

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.

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.	
NAIC Co. Code	Insurance Company	Public Protection Class*		Public Protection Class*		Public Protection Class*	
		3	10	3	10	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
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 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
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

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: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) ^ ^^	Masonry (CMU) ^
NAIC Co. Code	Insurance Company	Ded			
29068	American Family Connect P&C Ins. Co.	2%	\$ 34	\$ 34	\$ 18
10048	Hyundai Marine and Fire Insurance Co.	2%	282	56	50
21253	Garrison Property and Casualty Ins. Co.	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
41459	Armed Forces Insurance Exchange	2%	152	152	62
11026	Zephyr Insurance Company	2%	620	155	155
10677	The Cincinnati Insurance Companies	2%	394	157	102
12573	Centauri Specialty Insurance Company	2%	233	166	175
12767	Hawaiian Insurance & Guaranty Co.	2%	467	193	100
25658	The Travelers Indemnity Company	2%	200	200	200
19410	Commerce and Industry Insurance Co.	2%	257	203	182
12873	Privilege Underwriters Reciprocal Exchange	2%	870	230	265
25143	State Farm Fire and Casualty Company	2%	243	243	214
12502	DB Insurance Company	2%	520	257	214
41742	First Insurance Company of Hawaii	2%	584	266	213
20338	Palomar Specialty Insurance Company	2%	705	286	213
25180	Stillwater Insurance Company	2%	314	314	134
15598	Interinsurance Exchange of the Automobile Club	2%	723	342	236
10759	Universal North America Insurance 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

^ 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
20346	Pacific Indemnity	775	1,434	DNW	DNW	DNW	DNW
20281	Federal Ins Co	775	1,434	DNW	DNW	DNW	DNW

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

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SAMPLE ANNUAL CONDO UNIT-OWNERS PREMIUMS

CONDO OWNERS POLICY (HO-6) ASSUMPTIONS		BUILDING CHARACTERISTIC ASSUMPTIONS																	
Coverage C: \$125,000 (Replacement) Coverage D: 40% 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	9	10	4	5	6	7	9	10	4	5	6	7	9	10
25941	United Services Automobile Association	\$ 66	\$ 69	\$ 72	\$ 72	\$ 80	\$ 80	\$ 66	\$ 69	\$ 72	\$ 72	\$ 80	\$ 80	\$ 60	\$ 62	\$ 64	\$ 64	\$ 70	\$ 70
25968	USAA Casualty Insurance Company	92	96	101	101	112	112	92	96	101	101	112	112	83	86	89	89	97	97
21253	Garrison Property and Casualty Ins. Co.	115	117	121	121	127	127	115	117	121	121	127	127	109	111	113	113	118	118
18600	USAA General Indemnity Company	154	157	162	162	171	171	154	157	162	162	171	171	146	148	151	151	157	157
10677	The Cincinnati Insurance Companies	256	256	256	301	353	477	256	256	256	301	353	477	254	254	254	301	352	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
26298	Farmers Property & Casualty Ins. Co.	308	325	325	339	352	352	308	325	325	339	352	352	308	325	325	339	352	352
25143	State Farm Fire and Casualty Company	334	347	347	353	369	369	334	347	347	353	369	369	334	347	347	353	369	369
12767	Hawaiian Insurance & Guaranty Co.	371	371	371	438	579	718	367	367	367	428	572	709	352	352	352	352	501	575
21105	North River Insurance Co.	367	367	367	367	528	652	367	367	367	367	528	652	331	331	331	331	474	548
12873	Privilege Underwriters Reciprocal Exchange	387	387	387	503	580	966	387	387	387	503	580	966	348	348	348	452	522	870
11026	Zephyr Insurance Company	487	487	487	592	777	DNW	395	395	395	479	627	DNW	430	430	430	449	624	DNW
10861	Universal Property & Casualty Ins. Co.	410	414	418	493	651	809	410	414	418	493	651	809	370	374	378	382	532	611
21113	United States Fire Insurance Co.	416	416	416	416	601	744	416	416	416	416	601	744	374	374	374	374	540	621
19410	Commerce and Industry Insurance Co.	437	437	437	508	651	794	437	437	437	508	651	794	401	401	401	473	598	705
23035	Liberty Mutual Fire Insurance Co.	458	477	477	496	518	518	458	477	477	496	518	518	458	477	477	496	518	518
41459	Armed Forces Insurance Exchange	461	465	469	553	733	907	461	465	469	553	733	907	416	420	427	431	598	686
15598	Interinsurance Exchg. of the Automobile Club	473	487	489	492	525	525	473	487	489	492	525	525	473	487	489	492	525	525
10759	Universal North America Insurance Co.	496	496	496	587	768	955	496	496	496	587	768	955	452	452	452	452	632	723
12903	DTRIC Insurance Underwriters Ltd.	535	535	535	535	832	1,028	516	516	516	516	801	989	485	485	485	485	682	783
11689	Island 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	Tradewind Insurance Company	593	593	593	707	939	1,168	593	593	593	707	939	1,168	535	535	535	535	761	880
19232	Allstate Insurance Co.	610	626	629	630	668	668	610	626	629	630	668	668	610	626	629	630	668	668
22845	Island 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	Stillwater Insurance Company	706	706	706	706	782	782	706	706	706	706	782	782	706	706	706	706	782	782
41726	First 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	First 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	Crum & 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 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	First 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	American 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

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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Contents/Interior: \$125,000 Deductible: DED (below)		Construction: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) ^ ^^	Masonry (CMU) ^
NAIC Co. Code	Insurance Company	W	W	M	
29068	American Family Connect P&C Ins. Co.	2%	\$ 31	\$ 31	\$ 16
10048	Hyundai Marine and Fire Insurance Co.	2%	282	56	50
21253	Garrison Property and Casualty Ins. Co.	2%	116	81	71
18600	USAA General Indemnity Company	2%	151	105	92
10861	Universal Property & Casualty Ins. Co.	2%	146	124	65
41459	Armed Forces Insurance Exchange	2%	152	152	62
11026	Zephyr Insurance Company	2%	620	155	155
10677	The Cincinnati Insurance Companies	2%	394	157	102
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12873	Privilege Underwriters Reciprocal Exchange	2%	870	230	265
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13056	RLI Insurance Company	2%	1,403	1,338	1,157
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NEIGHBOR ISLANDS - 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*					
		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