

SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - 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 RENTERS PREMIUMS							
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	2008		2000		
		Construction: Wood (Single-wall)	Wood (Double-wall)		Masonry (CMU)		
		Roof: Hip, asphalt shingle	Gable, asphalt shingle		Flat, torched membrane		
		Elevation: 15' above sea-level	15' above sea-level		15' above sea-level		
		Add'l Factors: Primary residence; No claims in 5 yrs.	Primary residence; No claims in 5 yrs.		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
12873	Privilege Underwriters Reciprocal Exchange	\$ 124	\$ 309	\$ 124	\$ 309	\$ 111	\$ 278
24376	Spinnaker Insurance Company	125	145	125	145	125	125
25143	State Farm Fire and Casualty Company	126	139	126	139	126	139
10677	The Cincinnati Insurance Company	138	210	138	210	137	207
10861	Universal Property & Casualty Ins. Co.	154	296	154	296	141	227
11026	Zephyr Insurance Company Inc.	215	DNW	176	DNW	191	DNW
41742	First Insurance Company of Hawaii, Ltd.	187	375	187	375	172	283
37265	DTRIC Insurance Company, Ltd.	188	358	188	358	172	273
15598	Interinsurance Exchange of the Automobile (202	226	202	226	202	226
41726	First Fire and Casualty Insurance of Hawaii,	203	403	203	403	184	305
41734	First Indemnity Insurance of Hawaii, Inc.	203	403	203	403	184	305
26298	Farmers Property & Casualty Insurance Co.	205	232	205	232	205	232
29068	American Family Connect Property and Casualty Ins.	216	216	216	216	216	216
23035	Liberty Mutual Fire Insurance Company	216	243	216	243	216	243
19410	Commerce and Industry Insurance Co.	218	356	218	356	204	322
25180	Stillwater Insurance Company	218	238	218	238	218	238
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
12502	DB Insurance Co. Ltd, (U.S. Branch)	246	426	246	426	225	330
22853	Tradewind Insurance Company, Limited	254	492	254	492	229	373
12767	Hawaiian Insurance & Guaranty Co., Ltd	259	496	259	496	236	378
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 Co.	307	307	307	307	307	307
21105	North River Insurance Co.	312	538	312	538	285	455
28932	Markel American Ins. Co.	314	314	314	314	314	314
10759	Universal North America Insurance Co.	334	628	334	628	304	481
21113	United States Fire Insurance Co.	351	611	351	611	318	514
21253	Garrison Property and Casualty Insurance C	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 & Forester Indemnity Co.	476	824	476	824	433	695

DNW = Does Not Write

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					
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) ^ ^^	Masonry (CMU) ^	
NAIC Co. Code	Insurance Company	Rate	3	10	100
10861	Universal Property & Casualty Ins. Co.	2%	\$ 52	\$ 44	\$ 23
25180	Stillwater Insurance Company	2%	45	45	20
10048	Hyundai Marine and Fire Insurance Co.	2%	59	50	50
10677	The Cincinnati Insurance Company	2%	128	51	33
25143	State Farm Fire and Casualty Company	2%	55	55	49
12767	Hawaiian Insurance & Guaranty Co., Ltd	2%	93	57	34
12502	DB Insurance Co. Ltd, (U.S. Branch)	2%	133	58	52
11026	Zephyr Insurance Company Inc.	2%	179	61	61
21253	Garrison Property and Casualty Insurance Co.	2%	63	63	63
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
19410	Commerce and Industry Insurance Co.	2%	82	65	58
12873	Privilege Underwriters Reciprocal Exchang	2%	278	74	85
20338	Palomar Specialty Insurance Company	2%	173	75	59
15598	Interinsurance Exchange of the Automobile Club	2%	198	94	65
10759	Universal North America Insurance Co.	2%	311	131	100
12573	Centauri Specialty Insurance Company	2%	134	134	134
13056	RLI Insurance Company	2%	558	540	452

^ Hurricane roof clip
^^ Foundation anchors

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 Co. of Florida	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242
30104	Hartford Underwriters Insurance Company	741	1,333	741	1,333	667	1,118
25658	The Travelers Indemnity Company	889	1,720	889	1,720	806	1,305
18279	Bankers Standard Insurance Company	951	1,853	951	1,853	860	1,627
20346	Pacific Indemnity Co	678	1,225	DNW	DNW	DNW	DNW
20281	Federal Ins Co	678	1,225	DNW	DNW	DNW	DNW

SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - NEIGHBOR ISLANDS

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



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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	10	4	5	6	7	9	10	4	5	6	7	9	10	
12873	Privilege Underwriters Reciprocal Exchange	\$ 124	\$ 124	\$ 124	\$ 161	\$ 186	\$ 309	\$ 124	\$ 124	\$ 124	\$ 161	\$ 186	\$ 309	\$ 111	\$ 111	\$ 111	\$ 145	\$ 167	\$ 278
24376	Spinnaker Insurance Company	125	125	125	125	125	145	125	125	125	125	125	145	125	125	125	125	125	125
25143	State Farm Fire and Casualty Company	126	130	130	135	139	139	126	130	130	135	139	139	126	130	130	135	139	139
10677	The Cincinnati Insurance Company	138	138	138	152	169	210	138	138	138	152	169	210	137	137	137	152	169	207
12502	DB Insurance Co. Ltd. (U.S. Branch)	140	143	145	238	284	344	140	143	145	238	284	344	128	130	130	191	237	268
10861	Universal Property & Casualty Ins. Co.	156	157	159	185	241	296	156	157	159	185	241	296	142	143	145	146	199	227
11026	Zephyr Insurance Company Inc.	215	215	215	257	334	DNW	176	176	176	210	271	DNW	191	191	191	199	268	DNW
37265	DTRIC Insurance Company, Ltd.	188	188	188	188	291	358	188	188	188	188	291	358	172	172	172	172	317	273
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
41726	First Fire and Casualty Insurance of Hawai	204	207	211	246	324	403	204	207	211	246	324	403	186	189	189	191	266	305
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
26298	Farmers 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
29068	American Family Connect Property and Casualty Ins	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216
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
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
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	259	259	259	306	402	496	259	259	259	306	402	496	236	236	236	236	330	378
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	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
28932	Markel American Ins. Co.	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314
10759	Universal North America Insurance Co.	334	334	334	391	511	628	334	334	334	391	511	628	304	304	304	304	421	481
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	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 & Forester Indemnity Co.	476	476	476	476	671	824	476	476	476	476	671	824	433	433	433	433	606	695

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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
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NAIC Co. Code	Insurance Company	Wind R	Wood	Wood	Masonry
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25180	Stillwater Insurance Company	2%	45	45	20
10048	Hyundai Marine and Fire Insurance Co.	2%	59	50	50
10677	The Cincinnati Insurance Company	2%	128	51	33
25143	State Farm Fire and Casualty Company	2%	55	55	49
12502	DB Insurance Co. Ltd. (U.S. Branch)	2%	133	58	52
12767	Hawaiian Insurance & Guaranty Co., Ltd	2%	98	60	36
11026	Zephyr Insurance Company Inc.	2%	179	61	61
21253	Garrison Property and Casualty Insurance Co.	2%	63	63	63
25941	United Services Automobile Association	2%	63	63	63
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18600	USAA General Indemnity Company	2%	63	63	63
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12573	Centauri Specialty Insurance Company	2%	134	134	134
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	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	
30104	Hartford Underwriters Insurance Company	741	741	741	741	1,081	1,333	741	741	741	741	1,081	1,333	667	667	667	667	963	1,118
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
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
20346	Pacific Indemnity Co	875	875	979	979	1,225	1,225	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW
20281	Federal Ins Co	875	875	979	979	1,225	1,225	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW