



# SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS - OAHU



The Hawaii Insurance Division of the Department of Commerce and Consumer Affairs provides this sample premium comparison of licensed insurance companies transacting Homeowners insurance in Hawaii as part of our continuing effort to assist and educate consumers.

## OAHU - SAMPLE ANNUAL RENTERS PREMIUMS

## OAHU - SAMPLE ANNUAL RENTERS HURRICANE PREMIUMS

HO POLICY (HO-4) ASSUMPTIONS	DWELLING CHARACTERISTICS		
Coverage C: \$30,000 D: 20% of Coverage C Deductible: \$500	Year Built: 1972 Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Elevation: 15' above sea-level Add'l Factors: Primary residence No claims in 5 yrs.	2005 Wood (Double-wall) Hip, asphalt shingle 15' above sea-level Primary residence No claims in 5 yrs.	19990 Masonry (CMU) Flat, torched membrane 15' above sea-level Primary residence No claims in 5 yrs.
Rates effective as of December 1, 2014			

Hurricane insurance supplements your homeowner's policy by covering property damage due to hurricanes. For information about homeowner's hurricane insurance, please visit [www.hawaii.gov/dcca/ins/hurricane-insurance.html](http://www.hawaii.gov/dcca/ins/hurricane-insurance.html)

HURRICANE POLICY	DWELLING CHARACTERISTICS (same as RENTERS)		
Contents Coverage: \$30,000 Deductible: DED (below) Rates effective as of December 1, 2014	Construction: Wood (Single-wall) None Wind R Devices: R = Resistive	Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips

NAIC Co. Code	Insurance Company	Public Protection Class*		Public Protection Class*		Public Protection Class*	
		3	10	3	10	3	10
10861	Universal Property & Casualty Insurance Company	76	155	76	155	68	116
15598	Interinsurance Exchange of the Automobile Club	105	120	105	120	105	121
25143	State Farm Fire and Casualty Company	114	125	114	125	114	125
25941	United Services Automobile Association	133	133	133	133	133	133
23035	Liberty Mutual Fire Ins Co	134	152	134	152	134	152
18600	USAA General Indemnity Company	136	136	136	136	136	136
19232	Allstate Insurance Company	142	162	142	162	142	162
25180	Stillwater Insurance Company	142	156	142	156	142	156
26298	Metropolitan Property & Casualty Insurance Company	142	198	142	198	142	198
12502	Dongbu Insurance Company, Ltd.	89	174	150	133	150	133
10938	First Security Insurance of Hawaii, Inc.	150	202	150	202	150	166
41742	First Insurance Company of Hawaii, Ltd.	150	212	150	212	150	174
41734	First Indemnity Insurance of Hawaii, Inc.	150	245	150	245	150	201
41726	First Fire and Casualty Insurance of Hawaii	150	245	150	245	150	201
11689	Island Premier Insurance Company, Ltd.	150	243	150	243	150	182
22853	Tradewind Insurance Company, Limited	150	272	150	272	150	203
12873	Privilege Underwriters Reciprocal Exchange	154	384	154	384	138	346
29068	IDS Property Casualty Insurance	158	158	158	158	158	158
22845	Island Insurance Company, Limited	159	320	159	320	150	239
25968	USAA Casualty Insurance Company	160	160	160	160	160	160
10805	American Pacific Insurance Company	175	357	175	357	157	268
19615	American Reliable Insurance Company	211	421	189	421	189	421
10759	Universal North America Insurance Company	200	DNW	200	DNW	200	DNW
12767	Hawaiian Insurance and Guaranty Company Limited	209	350	209	350	195	280
21105	North River Insurance Co.	222	397	219	393	202	333
28487	Farmers Insurance Hawaii, Inc.	220	449	220	449	197	337
13056	RLI Insurance Company	224	457	224	457	201	343
21113	United States Fire Insurance Co	254	454	254	454	228	378
37265	DTRIC Insurance Company, Limited	316	632	316	632	284	476
31348	Crum & Forster Indemnity Co	343	612	343	612	310	513
25658	The Travelers Indemnity Company	650	1302	650	1302	586	976
25623	The Phoenix Insurance Company	650	1302	650	1302	586	976
21873	Fireman's Fund Insurance Company	705	1285	705	1285	635	1057
20281	Federal Insurance Company	724	1320	724	1320	724	1320
20346	Pacific Indemnity Company	724	1320	724	1320	724	1320

NAIC Co. Code	Insurance Company	%	Premium (\$)	Premium (\$)	Premium (\$)
			Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
10861	Universal Property & Casualty Insurance Compa	2%	29	22	13
25180	Stillwater Insurance Company	2%	29	29	13
12573	Centauri Specialty Insurance Company	2%	130	31	42
25143	State Farm Fire and Casualty Company	2%	41	41	37
15598	Interinsurance Exchange of the Automobile Club	2%	145	68	53
29068	IDS Property Casualty Insurance	5%	75	75	39
19615	American Reliable Insurance Company	2%	75	75	75
37273	Axis Insurance Company	2%	120	75	75
25941	United Services Automobile Association	2%	80	80	80
25968	USAA Casualty Insurance Company	2%	80	80	80
18600	USAA General Indemnity Company	2%	80	80	80
12873	Privilege Underwriters Reciprocal Exchange	2%	415	99	177
13056	RLI Insurance Company	2%	117	99	102
11026	Zephyr Insurance Company	2%	136	100	100
12767	Hawaiian Insurance and Guaranty Company Lim	2%	100	100	100
10799	GeoVera Insurance Company	2%	100	100	100
11932	White Pine Insurance Company	2%	110	110	110
25623	The Phoenix Insurance Company	2%	172	172	172
25658	The Travelers Indemnity Company	2%	172	172	172
12502	Dongbu Insurance Company, Ltd.	2%	100	DNW	DNW

DNW = Does Not Write

## OAHU - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED

Assumptions and Dwelling Characteristics Same as Above							
NAIC Co. Code	Insurance Company	Public Protection Class*		Public Protection Class*		Public Protection Class*	
		3	10	3	10	3	10
30104	Hartford Underwriters Insurance Company	453	816	453	816	408	684
18279	Bankers Standard Insurance Company	799	1597	799	1597	718	1398

<<<<<<      **These sample premiums INCLUDE Hurricane coverage**      >>>>>>

## SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE RENTERS PREMIUM

Your Renters insurance premium may be affected by, but not limited to, the following considerations: coverage limits, deductible levels, loss preventative devices (i.e. security system) and previous claims. Each insurer may have unique rating factors associated with these risk classifications so your current or quoted premium could vary from these sample indications. Please contact your agent to obtain quotes that account for your home's specific attributes and desired coverage provisions.

## \*WHAT IS A PUBLIC PROTECTION CLASSIFICATION?

Public Protection Classification (PPC) is a rating criterion that measures a community's fire protection capabilities. PPC community grading is based on Fire Department characteristics, available water supply, and communication system. The majority of Oahu properties are classified as a **PPC 3**. If you live in Tantalus or Waialua, please contact your agent to verify your property's classification. Generally, dwellings located more than 5 road miles from a recognized fire station and 1000 feet from a 4" hydrant are a PPC 10.

## SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS - NEIGHBOR ISLAND



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### NEIGHBOR ISLAND - SAMPLE ANNUAL RENTERS PREMIUMS

RENTERS POLICY (HO-4) ASSUMPTIONS		DWELLING CHARACTERISTIC ASSUMPTIONS																	
Coverage C: \$25,000 D: 20% of Coverage C Deductible: \$500 Rates effective as of December 1, 2014		Year Built: 1972 Elevation: 15' above sea-level Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 2005 Elevation: 15' above sea-level Construction: Wood (Double-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 1990 Elevation: 15' above sea-level Construction: Masonry (CMU) Roof: Flat, torched membrane Add'l: Primary residence, no claims in 5 yrs.					
NAIC Co. Code	Insurance Company	Public Protection Class*						Public Protection Class*						Public Protection Class*					
		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10
10861	Universal Property & Casualty Insurance Company	77	77	78	93	124	155	77	77	78	93	124	155	69	70	70	71	101	116
15598	Interinsurance Exchange of the Automobile Club	109	112	112	112	120	120	109	112	112	112	120	120	109	112	112	113	121	121
25143	State Farm Fire and Casualty Company	114	119	119	122	125	125	114	119	119	122	125	125	114	119	119	122	125	125
25941	United Services Automobile Association	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129
18600	USAA General Indemnity Company	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133
23035	Liberty Mutual Fire Ins Co	134	139	139	145	152	152	134	139	139	145	152	152	134	139	139	145	152	152
25180	Stillwater Insurance Company	142	142	142	142	156	156	142	142	142	142	156	156	142	142	142	142	156	156
19232	Allstate Insurance Company	146	150	151	152	162	162	146	150	151	152	162	162	146	150	151	152	162	162
26298	Metropolitan Property & Casualty Insurance Company	148	162	162	170	183	198	148	162	162	170	183	198	148	162	162	170	183	198
12502	Dongbu Insurance Company, Ltd.	89	89	90	107	141	174	150	150	150	150	114	133	150	150	150	150	114	133
10938	First Security Insurance of Hawaii, Inc.	150	150	150	150	161	202	150	150	150	150	161	202	150	150	150	150	150	166
41742	First Insurance Company of Hawaii, Ltd.	150	150	150	150	170	212	150	150	150	150	170	212	150	150	150	150	151	174
41734	First Indemnity Insurance of Hawaii, Inc.	150	150	150	150	196	245	150	150	150	150	196	245	150	150	150	150	174	201
41726	First Fire and Casualty Insurance of Hawaii	150	150	150	150	196	245	150	150	150	150	196	245	150	150	150	150	174	201
11689	Island Premier Insurance Company, Ltd.	150	150	150	150	194	243	150	150	150	150	194	243	150	150	150	150	158	182
22853	Tradewind Insurance Company, Limited	150	150	150	163	216	272	150	150	150	163	216	272	150	150	150	150	177	203
12873	Privilege Underwriters Reciprocal Exchange	154	154	154	200	231	384	154	154	154	200	231	384	138	138	138	180	207	346
25968	USAA Casualty Insurance Company	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157
29068	IDS Property Casualty Insurance	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158
22845	Island Insurance Company, Limited	159	159	159	192	254	320	159	159	159	192	254	320	150	150	150	150	207	239
10805	American Pacific Insurance Company	176	178	181	214	285	357	176	178	181	214	285	357	160	162	162	163	232	268
19615	American Reliable Insurance Company	211	211	211	253	337	421	189	189	189	189	274	316	189	189	189	189	274	316
10759	Universal North America Insurance Company	200	200	200	226	285	DNW	200	200	200	226	285	DNW	200	200	200	200	241	DNW
12767	Hawaiian Insurance and Guaranty Company Limited	209	209	209	236	294	350	209	209	209	236	294	350	195	195	195	195	251	280
21105	North River Insurance Co.	222	222	222	222	322	397	219	219	219	219	318	393	202	202	202	202	289	333
28487	Farmers Insurance Hawaii, Inc.	222	224	226	269	359	449	222	224	226	269	359	449	199	202	204	206	291	337
13056	RLI Insurance Company	226	229	231	274	365	457	226	229	231	274	365	457	203	206	208	210	297	343
21113	United States Fire Insurance Co	254	254	254	254	367	454	254	254	254	254	367	454	228	228	228	228	329	378
37265	DTRIC Insurance Company, Limited	316	316	316	316	506	632	316	316	316	316	506	632	284	284	284	284	410	476
31348	Crum & Forster Indemnity Co	343	343	343	343	494	612	343	343	343	343	494	612	310	310	310	310	444	513
25623	The Phoenix Insurance Company	650	650	650	780	1042	1302	650	650	650	780	1042	1302	586	586	586	586	845	976
25658	The Travelers Indemnity Company	650	650	650	780	1042	1302	650	650	650	780	1042	1302	586	586	586	586	845	976
21873	Fireman's Fund Insurance Company	705	705	705	705	1022	1285	705	705	705	705	1022	1285	635	635	635	635	917	1057
20281	Federal Insurance Company	724	724	724	724	937	1320	724	724	724	724	937	1320	724	724	724	724	937	1320
20346	Pacific Indemnity Company	724	724	724	724	937	1320	724	724	724	724	937	1320	724	724	724	724	937	1320

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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Contents Coverage \$30,000 Deductible: DED (below) Rates effective as of: 12/1/2014		Construction: Wood (Single-wall) Wind R Devices: None R = Resistive		Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips
NAIC Co. Code	Insurance Company	Rate	Premium (\$)	Premium (\$)	Premium (\$)
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12767	Hawaiian Insurance and Guaranty Company Limited	2%	100	100	100
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11932	White Pine Insurance Company	2%	110	110	110
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Coverage C: \$25,000 D: 20% of Coverage C Deductible: \$500 Rates effective as of December 1, 2014		Public Protection Class*						Public Protection Class*						Public Protection Class*						These sample premiums INCLUDE Hurricane coverage  <<<<<< <<<<<< <<<<<<
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10	
10111	American Bankers Insurance Company of Florida	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	
30104	Hartford Underwriters Insurance Company	453	453	453	453	662	816	453	453	453	453	662	816	408	408	408	408	589	684	
18279	Bankers Standard Insurance Company	799	799	799	959	1278	1597	799	799	799	959	1278	1597	718	718	718	879	1158	1398	

### SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

The premium cost of your Renters insurance policy may be affected by, but not limited to, the following considerations: coverage limits, deductible levels, loss preventative devices (i.e. security system) and previous claims. Each insurance company may have unique rating factors associated with these risk classifications so your current or quoted premium could vary from these sample indications. Please contact your insurance agent to obtain quotes that account for your home's specific attributes and desired coverage provisions.

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