SAMPLE ANNUAL HOMEOWNERS 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 HOMEOWNERS PREMIUMS

HO POLICY (HO-3) ASSUMPTIONS

Coverage A: $290,000
B: 10% of Coverage A
C: 50% of Coverage A (ACV)
D: 20% of Coverage A

Section II (Liability): $150,000 Deductible: $500
Rates effective as of December 1, 2015

DWELLING CHARACTERISTICS

Year Built:	1972	2005	1990
Construction:	Wood (**Single-wall**)	Wood (**Double-wall**)	**Masonry** (CMU)
Roof:	Hip, asphalt shingle	Hip, asphalt shingle	Flat, torched membrane
Elevation:	15' above sea-level	15' above sea-level	15' above sea-level
Add'l Factors:	Primary residence No claims in 5 yrs.	Primary residence No claims in 5 yrs.	Primary residence No claims in 5 yrs.

NAIC Co. Code	Insurance Company	Public Protection Class* 3	Public Protection Class* 10	Public Protection Class* 3	Public Protection Class* 10	Public Protection Class* 3	Public Protection Class* 10
10938	First Security Insurance of Hawaii, Inc.	250	357	200	285	250	357
12502	Dongbu Insurance Co., Ltd.	228	324	204	290	228	324
10805	American Pacific Insurance Co.	306	464	215	341	306	457
41742	First Insurance Co. of Hawaii, Ltd.	271	388	217	310	271	388
11689	Island Premier Insurance Co., Ltd.	289	398	219	300	262	398
28487	Farmers Insurance Hawaii, Inc.	361	539	221	342	361	539
41734	First Indemnity Insurance of Hawaii, Inc.	303	433	242	346	303	433
41726	First Fire and Casualty Insurance of Hawaii	303	433	242	346	303	433
10861	Universal Property & Casualty Insurance Co.	266	381	242	346	218	311
22853	Tradewind Insurance Co., Limited	380	526	286	395	343	526
10759	Universal North America Insurance Co.	365	666	299	533	326	648
37265	DTRIC Insurance Co. Ltd	327	361	327	361	327	361
21105	North River Insurance Co.	353	492	335	467	353	492
22845	Island Insurance Company, Limited	447	619	337	465	404	619
25180	Stillwater Insurance Co.	410	519	357	452	410	463
23035	Liberty Mutual Fire Ins Co.	413	521	376	475	356	461
21113	United States Fire Insurance Co.	402	560	381	531	402	560
12767	Hawaiian Insurance & Guaranty Co.	473	660	387	542	473	660
15598	Interinsurance Exchange of the Auto. Club	394	484	394	484	394	484
29068	IDS Property Casualty Insurance	445	564	406	515	362	474
19232	Allstate Insurance Co.	449	542	449	542	410	512
25143	State Farm Fire and Casualty Co.	492	581	492	581	408	480
13056	RLI Insurance Co.	616	875	525	745	616	875
31348	Crum & Forster Indemnity Co.	544	759	544	759	544	759
19615	American Reliable Insurance Co.	573	799	545	759	573	799
12873	Privilege Underwriters Reciprocal Exchange	600	1015	600	1015	563	963
26298	Metropolitan Property & Casualty Insurance Co.	638	893	638	893	606	848
25941	United Services Automobile Association	1251	1433	1251	1433	1617	1860
21253	Garrison Property & Casualty Insurance Co.	1263	1428	1263	1428	1624	1850
25968	USAA Casualty Insurance Co.	1263	1428	1263	1428	1624	1850
20281	Federal Insurance Co.	1546	2776	1546	2776	1546	2776
20346	Pacific Indemnity Co.	1546	2776	1546	2776	1546	2776
18600	USAA General Indemnity Co.	1587	1818	1587	1818	2019	2321
25623	The Phoenix Insurance Co.	1743	2439	1743	2439	1743	2439
25658	The Travelers Indemnity Co.	1743	2439	1743	2439	1743	2439

DNW = Does Not Write

OAHU - SAMPLE ANNUAL HOMEOWNERS HURRICANE PREMIUMS

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

Replacement Cost: $290,000
Deductible: DED (below)
Rates effective as of December 1, 2015

DWELLING CHARACTERISTICS (same as HOMEOWNERS)

Construction:	Wood (**Single-wall**)	Wood (**Double-wall**)	**Masonry** (CMU)
Wind R Devices:	None	Hurricane roof clips Foundation anchors	Hurricane roof clips
R = Resistive			

NAIC Co. Code	Insurance Company	DED	Premium ($)	Premium ($)	Premium ($)
11932	White Pine Insurance Co.	2%	1512	349	337
10887	Coastal Select Insurance Co.	2%	1587	357	386
12873	Privilege Underwriters Reciprocal Exchange	2%	1511	360	643
11026	Zephyr Insurance Co.	2%	1764	428	525
12573	Centuari Specialty Insurance Co.	2%	1922	452	615
10799	GeoVera Insurance Co.	2%	2043	458	494
12502	Dongbu Insurance Co., Ltd.	2%	1484	485	494
19615	American Reliable Insurance Co.	2%	541	541	413
10759	Universal North America Insurance Co.	2%	2297	591	796
37273	AXIS Insurance Co.	2%	2426	597	884
10861	Universal Property & Casualty Insurance Co.	2%	1734	651	587
25180	Stillwater Insurance Co.	2%	794	691	435
12767	Hawaiian Insurance & Guaranty Co.	2%	1649	710	546
15598	Interinsurance Exchange of the Auto. Club	2%	1712	811	633
29068	IDS Property Casualty Insurance	5%	953	953	764
25968	USAA Casualty Insurance Co.	2%	1862	1009	1153
21253	Garrison Property & Casualty Insurance Co.	2%	1862	1009	1153
25941	United Services Automobile Association	2%	1982	1074	1227
25143	State Farm Fire and Casualty Co.	2%	1438	1154	1064
18600	USAA General Indemnity Co.	2%	2421	1311	1499
13056	RLI Insurance Co.	2%	1704	1448	1471
25623	The Phoenix Insurance Co.	2%	2446	2446	2446
25658	The Travelers Indemnity Co.	2%	2446	2446	2446

OAHU - SAMPLE HOMEOWNERS WITH HURRICANE COVERAGE INCLUDED

Assumptions and Dwelling Characteristics Same as Above

NAIC Co. Code	Insurance Company	Public Protection Class* 3	Public Protection Class* 10	Public Protection Class* 3	Public Protection Class* 10	Public Protection Class* 3	Public Protection Class* 10	
30104	Hartford Underwriters Insurance Co.	1039	1139	817	899	1069	1173	<<<<<<
14432	Family Security Insurance Co.	1237	N/A	1305	N/A	946	N/A	<<<<<<
18279	Bankers Standard Insurance Co.	1598	2284	1598	2284	1512	2027	<<<<<<

These sample premiums INCLUDE Hurricane coverage

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

Your Homeowners 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 HOMEOWNERS 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 HOMEOWNERS PREMIUMS

HOMEOWNERS POLICY (HO-3) ASSUMPTIONS

Coverage A: $290,000 B: 10% of Coverage A
C: 50% of Coverage A (ACV)
D: 20% of Coverage A
Section II (Liability): $150,000 Deductible: $500

DWELLING CHARACTERISTIC ASSUMPTIONS

Year Built: 1972 Elevation: 15' above sea-level	Year Built: 2005 Elevation: 15' above sea-level	Year Built: 1990 Elevation: 15' above sea-level
Construction: Wood (**Single-wall**)	Construction: Wood (**Double-wall**)	Contruction: **Masonry** (CMU)
Roof: Hip, asphalt shingle	Roof: Hip, asphalt shingle	Roof: Flat, torched membrane
Add'l: Primary residence, no claims in 5 yrs.	Add'l: Primary residence, no claims in 5 yrs.	Add'l: Primary residence, no claims in 5 yrs.

NAIC Co. Code	Insurance Company	Public Protection Class*																	
		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10
10938	First Security Insurance of Hawaii, Inc.	252	255	258	260	332	357	202	204	206	208	265	285	252	255	258	260	332	357
12502	Dongbu Insurance Co., Ltd.	232	233	235	256	301	324	207	208	210	229	269	290	232	233	235	238	301	324
10805	American Pacific Insurance Co.	310	315	319	357	417	464	218	222	225	255	303	341	310	315	319	324	411	457
41742	First Insurance Co. of Hawaii, Ltd.	274	277	280	283	360	388	219	222	224	226	288	310	274	277	280	283	360	388
11689	Island Premier Insurance Co., Ltd.	289	289	289	316	373	398	219	219	219	239	281	300	262	262	262	289	373	398
28487	Farmers Insurance Hawaii, Inc.	366	372	375	417	487	539	225	228	232	261	308	342	366	372	375	417	487	539
10861	Universal Property & Casualty Insurance Co.	269	272	275	277	353	381	245	247	250	252	321	346	220	222	224	227	289	311
41734	First Indemnity Insurance of Hawaii, Inc.	306	309	313	316	402	433	245	248	250	253	322	346	306	309	313	316	402	433
41726	First Fire and Casualty Insurance of Hawaii	306	309	313	316	402	433	245	248	250	253	322	346	306	309	313	316	402	433
10759	Universal North America Insurance Co.	338	351	379	407	501	611	277	277	277	299	405	491	303	303	303	329	488	595
22853	Tradewind Insurance Co., Limited	380	380	380	416	489	526	286	286	286	313	367	395	343	343	343	380	489	526
37265	DTRIC Insurance Co. Ltd	327	327	327	361	361	361	327	327	327	361	361	361	327	327	327	361	361	361
21105	North River Insurance Co.	353	353	353	388	457	492	335	335	335	368	434	467	353	353	353	353	457	492
22845	Island Insurance Company, Limited	447	447	447	489	576	619	337	337	337	368	433	465	404	404	404	447	576	619
25180	Stillwater Insurance Co.	395	395	395	395	463	494	344	344	344	344	403	430	395	395	395	395	395	440
21113	United States Fire Insurance Co.	402	402	402	441	520	560	381	381	381	419	494	531	402	402	402	402	520	560
12767	Hawaiian Insurance & Guaranty Co.	473	473	473	519	613	660	387	387	387	425	503	542	473	473	473	519	613	660
23035	Liberty Mutual Fire Ins Co.	440	449	449	476	502	534	401	409	409	433	457	486	374	387	396	396	422	471
29068	IDS Property Casualty Insurance	441	453	453	476	499	535	403	414	414	435	456	489	360	371	381	391	401	451
19232	Allstate Insurance Co.	461	461	493	493	512	542	461	461	493	493	512	542	438	449	461	461	493	512
15598	Interinsurance Exchange of the Auto. Club	462	462	489	489	519	542	462	462	489	489	519	542	462	462	489	489	519	542
13056	RLI Insurance Co.	622	628	634	689	814	875	530	536	540	588	693	745	622	628	634	640	814	875
25143	State Farm Fire and Casualty Co.	544	579	579	579	643	643	544	579	579	579	643	643	453	480	480	480	533	533
31348	Crum & Forster Indemnity Co.	544	544	544	598	706	759	544	544	544	598	706	759	544	544	544	544	706	759
19615	American Reliable Insurance Co.	573	573	573	629	743	799	545	545	545	598	706	759	573	573	573	573	743	799
12873	Privilege Underwriters Reciprocal Exchange	600	600	600	729	859	1015	600	600	600	729	859	1015	563	563	563	703	807	963
26298	Metropolitan Property & Casualty Insurance Co.	619	679	679	708	768	826	619	679	679	708	768	826	589	644	644	672	730	785
25941	United Services Automobile Association	857	891	919	932	1016	1028	857	891	919	932	1016	1028	1011	1054	1084	1102	1195	1204
21253	Garrison Property & Casualty Insurance Co.	885	916	942	953	1029	1040	885	916	942	953	1029	1040	1046	1087	1114	1132	1215	1223
25968	USAA Casualty Insurance Co.	885	916	942	953	1029	1040	885	916	942	953	1029	1040	1046	1087	1114	1132	1215	1223
18600	USAA General Indemnity Co.	1130	1174	1211	1228	1342	1358	1130	1174	1211	1228	1342	1358	1325	1381	1420	1444	1569	1581
20281	Federal Insurance Co.	1546	1546	1546	1546	2543	2776	1546	1546	1546	1546	2543	2776	1546	1546	1546	1546	2543	2776
20346	Pacific Indemnity Co.	1546	1546	1546	1546	2543	2776	1546	1546	1546	1546	2543	2776	1546	1546	1546	1546	2543	2776
25623	The Phoenix Insurance Co.	1743	1743	1743	1918	2265	2439	1743	1743	1743	1918	2265	2439	1743	1743	1743	1743	2265	2439
25658	The Travelers Indemnity Co.	1743	1743	1743	1918	2265	2439	1743	1743	1743	1918	2265	2439	1743	1743	1743	1743	2265	2439

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

Replacement Cost: $290,000
Deductible: DED (below)
Rates effective as of: 12/1/2015

DWELLING CHARACTERISTICS (same as HOMEOWNERS)

Construction:	Wood (**Single-wall**)	Wood (**Double-wall**)	**Masonry** (CMU)
Wind R Devices:	None	Hurricane roof clips	Hurricane roof clips
R = Resistive		Foundation anchors	

NAIC Co. Code	Insurance Company	DED	Premium ($)	Premium ($)	Premium ($)
11932	White Pine Insurance Co.	2%	1512	349	337
10887	Coastal Select Insurance Co.	2%	1587	357	386
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25143	State Farm Fire and Casualty Co.	2%	1438	1154	1064
13056	RLI Insurance Co.	2%	1704	1448	1471
25968	USAA Casualty Insurance Co.	2%	3882	2103	2403
21253	Garrison Property & Casualty Insurance Co.	2%	3882	2103	2403
25941	United Services Automobile Association	2%	4180	2264	2587
25623	The Phoenix Insurance Co.	2%	2446	2446	2446
25658	The Travelers Indemnity Co.	2%	2446	2446	2446
18600	USAA General Indemnity Co.	2%	5046	2733	3124

OAHU - SAMPLE HOMEOWNERS WITH HURRICANE COVERAGE INCLUDED

Assumptions and Dwelling Characteristics Same as Above

NAIC Co. Code	Insurance Company	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.	1039	1039	1039	1039	1139	1139	817	817	817	817	899	899	1069	1069	1069	1069	1173	1173
14432	Family Security Insurance Co.	1276	1280	1280	1305	1507	N/A	898	901	901	924	1106	N/A	1003	1007	1007	1032	1234	N/A
18279	Bankers Standard Insurance Co.	1598	1598	1598	1855	2112	2284	1598	1598	1598	1855	2112	2284	1512	1512	1512	1769	1941	2027

These sample premiums INCLUDE Hurricane coverage

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SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

The premium cost of your Homeowners 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.