

Table 15.08-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2021

[In dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes 1/	6,146,799,490	5,127,125,399
Life 2/	907,412,297	2,459,037,244
Fraternal 2/	10,680,457	8,164,413
Fire, marine, casualty, and miscellaneous		
Accident and health 3/	2,114,832,846	1,592,839,935
Fire	87,979,780	10,983,727
Allied lines	74,520,852	27,400,693
Multiple peril crop	1,865,565	1,864,811
Federal flood	91,808,213	2,852,780
Private flood	7,720,736	934,588
Farmowners multiple peril	25	-
Homeowners multiple peril	418,778,098	153,876,359
Commercial multiple peril (non-liability portion)	129,528,056	38,890,618
Commercial multiple peril (liability portion)	57,670,015	18,198,681
Mortgage guaranty	19,557,921	1,710,788
Ocean marine	21,595,676	9,155,125
Inland marine	113,630,491	33,680,752
Financial guaranty	3,749,479	-
Medical malpractice	18,476,838	8,859,099
Earthquake	12,929,227	-
Workers' compensation	278,001,271	145,546,619
Other liability - occurrence	143,006,916	79,432,224
Other liability - claims-made	64,941,117	24,625,508
Excess workers' compensation	6,547,831	3,654,398
Products liability	5,299,005	1,774,594
Private passenger auto no-fault	76,655,648	30,079,952
Other private passenger auto liability	362,450,046	186,400,552
Commercial auto no-fault	5,690,827	1,345,307
Other commercial auto liability	86,154,981	33,471,464
Private passenger auto physical damage	367,041,866	210,141,700
Commercial auto physical damage	28,123,713	13,412,696
Aircraft (all perils)	11,815,219	15,054,005
Fidelity	4,813,096	-169,020
Surety	50,461,801	-4,277,331
Burglary and theft	909,523	797,075
Boiler and machinery	5,755,814	609,068
Credit	6,735,635	3,259,951
Warranty	3,360,385	1,998,944
Title	153,423,833	1,824,052
All other	2,534,631	640,084
Foreign risk retention group	13,276,772	9,053,944
Surplus lines (net of reinsurance)	377,062,988	(NA)

Continued on next page.

Table 15.08-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2021 -- Con.

NA Not available.

1/ "Losses, claims, and benefits paid" excludes surplus lines.

2/ Excludes annuities.

3/ Excludes mutual benefit societies and health maintenance organizations and dental.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2022* <<https://cca.hawaii.gov/ins/reports/>> accessed May 31, 2023.