

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

ANNUAL PREMIUMS:
Rates in effect November 1, 2008

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

VEHICLE:

2007 Honda Accord VP, 4-door sedan

Insurance Company (Alphabetical Order)	OAHU		MAUI		KAUAI		HAWAII	
	clean risk	one speeding conviction	clean risk	one speeding conviction	clean risk	one speeding conviction	clean risk	one speeding conviction
AIG Centennial Ins. Co.	512	512	479	479	376	376	529	529
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.	793	845	747	795	569	603	805	861
Allstate Ins. Co.	445	663	414	617	311	452	447	672
American Automobile Ins. Co.*	196	213	199	216	137	148	236	256
American Home Assurance Co.	855	1,194	794	1,108	617	850	881	1,236
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	931	655	776	899	1,076
Dongbu Ins. Co., Ltd. (U.S. Branch)	595	650	504	550	410	447	597	652
DTRIC Ins. Co., Ltd.	1,082	1,156	1,109	1,180	923	982	1,078	1,152
DTRIC Ins. Co., Ltd. **	486	531	452	494	412	450	492	538
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.	702	760	615	664	560	604	749	811
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.	625	676	546	589	498	538	665	720
Garrison Property & Casualty Ins. Co.	372	399	321	344	270	288	366	393
GEICO Casualty Co.+	1,093	1,156	1,104	1,168	854	900	1,123	1,189
GEICO Indemnity Co.+	748	810	693	749	542	583	712	770
Government Employees Ins. Co. (GEICO)+	524	524	521	521	398	398	548	548
Hartford Underwriters Ins. Co.**+	544	628	557	644	365	420	556	641
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	855	1,194	794	1,108	617	850	881	1,236
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.+	800	872	746	814	608	663	760	829
Liberty Ins. Corp.+	618	968	629	989	444	669	590	923
Liberty Ins. Corp.**+	557	872	566	889	399	602	531	831
Liberty Mutual Fire Ins. Co.+	412	645	420	659	295	446	393	615
Liberty Mutual Fire Ins. Co.**+	370	580	377	593	266	401	354	553
Metropolitan Property & Casualty Ins. Co.**	300	300	268	268	214	214	280	280
National Surety Corp.*	196	213	199	216	137	148	236	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.	533	642	441	527	372	440	507	607
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.+	744	829	663	737	531	587	719	800
Progressive Direct Ins. Co.+	629	818	555	725	497	646	598	761
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
RLI Ins. Co.*	662	866	622	838	470	626	636	858
State Farm Fire & Casualty Co.	643	788	590	723	452	556	587	720
State Farm Mutual Automobile Ins. Co.	508	610	466	558	359	427	464	556
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**	268	288	230	247	190	204	263	283
United States Fire Ins. Co.	793	954	651	777	550	650	749	895
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: • 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

+ Insurer's rate filing request approved or pending