

SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS - NEIGHBOR ISLAND



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.

NEIGHBOR ISLAND - SAMPLE ANNUAL CONDO UNIT-OWNERS PREMIUMS

CONDO OWNERS POLICY (HO-6) ASSUMPTIONS		BUILDING CHARACTERISTIC ASSUMPTIONS																							
Contents/Int.: \$100,000 D: 40% Deductible: \$500 Rates effective as of December 1, 2015		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						
25941	United Services Automobile Association	69	69	69	69	66	66	69	69	69	69	66	66	69	69	69	69	66	66	69	69	69	69	66	66
25968	USAA Casualty Insurance Co.	73	73	73	73	70	70	73	73	73	73	70	70	73	73	73	73	70	70	73	73	73	73	70	70
21253	Garrison Property & Casualty Insurance Co.	73	73	73	73	70	70	73	73	73	73	70	70	73	73	73	73	70	70	73	73	73	73	70	70
18600	USAA General Indemnity Co.	95	95	95	95	91	91	95	95	95	95	91	91	95	95	95	95	91	91	95	95	95	95	91	91
15598	Interinsurance Exchange of the Auto. Club	114	118	118	119	126	126	114	118	118	119	126	126	108	112	112	112	119	119	108	112	112	112	119	119
10938	First Security Insurance of Hawaii, Inc.	150	150	150	179	238	297	150	150	150	179	238	297	150	150	150	150	164	189	150	150	150	164	189	
12873	Privilege Underwriters Reciprocal Exchange	156	156	156	203	234	390	156	156	156	203	234	390	140	140	140	183	211	351	140	140	140	183	211	
23035	Liberty Mutual Fire Ins Co.	196	204	204	212	222	222	196	204	204	212	222	222	196	204	204	212	222	222	196	204	204	212	222	222
37265	DTRIC Insurance Co. Ltd	198	198	198	198	317	397	198	198	198	198	317	397	180	180	180	180	257	298	180	180	180	180	257	298
41742	First Insurance Co. of Hawaii, Ltd.	211	212	214	256	340	425	211	212	214	256	340	425	160	162	164	166	234	270	160	162	164	166	234	270
26298	Metropolitan Property & Casualty Insurance Co.	213	225	225	235	245	245	213	225	225	235	245	245	213	225	225	235	245	245	213	225	225	235	245	245
11689	Island Premier Insurance Co., Ltd.	217	217	217	261	348	436	217	217	217	261	348	436	196	196	196	196	284	327	196	196	196	196	284	327
25180	Stillwater Insurance Co.	224	224	224	224	249	249	224	224	224	224	249	249	224	224	224	224	249	249	224	224	224	224	249	249
29068	IDS Property Casualty Insurance	226	235	235	248	257	257	226	235	235	248	257	257	226	235	235	248	257	257	226	235	235	248	257	257
10861	Universal Property & Casualty Insurance Co.	232	234	237	281	375	469	232	234	237	281	375	469	209	211	213	216	305	352	209	211	213	216	305	352
41734	First Indemnity Insurance of Hawaii, Inc.	233	235	237	283	376	470	233	235	237	283	376	470	177	179	181	183	259	299	177	179	181	183	259	299
41726	First Fire and Casualty Insurance of Hawaii	233	235	237	283	376	470	233	235	237	283	376	470	177	179	181	183	259	299	177	179	181	183	259	299
22853	Tradewind Insurance Co., Limited	243	243	243	292	388	488	243	243	243	292	388	488	220	220	220	220	316	365	220	220	220	220	316	365
19232	Allstate Insurance Co.	252	261	263	264	281	281	252	261	263	264	281	281	252	261	263	264	281	281	252	261	263	264	281	281
21105	North River Insurance Co.	256	256	256	256	371	460	256	256	256	256	371	460	231	231	231	231	333	385	231	231	231	231	333	385
12767	Hawaiian Insurance & Guaranty Co.	312	312	312	373	499	627	256	256	256	306	409	513	312	312	312	373	499	627	312	312	312	373	499	627
10805	American Pacific Insurance Co.	266	269	271	322	430	537	266	269	271	322	430	537	238	243	246	249	350	404	238	243	246	249	350	404
22845	Island Insurance Company, Limited	288	288	288	345	458	574	288	288	288	345	458	574	258	258	258	258	374	433	258	258	258	258	374	433
12502	Dongbu Insurance Co., Ltd.	292	295	297	353	471	586	292	295	297	353	471	586	292	295	297	353	471	586	292	295	297	353	471	586
21113	United States Fire Insurance Co.	295	295	295	295	428	529	295	295	295	295	428	529	266	266	266	266	383	442	266	266	266	266	383	442
25143	State Farm Fire and Casualty Co.	306	318	318	323	339	339	306	318	318	323	339	339	306	318	318	323	339	339	306	318	318	323	339	339
10759	Universal North America Insurance Co.	309	309	309	358	454	553	309	309	309	358	454	553	286	286	286	286	381	431	286	286	286	286	381	431
19615	American Reliable Insurance Co.	346	346	346	412	547	682	346	346	346	412	547	682	313	313	313	313	448	514	313	313	313	313	448	514
28487	Farmers Insurance Hawaii, Inc.	389	394	399	473	629	787	389	394	399	473	629	787	350	355	358	363	511	590	350	355	358	363	511	590
13056	RLI Insurance Co.	474	481	485	577	767	960	474	481	485	577	767	960	427	432	437	440	624	722	427	432	437	440	624	722
31348	Crum & Forster Indemnity Co.	524	524	524	524	756	937	524	524	524	524	756	937	473	473	473	473	679	785	473	473	473	473	679	785
20281	Federal Insurance Co.	864	864	864	864	1147	1627	864	864	864	864	1147	1627	864	864	864	864	1147	1627	864	864	864	864	1147	1627
20346	Pacific Indemnity Co.	864	864	864	864	1147	1627	864	864	864	864	1147	1627	864	864	864	864	1147	1627	864	864	864	864	1147	1627
25623	The Phoenix Insurance Co.	1106	1106	1106	1328	1770	2212	1106	1106	1106	1328	1770	2212	997	997	997	997	1439	1660	997	997	997	997	1439	1660
25658	The Travelers Indemnity Co.	1106	1106	1106	1328	1770	2212	1106	1106	1106	1328	1770	2212	997	997	997	997	1439	1660	997	997	997	997	1439	1660

DNW = Does Not Write

NEIGHBOR ISLAND - SAMPLE ANNUAL HURRICANE PREMIUM

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

HURRICANE POLICY ASSUMPTIONS		BUILDING CHARACTERISTICS (same as HOMEOWNERS)			
Contents/Interior: \$100,000 Deductible: DED (below) Rates effective as of: 12/1/2015		Construction: Wood (Single-wall) None	Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips	
NAIC Co. Code	Insurance Company	Ded	Premium (\$)	Premium (\$)	Premium (\$)
			25941	United Services Automobile Association	2%
10861	Universal Property & Casualty Insurance Co.	2%	87	66	38
15598	Interinsurance Exchange of the Auto. Club	2%	165	78	61
25180	Stillwater Insurance Co.	2%	95	95	40
12873	Privilege Underwriters Reciprocal Exchange	2%	421	100	179
10887	Coastal Select Insurance Co.	2%	407	100	104
11932	White Pine Insurance Co.	2%	245	110	110
12573	Centuari Specialty Insurance Co.	2%	524	122	165
10799	GeoVera Insurance Co.	2%	523	123	133
12767	Hawaiian Insurance & Guaranty Co.	2%	258	126	97
12502	Dongbu Insurance Co., Ltd.	2%	313	136	123
11026	Zephyr Insurance Co.	2%	489	151	177
25968	USAA Casualty Insurance Co.	2%	231	160	157
21253	Garrison Property & Casualty Insurance Co.	2%	231	160	157
10759	Universal North America Insurance Co.	2%	506	171	132
25143	State Farm Fire and Casualty Co.	2%	194	194	171
25623	The Phoenix Insurance Co.	2%	200	200	200
25658	The Travelers Indemnity Co.	2%	200	200	200
18600	USAA General Indemnity Co.	2%	300	209	204
19615	American Reliable Insurance Co.	2%	209	209	158
37273	AXIS Insurance Co.	2%	466	212	170
29068	IDS Property Casualty Insurance	5%	251	251	133
13056	RLI Insurance Co.	2%	392	333	338

OAHU - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDED

CONDO OWNERS POLICY (HO-6) ASSUMPTIONS		BUILDING CHARACTERISTIC ASSUMPTIONS																							
Contents/Int.: \$100,000 D: 40% Deductible: \$500 Rates effective as of December 1, 2015		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						
30104	Hartford Underwriters Insurance Co.	585	585	585	585	855	1054	585	585	585	585	855	1054	527	527	527	527	761	884	527	527	527	527	761	884
18279	Bankers Standard Insurance Co.	839	839	839	1006	1342	1677	839	839	839	1006	1342	1677	755	755	755	923	1216	1467	755	755	755	923	1216	1467

These sample premiums INCLUDE Hurricane coverage

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SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

The premium cost of your Condominium 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.

*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. Generally, dwellings located more than 5 road miles from a recognized fire station and 1000 feet from a 4" hydrant are a PPC 10. For the neighbor islands, PPC grades vary by island and community. Please contact your insurance agent to obtain the PPC associated with your property location.