

SAMPLE ANNUAL HOMEOWNERS INSURANCE PREMIUMS - OAHU



The Hawaii Insurance Division of the Department of Commerce and Consumer Affairs provides this sample premium comparison of licensed insurance companies transacting Homeowners insurance in Hawaii as part of our continuing effort to assist and educate consumers.

OAHU - SAMPLE HOMEOWNERS PREMIUMS

OAHU - SAMPLE HOMEOWNERS HURRICANE PREMIUMS

HO POLICY (HO-3) ASSUMPTIONS		DWELLING CHARACTERISTICS					
Coverage A: \$250,000 B: 10% of Coverage A C: 50% of Coverage A (ACV) D: 20% of Coverage A Section II (Liability): \$100,000 Deductible: \$500 Rates effective as of December 1, 2012		Year Built: 1980		2005		1990	
		Construction: Wood (Single-wall)		Wood (Double-wall)		Masonry (CMU)	
		Roof: Hip, asphalt shingle		Hip, asphalt shingle		Flat, torched membrane	
		Elevation: 15' above sea-level		15' above sea-level		15' above sea-level	
		Add'l Factors: Primary residence		Primary residence		Primary residence	
		No claims in 5 yrs.		No claims in 5 yrs.		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
10938	First Security Insurance of HI	179	256	150	205	179	256
10677	The Cincinnati Insurance Company	162	232	162	232	162	232
41742	First Insurance Company of Hawaii	203	290	163	232	203	290
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	207	295	174	248	207	295
10805	American Pacific Insurance Company	261	398	174	280	261	392
11689	Island Premier Insurance Company, Ltd.	251	349	174	242	226	349
41734	First Indemnity Insurance of HI	239	342	191	273	239	342
41726	First Fire and Casualty Insurance of HI	239	342	191	273	239	342
37265	DTRIC Insurance Company	281	311	196	217	281	311
10861	Universal Property & Casualty Insurance Co.	209	298	209	298	188	268
28487	Farmers Insurance Hawaii, Inc.	309	461	211	329	309	455
22853	Tradewind Insurance Company, Limited	333	466	231	323	300	466
41459	Armed Forces Insurance	254	355	239	334	254	355
15598	Interinsurance Exchange of the Auto Club	283	346	257	315	283	346
22845	Island Insurance Company, Limited	392	548	272	380	352	548
21105	North River Insurance Co.	314	440	289	404	314	440
23035	Liberty Mutual Fire Ins Co	374	472	307	387	323	417
29068	IDS Property Casualty Insurance	360	455	320	404	311	407
21113	United States Fire Insurance Co	357	501	329	461	357	501
25180	Fidelity National Insurance Company	352	447	334	425	352	390
10759	Universal North America Insurance Company	350	DNW	350	DNW	350	DNW
12767	Hawaiian Insurance and Guaranty	391	528	357	481	391	528
19232	Allstate Insurance Company	393	476	393	476	359	453
25143	State Farm Fire and Casualty Company	440	520	396	468	365	431
25941	United Services Automobile Association	425	553	399	519	425	553
10340	Stonington Insurance Company	496	DNW	449	DNW	484	DNW
25968	USAA Casualty Insurance Company	486	631	456	593	486	631
26298	Metropolitan Property & Casualty Insurance Co.	519	727	456	640	492	690
13056	RLI Insurance Company	551	786	468	668	551	786
31348	Crum & Forster Indemnity Co	484	678	484	678	484	678
19615	American Reliable Insurance Company	512	717	486	681	512	717
18600	USAA General Indemnity Company	631	821	593	771	631	821
21873	Fireman's Fund Insurance Company	968	1066	910	1002	968	1066
39500	Fireman's Fund Insurance Company of Hawaii	968	1066	910	1002	968	1066
20281	Federal Insurance Company	1260	2346	1222	2275	1071	1994
20346	Pacific Indemnity Company	1260	2346	1222	2275	1071	1994
25623	The Phoenix Insurance Company	1500	2100	1500	2100	1500	2100
25658	The Travelers Indemnity Company	1500	2100	1500	2100	1500	2100

DNW = Does Not Write

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		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$250,000		Construction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)
Deductible: DED (below)		Wind R Devices:	None	Hurricane roof clips	Hurricane roof clips
Rates effective as of December 1, 2012		R = Resistive	Foundation anchors		
NAIC Co. Code	Insurance Company	DR	Premium (\$)	Premium (\$)	Premium (\$)
10799	GeoVera Insurance Company	2%	1601	368	426
11026	Zephyr Insurance Company	2%	1595	400	462
10677	The Cincinnati Insurance Company	2%	426	426	426
12767	Hawaiian Insurance and Guaranty	2%	1215	435	521
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	2%	1421	464	526
12573	Centauri Specialty Insurance Company	2%	1977	485	509
10861	Universal Property & Casualty Insurance Co.	2%	1495	595	533
25180	Fidelity National Insurance Company	1%	683	683	374
25941	United Services Automobile Association	2%	1758	686	1201
15598	Interinsurance Exchange of the Auto Club	2%	1573	745	581
37273	Axis Insurance Company	2%	2092	766	852
25968	USAA Casualty Insurance Company	2%	2009	783	1372
10340	Stonington Insurance Company	2%	1881	814	599
29068	IDS Property Casualty Insurance	5%	822	822	659
41459	Armed Forces Insurance	2%	937	937	515
19615	American Reliable Insurance Company	2%	939	939	939
25143	State Farm Fire and Casualty Company	2%	1240	995	918
18600	USAA General Indemnity Company	2%	2611	1018	1784
13056	RLI Insurance Company	2%	1469	1302	1269
25623	The Phoenix Insurance Company	2%	2446	2446	2446
25658	The Travelers Indemnity Company	2%	2446	2446	2446

OAHU - SAMPLE HOMEOWNERS AND HURRICANE COMBINED PREMIUMS

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
30104	Hartford's Underwriters Insurance Company	1418	1507	656	720	918	1007
18279	Bankers Standard Insurance Company	1381	1974	1381	1974	1307	1752

These sample premiums INCLUDE Hurricane coverage

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

Your Homeowners 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 - NEIGHBOR ISLAND



The Hawaii Insurance Division of the Department of Commerce and Consumer Affairs provides this sample premium comparison of licensed insurance companies transacting Homeowners insurance in Hawaii as part of our continuing effort to assist and educate consumers.

NEIGHBOR ISLAND - SAMPLE ANNUAL HOMEOWNERS PREMIUMS

HOMEOWNERS POLICY (HO-3) ASSUMPTIONS		DWELLING CHARACTERISTIC ASSUMPTIONS																	
Coverage A: \$250,000 C: 50% of Coverage A (ACV) D: 20% of Coverage A Section II (Liability): \$100,000 Deductible: \$500		Year Built: 1980 Elevation: 15' above sea-level Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 2005 Elevation: 15' above sea-level Construction: Wood (Double-wall) Roof: Hip, asphalt shingle Add'l: Primary residence, no claims in 5 yrs.						Year Built: 1990 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
10938	First Security Insurance of HI	181	183	185	201	238	256	150	150	150	161	190	205	181	183	185	186	238	256
41742	First Insurance Company of Hawaii	205	207	210	228	270	290	164	166	168	182	216	232	205	207	210	211	270	290
10677	The Cincinnati Insurance Company	164	165	167	181	216	232	164	165	167	181	216	232	164	165	167	168	216	232
11689	Island Premier Insurance Company, Ltd.	251	251	251	274	325	349	174	174	174	190	225	242	226	226	226	251	325	349
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	210	211	213	232	275	295	177	178	179	195	232	248	210	211	213	216	275	295
10805	American Pacific Insurance Company	266	270	274	305	359	398	178	181	184	208	250	280	266	270	274	278	352	392
41734	First Indemnity Insurance of HI	241	244	247	268	317	342	193	195	197	215	254	273	241	244	247	248	317	342
41726	First Fire and Casualty Insurance of HI	241	244	247	268	317	342	193	195	197	215	254	273	241	244	247	248	317	342
37265	DTRIC Insurance Company	281	281	281	311	311	311	196	196	196	217	217	217	281	281	281	311	311	311
10861	Universal Property & Casualty Insurance Co.	211	213	215	217	277	298	211	213	215	217	277	298	190	192	193	195	249	268
28487	Farmers Insurance Hawaii, Inc.	314	318	322	359	418	461	215	218	222	250	296	329	314	318	322	326	411	455
22853	Tradewind Insurance Company, Limited	333	333	333	365	433	466	231	231	231	253	300	323	300	300	300	333	433	466
41459	Armed Forces Insurance	254	254	254	279	330	355	239	239	239	262	310	334	254	254	254	254	330	355
22845	Island Insurance Company, Limited	392	392	392	431	509	548	272	272	272	299	353	380	352	352	352	392	509	548
21105	North River Insurance Co.	314	314	314	346	408	440	289	289	289	318	374	404	314	314	314	314	408	440
15598	Interinsurance Exchange of the Auto Club	331	331	350	350	372	388	301	301	319	319	338	353	331	331	350	350	372	388
29068	IDS Property Casualty Insurance	356	367	367	384	403	431	316	326	326	341	358	383	308	318	326	335	343	386
25180	Fidelity National Insurance Company	340	340	340	340	397	425	323	323	323	323	377	404	340	340	340	340	340	377
23035	Liberty Mutual Fire Ins Co	398	406	406	430	454	482	327	333	333	353	373	396	338	350	358	358	382	426
21113	United States Fire Insurance Co	357	357	357	393	465	501	329	329	329	362	427	461	357	357	357	357	465	501
10759	Universal North America Insurance Company	350	357	387	417	518	DNW	350	350	350	350	410	DNW	350	350	350	350	495	DNW
12767	Hawaiian Insurance and Guaranty	391	391	391	426	494	528	357	357	357	389	449	481	391	391	391	391	494	528
25941	United Services Automobile Association	425	425	425	468	510	553	399	399	399	439	479	519	425	425	425	425	510	553
19232	Allstate Insurance Company	405	405	432	432	453	476	405	405	432	432	453	476	381	393	405	405	432	453
25143	State Farm Fire and Casualty Company	486	519	519	519	575	575	437	467	467	467	517	517	405	430	430	430	479	479
26298	Metropolitan Property & Casualty Insurance Co.	505	553	553	575	624	671	444	486	486	506	549	590	480	524	524	546	592	638
10340	Stonington Insurance Company	496	496	496	496	DNW	DNW	449	449	449	449	DNW	DNW	484	484	484	484	DNW	DNW
25968	USAA Casualty Insurance Company	486	486	486	534	583	631	456	456	456	502	547	593	486	486	486	486	583	631
13056	RLI Insurance Company	556	561	567	618	731	786	472	477	482	525	621	668	556	561	567	572	731	786
31348	Crum & Forster Indemnity Co	484	484	484	534	630	678	484	484	484	534	630	678	484	484	484	484	630	678
19615	American Reliable Insurance Company	512	512	512	563	666	717	486	486	486	532	632	681	512	512	512	563	666	717
18600	USAA General Indemnity Company	631	631	631	695	758	821	593	593	593	652	711	771	631	631	631	631	758	821
21873	Fireman's Fund Insurance Company	968	968	968	968	1066	1066	910	910	910	910	1002	1002	968	968	968	968	1066	1066
39500	Fireman's Fund Insurance Company of Hawaii	968	968	968	968	1066	1066	910	910	910	910	1002	1002	968	968	968	968	1066	1066
20281	Federal Insurance Company	1327	1393	1459	2075	2256	2346	1287	1351	1416	2013	2188	2275	1128	1184	1240	1764	1917	1994
20346	Pacific Indemnity Company	1327	1393	1459	2075	2256	2346	1287	1351	1416	2013	2188	2275	1128	1184	1240	1764	1917	1994
25623	The Phoenix Insurance Company	1500	1500	1500	1650	1949	2100	1500	1500	1500	1650	1949	2100	1500	1500	1500	1500	1949	2100
25658	The Travelers Indemnity Company	1500	1500	1500	1650	1949	2100	1500	1500	1500	1650	1949	2100	1500	1500	1500	1500	1949	2100

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HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS (same as HOMEOWNERS)			
Replacement Cost: \$250,000 Deductible: DED (below) Rates effective as of: 12/1/2012		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	DR	Premium (\$)	Premium (\$)	Premium (\$)
10799	GeoVera Insurance Company	2%	1601	368	426
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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's Underwriters Insurance Company	1418	1418	1418	1418	1507	1507	656	656	656	656	720	720	918	918	918	918	1007	1007
18279	Bankers Standard Insurance Company	1381	1381	1381	1604	1381	1974	1381	1381	1381	1604	1381	1974	1307	1307	1307	1503	1677	1752

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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. Generally, dwellings located more than 5 road miles from a recognized fire station and 1000 feet from a 4" hydrant are a PPC 10. For the neighbor islands, PPC grades vary by island and community. Please contact your insurance agent to obtain the PPC associated with your property location.