

SAMPLE ANNUAL HOMEOWNERS INSURANCE PREMIUMS (HO-3) - 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 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	\$ 306	DNW	\$ 251	DNW	\$ 273	DNW
10861	Universal Property & Casualty Ins. Co.	303	425	277	388	251	350
11689	Island Premier Insurance Company, Ltd.	346	480	295	408	314	480
29068	American Family Connect P&C Ins. Co.	346	346	319	319	364	364
21105	North River Insurance Co.	368	514	368	514	368	514
10938	First Security Insurance of Hawaii	419	595	378	536	419	595
22853	Tradewind Insurance Company, Limited	456	635	388	540	411	635
12502	DB Insurance Company	422	549	392	506	403	523
10759	Universal North America Insurance Co.	446	827	393	720	393	797
21113	United States Fire Insurance Co.	419	583	419	583	419	583
15598	Interinsurance Exchange of the Automobile Club	445	540	445	540	352	445
22845	Island Insurance Company, Limited	539	747	459	635	485	747
12767	Hawaiian Insurance & Guaranty Co.	693	959	490	677	517	714
25180	Stillwater Insurance Company	523	659	494	622	494	622
41726	First Fire and Casualty Insurance of Hawaii	552	784	499	707	552	784
41734	First Indemnity Insurance of Hawaii	552	784	499	707	552	784
25143	State Farm Fire and Casualty Company	546	645	541	639	475	562
12903	DTRIC Insurance Underwriters Limited	587	654	566	623	587	645
31348	Crum & Forster Indemnity Co.	568	792	568	792	568	792
41459	Armed Forces Insurance Exchange	593	837	593	837	593	837
13056	RLI Insurance Company	759	1,077	647	918	583	828
26298	Farmers Property & Casualty Ins. Co.	715	993	715	993	844	1,175
19410	Commerce and Industry Insurance Co.	749	1,019	736	1,001	715	918
10677	The Cincinnati Insurance Companies	795	1,223	795	1,223	819	1,243
19232	Allstate Insurance Co.	940	1,198	940	1,198	852	1,078
23035	Liberty Mutual Fire Insurance Company	1,044	1,318	1,044	1,318	902	1,164
25941	United Services Automobile Association	1,098	1,258	1,098	1,258	1,409	1,631
21253	Garrison Property and Casualty Ins. Co.	1,143	1,292	1,143	1,292	1,540	1,754
25968	USAA Casualty Insurance Company	1,199	1,356	1,199	1,356	1,541	1,754
12873	Privilege Underwriters Reciprocal Exchange	1,498	2,696	1,369	2,465	1,369	2,503
18600	USAA General Indemnity Company	1,464	1,679	1,464	1,679	1,862	2,141
25658	The Travelers Indemnity Company	1,937	2,687	1,937	2,687	1,937	2,687

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

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	%	Premium		
			\$	\$	\$
11026	Zephyr Insurance Company	2%	\$ 1,790	\$ 402	\$ 402
12573	Centauri Specialty Insurance Company	2%	738	422	421
12502	DB Insurance Company	2%	1,591	590	466
12767	Hawaiian Insurance & Guaranty Company	2%	1,430	594	422
10677	The Cincinnati Insurance Companies	2%	1,783	712	463
41742	First Insurance Company of Hawaii	2%	2,593	744	614
19410	Commerce and Industry Insurance Co.	2%	980	774	697
20338	Palomar Specialty Insurance Company	2%	2,035	775	556
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 P&C Ins. Co.	2%	1,334	959	1,000
41459	Armed Forces Insurance Exchange	2%	1,064	1,064	584
21253	Garrison Property and Casualty Ins. 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
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
13056	RLI Insurance Company	2%	2,580	2,261	2,238
25658	The Travelers Indemnity Company	2%	2,446	2,446	2,446

^ 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
10048	Hyundai Marine and Fire Insurance Co.	\$ 2,248	\$ 2,387	\$ 709	\$ 840	\$ 626	\$ 739
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
20346	Pacific Indemnity	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

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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 (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
11026	Zephyr Insurance Company	\$ 306	\$ 306	\$ 306	\$ 335	\$ 389	DNW	\$ 251	\$ 251	\$ 251	\$ 274	\$ 318	DNW	\$ 273	\$ 273	\$ 273	\$ 300	\$ 382	DNW
10861	Universal Property & Casualty Ins. Co.	306	309	311	314	396	425	279	282	285	287	361	388	253	255	258	260	327	350
11689	Island Premier Insurance Company, Ltd.	346	346	346	380	447	480	295	295	295	324	380	408	314	314	314	346	447	480
29068	American Family Connect P&C Ins. Co.	346	346	346	346	346	346	319	319	319	319	319	319	364	364	364	364	364	364
12502	DB Insurance Company	388	469	473	428	468	502	361	435	439	371	432	463	375	447	451	382	447	479
10759	Universal North America Insurance Co.	411	427	462	497	618	757	363	363	363	393	541	660	364	364	364	397	596	729
21105	North River Insurance Co.	368	368	368	406	477	514	368	368	368	406	477	514	368	368	368	406	477	514
10938	First Security Insurance of Hawaii	424	428	431	469	553	595	383	386	389	423	499	536	424	428	431	435	553	595
22853	Tradewind Insurance Company, Ltd.	456	456	456	501	590	635	388	388	388	426	502	540	411	411	411	456	590	635
21113	United States Fire Insurance Co.	419	419	419	461	543	583	419	419	419	461	543	583	419	419	419	419	543	583
12767	Hawaiian Insurance & Guaranty Co.	693	693	693	758	893	959	428	428	428	537	629	677	517	517	517	517	663	714
22845	Island Insurance Company, Ltd.	539	539	539	590	694	747	459	459	459	502	590	635	485	485	485	539	694	747
25180	Stillwater Insurance Company	506	506	506	506	589	627	478	478	478	478	556	592	478	478	478	478	556	592
41726	First Fire and Casualty Insurance of Hawaii	557	564	569	619	729	784	503	509	513	558	656	707	557	564	569	575	729	784
41734	First Indemnity Insurance of Hawaii	557	564	569	619	729	784	503	509	513	558	656	707	557	564	569	575	729	784
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
12903	DTRIC Insurance Underwriters Ltd.	587	587	587	645	645	645	566	566	566	623	623	623	587	587	587	645	645	645
31348	Crum & Forster Indemnity Co.	568	568	568	624	735	792	568	568	568	624	735	792	568	568	568	568	735	792
41459	Armed Forces Insurance Exchange	599	605	610	664	781	837	599	605	610	664	781	837	599	605	610	616	781	837
25143	State Farm Fire and Casualty Company	606	645	645	645	716	716	600	639	639	639	710	710	527	562	562	562	624	624
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 Ins. 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	736	736	736	835	935	1,001	715	715	715	817	884	918
25941	United Services Automobile Association	757	788	814	826	901	911	757	788	814	826	901	911	890	929	956	973	1,055	1,062
10677	The Cincinnati Insurance Companies	795	795	795	937	1,081	1,223	795	795	795	937	1,081	1,223	819	819	819	983	1,101	1,243
25968	USAA Casualty Insurance Company	847	878	903	914	987	997	847	878	903	914	987	997	997	1,038	1,064	1,082	1,161	1,168
19232	Allstate Insurance Co.	963	963	1,038	1,038	1,078	1,198	963	963	1,038	1,038	1,078	1,198	917	940	963	963	1,038	1,078
23035	Liberty Mutual Fire Insurance Company	1,111	1,134	1,134	1,201	1,268	1,346	1,111	1,134	1,134	1,201	1,268	1,346	944	977	999	999	1,066	1,190
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
21253	Garrison Property and Casualty Ins. Co.	1,461	1,503	1,534	1,543	1,600	1,607	1,461	1,503	1,534	1,543	1,600	1,607	2,048	2,130	2,163	2,202	2,267	2,273
18600	USAA General Indemnity Company	1,839	1,896	1,939	1,953	2,040	2,052	1,839	1,896	1,939	1,953	2,040	2,052	2,437	2,537	2,581	2,628	2,723	2,732
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

DNW = Does Not Write

SAMPLE ANNUAL HOMEOWNERS HURRICANE ONLY PREMIUMS

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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$310,000 Deductible: DED (below)		Construction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
		Wind R Devices: R = Resistive	None	^ ^^	^
NAIC Co. Code	Insurance Company	Rate	4	5	6
11026	Zephyr Insurance Company	2%	\$1,790	\$ 402	\$ 402
12573	Centauri Specialty Insurance Co.	2%	738	422	421
12502	DB Insurance Company	2%	1,591	590	466
12767	Hawaiian Insurance & Guaranty Co.	2%	1,510	643	452
10677	The Cincinnati Insurance Companies	2%	1,783	712	463
41742	First Insurance Company of Hawaii	2%	2,593	744	614
19410	Commerce and Industry Ins. Co.	2%	980	774	697
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10759	Universal North America Insurance Co.	2%	2,455	884	760
29068	American Family Connect P&C Ins. Co.	2%	1,241	892	930
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
25143	State Farm Fire and Casualty Co.	2%	1,538	1,234	1,138
21253	Garrison Property and Casualty Ins. Co.	2%	3,396	1,839	2,102
25968	USAA Casualty Insurance Company	2%	4,174	2,261	2,584
13056	RLI Insurance Company	2%	2,588	2,268	2,244
18600	USAA General Indemnity Company	2%	4,415	2,391	2,733
25941	United Services Automobile Association	2%	4,494	2,434	2,782
25658	The Travelers Indemnity Company	2%	2,446	2,446	2,446

^ 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
10048	Hyundai Marine and Fire Insurance Co.	\$2,251	\$2,254	\$2,257	\$2,261	\$2,354	\$2,387	\$ 712	\$ 715	\$ 718	\$ 722	\$ 809	\$ 840	\$ 629	\$ 632	\$ 634	\$ 637	\$ 712	\$ 739
30104	Hartford Underwriters Insurance Co.	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
20346	Pacific Indemnity	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