

SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS 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 CONDO UNIT-OWNERS PREMIUMS

HO POLICY (HO-6) ASSUMPTIONS	BUILDING CHARACTERISTICS		
Contents/Int.: \$100,000 D: 40% of Coverage C Deductible: \$500 Rates effective as of December 1, 2016	Year Built: 1976 Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Elevation: 15' above sea-level Add'l Factors: Primary residence No claims in 5 yrs.	1998 Wood (Double-wall) Hip, asphalt shingle 15' above sea-level Primary residence No claims in 5 yrs.	1998 Masonry (CMU) Flat, torched membrane 15' above sea-level Primary residence 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
25941	United Services Automobile Association	53	49	53	49	52	49
25968	USAA Casualty Insurance Co.	62	58	62	58	62	57
21253	Garrison Property & Casualty Insurance Co.	62	58	62	58	62	57
18600	USAA General Indemnity Co.	88	82	88	82	88	82
15598	Interinsurance Exchange of the Auto Club	99	112	99	112	99	112
12873	Privilege Underwriters Reciprocal Exchange	156	390	156	390	140	351
11689	Island Premier Insurance Company, Ltd.	217	436	217	436	196	327
26298	Metropolitan Property & Casualty Insurance Co.	224	258	224	258	224	258
23035	Liberty Mutual Fire Ins Co	225	255	225	255	225	255
10861	Universal Property & Casualty Ins. Co.	230	469	230	469	206	352
22853	Tradewind Insurance Co., Ltd.	243	488	243	488	220	365
19232	Allstate Insurance Company	245	281	245	281	245	281
21105	North River Insurance Co.	256	460	256	460	231	385
25180	Stillwater Insurance Company	258	283	258	283	258	283
37265	DTRIC Insurance Company Ltd	273	538	273	538	248	406
12502	Dongbu Insurance Company, Ltd.	285	581	285	581	285	581
22845	Island Insurance Company, Limited	288	574	288	574	258	433
21113	United States Fire Insurance Co.	295	529	295	529	266	442
12767	Hawaiian Insurance & Guaranty Company, Ltd	312	627	305	613	305	613
25143	State Farm Fire and Casualty Company	306	339	306	339	306	339
10759	Universal North America Ins. Co.	309	553	309	553	286	431
10938	First Security Insurance of Hawaii, Inc.	228	462	310	628	278	473
41742	First Insurance Company of Hawaii, Ltd.	329	667	343	694	308	523
19615	American Reliable Insurance Co.	346	682	346	682	313	514
41734	First Indemnity Insurance of Hawaii, Inc.	403	816	403	816	363	615
41726	First Fire and Casualty Insurance of Hawaii, Inc.	403	816	403	816	363	615
13056	RLI Insurance Company	471	960	471	960	423	722
29068	IDS Property Casualty Insurance	493	493	493	493	493	493
31348	Crum & Forster Indemnity Co	524	937	524	937	473	785
20281	Federal Insurance Company	621	1109	621	1109	621	1109
20346	Pacific Indemnity Company	621	1109	621	1109	621	1109
25623	The Phoenix Insurance Co.	1106	2212	1106	2212	997	1660
25658	The Travelers Indemnity Co.	1106	2212	1106	2212	997	1660

DNW = Does Not Write

OAHU - SAMPLE ANNUAL CONDO UNIT-OWNERS 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	BUILDING CHARACTERISTICS (same as CONDO OWNERS)		
Contents/Interior: \$100,000 Deductible: DED (below) Rates effective as of December 1, 2016	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	PPC	Premium (\$)	Premium (\$)	Premium (\$)
			3	10	10
25941	United Services Automobile Association	2%	29	20	19
25968	USAA Casualty Insurance Co.	2%	74	51	50
21253	Garrison Property & Casualty Insurance Co.	2%	74	51	50
29068	IDS Property Casualty Insurance	5%	57	57	30
10861	Universal Property & Casualty Ins. Co.	2%	87	66	38
18600	USAA General Indemnity Co.	2%	96	66	65
15598	Interinsurance Exchange of the Auto Club	2%	165	83	57
12873	Privilege Underwriters Reciprocal Exchange	2%	301	100	128
11932	White Pine Insurance Co.	2%	222	110	110
10887	Coastal Select Insurance Co.	2%	388	112	100
11026	Zephyr Insurance Co.	2%	429	119	102
25180	Stillwater Insurance Company	2%	129	129	55
10799	GeoVera Insurance Co.	2%	499	139	126
12573	Centauri Specialty	2%	524	150	139
12767	Hawaiian Insurance & Guaranty Company, Ltd	2%	251	150	92
10759	Universal North America Ins. Co.	2%	506	171	132
20338	Palomar Specialty Insurance Company	2%	408	180	129
12502	Dongbu Insurance Company, Ltd.	2%	320	182	125
19615	American Reliable Insurance Co.	2%	209	184	143
25143	State Farm Fire and Casualty Company	2%	194	194	171
25623	The Phoenix Insurance Co.	2%	200	200	200
25658	The Travelers Indemnity Co.	2%	200	200	200
37273	AXIS Insurance Company	2%	466	212	170
13056	RLI Insurance Company	2%	392	333	338

OAHU - SAMPLE CONDO UNIT-OWNERS 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.	585	1054	585	1054	527	884
18279	Bankers Standard Insurance Company	839	1677	839	1677	755	1467

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

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE CONDOMINIUM UNIT-OWNERS PREMIUM

Your Condominium 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 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, 2016		Year Built: 1976 Elevation: 15' above sea-level Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.								Year Built: 1998 Elevation: 15' above sea-level Construction: Wood (Double-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.								Year Built: 1998 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	41	41	41	41	39	39	41	41	41	41	39	39	41	41	41	41	39	39						
25968	USAA Casualty Insurance Co.	51	51	51	51	48	48	51	51	51	51	48	48	50	50	50	50	48	48						
21253	Garrison Property & Casualty Insurance Co.	51	51	51	51	48	48	51	51	51	51	48	48	50	50	50	50	48	48						
18600	USAA General Indemnity Co.	72	72	72	72	69	69	72	72	72	72	69	69	72	72	72	72	69	69						
15598	Interinsurance Exchange of the Auto Club	101	105	105	106	112	112	101	105	105	106	112	112	101	105	105	106	112	112						
12873	Privilege Underwriters Reciprocal Exchange	156	156	156	203	234	390	156	156	156	203	234	390	140	140	140	183	211	351						
11689	Island Premier Insurance Company, Ltd.	217	217	217	261	348	436	217	217	217	261	348	436	196	196	196	196	284	327						
26298	Metropolitan Property & Casualty Insurance Co.	224	237	237	247	258	258	224	237	237	247	258	258	224	237	237	247	258	258						
23035	Liberty Mutual Fire Ins Co	225	235	235	244	255	255	225	235	235	244	255	255	225	235	235	244	255	255						
10861	Universal Property & Casualty Ins. Co.	232	234	237	281	375	469	232	234	237	281	375	469	209	211	213	216	305	352						
22853	Tradewind Insurance Co., Ltd.	243	243	243	292	388	488	243	243	243	292	388	488	220	220	220	220	316	365						
19232	Allstate Insurance Company	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						
25180	Stillwater Insurance Company	258	258	258	258	283	283	258	258	258	258	283	283	258	258	258	258	283	283						
37265	DTRIC Insurance Company Ltd	273	273	273	273	473	538	273	273	273	273	473	538	248	248	248	248	352	406						
12502	Dongbu Insurance Company, Ltd.	287	290	292	348	466	581	287	290	292	348	466	581	287	290	292	348	466	581						
22845	Island Insurance Company, Limited	288	288	288	345	458	574	288	288	288	345	458	574	258	258	258	258	374	433						
21113	United States Fire Insurance Co.	295	295	295	295	428	529	295	295	295	295	428	529	266	266	266	266	383	442						
12767	Hawaiian Insurance & Guaranty Company, Ltd	312	312	312	373	499	627	305	305	305	366	490	613	305	305	305	366	490	613						
25143	State Farm Fire and Casualty Company	306	318	318	323	339	339	306	318	318	323	339	339	306	318	318	323	339	339						
10759	Universal North America Ins. Co.	309	309	309	358	454	553	309	309	309	358	454	553	286	286	286	286	381	431						
10938	First Security Insurance of Hawaii, Inc.	232	233	234	277	370	462	315	317	318	377	503	628	282	285	289	291	410	473						
19615	American Reliable Insurance Co.	346	346	346	412	547	682	346	346	346	412	548	682	313	313	313	313	448	514						
41742	First Insurance Company of Hawaii, Ltd.	335	337	338	400	534	667	349	350	352	417	556	694	312	315	320	321	453	523						
41734	First Indemnity Insurance of Hawaii, Inc.	410	412	414	490	654	816	410	412	414	490	654	816	367	370	376	378	533	615						
41726	First Fire and Casualty Insurance of Hawaii, Inc.	410	412	414	490	654	816	410	412	414	490	654	816	367	370	376	378	533	615						
29068	IDS Property Casualty Insurance	438	438	438	438	438	438	438	438	438	438	438	438	438	438	438	438	438	438						
13056	RLI Insurance Company	474	481	485	577	767	960	474	481	485	577	767	960	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						
20281	Federal Insurance Company	803	803	894	894	1109	1109	803	803	894	894	1109	1109	803	803	894	894	1109	1109						
20346	Pacific Indemnity Company	803	803	894	894	1109	1109	803	803	894	894	1109	1109	803	803	894	894	1109	1109						
25623	The Phoenix Insurance Co.	1106	1106	1106	1328	1770	2212	1106	1106	1106	1328	1770	2212	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						

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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: 12/1/2016		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	D/D	Premium (\$)	Premium (\$)	Premium (\$)
25941	United Services Automobile Association	2%	22	15	15
29068	IDS Property Casualty Insurance	5%	26	26	14
10861	Universal Property & Casualty Ins. Co.	2%	87	66	38
15598	Interinsurance Exchange of the Auto Club	2%	165	83	57
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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	
30104	Hartford Underwriters Insurance Co.	585	585	585	585	855	1054	585	585	585	585	855	1054	527	527	527	527	761	884	<<<<<< <<<<<<
18279	Bankers Standard Insurance Company	839	839	839	1006	1342	1677	839	839	839	1006	1342	1677	755	755	755	923	1216	1467	

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.