

SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - 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 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 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
12873	Privilege Underwriters Reciprocal Exchange	\$ 124	\$ 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

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	%			
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
10048	Hyundai Marine and Fire Insurance Co.	2%	67	50	50
10677	The Cincinnati Insurance Companies	2%	128	51	33
29068	American Family Connect P&C Ins. Co.	2%	53	53	28
25143	State Farm Fire and Casualty Company	2%	55	55	49
12767	Hawaiian Insurance & Guaranty Co.	2%	92	56	34
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	2%	149	149	149
25658	The Travelers Indemnity Company	2%	172	172	172
13056	RLI Insurance Company	2%	558	540	452

^ Hurricane roof clips
 ^^ 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 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

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

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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	9	10	4	5	6	7	9	10	4	5	6	7	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	511	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

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		R = Resistive			
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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
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NEIGHBOR ISLANDS - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED

Assumptions and Dwelling Characteristics Same as Above		Public Protection Class*						Public Protection Class*						Public Protection Class*					
NAIC 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
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