



# 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



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## 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.

[illegible]

POLICY COVERAGES		
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337	338	339
340	341	342
343	344	345
346	347	348
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358	359	360
361	362	363
364	365	366
367	368	

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.

Section I	Coverage <b>A:</b> 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.
	Coverage <b>B:</b> Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
	Coverage <b>C:</b> Covers damage to or loss of personal property.
	Coverage <b>D:</b> 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 <b>E:</b> 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 <b>F:</b> 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.

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

Rates effective as of: **December 1, 2025**



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: \$400,000 B: 10% of Coverage A C: 50% of Coverage A (ACV) D: 20% of Coverage A Section II (Liability): \$300,000 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
41459	Armed Forces Insurance Exchange	\$ 504	\$ 544	\$ 393	\$ 423	\$ 424	\$ 457
11689	Island Premier Insurance Company, Ltd.	586	818	551	769	531	818
15598	Interinsurance Exchange of the Automobile Club	563	685	563	685	444	562
29068	American Family Connect P&C Ins. Co.**	563	563	566	566	636	636
10759	Universal North America Insurance Co.	654	1,262	589	1,130	579	1,226
25180	Stillwater Insurance Company	694	876	655	826	655	826
10938	First Security Insurance of Hawaii	728	1,036	686	975	728	1,036
22853	Tradewind Insurance Company, Ltd.	775	1,083	728	1,017	699	1,083
11026	Zephyr Insurance Company	836	DNW	750	DNW	755	DNW
41742	First Insurance Company of Hawaii	870	1,239	819	1,164	870	1,239
25143	State Farm Fire and Casualty Company	843	843	843	843	803	803
22845	Island Insurance Company, Limited	918	1,274	863	1,197	824	1,274
12502	DB Insurance Company	949	1,264	917	1,219	903	1,201
41726	First Fire and Casualty Insurance of Hawaii	992	1,452	933	1,340	992	1,452
41734	First Indemnity Insurance of Hawaii	992	1,452	933	1,340	992	1,452
26298	Farmers Property & Casualty Ins. Co.	966	1,345	966	1,345	1,143	1,594
19410	Commerce and Industry Insurance Co.	978	1,339	978	1,339	933	1,204
13056	RLI Insurance Company	1,174	1,670	1,001	1,422	903	1,281
10677	The Cincinnati Insurance Company	1,029	1,609	1,029	1,609	1,062	1,637
12767	Hawaiian Insurance & Guaranty Co.	1,417	1,973	1,037	1,441	1,087	1,512
25941	United Services Automobile Association	1,272	1,463	1,272	1,463	1,619	1,882
21253	Garrison Property and Casualty Ins. Co.	1,326	1,503	1,326	1,503	1,774	2,024
25968	USAA Casualty Insurance Company	1,391	1,577	1,391	1,577	1,775	2,024
19232	Allstate Insurance Co.	1,406	1,785	1,406	1,785	1,275	1,617
23035	Liberty Mutual Fire Insurance Company	1,676	2,191	1,676	2,191	1,434	1,902
18600	USAA General Indemnity Company	1,702	1,958	1,702	1,958	2,148	2,477
12873	Privilege Underwriters Reciprocal Exchange	2,158	3,764	2,037	3,547	2,017	3,563
25623	The Phoenix Insurance Company**	2,543	3,539	2,543	3,539	2,543	3,539
25658	The Travelers Indemnity Company**	2,543	3,539	2,543	3,539	2,543	3,539

## 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: \$400,000 Deductible: DED (below)		Construction: Wood (Single-wall) Wind R Devices: None R = Resistive	Wood (Double-wall) ^ ^^	Masonry (CMU) ^	
NAIC Co. Code	Insurance Company				
41459	Armed Forces Insurance Exchange	2%	\$ 862	\$ 639	\$ 870
19410	Commerce and Industry Insurance Co.	2%	1,265	666	566
10677	The Cincinnati Insurance Companies	2%	2,099	837	545
12502	DB Insurance Company	2%	2,741	888	849
12573	Centauri Specialty Insurance Company	2%	2,146	933	957
20338	Palomar Specialty Insurance Company**	2%	3,349	1,043	795
17521	Laulima Exchange	2%	3,366	1,050	802
11026	Zephyr Insurance Company	2%	4,934	1,138	1,056
41742	First Insurance Company of Hawaii	2%	3,911	1,158	925
12873	Privilege Underwriters Reciprocal Exchange	2%	4,755	1,182	1,447
15598	Interinsurance Exchange of the Automobile Club	2%	2,516	1,192	821
25180	Stillwater Insurance Company	1%	1,244	1,244	681
12767	Hawaiian Insurance & Guaranty Company	2%	2,983	1,390	937
21253	Garrison Property and Casualty Ins. Co.	2%	2,642	1,431	1,636
25968	USAA Casualty Insurance Company	2%	2,642	1,431	1,636
25941	United Services Automobile Association	2%	2,813	1,524	1,741
10759	Universal North America Insurance Co.	2%	4,974	1,793	1,542
18600	USAA General Indemnity Company	2%	3,435	1,861	2,126
29068	American Family Connect P&C Ins. Co.**	2%	2,452	2,043	1,800
25658	The Travelers Indemnity Company**	2%	2,446	2,446	2,446
25623	The Phoenix Insurance Company**	2%	2,446	2,446	2,446
25143	State Farm Fire and Casualty Company	2%	3,116	2,500	2,304
13056	RLI Insurance Company	2%	3,524	3,083	3,039

^ 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
10048	Hyundai Marine and Fire Insurance Company	\$ 2,691	\$ 2,691	\$ 853	\$ 1,043	\$ 805	\$ 993
20346	Pacific Indemnity Company**	1,730	3,175	1,711	3,140	1,730	3,175
20281	Federal Insurance Company	1,730	3,175	1,711	3,140	1,730	3,175
30104	Hartford Underwriters Insurance Company	2,785	3,063	2,508	2,758	2,869	3,154

DNW = Does Not Write

\*\* Closed book of business/renewals only

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

Rates effective as of: **December 1, 2025**



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## SAMPLE ANNUAL HOMEOWNERS PREMIUMS

HOMEOWNERS POLICY (HO-3) ASSUMPTIONS		DWELLING CHARACTERISTIC ASSUMPTIONS																	
Coverage A: \$400,000 Coverage B: 10% of Coverage A Coverage C: 50% of Coverage A (ACV) Coverage D: 20% of Coverage A Deductible: \$500 Section II (Liability): \$300,000		Year Built: 1972 Elevation: 15' above sea-level Construction: Wood ( <b>Single-wall</b> ) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 2008 Elevation: 15' above sea-level Construction: Wood ( <b>Double-wall</b> ) Roof: Gable, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 2000 Elevation: 15' above sea-level Construction: Masonry ( <b>CMU</b> ) 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
41459	Armed Forces Insurance Exchange	\$ 504	\$ 505	\$ 506	\$ 515	\$ 535	\$ 544	\$ 394	\$ 394	\$ 395	\$ 401	\$ 416	\$ 423	\$ 424	\$ 425	\$ 426	\$ 433	\$ 449	\$ 457
10759	Universal North America Insurance Co.	583	607	660	712	894	1,113	526	526	526	572	803	997	517	517	517	567	869	1,082
11689	Island Premier Insurance Company, Ltd.	586	586	586	645	762	818	551	551	551	606	716	769	531	531	531	586	762	818
29068	American Family Connect P&C Ins. Co.**	563	563	563	563	563	563	566	566	566	566	566	566	636	636	636	636	636	636
25180	Stillwater Insurance Company	671	671	671	671	782	833	633	633	633	633	738	786	633	633	633	633	738	786
15598	Interinsurance Exchange of the Automobile Club	655	655	693	693	734	764	655	655	693	693	734	764	517	539	561	561	593	628
10938	First Security Insurance of Hawaii	734	743	750	815	962	1,036	691	698	705	767	905	975	734	743	750	757	962	1,036
22853	Tradewind Insurance Company, Ltd.	775	775	775	852	1,007	1,083	728	728	728	801	946	1,017	699	699	699	775	1,007	1,083
11026	Zephyr Insurance Company	836	836	836	913	1,075	DNW	750	750	750	819	964	DNW	755	755	755	836	1,075	DNW
12502	DB Insurance Company	786	965	974	874	965	1,037	760	934	942	845	931	1,000	748	918	925	771	918	985
41742	First Insurance Company of Hawaii	878	887	897	975	1,150	1,239	826	835	843	917	1,082	1,164	878	887	897	905	1,150	1,239
22845	Island Insurance Company, Ltd.	918	918	918	1,007	1,184	1,274	863	863	863	946	1,112	1,197	824	824	824	918	1,184	1,274
25941	United Services Automobile Association	895	933	963	978	1,070	1,083	895	933	963	978	1,070	1,083	1,044	1,091	1,123	1,142	1,243	1,252
25143	State Farm Fire and Casualty Company	916	916	916	916	916	916	916	916	916	916	916	916	872	872	872	872	872	872
26298	Farmers Property & Casualty Ins. Co.	938	1,027	1,027	1,070	1,159	1,246	938	1,027	1,027	1,070	1,159	1,246	1,111	1,216	1,216	1,267	1,375	1,476
41726	First Fire and Casualty Insurance of Hawaii	1,002	1,011	1,022	1,112	1,320	1,452	943	951	960	1,046	1,234	1,340	1,002	1,011	1,022	1,031	1,234	1,452
41734	First Indemnity Insurance of Hawaii	1,002	1,011	1,022	1,112	1,320	1,452	943	951	960	1,046	1,234	1,340	1,002	1,011	1,022	1,031	1,320	1,452
19410	Commerce and Industry Insurance Co.	978	978	978	1,113	1,249	1,339	978	978	978	1,113	1,249	1,339	933	933	933	1,068	1,159	1,204
25968	USAA Casualty Insurance Company	1,002	1,039	1,068	1,082	1,171	1,184	1,002	1,039	1,068	1,082	1,171	1,184	1,170	1,218	1,249	1,269	1,366	1,376
13056	RLI Insurance Company	1,187	1,198	1,209	1,317	1,553	1,670	1,011	1,020	1,030	1,122	1,323	1,422	912	921	929	939	1,191	1,281
10677	The Cincinnati Insurance Companies	1,029	1,029	1,029	1,223	1,415	1,609	1,029	1,029	1,029	1,223	1,415	1,609	1,062	1,062	1,062	1,285	1,445	1,637
12767	Hawaiian Insurance & Guaranty Co.	1,417	1,417	1,417	1,556	1,833	1,973	1,037	1,037	1,037	1,138	1,341	1,441	1,087	1,087	1,087	1,087	1,406	1,512
19232	Allstate Insurance Co.	1,431	1,431	1,548	1,548	1,617	1,785	1,431	1,431	1,548	1,548	1,617	1,785	1,381	1,406	1,431	1,431	1,573	1,617
21253	Garrison Property and Casualty Ins. Co.	1,682	1,731	1,767	1,778	1,847	1,857	1,682	1,731	1,767	1,778	1,847	1,857	2,343	2,437	2,474	2,519	2,598	2,605
23035	Liberty Mutual Fire Insurance Company	1,804	1,845	1,845	1,972	2,099	2,246	1,804	1,845	1,845	1,972	2,099	2,246	1,502	1,556	1,593	1,593	1,719	1,951
12873	Privilege Underwriters Reciprocal Exchange	2,158	2,158	2,158	2,659	3,161	3,764	2,037	2,037	2,037	2,509	2,981	3,547	2,017	2,017	2,017	2,559	2,961	3,563
18600	USAA General Indemnity Company	2,119	2,186	2,236	2,253	2,359	2,374	2,119	2,186	2,236	2,253	2,359	2,374	2,790	2,906	2,956	3,010	3,126	3,136
25658	The Travelers Indemnity Company**	2,543	2,543	2,543	2,793	3,289	3,539	2,543	2,543	2,543	2,793	3,289	3,539	2,543	2,543	2,543	2,543	3,289	3,539
25623	The Phoenix Insurance Company**	2,543	2,543	2,543	2,793	3,289	3,539	2,543	2,543	2,543	2,793	3,289	3,539	2,543	2,543	2,543	2,543	3,289	3,539

## 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 ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$400,000  Deductible: DED (below) <i>R = Resistive</i>		Construction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
		Wind R Devices:	None	^	^
NAIC Co. Code	Insurance Company	DED			
41459	Armed Forces Insurance Exchange	2%	\$ 862	\$ 639	\$ 870
19410	Commerce and Industry Ins. Co.	2%	1,265	666	566
10677	The Cincinnati Insurance Companies	2%	2,099	837	545
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17521	Laulima Exchange	2%	3,366	1,050	802
11026	Zephyr Insurance Company	2%	4,934	1,138	1,056
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15598	Interinsurance Exchange of the Automobile Club	2%	2,516	1,192	821
25180	Stillwater Insurance Company	1%	1,244	1,244	681
12767	Hawaiian Insurance & Guaranty Co.	2%	3,134	1,483	994
10759	Universal North America Insurance Co.	2%	4,974	1,793	1,542
29068	American Family Connect P&C Ins. Co.**	2%	2,281	1,901	1,675
21253	Garrison Property and Casualty Ins. Co.	2%	4,481	2,427	2,774
25658	The Travelers Indemnity Company**	2%	2,446	2,446	2,446
25623	The Phoenix Insurance Company**	2%	2,446	2,446	2,446
25143	State Farm Fire and Casualty Co.	2%	3,116	2,500	2,304
25968	USAA Casualty Insurance Company	2%	5,508	2,983	3,409
13056	RLI Insurance Company	2%	3,537	3,093	3,048
18600	USAA General Indemnity Company	2%	5,825	3,155	3,606
25941	United Services Automobile Association	2%	5,930	3,212	3,671

^ Hurricane roof clips  
^^ Foundation anchors

## 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
10048	Hyundai Marine and Fire Insurance Co.	\$2,691	\$2,691	\$2,691	\$2,691	\$2,691	\$2,691	\$ 857	\$ 862	\$ 866	\$ 871	\$ 998	\$1,043	\$ 809	\$ 814	\$ 818	\$ 823	\$ 948	\$ 993
30104	Hartford Underwriters Insurance Co.	2,785	2,785	2,785	2,785	3,063	3,063	2,508	2,508	2,508	2,508	2,758	2,758	2,869	2,869	2,869	2,869	3,154	3,154
20346	Pacific Indemnity Company**	2,915	2,915	3,045	3,045	3,175	3,175	2,882	2,882	3,011	3,011	3,140	3,140	2,915	2,915	3,045	3,045	3,175	3,175
20281	Federal Insurance Company	2,915	2,915	3,045	3,045	3,175	3,175	2,882	2,882	3,011	3,011	3,140	3,140	2,915	2,915	3,045	3,045	3,175	3,175

DNW = Does Not Write

\*\* Closed book of business/renewals only