

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		DWELLING CHARACTERISTICS					
Coverage A: \$310,000 B: 10% of Coverage A C: 50% of Coverage A (ACV) D: 20% of Coverage A Section II (Liability): \$310,000 Deductible: \$500 Rates effective as of December 1, 2018		Year Built: 1972 Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Elevation: 15' above sea-level Add'l Factors: Primary residence No claims in 5 yrs.		2008 Wood (Double-wall) Gable, asphalt shingle 15' above sea-level Primary residence No claims in 5 yrs.		2000 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
10805	American Pacific Insurance Company	306	464	215	341	306	457
28487	Farmers Insurance Hawaii, Inc.	361	539	221	342	361	539
12502	DB Insurance Co.,Ltd.	249	326	223	289	249	326
11689	Island Premier Insurance Company, Ltd.	310	429	234	323	266	404
10861	Universal Property & Casualty Insurance Company	303	425	277	388	251	350
37265	DTRIC INSURANCE COMPANY, LTD	406	446	288	316	406	446
41726	First Security Insurance	370	524	293	414	355	501
22853	Tradewind Insurance Company, Limited	409	566	308	425	347	532
10759	Universal North America Ins Co	389	713	317	570	327	648
41742	First Insurance Company of Hawaii, Ltd.	411	582	325	459	394	557
21105	North River Insurance Co.	369	515	352	489	369	515
22845	Island Insurance Company, Limited	480	666	361	500	407	626
41734	First Indemnity Insurance of Hawaii, Inc.	481	681	381	538	461	652
41726	First Fire and Casualty Insurance of Hawaii, Inc.	481	681	381	538	461	652
21113	United States Fire Insurance Co.	420	584	400	556	420	584
12767	Hawaiian Insurance & Guraranty Company Ltd.	485	665	434	593	431	589
15598	Interinsurance Exchange of the Automobile Club	445	540	445	540	352	445
29068	IDS Property Casualty Insurance	577	577	454	454	563	563
19232	Allstate Insurance Company	492	591	492	591	449	558
25180	Stillwater Insurance Company	523	659	494	622	494	622
25143	State Farm Fire and Casualty Company	526	621	494	584	458	541
41459	Armed Forces Insurance Exchange	498	692	498	692	498	692
31348	Crum & Forster Indemnity Co	568	792	568	792	568	792
19615	American Reliable Insurance Company	666	926	633	880	666	926
13056	RLI Insurance Company	759	1077	647	918	583	828
23035	Liberty Mutual Fire Ins Co	652	821	652	821	563	726
26298	Metropolitan Property & Casualty Ins Co	715	993	715	993	844	1175
12873	Privilege Underwriters Reciprocal Exchange	737	1262	737	1262	656	1133
25941	United Services Automobile Association	1098	1258	1098	1258	1418	1631
21253	Garrison Property and Casualty Insurance Company	1109	1254	1109	1254	1426	1623
25968	USAA Casualty Insurance Co	1109	1254	1109	1254	1426	1623
20281	Federal Ins Co	1352	2429	1337	2402	1352	2429
20346	Pacific Indemnity Co	1352	2429	1337	2402	1352	2429
18600	USAA General Indemnity Company	1395	1599	1395	1599	1773	2039
25623	The Phoenix Insurance Co	1937	2687	1937	2687	1937	2687
25658	The Travelers Indemnity Company	1937	2687	1937	2687	1937	2687

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		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$310,000 Deductible: DED (below) Rates effective as of December 1, 2018		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	D M	Premium (\$)	Premium (\$)	Premium (\$)
			11932	White Pine Insurance Company	2%
11026	Zephyr Insurance Company, Inc.	2%	1738	365	365
10887	Coastal Select Insurance Company	2%	1646	370	378
10799	GeoVera Insurance Company	2%	2140	488	491
12873	Privilege Underwriters Reciprocal Exchange	2%	1910	505	457
12767	Hawaiian Insurance & Guraranty Company Ltd.	2%	1548	510	381
12502	DB Insurance Co.,Ltd.	2%	1674	546	492
20338	Palomar Specialty Insurance Company	2%	1741	565	405
12573	Centauri Specialty Insurance Company	2%	1895	573	510
10759	Universal North America Ins Co	2%	2455	632	760
37273	AXIS Insurance Company	2%	2594	638	614
10861	Universal Property & Casualty Insurance Comp	2%	2039	778	628
19615	American Reliable Insurance Company	2%	1001	881	684
41459	Armed Forces Insurance Exchange	2%	919	919	507
15598	Interinsurance Exchange of the Automobile Club	2%	1950	924	636
25180	Stillwater Insurance Company	2%	940	940	515
25968	USAA Casualty Insurance Co	2%	2002	1085	1240
21253	Garrison Property and Casualty Insurance Comp	2%	2002	1085	1240
29068	IDS Property Casualty Insurance	5%	2024	1120	1380
25941	United Services Automobile Association	2%	2132	1155	1319
25143	State Farm Fire and Casualty Company	2%	1538	1234	1138
18600	USAA General Indemnity Company	2%	2603	1410	1611
13056	RLI Insurance Company	2%	2580	2261	2238
25623	The Phoenix Insurance Co	2%	2446	2446	2446
25658	The Travelers Indemnity Company	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*		Public Protection Class*		Public Protection Class*
		3	10	3	10	
14432	Family Security Insurance Company, Inc.	1199	N/A	899	N/A	850
30104	Hartford Underwriters Insurance Company	1662	1828	1251	1376	1678
18279	Bankers Standard Ins Co	1705	2438	1705	2438	1614

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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.

