

TESTIMONY OF BERT SAKUDA  
IN SUPPORT OF H.B. NO. 690

Committee: Transportation  
Date: Monday, February 11, 2013  
Time: 10:00 am

**LATE TESTIMONY**

To: Chairman Ryan Yamane and Members of the House Committee on Transportation:

My name is Bert Sakuda and I am submitting testimony in support of H.B. No. 690, relating to motor vehicle insurance. I am an attorney who has represented plaintiffs in personal injury cases for 35 years.

Hawaii's minimum insurance requirement for bodily injury liability decreased from \$35,000/unlimited to \$25,000/unlimited in 1992; and again to \$20,000/\$40,000 in 1997 due to extremely high and unaffordable premiums. During the past 15 years, premiums have steadily declined to among the lowest in the country while insurance companies have set record high profits.

This committee passed HB 1688 HD1 last session to increase the current \$20,000 limit to \$50,000. This committee found: "However, changing times have brought changes to the automobile insurance industry and the cost of automobile insurance has dropped to historic lows becoming extremely affordable. Increasing the minimum insurance requirement for bodily injury will allow for the provision of more adequate benefits to individuals injured or killed in traffic accidents while having a minimal effect on the increase in insurance premiums." It is time to increase the minimum requirement to provide adequate benefits to citizens injured or killed in traffic accidents.

Hawaii has been the nation's most profitable automobile insurance market in the United States for more than 15 years. Insurers currently take profits out of Hawaii that

are more than six times the national average according to the current National Association of Insurance Commissioners (NAIC) annual profit/loss data for automobile insurance countrywide.. It is time to re-balance consumer benefits with insurer profits to give consumers more benefits and insurers normal (not exorbitant) profits.

There is ample profit for insurers to provide additional benefits to Hawaii consumers without raising premiums. The cost for additional bodily injury liability coverage is surprisingly low. Market leaders such as GEICO offer \$50,000 coverage for less than \$20 additional premium per year. State Farm offers \$50,000 coverage for as little as \$26 more per year. DTRIC offers \$50,000 for just \$12 per year more. Most major insurers charge \$12 to \$50 more annually for \$50,000 coverage for drivers with clean records. Those with poor traffic records may pay more, although some insurers like GEICO may overlook a single speeding ticket. Others who qualify for discounts may pay less.

Thank you very much for allowing me to testify in Support of this measure. Please feel free to contact me should you have any questions or desire additional information.



## 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, 2012

**VEHICLE:** 2011 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		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Government Employees Ins. Co. (GEICO)	270	270	Government Employees Ins. Co. (GEICO)	267	267
United Services Automobile Association (USAA)**	379	397	United Services Automobile Association (USAA)**	338	354
GEICO Indemnity Co.	390	422	GEICO Indemnity Co.	362	391
Liberty Mutual Fire Ins. Co.**	398	630	Allstate Ins. Co.	383	520
DTRIC Ins. Co., Ltd.**	406	406	Farmers Ins. Hawaii, Inc.**	385	512
Tradewind Ins. Co., Ltd.	407	442	DTRIC Ins. Co., Ltd.**	394	394
Farmers Ins. Hawaii, Inc.**	408	547	Liberty Mutual Fire Ins. Co.**	404	639
Allstate Ins. Co.	412	560	North River Ins. Co.	441	526
Interinsurance Exchange of the Automobile Club	428	552	Liberty Mutual Fire Ins. Co.	448	710
Liberty Mutual Fire Ins. Co.	443	700	USAA Casualty Ins. Co.**	468	489
Hartford Underwriters Ins. Co.**	479	563	State Farm Mutual Automobile Ins. Co.	470	564
State Farm Mutual Automobile Ins. Co.	491	590	First Security Ins. of Hawaii, Inc.	478	526
USAA Casualty Ins. Co.**	521	545	Hartford Underwriters Ins. Co.**	490	577
State Farm Fire & Casualty Co.	586	718	State Farm Fire & Casualty Co.	560	687
First Fire & Casualty Ins. of Hawaii, Inc.	664	730	First Fire & Casualty Ins. of Hawaii, Inc.	581	639
Progressive Casualty Ins. Co.	665	881	Progressive Casualty Ins. Co.	616	817
USAA General Indemnity Co.**	676	740	Progressive Direct Ins. Co.	550	734
Progressive Direct Ins. Co.	595	792	First Ins. Co. of Hawaii, Ltd.	683	751
DTRIC Ins. Co., Ltd.	784	784	First Indemnity Ins. of Hawaii, Inc.	730	803
GEICO Casualty Co.	791	837	Farmers Ins. Hawaii, Inc.	758	1,059
Farmers Ins. Hawaii, Inc.	814	1,141	DTRIC Ins. Co., Ltd.	794	794
First Indemnity Ins. of Hawaii, Inc.	857	943	GEICO Casualty Co.	798	844

KAUAI MAJOR INSURERS			HAWAII MAJOR INSURERS		
Insurance Company	clean risk	one speeding conviction	Insurance Company	clean risk	one speeding conviction
Government Employees Ins. Co. (GEICO)	204	204	Government Employees Ins. Co. (GEICO)	281	281
United Services Automobile Association (USAA)**	271	283	Island Premier Ins. Co.	332	332
GEICO Indemnity Co.	285	306	GEICO Indemnity Co.	370	400
Allstate Ins. Co.	287	382	United Services Automobile Association (USAA)**	375	393
Liberty Mutual Fire Ins. Co.**	294	450	Liberty Mutual Fire Ins. Co.**	381	601
Tradewind Ins. Co., Ltd.	309	336	Tradewind Ins. Co., Ltd.	387	421
Farmers Ins. Hawaii, Inc.**	314	408	Allstate Ins. Co.	413	563
Hartford Underwriters Ins. Co.**	323	377	Farmers Ins. Hawaii, Inc.**	419	561
Liberty Mutual Fire Ins. Co.	326	500	Liberty Mutual Fire Ins. Co.	423	668
State Farm Mutual Automobile Ins. Co.	356	425	Interinsurance Exchange of the Automobile Club	424	544
DTRIC Ins. Co., Ltd.**	359	359	DTRIC Ins. Co., Ltd.**	435	435
North River Ins. Co.	370	438	State Farm Mutual Automobile Ins. Co.	455	546
USAA Casualty Ins. Co.**	380	397	Hartford Underwriters Ins. Co.**	489	575
Dongbu Ins. Co., Ltd. (US Branch)	397	433	North River Ins. Co.	507	607
State Farm Fire & Casualty Co.	424	521	USAA Casualty Ins. Co.**	521	544
Progressive Casualty Ins. Co.	497	649	State Farm Fire & Casualty Co.	542	665
First Fire & Casualty Ins. of Hawaii, Inc.	529	582	Progressive Casualty Ins. Co.	668	884
Allstate Indemnity Co.	475	630	Progressive Direct Ins. Co.	707	778
Progressive Direct Ins. Co.	590	812	First Fire & Casualty Ins. of Hawaii, Inc.	618	811
Farmers Ins. Hawaii, Inc.	622	684	Progressive Direct Ins. Co.	763	763
First Ins. Co. of Hawaii, Ltd.	624	657	DTRIC Ins. Co., Ltd.	778	822
GEICO Casualty Co.	648	648	GEICO Casualty Co.	832	915
DTRIC Ins. Co., Ltd.	662	728	First Ins. Co. of Hawaii, Ltd.	838	1,177
First Indemnity Ins. of Hawaii, Inc.			Farmers Ins. Hawaii, Inc.	902	992
			First Indemnity Ins. of Hawaii, Inc.		

**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

Private Passenger Auto Total

State	Direct Premiums Earned (000s)	Losses Incurred	Expense	Adjust General Expense	Selling Expense	Taxes License Fees	Divs To Policyholder	Underwriting Profit	Invest On Trans	Tax On Trans	Profit On Trans	Earned Prem To Net Worth	Percent of Net Worth		
													(1)	(2)	(3)
Alabama	2,278,143	68.1	11.0	5.5	16.5	3.2	0.3	(4.2)	0.7	(1.3)	(2.2)	116.9	4.6	1.2	0.8
Alaska	419,165	55.6	9.0	5.5	14.8	2.9	0.5	12.1	1.9	4.7	9.2	104.1	4.5	1.2	13.0
Arizona	3,282,058	62.8	10.3	5.5	16.5	2.6	0.3	2.2	1.3	1.1	2.4	109.2	4.6	1.2	6.0
Arkansas	1,450,812	65.8	10.2	5.5	17.2	2.9	0.2	(1.5)	0.7	(0.3)	(0.4)	117.1	4.6	1.2	2.9
California	18,836,054	61.4	10.8	5.5	17.5	2.5	1.1	1.6	1.1	0.8	1.9	109.2	4.6	1.2	5.5
Colorado	2,757,339	66.5	11.2	5.5	16.6	1.4	0.4	(1.4)	1.7	(0.0)	0.4	104.4	4.5	1.2	3.8
Connecticut	2,361,444	64.3	11.1	5.5	16.6	2.1	0.6	0.2	2.7	0.8	2.1	92.9	4.5	1.2	5.4
Delaware	648,505	66.2	11.8	5.5	15.5	2.3	0.2	(1.2)	2.6	0.2	1.1	95.8	4.5	1.2	4.5
District of Columbia	265,379	58.2	9.9	5.5	13.0	2.3	0.5	11.0	1.3	4.2	8.1	110.1	4.5	1.1	12.2
Florida	12,802,402	68.7	13.4	5.5	16.1	1.3	0.3	(5.0)	2.1	(1.2)	(1.7)	101.9	4.5	1.2	1.7
Georgia	5,286,238	64.7	10.5	5.5	17.2	4.1	0.3	(2.0)	0.9	(0.5)	(0.7)	114.3	4.6	1.2	2.7
Hawaii	627,378	50.7	8.9	5.5	13.2	3.8	0.5	17.7	1.4	6.6	12.6	108.1	4.5	1.2	17.0
Idaho	661,496	54.1	9.1	5.5	17.6	1.7	0.2	12.1	1.2	4.6	8.8	109.2	4.6	1.2	13.0
Illinois	5,785,880	60.6	10.6	5.5	18.6	1.2	0.1	3.8	1.8	1.8	3.8	103.4	4.6	1.2	7.4
Indiana	2,784,042	58.6	10.2	5.5	18.2	1.3	0.1	6.5	1.5	2.7	5.4	106.2	4.6	1.2	9.1
Iowa	1,342,762	63.5	10.1	5.4	18.9	1.2	0.1	0.8	0.8	0.6	1.3	114.3	4.6	1.2	4.8
Kansas	1,429,682	67.5	10.3	5.5	17.8	1.7	0.2	(2.6)	0.6	(0.8)	(1.3)	117.6	4.6	1.2	1.9
Kentucky	2,265,854	67.8	11.2	5.5	17.4	2.3	0.1	(4.1)	1.5	(1.0)	(1.5)	107.6	4.6	1.2	1.8
Louisiana	3,275,724	64.1	11.8	5.5	17.4	3.1	0.2	(1.7)	1.1	(0.3)	(0.3)	111.9	4.6	1.2	3.1
Maine	591,390	56.2	8.4	5.5	18.6	2.2	0.3	9.1	1.6	3.6	7.1	103.3	4.6	1.2	10.8
Maryland	3,711,226	66.5	10.7	5.5	15.4	2.1	0.4	(0.3)	1.5	0.3	0.9	107.2	4.5	1.2	4.4
Massachusetts	3,832,055	64.0	10.3	5.5	19.4	2.6	0.1	(1.6)	1.6	(0.2)	0.1	98.9	4.6	1.2	3.6
Michigan*	6,058,363	143.9	25.3	5.5	16.6	2.1	0.1	(93.2)	18.9	(27.8)	(46.5)	37.2	4.5	1.2	(13.9)
Minnesota	2,694,805	60.3	10.9	5.5	17.9	2.1	0.1	3.5	1.4	1.6	3.4	107.1	4.6	1.2	7.0
Mississippi	1,373,637	63.3	10.4	5.5	17.1	2.7	0.2	1.2	0.9	0.7	1.5	114.7	4.6	1.2	5.1
Missouri	2,879,410	66.5	10.7	5.5	17.3	1.6	0.1	(1.4)	1.0	(0.2)	(0.1)	112.7	4.6	1.2	3.2
Montana	535,580	58.9	9.8	5.5	17.9	2.9	0.3	5.1	1.4	2.1	4.4	106.3	4.6	1.2	8.1
Nebraska	899,722	71.7	11.0	5.5	18.3	1.4	0.2	(7.7)	1.2	(2.4)	(4.1)	109.5	4.6	1.2	(1.1)

2011 Profitability Report  
Private Passenger Auto Total

State	Direct Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhldr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Percent of Net Worth			
												(1)	(2)	(3)	(9)
Nevada	1,619,108	62.3	11.6	5.5	16.9	3.6	0.3	0.1	1.9	0.5	1.5	102.7	4.6	1.2	4.9
New Hampshire	655,185	60.2	9.1	5.5	16.8	2.1	0.7	5.9	1.6	2.5	5.1	101.4	4.6	1.2	8.5
New Jersey*	6,298,021	65.0	13.9	5.5	14.0	2.1	1.2	(1.3)	5.2	0.9	3.0	75.9	4.5	1.2	5.7
New Mexico	1,066,047	64.8	10.7	5.5	16.4	3.2	0.4	(0.6)	1.6	0.2	0.7	106.7	4.6	1.2	4.2
New York	10,297,995	66.5	13.9	5.5	16.0	2.6	0.2	(4.4)	3.1	(0.7)	(0.5)	90.7	4.5	1.2	2.9
North Carolina	4,389,649	68.1	10.2	5.5	17.6	2.4	0.2	(3.6)	1.1	(1.0)	(1.6)	112.1	4.6	1.2	1.6
North Dakota	347,202	58.2	9.0	5.4	18.5	1.9	0.1	7.1	0.7	2.7	5.1	114.9	4.6	1.2	5.6
Ohio	5,033,950	62.4	10.0	10.0	18.8	1.7	0.1	1.8	1.1	0.9	2.0	110.1	4.6	1.2	3.9
Oklahoma	1,995,125	64.6	10.5	5.5	17.7	2.1	0.2	(0.4)	0.9	0.1	0.5	113.8	4.6	1.2	6.6
Oregon	1,996,698	63.3	10.8	5.5	17.0	0.7	0.2	0.4	1.6	1.4	3.0	106.3	4.5	1.2	5.6
Pennsylvania	7,030,538	63.1	10.9	5.5	18.0	2.2	0.2	0.4	2.9	0.9	2.4	91.8	4.6	1.2	1.0
Rhode Island	672,229	70.2	11.7	5.5	16.0	2.3	1.5	(6.9)	2.6	(1.8)	(2.6)	95.1	4.5	1.2	(0.5)
South Carolina	2,558,983	70.0	10.9	5.5	17.3	2.9	0.3	(6.7)	1.1	(2.1)	(3.5)	110.2	4.6	1.2	(2.7)
South Dakota	381,317	71.9	11.3	5.4	18.6	2.7	0.2	(9.8)	1.1	(3.1)	(5.5)	112.0	4.6	1.2	(10.2)
Tennessee	2,848,121	82.0	13.5	5.5	16.8	2.2	0.2	(19.9)	1.1	(6.7)	(12.1)	120.1	4.6	1.2	4.4
Texas	13,481,405	63.4	10.4	5.5	17.9	1.9	0.3	0.8	0.5	0.4	0.9	107.4	4.6	1.2	8.3
Utah	1,297,168	59.2	9.7	5.4	18.1	2.3	0.2	5.4	1.4	2.2	4.6	107.4	4.6	1.2	7.1
Vermont	304,922	61.2	9.4	5.4	17.7	2.4	0.3	3.8	1.5	1.7	3.6	103.8	4.6	1.2	5.2
Virginia	4,164,607	64.2	10.6	5.5	15.5	2.7	0.7	1.1	1.3	0.7	1.6	109.6	4.5	1.2	7.6
Washington	3,737,695	60.8	11.0	5.5	16.7	2.1	0.4	3.9	2.3	1.9	4.2	98.6	4.6	1.2	8.9
West Virginia	1,106,472	56.9	9.8	5.5	17.7	4.1	0.1	6.3	1.4	2.6	5.2	106.1	4.6	1.2	5.9
Wisconsin	2,437,117	64.4	9.9	5.5	18.0	0.9	0.2	1.6	1.9	(4.0)	2.4	101.8	4.6	1.2	(4.5)
Wyoming	317,483	76.5	11.9	5.4	17.1	1.6	0.6	9.6	0.8	3.6	6.9	104.6	4.7	1.2	10.7
Guam	37,626	48.7	11.4	5.4	22.8	(0.1)	0.1	(1.3)	0.2	(0.4)	(0.7)	109.1	4.7	1.2	2.8
Puerto Rico	315,702	62.5	9.2	5.3	16.8	4.2	0.6	4.0	1.7	1.8	3.9	97.9	4.6	1.2	7.2
U.S. Virgin Islands	15,950	58.1	11.1	5.5	19.0	1.3	0.2	30.4	1.1	10.9	20.6	106.1	4.6	1.2	25.3
N Mariana Islands	1,168	33.2	10.7	5.5	17.1	2.2	0.4	(3.9)	2.3	(0.8)	(0.8)	98.0	4.6	1.2	2.6
Countrywide - Direct	165,539,030	67.3	11.7	5.5	17.1	2.2	0.4	(3.9)	2.3	(0.8)	(0.8)	98.0	4.6	1.2	2.6

State Farm®

Providing Insurance and Financial Services

PO Box 5000

Dupont WA 98327-5000



### REQUIRED AND OPTIONAL ADDITIONAL COVERAGE

All premiums on this form are figured SEMIANNUALLY.

Hawaii auto insurance law allows you to make choices regarding coverages that affect how much coverage you have and the cost of your insurance. Please refer to your policy/declarations page or renewal billing notice for the coverages you currently have. Then read the following list of coverages available to you. Some of the coverages are required and others are optional. If you want to change your coverage or need further explanation of the coverages, please contact your State Farm agent.

#### Required Coverages

<b>Personal Injury Protection (PIP)</b>	<b>Premium</b>	<b>PIP Deductibles</b>	<b>Premium</b>
<b>Benefits Limits (per person)</b>		\$ 100	\$ 44.21
\$ 10,000	\$ 49.13	\$ 300	\$ 41.77
		\$ 500	\$ 36.84
		\$ 1,000	\$ 34.38
		<b>Bodily Injury Liability Limits</b>	<b>Premium</b>
		(per person/per accident/limits)	
		\$ 20,000/40,000/10,000 (basic)	\$ 80.69
		\$ 25,000/50,000/25,000	\$ 87.72
		\$ 35,000/100,000/25,000	\$ 92.10
		\$ 50,000/100,000/25,000	\$ 93.85
		\$ 100,000/300,000/50,000	\$ 103.50

#### Optional Coverages

<b>Uninsured Motor Vehicle Coverage</b>			<b>Underinsured Motor Vehicle Coverage</b>		
(per person/per accident)	<b>Non-Stacking</b>	<b>Stacking</b>	(per person/per accident)	<b>Non-Stacking</b>	<b>Stacking</b>
<b>Non-Stacking and Stacking</b>	<b>Premium</b>	<b>Premium</b>	<b>Non-Stacking and Stacking</b>	<b>Premium</b>	<b>Premium</b>
\$ 20,000/40,000 (basic)	\$ 9.60	\$ 11.20	\$ 20,000/40,000 (basic)	\$ 8.00	\$ 12.80
\$ 25,000/50,000	\$ 10.08	\$ 11.87	\$ 25,000/50,000	\$ 9.36	\$ 14.90
\$ 35,000/100,000	\$ 11.52	\$ 13.44	\$ 35,000/100,000	\$ 13.04	\$ 21.50
\$ 50,000/100,000	\$ 11.81	\$ 13.89	\$ 50,000/100,000	\$ 14.88	\$ 25.30
\$ 100,000/300,000	\$ 13.63	\$ 16.02	\$ 100,000/300,000	\$ 28.08	\$ 46.50
<b>Wage Loss Coverage</b>			<b>Death Benefits Coverage</b>	<b>Premium</b>	
(Maximum Benefit per Month)	<b>Premium</b>		\$ 25,000	\$ 4.00	
\$ 500/3,000	\$ 10.00		\$ 50,000	\$ 8.00	
\$ 1,000/6,000	\$ 20.00		\$ 75,000	\$ 12.00	
\$ 1,500/9,000	\$ 30.00		\$ 100,000	\$ 16.00	
\$ 2,000/12,000	\$ 40.00		<b>Funeral Benefits Coverage</b>	<b>Premium</b>	
			\$ 2,000	\$ 0.80	
			<b>Alternative Care Coverage Limits</b>	<b>Premium</b>	
			Max. \$75/visit for up to 30 visits.	\$ 29.39	



DTRIC Insurance Company, Limited  
 DTRIC Insurance Underwriters, Limited  
 1600 Kapiolani Boulevard, Suite 1520  
 Honolulu, Hawaii 96814-3801  
 (808) 951-1700

**REQUIRED & OPTIONAL ADDITIONAL COVERAGES**

Today's Date: 01/15/13

POLICY NUMBER	POLICY PERIOD		CFN #	TERM
	FROM	TO		

NAMED INSURED AND ADDRESS	AGENT
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Hawaii Statutes require disclosure of the availability of required and optional coverages and deductibles. Refer to your policy declaration page(s) for your current coverages and both sides of this document for available coverages. If you want to change your coverage(s) or need further explanation please contact your DTRIC agent listed above.

**REQUIRED COVERAGES**

BODILY INJURY (BI)	LIMITS	PREMIUM	PROPERTY DAMAGE (PD)	LIMITS	PREMIUM
	\$20,000/\$40,000	\$42		\$10,000	\$67
	\$25,000/\$50,000	\$46		\$15,000	\$67
	\$35,000/\$70,000	\$47		\$20,000	\$68
	\$50,000/\$100,000	\$48		\$30,000	\$69
	\$100,000/\$300,000	\$53		\$50,000	\$72

PERSONAL INJURY PROTECTION (PIP)	LIMITS	Deductible					
		No Deductible	\$100	\$300	\$500	\$1,000	\$2,000
	\$10,000	\$46	\$42	\$37	\$33	\$29	\$24

OR	LIMITS	Co-Payment		
		10%	20%	30%
	\$10,000	\$42	\$37	\$32

**OPTIONAL COVERAGES**

UNINSURED MOTORISTS (UM)	LIMITS	Premium	
		STACKED	NON-STACKED
	\$20,000/\$40,000	\$14	\$14
	\$25,000/\$50,000	\$16	\$16
	\$35,000/\$70,000	\$18	\$18
	\$50,000/\$100,000	\$29	\$29
	\$100,000/\$300,000	\$35	\$35

UNDERINSURED MOTORISTS (UIM)	LIMITS	Premium	
		STACKED	NON-STACKED
	\$20,000/\$40,000	\$2	\$2
	\$25,000/\$50,000	\$3	\$3
	\$35,000/\$70,000	\$4	\$4
	\$50,000/\$100,000	\$11	\$11
	\$100,000/\$300,000	\$16	\$16



Customer Vehicles Drivers Discounts Quote

- Lowest Limits\*  
\$2775/mo.
- Most Popular  
\$2865/mo.
- Lowest Limits Plus Comprehensive Coverage  
\$3110/mo.
- Build Your Own Quote  
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Coverage	Limits	Premium
<u>Bodily Injury Liability(BI)</u>	\$20,000/\$40,000	\$33.40
<u>Property Damage Liability(PD)</u>	\$10,000	\$50.70
<u>Personal Injury Protection Coverage</u>		\$25.10
<u>Personal Injury Protection(PIP)</u>	\$10,000/\$1,000 deductible	
<u>Additional Personal Injury Protection Coverage</u>		N/A
<u>Additional Personal Injury Protection(APIP)</u>	I decline	
<u>Uninsured Motorist Coverage</u>		
Cannot be higher than your Bodily Injury (BI) limit		
<u>Stacked</u>	\$20,000/\$40,000	\$11.40
<u>Underinsured Motorist Coverage</u>		
Cannot be higher than your Bodily Injury (BI) limit		
<u>Stacked</u>	\$20,000/\$40,000	\$15.90
<u>Funeral Expense and Death Benefit</u>	I decline	N/A
<u>Wage Loss Benefits</u>	I decline	N/A
<u>Comprehensive(COMP)</u>		
2001 HONDA ACCORD EX	I decline	N/A
<u>Collision(COLL)</u>		
2001 HONDA ACCORD EX	I decline	N/A
<u>Emergency Road Service(ERS)</u>		
Requires Comprehensive or Collision		
2001 HONDA ACCORD EX	I decline	N/A
<u>Rental Reimbursement(RR)</u>		
Requires Comprehensive		
2001 HONDA ACCORD EX	I decline	N/A

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Partnership Organization	\$9.00
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<b>Total Discount</b>	<b>\$40.20</b>





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 of only \$29.40 each  
 6 month total policy premium: \$146.40

Coverage	Limits	Premium
<u>Bodily Injury Liability(BI)</u>	<u>\$50,000/\$100,000</u>	\$43.30
<u>Property Damage Liability(PD)</u>	<u>\$10,000</u>	\$50.70
<u>Personal Injury Protection Coverage</u>		\$25.10
<u>Personal Injury Protection(PIP)</u>	<u>\$10,000/\$1,000 deductible</u>	
<u>Additional Personal Injury Protection Coverage</u>		N/A
<u>Additional Personal Injury Protection(APIP)</u>	<u>I decline</u>	
<u>Uninsured Motorist Coverage</u>		
Cannot be higher than your Bodily Injury (BI) limit		
<u>Stacked</u>	<u>\$20,000/\$40,000</u>	\$11.40
<u>Underinsured Motorist Coverage</u>		
Cannot be higher than your Bodily Injury (BI) limit		
<u>Stacked</u>	<u>\$20,000/\$40,000</u>	\$15.90
<u>Funeral Expense and Death Benefit</u>	<u>I decline</u>	N/A
<u>Wage Loss Benefits</u>	<u>I decline</u>	N/A
<u>Comprehensive(COMP)</u>		
2001 HONDA ACCORD EX	<u>I decline</u>	N/A
<u>Collision(COLL)</u>		
2001 HONDA ACCORD EX	<u>I decline</u>	N/A
<u>Emergency Road Service(ERS)</u>		
Requires Comprehensive or Collision		
2001 HONDA ACCORD EX	<u>I decline</u>	N/A
<u>Rental Reimbursement(RR)</u>		
Requires Comprehensive		
2001 HONDA ACCORD EX	<u>I decline</u>	N/A

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