

SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS (HO-6) - OAHU

Rates effective as of: **December 1, 2019**



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/Interior: \$125,000 (Replacement) Coverage D: 40% of Coverage C Section II (Liability): \$310,000 Deductible: \$500		Year Built: 1972 Construction: Single-wall Roof: Hip, asphalt shingle Elevation: 15' above sea-level Add'l Factors: Primary residence; No claims in 5 yrs.		2008 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
25941	United Services Automobile Association	\$ 57	\$ 63	\$ 57	\$ 63	\$ 56	\$ 58
25968	USAA Casualty Insurance Company	83	92	83	92	79	84
21253	Garrison Property and Casualty Ins. Co.	83	92	83	92	79	84
18600	USAA General Indemnity Company	113	125	113	125	107	115
10677	The Cincinnati Insurance Company	256	477	256	477	254	469
12767	Hawaiian Insurance & Guaranty Co Ltd.	321	643	270	540	289	482
37265	DTRIC Insurance Company, Ltd.	279	539	279	539	253	411
10938	First Security Insurance of Hawaii, Inc.	444	694	282	440	196	332
12873	Privilege Underwriters Reciprocal Exchange	308	770	308	770	277	693
26298	Metropolitan Property & Casualty Ins. Co.	308	352	308	352	308	352
25143	State Farm Fire and Casualty Company	315	347	315	347	315	347
41742	First Insurance Company of Hawaii, Ltd.	266	540	325	660	294	497
10759	Universal North America Insurance Co.	331	624	331	624	303	476
14432	Family Security Insurance Co., Inc.	345	DNW	345	DNW	314	DNW
11689	Island Premier Insurance Co., Ltd.	373	733	373	733	340	555
41734	First Indemnity Ins. of Hawaii, Inc.	378	766	378	766	341	577
41726	First Fire and Casualty Ins. of Hawaii, Inc.	378	766	378	766	341	577
23035	Liberty Mutual Fire Insurance Co.	391	442	391	442	391	442
10861	Universal Property & Casualty Ins. Co.	406	809	406	809	366	611
22853	Tradewind Insurance Co., Limited	415	820	415	820	379	618
21105	North River Insurance Company	430	715	430	715	394	611
19410	Commerce & Industry Insurance Co.	437	794	437	794	401	705
41459	Armed Forces Insurance Exchange	443	878	443	878	399	664
15598	Interinsurance Exchange of the Automobile Club	459	525	459	525	459	525
19615	American Reliable Insurance Co.	462	908	462	908	418	685
19232	Allstate Insurance Co.	471	540	471	540	471	540
21113	United States Fire Insurance Co.	479	807	479	807	437	684
12502	DB Insurance Co., Ltd. (U.S. Branch)	479	929	479	929	431	699
22845	Island Insurance Co., Limited	490	964	490	964	442	729
29068	IDS Property Casualty Insurance	560	560	560	560	560	560
25180	Stillwater Insurance Company	706	782	706	782	706	782
13056	RLI Insurance Company	761	1,531	761	1,531	583	984
20281	Federal Ins co	775	1,434	775	1,434	775	1,434
20346	Pacific Indemnity Co	775	1,434	775	1,434	775	1,434
31348	Crum & Forster Indemnity Co.	824	1,403	824	1,403	753	1,190
25623	The Phoenix Insurance Company	1,380	2,702	1,380	2,702	1,248	2,040
25658	The Travelers Indemnity Company	1,380	2,702	1,380	2,702	1,248	2,040

DNW = Does Not Write

OAHU - SAMPLE ANNUAL CONDO UNIT-OWNERS HURRICANE ONLY 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: \$125,000 Deductible: DED (below)		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	PPC	Rate	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
31461	Dorchester Insurance Co.	2%	\$ 255		\$ 51	\$ 50
25968	USAA Casualty Insurance Company	2%	94		65	57
21253	Garrison Property and Casualty Ins. Co.	2%	94		65	57
29068	IDS Property Casualty Insurance	5%	65		65	65
25941	United Services Automobile Association	2%	111		77	69
18600	USAA General Indemnity Company	2%	122		85	75
11932	White Pine Insurance Company	2%	110		110	110
10887	Coastal Select Insurance Company	2%	494		116	119
10861	Universal Property & Casualty Ins. Co.	2%	146		124	65
12573	Centauri Specialty Insurance Co.	2%	196		140	147
41459	Armed Forces Insurance Exchange	2%	147		147	60
10799	GeoVera Insurance Company	2%	640		152	154
11026	Zephyr Insurance Company	2%	602		153	143
12767	Hawaiian Insurance & Guaranty Co Ltd.	2%	360		156	101
14432	Family Security Insurance Co., Inc.	2%	352		177	151
12873	Privilege Underwriters Reciprocal Exchange	2%	693		183	211
20338	Palomar Specialty Insurance Company	2%	519		192	148
12502	DB Insurance Co., Ltd. (U.S. Branch)	2%	347		198	135
25623	The Phoenix Insurance Company	2%	200		200	200
25658	The Travelers Indemnity Company	2%	200		200	200
19410	Commerce & Industry Insurance Co.	2%	257		203	182
19615	American Reliable Insurance Co.	2%	261		229	178
25143	State Farm Fire and Casualty Company	2%	243		243	214
37273	AXIS Insurance Company	2%	583		266	212
10759	Universal North America Insurance Co.	2%	719		300	188
25180	Stillwater Insurance Company	2%	314		314	134
15598	Interinsurance Exchange of the Automobile Club	2%	723		342	236
13056	RLI Insurance Company	2%	1,332		1,267	1,102

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.	\$ 918	\$ 1,652	\$ 918	\$ 1,652	\$ 826	\$ 1,386
18279	Bankers Standard Insurance Co.	1,322	2,363	1,322	2,363	1,218	2,103

<<<<<< 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 (HO-6) - NEIGHBOR ISLANDS

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SAMPLE ANNUAL CONDO UNIT-OWNERS PREMIUMS

CONDO OWNERS POLICY (HO-6) ASSUMPTION		BUILDING CHARACTERISTIC ASSUMPTIONS																																			
Coverage C: \$125,000 (Replacement) Coverage D: 40% Deductible: \$500 Section II (Liability): \$310,000		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	4	5	6	7	9	10																		
25941	United Services Automobile Association	\$ 50	\$ 52	\$ 54	\$ 54	\$ 59	\$ 59	\$ 50	\$ 52	\$ 54	\$ 54	\$ 59	\$ 59	\$ 45	\$ 47	\$ 48	\$ 48	\$ 52	\$ 52	65	67	69	69	75	75	65	67	69	69	75	75	86	89	93	93	101	101

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SAMPLE ANNUAL CONDO UNIT-OWNERS HURRICANE ONLY 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 ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)				
Contents/Interior: \$125,000 Deductible: DED (below)		Construction: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) ^ ^^	Masonry (CMU) ^	
NAIC Co. Code	Insurance Company	Deductible	Construction	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
29068	IDS Property Casualty Insurance	5%	\$ 30	\$ 30	\$ 30	\$ 30
31461	Dorchester Insurance Co.	2%	255	51	50	

^ Hurricane roof clips
 ^^ Foundation anchors

NEIGHBOR ISLANDS - 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*											
		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10						
30104	Hartford Underwriters Insurance Co.	918	918	918	918	1,340	1,652	918	918	918	918	1,340	1,652	826	826	826	826	1,193	1,386	1,218	1,218	1,218	1,427	1,790	2,103
18279	Bankers Standard Insurance Co.	1,322	1,322	1,322	1,530	1,946	2,363	1,322	1,322	1,322	1,530	1,946	2,363	1,218	1,218	1,218	1,427	1,790	2,103						

<<<<<< these sample premiums INCLUDE Hurricane coverage >>>>>>

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.