



**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 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.	Public Protection Class* 3 10		Public Protection Class* 3 10		Public Protection Class* 3 10	
NAIC Co. Code	Insurance Company	3	10	3	10	3	10	3	10	
10861	Universal Property & Casualty Ins. Co.	\$ 303	\$ 425	\$ 277	\$ 388	\$ 251	\$ 350			
29068	American Family Connect P&C Ins. Co.	346	346	319	319	364	364			
21165	North River Insurance Co.	294	418	323	459	323	459			
11026	Zephyr Insurance Company	428	DNW	351	DNW	348	DNW			
10759	Universal North America Insurance Co.	427	789	379	695	377	760			
11689	Island Premier Insurance Company, Ltd.	446	621	402	559	405	621			
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			
10938	First Security Insurance of Hawaii	521	742	480	683	521	742			
25180	Stillwater Insurance Company	523	659	494	622	494	622			
31348	Crum & Forster Indemnity Co.	466	661	511	726	511	726			
22853	Tradewind Insurance Company, Ltd.	588	822	529	739	532	822			
41742	First Insurance Company of Hawaii	588	837	542	770	588	837			
25143	State Farm Fire and Casualty Company	546	645	546	645	475	562			
12502	DB Insurance Company	626	833	561	741	595	792			
12767	Hawaiian Insurance & Guaranty Co.	805	1,117	581	803	610	845			
12903	DTRIC Insurance Underwriters Limited	587	645	587	645	587	645			
22845	Island Insurance Company, Limited	697	966	627	869	626	966			
41726	First Fire and Casualty Insurance of Hawaii	688	976	634	899	688	976			
41734	First Indemnity Insurance of Hawaii	688	976	634	899	688	976			
41459	Armed Forces Insurance Exchange	654	925	654	925	654	925			
26298	Farmers Property & Casualty Ins. Co.	715	993	715	993	844	1,175			
13056	RLI Insurance Company	871	1,236	743	1,053	669	948			
19410	Commerce and Industry Insurance Co.	749	1,019	749	1,019	715	918			
10677	The Cincinnati Insurance Company	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 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			
23035	Liberty Mutual Fire Insurance Company	1,168	1,476	1,168	1,476	1,009	1,303			
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 <https://cca.hawaii.gov/ins/files/2022/06/Hurricane-FAQ.pdf>

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	%	\$	\$	\$
10048	Hyundai Marine and Fire Insurance Company	2%	\$ 2,066	\$ 410	\$ 367
12502	DB Insurance Company	2%	1,586	517	465
11026	Zephyr Insurance Company	2%	2,864	643	643
10677	The Cincinnati Insurance Companies	2%	1,783	712	463
12573	Centauri Specialty Insurance Company	2%	923	722	741
41742	First Insurance Company of Hawaii	2%	2,593	767	614
19410	Commerce and Industry Insurance Co.	2%	980	774	697
10861	Universal Property & Casualty Ins. Co.	2%	2,039	778	628
12873	Privilege Underwriters Reciprocal Exchange	2%	3,370	815	1,008
12767	Hawaiian Insurance & Guaranty Company	2%	1,779	829	558
10759	Universal North America Insurance Co.	2%	2,554	920	791
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%	1,035	1,035	556
20338	Palomar Specialty Insurance Company	2%	2,608	1,037	694
17521	Laulima Exchange	2%	2,620	1,044	702
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%	2,692	2,357	2,324
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
20346	Pacific Indemnity	\$ 1,352	\$ 2,429	\$ 1,337	\$ 2,402	\$ 1,322	\$ 2,375
20281	Federal Insurance Company	1,352	2,429	1,337	2,402	1,322	2,375
18279	Bankers Standard Insurance Company	1,705	2,438	1,705	2,438	1,614	2,163
30104	Hartford Underwriters Insurance Company	2,229	2,453	1,748	1,923	2,296	2,526

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

Rates effective as of: **December 1, 2024**



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**SAMPLE ANNUAL HOMEOWNERS PREMIUMS**

**SAMPLE ANNUAL HOMEOWNERS HURRICANE ONLY PREMIUMS**

**HOMEOWNERS POLICY (HO-3) 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

**DWELLING CHARACTERISTIC ASSUMPTIONS**

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
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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

10861	Universal Property & Casualty Ins. Co.	\$ 306	\$ 309	\$ 311	\$ 314	\$ 396	\$ 425	\$ 279	\$ 282	\$ 285	\$ 287	\$ 361	\$ 388	\$ 253	\$ 255	\$ 258	\$ 260	\$ 327	\$ 350
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
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	428	428	428	428	428	DNW	351	351	351	351	351	DNW	348	348	348	348	348	DNW
10759	Universal North America Insurance Co.	394	409	442	475	590	722	351	351	351	379	522	637	349	349	349	380	569	696
11689	Island Premier Insurance Company, Ltd.	446	446	446	490	578	621	402	402	402	441	520	559	405	405	405	446	578	621
21113	United States Fire Insurance Co.	419	419	419	461	543	583	419	419	419	461	543	583	419	419	419	419	543	583
12502	DB Insurance Company	521	636	642	576	636	685	467	571	576	517	566	610	495	605	610	509	605	651
25180	Stillwater Insurance Company	506	506	506	506	589	627	478	478	478	478	556	592	478	478	478	478	556	592
10938	First Security Insurance of Hawaii	528	533	538	585	689	742	487	491	495	539	635	683	528	533	538	543	689	742
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
31348	Crum & Forster Indemnity Co.	472	475	478	520	613	661	518	522	525	571	674	726	518	522	525	532	674	726
22853	Tradewind Insurance Company, Ltd.	588	588	588	647	764	822	529	529	529	582	687	739	532	532	532	588	764	822
41742	First Insurance Company of Hawaii	593	600	606	658	777	837	546	552	558	606	716	770	593	600	606	612	777	837
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
12903	DTRIC Insurance Underwriters Ltd.	587	587	587	645	645	645	587	587	587	645	645	645	587	587	587	645	645	645
25143	State Farm Fire and Casualty Company	606	645	645	645	716	716	606	645	645	645	716	716	527	562	562	562	624	624
22845	Island Insurance Company, Ltd.	697	697	697	764	898	966	627	627	627	687	808	869	626	626	626	697	898	966
41726	First Fire and Casualty Insurance of Hawaii	693	701	707	770	908	976	639	646	652	709	836	899	693	701	707	714	908	976
41734	First Indemnity Insurance of Hawaii	693	701	707	770	908	976	639	646	652	709	836	899	693	701	707	714	908	976
41459	Armed Forces Insurance Exchange	662	668	674	733	860	925	662	668	674	733	860	925	662	668	674	681	860	925
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
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
19410	Commerce and Industry Insurance Co.	749	749	749	850	951	1,019	749	749	749	850	951	1,019	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
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
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	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	1,038	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	1,194	1,334
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

**HURRICANE POLICY ASSUMPTIONS**

Replacement Cost: \$310,000  
 Deductible: DED (below)

**DWELLING CHARACTERISTICS (same as HOMEOWNERS)**

Construction: Wood (Single-wall), Wood (Double-wall), Masonry (CMU)  
 Wind R Devices: None, ^, ^^  
 R = Resistive

NAIC Co. Code	Insurance Company	g	g	g
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10048	Hyundai Marine and Fire Insurance Co.	2%	\$2,066	\$ 410	\$ 367
12502	DB Insurance Company	2%	1,586	517	465
11026	Zephyr Insurance Company	2%	2,864	643	643
10677	The Cincinnati Insurance Companies	2%	1,783	712	463
12573	Centauri Specialty Insurance Co.	2%	923	722	741
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19410	Commerce and Industry Ins. Co.	2%	980	774	697
10861	Universal Property & Casualty Ins. Co.	2%	2,039	778	628
12873	Privilege Underwriters Reciprocal Exchange	2%	3,370	815	1,008
12767	Hawaiian Insurance & Guaranty Co.	2%	1,869	884	592
29068	American Family Connect P&C Ins. Co.	2%	1,241	892	930
10759	Universal North America Insurance Co.	2%	2,554	920	791
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%	1,035	1,035	556
20338	Palomar Specialty Insurance Co.	2%	2,608	1,037	694
17521	Laulima Exchange	2%	2,620	1,044	702
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%	2,698	2,362	2,330
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

**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
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
30104	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	Pacific Indemnity	2,228	2,228	2,329	2,329	2,429	2,429	2,203	2,203	2,303	2,402	2,402	2,178	2,178	2,276	2,276	2,375	2,375	2,375
20281	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