

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

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

HO POLICY (HO-4) ASSUMPTIONS		DWELLING CHARACTERISTICS					
Coverage C: \$40,000 (Replacement) D: 20% of Coverage C Section II: \$310,000 Deductible: \$500 Rates effective as of December 1, 2018		Year Built: 1972		2008		2000	
		Construction: Wood (Single-wall) Hip, asphalt shingle		Wood (Double-wall) Gable, asphalt shingle		Masonry (CMU) 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
29068	IDS Property Casualty Insurance	43	43	43	43	23	23
12502	DB Insurance Co.,Ltd.	115	201	115	201	103	153
25143	State Farm Fire and Casualty Company	120	132	120	132	120	132
12873	Privilege Underwriters Reciprocal Exchange	152	260	152	260	145	242
10861	Universal Property & Casualty Insurance Company	154	296	154	296	141	227
41726	First Security Insurance	174	347	174	347	158	263
10805	American Pacific Insurance Company	175	357	175	357	157	268
41742	First Insurance Company of Hawaii, Ltd.	190	379	190	379	172	287
15598	Interinsurance Exchange of the Automobile Club	202	226	202	226	202	226
41734	First Indemnity Insurance of Hawaii, Inc.	203	404	203	404	184	306
41726	First Fire and Casualty Insurance of Hawaii, Inc.	203	404	203	404	184	306
26298	Metropolitan Property & Casualty Ins Co	205	232	205	232	205	232
23035	Liberty Mutual Fire Ins Co	216	243	216	243	216	243
25180	Stillwater Insurance Company	218	238	218	238	218	238
28487	Farmers Insurance Hawaii, Inc.	220	449	220	449	197	337
10759	Universal North America Ins Co	228	415	228	415	208	321
11689	Island Premier Insurance Company, Ltd.	228	443	228	443	207	335
37265	DTRIC INSURANCE COMPANY, LTD	241	462	241	462	217	352
22853	Tradewind Insurance Company, Limited	254	492	254	492	229	373
19232	Allstate Insurance Company	256	287	256	287	256	287
12767	Hawaiian Insurance & Guraranty Company Ltd.	262	492	262	492	239	378
22845	Island Insurance Company, Limited	297	580	297	580	270	439
18600	USAA General Indemnity Company	302	302	302	302	302	302
28401	American National P&C Ins Co	307	307	307	307	307	307
25941	United Services Automobile Association	309	309	309	309	309	309
21105	North River Insurance Co.	312	538	312	538	285	455
21113	United States Fire Insurance Co.	351	611	351	611	318	514
21253	Garrison Property and Casualty Insurance Company	358	358	358	358	358	358
25968	USAA Casualty Insurance Co	358	358	358	358	358	358
13056	RLI Insurance Company	401	804	401	804	310	518
31348	Crum & Forster Indemnity Co	476	824	476	824	433	695
20281	Federal Ins Co	678	1225	678	1225	678	1225
20346	Pacific Indemnity Co	678	1225	678	1225	678	1225
25658	The Travelers Indemnity Company	889	1720	889	1720	806	1305
25623	The Phoenix Insurance Co	889	1720	889	1720	806	1305

HURRICANE POLICY		DWELLING CHARACTERISTICS (same as RENTERS)					
Contents Coverage: \$40,000 Deductible: DED (below) Rates effective as of December 1, 2018		Construction: Wood (Single-wall)		Wood (Double-wall)		Masonry (CMU)	
		None		Hurricane roof clips		Hurricane roof clips	
		Wind R Devices: R = Resistive		Foundation anchors			
NAIC Co. Code	Insurance Company	Rate	Premium (\$)	Premium (\$)	Premium (\$)	Premium (\$)	Premium (\$)
12767	Hawaiian Insurance & Guraranty Company Ltd.	2%	97	33			23
10861	Universal Property & Casualty Insurance Compa	2%	52	44			23
25180	Stillwater Insurance Company	2%	45	45			20
12573	Centauri Specialty Insurance Company	2%	160	50			50
12873	Privilege Underwriters Reciprocal Exchange	2%	194	51			49
25143	State Farm Fire and Casualty Company	2%	55	55			49
11026	Zephyr Insurance Company, Inc.	2%	168	56			56
25941	United Services Automobile Association	2%	63	63			63
25968	USAA Casualty Insurance Co	2%	63	63			63
18600	USAA General Indemnity Company	2%	63	63			63
21253	Garrison Property and Casualty Insurance Comr	2%	63	63			63
12502	DB Insurance Co.,Ltd.	2%	148	65			58
37273	AXIS Insurance Company	2%	160	75			75
20338	Palomar Specialty Insurance Company	2%	178	89			77
15598	Interinsurance Exchange of the Automobile Club	2%	198	94			65
10799	GeoVera Insurance Company	2%	174	100			100
10887	Coastal Select Insurance Company	2%	133	100			100
10759	Universal North America Ins Co	2%	202	100			100
11932	White Pine Insurance Company	2%	110	110			110
25623	The Phoenix Insurance Co	2%	172	172			172
25658	The Travelers Indemnity Company	2%	172	172			172
29068	IDS Property Casualty Insurance	5%	193	193			193
13056	RLI Insurance Company	2%	558	540			452

DNW = Does Not Write

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 Company	741	1333	741	1333	667	1118
18279	Bankers Standard Ins Co	951	1853	951	1853	860	1627

These sample premiums INCLUDE Hurricane coverage

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: \$40,000 (Replacement) D: 20% of Coverage C Deductible: \$500 Section II: \$310,000 Rates effective as of December 1, 2018		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: 2008 Elevation: 15' above sea-level Construction: Wood (Double-wall) Roof: Gable, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 2000 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												
29068	IDS Property Casualty Insurance	19	19	43	19	19	19	19	19	43	19	19	19	19	19	43	19	19	19	19	19	43	19	19	19	19					
12502	DB Insurance Co.,Ltd.	115	116	118	138	164	201	115	116	118	138	164	201	105	107	108	108	133	153	105	107	108	108	133	153	105	107	108	108	133	153
25143	State Farm Fire and Casualty Company	120	124	124	128	132	132	120	124	124	128	132	132	120	124	124	128	132	132	120	124	124	128	132	132	120	124	124	128	132	132
41726	First Security Insurance	177	180	180	211	280	347	150	180	180	211	280	347	159	161	164	165	229	263	159	161	164	165	229	263	159	161	164	165	229	263
12873	Privilege Underwriters Reciprocal Exchange	152	152	152	174	188	260	152	152	152	174	188	260	145	145	145	165	177	242	145	145	145	165	177	242	145	145	145	165	177	242
10861	Universal Property & Casualty Insurance Company	156	157	159	185	241	296	156	157	159	185	241	296	142	143	145	146	199	227	142	143	145	146	199	227	142	143	145	146	199	227
10805	American Pacific Insurance Company	176	178	181	214	285	357	176	178	181	214	285	357	160	162	162	163	232	268	160	162	162	163	232	268	160	162	162	163	232	268
41742	First Insurance Company of Hawaii, Ltd.	193	196	197	231	305	379	193	196	197	231	305	379	173	176	179	180	250	287	173	176	179	180	250	287	173	176	179	180	250	287
26298	Metropolitan Property & Casualty Ins Co	205	214	214	224	232	232	205	214	214	224	232	232	205	214	214	224	232	232	205	214	214	224	232	232	205	214	214	224	232	232
41734	First Indemnity Insurance of Hawaii, Inc.	206	209	210	246	326	404	206	209	210	246	326	404	185	188	191	192	267	306	185	188	191	192	267	306	185	188	191	192	267	306
41726	First Fire and Casualty Insurance of Hawaii, Inc.	206	209	210	246	326	404	206	209	210	246	326	404	185	188	191	192	267	306	185	188	191	192	267	306	185	188	191	192	267	306
15598	Interinsurance Exchange of the Automobile Club	207	213	214	214	226	226	207	213	214	214	226	226	207	213	214	214	226	226	207	213	214	214	226	226	207	213	214	214	226	226
23035	Liberty Mutual Fire Ins Co	216	224	224	232	243	243	216	224	224	232	243	243	216	224	224	232	243	243	216	224	224	232	243	243	216	224	224	232	243	243
25180	Stillwater Insurance Company	218	218	218	218	238	238	218	218	218	218	238	238	218	218	218	218	238	238	218	218	218	218	238	238	218	218	218	218	238	238
28487	Farmers Insurance Hawaii, Inc.	222	224	226	269	359	449	222	224	226	269	359	449	199	202	204	206	291	337	199	202	204	206	291	337	199	202	204	206	291	337
10759	Universal North America Ins Co	228	228	228	264	340	415	228	228	228	264	340	415	208	208	208	208	283	321	208	208	208	208	283	321	208	208	208	208	283	321
11689	Island Premier Insurance Company, Ltd.	228	228	228	270	356	443	228	228	228	270	356	443	207	207	207	207	293	335	207	207	207	207	293	335	207	207	207	207	293	335
37265	DTRIC INSURANCE COMPANY, LTD	241	241	241	241	374	462	241	241	241	241	374	462	217	217	217	217	306	352	217	217	217	217	306	352	217	217	217	217	306	352
22853	Tradewind Insurance Company, Limited	254	254	254	301	396	492	254	254	254	301	396	492	229	229	229	229	324	373	229	229	229	229	324	373	229	229	229	229	324	373
12767	Hawaiian Insurance & Guraranty Company Ltd.	262	262	262	307	400	492	262	262	262	307	400	492	239	239	239	239	331	378	239	239	239	239	331	378	239	239	239	239	331	378
19232	Allstate Insurance Company	263	271	272	273	287	285	263	271	272	273	287	285	263	271	272	273	287	285	263	271	272	273	287	285	263	271	272	273	287	285
22845	Island Insurance Company, Limited	297	297	297	353	465	580	297	297	297	353	465	580	270	270	270	270	382	439	270	270	270	270	382	439	270	270	270	270	382	439
18600	USAA General Indemnity Company	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298
25941	United Services Automobile Association	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306	306
28401	American National P&C Ins Co	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307
21105	North River Insurance Co.	312	312	312	312	440	538	312	312	312	312	440	538	285	285	285	285	397	455	285	285	285	285	397	455	285	285	285	285	397	455
21113	United States Fire Insurance Co.	351	351	351	351	498	611	351	351	351	351	498	611	318	318	318	318	449	514	318	318	318	318	449	514	318	318	318	318	449	514
21253	Garrison Property and Casualty Insurance Company	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355
25968	USAA Casualty Insurance Co	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355
13056	RLI Insurance Company	406	409	413	490	647	804	406	409	413	490	647	804	314	316	321	324	450	518	314	316	321	324	450	518	314	316	321	324	450	518
31348	Crum & Forster Indemnity Co	476	476	476	476	671	824	476	476	476	476	671	824	433	433	433	433	606	695	433	433	433	433	606	695	433	433	433	433	606	695
20281	Federal Ins Co	874	874	979	979	1225	1225	874	874	979	979	1225	1225	874	874	979	979	1225	1225	874	874	979	979	1225	1225	874	874	979	979	1225	1225
20346	Pacific Indemnity Co	874	874	979	979	1225	1225	874	874	979	979	1225	1225	874	874	979	979	1225	1225	874	874	979	979	1225	1225	874	874	979	979	1225	1225
25623	The Phoenix Insurance Co	889	889	889	1057	1387	1720	889	889	889	1057	1387	1720	806	806	806	806	1139	1305	806	806	806	806	1139	1305	806	806	806	806	1139	1305
25658	The Travelers Indemnity Company	889	889	889	1057	1387	1720	889	889	889	1057	1387	1720	806	806	806	806	1139	1305	806	806	806	806	1139	1305	806	806	806	806	1139	1305

NEIGHBOR ISLAND - SAMPLE ANNUAL HURRICANE PREMIUM

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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)				
Contents Coverage \$40,000 Deductible: DED (below) Rates effective as of: 12/1/2018		Construction: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips	
NAIC Co. Code	Insurance Company	P.P.C.	Premium (\$)		Premium (\$)	
			4	5	6	7
12767	Hawaiian Insurance & Guraranty Company Ltd.	2%	102		36	25
10861	Universal Property & Casualty Insurance Company	2%	52		44	23
25180	Stillwater Insurance Company	2%	45		45	20
41726	First Security Insurance Company	2%	160		50	50
12873	Privilege Underwriters Reciprocal Exchange	2%	194		51	49
25143	State Farm Fire and Casualty Company	2%	55		55	49
11026	Zephyr Insurance Company, Inc.	2%	168		56	56
25941	United Services Automobile Association	2%	63		63	63
25968	USAA Casualty Insurance Co	2%	63		63	63
18600	USAA General Indemnity Company	2%	63		63	63
21253	Garrison Property and Casualty Insurance Company	2%	63		63	63
12502	DB Insurance Co.,Ltd.	2%	148		65	58
37273	AXIS Insurance Company	2%	160		75	75
20338	Palomar Specialty Insurance Company	2%	178		89	77
15598	Interinsurance Exchange of the Automobile Club	2%	198		94	65
10799	GeoVera Insurance Company	2%	174		100	100
10887	Coastal Select Insurance Company	2%	133		100	100
10759	Universal North America Ins Co	2%	202		100	100
11932	White Pine Insurance Company	2%	110		110	110
25623	The Phoenix Insurance Co	2%	172		172	172
25658	The Travelers Indemnity Company	2%	172		172	172
29068	IDS Property Casualty Insurance	5%	190		190	190
13056	RLI Insurance Company	2%	563		545	456

OAHU - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED