

SAMPLE ANNUAL PREMIUMS

This list of sample premiums for licensed insurance companies transacting private passenger auto business is 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

CLEAN RISK:

Driver with clear driving record (no accidents and no traffic convictions)
Usage: Pleasure

ONE SPEEDING CONVICTION:

Driver with one speeding conviction and no accidents
Usage: Pleasure

ANNUAL PREMIUMS:

Rates in effect November 1, 2009

VEHICLE:

2008 Honda Accord LX, 4-door sedan

Insurance Company (Alphabetical Order)	OAHU		MAUI		KAUAI		HAWAII	
	one clean risk	one speeding conviction	one clean risk	one speeding conviction	one clean risk	one speeding conviction	one clean risk	one speeding conviction
AIG Centennial Ins. Co.	512	512	479	479	376	376	529	529
AIG Hawaii Ins. Co., Inc.	926	1,298	861	1,204	665	919	955	1,343
AIG Hawaii Ins. Co., Inc.**	409	548	387	513	315	409	420	562
Allstate Indemnity Co.	833	891	779	833	593	631	841	903
Allstate Ins. Co.	426	639	396	593	295	434	427	645
American Automobile Ins. Co.*	196	213	199	216	137	148	236	256
American Ins. Co.*	196	213	199	216	137	148	236	256
Associated Indemnity Corp.*	196	213	199	216	137	148	236	256
Crum & Forster Indemnity Co.	945	1,138	780	932	655	776	899	1,077
Dongbu Ins. Co., Ltd. (U.S. Branch)	595	650	504	550	410	447	597	652
DTRIC Ins. Co., Ltd.	1,084	1,359	1,111	1,377	924	1,143	1,081	1,354
DTRIC Ins. Co., Ltd. **	457	500	426	465	388	424	462	506
Federal Ins. Co.	311	417	308	414	231	305	315	425
Fireman's Fund Ins. Co.*	196	213	199	216	137	148	236	256
Fireman's Fund Ins. Co. of Hawaii, Inc.*	196	213	199	216	137	148	236	256
First Fire & Casualty Ins. of Hawaii, Inc.	663	718	581	627	528	569	707	766
First Indemnity Ins. of Hawaii, Inc.	781	846	683	737	622	670	832	901
First Ins. Co. of Hawaii, Ltd.	781	846	683	737	622	670	832	901
First Security Ins. of Hawaii, Inc.	547	593	478	516	435	469	583	632
Garrison Property & Casualty Ins. Co.	372	399	321	344	270	288	366	393
GEICO Casualty Co.	935	987	941	994	737	775	919	969
GEICO Indemnity Co.	646	700	598	646	473	509	614	664
Government Employees Ins. Co. (GEICO)	445	445	442	442	341	341	463	463
Hartford Underwriters Ins. Co.**	521	605	534	619	350	404	532	617
Hawaiian Ins. & Guaranty Co., Ltd.	567	630	421	465	441	487	556	620
IDS Property Casualty Ins. Co.	506	506	434	434	318	318	416	416
Ins. Co. of the State of PA	512	512	479	479	376	376	529	529
Interinsurance Exchange of the Automobile Club**	446	570	464	594	308	386	444	568
Island Ins. Co., Ltd.	667	728	623	680	507	553	635	693
Island Premier Ins. Co., Ltd.	396	396	367	367	300	300	375	375
Liberty Ins. Corp.	633	995	641	1,010	468	713	604	949
Liberty Ins. Corp.**	570	896	577	909	421	642	544	855
Liberty Mutual Fire Ins. Co.	421	663	427	672	312	475	402	633
Liberty Mutual Fire Ins. Co.**	379	597	384	605	280	427	362	569
Metropolitan Property & Casualty Ins. Co.**	300	300	268	268	214	214	280	280
National Surety Corp.*	196	213	199	216	137	148	236	256
North River Ins. Co.	533	642	441	527	372	441	507	608
Pacific Indemnity Co.	311	417	308	414	231	305	315	425
Phoenix Ins. Co.	304	405	300	401	224	295	308	412
Progressive Casualty Ins. Co.*	712	794	645	715	515	569	706	784
Progressive Direct Ins. Co.	716	862	664	802	596	715	725	861
Progressive Hawaii Ins. Corp.**	521	644	465	572	374	455	505	621
Progressive Northern Ins. Co.**	786	911	702	812	564	648	759	880
Progressive Northwestern Ins. Co.**	651	767	585	686	470	547	631	742
Progressive Specialty Ins. Co.**	436	551	389	489	314	389	422	532
State Farm Fire & Casualty Co.*	601	737	552	677	426	524	549	674
State Farm Mutual Automobile Ins. Co.*	475	569	437	522	338	402	434	519
Tradewind Ins. Co., Ltd.	420	457	388	423	316	344	397	432
Travelers Indemnity Co. of America	304	405	300	401	224	295	308	412
United Services Automobile Association (USAA)**	268	288	230	247	190	204	263	283
United States Fire Ins. Co.	793	954	651	777	550	651	749	897
USAA Casualty Ins. Co.**	372	399	321	344	270	288	366	393
USAA General Indemnity Co.	371	398	321	344	269	288	365	392

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

+ Insurer's rate filing request approved or pending

* Closed book of business/renewals only

** Mass merchandising or restricted group rates