



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.

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.	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.	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).	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.	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.
>>>>>>>>	Generally, as coverage increases so does your premium >>>>>>>>			

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 CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS (HO-6) - 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 CONDO UNIT-OWNERS PREMIUMS

HO POLICY (HO-6) ASSUMPTIONS		BUILDING CHARACTERISTICS					
Contents/Interior: \$125,000 (Replacement) Coverage D: 40% of Coverage C 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
25941	United Services Automobile Association	\$ 77	\$ 85	\$ 77	\$ 85	\$ 73	\$ 78
21253	Garrison Property and Casualty Ins. Co.	108	119	108	119	102	109
25968	USAA Casualty Insurance Company	108	120	108	120	103	110
18600	USAA General Indemnity Company	144	159	144	159	136	146
10677	The Cincinnati Insurance Companies	236	457	236	457	234	449
26298	Farmers Property & Casualty Ins. Co.	308	352	308	352	308	352
19410	Commerce and Industry Insurance Company	437	794	437	794	401	705
15598	Interinsurance Exchange of the Automobile Clu	459	525	459	525	459	525
41459	Armed Forces Insurance Exchange	543	854	483	656	469	642
25143	State Farm Fire and Casualty Company	504	504	504	504	504	504
12873	Privilege Underwriters Reciprocal Exchange	521	1,078	521	1,078	484	985
29068	American Family Connect P&C Ins. Co.**	548	548	548	548	548	548
10759	Universal North America Insurance Company	583	1,154	583	1,154	529	862
41742	First Insurance Company of Hawaii	662	1,339	662	1,339	597	1,009
12767	Hawaiian Insurance & Guaranty Company	690	1,360	668	1,313	625	1,026
25180	Stillwater Insurance Company	706	782	706	782	706	782
23035	Liberty Mutual Fire Insurance Company	747	845	747	845	747	845
19232	Allstate Insurance Co.	964	1,088	964	1,088	964	1,088
11689	Island Premier Insurance Company, Ltd.	973	1,931	973	1,931	880	1,462
11026	Zephyr Insurance Company	993	DNW	993	DNW	892	DNW
41726	First Fire and Casualty Insurance of Hawaii	1,041	2,332	1,041	2,332	936	1,646
41734	First Indemnity Insurance of Hawaii	1,041	2,332	1,041	2,332	936	1,646
22853	Tradewind Insurance Company, Ltd.	1,086	2,152	1,086	2,152	982	1,620
22845	Island Insurance Company, Ltd.	1,287	2,543	1,287	2,543	1,152	1,914
25658	The Travelers Indemnity Company**	1,380	2,702	1,380	2,702	1,248	2,040
25623	The Phoenix Insurance Company**	1,380	2,702	1,380	2,702	1,248	2,040
10111	American Bankers Ins. Co. of Florida	1,391	1,391	1,391	1,391	1,263	1,263
10938	First Security Insurance of Hawaii	1,431	3,343	1,431	3,343	1,276	2,407
13056	RLI Insurance Company	1,518	3,086	1,518	3,086	1,163	1,970
12502	DB Insurance Company	4,059	7,537	4,024	7,502	3,621	5,646

OAHU - SAMPLE ANNUAL CONDO UNIT-OWNERS 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		BUILDING CHARACTERISTICS (same as CONDO OWNERS)			
Contents/Interior: \$125,000 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 Co.	2%	\$ 246	\$ 50	\$ 50
29068	American Family Connect P&C Ins. Co.**	2%	64	64	34
21253	Garrison Property and Casualty Ins. Co.	2%	94	65	57
25968	USAA Casualty Insurance Company	2%	94	65	57
25941	United Services Automobile Association	2%	111	77	68
18600	USAA General Indemnity Company	2%	122	85	75
41459	Armed Forces Insurance Exchange	\$500	122	90	111
19410	Commerce and Industry Insurance Co.	2%	257	135	115
10677	The Cincinnati Insurance Companies	2%	394	157	102
25658	The Travelers Indemnity Company **	2%	200	200	200
25623	The Phoenix Insurance Company**	2%	200	200	200
12873	Privilege Underwriters Reciprocal Exchange	2%	879	233	268
11026	Zephyr Insurance Company	2%	1,146	277	257
12502	DB Insurance Company	2%	649	281	253
12573	Centauri Specialty Insurance Company	2%	524	285	308
20338	Palomar Specialty Insurance Company**	2%	893	303	239
17521	Laulima Exchange	2%	897	305	240
41742	First Insurance Company of Hawaii	2%	682	311	248
25180	Stillwater Insurance Company	1%	314	314	134
10111	American Bankers Ins. Co. of Florida	2%	335	335	335
15598	Interinsurance Exchange of the Automobile Club	2%	723	342	236
12767	Hawaiian Insurance & Guaranty Co.	2%	739	352	245
25143	State Farm Fire and Casualty Company	2%	361	361	319
10759	Universal North America Insurance Co.	2%	1,585	660	413
13056	RLI Insurance Company	2%	2,089	2,024	1,682

^ Hurricane roof clips
^^ Foundation anchors

OAHU - SAMPLE CONDO UNIT-OWNERS 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 Company**	\$ 775	\$ 1,434	\$ 775	\$ 1,434	\$ 775	\$ 1,434
20281	Federal Insurance Company	775	1,434	775	1,434	775	1,434
30104	Hartford Underwriters Insurance Company	918	1,652	918	1,652	826	1,386

DNW = Does Not Write

** Closed book of business/renewals only

SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS (HO-6) - 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 CONDO UNIT-OWNERS PREMIUMS

CONDO OWNERS POLICY (HO-6) ASSUMPTIONS		BUILDING CHARACTERISTIC ASSUMPTIONS																															
Coverage C: \$125,000 (Replacement) Coverage D: 40% 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.																	
		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												
NAIC Co. Code	Insurance Company																																
25941	United Services Automobile Association	\$ 66	\$ 69	\$ 72	\$ 72	\$ 80	\$ 80					\$ 66	\$ 69	\$ 72	\$ 72	\$ 80	\$ 80					\$ 60	\$ 62	\$ 64	\$ 64	\$ 70	\$ 70						
25968	USAA Casualty Insurance Company	92	96	101	101	112	112					92	96	101	101	112	112					83	86	89	89	97	97						
21253	Garrison Property and Casualty Ins. Co.	115	117	121	121	127	127					115	117	121	121	127	127					109	111	113	113	118	118						
18600	USAA General Indemnity Company	154	157	162	162	171	171					154	157	162	162	171	171					146	148	151	151	157	157						
10677	The Cincinnati Insurance Companies	236	236	236	281	333	457					236	236	236	281	333	457					234	234	234	281	332	449						
26298	Farmers Property & Casualty Ins. Co.	308	325	325	339	352	352					308	325	325	339	352	352					308	325	325	339	352	352						
19410	Commerce and Industry Insurance Co.	437	437	437	508	651	794					437	437	437	508	651	794					401	401	401	473	598	705						
15598	Interins. Exchg. of the Automobile Club	473	487	489	492	525	525					473	487	489	492	525	525					473	487	489	492	525	525						
41459	Armed Forces Insurance Exchange	619	621	624	668	761	854					485	486	488	520	588	656					471	473	474	506	574	642						
25143	State Farm Fire and Casualty Co.	504	504	504	504	504	504					504	504	504	504	504	504					504	504	504	504	504	504						
12873	Privilege Underwriters Reciprocal Exchange	521	521	521	633	707	1,078					521	521	521	633	707	1,078					484	484	484	584	651	985						
10759	Universal North America Insurance Co.	537	537	537	634	840	1,053					537	537	537	634	840	1,053					487	487	487	487	685	786						
29068	American Family Connect P&C Ins. Co.**	548	548	548	548	548	548					548	548	548	548	548	548					548	548	548	548	548	548						
12767	Hawaiian Insurance & Guaranty Co.	690	690	690	823	1,092	1,360					668	668	668	795	1,056	1,313					625	625	625	625	894	1,026						
41742	First Insurance Company of Hawaii	668	675	681	808	1,074	1,339					668	675	681	808	1,074	1,339					603	610	614	621	876	1,009						
25180	Stillwater Insurance Company	706	706	706	706	782	782					706	706	706	706	782	782					706	706	706	706	782	782						
23035	Liberty Mutual Fire Insurance Company	747	777	777	807	845	845					747	777	777	807	845	845					747	777	777	807	845	845						
11689	Island Premier Insurance Company, Ltd.	973	973	973	1,168	1,547	1,931					973	973	973	1,168	1,547	1,931					880	880	880	880	1,265	1,462						
19232	Allstate Insurance Co.	994	1,022	1,026	1,029	1,088	1,088					994	1,022	1,026	1,029	1,088	1,088					994	1,022	1,026	1,029	1,088	1,088						
11026	Zephyr Insurance Company	1,002	1,011	1,020	1,213	1,600	DNW					1,002	1,011	1,020	1,213	1,600	DNW					901	910	927	933	1,306	DNW						
41726	First Fire and Casualty Insurance of Hawaii	1,052	1,062	1,071	1,273	1,784	2,332					1,052	1,062	1,071	1,273	1,784	2,332					946	956	967	977	1,375	1,646						
41734	First Indemnity Insurance of Hawaii	1,052	1,062	1,071	1,273	1,784	2,332					1,052	1,062	1,071	1,273	1,784	2,332					946	956	967	977	1,375	1,646						
22853	Tradewind Insurance Company	1,086	1,086	1,086	1,298	1,725	2,152					1,086	1,086	1,086	1,298	1,725	2,152					982	982	982	982	1,400	1,620						
22845	Island Insurance Company	1,287	1,287	1,287	1,530	2,038	2,543					1,287	1,287	1,287	1,530	2,038	2,543					1,152	1,152	1,152	1,152	1,655	1,914						
25658	The Travelers Indemnity Company**	1,380	1,380	1,380	1,644	2,174	2,702					1,380	1,380	1,380	1,644	2,174	2,702					1,248	1,248	1,248	1,248	1,776	2,040						
25623	The Phoenix Insurance Company**	1,380	1,380	1,380	1,644	2,174	2,702					1,380	1,380	1,380	1,644	2,174	2,702					1,248	1,248	1,248	1,248	1,776	2,040						
10938	First Security Insurance of Hawaii	1,448	1,467	1,485	1,842	2,595	3,343					1,448	1,467	1,485	1,842	2,595	3,343					1,294	1,307	1,320	1,335	2,027	2,407						
10111	American Bankers Ins. Co. of Florida	1,492	1,492	1,492	1,492	1,492	1,492					1,492	1,492	1,492	1,492	1,492	1,492					1,355	1,355	1,355	1,355	1,355	1,355						
13056	RLI Insurance Company	1,535	1,548	1,567	1,858	2,471	3,086					1,535	1,548	1,567	1,858	2,471	3,086					1,178	1,190	1,204	1,217	1,711	1,970						
12502	DB Insurance Company	2,620	3,126	3,156	3,156	3,857	4,796					2,585	3,091	3,121	3,121	3,822	4,761					2,329	2,787	2,817	2,409	3,115	3,585						

SAMPLE ANNUAL CONDO UNIT-OWNERS 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/Interior: \$125,000 Deductible: DED (below)		Construction: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) ^ ^^	Masonry (CMU) ^	
NAIC Co. Code	Insurance Company					
10048	Hyundai Marine and Fire Insurance Co.	2%	\$ 246	\$ 50	\$ 50	
29068	American Family Connect P&C Ins. Co.**	2%	58	58	31	
21253	Garrison Property and Casualty Ins. Co.	2%	116	81	71	
41459	Armed Forces Insurance Exchange	\$500	122	90	111	
18600	USAA General Indemnity Company	2%	151	105	92	
19410	Commerce and Industry Insurance Co.	2%	257	135	115	
10677	The Cincinnati Insurance Companies	2%	394	157	102	
25658	The Travelers Indemnity Company**	2%	200	200	200	
25968	USAA Casualty Insurance Company	2%	304	211	186	
12873	Privilege Underwriters Reciprocal Exchg.	2%	879	233	268	
25941	United Services Automobile Association	2%	380	264	232	
11026	Zephyr Insurance Company	2%	1,146	277	257	
12502	DB Insurance Company	2%	649	281	253	
12573	Centauri Specialty Insurance Company	2%	524	285	308	
20338	Palomar Specialty Insurance Co.**	2%	893	303	239	
17521	Laulima Exchange	2%	897	305	240	
41742	First Insurance Company of Hawaii	2%	682	311	248	
25180	Stillwater Insurance Company	1%	314	314	134	
15598	Interins. Exchg. of the Automobile Club	2%	723	342	236	
10111	American Bankers Ins. Co. of Florida	2%	359	359	357	
25143	State Farm Fire and Casualty Co.	2%	361	361	319	
12767	Hawaiian Insurance & Guaranty Co.	2%	775	374	259	
10759	Universal North America Ins. Co.	2%	1,585	660	413	
13056	RLI Insurance Company	2%	2,106	2,041	1,697	

^ Hurricane roof clips
^^ Foundation anchors

NEIGHBOR ISLANDS - SAMPLE CONDO UNIT-OWNERS 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
30104	Hartford Underwriters Insurance Co.	\$918	\$918	\$918	\$918	\$1,340	\$1,652	\$918	\$918	\$918	\$918	\$1,340	\$1,652	\$826	\$826	\$826	\$826	\$1,193	\$1,386
20346	Pacific Indemnity Company**	1,013	1,013	1,153	1,153	1,434	1,434	1,013	1,013	1,153	1,153	1,434	1,434	1,013	1,013	1,153	1,153	1,434	1,434
20281	Federal Insurance Company	1,013	1,013	1,153	1,153	1,434	1,434	1,013	1,013	1,153	1,153	1,434	1,434	1,013	1,013	1,153	1,153	1,434	1,434

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