



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



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) <p>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.</p>	BROAD FORM (HO-2) <p>In addition to the Basic Form (HO-1) coverages, this form also insures a home and personal property for collapse or damage from falling trees and other objects, and (under certain conditions) from steam and water damage.</p>	SPECIAL FORM (HO-3) <p>Open peril coverage excluding the following: flood, surface water, sewer backups, tidal waves, earthquakes, landslides, war, nuclear radiation, and hurricane. Personal property only covered for the same perils as the Broad Form (HO-2).</p>	CONTENTS BROAD FORM (HO-4) <p>This policy provides renters personal property protection against the same perils as the Broad Form (HO-2) and includes personal liability protection. Unlike the other policy forms, the renter's HO-4 form only incorporates coverages C through F.</p>	CONDO OWNERS FORM (HO-6) <p>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.</p>
<p>Generally, as coverage increases so does your premium</p>				

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.

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

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

HO POLICY (HO-4) ASSUMPTIONS		DWELLING CHARACTERISTICS					
Coverage C: \$40,000 (Replacement) Coverage D: 20% of Coverage C Section II (Liability): \$300,000 Deductible: \$500		Year Built: Construction: Roof: Elevation: Add'l Factors:	1972 Wood (Single-wall) Hip, asphalt shingle 15' above sea-level 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
10677	The Cincinnati Insurance Companies	\$ 118	\$ 190	\$ 118	\$ 190	\$ 117	\$ 187
24376	Spinnaker Insurance Company	125	159	125	159	125	159
25143	State Farm Fire and Casualty Company	144	144	144	144	144	144
11026	Zephyr Insurance Company	150	DNW	150	DNW	150	DNW
29068	American Family Connect P&C Ins. Co.**	187	187	187	187	187	187
15598	Interinsurance Exchange of the Automobile Club	202	226	202	226	202	226
26298	Farmers Property & Casualty Ins. Co.	205	232	205	232	205	232
19232	Allstate Insurance Co.	213	241	213	241	213	241
19410	Commerce and Industry Insurance Co.	218	356	218	356	204	322
25180	Stillwater Insurance Company	218	238	218	238	218	238
11689	Island Premier Insurance Company, Ltd.	228	443	228	443	207	335
25941	United Services Automobile Association	254	254	254	254	254	254
22853	Tradewind Insurance Company, Ltd.	254	492	254	492	229	373
12873	Privilege Underwriters Reciprocal Exchange	269	447	269	447	257	417
12502	DB Insurance Company	294	513	294	513	267	395
10759	Universal North America Insurance Co.	296	551	296	551	269	423
22845	Island Insurance Company, Ltd.	297	580	297	580	270	439
18600	USAA General Indemnity Company	305	305	305	305	305	305
28401	American National P&C Company	307	307	307	307	307	307
28932	Markel American Insurance Company	314	314	314	314	314	314
41742	First Insurance Company of Hawaii	315	630	315	630	282	475
17221	Homesite Insurance Company	316	316	316	316	316	316
25968	USAA Casualty Insurance Company	333	333	333	333	333	333
41726	First Fire and Casualty Insurance of Hawaii	334	670	334	670	302	508
41734	First Indemnity Insurance of Hawaii	334	670	334	670	302	508
21253	Garrison Property and Casualty Ins. Co.	338	338	338	338	338	338
12767	Hawaiian Insurance & Guaranty Company	357	692	357	692	324	525
13056	RLI Insurance Company	418	835	418	835	322	539
23043	Liberty Mutual Insurance Company	501	607	501	607	501	607
18333	Peerless Insurance Company	557	675	557	675	557	675
25658	The Travelers Indemnity Company**	889	1,720	889	1,720	806	1,305
25623	The Phoenix Insurance Company**	889	1,720	889	1,720	806	1,305

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	\$	\$	\$	\$
17221	Homesite Insurance Company	\$1,000	\$ 42	\$ 42	\$ 42
29068	American Family Connect P&C Ins. Co.**	2%	42	42	22
19410	Commerce and Industry Insurance Co.	2%	82	43	37
25180	Stillwater Insurance Company	1%	45	45	20
10048	Hyundai Marine and Fire Insurance Co.	2%	55	50	50
10677	The Cincinnati Insurance Companies	2%	128	51	33
25968	USAA Casualty Insurance Company	\$500	62	62	62
21253	Garrison Property and Casualty Ins. Co.	2%	63	63	63
25941	United Services Automobile Association	\$500	64	64	64
18600	USAA General Indemnity Company	\$500	66	66	66
12873	Privilege Underwriters Reciprocal Exchange	2%	281	74	86
12502	DB Insurance Company	2%	175	76	68
25143	State Farm Fire and Casualty Company	2%	84	84	74
15598	Interinsurance Exchange of the Automobile Club	2%	198	94	65
12767	Hawaiian Insurance & Guaranty Co.	2%	174	115	82
20338	Palomar Specialty Insurance Co.**	2%	291	133	118
17521	Laulima Exchange	2%	292	134	177
41742	First Insurance Company of Hawaii	2%	187	150	150
11026	Zephyr Insurance Company	2%	324	150	150
25658	The Travelers Indemnity Company**	2%	172	172	172
25623	The Phoenix Insurance Company**	2%	172	172	172
10759	Universal North America Insurance Co.	2%	508	211	132
12573	Centauri Specialty Insurance Company	2%	334	254	262
13056	RLI Insurance Company	2%	575	557	464

^ 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 Ins. Co. of Florida	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242	\$ 242
20346	Pacific Indemnity Company**	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

DNW = Does Not Write

** Closed book of business/renewals only

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

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.

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): \$300,000		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								
10677	The Cincinnati Insurance Companies	\$ 118	\$ 118	\$ 118	\$ 132	\$ 149	\$ 190	\$ 118	\$ 118	\$ 118	\$ 132	\$ 149	\$ 190	\$ 117	\$ 117	\$ 117	\$ 132	\$ 149	\$ 187								
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.	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144								
11026	Zephyr Insurance Company	150	150	150	150	150	DNW	150	150	150	150	150	DNW	150	150	150	150	150	DNW								
12502	DB Insurance Company	153	155	158	262	311	378	153	155	158	262	311	378	141	144	144	209	261	296								
29068	American Family Connect P&C Ins. Co.**	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187								
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								
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								
19232	Allstate Insurance Co.	218	225	226	227	241	241	218	225	226	227	241	241	218	225	226	227	241	241								
11689	Island Premier Insurance Company	228	228	228	270	356	443	228	228	228	270	356	443	207	207	207	207	293	335								
22853	Tradewind Insurance Company	254	254	254	301	396	492	254	254	254	301	396	492	229	229	229	229	324	373								
12873	Privilege Underwriters Reciprocal Exchange	269	269	269	304	328	447	269	269	269	304	328	447	257	257	257	289	310	417								
10759	Universal North America Insurance Co.	296	296	296	345	449	551	296	296	296	345	449	551	269	269	269	269	371	423								
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								
41742	First Insurance Company of Hawaii	317	320	322	382	506	630	317	320	322	382	506	630	284	289	291	295	413	475								
25941	United Services Automobile Association	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320								
41726	First Fire and Casualty Insurance of Hawaii	340	343	345	406	541	670	340	343	345	406	541	670	307	309	311	317	440	508								
41734	First Indemnity Insurance of Hawaii	340	343	345	406	541	670	340	343	345	406	541	670	307	309	311	317	440	508								
12767	Hawaiian Insurance & Guaranty Co.	357	357	357	424	558	692	357	357	357	424	588	692	324	324	324	324	458	525								
25968	USAA Casualty Insurance Company	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375								
21253	Garrison Property and Casualty Ins. Co.	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380								
18600	USAA General Indemnity Company	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385								
13056	RLI Insurance Company	422	426	429	508	672	835	422	426	429	508	672	835	325	329	332	336	470	539								
23043	Liberty Mutual Insurance Company	501	501	501	501	607	607	501	501	501	501	607	607	501	501	501	501	607	607								
18333	Peerless Indemnity Insurance Company	557	557	557	557	675	675	557	557	557	557	675	675	557	557	557	557	675	675								
25658	The Travelers Indemnity Company**	889	889	889	1,057	1,387	1,720	889	889	889	1,057	1,387	1,720	806	806	806	806	1,139	1,305								
25623	The Phoenix Insurance Company**	889	889	889	1,057	1,387	1,720	889	889	889	1,057	1,387	1,720	806	806	806	806	1,139	1,305								

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	HO			
29068	American Family Connect P&C Ins. Co.**	2%	\$ 38	\$ 38	\$ 20
17221	Homesite Insurance Company	2%	42	42	42
19410	Commerce and Industry Insurance Co.	2%	82	43	37
25180	Stillwater Insurance Company	1%	45	45	20
10048	Hyundai Marine and Fire Insurance Co.	2%	55	50	50
10677	The Cincinnati Insurance Companies	2%	128	51	33
25968	USAA Casualty Insurance Company	\$500	62	62	62
21253	Garrison Property and Casualty Ins. Co.	2%	63	63	63
25941	United Services Automobile Association	\$500	64	64	64
18600	USAA General Indemnity Company	\$500	66	66	66
12873	Privilege Underwriters Reciprocal Exchange	2%	281	74	86
12502	DB Insurance Company	2%	175	76	68
25143	State Farm Fire and Casualty Company	2%	84	84	74
15598	Interinsurance Exchange of the Automobile Club	2%	198	94	65
12767	Hawaiian Insurance & Guaranty Company	2%	181	120	85
20338	Palomar Specialty Insurance Co.**	2%	291	133	118
17521	Laulima Exchange	2%	292	134	177
41742	First Insurance Company of Hawaii	2%	187	150	150
11026	Zephyr Insurance Company	2%	324	150	150
25658	The Travelers Indemnity Company**	2%	172	172	172
25623	The Phoenix Insurance Company**	2%	172	172	172
10759	Universal North America Insurance Co.	2%	508	211	132
12573	Centauri Specialty Insurance Company	2%	334	254	262
13056	RLI Insurance Company	2%	579	561	467

^ 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 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
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