

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: \$35,000 (Replacement) D: 20% of Coverage C Deductible: \$500 Section II: \$300,000 Rates effective as of December 1, 2017		Year Built: 1974 Elevation: 15' above sea-level Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 1994 Elevation: 15' above sea-level Construction: Wood (Double-wall) Roof: Gable, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 1988 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	
21253	Garrison Property and Casualty Ins. Co.	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93
12502	Dongbu Insurance Company, Ltd.	109	110	112	130	154	190	109	110	112	130	154	190	109	110	112	102	102	126	145
25143	State Farm Fire and Casualty Company	114	118	118	121	124	124	114	118	118	121	124	124	114	118	118	121	121	124	124
18600	USAA General Indemnity Co.	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117
25968	USAA Casualty Insurance Co.	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133
10861	Universal Property & Casualty Ins. Co.	139	140	141	164	213	262	139	140	141	164	213	262	126	128	129	130	176	201	
10938	First Security Insurance of Hawaii, Inc.	157	158	159	188	247	307	157	158	159	188	247	307	150	150	150	150	203	233	
29068	IDS Property Casualty Insurance	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
41742	First Insurance Company of Hawaii, Ltd.	171	172	173	205	269	335	171	172	173	205	269	335	155	156	159	159	221	254	
10805	American Pacific Insurance Company	176	178	181	214	285	357	176	178	181	214	285	357	160	162	162	163	232	268	
41734	First Indemnity Insurance of Hawaii, Inc.	183	184	185	219	287	357	183	184	185	219	287	357	165	167	170	170	236	271	
41726	First Fire and Casualty Insurance of Hawaii, Inc.	183	184	185	219	287	357	183	184	185	219	287	357	165	167	170	170	236	271	
23035	Liberty Mutual Fire Ins. Co.	187	194	194	201	210	210	187	194	194	201	210	210	187	194	194	201	210	210	
10759	Universal North America Ins. Co.	187	187	187	216	276	334	187	187	187	216	276	334	172	172	172	172	231	261	
15598	Interinsurance Exchange of the Auto Club	189	195	196	196	207	207	189	195	196	196	207	207	189	195	196	197	207	207	
26298	Metropolitan Property & Casualty Insurance Co.	192	201	201	210	218	218	192	201	201	210	218	218	192	201	201	210	218	218	
37265	DTRIC Insurance Company Ltd	202	202	202	202	314	386	202	202	202	202	314	386	184	184	184	184	256	294	
25180	Stillwater Insurance Company	203	203	203	203	221	221	203	203	203	203	221	221	170	170	170	170	185	185	
11689	Island Premier Insurance Company, Ltd.	205	205	205	243	320	396	205	205	205	243	320	396	185	185	185	185	262	300	
28487	Farmers Insurance Hawaii, Inc.	222	224	226	269	359	449	222	224	226	269	359	449	199	202	204	206	291	337	
22853	Tradewind Insurance Co., Ltd.	227	227	227	270	355	441	227	227	227	270	355	441	207	207	207	207	290	334	
12873	Privilege Underwriters Reciprocal Exchange	241	241	241	290	322	483	241	241	241	290	322	483	241	241	241	290	322	483	
19232	Allstate Insurance Company	245	248	249	262	262	0	245	248	249	262	262	0	245	248	249	262	262	0	
21105	North River Insurance Co.	259	259	259	259	373	460	259	259	259	259	373	460	234	234	234	234	335	386	
22845	Island Insurance Company, Limited	266	266	266	318	416	519	266	266	266	318	416	519	243	243	243	243	342	393	
21113	United States Fire Insurance Co.	295	295	295	295	424	524	295	295	295	295	424	524	266	266	266	266	381	438	
12767	Hawaiian Insurance & Guraranty Company Ltd.	303	303	303	358	471	583	303	303	303	358	471	583	274	274	274	274	388	445	
25941	United Services Automobile Association	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	
13056	RLI Insurance Company	363	367	371	439	579	718	363	367	371	439	579	718	281	283	288	291	404	463	
31348	CRUM & FORSTER INDEMNITY CO	397	397	397	397	570	706	397	397	397	397	570	706	360	360	360	360	514	593	
25623	The Phoenix Insurance Company	740	740	740	888	1184	1482	740	740	740	888	1184	1482	667	667	667	667	962	1111	
25658	The Travelers Indemnity Company	740	740	740	888	1184	1482	740	740	740	888	1184	1482	667	667	667	667	962	1111	
20281	Federal Insurance Company	778	778	864	864	1061	1061	778	778	864	864	1061	1061	778	778	864	864	1061	1061	
20346	Pacific Indemnity Company	778	778	864	864	1061	1061	778	778	864	864	1061	1061	778	778	864	864	1061	1061	

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		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Contents Coverage \$35,000 Deductible: DED (below) Rates effective as of: 12/1/2017		Construction: Wood (Single-wall) Wind R Devices: None R = Resistive	Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips	
NAIC Co. Code	Insurance Company	PPC	Premium (\$)	Premium (\$)	Premium (\$)
29068	IDS Property Casualty Insurance	5%	17	17	9
10861	Universal Property & Casualty Ins. Co.	2%	45	38	20
25180	Stillwater Insurance Company	2%	40	40	15
25143	State Farm Fire and Casualty Company	2%	48	48	43
12502	Dongbu Insurance Company, Ltd.	2%	129	56	56
11026	Zephyr Insurance Company	2%	148	60	62
12573	Centauri Specialty	2%	152	61	53
37273	AXIS Insurance Company	2%	140	75	75
15598	Interinsurance Exchange of the Auto Club	2%	173	88	69
20338	Palomar Specialty Insurance Company	2%	164	92	77
25941	United Services Automobile Association	2%	93	93	93
25968	USAA Casualty Insurance Co.	2%	93	93	93
18600	USAA General Indemnity Co.	2%	93	93	93
10799	GeoVera Insurance Company	2%	155	100	100
10887	Coastal Select Insurance Company	2%	117	100	100
10759	Universal North America Ins. Co.	2%	151	100	100
11932	White Pine Insurance Company	2%	110	110	110
12873	Privilege Underwriters Reciprocal Exchange	2%	435	115	186
12767	Hawaiian Insurance & Guraranty Company Ltd	2%	128	128	47
21253	Garrison Property and Casualty Ins. Co.	2%	133	133	133
25623	The Phoenix Insurance Company	2%	172	172	172
25658	The Travelers Indemnity Company	2%	172	172	172
13056	RLI Insurance Company	2%	500	484	406

OAHU - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED

RENTERS POLICY (HO-4) ASSUMPTIONS		Assumptions and Dwelling Characteristics Same as Above																					
Coverage C: \$35,000 (Replacement) D: 20% of Coverage C Deductible: \$500 Section II: \$300,000 Rates effective as of December 1, 2017		Public Protection Class*						Public Protection Class*						Public Protection Class*						These sample premiums INCLUDE Hurricane coverage			
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10				
10111	American Bankers Ins. Co. of Florida	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261			
30104	Hartford Underwriters Insurance Company	657	657	657	657	959	1182	657	657	657	657	959	1182	591	591	591	591	854	991				
18279	Bankers Standard Insurance Company	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.