



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:

- \$40,000/80,000 Bodily Injury Liability
- \$20,000 Property Damage Liability
- \$10,000 Personal Injury Protection
- \$40,000/80,000 Uninsured Motorist Stacked
- \$40,000/80,000 Underinsured Motorist Stacked

ANNUAL PREMIUMS: Rates in effect **January 1, 2026**

VEHICLE: 2024 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	\$ 944	\$ 607	\$ 900	\$ 475	\$ 716	\$ 609	\$ 902
Allstate Indemnity Company	487	600	564	599	412	437	604	643
Allstate Insurance Company	258	370	245	353	195	274	263	380
American Family Connect P&C Ins. Co.	713	1,091	575	870	427	663	540	863
Bankers Standard Insurance Company	453	498	509	560	337	370	465	512
Cincinnati Insurance Company	847	1,234	841	1,225	601	865	910	1,328
Crum & Forster Indemnity Company	842	1,391	692	1,115	586	925	792	1,291
DB Insurance Company, Ltd.	744	811	570	620	522	566	697	759
Farmers Property and Casualty Insurance Co. **	402	402	356	356	282	282	376	376
First Indemnity Insurance of Hawaii	1,034	1,242	888	1,063	866	1,036	1,064	1,278
Garrison Property & Casualty Insurance Co.	649	678	588	614	488	509	651	681
GEICO Casualty Company	927	1,058	943	1,076	774	875	883	1,006
GEICO Indemnity Company	433	505	407	473	336	387	398	462
Government Employees Ins. Co. (GEICO)	304	343	281	317	233	262	288	325
Hartford Underwriters Insurance Company**	629	737	636	745	427	497	635	745
Insurance Company of the State of Pennsylvania	634	1,110	591	1,028	462	784	651	1,141
Interinsurance Exchange of the Automobile Club**	570	736	552	714	396	498	540	694
Island Premier Insurance Company, Ltd.	526	543	469	484	372	384	465	480
Liberty Insurance Corporation	955	1,169	1,269	1,487	970	1,113	1,197	1,396
Liberty Insurance Corporation**	860	1,052	1,142	1,338	873	1,002	1,077	1,256
Liberty Mutual Fire Insurance Company	703	845	1,113	1,258	914	1,009	1,064	1,196
Liberty Mutual Fire Insurance Company**	632	761	1,002	1,132	823	908	957	1,077
Midvale Indemnity Company	973	1,205	937	1,149	795	969	1,012	1,248
North River Insurance Company	571	955	468	765	393	632	538	891
Permanent General Assurance Corp.	1,577	1,913	1,439	1,913	892	1,913	1,577	1,913
Phoenix Insurance Company	304	405	300	401	224	295	308	412
Privilege Underwriters Reciprocal Exchange	631	1,370	590	1,274	462	965	650	1,413
Progressive Advanced Insurance Company	432	492	408	460	375	420	424	478
Progressive Preferred Insurance Company	364	445	321	392	283	343	331	403
State Farm Fire and Casualty Company	1,087	1,328	1,001	1,224	864	1,059	1,011	1,237
State Farm Mutual Automobile Insurance Co.	783	936	719	858	619	736	726	867
Tradewind Insurance Company, Ltd.	514	557	456	495	403	438	470	510
Travelers Indemnity Company of America	304	405	300	401	224	295	308	412
United Services Automobile Association (USAA)	443	464	398	416	324	338	440	460
United States Fire Insurance Company	732	1,209	600	967	509	804	688	1,123
USAA Casualty Insurance Company	569	595	514	537	424	442	571	597
USAA General Indemnity Company	782	856	713	780	602	657	789	863

*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:

- \$40,000/80,000 Bodily Injury Liability
- \$20,000 Property Damage Liability
- \$10,000 Personal Injury Protection
- \$40,000/80,000 Uninsured Motorist Stacked
- \$40,000/80,000 Underinsured Motorist Stacked

ANNUAL PREMIUMS: Rates in effect January 1, 2026

VEHICLE: 2024 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

Insurance Company	clean risk	1 speeding conviction
21st Century Centennial Insurance Company	\$ 638	\$ 944
Allstate Insurance Company	258	370
DB Insurance Company, Ltd.	744	811
First Indemnity Insurance of Hawaii	1,034	1,242
Garrison Property & Casualty Insurance Co.	649	678
GEICO Casualty Company	927	1,058
GEICO Indemnity Company	433	505
Government Employees Ins. Co. (GEICO)	304	343
Hartford Underwriters Insurance Company**	629	737
Interinsurance Exchange of the Automobile Club**	570	736
Island Premier Insurance Company, Ltd.	526	543
Liberty Mutual Fire Insurance Company	703	845
Liberty Mutual Fire Insurance Company**	632	761
Progressive Advanced Insurance Company	432	492
Progressive Preferred Insurance Company	364	445
State Farm Fire and Casualty Company	1,087	1,328
State Farm Mutual Automobile Insurance Co.	783	936
Tradewind Insurance Company, Ltd.	514	557
United Services Automobile Association (USAA)	443	464
USAA Casualty Insurance Company	569	595
USAA General Indemnity Company	782	856

MAUI MAJOR INSURERS

Insurance Company	clean risk	1 speeding conviction
21st Century Centennial Insurance Company	\$ 607	\$ 900
Allstate Insurance Company	564	599
American Family Connect P&C Ins. Co.	575	870
DB Insurance Company, Ltd.	570	620
First Indemnity Insurance of Hawaii	888	1,063
Garrison Property & Casualty Insurance Co.	588	614
GEICO Indemnity Company	407	473
Government Employees Ins. Co. (GEICO)	281	317
Hartford Underwriters Insurance Company**	636	745
Interinsurance Exchange of the Automobile Club**	552	714
Island Premier Insurance Company, Ltd.	469	484
Liberty Mutual Fire Insurance Company	1,113	1,258
Liberty Mutual Fire Insurance Company**	1,002	1,132
North River Insurance Company	468	765
Progressive Advanced Insurance Company	408	460
Progressive Preferred Insurance Company	321	392
State Farm Fire and Casualty Company	1,001	1,224
State Farm Mutual Automobile Insurance Co.	719	858
United Services Automobile Association (USAA)	398	416
USAA Casualty Insurance Company	514	537
USAA General Indemnity Company	713	780

KAUAI MAJOR INSURERS

Insurance Company	clean risk	1 speeding conviction
21st Century Centennial Insurance Company	\$ 475	\$ 716
Allstate Indemnity Company	412	437
Allstate Insurance Company	195	274
American Family Connect P&C Ins. Co.	427	663
DB Insurance Company, Ltd.	522	566
First Indemnity Insurance of Hawaii	866	1,036
Garrison Property & Casualty Insurance Co.	488	509
GEICO Indemnity Company	336	387
Government Employees Ins. Co. (GEICO)	233	262
Hartford Underwriters Insurance Company**	427	497
Interinsurance Exchange of the Automobile Club**	396	498
Island Premier Insurance Company, Ltd.	372	384
Liberty Mutual Fire Insurance Company	914	1,009
Liberty Mutual Fire Insurance Company**	823	908
North River Insurance Company	393	632
Progressive Advanced Insurance Company	375	420
Progressive Preferred Insurance Company	283	343
State Farm Fire and Casualty Company	864	1,059
State Farm Mutual Automobile Insurance Co.	619	736
United Services Automobile Association (USAA)	324	338
USAA Casualty Insurance Company	424	442
USAA General Indemnity Company	602	657

HAWAII MAJOR INSURERS

Insurance Company	clean risk	1 speeding conviction
21st Century Centennial Insurance Company	\$ 609	\$ 902
Allstate Insurance Company	263	380
American Family Connect P&C Ins. Co.	540	863
DB Insurance Company, Ltd.	697	759
First Indemnity Insurance of Hawaii	1,064	1,278
Garrison Property & Casualty Insurance Co.	651	681
GEICO Casualty Company	1,006	1,006
GEICO Indemnity Company	398	462
Government Employees Ins. Co. (GEICO)	288	325
Hartford Underwriters Insurance Company**	635	745
Interinsurance Exchange of the Automobile Club**	540	694
Island Premier Insurance Company, Ltd.	465	480
Liberty Mutual Fire Insurance Company	1,064	1,196
Liberty Mutual Fire Insurance Company**	957	1,077
Progressive Advanced Insurance Company	424	478
Progressive Preferred Insurance Company	331	403
State Farm Fire and Casualty Company	1,011	1,237
State Farm Mutual Automobile Insurance Co.	726	867
Tradewind Insurance Company, Ltd.	470	510
United Services Automobile Association (USAA)	440	460
USAA Casualty Insurance Company	571	597
USAA General Indemnity Company	789	863

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:

- \$40,000/80,000 Bodily Injury Liability
- \$20,000 Property Damage Liability
- \$10,000 Personal Injury Protection
- \$40,000/80,000 Uninsured Motorist Stacked
- \$40,000/80,000 Underinsured Motorist Stacked

ANNUAL PREMIUMS: Rates in effect **January 1, 2026**

VEHICLE: 2024 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
Allstate Insurance Company	\$ 258	\$ 370	Government Employees Ins. Co. (GEICO)	\$ 281	\$ 317
Government Employees Ins. Co. (GEICO)	304	343	Progressive Preferred Insurance Company	321	392
Progressive Preferred Insurance Company	364	445	United Services Automobile Association (USAA)	398	416
Progressive Advanced Insurance Company	432	492	GEICO Indemnity Company	407	473
GEICO Indemnity Company	433	505	Progressive Advanced Insurance Company	408	460
United Services Automobile Association (USAA)	443	464	North River Insurance Company	468	765
Tradewind Insurance Company, Ltd.	514	557	Island Premier Insurance Company, Ltd.	469	484
Island Premier Insurance Company, Ltd.	526	543	USAA Casualty Insurance Company	514	537
USAA Casualty Insurance Company	569	595	Interinsurance Exchange of the Automobile Club**	552	714
Interinsurance Exchange of the Automobile Club**	570	736	Allstate Insurance Company	564	599
Hartford Underwriters Insurance Company**	629	737	DB Insurance Company, Ltd.	570	620
Liberty Mutual Fire Insurance Company**	632	761	American Family Connect P&C Ins. Co.	575	870
21st Century Centennial Insurance Company	638	944	Garrison Property & Casualty Insurance Co.	588	614
Garrison Property & Casualty Insurance Co.	649	678	21st Century Centennial Insurance Company	607	900
Liberty Mutual Fire Insurance Company	703	845	Hartford Underwriters Insurance Company**	636	745
DB Insurance Company, Ltd.	744	811	USAA General Indemnity Company	713	780
USAA General Indemnity Company	782	856	State Farm Mutual Automobile Insurance Co.	719	858
State Farm Mutual Automobile Insurance Co.	783	936	First Indemnity Insurance of Hawaii	888	1,063
GEICO Casualty Company	927	1,058	State Farm Fire and Casualty Company	1,001	1,224
First Indemnity Insurance of Hawaii	1,034	1,242	Liberty Mutual Fire Insurance Company**	1,002	1,132
State Farm Fire and Casualty Company	1,087	1,328	Liberty Mutual Fire Insurance Company	1,113	1,258

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	1 speeding conviction	Insurance Company	clean risk	1 speeding conviction
Allstate Insurance Company	\$ 195	\$ 274	Allstate Insurance Company	\$ 263	\$ 380
Government Employees Ins. Co. (GEICO)	233	262	Government Employees Ins. Co. (GEICO)	288	325
Progressive Preferred Insurance Company	283	343	Progressive Preferred Insurance Company	331	403
United Services Automobile Association (USAA)	324	338	GEICO Indemnity Company	398	462
GEICO Indemnity Company	336	387	Progressive Advanced Insurance Company	424	478
Island Premier Insurance Company, Ltd.	372	384	United Services Automobile Association (USAA)	440	460
Progressive Advanced Insurance Company	375	420	Island Premier Insurance Company, Ltd.	465	480
North River Insurance Company	393	632	Tradewind Insurance Company, Ltd.	470	510
Interinsurance Exchange of the Automobile Club**	396	498	American Family Connect P&C Ins. Co.	540	863
Allstate Indemnity Company	412	437	Interinsurance Exchange of the Automobile Club**	540	694
USAA Casualty Insurance Company	424	442	USAA Casualty Insurance Company	571	597
American Family Connect P&C Ins. Co.	427	663	21st Century Centennial Insurance Company	609	902
Hartford Underwriters Insurance Company**	427	497	Hartford Underwriters Insurance Company**	635	745
21st Century Centennial Insurance Company	475	716	Garrison Property & Casualty Insurance Co.	651	681
Garrison Property & Casualty Insurance Co.	488	509	DB Insurance Company, Ltd.	697	759
DB Insurance Company, Ltd.	522	566	State Farm Mutual Automobile Insurance Co.	726	867
USAA General Indemnity Company	602	657	USAA General Indemnity Company	789	863
State Farm Mutual Automobile Insurance Co.	619	736	Liberty Mutual Fire Insurance Company**	957	1,077
Liberty Mutual Fire Insurance Company**	823	908	GEICO Casualty Company	1,006	1,006
State Farm Fire and Casualty Company	864	1,059	State Farm Fire and Casualty Company	1,011	1,237
First Indemnity Insurance of Hawaii	866	1,036	First Indemnity Insurance of Hawaii	1,064	1,278
Liberty Mutual Fire Insurance Company	914	1,009	Liberty Mutual Fire Insurance Company	1,064	1,196

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.

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