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Honda Rolls Out Insurance Service for Car and Home Coverage

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Honda is entering the insurance space with a new venture aimed at offering its customers more than reliable vehicles. American Honda has officially launched Honda Insurance Solutions (HIS), a full-service insurance agency designed to offer coverage for cars, homes, and more, available in all 50 U.S. states.

The move marks a significant shift in strategy for the Japanese automaker's American division. While Honda Insurance Solutions isn't technically an insurance provider, it functions as a licensed agency working in partnership with VIU by HUB, a known brokerage.

firm. The goal is to pair familiar brand loyalty with streamlined insurance offerings explicitly tailored to Honda and Acura owners.

Honda is banking on its strong reputation, built over decades, to win over drivers who may be skeptical about insurance companies and rising premium costs. By offering services under the Honda umbrella, the company hopes to tap into its customer base's loyalty and simplify the often complex insurance-buying process.

The insurance products available through HIS include a wide range of policies that go beyond car insurance. Customers can protect motorcycles, homes, boats, and more, making it a one-stop solution for many Honda and Acura owners.

But the most notable feature of Honda's insurance offering is a policy option that guarantees the use of OEM (Original Equipment Manufacturer) parts in case of a claim. This ensures that all repairs made to covered Honda or Acura vehicles are done using factory-original components, not aftermarket alternatives.

Honda claims this will help maintain vehicle value over time. "The automaker says this will help protect a car's value," though the practical impact of using OEM over non-OEM parts in most everyday cases may be debatable.

OEM coverage could prove attractive for detail-oriented owners or those who want to ensure their vehicle remains as close to factory original as possible. While not necessarily a make-or-break factor for every driver, it's a unique selling point that may win over a specific slice of Honda's customer base.

For others, the decision may come down to cost. Honda insists that HIS will offer "competitive" pricing, though actual premiums compared to traditional providers will likely determine how much traction the program gains. Until the full rate structures are widely visible, consumers are left to speculate how much brand convenience might cost.

Looking ahead, Honda plans to integrate its insurance service into its digital vehicle sales platforms. This means buyers could select their insurance options during the same online checkout process used to purchase a car or schedule service in the near future. The goal is to make the ownership experience more seamless.

While Honda isn't the first automaker to offer branded insurance, its strategy emphasizes convenience and customer familiarity. Whether that translates to better value remains to be

seen.