

# 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

HO POLICY (HO-4) ASSUMPTIONS
Coverage C: \$30,000 D: 20% of Coverage C Deductible: \$500
Rates effective as of December 1, 2015

DWELLING CHARACTERISTICS					
Year Built: 1972	2005	19990			
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	Primary residence	Primary residence			
No claims in 5 yrs.	No claims in 5 yrs.	No claims in 5 yrs.			

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 Co.	76	155	76	155	68	116
12502	Dongbu Insurance Co., Ltd.	89	174	89	174	79	133
15598	Interinsurance Exchange of the Auto. Club	105	120	105	120	105	121
25143	State Farm Fire and Casualty Co.	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 Co.	136	136	136	136	136	136
19232	Allstate Insurance Co.	142	162	142	162	142	162
25180	Stillwater Insurance Co.	142	156	142	156	142	156
26298	Metropolitan Property & Casualty Insurance Co.	145	166	145	166	145	166
10938	First Security Insurance of Hawaii, Inc.	150	202	150	202	150	166
41742	First Insurance Co. 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 Co., Ltd.	150	243	150	243	150	182
22853	Tradewind Insurance Co., 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
21253	Garrison Property & Casualty Insurance Co.	160	160	160	160	160	160
25968	USAA Casualty Insurance Co.	160	160	160	160	160	160
12767	Hawaiian Insurance & Guaranty Co.	166	334	166	334	166	334
10805	American Pacific Insurance Co.	175	357	175	357	157	268
10759	Universal North America Insurance Co.	212	359	212	359	197	286
21105	North River Insurance Co.	222	397	219	393	198	329
28487	Farmers Insurance Hawaii, Inc.	220	449	220	449	197	337
13056	RLI Insurance Co.	224	457	224	457	201	343
21113	United States Fire Insurance Co.	254	454	254	454	228	378
37265	DTRIC Insurance Co. Ltd	316	632	316	632	284	476
31348	Crum & Forster Indemnity Co.	343	612	343	612	310	513
25658	The Travelers Indemnity Co.	650	1302	650	1302	586	976
25623	The Phoenix Insurance Co.	650	1302	650	1302	586	976
20281	Federal Insurance Co.	724	1320	724	1320	724	1320
20346	Pacific Indemnity Co.	724	1320	724	1320	724	1320

DNW = Does Not Write

## OAHU - SAMPLE ANNUAL RENTERS 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](http://www.hawaii.gov/dcca/ins/hurricane-insurance.html)

HURRICANE POLICY
Contents Coverage: \$30,000 Deductible: DED (below)
Rates effective as of December 1, 2015

DWELLING CHARACTERISTICS (same as RENTERS)			
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	PPC	Premium (\$)	Premium (\$)	Premium (\$)
10861	Universal Property & Casualty Insurance Co.	2%	29	22	13
25180	Stillwater Insurance Co.	2%	29	29	13
12573	Centuari Specialty Insurance Co.	2%	130	31	42
25143	State Farm Fire and Casualty Co.	2%	41	41	37
12502	Dongbu Insurance Co., Ltd.	2%	103	45	40
12767	Hawaiian Insurance & Guaranty Co.	2%	77	54	29
15598	Interinsurance Exchange of the Auto. Club	2%	145	68	53
29068	IDS Property Casualty Insurance	5%	75	75	39
37273	AXIS Insurance Co.	2%	120	75	75
25941	United Services Automobile Association	2%	80	80	80
25968	USAA Casualty Insurance Co.	2%	80	80	80
18600	USAA General Indemnity Co.	2%	80	80	80
21253	Garrison Property & Casualty Insurance Co.	2%	80	80	80
12873	Privilege Underwriters Reciprocal Exchange	2%	415	99	177
13056	RLI Insurance Co.	2%	117	99	102
11026	Zephyr Insurance Co.	2%	161	100	100
10799	GeoVera Insurance Co.	2%	133	100	100
10887	Coastal Select Insurance Co.	2%	104	100	100
10759	Universal North America Insurance Co.	2%	151	100	100
11932	White Pine Insurance Co.	2%	110	110	110
25623	The Phoenix Insurance Co.	2%	172	172	172
25658	The Travelers Indemnity Co.	2%	172	172	172

## 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 Co.	453	816	453	816	408	684
18279	Bankers Standard Insurance Co.	799	1597	799	1597	718	1398

These sample premiums INCLUDE Hurricane coverage

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## 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



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 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, 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						
10861	Universal Property & Casualty Insurance Co.	77	77	78	93	124	155	77	77	78	93	124	155	69	70	70	71	101	116						
12502	Dongbu Insurance Co., Ltd.	89	89	90	107	141	174	89	89	90	107	141	174	80	81	83	83	114	133						
15598	Interinsurance Exchange of the Auto. 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 Co.	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 Co.	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 Co.	142	142	142	142	156	156	142	142	142	142	156	156	142	142	142	142	156	156						
26298	Metropolitan Property & Casualty Insurance Co.	145	152	152	160	166	166	145	152	152	160	166	166	145	152	152	160	166	166						
19232	Allstate Insurance Co.	146	150	151	152	162	162	146	150	151	152	162	162	146	150	151	152	162	162						
10938	First Security Insurance of Hawaii, Inc.	150	150	150	150	161	202	150	150	150	150	161	202	150	150	150	150	161	202						
41742	First Insurance Co. of Hawaii, Ltd.	150	150	150	150	170	212	150	150	150	150	170	212	150	150	150	150	170	212						
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 Co., Ltd.	150	150	150	150	194	243	150	150	150	150	194	243	150	150	150	150	158	182						
22853	Tradewind Insurance Co., 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						
21253	Garrison Property & Casualty Insurance Co.	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157						
25968	USAA Casualty Insurance Co.	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						
12767	Hawaiian Insurance & Guaranty Co.	166	166	166	199	267	334	166	166	166	199	267	334	166	166	166	199	267	334						
10805	American Pacific Insurance Co.	176	178	181	214	285	357	176	178	181	214	285	357	160	162	162	163	232	268						
10759	Universal North America Insurance Co.	212	212	212	241	301	359	212	212	212	241	301	359	197	197	197	197	256	286						
21105	North River Insurance Co.	222	222	222	222	322	397	219	219	219	219	318	393	198	198	198	198	285	329						
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 Co.	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 Co. Ltd	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 Co.	650	650	650	780	1042	1302	650	650	650	780	1042	1302	586	586	586	586	845	976						
25658	The Travelers Indemnity Co.	650	650	650	780	1042	1302	650	650	650	780	1042	1302	586	586	586	586	845	976						
20281	Federal Insurance Co.	724	724	724	724	937	1320	724	724	724	724	937	1320	724	724	724	724	937	1320						
20346	Pacific Indemnity Co.	724	724	724	724	937	1320	724	724	724	724	937	1320	724	724	724	724	937	1320						

### 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](http://www.hawaii.gov/dcca/ins/hurricane-insurance.html)

HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Contents Coverage \$30,000 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	D/D	Premium (\$)	Premium (\$)	Premium (\$)
10861	Universal Property & Casualty Insurance Co.	2%	29	22	13
25180	Stillwater Insurance Co.	2%	29	29	13
12573	Centuari Specialty Insurance Co.	2%	130	31	42
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10799	GeoVera Insurance Co.	2%	133	100	100
12767	Hawaiian Insurance & Guaranty Co.	2%	77	54	29
21253	Garrison Property & Casualty Insurance Co.	2%	80	80	80
11026	Zephyr Insurance Co.	2%	161	100	100
11932	White Pine Insurance Co.	2%	110	110	110
25623	The Phoenix Insurance Co.	2%	172	172	172
25658	The Travelers Indemnity Co.	2%	172	172	172
12502	Dongbu Insurance Co., Ltd.	2%	103	45	40
10887	Coastal Select Insurance Co.	2%	104	100	100
10759	Universal North America Insurance Co.	2%	151	100	100

### 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*						These sample premiums INCLUDE Hurricane coverage					
		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10						
10111	American Bankers Insurance Co. of Florida	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	<<<<<<					
30104	Hartford Underwriters Insurance Co.	453	453	453	453	662	816	453	453	453	453	662	816	408	408	408	408	589	684	<<<<<<					
18279	Bankers Standard Insurance Co.	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.

#### \*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.