



The Hawaii Insurance Division of the Department of Commerce and Consumer Affairs provides this sample premium comparison as part of its continuing effort to assist and educate consumers. It consists of licensed insurance companies that reported Hawaii Homeowners premiums.

OAHU - SAMPLE ANNUAL RENTERS PREMIUMS

OAHU - SAMPLE ANNUAL RENTERS 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

| HO POLICY (HO-4) ASSUMPTIONS | | DWELLING CHARACTERISTICS | | | | | |
|---|---|--|--------|--|--------|---|--------|
| Coverage C: \$40,000 (Replacement) Coverage D: 20% of Coverage C Section II (Liability): \$310,000 Deductible: \$500 | | 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 |
| 25941 | Privilege Underwriters Reciprocal Exchange | \$ 115 | \$ 289 | \$ 115 | \$ 289 | \$ 104 | \$ 260 |
| 25143 | State Farm Fire and Casualty Company | 120 | 132 | 120 | 132 | 120 | 132 |
| 24376 | Spinnaker Insurance Company | 125 | 125 | 125 | 125 | 125 | 125 |
| 12502 | DB Insurance | 136 | 241 | 136 | 241 | 136 | 241 |
| 10677 | The Cincinnati Insurance Company | 138 | 210 | 138 | 210 | 137 | 207 |
| 11026 | Zephyr Insurance Company | 150 | DNW | 150 | DNW | 150 | DNW |
| 10861 | Universal Property & Casualty Insurance Company | 154 | 296 | 154 | 296 | 141 | 227 |
| 41742 | First Insurance Company of Hawaii, Ltd. | 187 | 375 | 187 | 375 | 172 | 283 |
| 37265 | DTRIC Insurance Company, LTD | 187 | 352 | 187 | 352 | 168 | 270 |
| 29068 | IDS Property Casualty Insurance | 191 | 191 | 191 | 191 | 191 | 191 |
| 15598 | Interinsurance Exchange of the Automobile Club | 202 | 226 | 202 | 226 | 202 | 226 |
| 41734 | First Indemnity Insurance of Hawaii, Inc. | 203 | 403 | 203 | 403 | 184 | 305 |
| 41726 | First Fire and Casualty Insurance of Hawaii, Inc. | 203 | 403 | 203 | 403 | 184 | 305 |
| 26298 | Metropolitan Property & Casualty Insurance Co. | 205 | 232 | 205 | 232 | 205 | 232 |
| 23035 | Liberty Mutual Fire Insurance Company | 216 | 243 | 216 | 243 | 216 | 243 |
| 19410 | Commerce and Industry Insurance Company | 218 | 356 | 218 | 356 | 204 | 322 |
| 25180 | Stillwater Insurance Company | 218 | 238 | 218 | 238 | 218 | 238 |
| 10759 | Universal North America Insurance Company | 228 | 415 | 228 | 415 | 208 | 321 |
| 11689 | Island Premier Insurance Company, Ltd. | 228 | 443 | 228 | 443 | 207 | 335 |
| 19232 | Allstate Insurance Company | 234 | 266 | 234 | 266 | 234 | 266 |
| 25941 | United Services Automobile Association | 240 | 240 | 240 | 240 | 240 | 240 |
| 10111 | American Bankers Insurance Company of Florida | 242 | 242 | 242 | 242 | 242 | 242 |
| 22853 | Tradewind Insurance Company, Limited | 254 | 492 | 254 | 492 | 229 | 373 |
| 12767 | Hawaiian Insurance & Guaranty Company Ltd. | 267 | 511 | 267 | 511 | 218 | 365 |
| 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 Property And Casualty Company | 307 | 307 | 307 | 307 | 307 | 307 |
| 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 Company | 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 | 1,225 | 678 | 1,225 | 678 | 1,225 |
| 20346 | Pacific Indemnity Co | 678 | 1,225 | 678 | 1,225 | 678 | 1,225 |
| 25658 | The Travelers Indemnity Company | 889 | 1,720 | 889 | 1,720 | 806 | 1,305 |
| 25623 | The Phoenix Insurance Company | 889 | 1,720 | 889 | 1,720 | 806 | 1,305 |
| 10938 | First Security Insurance of Hawaii, Inc. | DNW | DNW | DNW | DNW | DNW | DNW |

| HURRICANE POLICY | | DWELLING CHARACTERISTICS (same as RENTERS) | | | | |
|--|--|---|--|---------------------------------------|-------|-------|
| Contents Coverage: \$40,000 Deductible: DED (below) | | 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 | DED | | | | |
| | | | | | | |
| 29068 | IDS Property Casualty Insurance | 5% | \$ 43 | \$ 43 | \$ 43 | \$ 43 |
| 10861 | Universal Property & Casualty Insurance Co. | 2% | 52 | 44 | 23 | 23 |
| 25180 | Stillwater Insurance Company | 2% | 45 | 45 | 20 | 20 |
| 31461 | Dorchester Insurance Co | 2% | 106 | 50 | 50 | 50 |
| 12767 | Hawaiian Insurance & Guaranty Company Ltd. | 2% | 93 | 50 | 30 | 30 |
| 10677 | The Cincinnati Insurance Company | 2% | 128 | 51 | 33 | 33 |
| 25143 | State Farm Fire and Casualty Company | 2% | 55 | 55 | 49 | 49 |
| 11026 | Zephyr Insurance Company | 2% | 161 | 57 | 50 | 50 |
| 25941 | United Services Automobile Association | 2% | 63 | 63 | 63 | 63 |
| 25968 | USAA Casualty Insurance Company | 2% | 63 | 63 | 63 | 63 |
| 18600 | USAA General Indemnity Company | 2% | 63 | 63 | 63 | 63 |
| 21253 | Garrison Property and Casualty Insurance Co. | 2% | 63 | 63 | 63 | 63 |
| 19410 | Commerce and Industry Insurance Company | 2% | 82 | 65 | 58 | 58 |
| 12873 | Privilege Underwriters Reciprocal Exchange | 2% | 260 | 69 | 79 | 79 |
| 37273 | AXIS Insurance Company | 2% | 160 | 75 | 75 | 75 |
| 12502 | DB Insurance | 2% | 133 | 76 | 52 | 52 |
| 20338 | Palomar Specialty Insurance Company | 2% | 178 | 89 | 77 | 77 |
| 15598 | Interinsurance Exchange of the Automobile Club | 2% | 198 | 94 | 65 | 65 |
| 10799 | GeoVera Insurance Company | 2% | 174 | 100 | 100 | 100 |
| 10887 | Coastal Select Insurance Company | 2% | 142 | 100 | 100 | 100 |
| 10759 | Universal North America Insurance Company | 2% | 230 | 100 | 100 | 100 |
| 12573 | Centauri Specialty Insurance Company | 2% | 125 | 125 | 125 | 125 |
| 25623 | The Phoenix Insurance Company | 2% | 172 | 172 | 172 | 172 |
| 25658 | The Travelers Indemnity Company | 2% | 172 | 172 | 172 | 172 |
| 13056 | RLI Insurance Company | 2% | 558 | 540 | 452 | 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 |
| 10111 | American Bankers Insurance Company of Florida | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 |
| 30104 | Hartford Underwriters Insurance Company | \$ 741 | \$ 1,333 | \$ 741 | \$ 1,333 | \$ 667 | \$ 1,118 |
| 18279 | Bankers Standard Insurance Company | 951 | 1,853 | 951 | 1,853 | 860 | 1,627 |

<<<<<< 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 (HO-4) - NEIGHBOR ISLANDS

Rates effective as of: **December 1, 2020**



The Hawaii Insurance Division of the Department of Commerce and Consumer Affairs provides this sample premium comparison as part of its continuing effort to assist and educate consumers. It consists of licensed insurance companies that reported Hawaii Homeowners premiums.

SAMPLE ANNUAL RENTERS PREMIUMS

| RENTERS POLICY (HO-4) ASSUMPTIONS | | DWELLING CHARACTERISTIC ASSUMPTIONS | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|--------|--------|--------|--------|--------|--|--------|--------|--------|--------|--------|---|--------|--------|--------|--------|--------|--|--|--|--|--|--|
| Coverage C: \$40,000 (Replacement) Coverage D: 20% of Coverage C 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 | | | | | | |
| 12873 | Privilege Underwriters Reciprocal Exchange | \$ 115 | \$ 115 | \$ 115 | \$ 150 | \$ 173 | \$ 289 | \$ 115 | \$ 115 | \$ 115 | \$ 150 | \$ 173 | \$ 289 | \$ 104 | \$ 104 | \$ 104 | \$ 135 | \$ 156 | \$ 260 | | | | | | |
| 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 | | | | | | |
| 24376 | Spinnaker Insurance Company | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | | | | | | |
| 12502 | DB Insurance | 137 | 139 | 141 | 166 | 195 | 241 | 137 | 139 | 141 | 166 | 195 | 241 | 137 | 139 | 141 | 142 | 195 | 241 | | | | | | |
| 10677 | The Cincinnati Insurance Company | 138 | 138 | 138 | 152 | 169 | 210 | 138 | 138 | 138 | 152 | 169 | 210 | 137 | 137 | 137 | 152 | 169 | 207 | | | | | | |
| 11026 | Zephyr Insurance Company | 150 | 150 | 150 | 150 | DNW | DNW | 150 | 150 | 150 | 150 | DNW | DNW | 150 | 150 | 150 | 150 | DNW | DNW | | | | | | |
| 10861 | Universal Property & Casualty Insurance Co. | 156 | 157 | 159 | 185 | 241 | 296 | 156 | 157 | 159 | 185 | 241 | 296 | 142 | 143 | 145 | 146 | 199 | 227 | | | | | | |
| 37265 | DTRIC Insurance Company, LTD | 187 | 187 | 187 | 187 | 286 | 352 | 187 | 187 | 187 | 187 | 286 | 352 | 168 | 168 | 168 | 168 | 235 | 270 | | | | | | |
| 41742 | First Insurance Company of Hawaii, Ltd. | 191 | 192 | 194 | 229 | 302 | 375 | 191 | 192 | 194 | 229 | 302 | 375 | 173 | 175 | 176 | 177 | 247 | 283 | | | | | | |
| 29068 | IDS Property Casualty Insurance | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | | | | | | |
| 41734 | First Indemnity Insurance of Hawaii, Inc. | 204 | 207 | 211 | 246 | 324 | 403 | 204 | 207 | 211 | 246 | 324 | 403 | 186 | 189 | 189 | 191 | 266 | 305 | | | | | | |
| 41726 | First Fire and Casualty Insurance of Hawaii, Inc. | 204 | 207 | 211 | 246 | 324 | 403 | 204 | 207 | 211 | 246 | 324 | 403 | 186 | 189 | 189 | 191 | 266 | 305 | | | | | | |
| 26298 | Metropolitan Property & Casualty Insurance Co. | 205 | 214 | 214 | 224 | 232 | 232 | 205 | 214 | 214 | 224 | 232 | 232 | 205 | 214 | 214 | 224 | 232 | 232 | | | | | | |
| 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 | | | | | | |
| 23035 | Liberty Mutual Fire Insurance Company | 216 | 224 | 224 | 232 | 243 | 243 | 216 | 224 | 224 | 232 | 243 | 243 | 216 | 224 | 224 | 232 | 243 | 243 | | | | | | |
| 19410 | Commerce and Industry Insurance Co. | 218 | 218 | 218 | 246 | 301 | 356 | 218 | 218 | 218 | 246 | 301 | 356 | 204 | 204 | 204 | 232 | 280 | 322 | | | | | | |
| 25180 | Stillwater Insurance Company | 218 | 218 | 218 | 218 | 238 | 238 | 218 | 218 | 218 | 218 | 238 | 238 | 218 | 218 | 218 | 218 | 238 | 238 | | | | | | |
| 10759 | Universal North America Insurance Co. | 228 | 228 | 228 | 264 | 340 | 415 | 228 | 228 | 228 | 264 | 340 | 415 | 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 | | | | | | |
| 25941 | United Services Automobile Association | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 | | | | | | |
| 19232 | Allstate Insurance Company | 240 | 248 | 249 | 250 | 266 | 266 | 240 | 248 | 249 | 250 | 266 | 266 | 240 | 248 | 249 | 250 | 266 | 266 | | | | | | |
| 10111 | American Bankers Insurance Co. of Florida | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | | | | | | |
| 22853 | Tradewind Insurance Company, Limited | 254 | 254 | 254 | 301 | 396 | 492 | 254 | 254 | 254 | 301 | 396 | 492 | 229 | 229 | 229 | 229 | 324 | 373 | | | | | | |
| 12767 | Hawaiian Insurance & Guaranty Co. Ltd. | 267 | 267 | 267 | 315 | 414 | 511 | 267 | 267 | 267 | 315 | 414 | 511 | 218 | 218 | 218 | 218 | 315 | 365 | | | | | | |
| 22845 | Island Insurance Company, Limited | 297 | 297 | 297 | 353 | 465 | 580 | 297 | 297 | 297 | 353 | 465 | 580 | 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 | | | | | | |
| 28401 | American National Property and Casualty Co. | 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 | | | | | | |
| 21113 | United States Fire Insurance Co. | 351 | 351 | 351 | 351 | 498 | 611 | 351 | 351 | 351 | 351 | 498 | 611 | 318 | 318 | 318 | 318 | 449 | 514 | | | | | | |
| 21253 | Garrison Property and Casualty Insurance Co. | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | | | | | | |
| 25968 | USAA Casualty Insurance Company | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | 354 | | | | | | |
| 13056 | RLI Insurance Company | 406 | 409 | 413 | 490 | 647 | 804 | 406 | 409 | 413 | 490 | 647 | 804 | 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 | | | | | | |
| 20281 | Federal Ins Co. | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 | | | | | | |
| 20346 | Pacific Indemnity Co | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 | | | | | | |
| 25623 | The Phoenix Insurance Company | 889 | 889 | 889 | 1,057 | 1,387 | 1,720 | 889 | 889 | 889 | 1,057 | 1,387 | 1,720 | 806 | 806 | 806 | 806 | 1,139 | 1,305 | | | | | | |
| 25658 | The Travelers Indemnity Company | 889 | 889 | 889 | 1,057 | 1,387 | 1,720 | 889 | 889 | 889 | 1,057 | 1,387 | 1,720 | 806 | 806 | 806 | 806 | 1,139 | 1,305 | | | | | | |
| 10938 | First Security Insurance of Hawaii, Inc. | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | DNW | | | | | | |

DNW = Does Not Write

SAMPLE ANNUAL RENTERS 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 Coverage: \$40,000 | | Construction: | Wood (Single-wall) | Wood (Double-wall) | Masonry (CMU) |
| Deductible: DED (below) | | Wind R Devices: | None | ^ | ^ |
| | | R = Resistive | | ^^ | |
| NAIC Co. Code | Insurance Company | DM | | | |
| 29068 | IDS Property Casualty Insurance | 5% | \$ 19 | \$ 19 | \$ 19 |
| 10861 | Universal Property & Casualty Insurance Co. | 2% | 52 | 44 | 23 |
| 25180 | Stillwater Insurance Company | 2% | 45 | 45 | 20 |
| 31461 | Dorchester Insurance Co | 2% | 106 | 50 | 50 |
| 10677 | The Cincinnati Insurance Company | 2% | 128 | 51 | 33 |
| 12767 | Hawaiian Insurance & Guaranty Co. Ltd. | 2% | 98 | 53 | 32 |
| 25143 | State Farm Fire and Casualty Company | 2% | 55 | 55 | 49 |
| 11026 | Zephyr Insurance Company | 2% | 161 | 57 | 50 |
| 25941 | United Services Automobile Association | 2% | 63 | 63 | 63 |
| 25968 | USAA Casualty Insurance Company | 2% | 63 | 63 | 63 |
| 18600 | USAA General Indemnity Company | 2% | 63 | 63 | 63 |
| 21253 | Garrison Property and Casualty Insurance Co. | 2% | 63 | 63 | 63 |
| 19410 | Commerce and Industry Insurance Co. | 2% | 82 | 65 | 58 |
| 12873 | Privilege Underwriters Reciprocal Exchange | 2% | 260 | 69 | 79 |
| 37273 | AXIS Insurance Company | 2% | 160 | 75 | 75 |
| 12502 | DB Insurance | 2% | 133 | 76 | 52 |
| 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% | 142 | 100 | 100 |
| 10759 | Universal North America Insurance Co. | 2% | 230 | 100 | 100 |
| 12573 | Centauri Specialty Insurance Company | 2% | 125 | 125 | 125 |
| 25623 | The Phoenix Insurance Company | 2% | 172 | 172 | 172 |
| 25658 | The Travelers Indemnity Company | 2% | 172 | 172 | 172 |
| 13056 | RLI Insurance Company | 2% | 563 | 545 | 456 |

^ Hurricane roof clips
^^ Foundation anchors

NEIGHBOR ISLANDS - 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* | | | | | | | | | | | |
| | | 4 | 5 | 6 | 7 | 9 | 10 | 4 | 5 | 6 | 7 | 9 | 10 | 4 | 5 | 6 | 7 | 9 | 10 | | | | | | |
| 10111 | American Bankers Insurance Co. of Florida | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | \$ 242 | | | | | | |
| 30104 | Hartford Underwriters Insurance Co. | 741 | 741 | 741 | 741 | 1,081 | 1,333 | 741 | 741 | 741 | 741 | 1,081 | 1,333 | 667 | 667 | 667 | 667 | 963 | 1,118 | | | | | | |
| 18279 | Bankers Standard Insurance Company | 951 | 951 | 951 | 1,131 | 1,492 | 1,853 | 951 | 951 | 951 | 1,131 | 1,492 | 1,853 | 860 | 860 | 860 | 1,041 | 1,357 | 1,627 | | | | | | |

<<<<<<
<<<<<< These sample premiums INCLUDE Hurricane coverage
<<<<<<

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.

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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.