



## 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 VS 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.

For the latest update, visit our website <http://hawaii.gov/dcca/ins>. For further information, contact the Insurance Division, P.O. Box 3614, Honolulu, Hawaii 96811, or call (808) 586-2790.

## CUSTOMER COMPLAINT RATIOS (for selected insurance companies/groups)

These complaint ratios are based on the number of written complaints received by the Insurance Division from January 1, 2011 to December 31, 2011 for the 11 insurance companies/groups that write more than 95% of the private passenger automobile insurance market. These numbers do not reflect any determination on the part of the Insurance Division as to whether a particular complaint may have been justified or not and include no-fault hearing requests.

Insurance Company/Group	No. of Auto's Insured	No. of Complaints Received	Ratio of Complaints Per 1,000 Autos
Allstate Ins. Co.'s	72,334	6	0.083
DTRIC Ins. Co., Ltd.	26,488	3	0.113
Farmers Ins. Hawaii, Inc.	92,724	87	0.938
First Ins. Co.'s	43,586	1	0.023
GEICO Ins. Co.'s	195,912	69	0.352
Hartford Underwriters Ins. Co.	25,893	3	0.116
Island Ins. Co.'s	27,615	6	0.217
Liberty Mutual Ins. Co.'s	37,103	7	0.189
Progressive Ins. Co.'s	38,032	3	0.079
State Farm Ins. Co.'s	156,206	12	0.077
USAA Ins. Co.'s	95,027	4	0.042



The Insurance Division of the State of Hawaii Department of Commerce and Consumer Affairs provides this sample premium comparison 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.

**STATE OF HAWAII SAMPLE ANNUAL MOTOR VEHICLE INSURANCE PREMIUMS**

**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, 2012**

**VEHICLE:** 2011 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

**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	
	one speeding		one speeding		one speeding		one speeding	
	clean risk	conviction						
Allstate Indemnity Company	766	817	718	767	550	585	775	831
Allstate Insurance Company	412	560	383	520	287	382	413	563
American Automobile Insurance Company*	196	216	199	219	137	151	235	259
American Insurance Company*	196	216	199	219	137	151	235	259
Associated Indemnity Corporation*	196	216	199	219	137	151	235	259
Bankers Standard Insurance Company	363	363	324	324	271	271	374	371
Crum & Forster Indemnity Company	945	1,137	780	931	655	776	899	1,077
Dongbu Insurance Co., Ltd. (U.S. Branch)	497	543	462	504	397	433	522	570
DTRIC Insurance Company, Ltd	784	784	794	794	648	648	763	763
DTRIC Insurance Company, Ltd**	406	406	394	394	359	359	435	435
DTRIC Insurance Underwriters, Ltd	395	395	402	402	329	329	440	440
Farmers Insurance Hawaii, Inc.	814	1,141	758	1,059	590	812	838	1,177
Farmers Insurance Hawaii, Inc.**	408	547	385	512	314	408	419	561
Federal Insurance Company	281	384	261	356	224	304	282	386
Fireman's Fund Insurance Company	196	216	199	219	137	151	235	259
Fireman's Fund Insurance Company of Hawaii	196	216	199	219	137	151	235	259
First Fire and Casualty Insurance of Hawaii, Inc.	664	730	581	639	529	582	707	778
First Indemnity Insurance of Hawaii, Inc.	857	943	730	803	662	728	902	992
First Insurance Company of Hawaii, Ltd.	781	859	683	751	622	684	832	915
First Security Insurance of Hawaii, Inc.	547	601	478	526	435	479	582	641
Garrison Property & Casualty Insurance Company**	521	545	468	489	380	397	521	544
GEICO Casualty Company	791	837	798	844	624	657	778	822
GEICO Indemnity Company	390	422	362	391	285	306	370	400
Government Employees Ins. Co. (GEICO)	270	270	267	267	204	204	281	281
Hartford Underwriters Insurance Company**	479	563	490	577	323	377	489	575
Hawaiian Insurance and Guaranty Company, Ltd.	526	591	381	425	402	447	517	580
IDS Property Casualty Insurance Company	506	506	434	434	318	318	416	416
Insurance Company of the State of Pennsylvania	512	512	479	479	376	376	529	529
Interinsurance Exchange of the Automobile Club	428	552	440	570	294	374	424	544
Island Insurance Company, Limited	644	702	601	656	489	534	612	668
Island Premier Insurance Company, Limited	352	352	324	324	265	265	332	332
Liberty Insurance Corporation	665	1,050	673	1,065	490	751	635	1,002
Liberty Insurance Corporation**	598	945	605	959	441	676	570	902
Liberty Mutual Fire Insurance Company	443	700	448	710	326	500	423	668
Liberty Mutual Fire Insurance Company**	398	630	404	639	294	450	381	601
Metropolitan Property & Casualty Ins. Co.**	300	300	269	269	215	215	281	281
National Surety Corporation*	196	216	199	219	137	151	235	259
North River Insurance Company	533	641	441	526	370	438	507	607
Pacific Indemnity Company	281	384	261	356	224	304	282	386
Phoenix Insurance Company*	304	405	300	402	224	295	308	412
Progressive Casualty Insurance Company	665	881	616	817	497	649	668	884
Progressive Direct Insurance Company	595	792	550	734	475	630	618	811
Progressive Hawaii Insurance Corporation*	517	645	463	575	362	447	498	621
Progressive Northern Insurance Company*	775	910	696	814	543	633	748	877
Progressive Northwestern Insurance Company*	643	768	579	688	453	536	621	740
Progressive Specialty Insurance Company*	433	555	388	494	304	384	417	534
State Farm Fire and Casualty Company	586	718	560	687	424	521	542	665
State Farm Mutual Automobile Insurance Company	491	590	470	564	356	425	455	546
Tradewind Insurance Company, Ltd.	407	442	379	412	309	336	387	421
Travelers Indemnity Company of America*	304	405	300	402	224	295	308	412
United Services Automobile Association (USAA)**	379	397	338	354	271	283	375	393
United States Fire Insurance Company	793	954	651	776	550	650	749	895
USAA Casualty Insurance Company**	521	545	468	489	380	397	521	544
USAA General Indemnity Company**	676	740	599	656	471	515	668	732

\*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 more than 95%  
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, 2012**

**VEHICLE:** 2011 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	one speeding		Insurance Company	one speeding	
	clean risk	conviction		clean risk	conviction
Allstate Ins. Co.	412	560	Allstate Ins. Co.	383	520
DTRIC Ins. Co., Ltd.	784	784	DTRIC Ins. Co., Ltd.	794	794
DTRIC Ins. Co., Ltd. **	406	406	DTRIC Ins. Co., Ltd. **	394	394
Farmers Ins. Hawaii, Inc.	814	1,141	Farmers Ins. Hawaii, Inc.	758	1,059
Farmers Ins. Hawaii, Inc.**	408	547	Farmers Ins. Hawaii, Inc.**	385	512
First Fire & Casualty Ins. of Hawaii, Inc.	664	730	First Fire & Casualty Ins. of Hawaii, Inc.	581	639
First Indemnity Ins. of Hawaii, Inc.	857	943	First Indemnity Ins. of Hawaii, Inc.	730	803
GEICO Casualty Co.	791	837	First Ins. Co. of Hawaii, Ltd.	683	751
GEICO Indemnity Co.	390	422	First Security Ins. of Hawaii, Inc.	478	526
Government Employees Ins. Co. (GEICO)	270	270	GEICO Casualty Co.	798	844
Hartford Underwriters Ins. Co.**	479	563	GEICO Indemnity Co.	362	391
Interinsurance Exchange of the Automobile Club	428	552	Government Employees Ins. Co. (GEICO)	267	267
Liberty Mutual Fire Ins. Co.	443	700	Hartford Underwriters Ins. Co.**	490	577
Liberty Mutual Fire Ins. Co.**	398	630	Liberty Mutual Fire Ins. Co.	448	710
Progressive Casualty Ins. Co.	665	881	Liberty Mutual Fire Ins. Co.**	404	639
Progressive Direct Ins. Co.	595	792	North River Ins. Co.	441	526
State Farm Fire & Casualty Co.	586	718	Progressive Casualty Ins. Co.	616	817
State Farm Mutual Automobile Ins. Co.	491	590	Progressive Direct Ins. Co.	550	734
Tradewind Ins. Co., Ltd.	407	442	State Farm Fire & Casualty Co.	560	687
United Services Automobile Association (USAA)**	379	397	State Farm Mutual Automobile Ins. Co.	470	564
USAA Casualty Ins. Co.**	521	545	United Services Automobile Association (USAA)**	338	354
USAA General Indemnity Co. **	676	740	USAA Casualty Ins. Co.**	468	489

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	one speeding		Insurance Company	one speeding	
	clean risk	conviction		clean risk	conviction
Allstate Indemnity Co.	550	585	Allstate Ins. Co.	413	563
Allstate Ins. Co.	287	382	DTRIC Ins. Co., Ltd.	763	763
Dongbu Ins. Co., Ltd. (US Branch)	397	433	DTRIC Ins. Co., Ltd. **	435	435
DTRIC Ins. Co., Ltd.	648	648	Farmers Ins. Hawaii, Inc.	838	1,177
DTRIC Ins. Co., Ltd. **	359	359	Farmers Ins. Hawaii, Inc.**	419	561
Farmers Ins. Hawaii, Inc.	590	812	First Fire & Casualty Ins. of Hawaii, Inc.	707	778
Farmers Ins. Hawaii, Inc.**	314	408	First Indemnity Ins. of Hawaii, Inc.	902	992
First Fire & Casualty Ins. of Hawaii, Inc.	529	582	First Ins. Co. of Hawaii, Ltd.	832	915
First Indemnity Ins. of Hawaii, Inc.	662	728	GEICO Casualty Co.	778	822
First Ins. Co. of Hawaii, Ltd.	622	684	GEICO Indemnity Co.	370	400
GEICO Casualty Co.	624	657	Government Employees Ins. Co. (GEICO)	281	281
GEICO Indemnity Co.	285	306	Hartford Underwriters Ins. Co.**	489	575
Government Employees Ins. Co. (GEICO)	204	204	Interinsurance Exchange of the Automobile Club	424	544
Hartford Underwriters Ins. Co.**	323	377	Island Premier Ins. Co.	332	332
Liberty Mutual Fire Ins. Co.	326	500	Liberty Mutual Fire Ins. Co.	423	668
Liberty Mutual Fire Ins. Co.**	294	450	Liberty Mutual Fire Ins. Co.**	381	601
North River Ins. Co.	370	438	North River Ins. Co.	507	607
Progressive Casualty Ins. Co.	497	649	Progressive Casualty Ins. Co.	668	884
Progressive Direct Ins. Co.	475	630	Progressive Direct Ins. Co.	618	811
State Farm Fire & Casualty Co.	424	521	State Farm Fire & Casualty Co.	542	665
State Farm Mutual Automobile Ins. Co.	356	425	State Farm Mutual Automobile Ins. Co.	455	546
Tradewind Ins. Co., Ltd.	309	336	Tradewind Ins. Co., Ltd.	387	421
United Services Automobile Association (USAA)**	271	283	United Services Automobile Association (USAA)**	375	393
USAA Casualty Ins. Co.**	380	397	USAA Casualty Ins. Co.**	521	544

**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 INSURERS BY COUNTY - PREMIUMS FROM LOWEST TO HIGHEST FOR CLEAN RISK**

**These sample premiums are for licensed insurance companies that transact more than 95% 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, 2012**

**VEHICLE:** 2011 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	one speeding		Insurance Company	one speeding	
	clean risk	conviction		clean risk	conviction
Government Employees Ins. Co. (GEICO)	270	270	Government Employees Ins. Co. (GEICO)	267	267
United Services Automobile Association (USAA)**	379	397	United Services Automobile Association (USAA)**	338	354
GEICO Indemnity Co.	390	422	GEICO Indemnity Co.	362	391
Liberty Mutual Fire Ins. Co.**	398	630	Allstate Ins. Co.	383	520
DTRIC Ins. Co., Ltd. **	406	406	Farmers Ins. Hawaii, Inc.**	385	512
Tradewind Ins. Co., Ltd.	407	442	DTRIC Ins. Co., Ltd. **	394	394
Farmers Ins. Hawaii, Inc.**	408	547	Liberty Mutual Fire Ins. Co.**	404	639
Allstate Ins. Co.	412	560	North River Ins. Co.	441	526
Interinsurance Exchange of the Automobile Club	428	552	Liberty Mutual Fire Ins. Co.	448	710
Liberty Mutual Fire Ins. Co.	443	700	USAA Casualty Ins. Co.**	468	489
Hartford Underwriters Ins. Co.**	479	563	State Farm Mutual Automobile Ins. Co.	470	564
State Farm Mutual Automobile Ins. Co.	491	590	First Security Ins. of Hawaii, Inc.	478	526
USAA Casualty Ins. Co.**	521	545	Hartford Underwriters Ins. Co.**	490	577
State Farm Fire & Casualty Co.	586	718	State Farm Fire & Casualty Co.	560	687
First Fire & Casualty Ins. of Hawaii, Inc.	664	730	First Fire & Casualty Ins. of Hawaii, Inc.	581	639
Progressive Casualty Ins. Co.	665	881	Progressive Casualty Ins. Co.	616	817
USAA General Indemnity Co. **	676	740	Progressive Direct Ins. Co.	550	734
Progressive Direct Ins. Co.	595	792	First Ins. Co. of Hawaii, Ltd.	683	751
DTRIC Ins. Co., Ltd.	784	784	First Indemnity Ins. of Hawaii, Inc.	730	803
GEICO Casualty Co.	791	837	Farmers Ins. Hawaii, Inc.	758	1,059
Farmers Ins. Hawaii, Inc.	814	1,141	DTRIC Ins. Co., Ltd.	794	794
First Indemnity Ins. of Hawaii, Inc.	857	943	GEICO Casualty Co.	798	844

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	one speeding		Insurance Company	one speeding	
	clean risk	conviction		clean risk	conviction
Government Employees Ins. Co. (GEICO)	204	204	Government Employees Ins. Co. (GEICO)	281	281
United Services Automobile Association (USAA)**	271	283	Island Premier Ins. Co.	332	332
GEICO Indemnity Co.	285	306	GEICO Indemnity Co.	370	400
Allstate Ins. Co.	287	382	United Services Automobile Association (USAA)**	375	393
Liberty Mutual Fire Ins. Co.**	294	450	Liberty Mutual Fire Ins. Co.**	381	601
Tradewind Ins. Co., Ltd.	309	336	Tradewind Ins. Co., Ltd.	387	421
Farmers Ins. Hawaii, Inc.**	314	408	Allstate Ins. Co.	413	563
Hartford Underwriters Ins. Co.**	323	377	Farmers Ins. Hawaii, Inc.**	419	561
Liberty Mutual Fire Ins. Co.	326	500	Liberty Mutual Fire Ins. Co.	423	668
State Farm Mutual Automobile Ins. Co.	356	425	Interinsurance Exchange of the Automobile Club	424	544
DTRIC Ins. Co., Ltd. **	359	359	DTRIC Ins. Co., Ltd. **	435	435
North River Ins. Co.	370	438	State Farm Mutual Automobile Ins. Co.	455	546
USAA Casualty Ins. Co.**	380	397	Hartford Underwriters Ins. Co.**	489	575
Dongbu Ins. Co., Ltd. (US Branch)	397	433	North River Ins. Co.	507	607
State Farm Fire & Casualty Co.	424	521	USAA Casualty Ins. Co.**	521	544
Progressive Casualty Ins. Co.	497	649	State Farm Fire & Casualty Co.	542	665
First Fire & Casualty Ins. of Hawaii, Inc.	529	582	Progressive Casualty Ins. Co.	668	884
Allstate Indemnity Co.	550	585	First Fire & Casualty Ins. of Hawaii, Inc.	707	778
Progressive Direct Ins. Co.	475	630	Progressive Direct Ins. Co.	618	811
Farmers Ins. Hawaii, Inc.	590	812	DTRIC Ins. Co., Ltd.	763	763
First Ins. Co. of Hawaii, Ltd.	622	684	GEICO Casualty Co.	778	822
GEICO Casualty Co.	624	657	First Ins. Co. of Hawaii, Ltd.	832	915
DTRIC Ins. Co., Ltd.	648	648	Farmers Ins. Hawaii, Inc.	838	1,177
First Indemnity Ins. of Hawaii, Inc.	662	728	First Indemnity Ins. of Hawaii, Inc.	902	992

**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