damage Liability per accident

These limits are commonly shown as 40/80/20.

## Why did these minimum limits change?

The previous minimum (20/40/10) was set many years ago and has not kept pace with the rising costs of medical care and vehicle repairs. Updating the minimums to 40/80/20 helps ensure injured parties receive greater financial protection following an accident. The change also aims to reduce the number of underinsured drivers who choose minimal coverage that may not adequately protect others involved in a crash.

## Do these new minimum limits apply to all drivers?

Yes. Any motor vehicle owner or driver in Hawaii must maintain liability insurance that meets or exceeds the new 40/80/20 minimums for:

- Bodily Injury Liability
- Property Damage Liability

This applies statewide to all personal auto policies that are new or up for renewal on or after January 1, 2026.

## What other coverages are mandatory?

In addition to liability insurance, Hawaii law continues to require:

- Personal Injury Protection (PIP) — At least \$10,000 of coverage for your own medical and rehabilitation costs, regardless of fault. Proof of coverage must be with you when driving.

Policies should also include other coverages as required by statute or as requested by your lender or leasing company (e.g., collision, comprehensive), though these are not minimum statutory limits.

## **How will this affect my insurance premium?**

Insurance companies have added new coverage options to reflect the increase in the state's required minimum limits. The new minimum limits are double the previous amounts for each mandatory coverage. How much this change affects your premium will vary based on factors such as your driving record, vehicle type, and claims history. For many drivers, increasing coverage limits to twice the prior minimums may result in an average premium increase of about 25%, though your actual cost may be higher or lower depending on your individual circumstances.

## **Should I consider adding more than the minimum coverage?**

Yes. Even with the new 40/80/20 limits, serious accidents can exceed these amounts. Higher liability limits or additional coverage (e.g., uninsured/underinsured motorist, comprehensive, collision) can provide greater financial protection for you and your family.

## **Where can I get more help?**

For policy questions and rate comparisons, contact your licensed insurance agent or company. You can also visit the Hawai'i Insurance Division website or call us for assistance or questions about compliance.