



**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.

**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		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
11026	Zephyr Insurance Company Inc.	\$ 306	DNW	\$ 251	DNW	\$ 273	DNW
11689	Island Premier Insurance Company, Ltd.	322	446	275	380	291	446
10861	Universal Property & Casualty Ins. Co.	303	425	277	388	251	350
29068	American Family Connect Property and Casualty Ins. Co.	346	346	319	319	364	364
10938	First Security Insurance of Hawaii, Inc.	362	513	335	475	380	539
10048	Hyundai Marine and Fire Insurance Co.	355	494	340	466	291	404
22853	Tradewind Insurance Company, Limited	424	588	361	500	382	588
21105	North River Insurance Co.	369	515	367	510	369	515
41742	First Insurance Company of Hawaii, Ltd.	408	578	377	536	428	607
10759	Universal North America Insurance Co.	446	827	385	705	390	789
37265	DTRIC Insurance Company, Ltd.	440	485	415	457	440	485
21113	United States Fire Insurance Co.	419	583	416	590	419	583
22845	Island Insurance Company, Limited	500	693	426	589	451	693
41726	First Fire and Casualty Insurance of Hawaii, Inc.	477	676	442	627	501	710
41734	First Indemnity Insurance of Hawaii, Inc.	477	676	442	627	501	710
15598	Interinsurance Exchange of the Automobile Club	445	540	445	540	352	445
12502	DB Insurance Co. Ltd, (U.S. Branch)	579	723	450	581	452	588
12767	Hawaiian Insurance & Guaranty Co., Ltd	671	928	466	642	491	677
25180	Stillwater Insurance Company	523	659	494	622	494	622
25143	State Farm Fire and Casualty Company	546	645	535	632	475	562
31348	Crum & Forester Indemnity Co.	569	793	569	793	569	793
41459	Armed Forces Insurance Exchange	593	837	593	837	593	837
19615	American Reliable Insurance Company	623	865	623	865	623	865
13056	RLI Insurance Company	759	1,077	647	918	583	828
26298	Farmers Property & Casualty Insurance Co.	715	993	715	993	844	1,175
19410	Commerce and Industry Insurance Co.	749	1,019	730	992	715	918
19232	Allstate Insurance Company	789	1,007	789	1,007	716	906
10677	The Cincinnati Insurance Company	795	1,223	795	1,223	819	1,243
23035	Liberty Mutual Fire Insurance Company	899	1,133	899	1,133	777	1,002
25941	United Services Automobile Association	1,098	1,258	1,098	1,258	1,409	1,631
21253	Garrison Property and Casualty Insurance 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	1,498	2,696	1,369	2,464	1,369	2,503
18600	USAA General Indemnity Company	1,395	1,599	1,395	1,599	1,773	2,039
42978	American Security Insurance Company	2,583	2,583	2,583	2,583	2,583	2,583

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](http://www.hawaii.gov/dcca/ins/hurricane-insurance.html)

HURRICANE POLICY		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$310,000 Deductible: DED (below)		Construction: Wood (Single-wall) Wind R Devices: None R = Resistive	Wood (Double-wall) ^ ^^	Masonry (CMU) ^	
NAIC Co. Code	Insurance Company	Deductible	Premiums		
			\$	\$	\$
10048	Hyundai Marine and Fire Insurance Co.	2%	\$ 1,689	\$ 330	\$ 293
12573	Centauri Specialty Insurance Company	2%	669	382	381
11026	Zephyr Insurance Company Inc.	2%	1,790	402	402
12502	DB Insurance Co. Ltd, (U.S. Branch)	2%	1,507	491	442
12767	Hawaiian Insurance & Guaranty Co., Ltd	2%	1,548	673	469
20338	Palomar Specialty Insurance Company	2%	1,839	674	471
10677	The Cincinnati Insurance Company	2%	1,783	712	463
19410	Commerce and Industry Insurance Co.	2%	980	774	697
10861	Universal Property & Casualty Ins. Co.	2%	2,039	778	628
12873	Privilege Underwriters Reciprocal Exchange	2%	3,370	815	1,008
10759	Universal North America Insurance Co.	2%	2,455	884	760
15598	Interinsurance Exchange of the Automobile 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 Exchange	2%	1,064	1,064	584
21253	Garrison Property and Casualty Insurance Co.	2%	2,002	1,085	1,240
25968	USAA Casualty Insurance Company	2%	2,002	1,085	1,240
25941	United Services Automobile Association	2%	2,132	1,155	1,319
19615	American Reliable Insurance Company	2%	1,164	1,164	884
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
22845	Island Insurance Company, Limited	2%	1,702	1,702	1,702
11689	Island Premier Insurance Company, 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

^ Hurricane roof clips  
^^ Foundation anchors

**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 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

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

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



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SAMPLE ANNUAL HOMEOWNERS PREMIUMS																			
HOMEOWNERS POLICY (HO-3) ASSUMPTIONS			DWELLING CHARACTERISTIC ASSUMPTIONS																
Coverage A: \$310,000 Coverage B: 10% of Coverage A Coverage C: 50% of Coverage A (ACV) Coverage D: 20% of Coverage A Deductible: \$500 Section II (Liability): \$310,000			Year Built: 1972 Elevation: 15' above sea-level Construction: Wood ( <b>Single-wall</b> ) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.					Year Built: 2008 Elevation: 15' above sea-level Construction: Wood ( <b>Double-wall</b> ) Roof: Gable, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.					Year Built: 2000 Elevation: 15' above sea-level Construction: Masonry ( <b>CMU</b> ) 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
11026	Zephyr Insurance Company Inc.	\$ 306	\$ 306	\$ 306	\$ 335	\$ 389	DNW	\$ 251	\$ 251	\$ 251	\$ 274	\$ 318	DNW	\$ 273	\$ 273	\$ 273	\$ 300	\$ 382	DNW
11689	Island Premier Insurance Company, Ltd.	322	322	322	353	414	446	275	275	275	301	353	380	291	291	291	322	414	446
10861	Universal Property & Casualty Ins. Co.	306	309	311	314	396	425	279	282	285	287	361	388	253	255	258	260	327	350
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
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
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
10759	Universal North America Insurance Co.	411	427	462	497	618	757	356	356	356	385	530	646	360	360	360	394	590	722
22853	Tradewind Insurance Company, Limited	424	424	424	465	547	588	361	361	361	396	465	500	382	382	382	424	547	588
21105	North River Insurance Co.	369	369	369	407	478	515	367	367	367	402	473	510	369	369	369	369	478	515
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
37265	DTRIC Insurance Company, Ltd.	440	440	440	485	485	485	415	415	415	457	457	457	440	440	440	485	485	485
12502	DB Insurance Co. Ltd, (U.S. Branch)	544	631	635	587	636	672	416	497	501	458	500	534	419	501	505	430	505	540
21113	United States Fire Insurance Co.	419	419	419	461	543	583	416	416	416	456	537	577	419	419	419	419	543	583
22845	Island Insurance Company, Limited	500	500	500	547	643	693	426	426	426	465	547	589	451	451	451	500	643	693
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
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
12767	Hawaiian Insurance & Guaranty Co., Ltd	671	671	671	734	864	928	466	466	466	508	596	642	491	491	491	491	631	677
25180	Stillwater Insurance Company	506	506	506	506	589	627	478	478	478	478	556	592	478	478	478	478	556	592
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
31348	Crum & Forester Indemnity Co.	569	569	569	625	736	793	569	569	569	625	736	793	569	569	569	569	736	793
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
41459	Armed Forces Insurance Exchange	599	605	610	664	781	837	599	605	610	664	781	837	599	605	610	616	781	837
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	767	774	781	849	1,002	1,077	654	660	667	724	854	918	589	596	601	607	769	828
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	1,498	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	2,103
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
18600	USAA General Indemnity Company	1,751	1,805	1,846	1,859	1,942	1,954	1,751	1,805	1,846	1,859	1,942	1,954	2,321	2,416	2,458	2,503	2,593	2,601
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

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SAMPLE ANNUAL HOMEOWNERS HURRICANE ONLY PREMIUMS						
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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)				
Replacement Cost: \$310,000		Construction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)	
Deductible: DED (below)		Wind R Devices:	None	^	^	
		R = Resistive		^^		
NAIC Co. Code	Insurance Company	Risk Class				
10048	Hyundai Marine and Fire Insurance Co.	2%	\$1,689	\$ 330	\$ 293	
12573	Centauri Specialty Insurance Company	2%	669	382	381	
11026	Zephyr Insurance Company Inc.	2%	1,790	402	402	
12502	DB Insurance Co. Ltd, (U.S. Branch)	2%	1,507	491	442	
20338	Palomar Specialty Insurance Company	2%	1,839	674	471	
10677	The Cincinnati Insurance Company	2%	1,783	712	463	
12767	Hawaiian Insurance & Guaranty Co., Ltd	2%	1,626	721	498	
19410	Commerce and Industry Insurance Co.	2%	980	774	697	
10861	Universal Property & Casualty Ins. Co.	2%	2,039	778	628	
12873	Privilege Underwriters Reciprocal Exchange	2%	3,370	815	1,008	
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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%	1,064	1,064	584	
19615	American Reliable Insurance Company	2%	1,164	1,164	884	
25143	State Farm Fire and Casualty Company	2%	1,538	1,234	1,138	
22845	Island Insurance Company, Limited	2%	1,702	1,702	1,702	
11689	Island Premier Insurance Company, Ltd.	2%	1,702	1,702	1,702	
22853	Tradewind Insurance Company, Limited	2%	1,702	1,702	1,702	
21253	Garrison Property and Casualty Insurance Co.	2%	3,396	1,839	2,102	
25968	USAA Casualty Insurance Company	2%	3,396	1,839	2,102	
25941	United Services Automobile Association	2%	3,619	1,960	2,240	
13056	RLI Insurance Company	2%	2,588	2,268	2,244	
18600	USAA General Indemnity Company	2%	4,415	2,391	2,733	

^ Hurricane roof clips  
^^ Foundation anchors

NEIGHBOR ISLANDS - 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*					
		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