A Consumer's Guide to Homeowner's Insurance in the State of Hawaii

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GENERAL INFORMATION

Homeowner's insurance is not required by law in Hawaii. Your lender, however, may require insurance on your home for the duration of your mortgage. Homeowner's insurance provides protection for your dwelling, personal property, and on-site buildings if damaged or destroyed by a covered peril. Perils are events (i.e. fire and explosion) which cause damage to property. Aside from property coverage for your home and outbuildings, each policy usually contains four additional coverages: personal property, additional living expenses, personal liability, and medical payments.

This guide provides a general overview of homeowner's insurance in Hawaii and is not intended to replace reviewing your policy. Keep in mind, insurers may have varying definitions of policy language and charge different rates for the same coverage. We encourage you to review your policy with your insurance agent to ensure your current provisions best suit your coverage needs.

TYPES OF HOMEOWNER'S INSURANCE POLICY FORMS

While coverage descriptions may vary, most insurers use one or more of the following policy forms. Comprehensive Form (HO-5), not listed, provides the broadest coverage but is uncommon.

HOMEOWNER'S POLICY FORMS

Named peril coverage: fire, lightning, windstorm excluding hurricane, hail, explosion, vandalism or malicious mischief, damage by vehicles, aircraft and riots. Since few homeowners select this limited policy, many insurers no

longer offer Form HO-1.

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BASIC FORM (HO-1)

BROAD FORM (HO-2)

In addition to the Basic Form (HO-1) coverages, this form also insures a home and personal property for collapse or damage from falling trees and other objects, and (under certain conditions) from steam and water damage.

Generally, as coverage increases so does your premium

SPECIAL FORM (HO-3)

Open peril coverage excluding the following: flood, surface water, sewer backups, tidal waves, earthquakes, landslides, war, nuclear radiation, and hurricane. Personal property only covered for the same perils as the Broad Form (HO-2).

RENTER'S POLICY FORM

CONTENTS BROAD FORM (HO-4)

This policy provides renters personal property protection against the same perils as the Broad Form (HO-2) and includes personal liability protection.

Unlike the other policy forms, the renter's HO-4 form only incorporates coverages C through F.

UNIT-OWNER'S POLICY FORM

CONDO OWNERS FORM (HO-6)

This condominium and townhouse unit owners form offers coverage for personal property and interior finishes. The condo association typically purchases a separate policy that covers the building (including common walls and grounds) and associated liability.

POLICY COVERAGES

Every homeowner's policy (except for HO-4) includes the following six coverages. If your policy's standard coverage is inadequate, endorsements may offer specialized coverage to meet your needs.

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	Coverage A:	Covers main house damage. The coverage limit is typically set at or near the replacement cost of the home. For Condo Unit-Owners (HO-6), limit usually the declared value by insured.
Section I	Coverage B :	Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
Section	Coverage C:	Covers damage to or loss of personal property.
	Coverage D :	Covers additional living expenses (incurred by the insured) to continue the "normal" standard of living when the house cannot be occupied due to a covered loss.
Section II	Coverage E :	Covers personal liability exposures. Protects against a claim/lawsuit resulting from (non-auto & non-business) bodily injury or property damage to others caused by your negligence.
Section ii	Coverage F :	Regardless of who is at fault, this coverage pays for reasonable medical expenses for persons (other than you or residing family members) accidentally injured on your property.

TYPES OF VALUATION

Replacement cost is the amount necessary to replace, rebuild, or repair your home/property without deducting for depreciation. Depreciation is the decrease in an asset's value due to age, obsolescence, and/or "wear and tear." Many insurers require policyholders to insure their homes for at least 80% of its replacement value.

Actual cash value (ACV) is the cost to replace, rebuild, or repair your home/property after deducting for depreciation. Most homeowner policies cover personal property on an ACV basis.

PREMIUM DEVELOPMENT CONSIDERATIONS (VARIES BY INSURER)

Your premium may be based on, but not limited to, the following factors: type of construction, loss prevention devices, public protection class, deductible level, amount of insurance, and policy form.

BUYING INSURANCE FOR YOUR HOME

The key to insurance comparison shopping is identifying your desired deductible levels, coverage limits and provisions before getting premium quotes. Once your ideal policy parameters are selected, the quotes you receive should be on an "apples to apples" comparative basis. After obtaining multiple premium quotes, your personal preference dictates the importance of the following considerations: premium cost, service and financial stability. Generally, financial ratings from reputable sources (i.e. A.M. Best and Moody's) indicate an insurance company's financial "health" and ability to pay claims. Note: if your agent only represents one insurance company, you may need to contact an independent agent to obtain competing quotes.

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE RENTERS PREMIUM

Your 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 HOMEOWNERS INSURANCE PREMIUMS (HO-3) - 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.

				con	sumers.	It co	onsists	of licen	sed insur	ance comp
	OAHU	- SAMPLE ANI	NUAL H	OMEC	WNERS P	REMI	UMS			
HO POL	LICY (HO-3) ASSUMPTIONS				DWELLING	CHAR	RACTERIS	STICS		
<u>C:</u> <u>D:</u>	\$310,000 10% of Coverage A 50% of Coverage A (ACV) 20% of Coverage A bility): \$310,000 Deductible: \$500	Year Built: Construction: Roof: Elevation: Add'l Factors:	1972 Wood Hip, asl 15' abo Primary No clair	ohalt sh ve sea- resider	ingle level nce;	Gable 15' at Prima	d (Double, asphalt bove seadary resider aims in 5 y	shingle level nce;	2000 Masonry (Control Flat, torched 15' above see Primary residue) No claims in	membrane ea-level dence;
NAIC	Insurance Compar	ıy	Public		ion Class*			on Class*		ection Class*
Co. Code	<u> </u>		3		10		3	10	3	10
11026	Zephyr Insurance Company Inc.	144	\$	306	DNW	\$	251	DNW	\$ 273	DNW
11689	Island Premier Insurance Compa	•		322	446		275	380	291	446
10861 29068	Universal Property & Casualty In American Family Connect Property and			303 346	425 346		277 319	388 319	251 364	350 364
10938	First Security Insurance of Hawa			362	513		335	475	380	539
10938	Hyundai Marine and Fire Insurar			355	494		340	466	291	404
22853	Tradewind Insurance Company,			424	588		361	500	382	
21105	North River Insurance Co.	Limited		369	515		367	510	369	
41742	First Insurance Company of Hav	vaii Itd		408	578		377	536	428	
10759	Universal North America Insurar			446	827		385	705	390	
37265	DTRIC Insurance Company, Ltd			440	485		415	457	440	485
21113	United States Fire Insurance Co			419	583		416	590	419	
22845	Island Insurance Company, Limi			500	693		426	589	451	693
41726	First Fire and Casualty Insurance			477	676		442	627	501	710
41734	First Indemnity Insurance of Hav			477	676		442	627	501	710
15598	Interinsurance Exchange of the)	445	540		445	540	352	
12502	DB Insurance Co. Ltd, (U.S. Bra			579	723		450	581	452	588
12767	Hawaiian Insurance & Guaranty			671	928		466	642	491	677
25180	Stillwater Insurance Company	,		523	659		494	622	494	622
25143	State Farm Fire and Casualty Co	ompany		546	645		535	632	475	
31348	Crum & Forester Indemnity Co.	, ,		569	793		569	793	569	793
41459	Armed Forces Insurance Exchar	nge		593	837		593	837	593	837
19615	American Reliable Insurance Co	mpany		623	865		623	865	623	865
13056	RLI Insurance Company			759	1,077		647	918	583	828
26298	Farmers Property & Casualty Ins	surance Co.		715	993		715	993	844	1,175
19410	Commerce and Industry Insuran	ce Co.		749	1,019		730	992	715	
19232	Allstate Insurance Company			789	1,007		789	1,007	716	
10677	The Cincinnati Insurance Compa			795	1,223		795	1,223	819	
23035	Liberty Mutual Fire Insurance Co			899	1,133		899	1,133	777	1,002
25941	United Services Automobile Ass	ociation	1	,098	1,258		1,098	1,258	1,409	1,631

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

Н	URRICANE POLICY	DWEL	LING	CHARACTERISTICS	(same as HOMEO)	WNERS)
Replaceme	ent Cost: \$310,000	<u>Constru</u>	ction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
<u>De</u>	ductible: DED (below)	Wind R Dev	vices:	None	۸	٨
		R = Res	istive		۸۸	
NAIC			□			
Co. Code	Insurance Compan	У	DED			
10048	Hyundai Marine and Fire Insuran	ce Co.	2%	\$ 1,689	\$ 330	\$ 293
12573	Centauri Specialty Insurance Cor	mpany	2%	669	382	381
11026	Zephyr Insurance Company Inc.		2%	1,790	402	402
12502	DB Insurance Co. Ltd, (U.S. Brai	nch)	2%	1,507	491	442
12767	Hawaiian Insurance & Guaranty	Co., Ltd	2%	1,548	673	469
20338	Palomar Specialty Insurance Cor	mpany	2%	1,839	674	471
10677	The Cincinnati Insurance Compa	ny	2%	1,783	712	463
19410	Commerce and Industry Insurance	ce Co.	2%	980	774	697
10861	Universal Property & Casualty In	s. Co.	2%	2,039	778	628
12873	Privilege Underwriters Reciproca	l Exchange	2%	3,370	815	1,008
10759	Universal North America Insuran	ce Co.	2%	2,455	884	760
15598	Interinsurance Exchange of the Automo	bile Club	2%	1,950	924	636
25180	Stillwater Insurance Company		2%	940	940	515
29068	American Family Connect Property and	Casualty Ins. Co.	2%	1,334	959	1,000
41459	Armed Forces Insurance Exchar	nge	2%	1,064	1,064	584
21253	Garrison Property and Casualty I	nsurance Co.	2%	2,002	1,085	1,240
25968	USAA Casualty Insurance Comp	any	2%	2,002	1,085	1,240
25941	United Services Automobile Asso	ociation	2%	2,132	1,155	1,319
19615	American Reliable Insurance Con	mpany	2%	1,164	1,164	884
25143	State Farm Fire and Casualty Co	mpany	2%	1,538	1,234	1,138
18600	USAA General Indemnity Compa	any	2%	2,603	1,410	1,611
22845	Island Insurance Company, Limit	ed	2%	1,702	1,702	1,702
11689	Island Premier Insurance Compa	any, Ltd.	2%	1,702	1,702	1,702
22853	Tradewind Insurance Company,	Limited	2%	1,702	1,702	1,702
13056	RLI Insurance Company		2%	2,580	2,261	2,238

OAHU - SAMPLE HOMEOWNERS WITH HURRICANE COVERAGE INCLUDED

1,623

1,623

2,503

2,039

2,583

								As	ssumptio	ns a	and Dwe	llin	g Chara	cteristics Same as A
NAIC		Pu	ıblic Prote	ectio	n Class*	Pu	blic Prote	ctio	n Class*	Pu	blic Prote	ctio	n Class*	
Co. Code	Insurance Company		3		10		3		10		3		10	
30104	Hartford Underwriters Insurance Company	\$	2,036	\$	2,240	\$	1,596	\$	1,756	\$	2,097	\$	2,307	
18279	Bankers Standard Insurance Company		1,705		2,438		1,705		2,438		1,614		2,163	
25658	The Travelers Indemnity Company		1,937		2,687		1,937		2,687		1,937		2,687	
20346	Pacific Indemnity Co		1,352		2,429		DNW		DNW		DNW		DNW	
20281	Federal Ins Co		1 352		2 429		DNW		DNW		DNW		DNW	

1,109

1,109

1,498

1,395

2,583

1,254

1,254

2,696

1,599

2,583

1,109

1,109

1,369

1,395

2,583

1,254

1,254

2,464

1,599

2,583

1,426

1,426

1,369

1,773

2,583

21253

25968

18600

42978

DNW = Does Not Write

Garrison Property and Casualty Insurance Co.

Privilege Underwriters Reciprocal Exchange

USAA Casualty Insurance Company

USAA General Indemnity Company

American Security Insurance Company

[^] Hurricane roof clips

^{^^} Foundation anchors

SAMPLE ANNUAL HOMEOWNERS INSURANCE PREMIUMS (HO-3) - NEIGHBOR ISLANDS

Rates effective as of: December 1, 2022



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				SAN	IPLE AN	NUAL HO	OMEOWNE	RS PRE	MIUMS										SAMPLE ANNUAL HOMEON	WNERS HUR	RICAN	IE ONLY	PREMIUI	MS
																			Hurricane insurance supplements your h	nomeowner's po	olicy by	covering p	roperty dar	mage due
																			to hurricanes. For information abo					
HOMEOWNERS POLICY (HO-3) ASSUMPTIONS							DWELL	ING CHA	ARACTE	RISTIC A	SSUMPTI	IONS							www.hawaii.gov/d	cca/ins/hurrican	e-insura	ance.html		
<u>Coverage A:</u> \$310,000		ear Built:	-					ar Built: 2						ar Built: 2					HURRICANE POLICY ASSUMPTIONS	DWELLING CHAI	RACTER	ISTICS (sam	ie as HOME(OWNERS)
Coverage B: 10% of Coverage A	_		15' above						5' above				_			sea-level						Wood	Wood	Masonry
Coverage C: 50% of Coverage A (ACV)	Cons		•	ngle-wall)			<u>Const</u>		Vood (Do		•		<u>Cons</u>		Masonry (. ,			Replacement Cost: \$310,000	Construction:		, , , , , , ,	(Double-	(CMU)
Coverage D: 20% of Coverage A Deductible \$500			Hıp, aspha Primary re	alt shingle					Gable, asp Primary re		gle				-ıat, torch Primary re	ed memb	rane		Deductible: DED (below)			wall)	wall)	,
		·	•					· · · · · · · · · · · · · · · · · · ·	o claims						no claims					Wind R Devi		None	,	_
ection II (Liability): \$310,000		ſ	no claims	iii 5 yis.				[1	io ciairiis	iii 5 yis.				ı	io ciaims	iii 5 yis.				R = Resistive		None	٨٨	,
NAIC Incurence Company		Puk	olic Protec	tion Class)*			Pub	lic Protec	tion Class	s*			Pub	olic Protec	ction Class	*		NAIC Incurence Compan		▫			
Co. Code Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10	Co. Code Insurance Compan	L	DED		,	
11026 Zephyr Insurance Company Inc.	\$ 306	\$ 306	\$ 306	\$ 335	\$ 389	DNW	\$ 251	\$ 251	\$ 251	\$ 274	\$ 318	DNW	\$ 273	\$ 273	\$ 273	\$ 300	\$ 382	DNW	10048 Hyundai Marine and Fire Insu	ırance Co. 2	2%	\$1,689	\$ 330	\$ 293
11689 Island Premier Insurance Company, Ltd.	322	322	322	353	414	446	275	275	275	301	353	380	291	291	291	322	414	446	12573 Centauri Specialty Insurance	Company 2	2%	669	382	381
10861 Universal Property & Casualty Ins. Co.	306	309	311	314	396	425	279	282	285	287	361	388	253	255	258	260	327	350	11026 Zephyr Insurance Company I	lnc. 2	2%	1,790	402	402
29068 American Family Connect Property and Casualty Ins.	346	346	346	346	346	346	319	319	319	319	319	319	364	364	364	364	364	364	12502 DB Insurance Co. Ltd, (U.S. I		2%	1,507	491	442
10938 First Security Insurance of Hawaii, Inc.	367	370	372	406	477	513	339	342	345	375	442	475	385	388	391	396	501	539	20338 Palomar Specialty Insurance		2%	1,839	674	471
10048 Hyundai Marine and Fire Insurance Co.	358	361	364	368	461	494	343	346	349	352	441	466	294	297	299	302	377	404	10677 The Cincinnati Insurance Cor	· · ·	2%	1,783	712	463
10759 Universal North America Insurance Co.	411	427	462	497	618	757	356	356	356	385	530	646	360	360	360	394	590	722	12767 Hawaiian Insurance & Guara	. ,		1,626	721	498
22853 Tradewind Insurance Company, Limited	424	424	424	465	547	588	361	361	361	396	465	500	382	382	382	424	547	588	19410 Commerce and Industry Insu		2%	980	774	697
21105 North River Insurance Co.	369	369	369	407	478	515	367	367	367	402	473	510	369	369	369	369	478	515	10861 Universal Property & Casualt		2%	2,039	778	628
41742 First Insurance Company of Hawaii, Ltd.	412	415	420	456	537	578	382	386	390	423	498	536	433	436	441	446	564	607	12873 Privilege Underwriters Reciprocal E	•	2%	3,370	815	1,008
37265 DTRIC Insurance Company, Ltd.	440	440	440	485	485	485	415	415	415	457	450	457	440	440	440	485	485	485	10759 Universal North America Insu	· · J ·	2%	2,455	884	760
12502 DB Insurance Co. Ltd, (U.S. Branch)		631	635	587	636	672			501	457	500	534		501	505	430								636
	544						416	497					419				505	540	15598 Interinsurance Exchange of the Aut			1,950	924	
21113 United States Fire Insurance Co.	419	419	419	461	543	583	416	416	416	456	537	577	419	419	419	419	543	583	25180 Stillwater Insurance Compan	,	2%	940	940	515
22845 Island Insurance Company, Limited	500	500	500	547	643	693	426	426	426	465	547	589	451	451	451	500	643	693	41459 Armed Forces Insurance Exc		2%	1,064	1,064	584
41726 First Fire and Casualty Insurance of Hawaii, Inc.	483	487	491	535	630	676	448	451	455	495	583	627	507	511	516	521	661	710	19615 American Reliable Insurance	. ,	2%	1,164	1,164	884
41734 First Indemnity Insurance of Hawaii, Inc.	483	487	491	535	630	676	448	451	455	495	583	627	507	511	516	521	661	710	25143 State Farm Fire and Casualty		2%	1,538	1,234	1,138
12767 Hawaiian Insurance & Guaranty Co., Ltd	671	671	671	734	864	928	466	466	466	508	596	642	491	491	491	491	631	677	22845 Island Insurance Company, L		2%	1,702	1,702	1,702
25180 Stillwater Insurance Company	506	506	506	506	589	627	478	478	478	478	556	592	478	478	478	478	556	592	11689 Island Premier Insurance Cor	. ,		1,702	1,702	1,702
15598 Interinsurance Exchange of the Automobile Club	518	518	547	547	578	603	518	518	547	547	578	603	410	427	444	444	469	495	22853 Tradewind Insurance Compa	, .		1,702	1,702	1,702
31348 Crum & Forester Indemnity Co.	569	569	569	625	736	793	569	569	569	625	736	793	569	569	569	569	736	793	21253 Garrison Property and Casualty Ins		2%	3,396	1,839	2,102
25143 State Farm Fire and Casualty Company	606	645	645	645	716	716	594	632	632	632	701	701	527	562	562	562	624	624	25968 USAA Casualty Insurance Co	ompany 2	2%	3,396	1,839	2,102
41459 Armed Forces Insurance Exchange	599	605	610	664	781	837	599	605	610	664	781	837	599	605	610	616	781	837	25941 United Services Automobile A	Association 2	2%	3,619	1,960	2,240
19615 American Reliable Insurance Company	623	623	623	683	805	865	623	623	623	683	805	865	623	623	623	623	805	865	13056 RLI Insurance Company	2	2%	2,588	2,268	2,244
13056 RLI Insurance Company	767	774	781	849	1,002	1,077	654	660	667	724	854	918	589	596	601	607	769	828	18600 USAA General Indemnity Cor	mpany 2	2%	4,415	2,391	2,733
26298 Farmers Property & Casualty Insurance Co.	694	759	759	791	856	920	694	759	759	791	856	920	820	898	898	935	1,015	1,089						
19410 Commerce and Industry Insurance Co.	749	749	749	850	951	1,019	730	717	730	828	926	992	715	715	715	817	884	918						
10677 The Cincinnati Insurance Company	795	795	795	937	1,081	1,223	795	795	795	937	1,081	1,223	819	819	819	983	1,101	1,243						
19232 Allstate Insurance Company	810	810	872	872	906	1,007	810	810	872	872	906	1,007	771	789	810	810	872	906						
23035 Liberty Mutual Fire Insurance Company	956	975	975	1,033	1,090	1,157	956	975	975	1,033	1,090	1,157	811	841	860	860	917	1,023						
12873 Privilege Underwriters Reciprocal Exchange		1,498	1,498	1,872	2,247	2,696	1,369	1,369	1,369	1,712	2,054	2,465	1,369	1,369	1,369	1,767	2,061	2,503						
25941 United Services Automobile Association	1,417	1,460	1,494	1,503	1,565	1,574	1,417	1,460	1,494	1,503	1,565	1,574	1,901	1,981	2,014	2,051	2,119	2,125						
21253 Garrison Property and Casualty Insurance Co.	1,418	1,459	1,489	1,498	1,553	1,560	1,418	1,459	1,489	1,498	1,553	1,560	1,896	1,971	2,002	2,038	2,098	2,123						
25968 USAA Casualty Insurance Company	1,418	1,459	1,489	1,498	1,553	1,560	1,418	1,459	1,489	1,498	1,553	1,560	1,896	1,971	2,002	2,038	2,098	2,103						
					1,942		1,751	1,805	1,846		1,942				2,458	2,503	2,593	2,601	A Hurricana roof cline					
18600 USAA General Indemnity Company	1,751	1,805	1,846	1,859		1,954				1,859		1,954	2,321	2,416					^ Hurricane roof clips					
42978 American Security Insurance Company	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	^^ Foundation anchors					
DNW = Does Not Write																								
						NI	EIGHBOR	SLANDS	S - SAMPI	LE HOME	OWNER	S WITH H	HURRICAN	E COVE	RAGE IN	CLUDED								

		_		•	•			IOL AND	0 0 0 0 0 0	LEUOM	FOWNER	O MUTIL	III DDIOA	NE COM	-DAGE IA	IOI LIDEE		•			
						N	EIGHBOR	ISLAND	5 - SAIVIF	LE HOM	EOWNER	(S WITH I	HURRICA	NE COVE	ERAGE IN	NCLUDEL	,				
Assumptions and Dwelling Characteristics Same as Above																					
Assumptions and Dwelling Orlandateristics Same as Above																					
NAIC Inquirence Company	Public Protection Class*							Public Protection Class*							Public Protection Class*						
Co. Code Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10			
30104 Hartford Underwriters Insurance Company	\$2,036	\$2,036	\$2,036	\$2,036	\$2,240	\$2,240	\$1,596	\$1,596	\$1,596	\$1,596	\$1,756	\$1,756	\$2,097	\$2,097	\$2,097	\$2,097	\$2,307	\$2,307			
18279 Bankers Standard Insurance Company	1,705	1,705	1,705	1,980	2,256	2,438	1,705	1,705	1,705	1,980	2,256	2,438	1,614	1,614	1,614	1,888	2,072	2,163			
25658 The Travelers Indemnity Company	1,937	1,937	1,937	2,125	2,499	2,687	1,937	1,937	1,937	2,125	2,499	2,687	1,937	1,937	1,937	1,937	2,499	2,687			
20346 Pacific Indemnity Co	2,228	2,228	2,329	2,329	2,429	2,429	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW			
20281 Federal Ins Co	2,228	2,228	2,329	2,329	2,429	2,429	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW			