

Table 15.08-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2023

[In dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes 1/	6,905,709,629	7,491,798,614
Life 2/	939,690,215	2,967,729,683
Fraternal 2/	13,641,262	15,182,105
Fire, marine, casualty, and miscellaneous	5,340,273,376	4,494,021,112
Accident and health 3/	2,233,170,056	1,879,930,351
Fire	126,369,021	160,194,416
Allied lines	153,949,009	73,318,947
Multiple peril crop	2,602,993	4,178,006
Federal flood	34,906,732	5,538,075
Private flood	10,377,190	112,717
Homeowners multiple peril	495,888,923	1,161,867,493
Commercial multiple peril (non-liability portion)	167,815,249	193,246,467
Commercial multiple peril (liability portion)	68,822,502	24,617,633
Mortgage guaranty	19,004,994	2,089,543
Ocean marine	28,011,195	20,161,035
Inland marine	137,697,776	59,554,075
Financial guaranty	3,650,629	-
Medical professional liability - occurrence	3,799,189	19,612
Medical professional liability - claims-made	15,944,018	19,385,846
Earthquake	18,646,884	124,100
Workers' compensation	347,441,227	143,536,951
Other liability - occurrence	197,298,738	71,058,694
Other liability - claims-made	66,695,167	11,450,509
Excess workers' compensation	10,145,391	1,489,953
Products liability - occurrence	6,893,307	829,107
Products liability - claims-made	30	-
Private passenger auto no-fault	76,538,152	36,684,420
Other private passenger auto liability	382,656,730	235,938,839
Commercial auto no-fault	5,483,400	1,617,629
Other commercial auto liability	95,664,473	32,994,496
Private passenger auto physical damage	425,929,225	306,610,926
Commercial auto physical damage	32,051,933	20,385,340
Aircraft (all perils)	12,946,376	16,273,037
Fidelity	4,479,139	202,930
Surety	65,109,964	1,944,975
Burglary and theft	1,093,225	966,271
Boiler and machinery	5,540,040	940,997
Credit	8,296,367	4,057,270
International	2,243	-

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Table 15.08-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2023 -- Con.

Class of insurance	Premiums	Losses, claims, and benefits paid
Fire, marine, casualty, and miscellaneous (con.)		
Warranty	2,477,546	2,524,009
Title	71,186,313	139,632
All other	1,688,030	36,811
Foreign risk retention group	19,387,804	14,865,714
Surplus lines (net of reinsurance)	592,716,972	(NA)

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, 2024* <<https://cca.hawaii.gov/ins/reports/>> accessed June 11, 2025.