

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 - 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	159
25143	State Farm Fire and Casualty Company	126	139	126	139	126	139
10677	The Cincinnati Insurance Companies	138	210	138	210	137	207
21165	North River Insurance Company	150	201	150	270	150	204
10861	Universal Property & Casualty Ins. Co.	154	296	154	296	141	227
11026	Zephyr Insurance Company	215	DNW	176	DNW	191	DNW
41742	First Insurance Company of Hawaii	189	372	189	372	170	282
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
31348	Crum & Forster Indemnity Co.	162	319	215	427	195	324
29068	American Family Connect P&C Ins. Co.	216	216	216	216	216	216
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
23035	Liberty Mutual Fire Insurance Company	239	269	239	269	239	269
19232	Allstate Insurance Co.	246	281	246	281	246	281
22853	Tradewind Insurance Company, Ltd.	254	492	254	492	229	373
12767	Hawaiian Insurance & Guaranty Company	259	496	259	496	236	378
25941	United Services Automobile Association	265	265	265	265	265	265
22845	Island Insurance Company, Ltd.	297	580	297	580	270	439
12502	DB Insurance Company	305	533	305	533	278	411
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
10759	Universal North America Insurance Co.	318	596	318	596	290	457
18600	USAA General Indemnity Company	319	319	319	319	319	319
21113	United States Fire Insurance Co.	331	591	331	591	298	494
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	409	819	409	819	316	529
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 <https://cca.hawaii.gov/ins/files/2022/06/Hurricane-FAQ.pdf>

HURRICANE POLICY		DWELLING CHARACTERISTICS (same as RENTERS)			
Contents Coverage: \$40,000 Deductible: DED (below)		Construction: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) ^ ^^	Masonry (CMU) ^
NAIC Co. Code	Insurance Company	%	\$	\$	\$
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%	78	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
12502	DB Insurance Company	2%	140	61	55
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
12767	Hawaiian Insurance & Guaranty Co.	2%	107	66	40
18600	USAA General Indemnity Company	2%	66	66	66
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
11026	Zephyr Insurance Company	2%	286	113	113
10759	Universal North America Insurance 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 Company	2%	172	172	172
12573	Centauri Specialty Insurance Company	2%	334	254	262
13056	RLI Insurance Company	2%	566	548	458

^ 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 Insurance Company of F	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242
20346	Pacific Indemnity	678	1,225	678	1,225	678	1,225
20281	Federal Insurance Company	678	1,225	678	1,225	678	1,225
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

SAMPLE ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - 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 companies that reported Hawaii Homeowners premiums.

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												
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	128	159												
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												
21165	North River Insurance Co.	150	150	150	150	163	201	150	150	150	165	217	270	150	150	150	150	178	204												
10861	Universal Property & Casualty Ins. Co.	156	157	159	185	241	296	156	157	159	185	241	296	142	143	145	146	199	227												
12502	DB Insurance Company	158	161	162	267	322	391	158	161	162	267	322	391	147	147	150	215	269	302												
11026	Zephyr Insurance Company	215	215	215	215	215	DNW	176	176	176	176	176	DNW	191	191	191	191	191	DNW												
41742	First Insurance Company of Hawaii	189	191	192	228	299	372	189	191	192	228	299	372	172	174	175	177	246	282												
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												
31348	Crum & Forster Indemnity Co.	163	165	167	196	257	319	217	219	221	260	344	427	197	199	199	201	282	324												
31348	Crum & Forster Indemnity Co.	163	165	167	196	257	319	217	219	221	260	344	427	197	199	199	201	282	324												
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												
23035	Liberty Mutual Fire Insurance Co.	239	248	248	258	269	269	239	248	248	258	269	269	239	248	248	258	269	269												
19232	Allstate Insurance Co.	253	261	263	264	281	281	253	261	263	264	281	281	253	261	263	264	281	281												
22853	Tradewind Insurance Company	254	254	254	301	396	492	254	254	254	301	396	492	229	229	229	229	324	373												
12767	Hawaiian Insurance & Guaranty Co.	259	259	259	306	402	496	259	259	259	306	402	496	236	236	236	236	330	378												
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												
10759	Universal North America Insurance Co.	318	318	318	372	486	596	318	318	318	372	486	596	290	290	290	290	400	457												
21113	United States Fire Insurance Co.	331	331	331	331	478	591	331	331	331	331	478	591	298	298	298	298	429	494												
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												
18600	USAA General Indemnity Company	408	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

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 <https://cca.hawaii.gov/ins/files/2022/06/Hurricane-FAQ.pdf>

HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)				
Contents Coverage: \$40,000 Deductible: DED (below)		Construction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)	
		Wind R Devices:	None	^	^^	
		R = Resistive				
NAIC Co. Code	Insurance Company	g	b			
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%		78	50	50
10677	The Cincinnati Insurance Companies	2%		128	51	33
25143	State Farm Fire and Casualty Company	2%		55	55	49
12502	DB Insurance Company	2%		140	61	55
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
12767	Hawaiian Insurance & Guaranty Company	2%		113	69	42
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
11026	Zephyr Insurance Company	2%		286	113	113
10759	Universal North America Insurance 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 Company	2%		172	172	172
12573	Centauri Specialty Insurance Company	2%		334	254	262
13056	RLI Insurance Company	2%		570	552	463

^ Hurricane roof clips
^^ Foundation anchors

NEIGHBOR ISLANDS - 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*									
		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												