



November 3, 2025

GA BULLETIN 2025-17

TO: OUR AGENCY PARTNERS

FROM: SCOTT KUIOKA, PRESIDENT

**RE: PERSONAL AUTOMOBILE INCREASED REQUIRED MINIMUM
COVERAGE LIMITS**

The 2024 Hawai'i Legislature increased the required minimum coverage limits for both Personal and Commercial automobile insurance policies effective **January 1, 2026** for new and renewal policies.

To support this transition, a cover letter will be included with all Personal Lines automobile policy renewal packets to notify policyholders of the coverage limit changes (sample attached).

Renewal policies expiring from January 1, 2026 and beyond, and with limits below the new state minimums will automatically be adjusted to meet the following requirements:

- Bodily Injury Liability: \$40,000 Per Person/\$80,000 Per Accident
- Uninsured Motorist (if applicable): \$40,000 Per Person/\$80,000 Per Accident
- Underinsured Motorist (if applicable): \$40,000 Per Person/\$80,000 Per Accident
- Property Damage Liability: \$20,000 Per Accident

Please note that these legislative changes will result in premium adjustments for affected customers. If you have any questions, do not hesitate to contact a Personal Lines Underwriter.

Mahalo for your understanding and continued partnership.

- 2008 – 2025 Ward Group Top 50 P&C Insurer in the Nation
- 2006 – 2025 Hawaii Business Magazine Best Places to Work

- Rated "A" (Excellent) by A.M. Best Company, the world's most notable rating organization



ISLAND INSURANCE

- Island Insurance Company, Ltd.
 - Island Premier Insurance Company, Ltd.
 - Tradewind Insurance Company, Ltd.
- P.O. Box 1520 · Honolulu, HI 96806-1520
(808) 564-8200 · Toll-Free (888) 312-2525

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Sample Customer
123 Aloha Ave
Honolulu, HI 96813-4321

ID CARDS ENCLOSED

The VALUE of the Independent Insurance Agent:

- Licensed professional with strong customer and community ties
- One-on-one servicing; treats you like a person, not a number
- Explanation of your coverages and options
- Assistance following an accident or catastrophe
- One-stop-shop for many types of coverages

Aloha,

Thank you for renewing your **personal auto insurance** with **Island Insurance**, Hawaii's only locally owned property and casualty insurance carrier. Enclosed are your personal auto policy, invoice and insurance ID card(s). Please take a moment to ensure that all the information is accurate.

The 2024 Hawaii Legislature increased the required minimum coverage limits for Bodily Injury Liability, Uninsured Motorist, Underinsured Motorist and Property Damage Liability coverages. If your current policy has lower limits for the coverages listed below, your renewal will automatically include the updated limits shown.

Bodily Injury Liability:	\$40,000 per person/\$80,000 per accident
Uninsured Motorist:	\$40,000 per person/\$80,000 per accident
Underinsured Motorist:	\$40,000 per person/\$80,000 per accident
Property Damage Liability:	\$20,000 per accident

We understand that these recent changes in the law may lead to higher premiums for some individuals and families. Those affected will have higher insurance limits to protect them in the event of an accident.

As a reminder, our online customer portal lets you view policy documents, report claims, and pay bills securely and conveniently. With your policy declarations page handy for reference, visit **islandinsurance.com** using the Google Chrome, Microsoft Edge, Firefox or Safari internet browsers, and click on the **"Pay Bill/Manage Account"** tab to sign in to your account. You can also scan the QR Code on your mobile device.

If you have any questions about your account, call our customer service center at (808) 564-8111 or toll-free (888) 312-2525. We value your trust and look forward to continuing to support your insurance needs for years to come.

Sincerely,

Scott Kuioka
President



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THE ISLAND ADVANTAGE

1. Hawaii's Largest Locally Owned and Managed Property & Casualty Insurance Carrier
2. Nationally Recognized as a Top 50 P&C Insurance Company by Ward Group
3. Financial Strength Rating of "A" (Excellent) from A.M. Best
4. Honolulu-Based Call Center (808-564-8111)
5. Local 24-hour Claims Service (808-564-8222)
6. Island CertifiedSM Repair Shops
7. Serving Hawaii's Families and Businesses Since 1940

Contents

- Privacy Policy
- Insurance Bill
- Disclosure & Selection Form
- ID Cards
- Policy Declarations

Island Insurance provides automobile, homeowners, condominium, renters, personal umbrella, dwelling fire and commercial insurance. Contact your independent insurance agent for more information, or visit our website at **www.islandinsurance.com**.