# A Consumer's Guide to Homeowner's Insurance in the State of Hawaii Insurance Division, State of Hawaii Department of Commerce and Consumer Affairs 335 Merchant Street, Room 213 Honolulu, Hawaii 96813 Phone: 808-586-2809

#### **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 RENTER'S POLICY FORM UNIT-OWNER'S POLICY FORM **BROAD FORM (HO-2) CONTENTS BROAD FORM (HO-4) CONDO OWNERS FORM (HO-6) BASIC FORM (HO-1)** SPECIAL FORM (HO-3) Named peril coverage: fire, lightning, Open peril coverage excluding the This policy provides renters personal This condominium and townhouse unit In addition to the Basic Form (HO-1) windstorm excluding hurricane, hail, following: flood, surface water, sewer property protection against the same owners form offers coverage for personal coverages, this form also insures a home explosion, vandalism or malicious backups, tidal waves, earthquakes, perils as the Broad Form (HO-2) and property and interior finishes. The condo and personal property for collapse or includes personal liability protection. association typically purchases a mischief, damage by vehicles, aircraft landslides, war, nuclear radiation, and damage from falling trees and other and riots. Since few homeowners select hurricane. Personal property only Unlike the other policy forms, the renter's separate policy that covers the building objects, and (under certain conditions) this limited policy, many insurers no covered for the same perils as the Broad HO-4 form only incorporates coverages (including common walls and grounds) from steam and water damage. longer offer Form HO-1. Form (HO-2). C through F. and associated liability. >>>>>>> Generally, as coverage increases so does your premium >>>>>>

#### **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>B</b> :	Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
Section 1	Coverage C:	Covers damage to or loss of personal property.
	Coverage <b>D</b> :	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:	
Section II	Coverage <b>F</b> :	

#### **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 CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS (HO-6) - OAHU

Rates effective as of: December 1, 2023



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.

The policy (Ho-6) Assumptions   Contents/Interiors; \$125,000 (Replacement)   Coverage D: 40% of Coverage C: \$2000   Mood (Single-wall)   Hip, asphalt shingle   15' above sea-level   Primary residence; No claims in 5 yrs.   No claims in 5 yr
NAIC   Co. Code   Insurance Company   Debugger   Co. Company   Co. Co. Code   Insurance Company   Co. Co. Code
NAIC Co. Code         Insurance Company         Public Protection Class* 3         10           25941         United Services Automobile Association         \$ 77         \$ 85         \$ 77         \$ 85         \$ 73         \$ 78           21253         Garrison Property and Casualty Ins. Co.         108         119         108         119         102         109           25968         USAA Casualty Insurance Company         108         120         108         120         103         110           18600         USAA General Indemnity Company         144         159         144         159         136         146           10677         The Cincinnati Insurance Companies         256         477         256         477         254         469           29068         American Family Connect P&C Ins. Co.         294         294         294         294         294         294         294         294         294         294         294         294         294         294         294         294         294         294         29
Co. Code         S         IO         S         IO         S         IO           25941         United Services Automobile Association         \$ 77         \$ 85         \$ 73         \$ 78           21253         Garrison Property and Casualty Ins. Co.         108         119         108         119         102         109           25968         USAA Casualty Insurance Company         108         120         108         120         103         110           18600         USAA General Indemnity Company         144         159         144         159         136         146           10677         The Cincinnati Insurance Companies         256         477         256         477         254         469           29068         American Family Connect P&C Ins. Co.         294
21253         Garrison Property and Casualty Ins. Co.         108         119         108         119         102         109           25968         USAA Casualty Insurance Company         108         120         108         120         103         110           18600         USAA General Indemnity Company         144         159         144         159         136         146           10677         The Cincinnati Insurance Companies         256         477         256         477         254         469           29068         American Family Connect P&C Ins. Co.         294         <
21253         Garrison Property and Casualty Ins. Co.         108         119         108         119         102         109           25968         USAA Casualty Insurance Company         108         120         108         120         103         110           18600         USAA General Indemnity Company         144         159         144         159         136         146           10677         The Cincinnati Insurance Companies         256         477         256         477         254         469           29068         American Family Connect P&C Ins. Co.         294         <
25968         USAA Casualty Insurance Company         108         120         108         120         103         110           18600         USAA General Indemnity Company         144         159         144         159         136         146           10677         The Cincinnati Insurance Companies         256         477         256         477         254         469           29068         American Family Connect P&C Ins. Co.         294
18600         USAA General Indemnity Company         144         159         144         159         136         146           10677         The Cincinnati Insurance Companies         256         477         256         477         254         469           29068         American Family Connect P&C Ins. Co.         294 <t< td=""></t<>
29068         American Family Connect P&C Ins. Co.         294
26298         Farmers Property & Casualty Ins. Co.         308         352         308         352         308         352           25143         State Farm Fire and Casualty Company         334         369         334         369         334         369           12767         Hawaiian Insurance & Guaranty Company         371         718         367         709         352         575           21105         North River Insurance Co.         367         652         367         652         331         548           12873         Privilege Underwriters Reciprocal Exchange         387         966         387         966         348         870           11026         Zephyr Insurance Company         487         DNW         395         DNW         430         DNW           10861         Universal Property & Casualty Ins. Co.         406         809         406         809         366         611           21113         United States Fire Insurance Co.         416         744         416         744         374         621           19410         Commerce and Industry Insurance Company         437         794         437         794         401         705           41459         Armed Forces Insu
25143         State Farm Fire and Casualty Company         334         369         334         369         334         369           12767         Hawaiian Insurance & Guaranty Company         371         718         367         709         352         575           21105         North River Insurance Co.         367         652         367         652         331         548           12873         Privilege Underwriters Reciprocal Exchange         387         966         387         966         348         870           11026         Zephyr Insurance Company         487         DNW         395         DNW         430         DNW           10861         Universal Property & Casualty Ins. Co.         406         809         406         809         366         611           21113         United States Fire Insurance Co.         416         744         416         744         374         621           19410         Commerce and Industry Insurance Company         437         794         437         794         401         705           41459         Armed Forces Insurance Exchange         457         907         457         907         412         686           23035         Liberty Mutual Fire In
12767         Hawaiian Insurance & Guaranty Company         371         718         367         709         352         575           21105         North River Insurance Co.         367         652         367         652         331         548           12873         Privilege Underwriters Reciprocal Exchange         387         966         387         966         348         870           11026         Zephyr Insurance Company         487         DNW         395         DNW         430         DNW           10861         Universal Property & Casualty Ins. Co.         406         809         406         809         366         611           21113         United States Fire Insurance Co.         416         744         416         744         374         621           19410         Commerce and Industry Insurance Company         437         794         437         794         401         705           41459         Armed Forces Insurance Exchange         457         907         457         907         412         686           23035         Liberty Mutual Fire Insurance Company         458         518         458         518           15598         Interinsurance Exchange of the Automobile Club <td< td=""></td<>
21105       North River Insurance Co.       367       652       367       652       331       548         12873       Privilege Underwriters Reciprocal Exchange       387       966       387       966       348       870         11026       Zephyr Insurance Company       487       DNW       395       DNW       430       DNW         10861       Universal Property & Casualty Ins. Co.       406       809       406       809       366       611         21113       United States Fire Insurance Co.       416       744       416       744       374       621         19410       Commerce and Industry Insurance Company       437       794       437       794       401       705         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 Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452 <t< td=""></t<>
12873         Privilege Underwriters Reciprocal Exchange         387         966         387         966         348         870           11026         Zephyr Insurance Company         487         DNW         395         DNW         430         DNW           10861         Universal Property & Casualty Ins. Co.         406         809         406         809         366         611           21113         United States Fire Insurance Co.         416         744         416         744         374         621           19410         Commerce and Industry Insurance Company         437         794         437         794         401         705           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 Club         459         525         459         525         459         525           10759         Universal North America Insurance Company         496         955         496         955         452         723
11026       Zephyr Insurance Company       487       DNW       395       DNW       430       DNW         10861       Universal Property & Casualty Ins. Co.       406       809       406       809       366       611         21113       United States Fire Insurance Co.       416       744       416       744       374       621         19410       Commerce and Industry Insurance Company       437       794       437       794       401       705         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 Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452       723
10861       Universal Property & Casualty Ins. Co.       406       809       406       809       366       611         21113       United States Fire Insurance Co.       416       744       416       744       374       621         19410       Commerce and Industry Insurance Company       437       794       437       794       401       705         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 Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452       723
21113       United States Fire Insurance Co.       416       744       416       744       374       621         19410       Commerce and Industry Insurance Company       437       794       437       794       401       705         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 Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452       723
19410       Commerce and Industry Insurance Company       437       794       437       794       401       705         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 Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452       723
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 Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452       723
23035       Liberty Mutual Fire Insurance Company       458       518       458       518       458       518         15598       Interinsurance Exchange of the Automobile Club       459       525       459       525       459       525         10759       Universal North America Insurance Company       496       955       496       955       452       723
15598         Interinsurance Exchange of the Automobile Club         459         525         459         525         459         525           10759         Universal North America Insurance Company         496         955         496         955         452         723
10759 Universal North America Insurance Company 496 955 496 955 452 723
12903 DTRIC Insurance Underwriters Limited 535 1,028 516 989 485 783
·
11689         Island Premier Insurance Company, Ltd.         531         1,049         531         1,049         483         796
19232 Allstate Insurance Co. 591 668 591 668 591 668
22853 Tradewind Insurance Company, Ltd. 593 1,168 593 1,168 535 880
22845 Island Insurance Company, Ltd. 701 1,382 701 1,382 629 1,041
25180 Stillwater Insurance Company 706 782 706 782 706 782
41726 First Fire and Casualty Insurance of Hawaii 723 1,484 723 1,484 652 1,101
41734 First Indemnity Insurance of Hawaii 723 1,484 723 1,484 652 1,101
31348 Crum & Forster Indemnity Co. 736 1,315 736 1,315 665 1,102
12502 DB Insurance Company 801 1,421 801 1,421 772 1,157
13056 RLI Insurance Company 822 1,661 822 1,661 633 1,067
10938 First Security Insurance of Hawaii 911 1,976 911 1,976 818 1,387
25658 The Travelers Indemnity Company 1,380 2,702 1,380 2,702 1,248 2,040
10111 American Bankers Ins. Co. of Florida 1,815 1,949 1,815 1,949 1,635 1,755

### 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

HU	JRRICANE POLICY	BUILDING CHARACTERISTICS (same as CONDO OWNERS)									
	s/Interior: \$125,000 ductible: DED (below)	Construe Wind R Dev		Wood (Single-wall) None	Wood ( <b>Double-wall</b> )	Masonry (CMU)					
	BLB (BOION)	R = Resistive	<u> </u>	110110	۸۸						
NAIC	Insurance Compa	anv	DED								
Co. Code	modranio comp	y	D								
29068	American Family Connect P	&C Ins. Co.	2%	\$ 34	\$ 34	\$ 18					
10048	Hyundai Marine and Fire Ins	urance Co.	2%	282	56	50					
21253	Garrison Property and Casu	alty Ins. Co.	2%	94	65	57					
25968	USAA Casualty Insurance C	company	2%	94	65	57					
25941	United Services Automobile	Association	2%	111	77	68					
18600	USAA General Indemnity Co	ompany	2%	122	85	75					
10861	Universal Property & Casua	lty Ins. Co.	2%	146	124	65					
41459	Armed Forces Insurance Ex	change	2%	152	152	62					
11026	Zephyr Insurance Company		2%	620	155	155					
10677	The Cincinnati Insurance Co	mpanies	2%	394	157	102					
12573	Centauri Specialty Insurance		2%	233	166	175					
12767	Hawaiian Insurance & Guara		2%	467	193	100					
25658	The Travelers Indemnity Co		2%	200	200	200					
19410	Commerce and Industry Ins		2%	257	203	182					
12873	Privilege Underwriters Reciprocal	Exchange	2%	870	230	265					
25143	State Farm Fire and Casual	ty Company	2%	243	243	214					
12502	DB Insurance Company		2%	520	257	214					
41742	First Insurance Company of	Hawaii	2%	584	213						
20338	Palomar Specialty Insurance		2%	705	286	213					
25180	Stillwater Insurance Compa	ny	2%	314	314	134					
15598	Interinsurance Exchange of the A	utomobile Club	2%	723	342	236					
10759	Universal North America Ins	urance Co.	2%	971	405	254					
13056	RLI Insurance Company		2%	1,393	1,328	1,152					
10111	American Bankers Ins. Co.	of Florida	2%	2,287	2,287	2,106					

### OAHU - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDED

	Assumptions and Dwelling Characteristics San														
NAIC	Insurance Company		blic Prote	n Class*	Public Protection Class*					Public Protection Class*					
Co. Code			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		
20346	Pacific Indemnity		775		1,434		DNW		DNW		DNW		DNW		
20281	Federal Ins Co		775		1,434		DNW		DNW		DNW		DNW		

DNW = Does Not Write

<sup>^</sup> Hurricane roof clips ^^ Foundation anchors

## SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS (HO-6) - NEIGHBOR ISLANDS

Rates effective as of: December 1, 2023

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 CONDO UNIT-OWNERS PREMIUMS																			
CONDO OWN	NERS POLICY (HO-6) ASSUMPTIONS	BUILDING CHARACTERISTIC ASSUMPTIONS																	
	age C: \$125,000 (Replacement)		<u>Year Built</u> : 1972 <u>Year Built</u> : 2008 <u>Year Built</u> : 2000																
	age D: 40%		evation:								/e sea-le <sup>,</sup> Double-v				evation:			vel	
	<u>uctible:</u> \$500 <u>iability):</u> \$310,000	Const	ruction: \ Roof: I	-	ohalt shir			Consi		•	asphalt sl	•		Cons	truction:			mbrane	
OCCUPIT (ER	<u>100111(7).</u> \$0.10,000				residen						residenc						residen		
			r	no clain	ns in 5 yr	S.					ns in 5 yrs				I	no claim	s in 5 yr	S.	
NAIC	Insurance Company				tection C						ection C		Public Protection Class*						
Co. Code		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9 ]	10
	ited Services Automobile Association	\$ 66		\$ 72	\$ 72	\$ 80	\$ 80	\$ 66	\$ 69	\$ 72	\$ 72	\$ 80	\$ 80	\$ 60	\$ 62	\$ 64	\$ 64	\$ 70	\$ 70
-	SAA Casualty Insurance Company	92	96	101	101	112	112	92	96	101	101	112	112	83	86	89	89	97	97
-	rrison Property and Casualty Ins. Co.	115	117	121	121	127	127	115	117	121	121	127	127	109	111	113	113	118	118
	SAA General Indemnity Company	154	157	162	162	171	171	154	157	162	162	171	171	146	148	151	151	157	157
	e Cincinnati Insurance Companies	256	256	256	301	353	477	256	256	256	301	353	477	254	254	254	301	352	469
-	erican Family Connect P&C Ins. Co.	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294
	rmers Property & Casualty Ins. Co.	308	325	325	339	352	352	308	325	325	339	352	352	308	325	325	339	352	352
-	ate Farm Fire and Casualty Company	334	347	347	353	369	369	334	347	347	353	369	369	334	347	347	353	369	369
	waiian Insurance & Guaranty Co.	371	371	371	438	579	718	367	367	367	428	572	709	352	352	352	352	501	575
	orth River Insurance Co.	367	367	367	367	528	652	367	367	367	367	528	652	331	331	331	331	474	548
	vilege Underwriters Reciprocal Exchange	387	387	387	503	580	966	387	387	387	503	580	966	348	348	348	452	522	870
-	phyr Insurance Company	487	487	487	592	777	DNW	395	395	395	479	627	DNW	430	430	430	449	624	DNW
	iversal Property & Casualty Ins. Co.	410	414	418	493	651	809	410	414	418	493	651	809	370	374	378	382	532	611
	ited States Fire Insurance Co.	416	416	416	416	601	744	416	416	416	416	601	744	374	374	374	374	540	621
	mmerce and Industry Insurance Co.	437	437	437	508	651	794	437	437	437	508	651	794	401	401	401	473	598	705
-	perty Mutual Fire Insurance Co.	458	477	477	496	518	518	458	477	477	496	518	518	458	477	477	496	518	518
	med Forces Insurance Exchange	461	465	469	553	733	907	461	465	469	553	733	907	416	420	427	431	598	686
15598 Inte	erinsurance Exchg. of the Automobile Club	473	487	489	492	525	525	473	487	489	492	525	525	473	487	489	492	525	525
10759 Uni	iversal North America Insurance Co.	496	496	496	587	768	955	496	496	496	587	768	955	452	452	452	452	632	723
12903 DTI	RIC Insurance Underwriters Ltd.	535	535	535	535	832	1,028	516	516	516	516	801	989	485	485	485	485	682	783
11689 Isla	and Premier Insurance Company, Ltd.	531	531	531	637	843	1,049	531	531	531	637	843	1,049	483	483	483	483	689	796
12502 DB	Insurance Company	569	678	685	576	800	993	569	678	685	680	800	993	547	657	660	564	708	811
22853 Tra	adewind Insurance Company	593	593	593	707	939	1,168	593	593	593	707	939	1,168	535	535	535	535	761	880
19232 Alls	state Insurance Co.	610	626	629	630	668	668	610	626	629	630	668	668	610	626	629	630	668	668
22845 Isla	and Insurance Company	701	701	701	835	1,109	1,382	701	701	701	835	1,109	1,382	629	629	629	629	903	1,041
25180 Still	llwater Insurance Company	706	706	706	706	782	782	706	706	706	706	782	782	706	706	706	706	782	782
41726 Firs	st Fire and Casualty Insurance of Hawaii	731	737	745	883	1,171	1,484	731	737	745	883	1,171	1,484	658	667	672	681	954	1,101
41734 Firs	st Indemnity Insurance of Hawaii	731	737	745	883	1,171	1,484	731	737	745	883	1,171	1,484	658	667	672	681	954	1,101
31348 Cru	um & Forster Indemnity Co.	736	736	736	736	1,061	1,315	736	736	736	736	1,061	1,315	665	665	665	665	955	1,102
13056 RLI	I Insurance Company	832	841	849	1,002	1,335	1,661	832	841	849	1,002	1,335	1,661	638	645	652	660	926	1,067
10938 Firs	st Security Insurance of Hawaii	919	929	939	1,112	1,498	1,976	919	929	939	1,112	1,498	1,976	828	838	847	856	1,204	1,387
10111 Am	nerican Bankers Ins. Co. of Florida	1,815	1,949	1,949	1,949	1,949	1,949	1,815	1,949	1,949	1,949	1,949	1,949	1,635	1,755	1,755	1,755	1,755	1,755
DNW = Does	Not Write																		

## 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

HURRICA	NE POLICY ASSUMPTIONS	DWELLING (	CHARACT	ERISTICS (sa	me as HOMEC	WNERS)			
Conten	ts/Interior: \$125,000	<u>Constru</u>	ıction:	Wood (Double- wall)	Masonry (CMU)				
<u>D</u>	eductible: DED (below)	Wind R De		٨	٨				
		R = Res		^^					
NAIC Co. Code	Insurance Comp	oany	DED						
29068	American Family Connect	P&C Ins. Co.	2%	\$ 31	\$ 31	\$ 16			
10048	Hyundai Marine and Fire In	surance Co.	2%	282	56	50			
21253	Garrison Property and Casualty	Ins. Co.	2%	116	81	71			
18600	USAA General Indemnity C	Company	2%	151	105	92			
10861	Universal Property & Casu	alty Ins. Co.	2%	146	124	65			
41459	Armed Forces Insurance E	xchange	2%	152	152	62			
11026	Zephyr Insurance Compan	у	2%	620	155	155			
10677	The Cincinnati Insurance C	ompanies	2%	394	157	102			
12573	Centauri Specialty Insurance	ce Company	2%	233	166	175			
25658	The Travelers Indemnity Co	ompany	2%	200	200	200			
19410	Commerce and Industry In:	surance Co.	2%	257	203	182			
12767	Hawaiian Insurance & Gua	ranty Co.	2%	493	209	107			
25968	USAA Casualty Insurance	Company	2%	304	211	186			
12873	Privilege Underwriters Reciproc	cal Exchange	2%	870	230	265			
25143	State Farm Fire and Casua	alty Co.	2%	243	243	214			
12502	DB Insurance Company		2%	520	257	214			
25941	United Services Automobile Ass	sociation	2%	380	264	232			
41742	First Insurance Company of	f Hawaii	2%	584	266	213			
20338	Palomar Specialty Insurance	ce Company	2%	705	286	213			
25180	Stillwater Insurance Compa	any	2%	314	314	134			
15598	Interinsurance Exchg. of the Au	tomobile Club	2%	723	342	236			
10759	Universal North America In	surance Co.	2%	971	405	254			
13056	RLI Insurance Company		2% 1,403 1,33						
10111	American Bankers Ins. Co.	of Florida	2%	2,287	2,287	2,106			

NEIGHBOR ISLANDS - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDE

					Assumptions and Dwelling Characteristics Same as Above														
NAIC Co.	I Insurance Company I	Public Protection Class*							Pı	ublic Prof	tection C	lass*		Public Protection Class*					
Code		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10
30104	Hartford Underwriters Insurance Co.	\$ 918	\$ 918	\$ 918	\$ 918	\$1,340	\$ 1,652	\$ 918	\$ 918	\$ 918	\$ 918	\$1,340	\$1,652	\$ 826	\$ 826	\$ 826	\$ 826	\$ 1,193	\$ 1,386
18279	Bankers Standard Insurance Company	1,322	1,322	1,322	1,530	1,946	2,363	1,322	1,322	1,322	1,530	1,946	2,363	1,218	1,218	1,218	1,427	1,790	2,103
20346	Pacific Indemnity	1,013	1,013	1,153	1,153	1,434	1,434	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW
20281	Federal Ins. Co.	1,013	1,013	1,153	1,153	1,434	1,434	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW	DNW

<sup>^</sup> Hurricane roof clips^^ Foundation anchors