



## 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, 2021**

**VEHICLE:** **2020** 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	\$ 576	\$ 803	\$ 551	\$ 769	\$ 431	\$ 617	\$ 553	\$ 772
21st Century Centennial Insurance Company**	569	793	543	760	426	610	546	763
Allstate Indemnity Company	763	814	750	798	570	604	808	861
Allstate Insurance Company	457	628	456	619	338	453	489	668
American Family Connect Property and Casualty Ins. Co.	561	795	477	675	324	462	461	654
Bankers Standard Insurance Company	363	396	324	353	271	295	374	409
Cincinnati Insurance Company	826	1,202	810	1,179	584	840	882	1,285
Crestbrook Insurance Company	697	810	679	783	496	571	739	857
Crum & Forster Indemnity Company	879	1,071	720	871	597	718	827	1,005
DB Insurance Company, Ltd.	682	746	520	568	474	516	640	699
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
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.	498	520	450	470	372	388	499	522
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
Farmer Property and Casualty Insurance Co. **	334	334	297	297	232	232	311	311
Interinsurance Exchange of the Automobile Club**	470	610	452	590	320	412	438	572
Island Insurance Company, Ltd.	672	733	622	678	522	569	649	708
Island Premier Insurance Company, Ltd.	481	481	430	430	341	341	422	422
Liberty Insurance Corporation	799	1,275	811	1,296	582	903	761	1,214
Liberty Insurance Corporation**	755	1,207	765	1,226	547	851	717	1,146
Liberty Mutual Fire Insurance Company	531	848	540	864	387	601	506	807
Liberty Mutual Fire Insurance Company**	478	763	486	777	348	541	455	726
Midvale Indemnity Company	779	807	735	760	576	597	647	848
North River Insurance Company	497	605	407	492	338	406	465	565
Pacific Indemnity Company	281	384	261	356	224	304	282	386
Permanent General Assurance Corp.	1,161	1,413	1,086	1,320	925	1,118	1,186	1,456
Phoenix Insurance Company*	304	405	300	401	224	295	308	412
Privilege Underwriters Reciprocal Exchange	507	1,081	475	1,003	372	758	525	1,117
Progressive Advanced Insurance Company	578	687	541	639	489	574	566	666
Progressive Preferred Insurance Company	447	564	396	498	350	437	408	510
State Farm Fire and Casualty Company	599	742	566	702	440	548	567	703
State Farm Mutual Automobile Insurance Co.	482	586	455	553	354	429	456	553
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)	356	372	320	334	260	272	353	370
United States Fire Insurance Company	737	898	599	724	500	600	687	833
USAA Casualty Insurance Company	498	520	450	470	372	388	499	522
USAA General Indemnity Company	580	635	517	565	412	450	574	629

\*Closed book of business/renewals only

\*\*Mass merchandising or restricted group rates



**STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS**  
**MAJOR<sup>A</sup> INSURERS BY COUNTY - IN ALPHABETICAL ORDER**

^ approximately 95th percentile by premium volume for all counties, except Maui at 90th percentile.

**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, 2021**

**VEHICLE:** **2020** 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	\$ 576	\$ 803	21st Century Centennial Insurance Company	\$ 551	\$ 769
21st Century Centennial Insurance Company**	569	793	21st Century Centennial Insurance Company**	543	760
Allstate Insurance Company	457	628	Allstate Insurance Company	456	619
First Indemnity Insurance of Hawaii, Inc.	1,001	1,186	American Family Connect Prop. & Cas. Ins. Co.	477	675
Garrison Property & Casualty Insurance Co.	498	520	DB Insurance Company, Ltd.	520	568
GEICO Casualty Company	828	876	First Indemnity Insurance of Hawaii, Inc.	867	1,022
GEICO Indemnity Company	408	443	Garrison Property & Casualty Insurance Co.	450	470
Government Employees Ins. Co. (GEICO)	291	291	GEICO Indemnity Company	383	415
Hartford Underwriters Insurance Company**	479	563	Government Employees Ins. Co. (GEICO)	274	274
Interinsurance Exchange of the Automobile Club**	470	610	Hartford Underwriters Insurance Company**	490	577
Island Premier Insurance Company, Ltd.	481	481	Interinsurance Exchange of the Automobile Club**	452	590
Liberty Mutual Fire Insurance Company	531	848	Island Premier Insurance Company, Ltd.	430	430
Liberty Mutual Fire Insurance Company**	478	763	Liberty Mutual Fire Insurance Company	540	864
Progressive Advanced Insurance Company	578	687	Liberty Mutual Fire Insurance Company**	486	777
Progressive Preferred Insurance Company	447	564	Progressive Advanced Insurance Company	541	639
State Farm Fire and Casualty Company	599	742	Progressive Preferred Insurance Company	396	498
State Farm Mutual Automobile Insurance Co.	482	586	State Farm Fire and Casualty Company	566	702
Tradewind Insurance Company, Ltd.	447	486	State Farm Mutual Automobile Insurance Co.	455	553
United Services Automobile Association (USAA)	356	372	United Services Automobile Association (USAA)	320	334
USAA Casualty Insurance Company	498	520	USAA Casualty Insurance Company	450	470
USAA General Indemnity Company	580	635	USAA General Indemnity Company	517	565

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	\$ 431	\$ 617	21st Century Centennial Insurance Company	\$ 553	\$ 772
21st Century Centennial Insurance Company**	426	610	21st Century Centennial Insurance Company**	546	763
Allstate Insurance Company	338	453	Allstate Insurance Company	489	668
DB Insurance Company, Ltd.	474	516	American Family Connect Prop. & Cas. Ins. Co.	461	654
DTRIC Insurance Underwriters, Ltd.	423	459	DB Insurance Company, Ltd.	640	699
First Indemnity Insurance of Hawaii, Inc.	840	989	First Indemnity Insurance of Hawaii, Inc.	1,034	1,227
GEICO Indemnity Company	309	334	GEICO Indemnity Company	373	405
Government Employees Ins. Co. (GEICO)	222	222	Government Employees Ins. Co. (GEICO)	280	281
Hartford Underwriters Insurance Company**	323	377	Hartford Underwriters Insurance Company**	489	575
Interinsurance Exchange of the Automobile Club**	320	412	Interinsurance Exchange of the Automobile Club**	438	572
Island Premier Insurance Company, Ltd.	341	341	Island Premier Insurance Company, Ltd.	422	422
Liberty Mutual Fire Insurance Company	387	601	Liberty Mutual Fire Insurance Company	506	807
Liberty Mutual Fire Insurance Company**	348	541	Liberty Mutual Fire Insurance Company**	455	726
North River Insurance Company	338	406	Progressive Advanced Insurance Company	566	666
Progressive Advanced Insurance Company	489	574	Progressive Preferred Insurance Company	408	510
Progressive Preferred Insurance Company	350	437	State Farm Fire and Casualty Company	567	703
State Farm Fire and Casualty Company	440	548	State Farm Mutual Automobile Insurance Co.	456	553
State Farm Mutual Automobile Insurance Co.	354	429	United Services Automobile Association (USAA)	353	370
United Services Automobile Association (USAA)	260	272	USAA Casualty Insurance Company	499	522
USAA Casualty Insurance Company	372	388	USAA General Indemnity Company	574	629

**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.

\*\*Mass merchandising or restricted group rates



**STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS  
MAJOR<sup>A</sup> INSURERS BY COUNTY - PREMIUMS FROM LOWEST TO HIGHEST FOR CLEAN RISK**

^ approximately 95th percentile by premium volume for all counties, except Maui at 90th percentile.

**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
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Usage: Pleasure

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

Usage: Pleasure

<b>OAHU MAJOR INSURERS</b>			<b>MAUI MAJOR INSURERS</b>		
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)	356	372	United Services Automobile Association (USAA)	320	334
GEICO Indemnity Company	408	443	GEICO Indemnity Company	383	415
Progressive Preferred Insurance Company	447	564	Progressive Preferred Insurance Company	396	498
Tradewind Insurance Company, Ltd.	447	486	Island Premier Insurance Company, Ltd.	430	430
Allstate Insurance Company	457	628	Garrison Property & Casualty Insurance Co.	450	470
Interinsurance Exchange of the Automobile Club**	470	610	USAA Casualty Insurance Company	450	470
Liberty Mutual Fire Insurance Company**	478	763	Interinsurance Exchange of the Automobile Club**	452	590
Hartford Underwriters Insurance Company**	479	563	Hartford Underwriters Insurance Company**	455	553
Island Premier Insurance Company, Ltd.	481	481	Allstate Insurance Company	456	619
State Farm Mutual Automobile Insurance Co.	482	586	American Family Connect Prop. & Cas. Ins. Co.	477	675
Garrison Property & Casualty Insurance Co.	498	520	Liberty Mutual Fire Insurance Company**	486	777
USAA Casualty Insurance Company	498	520	Hartford Underwriters Insurance Company**	490	577
Liberty Mutual Fire Insurance Company	531	848	USAA General Indemnity Company	517	565
21st Century Centennial Insurance Company**	569	793	DB Insurance Company, Ltd.	520	568
21st Century Centennial Insurance Company	576	803	Liberty Mutual Fire Insurance Company	540	864
Progressive Advanced Insurance Company	578	687	Progressive Advanced Insurance Company	541	639
USAA General Indemnity Company	580	635	21st Century Centennial Insurance Company**	543	760
State Farm Fire and Casualty Company	599	742	21st Century Centennial Insurance Company	551	769
GEICO Casualty Company	828	876	State Farm Fire and Casualty Company	566	702
First Indemnity Insurance of Hawaii, Inc.	1,001	1,186	First Indemnity Insurance of Hawaii, Inc.	867	1,022

<b>KAUAI MAJOR INSURERS</b>			<b>HAWAII MAJOR INSURERS</b>		
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)	260	272	United Services Automobile Association (USAA)	353	370
GEICO Indemnity Company	309	334	GEICO Indemnity Company	373	405
Interinsurance Exchange of the Automobile Club**	320	412	Progressive Preferred Insurance Company	408	510
Hartford Underwriters Insurance Company**	323	377	Island Premier Insurance Company, Ltd.	422	422
Allstate Insurance Company	338	453	Interinsurance Exchange of the Automobile Club**	438	572
North River Insurance Company	338	406	Liberty Mutual Fire Insurance Company**	455	726
Island Premier Insurance Company, Ltd.	341	341	State Farm Mutual Automobile Insurance Co.	456	553
Liberty Mutual Fire Insurance Company**	348	541	American Family Connect Prop. & Cas. Ins. Co.	461	654
Progressive Preferred Insurance Company	350	437	Allstate Insurance Company	489	668
State Farm Mutual Automobile Insurance Co.	354	429	Hartford Underwriters Insurance Company**	489	575
USAA Casualty Insurance Company	372	388	USAA Casualty Insurance Company	499	522
Liberty Mutual Fire Insurance Company	387	601	Liberty Mutual Fire Insurance Company	506	807
DTRIC Insurance Underwriters, Ltd.	423	459	21st Century Centennial Insurance Company**	546	763
21st Century Centennial Insurance Company**	426	610	21st Century Centennial Insurance Company	553	772
21st Century Centennial Insurance Company	431	617	Progressive Advanced Insurance Company	566	666
State Farm Fire and Casualty Company	440	548	State Farm Fire and Casualty Company	567	703
DB Insurance Company, Ltd.	474	516	USAA General Indemnity Company	574	629
Progressive Advanced Insurance Company	489	574	DB Insurance Company, Ltd.	640	699
First Indemnity Insurance of Hawaii, Inc.	840	989	First Indemnity Insurance of Hawaii, Inc.	1,034	1,227

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