



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): \$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
25941	United Services Automobile Association	\$ 67	\$ 74	\$ 67	\$ 74	\$ 64	\$ 68
25968	USAA Casualty Insurance Company	96	106	96	106	91	97
21253	Garrison Property and Casualty Insurance Co.	96	106	96	106	91	97
18600	USAA General Indemnity Company	129	142	129	142	122	131
10677	The Cincinnati Insurance Company	256	477	256	477	254	469
37265	DTRIC Insurance Company, LTD	279	539	279	539	253	411
26298	Metropolitan Property & Casualty Insurance Co.	308	352	308	352	308	352
25143	State Farm Fire and Casualty Company	315	347	315	347	315	347
10759	Universal North America Insurance Company	331	624	331	624	303	476
12767	Hawaiian Insurance & Guaranty Company Ltd.	393	765	342	662	332	555
11026	Zephyr Insurance Company	444	DNW	359	DNW	337	DNW
12873	Privilege Underwriters Reciprocal Exchange	366	914	366	914	329	823
11689	Island Premier Insurance Company, Ltd.	373	733	373	733	340	555
10861	Universal Property & Casualty Insurance Co.	406	809	406	809	366	611
22853	Tradewind Insurance Company, Limited	415	820	415	820	379	618
21105	North River Insurance Co.	430	715	430	715	394	611
23035	Liberty Mutual Fire Insurance Company	437	494	437	494	437	494
19410	Commerce and Industry Insurance Company	437	794	437	794	401	705
41459	Armed Forces Insurance Exchange	443	878	443	878	399	664
41742	First Insurance Company of Hawaii, Ltd.	453	902	453	902	409	683
15598	Interinsurance Exchange of the Automobile Club	459	525	459	525	459	525
19615	American Reliable Insurance Co	462	908	462	908	418	685
21113	United States Fire Insurance Co.	479	807	479	807	437	684
22845	Island Insurance Company, Limited	490	964	490	964	442	729
19232	Allstate Insurance Company	536	605	536	605	536	605
12502	DB Insurance	551	990	551	990	496	747
29068	IDS Property Casualty Insurance	560	560	560	560	560	560
41734	First Indemnity Insurance of Hawaii, Inc.	639	1,278	639	1,278	577	960
41726	First Fire and Casualty Insurance of Hawaii, Inc.	639	1,278	639	1,278	577	960
25180	Stillwater Insurance Company	706	782	706	782	706	782
13056	RLI Insurance Company	761	1,531	761	1,531	583	984
20281	Federal Ins co	775	1,434	775	1,434	775	1,434
20346	Pacific Indemnity Co	775	1,434	775	1,434	775	1,434
10938	First Security Insurance of Hawaii, Inc.	798	1,751	798	1,751	721	1,204
31348	Crum & Forster Indemnity Co.	824	1,403	824	1,403	753	1,190
25623	The Phoenix Insurance Company	1,380	2,702	1,380	2,702	1,248	2,040
25658	The Travelers Indemnity Company	1,380	2,702	1,380	2,702	1,248	2,040

DNW = Does Not Write

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 www.hawaii.gov/dcca/ins/hurricane-insurance.html

HURRICANE POLICY		BUILDING CHARACTERISTICS (same as CONDO OWNERS)			
Contents/Interior: \$125,000 Deductible: DED (below)		Construction: Wind R Devices: R = Resistive	Wood (Single-wall) None	Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips
NAIC Co. Code	Insurance Company	DED			
31461	Dorchester Insurance Co	2%	\$ 255	\$ 51	\$ 50
25968	USAA Casualty Insurance Company	2%	94	65	57
21253	Garrison Property and Casualty Insurance Co.	2%	94	65	57
29068	IDS Property Casualty Insurance	5%	65	65	65
25941	United Services Automobile Association	2%	111	77	68
18600	USAA General Indemnity Company	2%	122	85	75
10861	Universal Property & Casualty Insurance Co.	2%	146	124	65
12767	Hawaiian Insurance & Guaranty Company Ltd.	2%	360	129	87
12573	Centauri Specialty Insurance Company	2%	196	140	147
10887	Coastal Select Insurance Company	2%	556	144	133
11026	Zephyr Insurance Company	2%	577	146	147
41459	Armed Forces Insurance Exchange	2%	147	147	60
10799	GeoVera Insurance Company	2%	640	152	154
10677	The Cincinnati Insurance Company	2%	394	157	102
20338	Palomar Specialty Insurance Company	2%	519	192	148
25623	The Phoenix Insurance Company	2%	200	200	200
25658	The Travelers Indemnity Company	2%	200	200	200
19410	Commerce and Industry Insurance Company	2%	257	203	182
12873	Privilege Underwriters Reciprocal Exchange	2%	823	218	250
19615	American Reliable Insurance Co	2%	261	229	178
25143	State Farm Fire and Casualty Company	2%	243	243	214
37273	AXIS Insurance Company	2%	584	266	213
12502	DB Insurance	2%	492	281	193
10759	Universal North America Insurance Company	2%	719	300	188
25180	Stillwater Insurance Company	2%	314	314	134
15598	Interinsurance Exchange of the Automobile Club	2%	723	342	236
13056	RLI Insurance Company	2%	1,332	1,267	1,102

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*		<<<<<<	These sample premiums INCLUDE Hurricane coverage
		3	10	3	10	3	10		
30104	Hartford Underwriters Insurance Company	\$ 918	\$ 1,652	\$ 918	\$ 1,652	\$ 826	\$ 1,386	<<<<<<	
18279	Bankers Standard Insurance Company	1,322	2,363	1,322	2,363	1,218	2,103	<<<<<<	

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE CONDOMINIUM UNIT-OWNERS PREMIUM

Your Condominium 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 Waiialua, 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) - NEIGHBOR ISLANDS

Rates effective as of: **December 1, 2020**



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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): \$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						
25941	United Services Automobile Association	\$ 71	\$ 72	\$ 74	\$ 74	\$ 79	\$ 79	\$ 71	\$ 72	\$ 74	\$ 74	\$ 79	\$ 79	\$ 67	\$ 68	\$ 70	\$ 70	\$ 73	\$ 73						
25968	USAA Casualty Insurance Company	102	105	108	108	114	114	102	105	108	108	114	114	97	99	101	101	105	105						
21253	Garrison Property and Casualty Insurance Co.	102	105	108	108	113	113	102	105	108	108	113	113	97	99	101	101	105	105						
18600	USAA General Indemnity Company	138	141	145	145	153	153	138	141	145	145	153	153	131	133	136	136	141	141						
10677	The Cincinnati Insurance Company	256	256	256	301	353	477	256	256	256	301	353	477	254	254	254	301	352	469						
37265	DTRIC Insurance Company, LTD	279	279	279	279	436	539	279	279	279	279	436	539	253	253	253	253	357	411						
26298	Metropolitan Property & Casualty Insurance Co.	308	325	325	339	352	352	308	325	325	339	352	352	308	325	325	339	352	352						
25143	State Farm Fire and Casualty Company	315	326	326	332	347	347	315	326	326	332	347	347	315	326	326	332	347	347						
10759	Universal North America Insurance Co.	331	331	331	389	505	624	331	331	331	389	505	624	303	303	303	303	418	476						
12767	Hawaiian Insurance & Guaranty Co. Ltd.	393	393	393	409	538	765	342	342	342	405	534	662	332	332	332	332	481	555						
11026	Zephyr Insurance Company	444	444	444	444	DNW	DNW	359	359	359	359	DNW	DNW	337	337	337	337	DNW	DNW						
12873	Privilege Underwriters Reciprocal Exchange	366	366	366	475	548	914	366	366	366	475	548	914	329	329	329	428	494	823						
11689	Island Premier Insurance Company, Ltd.	373	373	373	445	588	733	373	373	373	445	588	733	340	340	340	340	483	555						
10861	Universal Property & Casualty Insurance Co.	410	414	418	493	651	809	410	414	418	493	651	809	370	374	378	382	532	611						
22853	Tradewind Insurance Company, Limited	415	415	415	498	655	820	415	415	415	498	655	820	379	379	379	379	535	618						
21105	North River Insurance Co.	430	430	430	430	591	715	430	430	430	430	591	715	394	394	394	394	537	611						
23035	Liberty Mutual Fire Insurance Company	437	454	454	472	494	494	437	454	454	472	494	494	437	454	454	472	494	494						
19410	Commerce and Industry Insurance Co.	437	437	437	508	651	794	437	437	437	508	651	794	401	401	401	473	598	705						
41459	Armed Forces Insurance Exchange	446	450	454	536	708	878	446	450	454	536	708	878	402	406	414	417	580	664						
41742	First Insurance Company of Hawaii, Ltd.	459	462	465	549	727	902	459	462	465	549	727	902	413	418	422	428	594	683						
19615	American Reliable Insurance Co	462	462	462	550	729	908	462	462	462	550	729	908	418	418	418	418	597	685						
15598	Interinsurance Exchange of the Automobile Club	473	487	489	492	525	525	473	487	489	492	525	525	473	487	489	492	525	525						
21113	United States Fire Insurance Co.	479	479	479	479	664	807	479	479	479	479	664	807	437	437	437	437	603	684						
22845	Island Insurance Company, Limited	490	490	490	586	774	964	490	490	490	586	774	964	442	442	442	442	634	729						
19232	Allstate Insurance Company	554	569	571	571	605	605	554	569	571	571	605	605	554	569	571	571	605	605						
12502	DB Insurance	555	561	569	672	795	990	555	561	569	672	795	990	503	506	512	516	649	747						
29068	IDS Property Casualty Insurance	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560						
41734	First Indemnity Insurance of Hawaii, Inc.	645	652	658	777	1,022	1,278	645	652	658	777	1,022	1,278	583	590	596	601	837	960						
41726	First Fire and Casualty Insurance of Hawaii, Inc.	645	652	658	777	1,022	1,278	645	652	658	777	1,022	1,278	583	590	596	601	837	960						
25180	Stillwater Insurance Company	706	706	706	706	782	782	706	706	706	706	782	782	706	706	706	706	782	782						
13056	RLI Insurance Company	765	774	783	926	1,227	1,531	765	774	783	926	1,227	1,531	588	596	604	606	853	984						
10938	First Security Insurance of Hawaii, Inc.	808	817	825	970	1,287	1,751	808	817	825	970	1,287	1,751	729	739	747	755	1,049	1,204						
31348	Crum & Forster Indemnity Co.	824	824	824	824	1,149	1,403	824	824	824	824	1,149	1,403	753	753	753	753	1,043	1,190						
20281	Federal Ins co	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						
20346	Pacific Indemnity Co	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						
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						
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						

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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	DM			
29068	IDS Property Casualty Insurance	5%	\$ 30	\$ 30	\$ 30
31461	Dorchester Insurance Co	2%	255	51	50
25968	USAA Casualty Insurance Company	2%	116	81	71
21253	Garrison Property and Casualty Insurance Co.	2%	116	81	71
18600	USAA General Indemnity Company	2%	151	105	92
25941	United Services Automobile Association	2%	156	108	95
10861	Universal Property & Casualty Insurance Co.	2%	146	124	65
12573	Centauri Specialty Insurance Company	2%	196	140	147
10887	Coastal Select Insurance Company	2%	556	144	133
11026	Zephyr Insurance Company	2%	577	146	147
41459	Armed Forces Insurance Exchange	2%	147	147	60
10799	GeoVera Insurance Company	2%	640	152	154
12767	Hawaiian Insurance & Guaranty Co. Ltd.	2%	378	156	94
10677	The Cincinnati Insurance Company	2%	394	157	102
20338	Palomar Specialty Insurance Company	2%	519	192	148
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25180	Stillwater Insurance Company	2%	314	314	134
15598	Interinsurance Exchange of the Automobile Club	2%	723	342	236
13056	RLI Insurance Company	2%	1,336	1,271	1,107

^ Hurricane roof clips
^^ Foundation anchors

NEIGHBOR ISLANDS - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDED

Assumptions and Dwelling Characteristics Same as Above		Public Protection Class*																							
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 Company	918	918	918	918	1,340	1,652	918	918	918	918	1,340	1,652	826	826	826	826	1,193	1,386						
18279	Bankers Standard Insurance Company	1,322	1,322	1,322	1,530	1,946	2,363	1,322	1,322	1,322	1,530	1,946	2,363	1,218	1,218	1,218	1,427	1,790	2,103						

<<<<<< these sample premiums INCLUDE Hurricane coverage >>>>>>

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

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