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 :	Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
	Section	Coverage C:	Covers damage to or loss of personal property.
		Coverage D :	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 Co	Coverage F :		

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.

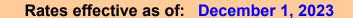
SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE RENTERS PREMIUM

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 RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - OAHU





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
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HO POLICY (HO-4) ASSUMPTIONS	ı	
<u>Coverage C:</u> \$40,000 (Replacement)		
Coverage D: 20% of Coverage C Section II (Liability): \$310,000		
Deductible: \$500		
		ı

	DWELLIN	NG CHARACTERISTICS	
Year Built:	1972	2008	2000
Construction: Roof:	Wood (Single-wall) Hip, asphalt shingle	Wood (Double-wall) Gable, asphalt shingle	Masonry (CMU) Flat, torched membrane
Elevation: Add'l Factors:	15' above sea-level Primary residence; No claims in 5 yrs.	15' above sea-level Primary residence; No claims in 5 yrs.	15' above sea-level Primary residence; No claims in 5 yrs.

	Add 11 actors.		nary resider			I filliary reside		No element France				
<u></u>			claims in 5	•		No claims in 5	-	No claims in 5	-			
NAIC	Insurance Company	Рι	ublic Proted	ction	Class*	Public Prote	ection Class*	Public Prote	ection Class*			
Co. Code	. ,		3		10	3	10	3	10			
12873	Privilege Underwriters Reciprocal Exchange	\$		\$	309	\$ 124	\$ 309	\$ 111	\$ 278			
24376	Spinnaker Insurance Company		125		159	125	159	125	125			
25143	State Farm Fire and Casualty Company		126		139	126	139	126	139			
10677	The Cincinnati Insurance Companies		138		210	138	210	137	207			
10861	Universal Property & Casualty Ins. Co.		154		296	154	296	141	227			
11026	Zephyr Insurance Company		215		DNW	176	DNW	191	DNW			
12502	DB Insurance Company		194		323	194	323	178	252			
15598	Interinsurance Exchange of the Automobile Club		202		226	202	226	202	226			
41726	First Fire and Casualty Insurance of Hawaii		203		401	203	401	182	305			
41734	First Indemnity Insurance of Hawaii		203		401	203	401	182	305			
26298	Farmers Property & Casualty Ins. Co.		205		232	205	232	205	232			
29068	American Family Connect P&C Ins. Co.		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			
12903	DTRIC Insurance Underwriters, Ltd.		227		410	227	410	209	319			
11689	Island Premier Insurance Company, Ltd.		228		443	228	443	207	335			
19232	Allstate Insurance Co.		234		266	234	266	234	266			
22853	Tradewind Insurance Company, Ltd.		254		492	254	492	229	373			
10051	Lyndon Southern Insurance Company		263		263	263	263	263	263			
25941	United Services Automobile Association		265		265	265	265	265	265			
12767	Hawaiian Insurance & Guaranty Company		267		511	267	511	243	390			
21105	North River Insurance Company		298		529	292	518	265	435			
22845	Island Insurance Company, Ltd.		297		580	297	580	270	439			
28401	American National P&C Company		307		307	307	307	307	307			
28932	Markel American Insurance Company		314		314	314	314	314	314			
17221	Homesite Insurance Company		316		316	316	316	316	316			
18600	USAA General Indemnity Company		319		319	319	319	319	319			
21113	United States Fire Insurance Co.		331		591	331	591	298	494			
10759	Universal North America Insurance Co.		334		628	334	628	304	481			
25968	USAA Casualty Insurance Company		347		347	347	347	347	347			
21253	Garrison Property and Casualty Ins. Co.		353		353	353	353	353	353			
13056	RLI Insurance Company		401		804	401	804	310	518			
31348	Crum & Forster Indemnity Co.		448		796	448	796	405	667			
25658	The Travelers Indemnity Company		889		1,720	889	1,720	806	1,305			
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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

HU	JRRICANE POLICY		DWELL	ING CHARACTERIS	TICS (same as REN	TERS)
Contents Co	overage: \$40,000	Constru	uction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
<u>De</u>	eductible: DED (below)	Wind R De	vices:	None	٨	٨
		R = Res	sistive		۸۸	
NAIC	Insurance Compa	nv	DED			
Co. Code	-					
17221	Homesite Insurance Compa		2%	\$ 42	\$ 42	\$ 42
10861	Universal Property & Casual		2%	52	44	23
25180	Stillwater Insurance Compar		2%	45	45	20
10048	Hyundai Marine and Fire Ins		2%	67	50	50
10677	The Cincinnati Insurance Co		2%	128	51	33
29068	American Family Connect P		2%	53	53	28
25143	State Farm Fire and Casualt		2%	55	55	49
12767	Hawaiian Insurance & Guara	inty Co.	2%	92	56	34
11026	Zephyr Insurance Company		2%	179	61	61
25968	USAA Casualty Insurance C	ompany	2%	62	62	62
21253	Garrison Property and Casu		2%	63	63	63
25941	United Services Automobile	Association	2%	64	64	64
19410	Commerce and Industry Inst	urance Co.	2%	82	65	58
18600	USAA General Indemnity Co	mpany	2%	66	66	66
12502	DB Insurance Company		2%	140	69	55
12873	Privilege Underwriters Reciprocal		2%	278	74	85
41742	First Insurance Company of		2%	160	75	75
15598	Interinsurance Exchange of the Au	tomobile Club	2%	198	94	65
20338	Palomar Specialty Insurance	Company	2%	237	129	112
10759	Universal North America Ins	urance Co.	2%	311	131	100
12573	Centauri Specialty Insurance	Company	2%	149	149	149
25658	The Travelers Indemnity Co	mpany	2%	172	172	172
13056	RLI Insurance Company		2%	558	540	452

OAHU - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED

									Assumpti	ons a	nd Dwell	ing (Character	istics Same as Above
NAIC	Income Commence	Public Protection Class*					blic Prote	ectio	n Class*	Pu	blic Prote	ctio	n Class*	
Co. Code	Insurance Company		3		10		3		10		3		10	
10111	American Bankers Ins. Co. of Florida	\$	242	\$	242	\$	242	\$	242	\$	242	\$	242	
30104	Hartford Underwriters Insurance Company		741		1,333		741		1,333		667		1,118	
18279	Bankers Standard Insurance Company		951		1,853		951		1,853		860		1,627	
20346	Pacific Indemnity		678		1,225		DNW		DNW		DNW		DNW	
20281	Federal Ins Co		678		1,225		DNW		DNW		DNW		DNW	

DNW = Does Not Write

[^] Hurricane roof clips

^{^^} Foundation anchors

SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - 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.

			insurance companies that reported Hawaii Homeowners premiums.																		
		UAL RE	RENTERS PREMIUMS																		
REI	NTERS POLICY (HO-4) ASSUMPTIONS							DWELLING CHARACTERISTIC ASSUMPTIONS													
Cove Ded	overage C: \$40,000 (Replacement) erage D: 20% of Coverage C uctible: \$500 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	4	Pub 5	lic Prote 6	ction Cla 7	ass* 9	10	4	Pub 5	lic Prote	ction Cla 7	ıss* 9	10	4	Pub 5	lic Prote 6	ction Cla 7	ass* 9	10		
12502	DB Insurance Company	\$ 111	\$ 113	\$ 115	\$ 187	\$ 216	\$ 261	\$ 111	\$ 113	\$ 115	\$ 187	\$ 216	\$ 261	\$ 102	\$ 104	\$ 104	\$ 151	\$ 181	\$ 205		
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	128	159	125	125	125	125	128	159	125	125	125	125	125	125		
25143	State Farm Fire and Casualty Co.	126	130	130	135	139	139	126	130	130	135	139	139	126	130	130	135	139	139		
10677	The Cincinnati Insurance Companies	138	138	138	152	169	210	138	138	138	152	169	210	137	137	137	152	169	207		
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	215	215	215	257	334	DNW	176	176	176	210	271	DNW	191	191	191	199	268	DNW		
41726	First Fire and Casualty Insurance of Hawaii	205	207	208	247	324	401	205	207	208	247	324	401	185	188	190	191	265	305		
41734	First Indemnity Insurance of Hawaii	205	207	208	247	324	401	205	207	208	247	324	401	185	188	190	191	265	305		
26298	Farmers Property & Casualty Ins. 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 P&C Ins. Co.	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216		
23035	Liberty Mutual Fire Insurance Co.	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		
12903	DTRIC Insurance Underwriters Ltd.	227	227	227	227	336	410	227	227	227	227	336	410	209	209	209	209	280	319		
11689	Island Premier Insurance Company	228	228	228	270	356	443	228	228	228	270	356	443	207	207	207	207	293	335		
19232	Allstate Insurance Co.	240	248	249	250	266	266	240	248	249	250	266	266	240	248	249	250	266	266		
22853	Tradewind Insurance Company	254	254	254	301	396	492	254	254	254	301	396	492	229	229	229	229	324	373		
10051	Lyndon Southern Insurance Company	263	263	263	263	263	263	263	263	263	263	263	263	263	263	263	263	263	263		
12767	Hawaiian Insurance & Guaranty Co.	267	267	267	315	414	511	267	267	267	315	414	514	243	243	243	243	340	390		
21105	North River Insurance Co.	298	298	298	298	429	529	292	292	292	292	420	518	265	265	265	265	377	435		
22845	Island Insurance Company, Ltd.	297	297	297	353	465	580	297	297	297	353	465	580	270	270	270	270	382	439		
28401	American National P&C Co.	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307		
17221	Homesite Insurance Company	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312		
28932	Markel American Insurance Co	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314		
21113	United States Fire Insurance Co.	331	331	331	331	478	591	331	331	331	331	478	591	298	298	298	298	429	494		
10759	Universal North America Insurance Co.	334	334	334	391	511	628	334	334	334	391	511	628	304	304	304	304	421	481		
25941	United Services Automobile Association	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339		
25968	USAA Casualty Insurance Company	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387		
21253	Garrison Property and Casualty Ins. Co.	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392		
13056	RLI Insurance Company	406	409	413	490	647	804	406	409	413	490	647	804	314	316	321	324	450	518		
18600	USAA General Indemnity Company	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408		
31348	Crum & Forster Indemnity Co.	448	448	448	448	643	796	448	448	448	448	643	796	405	405	405	405	578	667		
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		
	Havoloto indominity Company	- 500	000	000	.,001	.,007	1,120	000	000	000	.,557	.,007	.,,,20			000	000	1,100	1,500		

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

Construction: Wood (Single-wall) (Single-wall) (Masonry wall) Wood (Couble-wall) (Masonry wall) Wood (Single-wall) (Masonry wall) Wood (CMU) Wasonry wall) Masonry wall wall wall wall) Masonry wall wall wall wall wall wall wall wal	HURRIC	CANE POLICY ASSUMPTIONS	DWELLING	DWELLING CHARACTERISTICS (same as HOMEOW							
NAIC Co. Code Insurance Company Wind R Devices: R = Resistive None Λ Λ 17221 Homesite Insurance Company 2% \$42 \$42 \$42 10861 Universal Property & Casualty Ins. Co. 2% 52 44 23 25180 Stillwater Insurance Company 2% 45 45 20 29068 American Family Connect P&C Ins. Co. 2% 49 49 26 10048 Hyundai Marine and Fire Insurance Co. 2% 67 50 50 10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 62 62 62 25948 USAA Casualty Insurance Company 2% 62 62 62 25941 United Services Automobile Association 2% 64	Con	tents Coverage: \$40,000	Cons	truction:	(Single-	(Double-	,				
NAIC Co. Code Insurance Company B		Deductible: DED (below)	Wind R I	Devices:	, , , , , , , , , , , , , , , , , , ,	,	^				
Co. Code Insurance Company B 42 \$ 42 17221 Homesite Insurance Company 2% \$ 42 \$ 42 10861 Universal Property & Casualty Ins. Co. 2% 52 44 23 25180 Stillwater Insurance Company 2% 45 45 20 29068 American Family Connect P&C Ins. Co. 2% 49 49 26 10048 Hyundai Marine and Fire Insurance Co. 2% 67 50 50 10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 62 62 62 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Insurance Co. 2% 63 63 63			R = R	Resistive		۸۸					
10861 Universal Property & Casualty Ins. Co. 2% 52 44 23 25180 Stillwater Insurance Company 2% 45 45 20 29068 American Family Connect P&C Ins. Co. 2% 49 49 26 10048 Hyundai Marine and Fire Insurance Co. 2% 67 50 50 10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66		Insurance Compar	ny	DED							
25180 Stillwater Insurance Company 2% 45 45 20 29068 American Family Connect P&C Ins. Co. 2% 49 49 26 10048 Hyundai Marine and Fire Insurance Co. 2% 67 50 50 10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66<	17221	Homesite Insurance Compan	ıy	2%	\$ 42	\$ 42	\$ 42				
29068 American Family Connect P&C Ins. Co. 2% 49 49 26 10048 Hyundai Marine and Fire Insurance Co. 2% 67 50 50 10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85	10861	Universal Property & Casualt	y Ins. Co.	2%	52	44	23				
10048 Hyundai Marine and Fire Insurance Co. 2% 67 50 50 10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74<	25180	Stillwater Insurance Compan	У	2%	45	45	20				
10677 The Cincinnati Insurance Companies 2% 128 51 33 25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65	29068	American Family Connect P8	kC Ins. Co.	2%	49	49	26				
25143 State Farm Fire and Casualty Co. 2% 55 55 49 12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company <td< td=""><td>10048</td><td>Hyundai Marine and Fire Insu</td><td>ırance Co.</td><td>2%</td><td>67</td><td>50</td><td>50</td></td<>	10048	Hyundai Marine and Fire Insu	ırance Co.	2%	67	50	50				
12767 Hawaiian Insurance & Guaranty Co. 2% 97 59 36 11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100	10677	The Cincinnati Insurance Cor	mpanies	oanies 2% 128							
11026 Zephyr Insurance Company 2% 179 61 61 25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company<	25143	State Farm Fire and Casualty	y Co.	2%	55	55	49				
25968 USAA Casualty Insurance Company 2% 62 62 62 21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	12767	Hawaiian Insurance & Guara	nty Co.	2%	97	59	36				
21253 Garrison Property and Casualty Ins. Co. 2% 63 63 63 25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	11026	Zephyr Insurance Company		2%	179	61	61				
25941 United Services Automobile Association 2% 64 64 64 19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	25968	USAA Casualty Insurance Co	ompany	2%	62	62	62				
19410 Commerce and Industry Insurance Co. 2% 82 65 58 18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	21253	Garrison Property and Casualty In	s. Co.	2%	63	63	63				
18600 USAA General Indemnity Company 2% 66 66 66 12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	25941	United Services Automobile Associ	ciation	2%	64	64	64				
12502 DB Insurance Company 2% 140 69 55 12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	19410	Commerce and Industry Insu	rance Co.		82	65	58				
12873 Privilege Underwriters Reciprocal Exchange 2% 278 74 85 41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	18600	USAA General Indemnity Co	mpany	2%	66	66	66				
41742 First Insurance Company of Hawaii 2% 160 75 75 15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	12502	DB Insurance Company		2%	140	69	55				
15598 Interinsurance Exchange of the Automobile Club 2% 198 94 65 20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	12873	Privilege Underwriters Reciprocal	Exchange	2%	278	74	85				
20338 Palomar Specialty Insurance Company 2% 237 129 112 10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	41742	First Insurance Company of I	Hawaii	2%	160	75	75				
10759 Universal North America Insurance Co. 2% 311 131 100 12573 Centauri Specialty Insurance Company 2% 149 149 149 25658 The Travelers Indemnity Company 2% 172 172 172	15598	Interinsurance Exchange of the Aut	omobile Club	2%	198	94	65				
12573Centauri Specialty Insurance Company2%14914914925658The Travelers Indemnity Company2%172172172	20338	Palomar Specialty Insurance	Company	2%	237	129	112				
25658 The Travelers Indemnity Company 2% 172 172 172	10759	Universal North America Insu	ırance Co.	2%	311	131	100				
, , ,	12573	Centauri Specialty Insurance	Company	2%	149	149	149				
13056 RLI Insurance Company 2% 563 545 456	25658	The Travelers Indemnity Con	npany	172	172						
	13056	RLI Insurance Company		2%	563	545	456				

NEIGHBOR ISLANDS - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED

			Assumptions and Dwelling Characteristics Same as Above																	
NAIC		Public Protection Class*							Public Protection Class*						Public Protection Class*					
Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10	
10111	American Bankers Ins. Co. of Florida	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	
30104	Hartford Underwriters Insurance Co.	741	741	741	741	1,081	1,333	741	741	741	741	1,081	1,333	667	667	667	667	963	1,118	
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	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	

DNW = Does Not Write

[^] Hurricane roof clips

^{^^} Foundation anchors