

The Insurance Division of the Hawaii State Department of Commerce and Consumer Affairs provides this information on licensed insurance companies transacting private passenger motor vehicle insurance in Hawaii as part of a 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.

HAWAII - MAJOR INSURERS SAMPLE ANNUAL PREMIUMS

This list of sample premiums for licensed insurance companies that transact more than 95% of the private passenger auto insurance market 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

VEHICLE:
2009 Honda Accord LX, 4-door sedan

ANNUAL PREMIUM:
Rates in effect November 1, 2010

Insurance Company	Clean Risk
Allstate Ins. Co.	418
DTRIC Ins. Co., Ltd.	1,078
DTRIC Ins. Co., Ltd. **	520
Farmers Ins. Hawaii, Inc.	673
Farmers Ins. Hawaii, Inc.**	420
First Fire & Casualty Ins. of Hawaii, Inc.	707
First Ins. Co. of Hawaii, Ltd.	832
Government Employees Ins. Co. (GEICO)	371
GEICO Casualty Co.	735
GEICO Indemnity Co.	491
Hartford Underwriters Ins. Co.**	490
IDS Property Casualty Ins. Co.	416
Liberty Mutual Fire Ins. Co.	402
Liberty Mutual Fire Ins. Co.**	362
Progressive Casualty Ins. Co.	659
Progressive Direct Ins. Co.	746
State Farm Fire & Casualty Co.	542
State Farm Mutual Automobile Ins. Co.	455
Tradewind Ins. Co., Ltd.	386
United States Fire Ins. Co.	749
United Services Automobile Association (USAA)**	370
USAA Casualty Ins. Co.**	566

CUSTOMER COMPLAINT RATIOS (for Selected Insurance Companies)

These complaint ratios are based on the number of written complaints received by the Insurance Division from January 1, 2009 to December 31, 2009 for the 11 insurance companies 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 Autos Insured	No. of Complaints Received	Ratio of Complaints per 1,000 Autos
AIIG Hawaii Ins. Co., Inc. (now known as Farmers Ins. Hawaii, Inc.)	104,625	57	0.545
Allstate Insurance Co.'s	65,594	17	0.259
DTRIC Ins. Co., Ltd.	31,789	8	0.252
First Insurance Co.'s	24,507	5	0.204
GEICO Insurance Co.'s	191,202	54	0.282
Hartford Underwriters Ins. Co.	31,724	7	0.221
Island/Tradewind Insurance Co.'s	30,840	9	0.292
Liberty Mutual Insurance Co.'s	36,220	22	0.607
Progressive Insurance Co.'s	37,731	11	0.292
State Farm Insurance Co.'s	144,927	20	0.138
USAA Insurance Co.'s	87,699	8	0.091

BUYING AUTO INSURANCE

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.

THE 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, or, you can check with other 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 www.hawaii.gov/dcca/ins. For further information, contact the Insurance Division, P.O. Box 3614, Honolulu, Hawaii 96811, or call (808) 586-2790.

- 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