

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

Rates effective as of: **December 1, 2022**



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 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: 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. | Public Protection Class* | | Public Protection Class* | | Public Protection Class* | |
| NAIC Co. Code | Insurance Company | 3 | 10 | 3 | 10 | 3 | 10 | 3 | 10 | |
| 25941 | United Services Automobile Association | \$ 67 | \$ 74 | \$ 67 | \$ 74 | \$ 64 | \$ 68 | | | |
| 21253 | Garrison Property and Casualty Insurance Co. | 96 | 106 | 96 | 106 | 91 | 97 | | | |
| 25968 | USAA Casualty Insurance Company | 96 | 106 | 96 | 106 | 91 | 97 | | | |
| 18600 | USAA General Indemnity Company | 129 | 142 | 129 | 142 | 122 | 131 | | | |
| 10677 | The Cincinnati Insurance Company | 256 | 477 | 256 | 477 | 254 | 469 | | | |
| 29068 | American Family Connect Property and Casualty Ins. Co. | 294 | 294 | 294 | 294 | 294 | 294 | | | |
| 26298 | Farmers Property & Casualty Insurance Co. | 308 | 352 | 308 | 352 | 308 | 352 | | | |
| 37265 | DTRIC Insurance Company, Ltd. | 334 | 651 | 334 | 651 | 304 | 495 | | | |
| 25143 | State Farm Fire and Casualty Company | 334 | 369 | 334 | 369 | 334 | 369 | | | |
| 12767 | Hawaiian Insurance & Guaranty Co., Ltd | 362 | 700 | 351 | 680 | 574 | 560 | | | |
| 12873 | Privilege Underwriters Reciprocal Exchange | 387 | 966 | 387 | 966 | 348 | 870 | | | |
| 11026 | Zephyr Insurance Company Inc. | 487 | DNW | 395 | DNW | 430 | DNW | | | |
| 10861 | Universal Property & Casualty Ins. Co. | 406 | 809 | 406 | 809 | 366 | 611 | | | |
| 19615 | American Reliable Insurance Company | 417 | 836 | 417 | 836 | 377 | 618 | | | |
| 11689 | Island Premier Insurance Company, Ltd. | 426 | 843 | 426 | 843 | 388 | 637 | | | |
| 21105 | North River Insurance Co. | 430 | 715 | 430 | 715 | 394 | 611 | | | |
| 19410 | Commerce and Industry Insurance Co. | 437 | 794 | 437 | 794 | 401 | 705 | | | |
| 41742 | First Insurance Company of Hawaii, Ltd. | 440 | 889 | 440 | 889 | 396 | 670 | | | |
| 41459 | Armed Forces Insurance Exchange | 457 | 907 | 457 | 907 | 412 | 686 | | | |
| 23035 | Liberty Mutual Fire Insurance Company | 458 | 518 | 458 | 518 | 458 | 518 | | | |
| 15598 | Interinsurance Exchange of the Automobile Clul | 459 | 525 | 459 | 525 | 459 | 525 | | | |
| 22853 | Tradewind Insurance Company, Limited | 478 | 939 | 478 | 939 | 431 | 707 | | | |
| 21113 | United States Fire Insurance Co. | 479 | 807 | 479 | 807 | 437 | 684 | | | |
| 10759 | Universal North America Insurance Co. | 496 | 955 | 496 | 955 | 452 | 723 | | | |
| 22845 | Island Insurance Company, Limited | 562 | 1,109 | 562 | 1,109 | 504 | 835 | | | |
| 19232 | Allstate Insurance Company | 591 | 668 | 591 | 668 | 591 | 668 | | | |
| 41726 | First Fire and Casualty Insurance of Hawaii, Inc | 616 | 1,255 | 616 | 1,255 | 554 | 937 | | | |
| 41734 | First Indemnity Insurance of Hawaii, Inc. | 616 | 1,255 | 616 | 1,255 | 554 | 937 | | | |
| 25180 | Stillwater Insurance Company | 706 | 782 | 706 | 782 | 706 | 782 | | | |
| 10938 | First Security Insurance of Hawaii, Inc. | 774 | 1,727 | 774 | 1,727 | 697 | 1,180 | | | |
| 13056 | RLI Insurance Company | 822 | 1,661 | 822 | 1,661 | 633 | 1,067 | | | |
| 31348 | Crum & Forester Indemnity Co. | 824 | 1,403 | 824 | 1,403 | 753 | 1,190 | | | |
| 12502 | DB Insurance Co. Ltd, (U.S. Branch) | 1,062 | 1,937 | 1,041 | 1,916 | 940 | 1,446 | | | |
| 10111 | American Bankers Insurance Co. of Florida | 1,815 | 1,949 | 1,815 | 1,949 | 1,635 | 1,755 | | | |

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: Wood (Single-wall) Wind R Devices: None R = Resistive | Wood (Double-wall) ^ ^^ | Masonry (CMU) ^ | | | | | | |
| NAIC Co. Code | Insurance Company | DED | | | | | | | | |
| 10048 | Hyundai Marine and Fire Insurance Co. | 2% | \$ 254 | \$ 50 | \$ 50 | | | | | |
| 21253 | Garrison Property and Casualty Insurance | 2% | 94 | 65 | 57 | | | | | |
| 25968 | USAA Casualty Insurance Company | 2% | 94 | 65 | 57 | | | | | |
| 25941 | United Services Automobile Association | 2% | 111 | 77 | 68 | | | | | |
| 18600 | USAA General Indemnity Company | 2% | 122 | 85 | 75 | | | | | |
| 10861 | Universal Property & Casualty Ins. Co. | 2% | 146 | 124 | 65 | | | | | |
| 12573 | Centauri Specialty Insurance Company | 2% | 211 | 150 | 158 | | | | | |
| 41459 | Armed Forces Insurance Exchange | 2% | 152 | 152 | 62 | | | | | |
| 11026 | Zephyr Insurance Company Inc. | 2% | 620 | 155 | 155 | | | | | |
| 10677 | The Cincinnati Insurance Company | 2% | 394 | 157 | 102 | | | | | |
| 19410 | Commerce and Industry Insurance Co. | 2% | 257 | 203 | 182 | | | | | |
| 12767 | Hawaiian Insurance & Guaranty Co., Ltd | 2% | 286 | 205 | 142 | | | | | |
| 12502 | DB Insurance Co. Ltd, (U.S. Branch) | 2% | 492 | 214 | 193 | | | | | |
| 20338 | Palomar Specialty Insurance Company | 2% | 607 | 219 | 151 | | | | | |
| 12873 | Privilege Underwriters Reciprocal Exchange | 2% | 870 | 230 | 265 | | | | | |
| 25143 | State Farm Fire and Casualty Company | 2% | 243 | 243 | 214 | | | | | |
| 25180 | Stillwater Insurance Company | 2% | 314 | 314 | 134 | | | | | |
| 15598 | Interinsurance Exchange of the Automobile | 2% | 723 | 342 | 236 | | | | | |
| 19615 | American Reliable Insurance Company | 2% | 365 | 365 | 277 | | | | | |
| 10759 | Universal North America Insurance Co. | 2% | 971 | 405 | 254 | | | | | |
| 13056 | RLI Insurance Company | 2% | 1,393 | 1,328 | 1,152 | | | | | |
| 10111 | American Bankers Insurance Co. of Florida | 2% | 2,287 | 2,287 | 2,106 | | | | | |

^ Hurricane roof clips
 ^^ Foundation anchors

| 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 Company | \$ 918 | \$ 1,652 | \$ 918 | \$ 1,652 | \$ 826 | \$ 1,386 | | |
| 18279 | Bankers Standard Insurance Company | 1,322 | 2,363 | 1,322 | 2,363 | 1,218 | 2,103 | | |
| 25658 | The Travelers Indemnity Company | 1,380 | 2,702 | 1,380 | 2,702 | 1,248 | 2,040 | | |
| 20346 | Pacific Indemnity Co | 775 | 1,434 | DNW | DNW | DNW | DNW | | |
| 20281 | Federal Ins Co | 775 | 1,434 | DNW | DNW | DNW | DNW | | |

