

SAMPLE ANNUAL HOMEOWNERS INSURANCE PREMIUMS (HO-3) - 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 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		1972 Year Built: Wood (Single-wall) Construction: Hip, asphalt shingle Roof: 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
25941	Island Premier Insurance Co., Ltd.	\$ 310	\$ 429	\$ 234	\$ 323	\$ 271	\$ 412
10861	Universal Property & Casualty Ins. Co.	303	425	277	388	251	350
14432	Family Security Insurance Co., Inc.	341	DNW	283	DNW	305	DNW
11026	Zephyr Insurance Company	373	DNW	286	DNW	360	DNW
12502	DB Insurance Co., Ltd. (U.S. Branch)	359	476	291	379	348	463
10938	First Security Insurance of Hawaii, Inc.	366	408	297	331	228	322
22853	Tradewind Insurance Co., Limited	409	566	308	425	354	543
10759	Universal North America Insurance Co.	389	713	324	583	333	661
37265	DTRIC Insurance Company, Ltd.	406	446	327	358	406	446
41742	First Insurance Company of Hawaii, Ltd.	423	472	343	382	263	372
21105	North River Insurance Company	369	515	355	495	369	515
22845	Island Insurance Co., Limited	480	666	361	500	416	639
41734	First Indemnity Ins. of Hawaii, Inc.	491	698	398	565	387	550
41726	First Fire and Casualty Ins. of Hawaii, Inc.	491	698	398	565	387	550
21113	United States Fire Insurance Co.	420	584	404	562	420	584
12767	Hawaiian Insurance & Guaranty Co Ltd.	487	681	409	572	439	614
29068	IDS Property Casualty Insurance	487	487	417	417	499	499
15598	Interinsurance Exchange of the Automobile Club	445	540	445	540	352	445
25180	Stillwater Insurance Company	523	659	494	622	494	622
25143	State Farm Fire and Casualty Company	526	620	499	589	458	541
19232	Allstate Insurance Co.	553	673	553	673	501	635
31348	Crum & Forster Indemnity Co.	568	792	568	792	568	792
41459	Armed Forces Insurance Exchange	573	808	573	808	573	808
19615	American Reliable Insurance Co.	666	926	633	880	666	926
13056	RLI Insurance Company	759	1,077	647	918	583	828
26298	Metropolitan Property & Casualty Ins. Co.	715	993	715	993	844	1,175
19410	Commerce & Industry Insurance Co.	717	974	717	974	685	878
23035	Liberty Mutual Fire Insurance Co.	784	988	784	827	678	874
10677	The Cincinnati Insurance Company	795	1,223	795	1,223	819	1,243
25941	United Services Automobile Association	1,098	1,258	1,098	1,258	1,418	1,631
21253	Garrison Property and Casualty Ins. Co.	1,109	1,254	1,109	1,254	1,426	1,623
25968	USAA Casualty Insurance Company	1,109	1,254	1,109	1,254	1,426	1,623
12873	Privilege Underwriters Reciprocal Exchange	1,246	2,242	1,127	2,028	1,098	2,007
20281	Federal Ins co	1,352	2,429	1,337	2,402	1,322	2,375
20346	Pacific Indemnity Co	1,352	2,429	1,337	2,402	1,322	2,375
18600	USAA General Indemnity Company	1,395	1,599	1,395	1,599	1,773	2,039
25623	The Phoenix Insurance Company	1,937	2,687	1,937	2,687	1,937	2,687
25658	The Travelers Indemnity Company	1,937	2,687	1,937	2,687	1,937	2,687

DNW = Does Not Write

OAHU - SAMPLE ANNUAL HOMEOWNERS 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		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$310,000 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	DED			
11932	White Pine Insurance Company	2%	\$ 570	\$ 160	\$ 305
31461	Dorchester Insurance Co.	2%	1,703	343	299
12573	Centauri Specialty Insurance Co.	2%	621	355	354
10887	Coastal Select Insurance Company	2%	1,646	370	378
11026	Zephyr Insurance Company	2%	1,758	402	365
10799	GeoVera Insurance Company	2%	2,140	488	491
20338	Palomar Specialty Insurance Company	2%	1,741	565	405
14432	Family Security Insurance Co., Inc.	2%	1,003	629	467
12502	DB Insurance Co., Ltd. (U.S. Branch)	2%	1,512	647	234
12873	Privilege Underwriters Reciprocal Exchange	2%	2,803	671	808
12767	Hawaiian Insurance & Guaranty Co Ltd.	2%	1,548	673	440
37273	AXIS Insurance Company	2%	2,594	744	614
19410	Commerce & Industry Insurance Co.	2%	980	774	697
10861	Universal Property & Casualty Ins. Co.	2%	2,039	778	628
19615	American Reliable Insurance Co.	2%	1,001	881	684
10759	Universal North America Insurance Co.	2%	2,790	904	864
15598	Interinsurance Exchange of the Automobile Club	2%	1,950	924	636
25180	Stillwater Insurance Company	2%	940	940	515
41459	Armed Forces Insurance Exchange	2%	1,026	1,026	563
25968	USAA Casualty Insurance Company	2%	2,002	1,085	1,240
21253	Garrison Property and Casualty Ins. Co.	2%	2,002	1,085	1,240
25941	United Services Automobile Association	2%	2,132	1,155	1,319
29068	IDS Property Casualty Insurance	5%	2,024	1,223	1,723
25143	State Farm Fire and Casualty Company	2%	1,538	1,234	1,138
18600	USAA General Indemnity Company	2%	2,603	1,410	1,611
22853	Tradewind Insurance Co., Limited	2%	1,702	1,702	1,702
13056	RLI Insurance Company	2%	2,580	2,261	2,238
25623	The Phoenix Insurance Company	2%	2,446	2,446	2,446
25658	The Travelers Indemnity Company	2%	2,446	2,446	2,446

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	3	10
30104	Hartford Underwriters Insurance Co.	\$ 1,886	\$ 2,074	\$ 1,448	\$ 1,593	\$ 1,942	\$ 2,137
18279	Bankers Standard Insurance Co.	1,705	2,438	1,705	2,438	1,614	2,163

<<<<<<

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 Waiialua, 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.

