





## 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						DWELLING CHARACTERISTIC ASSUMPTIONS																							
Coverage A: \$300,000 C: 50% of Coverage A (ACV) D: 20% of Coverage A Section II (Liability): \$200,000 Deductible: \$500		B: 10% of Coverage A						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.									
								Public Protection Class*						Public Protection Class*						Public Protection Class*									
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10										
12502	Dongbu Insurance Company, Ltd.	240	242	243	265	313	335	240	242	243	265	313	335	240	242	243	247	313	335										
10861	Universal Property & Casualty Ins. Co.	278	281	284	287	366	394	253	256	258	261	332	358	228	230	232	234	299	322										
11689	Island Premier Insurance Company, Ltd.	300	300	300	327	386	413	282	282	282	308	363	388	255	255	255	282	363	388										
10759	Universal North America Ins. Co.	348	362	391	419	518	632	320	320	320	345	473	575	294	294	294	320	473	575										
10938	First Security Insurance of Hawaii, Inc.	348	351	355	385	454	488	336	338	341	371	438	471	336	338	341	345	438	471										
37265	DTRIC Insurance Company Ltd	350	350	350	384	384	384	350	350	350	384	384	384	350	350	350	384	384	384										
21105	North River Insurance Co.	360	360	360	360	466	502	360	360	360	396	466	502	360	360	360	360	466	502										
22853	Tradewind Insurance Co., Ltd.	393	393	393	431	508	546	370	370	370	405	478	513	335	335	335	370	478	513										
41742	First Insurance Company of Hawaii, Ltd.	385	388	392	426	502	540	371	374	377	411	484	520	371	374	377	382	484	520										
21113	United States Fire Insurance Co.	410	410	410	450	530	570	410	410	410	450	530	570	410	410	410	410	530	570										
22845	Island Insurance Company, Limited	464	464	464	508	598	642	436	436	436	478	562	604	394	394	394	436	562	604										
41734	First Indemnity Insurance of Hawaii, Inc.	453	457	461	501	591	635	437	440	444	483	569	612	437	440	444	449	569	612										
41726	First Fire and Casualty Insurance of Hawaii, Inc.	453	457	461	501	591	635	437	440	444	483	569	612	437	440	444	449	569	612										
25180	Stillwater Insurance Company	488	488	488	488	569	606	461	461	461	461	537	572	461	461	461	461	537	572										
23035	Liberty Mutual Fire Ins Co	514	524	524	556	586	624	468	478	478	506	534	567	437	452	462	462	493	550										
19232	Allstate Insurance Company	474	474	509	509	528	559	474	474	509	509	528	559	451	463	474	474	509	528										
12767	Hawaiian Insurance & Guaranty Company, Ltd	485	485	485	535	631	679	476	476	476	523	618	666	476	476	476	476	618	666										
15598	Interinsurance Exchange of the Auto Club	477	477	506	506	536	560	477	477	506	506	536	560	372	390	406	406	430	456										
29068	IDS Property Casualty Insurance	533	533	533	533	533	533	514	514	514	514	514	514	516	516	516	516	516	516										
13056	RLI Insurance Company	622	628	634	689	814	875	530	536	540	588	693	745	622	628	634	640	814	875										
31348	Crum & Forster Indemnity Co	554	554	554	609	717	772	554	554	554	609	717	772	554	554	554	554	717	772										
25143	State Farm Fire and Casualty Company	564	599	599	599	664	664	564	599	599	599	664	664	467	498	498	498	552	552										
19615	American Reliable Insurance Co.	595	595	595	653	771	829	595	595	595	653	771	829	595	595	595	595	771	829										
12873	Privilege Underwriters Reciprocal Exchange	620	620	620	755	890	1053	620	620	620	755	890	1053	582	582	582	728	836	999										
26298	Metropolitan Property & Casualty Insurance Co.	686	751	751	783	848	912	686	751	751	783	848	912	812	890	890	927	1007	1081										
25941	United Services Automobile Association	755	786	811	822	906	920	755	786	811	822	895	905	890	929	955	971	1051	1058										
21253	Garrison Property & Casualty Insurance Co.	782	810	833	843	908	918	782	810	833	843	908	918	923	960	984	1000	1072	1078										
25968	USAA Casualty Insurance Co.	782	810	833	843	908	918	782	810	833	843	908	918	923	960	984	1000	1072	1078										
18600	USAA General Indemnity Co.	998	1039	1071	1086	1185	1199	998	1039	1071	1086	1185	1199	1169	1220	1254	1275	1384	1394										
25623	The Phoenix Insurance Co.	1810	1810	1810	1991	2353	2534	1810	1810	1810	1991	2353	2534	1810	1810	1810	1810	2353	2534										
25658	The Travelers Indemnity Co.	1810	1810	1810	1991	2353	2534	1810	1810	1810	1991	2353	2534	1810	1810	1810	1810	2353	2534										
20281	Federal Insurance Company	2146	2146	2243	2243	2340	2340	2073	2073	2167	2167	2261	2261	2146	2146	2243	2243	2340	2340										
20346	Pacific Indemnity Company	2146	2146	2243	2243	2340	2340	2073	2073	2167	2167	2261	2261	2146	2146	2243	2243	2340	2340										

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 <a href="http://www.hawaii.gov/dcca/ins/hurricane-insurance.html">www.hawaii.gov/dcca/ins/hurricane-insurance.html</a>									
HURRICANE POLICY ASSUMPTIONS				DWELLING CHARACTERISTICS (same as HOMEOWNERS)					
Replacement Cost: \$300,000 Deductible: DED (below) Rates effective as of: 12/1/2016				Construction: Wood (Single-wall) None		Wood (Double-wall) Hurricane roof clips Foundation anchors		Masonry (CMU) Hurricane roof clips	
NAIC Co. Code	Insurance Company	Wind R Devices	R = Resistive	Premium (\$)	Premium (\$)	Premium (\$)	Premium (\$)	Premium (\$)	Premium (\$)
11932	White Pine Insurance Co.	2%		1368	319	285			
12873	Privilege Underwriters Reciprocal Exchange	2%		1122	374	479			
10887	Coastal Select Insurance Co.	2%		1567	432	377			
11026	Zephyr Insurance Co.	2%		1734	459	392			
19615	American Reliable Insurance Co.	2%		560	493	385			
10799	GeoVera Insurance Co.	2%		2017	537	483			
12573	Centauri Specialty	2%		1989	576	535			
20338	Palomar Specialty Insurance Company	2%		1612	620	394			
12502	Dongbu Insurance Company, Ltd.	2%		1620	639	508			
10861	Universal Property & Casualty Ins. Co.	2%		1794	674	608			
37273	AXIS Insurance Company	2%		2510	743	914			
10759	Universal North America Ins. Co.	2%		2233	759	736			
12767	Hawaiian Insurance & Guaranty Company, Ltd	2%		1640	840	513			
15598	Interinsurance Exchange of the Auto Club	2%		1747	883	608			
25180	Stillwater Insurance Company	2%		906	906	496			
29068	IDS Property Casualty Insurance	5%		1251	1088	871			
25143	State Farm Fire and Casualty Company	2%		1488	1194	1101			
13056	RLI Insurance Company	2%		1704	1448	1471			
25968	USAA Casualty Insurance Co.	2%		4026	2180	2492			
21253	Garrison Property & Casualty Insurance Co.	2%		4026	2180	2492			
25941	United Services Automobile Association	2%		4334	2348	2683			
25623	The Phoenix Insurance Co.	2%		2446	2446	2446			
25658	The Travelers Indemnity Co.	2%		2446	2446	2446			
18600	USAA General Indemnity Co.	2%		5233	2835	3240			

### OAHU - SAMPLE HOMEOWNERS WITH HURRICANE COVERAGE INCLUDED

Assumptions and Dwelling Characteristics Same as Above																											
HOMEOWNERS POLICY (HO-3) ASSUMPTIONS		DWELLING CHARACTERISTIC ASSUMPTIONS																									
Coverage A: \$300,000 C: 50% of Coverage A (ACV) D: 20% of Coverage A Section II (Liability): \$200,000 Deductible: \$500		B: 10% of Coverage A						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.							
																										Public Protection Class*	
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10								
14432	Family Security Insurance Company	1252	1255	1255	1279	1464	N/A	847	883	883	905	1076	N/A	751	753	787	809	980	N/A								
30104	Hartford Underwriters Insurance Co.	1200	1200	1200	1200	1320	1320	1059	1059	1059	1059	1165	1165	1212	1212	1212	1212	1333	1333								
18279	Bankers Standard Insurance Company	1651	1651	1651	1917	2184	2362	1651	1651	1651	1917	2184	2362	1562	1562	1562	1829	2006	2096								

These sample premiums INCLUDE Hurricane coverage

<<<<<<  
<<<<<<  
<<<<<<

### 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.