



## 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 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.

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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, 2023**

**VEHICLE:** 2022 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	724	818	711	814	544	800	765	915
Allstate Insurance Company	461	633	543	618	339	457	485	751
American Family Connect P&C Ins. Co.	663	864	567	718	378	498	498	678
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	822	1,340	677	1,080	576	898	789	1,270
DB Insurance Company, Ltd.	682	746	520	568	474	516	610	699
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	949	1,145	814	980	788	948	982	1,186
Garrison Property & Casualty Insurance Co.	479	501	433	453	358	374	480	502
GEICO Casualty Company	821	868	836	885	672	709	779	824
GEICO Indemnity Company	392	425	368	399	296	321	357	388
Government Employees Ins. Co. (GEICO)	292	293	271	271	221	221	277	279
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**	534	692	516	668	368	466	504	648
Island Premier Insurance Company, Ltd.	481	481	430	430	341	341	422	422
Liberty Insurance Corporation	825	1,316	837	1,339	599	930	784	1,251
Liberty Insurance Corporation**	742	1,185	754	1,205	539	847	706	1,126
Liberty Mutual Fire Insurance Company	548	875	557	891	398	619	520	831
Liberty Mutual Fire Insurance Company**	493	788	501	802	358	558	468	748
Midvale Indemnity Company	887	1,096	855	1,044	732	887	920	1,132
North River Insurance Company	521	881	423	704	353	578	495	831
Pacific Indemnity Company	281	384	261	356	224	304	282	386
Permanent General Assurance Corp.	1,023	1,413	1,086	1,320	637	1,118	1,186	1,443
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	555	656	519	611	469	551	543	639
Progressive Preferred Insurance Company	446	563	393	348	348	437	405	510
State Farm Fire and Casualty Company	698	855	631	774	516	634	651	798
State Farm Mutual Automobile Insurance Co.	543	654	490	589	401	481	504	606
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)	343	359	308	322	251	263	340	356
United States Fire Insurance Company	662	1,108	540	885	453	730	628	1,041
USAA Casualty Insurance Company	479	501	433	453	358	374	480	502
USAA General Indemnity Company	585	641	521	571	416	454	579	634

\*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, 2023**

**VEHICLE:** 2022 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	461	633	Allstate Insurance Company	711	814
DTRIC Insurance Underwriters, Ltd.	538	585	American Family Connect P&C Ins. Co.	567	718
First Indemnity Insurance of Hawaii, Inc.	949	1,145	DTRIC Insurance Underwriters, Ltd.	510	555
Garrison Property & Casualty Insurance Co.	479	501	First Indemnity Insurance of Hawaii, Inc.	814	980
GEICO Casualty Company	821	868	Garrison Property & Casualty Insurance Co.	433	453
GEICO Indemnity Company	392	425	GEICO Indemnity Company	368	399
Government Employees Ins. Co. (GEICO)	292	293	Government Employees Ins. Co. (GEICO)	271	271
Interinsurance Exchange of the Automobile Club**	534	692	Hartford Underwriters Insurance Company**	490	577
Island Premier Insurance Company, Ltd.	481	481	Interinsurance Exchange of the Automobile Club**	516	668
Liberty Mutual Fire Insurance Company	548	875	Island Premier Insurance Company, Ltd.	430	430
Liberty Mutual Fire Insurance Company**	493	788	Liberty Mutual Fire Insurance Company	557	891
Progressive Advanced Insurance Company	555	656	Liberty Mutual Fire Insurance Company**	501	802
Progressive Preferred Insurance Company	446	563	Progressive Advanced Insurance Company	519	611
State Farm Fire and Casualty Company	698	855	Progressive Preferred Insurance Company	393	348
State Farm Mutual Automobile Insurance Co.	543	654	State Farm Fire and Casualty Company	631	774
Tradewind Insurance Company, Ltd.	447	486	State Farm Mutual Automobile Insurance Co.	490	589
United Services Automobile Association (USAA)	343	359	United Services Automobile Association (USAA)	308	322
USAA Casualty Insurance Company	479	501	USAA Casualty Insurance Company	433	453
USAA General Indemnity Company	585	641	USAA General Indemnity Company	521	571

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	339	457	Allstate Insurance Company	485	751
American Family Connect P&C Ins. Co.	378	498	American Family Connect P&C Ins. Co.	498	678
DB Insurance Company, Ltd.	474	516	DB Insurance Company, Ltd.	610	699
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
Garrison Property & Casualty Ins. Co.	358	374	Garrison Property & Casualty Ins. Co.	480	502
GEICO Indemnity Company	296	321	GEICO Casualty Company	779	824
Government Employees Ins. Co. (GEICO)	221	221	GEICO Indemnity Company	357	388
Hartford Underwriters Insurance Company**	323	377	Government Employees Ins. Co. (GEICO)	277	279
Interinsurance Exchange of the Automobile Club**	368	466	Hartford Underwriters Insurance Company**	489	575
Island Premier Insurance Company, Ltd.	341	341	Interinsurance Exchange of the Automobile Club**	504	648
Liberty Mutual Fire Insurance Company	398	619	Island Premier Insurance Company, Ltd.	422	422
Liberty Mutual Fire Insurance Company**	358	558	Liberty Mutual Fire Insurance Company	520	831
North River Insurance Company	353	578	Liberty Mutual Fire Insurance Company**	468	748
Progressive Advanced Insurance Company	469	551	Progressive Advanced Insurance Company	543	639
Progressive Preferred Insurance Company	348	437	Progressive Preferred Insurance Company	405	510
State Farm Fire and Casualty Company	516	634	State Farm Fire and Casualty Company	651	798
State Farm Mutual Automobile Insurance Co.	401	481	State Farm Mutual Automobile Insurance Co.	504	606
United Services Automobile Association (USAA)	251	263	United Services Automobile Association (USAA)	340	356
USAA Casualty Insurance Company	358	374	USAA Casualty Insurance Company	480	502
USAA General Indemnity Company	416	454	USAA General Indemnity Company	579	634

**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, 2023**

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**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)	\$ 292	\$ 293	Government Employees Ins. Co. (GEICO)	\$ 271	\$ 271
United Services Automobile Association (USAA)	343	359	United Services Automobile Association (USAA)	308	322
GEICO Indemnity Company	392	425	GEICO Indemnity Company	368	399
Progressive Preferred Insurance Company	446	563	Progressive Preferred Insurance Company	393	348
Tradewind Insurance Company, Ltd.	447	486	Island Premier Insurance Company, Ltd.	430	430
Allstate Insurance Company	461	633	Garrison Property & Casualty Insurance Co.	433	453
Garrison Property & Casualty Insurance Co.	479	501	USAA Casualty Insurance Company	433	453
USAA Casualty Insurance Company	479	501	Hartford Underwriters Insurance Company**	490	577
Island Premier Insurance Company, Ltd.	481	481	State Farm Mutual Automobile Insurance Co.	490	589
Liberty Mutual Fire Insurance Company**	493	788	Liberty Mutual Fire Insurance Company**	501	802
Interinsurance Exchange of the Automobile Club**	534	692	DTRIC Insurance Underwriters, Ltd.	510	555
DTRIC Insurance Underwriters, Ltd.	538	585	Interinsurance Exchange of the Automobile Club**	516	668
State Farm Mutual Automobile Insurance Co.	543	654	Progressive Advanced Insurance Company	519	611
Liberty Mutual Fire Insurance Company	548	875	USAA General Indemnity Company	521	571
Progressive Advanced Insurance Company	555	656	21st Century Centennial Insurance Company**	537	751
21st Century Centennial Insurance Company**	561	783	21st Century Centennial Insurance Company	544	760
21st Century Centennial Insurance Company	569	793	Liberty Mutual Fire Insurance Company	557	891
USAA General Indemnity Company	585	641	American Family Connect P&C Ins. Co.	567	718
State Farm Fire and Casualty Company	698	855	State Farm Fire and Casualty Company	631	774
GEICO Casualty Company	821	868	Allstate Insurance Company	711	814
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	1 speeding conviction	Insurance Company	clean risk	1 speeding conviction
Government Employees Ins. Co. (GEICO)	\$ 221	\$ 221	Government Employees Ins. Co. (GEICO)	\$ 277	\$ 279
United Services Automobile Association (USAA)	251	263	United Services Automobile Association (USAA)	340	356
GEICO Indemnity Company	296	321	GEICO Indemnity Company	357	388
Hartford Underwriters Insurance Company**	323	377	Progressive Preferred Insurance Company	405	510
Allstate Insurance Company	339	457	Island Premier Insurance Company, Ltd.	422	422
Island Premier Insurance Company, Ltd.	341	341	Liberty Mutual Fire Insurance Company**	468	748
Progressive Preferred Insurance Company	348	437	Garrison Property & Casualty Ins. Co.	480	502
North River Insurance Company	353	578	USAA Casualty Insurance Company	480	502
Garrison Property & Casualty Ins. Co.	358	374	Allstate Insurance Company	485	751
Liberty Mutual Fire Insurance Company**	358	558	Hartford Underwriters Insurance Company**	489	575
USAA Casualty Insurance Company	358	374	American Family Connect P&C Ins. Co.	498	678
Interinsurance Exchange of the Automobile Club**	368	466	Interinsurance Exchange of the Automobile Club**	504	648
American Family Connect P&C Ins. Co.	378	498	State Farm Mutual Automobile Insurance Co.	504	606
Liberty Mutual Fire Insurance Company	398	619	Liberty Mutual Fire Insurance Company	520	831
State Farm Mutual Automobile Insurance Co.	401	481	DTRIC Insurance Underwriters, Ltd.	527	573
USAA General Indemnity Company	416	454	21st Century Centennial Insurance Company**	540	755
21st Century Centennial Insurance Company**	421	603	Progressive Advanced Insurance Company	543	639
DTRIC Insurance Underwriters, Ltd.	423	459	21st Century Centennial Insurance Company	546	764
21st Century Centennial Insurance Company	426	610	USAA General Indemnity Company	579	634
Progressive Advanced Insurance Company	469	551	DB Insurance Company, Ltd.	610	699
DB Insurance Company, Ltd.	474	516	State Farm Fire and Casualty Company	651	798
State Farm Fire and Casualty Company	516	634	GEICO Casualty Company	779	824
First Indemnity Insurance of Hawaii, Inc.	788	948	First Indemnity Insurance of Hawaii, Inc.	982	1,186

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