# 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   |
|---|--|-----------------------------------|----------------------------|--|
| BASIC FORM (HO-1)   | BROAD FORM (HO-2)                                | SPECIAL FORM (HO-3)               | CONTENTS BROAD FORM (HO-4) | CONDO OWNERS FORM (HO-6)   |
| Named peril coverage: fire, lightning,<br>windstorm excluding hurricane, hail,<br>explosion, vandalism or malicious<br>mischief, damage by vehicles, aircraft<br>and riots. Since few homeowners select<br>this limited policy, many insurers no<br>longer offer Form HO-1. |  | hurricane. Personal property only |                            | This condominium and townhouse unit<br>owners form offers coverage for<br>personal property and interior finishes.<br>The condo association typically<br>purchases a separate policy that covers<br>the building (including common walls and<br>grounds) and associated liability. |
| >>>>>>> Ger   | perally, as coverage increases so does your pren | nium >>>>>>>>                     |                            |  |

#### **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.

|            | 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    | Coverage <b>C</b> : | Covers damage to or loss of personal property.  |
|            |                     | 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:         | Covers personal liability exposures. Protects against a claim/lawsuit resulting from (non-auto & non-business) bodily injury or property damage to others caused by your negligence.  |
|            | Coverage F:         | Regardless of who is at fault, this coverage pays for reasonable medical expenses for persons (other than you or residing family members) accidentally injured on your property.      |

#### **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.

12/27/2024

# SAMPLE ANNUAL HOMEOWNERS INSURANCE PREMIUMS (HO-3) - OAHU

# Rates effective as of: December 1, 2024

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 AN        | NUAL HOMEO        | <b>WNERS</b>    | PREMIUMS          | OAHU - SAMPLE ANNUAL HOMEOWNERS HURRICANE ONLY PREMIUMS |                 |                    |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
|------------------|--|--------------------|-------------------|-----------------|-------------------|---|-----------------|--------------------|--|-------------------------------------|--------------|---------|--------------------|--------------------|---------------|--|--|--|--|--|--|
| HO PC            | DLICY (HO-3) ASSUMPTIONS               | SUMPTIONS DWELLING |                   |                 |                   |   |                 |                    | Hurricane insurance supplements your homeowner's policy by covering property damage due to hurricanes. For information |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| Coverage A       | : \$310,000                            | Year Built:        | 1972              |                 | 2008              |   | 2000            |                    |  | homeowner's hurricane insuran       |              |         |                    |                    |               |  |  |  |  |  |  |
|                  | : 10% of Coverage A                    | Construction:      | Wood (Single      | -wall)          | Wood (Double      | e-wall)   | Masonry (C      |                    |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| <u>c</u>         | : 50% of Coverage A (ACV)              | Roof:              | Hip, asphalt shir | ngle            | Gable, asphalt s  | shingle   | Flat, torched r | membrane           |  | HURRICANE POLICY                    | DWE          | LLING   | CHARACTERISTICS    | (same as HOMEOW    | /NERS)        |  |  |  |  |  |  |
|                  | 20% of Coverage A                      | Elevation:         | 15' above sea-le  | evel            | 15' above sea-le  | evel  | 15' above sea   | a-level            |  | nent Cost: \$310,000                | Constru      | uction: | Wood (Single-wall) | Wood (Double-wall) | Masonry (CMU) |  |  |  |  |  |  |
| Section II (L    | iability): \$310,000 Deductible: \$500 | Add'l Factors:     | Primary resident  |                 | Primary residen   |   | Primary reside  |                    | <u>D</u>   | eductible: DED (below)              | Wind R De    |         | None               | ^                  | ^             |  |  |  |  |  |  |
|                  |  |                    | No claims in 5 y  | 'S.             | No claims in 5 y  | rs.   | No claims in 5  |                    |  |                                     | R = Res      | sistive |                    | ^^                 |               |  |  |  |  |  |  |
| NAIC<br>Co. Code | Insurance Compar                       | ny                 | Public Protection | on Class*<br>10 | Public Protection | on Class*<br>10   | Public Protect  | ction Class*<br>10 | NAIC<br>Co. Code   | Insurance Comp                      | any          | DED     |                    |                    |               |  |  |  |  |  |  |
| 10861            | Universal Property & Casualty Ir       | ns. Co.            | \$ 303 \$         | 425             | \$ 277 \$         | 388   | \$ 251          | \$ 350             | 10048  | Hyundai Marine and Fire Insura      | nce Company  | 2%      | \$ 2,066           | \$ 410             | \$ 367        |  |  |  |  |  |  |
| 29068            | American Family Connect P&C            |                    | 346               | 346             | 319               | 319   | 364             | 364                | 12502  | DB Insurance Company                |              | 2%      | 1,586              | 517                | 465           |  |  |  |  |  |  |
| 21165            | North River Insurance Co.              |                    | 294               | 418             | 323               | 459   | 323             | 459                | 11026  | Zephyr Insurance Company            |              | 2%      | 2,864              | 643                | 643           |  |  |  |  |  |  |
| 11026            | Zephyr Insurance Company               |                    | 428               | DNW             | 351               | DNW   | 348             | DNW                | 10677  | The Cincinnati Insurance Comp       | anies        | 2%      | 1,783              | 712                | 463           |  |  |  |  |  |  |
| 10759            | Universal North America Insurar        | nce Co.            | 427               | 789             | 379               | 695   | 377             | 760                | 12573  | Centauri Specialty Insurance C      | ompany       | 2%      | 923                | 722                | 741           |  |  |  |  |  |  |
| 11689            | Island Premier Insurance Comp          |                    | 446               | 621             | 402               | 559   | 405             | 621                | 41742  | First Insurance Company of Ha       | waii         | 2%      | 2,593              | 767                | 614           |  |  |  |  |  |  |
| 21113            | United States Fire Insurance Co        | ).                 | 419               | 583             | 419               | 583   | 419             | 583                | 19410  | Commerce and Industry Insura        | nce Co.      | 2%      | 980                | 774                | 697           |  |  |  |  |  |  |
| 15598            | Interinsurance Exchange of the Autor   | mobile Club        | 445               | 540             | 445               | 540   | 352             | 445                | 10861  | Universal Property & Casualty       |              | 2%      | 2,039              | 778                | 628           |  |  |  |  |  |  |
| 10938            | First Security Insurance of Hawa       | aii                | 521               | 742             | 480               | 683   | 521             | 742                | 12873  | Privilege Underwriters Recipro      | cal Exchange | 2%      | 3,370              | 815                | 1,008         |  |  |  |  |  |  |
| 25180            | Stillwater Insurance Company           |                    | 523               | 659             | 494               | 622   | 494             | 622                | 12767  | Hawaiian Insurance & Guaranty       | / Company    | 2%      | 1,779              | 829                | 558           |  |  |  |  |  |  |
| 31348            | Crum & Forster Indemnity Co.           |                    | 466               | 661             | 511               | 726   | 511             | 726                | 10759  | Universal North America Insura      | ince Co.     | 2%      | 2,554              | 920                | 791           |  |  |  |  |  |  |
| 22853            | Tradewind Insurance Company,           | Ltd.               | 588               | 822             | 529               | 739   | 532             | 822                | 15598  | Interinsurance Exchange of the Auto | mobile Club  | 2%      | 1,950              | 924                | 636           |  |  |  |  |  |  |
| 41742            | First Insurance Company of Hav         | vaii               | 588               | 837             | 542               | 770   | 588             | 837                | 25180  | Stillwater Insurance Company        |              | 2%      | 940                | 940                | 515           |  |  |  |  |  |  |
| 25143            | State Farm Fire and Casualty C         | ompany             | 546               | 645             | 546               | 645   | 475             | 562                | 29068  | American Family Connect P&C         |              | 2%      | 1,334              | 959                | 1,000         |  |  |  |  |  |  |
| 12502            | DB Insurance Company                   |                    | 626               | 833             | 561               | 741   | 595             | 792                | 41459  | Armed Forces Insurance Excha        |              | 2%      | 1,035              | 1,035              | 556           |  |  |  |  |  |  |
| 12767            | Hawaiian Insurance & Guaranty          | Co.                | 805               | 1,117           | 581               | 803   | 610             | 845                | 20338  | Palomar Specialty Insurance C       | ompany       | 2%      | 2,608              | 1,037              | 694           |  |  |  |  |  |  |
| 12903            | DTRIC Insurance Underwriters I         | Limited            | 587               | 645             | 587               | 645   | 587             | 645                | 17521  | Laulima Exchange                    |              | 2%      | 2,620              | 1,044              | 702           |  |  |  |  |  |  |
| 22845            | Island Insurance Company, Limi         |                    | 697               | 966             | 627               | 869   | 626             | 966                | 21253  | Garrison Property and Casualty      |              | 2%      | 2,002              | 1,085              | 1,240         |  |  |  |  |  |  |
| 41726            | First Fire and Casualty Insuranc       |                    | 688               | 976             | 634               | 899   | 688             | 976                | 25968  | USAA Casualty Insurance Corr        |              | 2%      | 2,002              | 1,085              | 1,240         |  |  |  |  |  |  |
| 41734            | First Indemnity Insurance of Have      |                    | 688               | 976             | 634               | 899   | 688             | 976                | 25941  | United Services Automobile As       |              | 2%      | 2,132              | 1,155              | 1,319         |  |  |  |  |  |  |
| 41459            | Armed Forces Insurance Excha           |                    | 654               | 925             | 654               | 925   | 654             | 925                | 25143  | State Farm Fire and Casualty (      |              | 2%      | 1,538              | 1,234              | 1,138         |  |  |  |  |  |  |
| 26298            | Farmers Property & Casualty In         | s. Co.             | 715               | 993             | 715               | 993   | 844             | 1,175              | 18600  | USAA General Indemnity Com          | bany         | 2%      | 2,603              | 1,410              | 1,611         |  |  |  |  |  |  |
| 13056            | RLI Insurance Company                  |                    | 871               | 1,236           | 743               | 1,053   | 669             | 948                | 13056  | RLI Insurance Company               |              | 2%      | 2,692              | 2,357              | 2,324         |  |  |  |  |  |  |
| 19410            | Commerce and Industry Insurar          |                    | 749               | 1,019           | 749               | 1,019   | 715             | 918                | 25658  | The Travelers Indemnity Comp        | any          | 2%      | 2,446              | 2,446              | 2,446         |  |  |  |  |  |  |
| 10677            | The Cincinnati Insurance Compa         | any                | 866               | 1,337           | 866               | 1,337   | 892             | 1,359              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 19232            | Allstate Insurance Co.                 |                    | 940               | 1,198           | 940               | 1,198   | 852             | 1,078              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 25941            | United Services Automobile Ass         |                    | 1,098             | 1,258           | 1,098             | 1,258   | 1,409           | 1,631              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 21253            | Garrison Property and Casualty         |                    | 1,143             | 1,292           | 1,143             | 1,292   | 1,540           | 1,754              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 23035            | Liberty Mutual Fire Insurance Co       |                    | 1,168             | 1,476           | 1,168             | 1,476   | 1,009           | 1,303              | <ul> <li>A Hurricane</li> </ul>  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 25968            | USAA Casualty Insurance Comp           |                    | 1,199             | 1,356           | 1,199             | 1,356   | 1,541           | 1,754              | ^^ Foundation  | on anchors                          |              |         |                    |                    |               |  |  |  |  |  |  |
| 12873            | Privilege Underwriters Reciproc        |                    | 1,498             | 2,696           | 1,369             | 2,465   | 1,369           | 2,503              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 18600            | USAA General Indemnity Comp            |                    | 1,464             | 1,679           | 1,464             | 1,679   | 1,862           | 2,141              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| 25658            | The Travelers Indemnity Compa          | any                | 1,937             | 2,687           | 1,937             | 2,687   | 1,937           | 2,687              |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
| DNW = Do         | es Not Write                           |                    |                   |                 |                   |   |                 |                    |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |
|                  |  |                    |                   |                 |                   |   |                 |                    |  |                                     |              |         |                    |                    |               |  |  |  |  |  |  |

|          |   |    |           |            |      | OAHU         | - SAMPLE H    | IOM | EOWNE       | RS    | WITH H   |
|----------|---|----|-----------|------------|------|--------------|---------------|-----|-------------|-------|----------|
|          |   |    |           |            |      |              | Assumpti      | ons | and Dwo     | əllir | ng Char  |
| NAIC     |   | Pu | blic Prot | ection Cla | ass* | Public Prote | ection Class* | Ρι  | ublic Prote | ctio  | n Class* |
| Co. Code | Insurance Company                       |    | 3         | 10         |      | 3            | 10            |     | 3           |       | 10       |
| 20346    | Pacific Indemnity                       | \$ | 1,352     | \$ 2,4     | 129  | \$ 1,337     | \$ 2,402      | \$  | 1,322       | \$    | 2,375    |
| 20281    | Federal Insurance Company               |    | 1,352     | 2,4        | 129  | 1,337        | 2,402         |     | 1,322       |       | 2,375    |
| 18279    | Bankers Standard Insurance Company      |    | 1,705     | 2,4        | 138  | 1,705        | 2,438         |     | 1,614       |       | 2,163    |
| 30104    | Hartford Underwriters Insurance Company |    | 2,229     | 2,4        | 153  | 1,748        | 1,923         |     | 2,296       |       | 2,526    |

# SAMPLE ANNUAL HOMEOWNERS INSURANCE PREMIUMS (HO-3) - NEIGHBOR ISLANDS

Rates effective as of: December 1, 2024

| 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 that reported Hawaii Homeowners premiums.         Sample annual, Homeowners Affairs provides this sample premium comparison as part of its continuing effort to assist and educate consumers. It consists of licensed insurance that reported Hawaii Homeowners premiums.         Sample annual, Homeowners Premiums         Sample annual, Homeowners Premiums         Vertice Annual, Homeowners Premiums         Unit of Coverage A: \$310,000         Quercage A: \$310,000      <   |
|---|
| Welling CHARACTERISTIC ASSUMPTIONS         Homeowner's policy (Ho-3) ASSUMPTIONS         Coverage A:<br>Coverage A:<br>Covede:<br>Coverage A:<br>Coverage A:<br>Coverage A:<br>Covera |
| IMOMEOWNERS POLICY (H0-3) ASSUMPTIONS         IMOMEOWNERS POLICY (H0-3) ASSUMPTIONS         Coverage A:       \$310,000       Year Built:       1972       Year Built:       2008       Year Built:       1000       HURRICANE POLICY (AMM)       Multicanses. For information about home/miles/coal-hawaii.good/hurricanes. FAQ.pdf         Coverage A:       \$310,000       Year Built:       1972       Year Built:       2008       Year Built:       2000       Elevation: 15' above sea-level       Multicanses. For information about home/miles/coal-hawaii.good/hurricanes. FAQ.pdf         Coverage D:       20% of Coverage A       Coverage A:       Stores as al-level       Year Built:       2008       Year Built:       2000       Built:       Built:       Built:       Built:       Coverage A:       Built:       Built:       Built:       Coverage A:       Built:       Built:       Built:       Coverage A:       Built:   |
| Indef coverage A:         \$310,000         Status         Period   |
| Coverage A:<br>Coverage C: 50% of Coverage A<br>Coverage C: 50% of Coverage A<br>Coverage C: 50% of Coverage A<br>Coverage C: 50% of Coverage A<br>AddT: Primary residence,<br>no claims in 5 yrs.       Elevation: 15' above sea-level<br>Construction: Wood (Double-wall)<br>Roof: Flap, asphalt shingle<br>AddT: Primary residence,<br>no claims in 5 yrs.       Elevation: 15' above sea-level<br>Construction: Mood (Double-wall)<br>Roof: Flap, asphalt shingle<br>AddT: Primary residence,<br>no claims in 5 yrs.       Replacement Cost: \$310,000       Construction: Wood<br>(Double-wall)<br>Roof: Flap, asphalt shingle<br>AddT: Primary residence,<br>no claims in 5 yrs.       None<br>Replacement Cost: \$310,000       Construction: Wood<br>(Single-wall)<br>Roof: Flap, asphalt shingle<br>AddT: Primary residence,<br>no claims in 5 yrs.       Replacement Cost: \$310,000       Construction: Wood<br>(Single-wall)<br>Roof: Flap, asphalt shingle<br>AddT: Primary residence,<br>no claims in 5 yrs.       Replacement Cost: \$310,000       Construction: Wood<br>(Single-wall)<br>Roof: Flap, asphalt shingle<br>AddT: Primary residence,<br>no claims in 5 yrs.         Nake<br>C.c. code       Public Protection Class*       Public Protection Class*       Public Protection Class*       None<br>R   |
| Coverage C: 50% of Coverage A (ACV)       Construction: Wood (Single-wall)       Construction: Wood (Couble-wall)       Construction: Macor (Double-wall)       Construction: Macor (Double-wall)       Construction: Macor (CMU)       Replacement Cost: \$310,000       Construction: (Single-wall)       Construction: Macor (Double-wall)       Roof: Flat, torche membrane       Macor (Flat,   |
| Coverage D: 20% of Coverage A<br>Deductible \$500       Roof: Hip, asphalt shingle<br>Add1: Primary residence,<br>no claims in 5 yr.       Roof: Gable, asphalt shingle<br>Add1: Primary residence,<br>no claims in 5 yr.       Roof: Flat, torched membrane<br>Add1: Primary residence,<br>no claims in 5 yr.       Deductible: DED (below)       Wall   |
| Deductible       \$500       Add1:       Primary residence, no claims in 5 yrs.       Madd1:       Primary residence, no claims in 5 yrs.       <  |
| Section II (Liability): \$310,000       no claims in 5 yrs.       mo claims in 5 yrs.       Mind R Devices: R = Resistive       Wind R Devices: R = Resistive       Wind R Devices: R = Resistive       None         NAIC (0.04)       Insurance Company       4       5       6       7       9       10       4       5       6       7       9       10         10861 Universal Property & Casually Ins. Co.       \$ 306 \$ 309 \$ 311 \$ 314 \$ 396 \$ 425 \$ 279 \$ 282 \$ 285 \$ 287 \$ 361 \$ 388 \$ 253 \$ 255 \$ 258 \$ 260 \$ 327 \$ 350       10048 Hyundai Marine and Fire Insurance Co. 2% \$ \$2,066 \$ 4  |
| NAIC     Public Protection Class*     Public Protection Class*     Public Protection Class*     R = Resistive     R = Resistive     MAIC     NAIC  |
| NAIC         Public Protection Class*         Public Protection Class*         Public Protection Class*         Public Protection Class*         Naic         Insurance Company   |
| Co. Code         Insurance Company         4         5         6         7         9         10         4         5         6         7         9         10         4         5         6         7         9         10         4         5         6         7         9         10         4         5         6         7         9         10         4         5         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         4         5         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         6         7         9         10         10         4         36         8         253         255         258         260  |
|   |
|   |
|   |
| 21165 North River Insurance Co. 296 300 304 329 387 418 325 329 333 361 425 459 325 329 333 336 425 459 11026 Zephyr Insurance Company 2% 2,864 6   |
| 11026 Zephyr Insurance Company 428 428 428 428 428 DNW 351 351 351 351 351 351 DNW 348 348 348 348 348 DNW 10677 The Cincinnati Insurance Companies 2% 1,783 7  |
| 10759 Universal North America Insurance Co. 394 409 442 475 590 722 351 351 351 379 522 637 349 349 349 349 380 569 696 12573 Centauri Specialty Insurance Co. 2% 923 7.  |
| 11689 Island Premier Insurance Company, Ltd. 446 446 446 490 578 621 402 402 402 441 520 559 405 405 405 446 578 621 41742 First Insurance Company of Hawaii 2% 2.593 7   |
| 21113 United States Fire Insurance Co. 419 419 419 461 543 583 419 419 461 543 583 419 419 461 543 583 419 419 419 419 543 583 19410 Commerce and Industry Ins. Co. 2% 980 7  |
| 12502 DB Insurance Company 521 636 642 576 636 685 467 571 576 517 566 610 495 605 610 509 605 651 10861 Universal Property & Casualty Ins. Co. 2% 2,039 7  |
| 25180 Stillwater Insurance Company 506 506 506 506 506 589 627 478 478 478 478 556 592 478 478 478 478 556 592 12873 Privilege Underwriters Reciprocal Exchange 2% 3,370 8  |
| 10938 First Security Insurance of Hawaii 528 533 538 585 689 742 487 491 495 539 635 683 528 533 538 543 689 742 12767 Hawaiian Insurance & Guaranty Co. 2% 1,869 8   |
| 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 29068 American Family Connect P&C Ins. Co. 2% 1,241 8  |
| 31348 Crum & Forster Indemnity Co. 472 475 478 520 613 661 518 522 525 571 674 726 518 522 525 532 674 726 10759 Universal North America Insurance Co. 2% 2,554 9.  |
| 22853 Tradewind Insurance Company, Ltd. 588 588 647 764 822 529 529 529 529 582 687 739 532 532 532 588 764 822 15598 Interinsurance Exchange of the Automobile Club 2% 1,950 9   |
| 41742 First Insurance Company of Hawaii 593 600 606 658 777 837 546 552 558 606 716 770 593 600 606 612 777 837 25180 Stillwater Insurance Company 2% 940 9   |
| 12767 Hawaiian Insurance & Guaranty Co. 805 805 805 885 1,041 1,117 581 581 581 637 747 803 610 610 610 610 786 845 41459 Armed Forces Insurance Exchange 2% 1,035 1,0  |
| 12903 DTRIC Insurance Underwriters Ltd. 587 587 587 645 645 645 645 587 587 587 645 645 645 587 587 587 645 645 645 645 645 2038 Palomar Specialty Insurance Co. 2% 2,608 1,0   |
| 25143 State Farm Fire and Casualty Company 606 645 645 645 645 716 716 606 645 645 645 645 716 716 527 562 562 624 624 17521 Laulima Exchange 2% 2,620 1,0  |
| 22845 Island Insurance Company, Ltd. 697 697 764 898 966 627 627 627 687 808 869 626 626 626 697 898 966 25143 State Farm Fire and Casualty Co. 2% 1,538 1,2  |
| 41726 First Fire and Casually Insurance of Hawaii 693 701 707 770 908 976 639 646 652 709 836 899 693 701 707 714 908 976 21253 Garrison Property and Casualty Ins. Co. 2% 3,396 1,8  |
| 41734 First Indemnity Insurance of Hawaii 693 701 707 770 908 976 639 646 652 709 836 899 693 701 707 714 908 976 25968 USAA Casualty Insurance Company 2% 4,174 2,2  |
| 41459 Armed Forces Insurance Exchange 662 668 674 733 860 925 662 668 674 733 860 925 662 668 674 681 860 925 13056 RLI Insurance Company 2% 2,698 2,39   |
| 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 18600 USAA General Indemnity Company 2% 4,415 2,3  |
| 13056 RLI Insurance Company 877 887 897 975 1,148 1,236 748 757 765 831 978 1,053 675 683 689 695 883 948 25941 United Services Automobile Association 2% 4,494 2,4   |
| 19410 Commerce and Industry Insurance Co. 749 749 749 850 951 1,019 749 749 749 850 951 1,019 715 715 715 715 817 884 918 25658 The Travelers Indemnity Company 2% 2,446 2,4  |
| 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  |
| 25968 USAA Casualty Insurance Company 847 878 903 914 987 997 847 878 903 914 987 997 14 987 997 14 387 997 10.38 1,064 1,082 1,161 1,168   |
| 10677 The Cincinnati Insurance Companies 866 866 866 1,023 1,180 1,337 866 866 866 1,023 1,180 1,337 892 892 1,075 1,203 1,359  |
| 19232 Allstate Insurance Co. 963 963 1,038 1,038 1,078 1,198 963 963 1,038 1,078 1,198 917 940 963 963 1,038 1,073  |
| 23035 Liberty Mutual Fire Insurance Company 1,245 1,270 1,270 1,345 1,421 1,508 1,245 1,270 1,270 1,345 1,421 1,508 1,057 1,095 1,119 1,119 1,119 1,194 1,334   |
| 12873 Privilege Underwirters 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 ^ Hurricane roof clips   |
| 25658 The Travelers Indemnity Company 1,937 1,937 1,937 2,125 2,499 2,687 1,937 1,937 2,125 2,499 2,687 1,937 1,937 1,937 1,937 1,937 1,937 2,499 2,687   |
| DNW = Does Not Write  |

|          |                                     |         |         |             |            |         | N       | IEIGHBOI | R ISLAND | OS - SAM   | PLE H <mark>on</mark> | IEOWNEI  | RS WITH  | HURRICA   | NE COVE  | RAGE IN     | CLUDED     |         |         |
|----------|-------------------------------------|---------|---------|-------------|------------|---------|---------|----------|----------|------------|-----------------------|----------|----------|-----------|----------|-------------|------------|---------|---------|
|          |                                     |         |         |             |            |         |         |          | Assu     | mptions    | and Dw                | elling C | haracter | istics Sa | ne as Al | ove         |            |         |         |
| NAIC     | Insurance Company                   |         | P       | ublic Prote | ection Cla | ss*     |         |          | Ρι       | blic Prote | ection Cla            | ss*      |          |           | Ρι       | Iblic Prote | ction Clas | is*     |         |
| Co. Code | insurance company                   | 4       | 5       | 6           | 7          | 9       | 10      | 4        | 5        | 6          | 7                     | 9        | 10       | 4         | 5        | 6           | 7          | 9       | 10      |
| 18279 E  | 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 |
| 30104 H  | Hartford Underwriters Insurance Co. | 2,229   | 2,229   | 2,229       | 2,229      | 2,453   | 2,453   | 1,748    | 1,748    | 1,748      | 1,748                 | 1,923    | 1,923    | 2,296     | 2,296    | 2,296       | 2,296      | 2,526   | 2,526   |
| 20346 F  | Pacific Indemnity                   | 2,228   | 2,228   | 2,329       | 2,329      | 2,429   | 2,429   | 2,203    | 2,203    | 2,303      | 2,303                 | 2,402    | 2,402    | 2,178     | 2,178    | 2,276       | 2,276      | 2,375   | 2,375   |
| 20281 F  | Federal Insurance Company           | 2,228   | 2,228   | 2,329       | 2,329      | 2,429   | 2,429   | 2,203    | 2,203    | 2,303      | 2,303                 | 2,402    | 2,402    | 2,178     | 2,178    | 2,276       | 2,276      | 2,375   | 2,375   |