

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, 2006

VEHICLE:

2005 Honda Accord DX, 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 Hawaii Ins. Co., Inc.	855	1,194	794	1,108	617	850	881	1,236
AIG Hawaii Ins. Co., Inc.**	409	548	387	513	315	409	420	562
Allstate Indemnity Co.	884	938	874	926	652	688	896	954
Allstate Ins. Co.	390	582	389	576	286	413	399	596
American Automobile Ins. Co.*	196	214	199	216	137	144	235	256
American Home Assurance Co.	855	1,194	794	1,108	617	850	881	1,236
American Ins. Co.*	196	214	199	216	137	144	235	256
Associated Indemnity Corp.*	196	214	199	216	137	144	235	256
Crum & Forster Indemnity Co.	879	1,072	720	871	597	718	827	1,004
Dongbu Ins. Co., Ltd. (U.S. Branch)	595	650	504	550	410	447	597	652
DTRIC Ins. Co., Ltd.	1,082	1,359	1,108	1,377	922	1,143	1,078	1,354
DTRIC Ins. Co., Ltd.**	442	595	404	543	369	494	435	585
Fairmont Ins. Co.*	737	898	599	725	500	600	687	833
Federal Ins. Co.	311	417	308	414	231	305	315	425
Fireman's Fund Ins. Co.*	196	214	199	216	137	144	235	256
Fireman's Fund Ins. Co. of Hawaii, Inc.*	196	214	199	216	137	144	235	256
First Fire & Casualty Ins. of Hawaii, Inc.	718	777	625	675	571	616	760	823
First Indemnity Ins. of Hawaii, Inc.	798	865	694	749	634	683	845	916
First Ins. Co. of Hawaii, Ltd.	798	865	694	749	634	683	845	916
First Security Ins. of Hawaii, Inc.	639	691	555	599	507	548	676	732
Garrison Property & Casualty Ins. Co.	415	444	361	386	305	325	408	437
GEICO Casualty Co.	1,014	1,072	1,044	1,104	798	840	1,019	1,076
GEICO Indemnity Co.	692	750	651	705	506	545	668	724
Government Employees Ins. Co.	470	470	476	476	361	361	497	497
Hartford Underwriters Ins. Co.**	564	653	578	669	379	436	576	665
Hawaiian Ins. & Guaranty Co., Ltd.	616	697	596	672	543	610	639	724
IDS Property Casualty Ins. Co.	506	506	434	434	318	318	416	416
Ins. Co. of the State of PA	855	1,194	794	1,108	617	850	881	1,236
Interinsurance Exchange of the Automobile Club**	472	570	492	594	324	386	472	568
Island Ins. Co., Ltd.	784	855	732	799	596	650	746	814
Liberty Ins. Corp.	628	987	629	989	443	670	591	923
Liberty Ins. Corp.**	565	888	566	890	399	603	532	831
Liberty Mutual Fire Ins. Co.	418	657	419	659	295	446	393	616
Liberty Mutual Fire Ins. Co.**	376	591	377	593	266	401	353	554
Metropolitan Property & Casualty Ins. Co.**	300	300	268	268	214	214	280	280
National Surety Corp.*	196	214	199	216	137	144	235	256
National Union Fire Ins. Co. of Pittsburgh, PA	855	1,194	794	1,108	617	850	881	1,236
New Hampshire Ins. Co.	855	1,194	794	1,108	617	850	881	1,236
North River Ins. Co.	497	606	407	493	338	406	465	565
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.	1,407	1,501	1,265	1,348	998	1,062	1,360	1,450
Progressive Direct Ins. Co.	793	983	711	879	637	785	755	917
Progressive Hawaii Ins. Corp.*	746	877	671	786	531	618	720	846
Progressive Northern Ins. Co.*	1,132	1,257	1,022	1,131	808	892	1,095	1,215
Progressive Northwestern Ins. Co.*	943	1,063	852	959	675	756	912	1,028
Progressive Specialty Ins. Co.*	621	749	561	671	444	528	601	723
RLI Ins. Co.*	730	990	718	974	532	714	732	994
State Farm Fire & Casualty Co.	696	854	654	802	446	550	578	710
State Farm Mutual Automobile Ins. Co.	551	871	518	815	356	545	459	717
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**	296	317	256	274	213	228	290	312
United States Fire Ins. Co.	737	898	599	725	500	600	687	833
USAA Casualty Ins. Co.**	415	444	361	386	305	325	408	437
USAA General Indemnity Co.	414	444	361	385	304	324	408	436

Notes: • Premiums may vary among insurance companies and among risk classification within each company

• Your actual premium may vary from the sample premiums shown in this list

* Closed book of business/renewals only

** Mass merchandising or restricted group rates