



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, 2024**

VEHICLE: 2023 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	\$ 638	\$ 885	\$ 607	\$ 844	\$ 475	\$ 674	\$ 609	\$ 846
21st Century Centennial Insurance Company**	630	873	599	833	469	666	601	836
Allstate Indemnity Company	369	423	363	413	276	313	390	447
Allstate Insurance Company	199	2,165	147	1,815	147	1,137	207	2,167
American Family Connect P&C Ins. Co.	631	821	509	661	377	493	477	646
Bankers Standard Insurance Company	363	399	324	356	271	298	374	412
Cincinnati Insurance Company	847	1,234	841	1,225	601	865	910	1,328
Crestbrook Insurance Company	697	810	679	783	496	571	739	857
Crum & Forster Indemnity Company	731	1,220	599	979	503	807	695	1,148
DB Insurance Company, Ltd.	682	746	520	568	474	516	640	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	393	261	365	224	313	282	396
First Indemnity Insurance of Hawaii	949	1,145	814	980	788	948	982	1,186
Garrison Property & Casualty Insurance Co.	576	603	521	545	430	449	575	602
GEICO Casualty Company	711	818	726	835	588	671	676	776
GEICO Indemnity Company	342	402	322	378	262	305	313	367
Government Employees Ins. Co. (GEICO)	247	282	230	261	189	213	236	268
Hartford Underwriters Insurance Company**	479	669	490	678	323	444	489	677
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	996	1,603	1,009	1,627	710	1,117	937	1,507
Liberty Insurance Corporation**	896	1,443	908	1,465	639	1,005	843	1,356
Liberty Mutual Fire Insurance Company	662	1,066	672	1,086	472	744	622	1,001
Liberty Mutual Fire Insurance Company**	595	960	605	977	425	669	559	901
Midvale Indemnity Company	883	1,091	850	1,039	729	884	915	1,127
North River Insurance Company	499	843	407	675	340	555	475	796
Pacific Indemnity Company	281	393	261	365	224	313	282	396
Permanent General Assurance Corp.	1,161	1,413	1,086	1,320	637	764	1,186	1,444
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	404	455	387	433	358	397	395	442
Progressive Preferred Insurance Company	332	407	296	313	257	313	302	367
State Farm Fire and Casualty Company	823	952	743	861	612	708	762	884
State Farm Mutual Automobile Insurance Co.	617	700	557	630	458	516	569	646
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)	399	417	357	374	290	303	393	412
United States Fire Insurance Company	635	1,061	519	849	437	701	604	998
USAA Casualty Insurance Company	503	526	456	477	379	396	505	528
USAA General Indemnity Company	707	775	629	689	499	546	695	761

*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, 2024**

VEHICLE: 2023 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	\$ 638	\$ 885	21st Century Centennial Insurance Company	\$ 607	\$ 844
21st Century Centennial Insurance Company**	630	873	21st Century Centennial Insurance Company**	599	833
Allstate Insurance Company	199	2,165	Allstate Insurance Company	363	413
DTRIC Insurance Underwriters, Ltd.	538	585	American Family Connect P&C Ins. Co.	509	661
First Indemnity Insurance of Hawaii, Inc.	949	1,145	DTRIC Insurance Underwriters, Ltd.	510	555
Garrison Property & Casualty Insurance Company	576	603	First Indemnity Insurance of Hawaii, Inc.	814	980
GEICO Casualty Company	711	818	Garrison Property & Casualty Insurance Co.	521	545
GEICO Indemnity Company	342	402	GEICO Indemnity Company	322	378
Government Employees Ins. Co. (GEICO)	247	282	Government Employees Ins. Co. (GEICO)	230	261
Interinsurance Exchange of the Automobile Club**	534	692	Hartford Underwriters Insurance Company**	490	678
Island Premier Insurance Company, Ltd.	481	481	Interinsurance Exchange of the Automobile Club**	516	668
Liberty Mutual Fire Insurance Company	662	1,066	Island Premier Insurance Company, Ltd.	430	430
Liberty Mutual Fire Insurance Company**	595	960	Liberty Mutual Fire Insurance Company	672	1,086
Progressive Advanced Insurance Company	404	455	Liberty Mutual Fire Insurance Company**	605	977
Progressive Preferred Insurance Company	332	407	Progressive Advanced Insurance Company	387	433
State Farm Fire and Casualty Company	823	952	Progressive Preferred Insurance Company	296	313
State Farm Mutual Automobile Insurance Co.	617	700	State Farm Fire and Casualty Company	743	861
Tradewind Insurance Company, Ltd.	447	486	State Farm Mutual Automobile Insurance Co.	557	630
United Services Automobile Association (USAA)	399	417	United Services Automobile Association (USAA)	357	374
USAA Casualty Insurance Company	503	526	USAA Casualty Insurance Company	456	477
USAA General Indemnity Company	707	775	USAA General Indemnity Company	629	689

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	\$ 475	\$ 674	21st Century Centennial Insurance Company	\$ 609	\$ 846
21st Century Centennial Insurance Company**	469	666	21st Century Centennial Insurance Company**	601	836
Allstate Insurance Company	147	1,137	Allstate Insurance Company	207	2,167
American Family Connect P&C Ins. Co.	377	493	American Family Connect P&C Ins. Co.	477	646
DB Insurance Company, Ltd.	474	516	DB Insurance Company, Ltd.	640	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.	430	449	Garrison Property & Casualty Ins. Co.	575	602
GEICO Indemnity Company	262	305	GEICO Indemnity Company	313	367
Government Employees Ins. Co. (GEICO)	189	213	Government Employees Ins. Co. (GEICO)	236	268
Hartford Underwriters Insurance Company**	323	444	Hartford Underwriters Insurance Company**	489	677
Interinsurance Exchange of the Automobile Club**	368	466	Interinsurance Exchange of the Automobile Club**	504	648
Island Premier Insurance Company, Ltd.	341	341	Island Premier Insurance Company, Ltd.	422	422
Liberty Mutual Fire Insurance Company	472	744	Liberty Mutual Fire Insurance Company	622	1,001
Liberty Mutual Fire Insurance Company**	425	669	Liberty Mutual Fire Insurance Company**	559	901
North River Insurance Company	340	555	Progressive Advanced Insurance Company	395	442
Progressive Advanced Insurance Company	358	397	Progressive Preferred Insurance Company	302	367
Progressive Preferred Insurance Company	257	313	State Farm Fire and Casualty Company	762	884
State Farm Fire and Casualty Company	612	708	State Farm Mutual Automobile Insurance Co.	569	646
State Farm Mutual Automobile Insurance Co.	458	516	Tradewind Insurance Company, Ltd.	408	444
United Services Automobile Association (USAA)	290	303	United Services Automobile Association (USAA)	393	412
USAA Casualty Insurance Company	379	396	USAA Casualty Insurance Company	505	528
USAA General Indemnity Company	499	546	USAA General Indemnity Company	695	761

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



**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

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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
Allstate Insurance Company	\$ 199	\$ 2,165	Government Employees Ins. Co. (GEICO)	\$ 230	\$ 261
Government Employees Ins. Co. (GEICO)	247	282	Progressive Preferred Insurance Company	296	313
Progressive Preferred Insurance Company	332	407	GEICO Indemnity Company	322	378
GEICO Indemnity Company	342	402	United Services Automobile Association (USAA)	357	374
United Services Automobile Association (USAA)	399	417	Allstate Insurance Company	363	413
Progressive Advanced Insurance Company	404	455	Progressive Advanced Insurance Company	387	433
Tradewind Insurance Company, Ltd.	447	486	Island Premier Insurance Company, Ltd.	430	430
Island Premier Insurance Company, Ltd.	481	481	USAA Casualty Insurance Company	456	477
USAA Casualty Insurance Company	503	526	Hartford Underwriters Insurance Company**	490	678
Interinsurance Exchange of the Automobile Club**	534	692	American Family Connect P&C Ins. Co.	509	661
DTRIC Insurance Underwriters, Ltd.	538	585	DTRIC Insurance Underwriters, Ltd.	510	555
Garrison Property & Casualty Insurance Company	576	603	Interinsurance Exchange of the Automobile Club**	516	668
Liberty Mutual Fire Insurance Company**	595	960	Garrison Property & Casualty Insurance Co.	521	545
State Farm Mutual Automobile Insurance Co.	617	700	State Farm Mutual Automobile Insurance Co.	557	630
21st Century Centennial Insurance Company**	630	873	21st Century Centennial Insurance Company**	599	833
21st Century Centennial Insurance Company	638	885	Liberty Mutual Fire Insurance Company**	605	977
Liberty Mutual Fire Insurance Company	662	1,066	21st Century Centennial Insurance Company	607	844
USAA General Indemnity Company	707	775	USAA General Indemnity Company	629	689
GEICO Casualty Company	711	818	Liberty Mutual Fire Insurance Company	672	1,086
State Farm Fire and Casualty Company	823	952	State Farm Fire and Casualty Company	743	861
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
Allstate Insurance Company	\$ 147	\$ 1,137	Allstate Insurance Company	\$ 207	\$ 2,167
Government Employees Ins. Co. (GEICO)	189	213	Government Employees Ins. Co. (GEICO)	236	268
Progressive Preferred Insurance Company	257	313	Progressive Preferred Insurance Company	302	367
GEICO Indemnity Company	262	305	GEICO Indemnity Company	313	367
United Services Automobile Association (USAA)	290	303	United Services Automobile Association (USAA)	393	412
Hartford Underwriters Insurance Company**	323	444	Progressive Advanced Insurance Company	395	442
North River Insurance Company	340	555	Tradewind Insurance Company, Ltd.	408	444
Island Premier Insurance Company, Ltd.	341	341	Island Premier Insurance Company, Ltd.	422	422
Progressive Advanced Insurance Company	358	397	American Family Connect P&C Ins. Co.	477	646
Interinsurance Exchange of the Automobile Club**	368	466	Hartford Underwriters Insurance Company**	489	677
American Family Connect P&C Ins. Co.	377	493	Interinsurance Exchange of the Automobile Club**	504	648
USAA Casualty Insurance Company	379	396	USAA Casualty Insurance Company	505	528
DTRIC Insurance Underwriters, Ltd.	423	459	DTRIC Insurance Underwriters, Ltd.	527	573
Liberty Mutual Fire Insurance Company**	425	669	Liberty Mutual Fire Insurance Company**	559	901
Garrison Property & Casualty Ins. Co.	430	449	State Farm Mutual Automobile Insurance Co.	569	646
State Farm Mutual Automobile Insurance Co.	458	516	Garrison Property & Casualty Ins. Co.	575	602
21st Century Centennial Insurance Company**	469	666	21st Century Centennial Insurance Company**	601	836
Liberty Mutual Fire Insurance Company	472	744	21st Century Centennial Insurance Company	609	846
DB Insurance Company, Ltd.	474	516	Liberty Mutual Fire Insurance Company	622	1,001
21st Century Centennial Insurance Company	475	674	DB Insurance Company, Ltd.	640	699
USAA General Indemnity Company	499	546	USAA General Indemnity Company	695	761
State Farm Fire and Casualty Company	612	708	State Farm Fire and Casualty Company	762	884
First Indemnity Insurance of Hawaii, Inc.	788	948	First Indemnity Insurance of Hawaii, Inc.	982	1,186

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