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, windstorm excluding hurricane, hail, explosion, vandalism or malicious mischief, damage by vehicles, aircraft and riots. Since few homeowners select this limited policy, many insurers no longer offer Form HO-1. | | hurricane. Personal property only | | This condominium and townhouse unit owners form offers coverage for personal property and interior finishes. The condo association typically purchases a separate policy that covers the building (including common walls and 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 : | 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. |
| | | 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 RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - 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 - SAM | IPLE ANNUAL R | ENTERS I | PREMIUMS | | | | | OAHU - SAMPLE | ANNUAL REN | TERS | HURRICANE ONI | Y PREMIUMS | |
|----------|---------------------------------------------------------|----------------|--------------------|------------|---------------------|------------|-----------------------|------------|----------------|-------------------------------------------------------------|-----------------|------------------|---------------------|--------------------|------------------|
| HO POL | LICY (HO-4) ASSUMPTIONS | | | DWELLI | NG CHARACTERIS | TICS | | | Hurrica | ne insurance supplements you | r homeowner's | nolicy | v by covering prope | ty damage due to b | urricanes For |
| Cove | rage C: \$40,000 (Replacement) | Year Built: | 1972 | | 2008 | | 2000 | | | bout homeowner's hurricane in | | | | | |
| | rage D: 20% of Coverage C | Construction: | Wood (Single-wall) | | Wood (Double-wall) |) | Masonry (CMU) | | mornationa | ibout nomeowner 3 numeane in | isurance, picas | | r mps.//coa.nawaii. | gov/m3/mc3/2022/00 | numeane-i Ag.pui |
| | Liability): \$310,000 | Roof: | Hip, asphalt shing | | Gable, asphalt shi | | Flat, torched membr | ane | H | URRICANE POLICY | C | WELL | ING CHARACTERIS | TICS (same as REN | FERS) |
| Dec | luctible: \$500 | Elevation: | 15' above sea-lev | el | 15' above sea-leve | el | 15' above sea-leve | a l | Contents C | overage: \$40,000 | Construc | tion: | Wood (Single-wall) | Wood (Double-wall) | Masonry (CMU) |
| | <u> </u> | Add'l Factors: | Primary residence | | Primary residence | | Primary residence; | | | eductible: DED (below) | Wind R Dev | | None | ^ | ^ |
| | | | No claims in 5 yrs | | No claims in 5 yrs. | | No claims in 5 yrs. | | | 、 , | R = Resi | stive | | ~~ | |
| NAIC | | | Public Protection | on Class* | Public Protectio | n Class* | Public Protection | n Class* | NAIC | | 1 | U | | | |
| Co. Code | Insurance Compar | ny | 3 | 10 | 3 | 10 | 3 | 10 | Co. Code | Insurance Compar | ny | DED 2% | | | |
| 12873 | Privilege Underwriters Reciprocal Ex | kchange | \$ 124 \$ | 309 | \$ 124 \$ | 309 | \$ 111 \$ | 278 | 17221 | Homesite Insurance Compan | ıy | 2% | \$ 42 | \$ 42 | \$ 42 |
| 24376 | Spinnaker Insurance Compan | у | 125 | 159 | 125 | 159 | 125 | 159 | 10861 | Universal Property & Casualt | | 2% | 52 | 44 | 23 |
| 25143 | State Farm Fire and Casualty | | 126 | 139 | 126 | 139 | 126 | 139 | 25180 | Stillwater Insurance Company | | 2% | 45 | 45 | 20 |
| 10677 | The Cincinnati Insurance Com | | 138 | 210 | 138 | 210 | 137 | 207 | 10048 | Hyundai Marine and Fire Insu | | 2% | 78 | 50 | 50 |
| 21165 | North River Insurance Compa | | 150 | 201 | 150 | 270 | 150 | 204 | 10677 | The Cincinnati Insurance Cor | | 2% | 128 | 51 | 33 |
| 10861 | Universal Property & Casualty | /Ins. Co. | 154 | 296 | 154 | 296 | 141 | 227 | 29068 | American Family Connect P8 | | 2% | 53 | 53 | 28 |
| 11026 | Zephyr Insurance Company | | 215 | DNW | 176 | DNW | 191 | DNW | 25143 | State Farm Fire and Casualty | | 2% | 55 | 55 | 49 |
| 41742 | First Insurance Company of H | | 189 | 372 | 189 | 372 | 170 | 282 | 12502 | DB Insurance Company | | 2% | 140 | 61 | 55 |
| 15598 | Interinsurance Exchange of the Auto | | 202 | 226 | 202 | 226 | 202 | 226 | 25968 | USAA Casualty Insurance Co | | 2% | 62 | 62 | 62 |
| 41726 | First Fire and Casualty Insuration | | 203 | 401 | 203 | 401 | 182 | 305 | 21253 | Garrison Property and Casua | | 2% | 63 | 63 | 63 |
| 41734 | First Indemnity Insurance of H | | 203 | 401 | 203 | 401 | 182 | 305 | 25941 | United Services Automobile A | | 2% | 64 | 64 | 64 |
| 26298 | Farmers Property & Casualty | | 205 | 232 | 205 | 232 | 205 | 232 | 19410 | Commerce and Industry Insu | | 2% | 82 | 65 | 58 |
| 31348 | Crum & Forster Indemnity Co. | | 162 | 319 | 215 | 427 | 195 | 324 | 12767 | Hawaiian Insurance & Guara | | 2% | 107 | 66 | 40 |
| 29068 | American Family Connect P& | | 216 | 216 | 216 | 216 | 216 | 216 | 18600 | USAA General Indemnity Cor | | 2% | 66 | 66 | 66 |
| 19410 | Commerce and Industry Insur | | 218 | 356 | 218 | 356 | 204 | 322 | 12873 | Privilege Underwriters Reciprocal E | | 2% 2% | 278 | 74 | 85 |
| 25180 | Stillwater Insurance Company | | 218 | 238 | 218 | 238 | 218 | 238 | 41742 | First Insurance Company of I | | | 160 | 75 | 75 |
| 12903 | DTRIC Insurance Underwriter | | 227 | 410 | 227 228 | 410 443 | 209 207 | 319 335 | 15598 | Interinsurance Exchange of the Aut | tomobile Club | 2% 2% | 198 | 94 | <u>65</u> 113 |
| 11689 | Island Premier Insurance Con | | 228 239 | 443 269 | 228 | 269 | 207 | 269 | 11026 | Zephyr Insurance Company | | 2% | 286 336 | <u>113</u> 140 | 113 |
| 23035 | Liberty Mutual Fire Insurance Allstate Insurance Co. | Company | 239 | 269 | 239 | 269 | 239 | 269 | 10759 20338 | Universal North America Insu Palomar Specialty Insurance | | 2% | 291 | 140 | 100 |
| 22853 | Tradewind Insurance Co. | | 240 | 492 | 246 | 492 | 246 | 373 | 17521 | Laulima Exchange | Company | 2% | 291 | 149 | 123 |
| 12767 | Hawaiian Insurance & Guaran | | 254 | 492 | 259 | 492 | 229 | 378 | 25658 | The Travelers Indemnity Con | 2000 | 2% | 172 | 172 | 172 |
| 25941 | United Services Automobile A | | 259 | 265 | 259 | 265 | 265 | 265 | 12573 | Centauri Specialty Insurance | | 2% | 334 | 254 | 262 |
| 22845 | Island Insurance Company, Lt | | 205 | 580 | 205 | 580 | 205 | 439 | 13056 | RLI Insurance Company | Company | 2% | 566 | | 458 |
| 12502 | DB Insurance Company | | 305 | 533 | 305 | 533 | 270 | 439 | 13030 | Rei mourance Company | | <u>~</u> /0 | 500 | 540 | +30 |
| 28401 | American National P&C Com | anv | 305 | 307 | 305 | 307 | 307 | 307 | | | | | | | |
| 28932 | Markel American Insurance C | , | 314 | 314 | 314 | 314 | 314 | 314 | | | | | | | |
| 17221 | Homesite Insurance Company | | 316 | 314 | 316 | 314 | 314 | 316 | | | | | | | |
| 10759 | Universal North America Insu | | 318 | 596 | 318 | 596 | 290 | 457 | | | | | | | |
| 18600 | USAA General Indemnity Con | | 319 | 319 | 319 | 319 | 319 | 319 | | | | | | | |
| 21113 | United States Fire Insurance (| | 331 | 591 | 331 | 591 | 298 | 494 | | | | | | | |
| 25968 | USAA Casualty Insurance Co | | 347 | 347 | 347 | 347 | 347 | 347 | | | | | | | |
| 21253 | Garrison Property and Casual | | 353 | 353 | 353 | 353 | 353 | 353 | ^ Hurricane | roof clips | | | | | |
| 13056 | RLI Insurance Company | , | 409 | 819 | 409 | 819 | 316 | 529 | | F - | | | | | |
| 25658 | The Travelers Indemnity Com | pany | 889 | 1,720 | 889 | 1,720 | 806 | 1,305 | ^^ Foundatio | on anchors | | | | | |
| | es Not Write | | | , | | , - | | , | | | | | | | |
| | | | | | | A | | | | | | | | | |
| | | | | | UAHU - | DAMPLE | RENTERS WITH I | HURRICA | VE COVERAGE | EINGLUDED | | | | | |

| | | | | | OAH | U - SAMPLE | REN | TERS WITH | I HURRICA |
|----------|-------------------------------------------|------------|---------------|-----|----------------|--------------|--------|-----------------|------------|
| | | | | | | Assumpt | ions a | nd Dwelling | Characteri |
| NAIC | Insurance Company | Public Pro | tection Class | * | Public Protect | ction Class* | Pu | olic Protection | on Class* |
| Co. Code | insurance company | 3 | 10 | | 3 | 10 | | 3 | 10 |
| 10111 | American Bankers Insurance Company of Flc | \$ 242 | 2 \$ 24 | 2 9 | \$ 242 | \$ 242 | \$ | 242 \$ | 242 |
| 20346 | Pacific Indemnity | 678 | 3 1,22 | 5 | 678 | 1,225 | | 678 | 1,225 |
| 20281 | Federal Insurance Company | 678 | 3 1,22 | 5 | 678 | 1,225 | | 678 | 1,225 |
| 30104 | Hartford Underwriters Insurance Company | 74 | 1,33 | 3 | 741 | 1,333 | | 667 | 1,118 |
| 18279 | Bankers Standard Insurance Company | 95 | 1.85 | 3 | 951 | 1.853 | | 860 | 1.627 |

SAMPLE ANNUAL RI

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|------------------------------------------------------|--------|-----------|-----------|------------|-----------|---------|--------|-----------|--------|-----------------------|-----------------------|---------|--------|-----------|--------------|------------|-----------------------|-----|----------------|--------------------------------------------------------------------|----------------|---------|--------------|--------------|---------|
| | | | | | | | | | | | | | | | | | | | Hur | icane insurance supplements your hurricanes. For information ab | | | | | |
| RENTERS POLICY (H0-4) ASSUMPTIONS | | | | | | | DWELLI | NG CHA | ARACTI | ERISTIC | ASSUN | IPTIONS | ; | | | | | | | https://cca.hawaii.g | | | | | |
| Coverage C: \$40,000 (Replacement) | Ye | ar Built: | 1972 | | | | Ye | ar Built: | 2008 | | | | | ar Built: | | | | | HURF | RICANE POLICY ASSUMPTIONS | DWELLING | CHARACT | ERISTICS (sa | ame as HOMEO | WNERS) |
| Coverage D: 20% of Coverage C | | evation: | | | | | | | | ve sea-le | | | | | | ve sea-le | | | | | | | Wood | Wood | |
| Deductible: \$500 | Cons | truction: | | | | | Const | | | Double- | | | Const | | Masonr | | | | <u>C</u> | ontents Coverage: \$40,000 | Constr | uction: | (Single- | (Double- | Masonry |
| Section II (Liability): \$310,000 | | | | ohalt shir | | | | | | asphalt s | | | | | | ched me | | e | | Deductible: DED (below) | Wind R D | ovices: | wall) | wall) | (CMU) |
| | | Add I. | | residen | | | | Add I. | | residen ns in 5 yr | | | | Add I. | | residen | | | | Deductible. DED (below) | R = Re | | None | ~~~~ | ~ |
| | | | | ns in 5 yr | | | | | | | | | | | | ns in 5 yr | | | | - 1 | N - Ne | | | | 4 |
| NAIC Co. Code Insurance Company | 4 | Pub 5 | IIC Prote | ection Cla | ass" 9 | 10 | 4 | Pub 5 | 6 | ection Cla | ass ⁻ 9 | 10 | 4 | 9ut | 6 Blic Prote | ection Cla | ass ⁻ 9 | 10 | NAIC Co. Co | | any | DED | | | |
| 12873 Privilege Underwriters Reciprocal Exchange | \$ 124 | \$ 124 | \$ 124 | \$ 161 | \$ 186 | \$ 309 | \$ 124 | \$ 124 | \$ 124 | \$ 161 | \$ 186 | \$ 309 | \$ 111 | \$ 111 | \$ 111 | \$ 145 | \$ 167 | | 1722 | | anv | 2% | \$ 42 | \$ 42 | \$ 42 |
| 24376 Spinnaker Insurance Company | 125 | 125 | 125 | 125 | 128 | 159 | 125 | 125 | 125 | 125 | 128 | 159 | 125 | 125 | 125 | 125 | 128 | | 1086 | | , | 2% | 52 | 44 | 23 |
| 25143 State Farm Fire and Casualty Co. | 126 | 130 | 130 | 135 | 139 | 139 | 126 | 130 | 130 | 135 | 139 | 139 | 126 | 130 | 130 | 135 | 139 | | 2518 | | | 2% | 45 | 45 | |
| 10677 The Cincinnati Insurance Companies | 138 | 138 | 138 | 152 | 169 | 210 | 138 | 138 | 138 | 152 | 169 | 210 | 137 | 137 | 137 | 152 | 169 | 207 | 2906 | 8 American Family Connect F | &C Ins. Co. | 2% | 49 | 49 | 26 |
| 21165 North River Insurance Co. | 150 | 150 | 150 | 150 | 163 | 201 | 150 | 150 | 150 | 165 | 217 | 270 | 150 | 150 | 150 | 150 | 178 | 204 | 1004 | 8 Hyundai Marine and Fire In | surance Co. | 2% | 78 | 50 | 50 |
| 10861 Universal Property & Casualty Ins. Co. | 156 | 157 | 159 | 185 | 241 | 296 | 156 | 157 | 159 | 185 | 241 | 296 | 142 | 143 | 145 | 146 | 199 | 227 | 1067 | 7 The Cincinnati Insurance C | ompanies | 2% | 128 | 51 | 33 |
| 12502 DB Insurance Company | 158 | 161 | 162 | 267 | 322 | 391 | 158 | 161 | 162 | 267 | 322 | 391 | 147 | 147 | 150 | 215 | 269 | 302 | 2514 | 3 State Farm Fire and Casua | Ity Company | 2% | 55 | 55 | 49 |
| 11026 Zephyr Insurance Company | 215 | 215 | 215 | 215 | 215 | DNW | 176 | 176 | 176 | 176 | 176 | DNW | 191 | 191 | 191 | 191 | 191 | DNW | 1250 | 2 DB Insurance Company | | 2% | 140 | 61 | 55 |
| 41742 First Insurance Company of Hawaii | 189 | 191 | 192 | 228 | 299 | 372 | 189 | 191 | 192 | 228 | 299 | 372 | 172 | 174 | 175 | 177 | 246 | | 2596 | 8 USAA Casualty Insurance (| Company | 2% | 62 | 62 | 62 |
| 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 | 2125 | 3 Garrison Property and Casualty In | ns. Co. | 2% | 63 | 63 | 63 |
| 41734 First Indemnity Insurance of Hawaii | 205 | 207 | 208 | 247 | 324 | 401 | 205 | 207 | 208 | 247 | 324 | 401 | 185 | 188 | 190 | 191 | 265 | | 2594 | 1 United Services Automobile Asso | ciation | 2% | 64 | 64 | 64 |
| 26298 Farmers Property & Casualty Ins. Co. | 205 | 214 | 214 | 224 | 232 | 232 | 205 | 214 | 214 | 224 | 232 | 232 | 205 | 214 | 214 | 224 | 232 | 232 | 1941 | 0 Commerce and Industry Ins | urance Co. | 2% | 82 | 65 | 58 |
| 15598 Interinsurance Exchange of the Automobile Club | 207 | 213 | 214 | 214 | 226 | 226 | 207 | 213 | 214 | 214 | 226 | 226 | 207 | 213 | 214 | 214 | 226 | | 1860 | 0 USAA General Indemnity C | ompany | 2% | 66 | 66 | 66 |
| 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 | | 1276 | 7 Hawaiian Insurance & Guar | anty Company | y 2% | 113 | 69 | |
| 31348 Crum & Forster Indemnity Co. | 163 | 165 | 167 | 196 | 257 | 319 | 217 | 219 | 221 | 260 | 344 | 427 | 197 | 199 | 199 | 201 | 282 | | | 3 Privilege Underwriters Reciprocal | | 2% | 278 | 74 | 85 |
| 31348 Crum & Forster Indemnity Co. | 163 | 165 | 167 | 196 | 257 | 319 | 217 | 219 | 221 | 260 | 344 | 427 | 197 | 199 | 199 | 201 | 282 | | 4174 | 2 First Insurance Company or | f Hawaii | 2% | 160 | 75 | |
| 19410 Commerce and Industry Insurance Co. | 218 | 218 | 218 | 246 | 301 | 356 | 218 | 218 | 218 | 246 | 301 | 356 | 204 | 204 | 204 | 232 | 280 | | 1559 | 8 Interinsurance Exchange of the A | utomobile Club | 2% | 198 | 94 | 65 |
| 25180 Stillwater Insurance Company | 218 | 218 | 218 | 218 | 238 | 238 | 218 | 218 | 218 | 218 | 238 | 238 | 218 | 218 | 218 | 218 | 238 | | 1102 | 6 Zephyr Insurance Company | / | 2% | 286 | 113 | 113 |
| 12903 DTRIC Insurance Underwriters Ltd. | 227 | 227 | 227 | 227 | 336 | 410 | 227 | 227 | 227 | 227 | 336 | 410 | 209 | 209 | 209 | 209 | 280 | | 1075 | 9 Universal North America In | surance Co. | 2% | 336 | 140 | 100 |
| 11689 Island Premier Insurance Company | 228 | 228 | 228 | 270 | 356 | 443 | 228 | 228 | 228 | 270 | 356 | 443 | 207 | 207 | 207 | 207 | 293 | | 2033 | 8 Palomar Specialty Insuranc | e Company | 2% | 291 | 149 | 123 |
| 23035 Liberty Mutual Fire Insurance Co. | 239 | 248 | 248 | 258 | 269 | 269 | 239 | 248 | 248 | 258 | 269 | 269 | 239 | 248 | 248 | 258 | 269 | | 1752 | 1 Laulima Exchange | | 2% | 292 | 151 | 124 |
| 19232 Allstate Insurance Co. | 253 | 261 | 263 | 264 | 281 | 281 | 253 | 261 | 263 | 264 | 281 | 281 | 253 | 261 | 263 | 264 | 281 | | 2565 | 8 The Travelers Indemnity Co | ompany | 2% | 172 | 172 | 172 |
| 22853 Tradewind Insurance Company | 254 | 254 | 254 | 301 | 396 | 492 | 254 | 254 | 254 | 301 | 396 | 492 | 229 | 229 | 229 | 229 | 324 | | 1257 | 3 Centauri Specialty Insurance | e Company | 2% | 334 | 254 | 262 |
| 12767 Hawaiian Insurance & Guaranty Co. | 259 | 259 | 259 | 306 | 402 | 496 | 259 | 259 | 259 | 306 | 402 | 496 | 236 | 236 | 236 | 236 | 330 | | 1305 | 6 RLI Insurance Company | | 2% | 570 | 552 | 463 |
| 22845 Island Insurance Company, Ltd. | 297 | 297 | 297 | 353 | 465 | 580 | 297 | 297 | 297 | 353 | 465 | 580 | 270 | 270 | 270 | 270 | 382 | | | | | | | | |
| 28401 American National P&C Co. | 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 | | | | | | | | |
| 28932 Markel American Insurance Co | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | 314 | | | | | | | | |
| 10759 Universal North America Insurance Co. | 318 | 318 | 318 | 372 | 486 | 596 | 318 | 318 | 318 | 372 | 486 | 596 | 290 | 290 | 290 | 290 | 400 | | | | | | | | |
| 21113 United States Fire Insurance Co. | 331 | 331 | 331 | 331 | 478 | 591 | 331 | 331 | 331 | 331 | 478 | 591 | 298 | 298 | 298 | 298 | 429 | | | | | | | | |
| 25941 United Services Automobile Association | 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 | | | ricane roof clips | | | | | |
| 21253 Garrison Property and Casualty Ins. Co. | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | 392 | | ^^ Fo | indation anchors | | | | | |
| 18600 USAA General Indemnity Company | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 408 | | | | | | | | |
| 13056 RLI Insurance Company | 413 | 418 | 422 | 498 | 658 | 819 | 413 | 418 | 422 | 498 | 658 | 819 | 321 | 324 | 327 | 329 | 461 | 529 | | | | | | | |
| DNW = Does Not Write | | | | | | | | | | | | | | | | | | | | | | | | | |

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.

| | https://cca.nawaii.gov | | | - | | |
|------------------|------------------------------------------------------------------|--------------|---------|-----------------------------------|--------------------------------|------------------|
| HURRIC | ANE POLICY ASSUMPTIONS | DWELLING | CHARACT | | me as HOMEOV | VNERS) |
| | <u>ents Coverage:</u> \$40,000 <u>Deductible:</u> DED (below) | Construction | evices: | Wood (Single- wall) None | Wood (Double- wall) ^ | Masonry (CMU) |
| | | R = Re | sistive | | AA | |
| NAIC Co. Code | Insurance Compar | ıy | DED | | | |
| 17221 | Homesite Insurance Compar | iy | 2% | \$ 42 | \$ 42 | \$ 42 |
| 10861 | Universal Property & Casual | ty Ins. Co. | 2% | 52 | 44 | 23 |
| 25180 | Stillwater Insurance Compan | У | 2% | 45 | 45 | 20 |
| 29068 | American Family Connect P8 | &C Ins. Co. | 2% | 49 | 49 | 26 |
| 10048 | Hyundai Marine and Fire Insu | urance Co. | 2% | 78 | 50 | 50 |
| 10677 | The Cincinnati Insurance Co | mpanies | 2% | 128 | 51 | 33 |
| 25143 | State Farm Fire and Casualty | y Company | 2% | 55 | 55 | 49 |
| 12502 | DB Insurance Company | | 2% | 140 | 61 | 55 |
| 25968 | USAA Casualty Insurance Co | ompany | 2% | 62 | 62 | 62 |
| 21253 | Garrison Property and Casualty Ins | . Co. | 2% | 63 | 63 | 63 |
| 25941 | United Services Automobile Associ | ation | 2% | 64 | 64 | 64 |
| 19410 | Commerce and Industry Insu | rance Co. | 2% | 82 | 65 | 58 |
| 18600 | USAA General Indemnity Co | mpany | 2% | 66 | 66 | 66 |
| 12767 | Hawaiian Insurance & Guara | nty Company | 2% | 113 | 69 | 42 |
| 12873 | Privilege Underwriters Reciprocal E | Exchange | 2% | 278 | 74 | 85 |
| 41742 | First Insurance Company of I | Hawaii | 2% | 160 | 75 | 75 |
| 15598 | Interinsurance Exchange of the Aut | omobile Club | 2% | 198 | 94 | 65 |
| 11026 | Zephyr Insurance Company | | 2% | 286 | 113 | 113 |
| 10759 | Universal North America Insu | urance Co. | 2% | 336 | 140 | 100 |
| 20338 | Palomar Specialty Insurance | Company | 2% | 291 | 149 | 123 |
| 17521 | Laulima Exchange | | 2% | 292 | 151 | 124 |
| 25658 | The Travelers Indemnity Con | npany | 2% | 172 | 172 | 172 |
| 12573 | | Company | 2% | 334 | 254 | 262 |
| 13056 | RLI Insurance Company | | 2% | 570 | 552 | 463 |

Rates effective as of: December 1, 2024

SAMPLE ANNUAL RENTERS HURRICANE ONLY PREMIUMS

| | NEIGHBOR ISLANDS - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED | | | | | | | | | | | | | Ð | | | | | |
|--------------------------------------------------------|--------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|-----------|-----------|--------|--------|--------------------------|--------|--------|--------|--------|--------|--------|
| Assumptions and Dwelling Characteristics Same as Above | | | | | | | | | | | | | | | | | | | |
| NAIC | NAIC Public Protection Class* | | | | | | | Pub | lic Prote | ection Cl | ass* | | 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 |
| 20346 | Pacific Indemnity | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 |
| 20281 | Federal Insurance Company | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 | 875 | 875 | 979 | 979 | 1,225 | 1,225 |
| 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 |

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

S PREMIUMS