

## 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 at http://cca.hawaii.gov/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, 2014 to December 31, 2014 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	80,148	4	0.050
DTRIC Ins. Co., Ltd.	28,973	5	0.173
Farmers Ins. Hawaii, Inc.	73,828	58	0.786
First Ins. Co.'s	61,331	6	0.098
GEICO Ins. Co.'s	217,670	85	0.390
Hartford Underwriters Ins. Co.	19,360	0	0.000
Island Ins. Co.'s	24,781	1	0.040
Liberty Mutual Ins. Co.'s	36,322	8	0.220
Progressive Ins. Co.'s	39,299	11	0.280
State Farm Ins. Co.'s	171,587	24	0.140
USAA Ins. Co.'s	102,431	7	0.068



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, 2015

VEHICLE: 2014 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.

CARDADAPORTO   Clean risk   Conviction   Clean risk   C	\$20,000/40,000 Underinsured Motorist Stacked	OAHU		MAUI		KAUAI		HAWAII	
21st Centruy Centrenial Insurance Company	Insurance Company				. •				one speeding
21st Century Centennial Insurance Company"   545   788   524   759   409   605   528   Allstate Insurance Company   748   801   773   753   539   576   759   Allstate Insurance Company   401   546   374   508   291   375   403   Allstate Insurance Company   401   546   374   508   291   375   403   Allstate Insurance Company   363   386   374   535   271   299   375   Cum & Forster Indemnity Company   679   1.071   720   871   597   718   827   Cum & Forster Indemnity Company   679   1.071   720   871   597   718   827   Cum & Forster Indemnity Company   646   833   642   819   510   648   579   718   646   833   642   819   510   648   579   718   646   646   833   642   819   510   648   579   718   648   579   718   648   649   6			T		T				conviction
Mistate Indemnity Company									773
Alistate Insurance Company	, ,		788				605		764
Bankers Standard Insurance Company	, , ,	748	801		753	539			816
Cum & Forster Indemnity Company   879   1.071   720   871   597   718   827   DORPOL Insurance Company, Ltd. (U.S. Branch)   526   575   487   532   420   459   551   DTRIC Insurance Company, Ltd.   446   833   642   819   510   648   579   DTRIC Insurance Underwitters, Ltd.   395   504   440   650   387   580   485   DTRIC Insurance Underwitters, Ltd.   395   504   440   650   387   322   414   440   Farmers Insurance Hawaii, Inc.   967   1,240   887   1,148   694   881   996   Farmers Insurance Hawaii, Inc.   769   979   715   308   560   703   793   Federal Insurance Company   281   384   261   356   224   304   282   Firemans Fund Insurance Company   196   216   199   219   137   151   235   Firemans Fund Insurance Company of Hawaii   196   216   199   219   137   151   235   First Insurance Company of Hawaii, Inc.   1,034   1,151   864   358   835   944   1,071   First Sepurity Insurance of Hawaii, Inc.   1,034   1,151   864   358   835   944   1,071   First Sepurity Insurance of Hawaii, Inc.   493   533   423   456   389   428   523   Garrison Property & Casualty Insurance Company   477   488   405   405   389   427   427   427   GEICO Casualty Company   392   447   448   405   405   405   405   407   GEICO Casualty Company   447   488   405   405   405   407   40									551
Dongbu Insurance Company, Ltd. (U.S. Branch)   526   575   4487   532   420   459   551	Bankers Standard Insurance Company	363	396	324	353	271	295	375	409
DTRIC Insurance Company, Ltd.**  472 692 449 658 397 590 485  DTRIC Insurance Underwriters, Ltd.**  385 504 402 514 329 414 440  DTRIC Insurance Underwriters, Ltd.**  386 504 402 514 329 414 440  Farmers Insurance Hawaii, Inc.**  768 979 715 908 560 703 793  Federal Insurance Company  196 216 199 219 137 151 235  Fireman's Fund Insurance Company  198 216 199 219 137 151 235  Fireman's Fund Insurance Company 196 216 199 219 137 151 235  Fireman's Fund Insurance Company 0 196 216 199 219 137 151 235  Fireman's Fund Insurance Company 0 196 216 199 219 137 151 235  Fireman's Fund Insurance Company 0 196 216 199 219 137 151 235  Fireman's Fund Insurance Company 0 196 216 199 219 137 151 235  Fireman's Fund Insurance Company 0 196 216 199 219 137 151 235  Fireman's Fund Insurance Company 0 196 216 199 219 137 151 235  Fires Indemnity Insurance Orlawaii, Inc.*  598 647 514 554 472 519 635  First Indemnity Insurance Orlawaii, Inc.*  704 751 605 605 556 556 611 747  First Security Insurance Orlawaii, Inc.*  493 533 423 423 486 399 428 523  Garrison Property & Casualty Insurance Company 7 799 845 806 800 629 663 784  GEICO Casualty Company 7 799 845 806 395 287 309 372  GelCO Casualty Company 392 425 366 395 287 309 372  GelCO Casualty Company 392 426 366 395 287 309 372  Geovernment Employees Ins. Co. (GEICO) 270 270 267 267 267 204 204 281  Hardford Underwriters Insurance Company' 479 549 449 562 323 371 489  Hawaiian Insurance Company Ltd. 517 574 412 521 336 422 436 346 349  DS Property Casualty Insurance Company 506 506 434 434 318 318 416  DS Property Casualty Insurance Company 506 506 434 434 318 318 416  DS Property Casualty Insurance Company 506 506 434 434 318 318 318 416  DS Property Casualty Insurance Company 506 506 434 434 338 318 318 416  DS Property Casualty Insurance Company 506 506 434 439 338 349 349  Fireman's Annace Company Ltd. 547 579 579 579 579 579 579 579 579 579 57	Crum & Forster Indemnity Company	879	1,071	720	871	597	718	827	1,005
DTRIC Insurance Company, Ltd.**  Farmers Insurance Underwriters, Ltd.  398	Dongbu Insurance Company, Ltd. (U.S. Branch)	526	575	487	532	420	459	551	603
DTRIC Insurance Underwriters, Ltd.   395   504   402   514   329   414   440	DTRIC Insurance Company, Ltd.		833	642			648	579	743
Farmers Insurance Hawaii, Inc.**  Farmers Insurance Hawaii, Inc.**  Farmers Insurance Hawaii, Inc.**  Farmers Insurance Hawaii, Inc.**  Farmers Insurance Company  281 384 261 356 224 304 282  Fireman's Fund Insurance Company  196 216 199 219 137 151 235  Fireman's Fund Insurance Company of Hawaii*  196 216 199 219 137 151 235  Fireman's Fund Insurance Company of Hawaii*  196 216 199 219 137 151 235  First Fire and Casualty Insurance of Hawaii, Inc.*  598 647 514 554 472 519 635  First Inference Insurance Company of Hawaii, Inc.*  First Insurance Insurance Company of Hawaii, Inc.*  704 761 605 652 556 611 747  First Insurance Company of Hawaii, Inc.*  First Insurance Company of Hawaii, Inc.*  704 761 605 652 556 611 747  First Security Insurance of Hawaii, Inc.*  First Security Insurance of Hawaii, Inc.*  705 706 707 707 708 708 708 709 709 709 709 709 709 709 709 709 709	DTRIC Insurance Company, Ltd.**	472	692	449	658	397	580	485	713
Farmers Insurance Hawaii, Inc.**  768 979 715 908 550 703 7793 Federal Insurance Company 281 384 261 356 224 304 282 Fireman's Fund Insurance Company 196 216 199 219 137 151 235 Fireman's Fund Insurance Company of Hawaii* 196 216 199 219 137 151 235 Fireman's Fund Insurance Company of Hawaii* 196 216 199 219 137 151 235 First Fire and Cassaulty Insurance of Hawaii, Inc.* 598 647 514 554 472 519 635 First Indemnity Insurance of Hawaii, Inc.* 1034 1151 864 958 835 944 10.071 First Insurance Company of Hawaii, Inc.* 704 761 605 652 556 611 747 First Insurance Orl Hawaii, Inc.* 493 533 423 456 389 428 523 Garrison Property & Casualty Insurance Company** 447 468 405 423 334 349 447 GEICO Casualty Company 799 845 805 850 829 663 784 GEICO Indemnity Company 799 845 805 850 829 663 784 GEICO Indemnity Company 392 425 365 399 287 309 372 Government Employees Ins. Co. (GEICO) 270 270 267 267 204 204 281 Hardrord Underwriters Insurance Company.** 447 479 549 490 562 323 371 489 Hawaiian Insurance and Guaranty Company, Ltd. 517 574 412 521 336 422 446 Insurance Company 606 506 434 434 318 318 318 416 Insurance Company 1td. 518 Froeptry Casualty Insurance Company. 506 506 434 479 479 376 376 529 Island Insurance Company, Ltd. 644 702 601 666 489 534 612 Island Premier Insurance Company, Ltd. 644 702 601 666 489 534 612 Island Premier Insurance Company, Ltd. 644 702 601 666 489 534 612 Island Premier Insurance Company, Ltd. 644 702 601 666 489 534 612 Island Premier Insurance Company. 479 678 1,077 688 1,096 495 765 647 Liberty Insurance Company. 479 678 1,077 688 1,096 495 765 247 Island Fremier Insurance Company. 479 679 679 679 679 679 679 679 679 679 6	DTRIC Insurance Underwriters, Ltd.	395	504	402	514	329	414	440	567
Federal Insurance Company Fireman's Fund Insurance of Hawaii, Inc.* Fireman's Fund Insurance of Hawaii, Inc.* Fireman's Fund Insurance Company Fireman's Fund Insuran	Farmers Insurance Hawaii, Inc.	967	1,240	897	1,148	694	881	998	1,281
Fireman's Fund Insurance Company of Hawaii* 196 216 199 219 137 151 235 Fireman's Fund Insurance Company of Hawaii* 196 216 199 219 137 151 235 First Fire and Casaulty Insurance of Hawaii, Inc.* 598 647 514 554 472 519 635 First Indemnity Insurance of Hawaii, Inc.* 1,034 1,151 864 958 835 944 1,071 First Insurance Company of Hawaii, Inc.* 704 761 605 652 556 6611 747 First Insurance Company of Hawaii, Inc.* 493 533 423 456 389 428 523 Garison Property & Casualty Insurance Company** 447 468 405 423 334 349 447 First Insurance Company of Hawaii, Inc.* 493 533 423 456 389 428 523 Garison Property & Casualty Insurance Company** 799 845 805 850 629 663 784 GEICO Claudaty Company 799 845 805 850 629 663 784 GEICO Indemnity Company 799 845 805 850 629 663 784 GEICO Indemnity Company 892 425 386 395 287 309 372 Government Employees Ins. Co. (GEICO) 270 270 267 267 267 204 204 281 Hartford Underwriters Insurance Company** 479 549 480 582 323 371 489 Hawaiian Insurance and Guaranty Company, Ltd. 517 574 412 521 336 422 446 Insurance Company 650 66 64 434 434 318 318 318 416 Insurance Company 650 66 64 434 434 318 318 318 416 Insurance Company 650 650 66 434 434 318 318 318 416 Insurance Company 650 650 66 434 434 318 318 318 416 Insurance Company 650 650 66 434 434 318 318 318 416 Insurance Company 650 650 66 434 434 318 318 318 416 Insurance Company 650 650 66 434 434 318 318 318 416 Insurance Company 650 650 66 439 439 439 439 450 450 450 450 450 450 450 450 450 450	Farmers Insurance Hawaii, Inc.**	769	979	715	908	560	703	793	1,011
Fireman's Fund Insurance Company of Hawaii, Inc.* 598 647 514 554 472 519 635 First Fire and Casualty Insurance of Hawaii, Inc.* 598 647 514 554 472 519 635 556 555 6751 June 100 100 100 100 100 100 100 100 100 10	Federal Insurance Company	281	384	261	356	224	304	282	386
First Firs and Casualty Insurance of Hawaii, Inc.*   558	Fireman's Fund Insurance Company	196	216	199	219	137	151	235	259
First Indemnity Insurance of Hawaii, Inc.  1,034  1,151  864  958  835  944  1,071  First Insurance Company of Hawaii, Ltd.*  704  761  605  662  556  611  747  First Security Insurance of Hawaii, Inc.*  493  533  423  456  339  428  523  Garrison Property & Casualty Insurance Company**  447  468  405  423  334  334  349  447  665  6EICO Casualty Company  799  845  865  850  629  663  784  GEICO Indemnity Company  392  425  365  365  365  367  367  372  Government Employees Ins. Co. (GEICO)  700  700  707  707  707  707  707  7	Fireman's Fund Insurance Company of Hawaii*	196	216	199	219	137	151	235	259
First Insurance Company of Hawaii, Ltd.* 704 761 605 652 556 611 747 First Security Insurance of Hawaii, Inc.* 493 533 423 456 389 428 523 Garrison Property & Casualty Insurance Company** 447 468 405 423 334 349 447 GEICO Casualty Company 799 845 805 850 629 663 784 GEICO Indemnity Company 392 425 365 395 287 309 372 Government Employees Ins. Co. (GEICO) 270 270 267 267 204 204 221 Hartford Underwriters Insurance Company** 4479 549 490 562 323 371 489 Hawaiian Insurance and Guaranty Company 506 506 434 434 318 318 318 416 Insurance Company 606 506 434 434 318 318 318 416 Insurance Company 1512 512 479 479 376 376 529 Interinsurance Exchange of the Automobile Club** 512 512 479 479 376 376 529 Island Insurance Company, Ltd. 644 702 601 656 489 534 612 Island Premier Insurance Company, Ltd. 352 352 324 324 265 265 332 Liberty Insurance Company, Ltd. 352 352 324 324 266 265 332 Liberty Insurance Company, Ltd. 352 352 324 324 266 265 332 Liberty Insurance Company, Ltd. 352 352 324 324 266 265 332 Liberty Insurance Company 506 768 1,197 765 1,218 550 850 719 Liberty Insurance Company 502 798 510 812 367 567 4479 479 376 376 529 Insurance Company 502 798 510 812 367 567 4479 479 376 376 529 Insurance Company 502 798 510 812 367 567 4479 479 376 376 529 Insurance Company 502 798 510 812 367 567 4479 479 376 376 529 Insurance Company 502 798 510 812 367 567 567 567 567 567 567 567 567 567 5	First Fire and Casualty Insurance of Hawaii, Inc.*	598	647	514	554	472	519	635	698
First Security Insurance of Hawaii, Inc.*	First Indemnity Insurance of Hawaii, Inc.	1,034	1,151	864	958	835	944	1,071	1,210
Garrison Property & Casualty Insurance Company**	First Insurance Company of Hawaii, Ltd.*	704	761	605	652	556	611	747	821
GEICO Casualty Company         799         845         805         850         629         663         784           GEICO Indemnity Company         392         425         365         395         287         309         372           Government Employees Ins. Co. (GEICO)         270         270         267         267         267         297         204         204         281           Hartford Underwriters Insurance Company**         479         549         490         562         323         371         489           Hawaiian Insurance and Guaranty Company, Ltd.         517         574         412         521         336         422         446           IDS Property Casualty Insurance Company         506         506         434         434         318         318         416           Insurance Company of the State of Pennsylvania         512         512         479         479         376         376         529           Interinsurance Exchange of the Automobile Club**         512         512         479         479         376         376         529           Interinsurance Company, Ltd.         352         352         324         324         265         265         332	First Security Insurance of Hawaii, Inc.*	493	533	423	456	389	428	523	575
GEICO Indemnity Company   392   425   365   395   287   309   372	Garrison Property & Casualty Insurance Company**	447	468	405	423	334	349	447	467
Government Employees Ins. Co. (GEICO)   270   270   267   267   204   204   281	GEICO Casualty Company	799	845	805	850	629	663	784	828
Hartford Underwriters Insurance Company** 479 549 490 562 323 371 489 Hawaiian Insurance and Guaranty Company, Ltd. 517 574 412 521 336 422 446 IDS Property Casualty Insurance Company 506 506 434 434 318 318 416 Insurance Company of the State of Pennsylvania 512 512 479 479 376 376 529 Interinsurance Exchange of the Automobile Club** 512 512 479 479 376 376 529 Island Insurance Company, Ltd. 644 702 601 656 489 534 612 Island Premier Insurance Company, Ltd. 352 352 324 324 265 265 332 Liberty Insurance Corporation 753 1,197 765 1,218 550 850 7719 Liberty Insurance Corporation* 678 1,077 688 1,096 495 765 647 Liberty Mutual Fire Insurance Company 502 798 510 812 367 567 479 Liberty Mutual Fire Insurance Company 497 605 407 492 338 406 465 Pacific Indemnity Company 281 384 261 356 224 304 282 Phoenix Insurance Company 304 405 300 402 224 295 308 Progressive Northwestern Insurance Company 593 789 553 737 475 629 620 State Farm Fure and Casualty Insurance Company 593 789 553 737 475 629 620 State Farm Fure and Casualty Insurance Company 593 789 553 737 475 629 620 Frogressive Northwestern Insurance Company 593 789 553 737 475 629 620 Frogressive Northwestern Insurance Company 775 910 696 814 543 633 748 Frogressive Northwestern Insurance Company 673 825 665 881 616 817 497 649 668 Progressive Northwestern Insurance Company 775 910 696 814 543 633 748 Frogressive Northwestern Insurance Company 775 910 696 814 543 633 748 Frogressive Northwestern Insurance Company 673 825 675 828 508 624 650 State Farm Fire and Casualty Insurance Company 673 825 675 828 508 624 650 State Farm Fire and Casualty Company 673 825 675 828 508 624 650 State Farm Fire and Casualty Company 673 825 675 828 508 624 650 State Farm Futual Automobile Insurance Company 673 825 675 828 508 624 650 State Farm Fire and Casualty Company 673 825 675 828 508 624 650 State Farm Futual Automobile Insurance Company 674 442 379 442 379 442 509 338 775	GEICO Indemnity Company	392	425	365	395	287	309	372	403
Hawaiian Insurance and Guaranty Company, Ltd.   517   574   412   521   336   422   446   IDS Property Casualty Insurance Company   506   506   434   434   318   318   416   318   416   318   416   318   416   318   416   318   318   318   416   318   318   318   416   318   316	Government Employees Ins. Co. (GEICO)	270	270	267	267	204	204	281	281
IDS Property Casualty Insurance Company	Hartford Underwriters Insurance Company**	479		490	562	323	371	489	561
IDS Property Casualty Insurance Company	Hawaiian Insurance and Guaranty Company, Ltd.	517	574	412	521	336	422	446	563
Insurance Company of the State of Pennsylvania   512   512   479   479   376   376   529     Interinsurance Exchange of the Automobile Club**   512   512   479   479   376   376   529     Interinsurance Company, Ltd.   644   702   601   656   489   534   612     Island Insurance Company, Ltd.   332   332   324   324   265   265   332     Liberty Insurance Corporation   753   1,197   765   1,218   550   850   719     Liberty Insurance Corporation**   678   1,077   688   1,096   495   765   647     Liberty Mutual Fire Insurance Company   502   798   510   812   367   567   479     Liberty Mutual Fire Insurance Company**   452   718   459   731   330   510   431     Metropolitan Property & Casualty Ins. Co.**   300   300   269   269   215   215   281     North River Insurance Company   497   605   407   492   338   406   465     Pacific Indemnity Company   281   384   261   356   224   304   282     Phoenix Insurance Company   347   416   320   388   282   342   366     Progressive Advanced Insurance Company   593   789   553   737   475   629   620     Progressive Hawaii Insurance Company   593   789   553   737   475   629   620     Progressive Northwestern Insurance Company   278   385   255   351   213   294   306     Progressive Northwestern Insurance Company   278   385   255   388   494   304   384   417     Privilege Underwriters Reciprocal Exchange   600   1,066   561   991   435   750   620     State Farm Fire and Casualty Company   564   668   668   668   427   512   546     Travelers Indemnity Company   564   668   666   683   427   512   546     Travelers Indemnity Company   564   660   566   683   427   512   546     Travelers Indemnity Company   564   660   566   683   427   512   546     Travelers Indemnity Company of America*   304   405   300   402   224   295   308     Travelers Indemnity Company of America*   304   405   300   402   224   295   308	IDS Property Casualty Insurance Company	506	506	434	434	318	318	416	416
Interinsurance Exchange of the Automobile Club**   512   512   479   479   376   376   529     Island Insurance Company, Ltd.   644   702   601   656   489   534   612     Island Premier Insurance Company, Ltd.   352   352   324   324   265   265   332     Liberty Insurance Corporation   753   1,197   765   1,218   550   850   719     Liberty Insurance Corporation**   678   1,077   688   1,096   495   765   647     Liberty Mutual Fire Insurance Company   502   798   510   812   367   567   479     Liberty Mutual Fire Insurance Company   452   718   459   731   330   510   431     Metropolitan Property & Casualty Ins. Co.**   300   300   269   269   215   215   281     North River Insurance Company   497   605   407   492   338   406   465     Pacific Indemnity Company   281   384   261   356   224   304   282     Phoenix Insurance Company   347   416   320   388   282   342   366     Progressive Casualty Insurance Company   593   789   553   737   475   629   620     Progressive Direct Insurance Company   593   789   553   737   475   629   620     Progressive Northem Insurance Company   775   910   696   814   543   633   748     Progressive Northem Insurance Company   278   385   255   351   213   294   306     Progressive Preferred Insurance Company   473   643   654   654   654     Progressive Preferred Insurance Company   278   385   255   361   213   294   306     Progressive Preferred Insurance Company   473   643   654   650     Progressive Preferred Insurance Company   473   645   645   654   650     State Farm Fire and Casualty Company   667   673   825   675   628   624   650     State Farm Fire and Casualty Company   564   680   566   683   427   512   546     Travelers Indemnity Company of America*   304   405   300   402   224   295   308     Travelers Indemnity Company of America*   304   405   300   402   224   295   308		512	512	479	479	376	376	529	529
Island Insurance Company, Ltd.   644   702   601   656   489   534   612     Island Premier Insurance Company, Ltd.   352   352   324   324   265   265   332     Liberty Insurance Corporation   753   1,197   765   1,218   550   850   719     Liberty Insurance Corporation**   678   1,077   688   1,096   495   765   647     Liberty Mutual Fire Insurance Company   502   798   510   812   367   567   479     Liberty Mutual Fire Insurance Company**   452   718   459   731   330   510   431     Metropolitian Property & Casualty Ins. Co.**   300   300   269   269   215   215   281     Morth River Insurance Company   497   605   407   492   338   406   465     Pacific Indemnity Company   281   384   261   356   224   304   282     Phoenix Insurance Company*   304   405   300   402   224   295   308     Progressive Advanced Insurance Company   665   881   616   817   497   649   668     Progressive Hawaii Insurance Company   593   789   553   737   475   629   620     Progressive Northern Insurance Company*   775   910   696   814   543   633   748     Progressive Northern Insurance Company   278   385   255   351   213   294   306     Progressive Preferred Insurance Company   433   555   388   494   304   384   417     Progressive Specialty Insurance Company   673   825   675   828   508   624   650     State Farm Fire and Casualty Company   564   680   680   681		512	512	479	479	376	376	529	529
Liberty Insurance Corporation 753 1,197 765 1,218 550 850 719  Liberty Insurance Corporation** 678 1,077 688 1,096 495 765 647  Liberty Mutual Fire Insurance Company 502 798 510 812 367 567 479  Liberty Mutual Fire Insurance Company** 452 718 459 731 330 510 431  Metropolitan Property & Casualty Ins. Co.** 300 300 269 269 215 215 215 281  North River Insurance Company 497 605 407 492 338 406 465  Pacific Indemnity Company 281 384 261 356 224 304 282  Phoenix Insurance Company* 304 405 300 402 224 295 308  Progressive Advanced Insurance Company 665 881 616 817 497 649 668  Progressive Direct Insurance Company 593 789 553 737 475 629 620  Progressive Hawaii Insurance Company* 775 910 696 814 543 633 748  Progressive Northern Insurance Company 278 385 255 351 213 294 306  Progressive Specialty Insurance Company 278 385 255 351 213 294 306  Progressive Specialty Insurance Company 278 385 255 351 213 294 306  Progressive Specialty Insurance Company 278 385 255 351 213 294 306  Progressive Specialty Insurance Company 433 555 388 494 304 384 417  Privilege Underwriters Reciprocal Exchange 600 1,066 561 991 435 750 620  State Farm Fire and Casualty Company 564 680 566 683 427 512 546  Tradewind Insurance Company 564 680 566 683 427 512 546  Travelers Indemnity Company of America* 304 405 300 402 224 295 308		644	702	601	656	489	534	612	668
Liberty Insurance Corporation**  678	Island Premier Insurance Company, Ltd.	352	352	324	324	265	265	332	332
Liberty Mutual Fire Insurance Company 502 798 510 812 367 567 479 Liberty Mutual Fire Insurance Company** 452 718 459 731 330 510 431 Metropolitan Property & Casualty Ins. Co.** 300 300 269 269 269 215 215 281 North River Insurance Company 497 605 407 492 338 406 465 Pacific Indemnity Company 281 384 261 356 224 304 282 Phoenix Insurance Company 304 405 300 402 224 295 308 Progressive Advanced Insurance Company 347 416 320 388 282 342 366 Progressive Casualty Insurance Company 665 881 616 817 497 649 668 Progressive Direct Insurance Company 593 789 553 737 475 629 620 Progressive Hawaii Insurance Company* 775 910 696 814 543 633 748 Progressive Northern Insurance Company 775 910 696 814 543 633 748 Progressive Northwestern Insurance Company 278 385 255 351 213 294 306 Progressive Specialty Insurance Company* 433 555 388 494 304 384 417 Progressive Specialty Insurance Company* 433 555 388 494 304 384 417 Privilege Underwriters Reciprocal Exchange 600 1,066 561 991 435 750 620 State Farm Fire and Casualty Company 564 680 566 683 427 512 546 Tradewind Insurance Company, Ltd. 407 442 379 412 309 336 387 Travelers Indemnity Company of America* 304 405 300 402 224 295 308	Liberty Insurance Corporation	753	1,197	765	1,218	550	850	719	1,142
Liberty Mutual Fire Insurance Company**	Liberty Insurance Corporation**	678	1,077	688	1,096	495	765	647	1,028
Liberty Mutual Fire Insurance Company**	Liberty Mutual Fire Insurance Company	502	798	510	812	367	567	479	761
North River Insurance Company         497         605         407         492         338         406         465           Pacific Indemnity Company         281         384         261         356         224         304         282           Phoenix Insurance Company*         304         405         300         402         224         295         308           Progressive Advanced Insurance Company         347         416         320         388         282         342         366           Progressive Casualty Insurance Company         665         881         616         817         497         649         668           Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Company         593         789         553         737         475         629         620           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company	. ,	452		459	731	330	510	431	685
North River Insurance Company         497         605         407         492         338         406         465           Pacific Indemnity Company         281         384         261         356         224         304         282           Phoenix Insurance Company*         304         405         300         402         224         295         308           Progressive Advanced Insurance Company         347         416         320         388         282         342         366           Progressive Casualty Insurance Company         665         881         616         817         497         649         668           Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Company         593         789         553         737         475         629         620           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company	Metropolitan Property & Casualty Ins. Co.**	300	300	269	269	215	215	281	281
Pacific Indemnity Company         281         384         261         356         224         304         282           Phoenix Insurance Company*         304         405         300         402         224         295         308           Progressive Advanced Insurance Company         347         416         320         388         282         342         366           Progressive Casualty Insurance Company         665         881         616         817         497         649         668           Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Corporation*         517         645         463         575         362         447         498           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company* </td <td></td> <td>4</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>565</td>		4							565
Phoenix Insurance Company*         304         405         300         402         224         295         308           Progressive Advanced Insurance Company         347         416         320         388         282         342         366           Progressive Casualty Insurance Company         665         881         616         817         497         649         668           Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Corporation*         517         645         463         575         362         447         498           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reci		281	384		356		304	282	386
Progressive Advanced Insurance Company         347         416         320         388         282         342         366           Progressive Casualty Insurance Company         665         881         616         817         497         649         668           Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Corporation*         517         645         463         575         362         447         498           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Far	, ,			300		224		308	412
Progressive Casualty Insurance Company         665         881         616         817         497         649         668           Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Corporation*         517         645         463         575         362         447         498           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm	. ,	347	416	320	388	282	342	366	438
Progressive Direct Insurance Company         593         789         553         737         475         629         620           Progressive Hawaii Insurance Corporation*         517         645         463         575         362         447         498           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tra	1 7								884
Progressive Hawaii Insurance Corporation*         517         645         463         575         362         447         498           Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travel	, ,	4							813
Progressive Northern Insurance Company*         775         910         696         814         543         633         748           Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308	. ,								621
Progressive Northwestern Insurance Company*         643         768         579         688         453         536         621           Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308	•								877
Progressive Preferred Insurance Company         278         385         255         351         213         294         306           Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308	- 7								740
Progressive Specialty Insurance Company*         433         555         388         494         304         384         417           Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308		-							412
Privilege Underwriters Reciprocal Exchange         600         1,066         561         991         435         750         620           State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308		4							534
State Farm Fire and Casualty Company         673         825         675         828         508         624         650           State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308	• • • • • • • • • • • • • • • • • • • •								1,100
State Farm Mutual Automobile Insurance Company         564         680         566         683         427         512         546           Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308									797
Tradewind Insurance Company, Ltd.         407         442         379         412         309         336         387           Travelers Indemnity Company of America*         304         405         300         402         224         295         308	, , ,								657
Travelers Indemnity Company of America* 304 405 300 402 224 295 308									421
									412
	United Services Automobile Association (USAA)**	323	338	290	304	236	295	320	335
	` '	-							
									833
USAA Casualty Insurance Company**     447     468     405     423     334     349     447       USAA General Indemnity Company **     529     579     471     515     375     410     521									467 571

<sup>\*</sup>Closed book of business/renewals only

<sup>\*\*</sup>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, 2015

VEHICLE: 2014 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			
		one speeding		clean	one speeding	
Insurance Company	clean risk	conviction	Insurance Company	risk	conviction	
Allstate Ins. Co.	401	546	Allstate Indemnity Co.	703	753	
DTRIC Ins. Co., Ltd.	646	833	Allstate Ins. Co.	374	508	
DTRIC Ins. Co., Ltd. **	472	692	DTRIC Ins. Co., Ltd.	642	819	
Farmers Ins. Hawaii, Inc.	967	1,240	DTRIC Ins. Co., Ltd. **	449	658	
Farmers Ins. Hawaii, Inc.**	769	979	Farmers Ins. Hawaii, Inc.	897	1,148	
First Indemnity Ins. of Hawaii, Inc.	1,034	1,151	Farmers Ins. Hawaii, Inc.**	715	908	
GEICO Casualty Co.	799	845	First Indemnity Ins. of Hawaii, Inc.	864	958	
GEICO Indemnity Co.	392	425	GEICO Casualty Co.	805	850	
Government Employees Ins. Co. (GEICO)	270	270	GEICO Indemnity Co.	365	395	
Hartford Underwriters Ins. Co.**	479	549	Government Employees Ins. Co. (GEICO)	267	267	
Interinsurance Exchange of the Automobile Club**	512	512	Hartford Underwriters Ins. Co.**	490	562	
Island Premier Ins. Co.	352	352	IDS Property Casualty Ins. Co.	434	434	
Liberty Mutual Fire Ins. Co.	502	798	Interinsurance Exchange of the Automobile Club**	479	479	
Liberty Mutual Fire Ins. Co.**	452	718	Liberty Mutual Fire Ins. Co.	510	812	
Progressive Casualty Ins. Co.	665	881	Liberty Mutual Fire Ins. Co.**	459	731	
Progressive Direct Ins. Co.	593	789	North River Ins. Co.	407	492	
State Farm Fire & Casualty Co.	673	825	Progressive Casualty Ins. Co.	616	817	
State Farm Mutual Automobile Ins. Co.	564	680	Progressive Direct Ins. Co.	553	737	
Tradewind Ins. Co., Ltd.	407	442	State Farm Fire & Casualty Co.	675	828	
United Services Automobile Association (USAA)**	323	338	State Farm Mutual Automobile Ins. Co.	566	683	
USAA Casualty Ins. Co.**	447	468	United Services Automobile Association (USAA)**	290	304	
USAA General Indemnity Co.**	529	579	USAA Casualty Ins. Co.**	405	423	

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS			
		one speeding		clean	one speeding	
Insurance Company	clean risk	conviction	Insurance Company	risk	conviction	
Allstate Indemnity Co.	539	576	Allstate Ins. Co.	403	551	
Allstate Ins. Co.	281	375	Dongbu Ins. Co., Ltd. (US Branch)	551	603	
Dongbu Ins. Co., Ltd. (US Branch)	420	459	DTRIC Ins. Co., Ltd.	579	743	
DTRIC Ins. Co., Ltd.	510	648	DTRIC Ins. Co., Ltd. **	485	713	
DTRIC Ins. Co., Ltd. **	397	580	Farmers Ins. Hawaii, Inc.	998	1,281	
Farmers Ins. Hawaii, Inc.	694	881	Farmers Ins. Hawaii, Inc.**	793	1,011	
Farmers Ins. Hawaii, Inc.**	560	703	First Indemnity Ins. of Hawaii, Inc.	1,071	1,210	
First Indemnity Ins. of Hawaii, Inc.	835	944	GEICO Casualty Co.	784	828	
GEICO Casualty Co.	629	663	GEICO Indemnity Co.	372	403	
GEICO Indemnity Co.	287	309	Government Employees Ins. Co. (GEICO)	281	281	
Government Employees Ins. Co. (GEICO)	204	204	Hartford Underwriters Ins. Co.**	489	561	
Hartford Underwriters Ins. Co.**	323	371	IDS Property Casualty Ins. Co.	416	416	
IDS Property Casualty Ins. Co.	318	318	Interinsurance Exchange of the Automobile Club**	529	529	
Interinsurance Exchange of the Automobile Club**	376	376	Island Premier Ins. Co.	332	332	
Liberty Mutual Fire Ins. Co.	367	567	Liberty Mutual Fire Ins. Co.	479	761	
Liberty Mutual Fire Ins. Co.**	330	510	Liberty Mutual Fire Ins. Co.**	431	685	
North River Ins. Co.	338	406	Progressive Casualty Ins. Co.	668	884	
Progressive Casualty Ins. Co.	497	649	Progressive Direct Ins. Co.	620	813	
Progressive Direct Ins. Co.	475	629	State Farm Fire & Casualty Co.	650	797	
State Farm Fire & Casualty Co.	508	624	State Farm Mutual Automobile Ins. Co.	546	657	
State Farm Mutual Automobile Ins. Co.	427	512	Tradewind Ins. Co., Ltd.	387	421	
Tradewind Ins. Co., Ltd.	309	336	United Services Automobile Association (USAA)**	320	335	
United Services Automobile Association (USAA)**	236	247	USAA Casualty Ins. Co.**	447	467	
USAA Casualty Ins. Co.**	334	349	USAA General Indemnity Co.**	521	571	

**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.

<sup>\*\*</sup>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, 2015

**VEHICLE:** 2014 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			
		one speeding		clean	one speeding	
Insurance Company	clean risk	conviction	Insurance Company	risk	conviction	
Government Employees Ins. Co. (GEICO)	270	270	Government Employees Ins. Co. (GEICO)	267	267	
United Services Automobile Association (USAA)**	323	338	United Services Automobile Association (USAA)**	290	304	
Island Premier Ins. Co.	352	352	GEICO Indemnity Co.	365	395	
GEICO Indemnity Co.	392	425	Allstate Ins. Co.	374	508	
Allstate Ins. Co.	401	546	USAA Casualty Ins. Co.**	405	423	
Tradewind Ins. Co., Ltd.	407	442	North River Ins. Co.	407	492	
USAA Casualty Ins. Co.**	447	468	IDS Property Casualty Ins. Co.	434	434	
Liberty Mutual Fire Ins. Co.**	452	718	DTRIC Ins. Co., Ltd. **	449	658	
DTRIC Ins. Co., Ltd. **	472	692	Liberty Mutual Fire Ins. Co.**	459	731	
Hartford Underwriters Ins. Co.**	479	549	Interinsurance Exchange of the Automobile Club**	479	479	
Liberty Mutual Fire Ins. Co.	502	798	Hartford Underwriters Ins. Co.**	490	562	
Interinsurance Exchange of the Automobile Club**	512	512	Liberty Mutual Fire Ins. Co.	510	812	
USAA General Indemnity Co.**	529	579	Progressive Direct Ins. Co.	553	737	
State Farm Mutual Automobile Ins. Co.	564	680	State Farm Mutual Automobile Ins. Co.	566	683	
Progressive Direct Ins. Co.	593	789	Progressive Casualty Ins. Co.	616	817	
DTRIC Ins. Co., Ltd.	646	833	DTRIC Ins. Co., Ltd.	642	819	
Progressive Casualty Ins. Co.	665	881	State Farm Fire & Casualty Co.	675	828	
State Farm Fire & Casualty Co.	673	825	Allstate Indemnity Co.	703	753	
Farmers Ins. Hawaii, Inc.**	769	979	Farmers Ins. Hawaii, Inc.**	715	908	
GEICO Casualty Co.	799	845	GEICO Casualty Co.	805	850	
Farmers Ins. Hawaii, Inc.	967	1,240	First Indemnity Ins. of Hawaii, Inc.	864	958	
First Indemnity Ins. of Hawaii, Inc.	1,034	1,151	Farmers Ins. Hawaii, Inc.	897	1,148	

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS			
Insurance Company	one speeding clean risk conviction			clean risk	one speeding conviction	
Government Employees Ins. Co. (GEICO)	204	204	Government Employees Ins. Co. (GEICO)	281	281	
United Services Automobile Association (USAA)**	236	247	United Services Automobile Association (USAA)**	320	335	
Allstate Ins. Co.	281	375	Island Premier Ins. Co.	332	332	
GEICO Indemnity Co.	287	309	GEICO Indemnity Co.	372	403	
Tradewind Ins. Co., Ltd.	309	336	Tradewind Ins. Co., Ltd.	387	421	
IDS Property Casualty Ins. Co.	318	318	Allstate Ins. Co.	403	551	
Hartford Underwriters Ins. Co.**	323	371	IDS Property Casualty Ins. Co.	416	416	
Liberty Mutual Fire Ins. Co.**	330	510	Liberty Mutual Fire Ins. Co.**	431	685	
USAA Casualty Ins. Co.**	334	349	USAA Casualty Ins. Co.**	447	467	
North River Ins. Co.	338	406	Liberty Mutual Fire Ins. Co.	479	761	
Liberty Mutual Fire Ins. Co.	367	567	DTRIC Ins. Co., Ltd. **	485	713	
Interinsurance Exchange of the Automobile Club**	376	376	Hartford Underwriters Ins. Co.**	489	561	
DTRIC Ins. Co., Ltd. **	397	580	USAA General Indemnity Co.**	521	571	
Dongbu Ins. Co., Ltd. (US Branch)	420	459	Interinsurance Exchange of the Automobile Club**	529	529	
State Farm Mutual Automobile Ins. Co.	427	512	State Farm Mutual Automobile Ins. Co.	546	657	
Progressive Direct Ins. Co.	475	629	Dongbu Ins. Co., Ltd. (US Branch)	551	603	
Progressive Casualty Ins. Co.	497	649	DTRIC Ins. Co., Ltd.	579	743	
State Farm Fire & Casualty Co.	508	624	Progressive Direct Ins. Co.	620	813	
DTRIC Ins. Co., Ltd.	510	648	State Farm Fire & Casualty Co.	650	797	
Allstate Indemnity Co.	539	576	Progressive Casualty Ins. Co.	668	884	
Farmers Ins. Hawaii, Inc.**	560	703	GEICO Casualty Co.	784	828	
GEICO Casualty Co.	629	663	Farmers Ins. Hawaii, Inc.**	793	1,011	
Farmers Ins. Hawaii, Inc.	694	881	Farmers Ins. Hawaii, Inc.	998	1,281	
First Indemnity Ins. of Hawaii, Inc.	835	944	First Indemnity Ins. of Hawaii, Inc.	1,071	1,210	

**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.

<sup>\*\*</sup>Mass merchandising or restricted group rates