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	1	UNIT-OWNER'S POLICY FORM	
BASIC FORM (HO-1)	BROAD FORM (HO-2)	SPECIAL FORM (HO-3)	CONTENTS BROAD FORM (HO-4)	Ш	CONDO OWNERS FORM (HO-6)
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.
>>>>>>> Genera	lly, as coverage increases so does your p	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.

_	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.
ion	Coverage B:	Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
ecti	<u>Coverage C:</u>	Covers damage to or loss of personal property.
0	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.
=	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.
Se	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 "heath" 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 ANNUAL HOMEOWNERS INSURANCE PREMIUMS (HO-3) - OAHU



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 - SA	MPLE ANNUAL	L HOMEOWN	ERS PR	EMIUMS				OAHU - SAMPLE ANNUAL HOMEOWNERS HURRICANE ONLY PREMIUMS										
HO PC	DLICY (HO-3) ASSUMPTIONS		DWE	ELLING C	HARACTERIST	ICS			Hurricane	insurance supplements your hon	neowner's po	olicy by	covering property da	amage due to hurrican	es. For information				
Coverage A	<u>.</u> : \$310,000	Year Built:	1972		2008		2000			about homeowner's hurricane ins									
	: 10% of Coverage A		Wood (Single-		Wood (Double		Masonry (CMI												
	: 50% of Coverage A (ACV)	Roof:	Hip, asphalt sh	ningle	Gable, asphalt	shingle	Flat, torched m	embrane	HURRICANE POLICY D				LLING CHARACTERIS	STICS (same as HOMEOWNERS)					
	: 20% of Coverage A	Elevation:	15' above sea-	level	15' above sea-l	evel	15' above sea-	level	<u>Replacem</u>	<u>nent Cost:</u> \$310,000	<u>Constru</u>	ction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)				
Section II (L	ability): \$310,000 Deductible: \$500	Add'l Factors:	Primary reside		Primary resider		Primary resider		D	eductible: DED (below)	Wind R Dev		None	Hurricane roof clips	Hurricane roof clips				
			No claims in 5	yrs.	No claims in 5 y	/rs.	No claims in 5	yrs.			R = Resistiv	/e		Foundation anchors					
NAIC	Insurance Company		Public Protection	on Class*	Public Protection		Public Protectio		NAIC	Insurance Company	,	DED							
Co. Code	incurance company		3	10	3	10	3	10	Co. Code	incurance company		ΰ							
11689	Island Premier Insurance Company, Lt	td.	\$ 310 \$	429	\$ 249 \$	344	\$ 277 \$	421	31461	Dorchester Insurance Co		2%	1,703	343	299				
12502	DB Insurance		328	431	265	344	313	410	12573	Centauri Specialty Insurance Com		2%	621	355	354				
10861	Universal Property & Casualty Insuran	nce Company	303	425	277	388	251	350	10887	Coastal Select Insurance Compar	ny	2%	1,749	356	402				
11026	Zephyr Insurance Company		348	DNW	288	DNW	307	DNW	11026	Zephyr Insurance Company		2%	1,670	382	352				
10938	First Security Insurance of Hawaii, Inc.		372	528	315	446	368	523	10799	GeoVera Insurance Company		2%	2,140	488	491				
22853	Tradewind Insurance Company, Limite		409	566	328	453 589	362 335	555	20338	Palomar Specialty Insurance Com		2%	1,741	565	405				
10759 41742	Universal North America Insurance Co First Insurance Company of Hawaii, Lt		<u>389</u> 420	713 595	328 345	502	416	668 590	12767 12502	Hawaiian Insurance & Guaranty C DB Insurance	Jompany Ltd.	2% 2%	1,548	606	<u> </u>				
37265	DTRIC Insurance Company, LTD	lu	420	446	345	384	410	446	12502	The Cincinnati Insurance Compar		2%	1,783	712	442				
22845	Island Insurance Company, Limited		400	666	385	533	400	653	12873	Privilege Underwriters Reciprocal		2%	3,009	712	884				
21105	North River Insurance Co.		369	515	409	567	369	515	37273	AXIS Insurance Company	Exonalige	2%	2,593	744	614				
21113	United States Fire Insurance Co.		420	584	409	567	420	584	19410	Commerce and Industry Insurance	e Company	2%	980	774	697				
41734	First Indemnity Insurance of Hawaii, In	1C.	491	696	415	587	487	689	10861	Universal Property & Casualty Ins		2%	2,039	778	628				
41726	First Fire and Casualty Insurance of H		491	696	415	587	487	689	19615	American Reliable Insurance Co		2%	1,001	881	684				
29068	IDS Property Casualty Insurance		487	487	417	417	499	499	10759	Universal North America Insuranc	e Company	2%	2,790	904	864				
15598	Interinsurance Exchange of the Autom	nobile Club	445	540	445	540	352	445	15598	Interinsurance Exchange of the Aut	tomobile Club	2%	1,950	924	636				
12767	Hawaiian Insurance & Guaranty Comp	bany Ltd.	546	753	460	634	481	663	25180	Stillwater Insurance Company		2%	940	940	515				
25180	Stillwater Insurance Company		523	659	494	622	494	622	41459	Armed Forces Insurance Exchange		2%	1,026	1,026	563				
25143	State Farm Fire and Casualty Compar	ny	526	620	505	594	458	541	25968	USAA Casualty Insurance Compa		2%	2,002	1,085	1,240				
31348	Crum & Forster Indemnity Co.		569	793	569	793	569	793	21253	Garrison Property and Casualty Ir		2%	2,002	1,085	1,240				
41459	Armed Forces Insurance Exchange		573	808	573	808	573	808	25941	United Services Automobile Asso	ciation	2%	2,132	1,155	1,319				
19232	Allstate Insurance Company		630	804	630	804	572	722	29068	IDS Property Casualty Insurance		5%	2,024	1,223	1,723				
19615	American Reliable Insurance Co		666	926	633	880	666	926 828	25143	State Farm Fire and Casualty Cor		2% 2%	1,538	1,234	1,138				
13056 26298	RLI Insurance Company Metropolitan Property & Casualty Insu		759 715	1,077 993	647 715	918 993	583 844	1,175	18600 22845	USAA General Indemnity Compar Island Insurance Company, Limite	-	2%	2,603	1,410	<u> </u>				
19410	Commerce and Industry Insurance Co		749	1,019	715	993	715	918	11689	Island Premier Insurance Company, Limite		2%	1,702	1,702	1,702				
10677	The Cincinnati Insurance Company	лпрапу	745	1,223	795	1,223	819	1,243	22853	Tradewind Insurance Company, L		2%	1,702	1,702	1,702				
23035	Liberty Mutual Fire Insurance Company	 זע	858	1,082	858	1,082	741	957	13056	RLI Insurance Company		2%	2,580	2,261	2,238				
25941	United Services Automobile Associatio		1,098	1,258	1,098	1,258	1,418	1,631	25623	The Phoenix Insurance Company	,	2%	2,446	2,446	2,446				
21253	Garrison Property and Casualty Insura		1,109	1,254	1,109	1,254	1,426	1,623	25658	The Travelers Indemnity Company		2%	2,446	2,446	2,446				
25968	USAA Casualty Insurance Company	i ź	1,109	1,254	1,109	1,254	1,426	1,623		· · · ·	-				<u>.</u>				
12873	Privilege Underwriters Reciprocal Exch	hange	1,337	2,407	1,221	2,198	1,201	2,195											
20281	Federal Ins co		1,352	2,429	1,337	2,402	1,322	2,375											
20346	Pacific Indemnity Co		1,352	2,429	1,337	2,402	1,322	2,375											
18600	USAA General Indemnity Company		1,395	1,599	1,395	1,599	1,773	2,039											
25623	The Phoenix Insurance Company		1,937	2,687	1,937	2,687	1,937	2,687	1										
25658	The Travelers Indemnity Company		1,937	2,687	1,937	2,687	1,937	2,687											

DNW = Does Not Write

	OAHU - SAMPLE HOMEOWNERS WITH HURRICANE COVERAGE INCLUDED														
									Assun	npti	ons and	Dw	velling Cl	haracteristics Same	as Above
NAIC	Insurance Company	Pub	olic Prote	ectio	-	Ρι	ublic Prote	ctio		Ρ	ublic Prote	ectio	-		
Co. Code			3		10		3		10		3		10		
30104	Hartford Underwriters Insurance Company	\$	2,036	\$	2,240	\$	1,596	\$	1,756	\$	2,097	\$	2,307	<<<<<	These sample premiums INCLUDE Hurrica
18279	Bankers Standard Insurance Company		1,705		2,438		1,705		2,438		1,614		2,163	<<<<<	
	Co. Code 30104	Co. Code Insurance Company 30104 Hartford Underwriters Insurance Company	Co. Code Insurance Company 30104 Hartford Underwriters Insurance Company \$	Co. Code Insurance Company 30104 Hartford Underwriters Insurance Company \$ 2,036	Co. Code Insurance Company 3 30104 Hartford Underwriters Insurance Company \$ 2,036 \$	Co. CodeInsurance Company31030104Hartford Underwriters Insurance Company\$ 2,036 \$ 2,240	Co. CodeInsurance Company31030104Hartford Underwriters Insurance Company\$ 2,036 \$ 2,240 \$	NAIC Public Protection Class* Public Prote Co. Code 3 10 3 30104 Hartford Underwriters Insurance Company \$ 2,036 \$ 2,240 \$ 1,596	NAIC Public Protection Class* Public Protection Co. Code 3 10 3 30104 Hartford Underwriters Insurance Company \$ 2,036 \$ 2,240 \$ 1,596 \$	NAIC Public Protection Class* Public Protection Class* Co. Code 9000000000000000000000000000000000000	NAIC Public Protection Class* Public Protection Class*	Assumptions and NAIC Co. Code Insurance Company Public Protection Class* Public Prot	NAIC Insurance Company Public Protection Class* Public Protection Class* Public Protection Class* Public Protection Class* 30104 Hartford Underwriters Insurance Company \$ 2,036 \$ 2,240 \$ 1,596 \$ 1,756 \$ 2,097 \$	Assumptions and Dwelling C NAIC Co. Code Insurance Company Public Protection Class* Public Protection Class* Public Protection Class* Public Protection Class* 3 10 3 10 3 10 3 10 30104 Hartford Underwriters Insurance Company \$ 2,036 \$ 2,240 \$ 1,596 \$ 1,756 \$ 2,097 \$ 2,307	NAIC Insurance Company Public Protection Class* Public Protection Class* Public Protection Class* Public Protection Class* 30104 Hartford Underwriters Insurance Company \$ 2,036 \$ 2,240 \$ 1,596 \$ 1,756 \$ 2,097 \$ 2,307 \$ 2,307 \$ <<<<<

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.

icane coverage

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

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.

DWELLING CHARACTERISTIC ASSUMPTIONS

SAMPLE ANNUAL H 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												
		HURRIC	ANE POLICY ASSUMPTIONS	DWELLING CHA	ARACTER	RISTICS (sa	me as HOME	OWNERS)					
		Replace	e <u>ment Cost:</u> \$310,000			Wood (Single- wall)	Wood (Double- wall)	Masonry (CMU)					
		<u> </u>	<u>Deductible:</u> DED (below)			None	^	^					
		NAIC	Insurance Compar	ιv	臣								
10		Co. Code		,	▫								
\$ 421		31461	Dorchester Insurance Co		2%	1,703	343	299					
410		12573	Centauri Specialty Insurance	Company	2%	621	355	354					
350		10887	Coastal Select Insurance Cor	mpany	2%	1,749	356	402					
DNW		11026	Zephyr Insurance Company		2%	1,670	382	352					
612		10799				2,140	488	491					
		20338				1,741	565	405					
555		12767		nty Co. Ltd.	2%	1,626	606	410					
446		12502			2%	1,507	645	442					
590		10677			2%	1,783	712	463					
653		12873		Exchange	2%	3,009	727	884					
		37273				2,593	744	614					
		19410	-			980	774	697					
499		10861	· · ·	*	2%	2,039	778	628					
689		29068	IDS Property Casualty Insura	nce	5%	1,318	796	1,122					
		19615	American Reliable Insurance	Co	2%	1,001	881	684					
		10759			2%	2,790	904	864					
		15598	Interinsurance Exchange of the	Automobile Clul		1,950	924	636					
		25180		•		940	940	515					
				0				563					
			•			1,538	1,234	1,138					
		22845	· · ·			1,702	1,702	1,702					
						1,702		1,702					
				-				1,702					
			•					2,102					
1,089			· ·	-		3,396	1,839	2,102					
		25941		Association		3,619	1,960	2,240					
		13056	· · · · ·					2,244					
		18600						2,733					
								2,446					
2,125		25658	The Travelers Indemnity Con	npany	2%	2,446	2,446	2,446					
	10 \$ 421 410 350 DNW 612 523 555 446 590 653 515 584 499 689 663 592 495 598 793 808 926 722 828	10 \$ 421 410 350 DNW 612 523 555 446 590 653 515 584 499 689 663 592 495 598 793 808 926 722 828 1,089 918 1,243 976 2,195	Hurring Hurring Hurring Replace NAIC Co. Code 421 31461 410 12573 350 DNW 11026 612 10799 523 20338 555 12767 446 12502 590 10677 653 12873 515 37273 584 19410 499 10861 689 29068 689 19615 663 10759 592 15588 495 25180 598 41459 793 25143 808 22845 926 11689 <th< td=""><td>NAIC Insurance Compar 10 NAIC Insurance Compar \$421 31461 Dorchester Insurance Co 410 12573 Centauri Specialty Insurance 350 10887 Coastal Select Insurance Cor 9 10 228phyr Insurance Company 10 1026 Zephyr Insurance Company 10 1026 Zephyr Insurance Company 10 1026 Zephyr Insurance Company 102 10799 GeoVera Insurance Company 10799 GeoVera Insurance Company 20338 10770 Hawaiian Insurance & Guarat 12502 10677 The Cincinnati Insurance Cor 12873 10677 The Cincinnati Insurance Cor 12873 10677 The Cincinnati Insurance Cor 137273 10861 Universal Property & Casualt 1499 10861 Universal Property & Casualt 1809 10759 Universal North America Insu 1991 10598 Interinsurance Company 1415 10759 Unive</td><td>NAIC Insurance Company 10 State \$ 421 State 10 State \$ 500 Decket 10 State \$ 501 Decket 102 State \$ 502 Construction 10 State \$ 503 State 1026 Zephyr 10279 GeoVera 10262 DB 10799 GeoVera 10877 The Cincinnati Insurance Company 10262 DB 10677 The Cincinnati Insurance Company 1255 State 1267 Hawaiian 12767 Hawaii</td><td>NAIC Insurance Company Wind R Devices: R = Resistive 10 \$421 31461 Dorchester Insurance Company Wind R Devices: R = Resistive 10 \$421 31461 Dorchester Insurance Company Wind R Devices: R = Resistive 10 \$421 31461 Dorchester Insurance Company Wind R Devices: R = Resistive 20 31461 Dorchester Insurance Company 2% 350 1087 Coastal Select Insurance Company 2% 1026 Zephyr Insurance Company 2% 10799 GeoVera Insurance Company 2% 10799 GeoVera Insurance Company 2% 10799 GeoVera Insurance Company 2% 10677 The Cincinnati Insurance Company 2% 10677 The Cincinnati Insurance Company 2% 10677 The Cincinnati Insurance Company 2% 10861 Universal Property Casualty Insurance Co. 2% 10861 Universal Property Casualty Insurance Co. 2% 10598 Interinsurance Company 2% 10759</td><td>Nurricanes. For information about homeowner's hurricane insurance www.hawaii.gov/dcca/ins/hurricane-insurance.html HURRICANE POLICY ASSUMPTIONS Replacement Cost: \$310,000 DweLLING CHARACTERISTICS (sa Construction: 0 Deductible: DED (below) Wind R Devices: R = Resistive Wood (Single- wall) 10 State Insurance Company D 10 State Insurance Company D 10 12573 Centauri Specialty Insurance Company 2% 1,703 310 12573 Centauri Specialty Insurance Company 2% 1,741 102 2287 Castal Select Insurance Company 2% 1,741 102 10799 GeoVera Insurance Company 2% 1,741 555 12767 Hawaiian Insurance & Guaranty Co. Ltd. 2% 1,523 10677 The Cincinnati Insurance Company 2% 1,741 555 12767 Hawaiian Insurance Company 2% 1,526 12873 Privilege Underwriters Reciprocal Exchange 2% 3,009 515 37273 AXIS Insurance Company 2% 2,593<!--</td--><td>NAIC Insurance Owner Association Owner Associat</td></td></th<>	NAIC Insurance Compar 10 NAIC Insurance Compar \$421 31461 Dorchester Insurance Co 410 12573 Centauri Specialty Insurance 350 10887 Coastal Select Insurance Cor 9 10 228phyr Insurance Company 10 1026 Zephyr Insurance Company 10 1026 Zephyr Insurance Company 10 1026 Zephyr Insurance Company 102 10799 GeoVera Insurance Company 10799 GeoVera Insurance Company 20338 10770 Hawaiian Insurance & Guarat 12502 10677 The Cincinnati Insurance Cor 12873 10677 The Cincinnati Insurance Cor 12873 10677 The Cincinnati Insurance Cor 137273 10861 Universal Property & Casualt 1499 10861 Universal Property & Casualt 1809 10759 Universal North America Insu 1991 10598 Interinsurance Company 1415 10759 Unive	NAIC Insurance Company 10 State \$ 421 State 10 State \$ 500 Decket 10 State \$ 501 Decket 102 State \$ 502 Construction 10 State \$ 503 State 1026 Zephyr 10279 GeoVera 10262 DB 10799 GeoVera 10877 The Cincinnati Insurance Company 10262 DB 10677 The Cincinnati Insurance Company 1255 State 1267 Hawaiian 12767 Hawaii	NAIC Insurance Company Wind R Devices: R = Resistive 10 \$421 31461 Dorchester Insurance Company Wind R Devices: R = Resistive 10 \$421 31461 Dorchester Insurance Company Wind R Devices: R = Resistive 10 \$421 31461 Dorchester Insurance Company Wind R Devices: R = Resistive 20 31461 Dorchester Insurance Company 2% 350 1087 Coastal Select Insurance Company 2% 1026 Zephyr Insurance Company 2% 10799 GeoVera Insurance Company 2% 10799 GeoVera Insurance Company 2% 10799 GeoVera Insurance Company 2% 10677 The Cincinnati Insurance Company 2% 10677 The Cincinnati Insurance Company 2% 10677 The Cincinnati Insurance Company 2% 10861 Universal Property Casualty Insurance Co. 2% 10861 Universal Property Casualty Insurance Co. 2% 10598 Interinsurance Company 2% 10759	Nurricanes. For information about homeowner's hurricane insurance www.hawaii.gov/dcca/ins/hurricane-insurance.html HURRICANE POLICY ASSUMPTIONS Replacement Cost: \$310,000 DweLLING CHARACTERISTICS (sa Construction: 0 Deductible: DED (below) Wind R Devices: R = Resistive Wood (Single- wall) 10 State Insurance Company D 10 State Insurance Company D 10 12573 Centauri Specialty Insurance Company 2% 1,703 310 12573 Centauri Specialty Insurance Company 2% 1,741 102 2287 Castal Select Insurance Company 2% 1,741 102 10799 GeoVera Insurance Company 2% 1,741 555 12767 Hawaiian Insurance & Guaranty Co. Ltd. 2% 1,523 10677 The Cincinnati Insurance Company 2% 1,741 555 12767 Hawaiian Insurance Company 2% 1,526 12873 Privilege Underwriters Reciprocal Exchange 2% 3,009 515 37273 AXIS Insurance Company 2% 2,593 </td <td>NAIC Insurance Owner Association Owner Associat</td>	NAIC Insurance Owner Association Owner Associat					

<u></u> <u>Coverage A:</u> \$310,000	Year Built: 1972	Year Built: 2008	Year Built: 2000	HURRICANE POLICY ASSUMPTIONS DWELLING CHARACTERISTICS (same as HOMEOWNERS)
Coverage B: 10% of Coverage A	Elevation: 15' above sea-level	Elevation: 15' above sea-level	Elevation: 15' above sea-level	Wood Wood March
Coverage C: 50% of Coverage A (ACV)	Construction: Wood (Single-wall)	Construction: Wood (Double-wall)	Construction: Masonry (CMU)	Replacement Cost: \$310,000 Construction: (Single- (Double- Masonry
Coverage D: 20% of Coverage A	<u>Roof:</u> Hip, asphalt shingle	<u>Roof:</u> Gable, asphalt shingle	Roof: Flat, torched membrane	wall) (CMU)
Deductible \$500	Add'l: Primary residence,	Add'l: Primary residence,	Add'l: Primary residence,	
	no claims in 5 yrs.	*	no claims in 5 yrs.	
Section II (Liability): \$310,000	no cialms in 5 yrs.	no claims in 5 yrs.	no claims in 5 yrs.	R = Resistive
NAIC	Public Protection Class*	Public Protection Class*	Public Protection Class*	
Co. Code Insurance Company	4 5 6 7 9 10	4 5 6 7 9 10	4 5 6 7 9 10	NAIC Insurance Company 문
11689 Island Premier Insurance Company, Ltd.	\$ 310 \$ 310 \$ 310 \$ 340 \$ 399 \$ 429	<pre> \$ 249 \$ 249 \$ 249 \$ 273 \$ 320 \$ 344 </pre>	\$ 277 \$ 277 \$ 277 \$ 304 \$ 391 \$ 421	31461 Dorchester Insurance Co 2% 1,703 343 299
12502 DB Insurance	330 333 337 366 401 431	267 270 273 298 319 344	314 317 321 323 383 410	12573 Centauri Specialty Insurance Company 2% 621 355 354
10861 Universal Property & Casualty Insurance C	o. 306 309 311 314 396 425	5 279 282 285 287 361 388	253 255 258 260 327 350	10887 Coastal Select Insurance Company 2% 1,749 356 402
11026 Zephyr Insurance Company	348 348 348 348 348 DNW	288 288 288 288 288 DNW	307 307 307 307 307 DNW	11026 Zephyr Insurance Company 2% 1,670 382 352
10759 Universal North America Insurance Co.	359 373 402 432 535 653	3 303 303 303 328 446 542	311 311 311 339 502 612	10799 GeoVera Insurance Company 2% 2,140 488 491
10938 First Security Insurance of Hawaii, Inc.	378 381 383 417 491 528	3 318 321 323 352 415 446	373 378 380 385 486 523	20338 Palomar Specialty Insurance Company 2% 1,741 565 405
22853 Tradewind Insurance Company, Limited	409 409 409 447 526 566	328 328 328 358 421 453	362 362 362 401 516 555	12767 Hawaiian Insurance & Guaranty Co. Ltd. 2% 1,626 606 410
37265 DTRIC Insurance Company, LTD	406 406 406 446 446 446	350 350 350 384 384 384	406 406 406 446 446 446	12502 DB Insurance 2% 1,507 645 442
41742 First Insurance Company of Hawaii, Ltd.	424 428 433 470 553 595	5 358 362 366 395 466 502	420 424 428 433 548 590	10677 The Cincinnati Insurance Company 2% 1,783 712 463
22845 Island Insurance Company, Limited	480 480 480 526 619 666	385 385 385 421 495 533	424 424 424 470 607 653	12873 Privilege Underwriters Reciprocal Exchange 2% 3,009 727 884
21105 North River Insurance Co.	369 369 369 407 478 515	5 409 409 409 448 528 567	369 369 369 369 478 515	37273 AXIS Insurance Company 2% 2,593 744 614
21113 United States Fire Insurance Co.	420 420 420 462 544 584	409 409 409 448 528 567	420 420 420 420 544 584	19410 Commerce and Industry Insurance Co. 2% 980 774 697
29068 IDS Property Casualty Insurance	487 487 487 487 487 487	417 417 417 417 417 417 417	499 499 499 499 499 499	10861 Universal Property & Casualty Insurance (2% 2,039 778 628
41734 First Indemnity Insurance of Hawaii, Inc.	497 501 505 550 648 696	6 420 422 427 464 546 587	492 496 501 505 642 689	29068 IDS Property Casualty Insurance 5% 1,318 796 1,122
41726 First Fire and Casualty Insurance of Hawaii,	Inc 497 501 505 550 648 696	6 420 422 427 464 546 587	492 496 501 505 642 689	19615 American Reliable Insurance Co 2% 1,001 881 684
12767 Hawaiian Insurance & Guaranty Co. Ltd.	546 546 546 597 701 753	3 460 460 460 502 591 634	481 481 481 481 616 663	10759 Universal North America Insurance Co. 2% 2,790 904 864
25180 Stillwater Insurance Company	506 506 506 506 589 627	478 478 478 478 556 592	478 478 478 478 556 592	15598 Interinsurance Exchange of the Automobile Club 2% 1,950 924 636
15598 Interinsurance Exchange of the Automobile Cl	ub 518 518 547 547 578 603	³ 518 518 547 547 578 603	410 427 444 444 469 495	25180 Stillwater Insurance Company 2% 940 940 515
25143 State Farm Fire and Casualty Company	582 620 620 620 688 688	3 560 594 594 594 660 660	506 540 540 540 598 598	41459 Armed Forces Insurance Exchange 2% 1,026 1,026 563
31348 Crum & Forster Indemnity Co.	569 569 569 625 736 793	3 569 569 569 625 736 793	569 569 569 569 736 793	25143 State Farm Fire and Casualty Company 2% 1,538 1,234 1,138
41459 Armed Forces Insurance Exchange	579 584 589 640 753 808	3 579 584 589 640 753 808	579 584 589 594 753 808	22845 Island Insurance Company, Limited 2% 1,702 1,702 1,702
19615 American Reliable Insurance Co	666 666 666 730 861 926	633 633 633 695 819 880	666 666 666 861 861 926	11689 Island Premier Insurance Company, Ltd. 2% 1,702 1,702 1,702
19232 Allstate Insurance Company	646 646 696 696 722 804	646 646 696 696 722 804	615 630 646 646 696 722	22853 Tradewind Insurance Company, Limited 2% 1,702 1,702 1,702
13056 RLI Insurance Company	767 774 781 849 1,002 1,077	654 660 667 724 854 918	589 596 601 607 769 828	25968 USAA Casualty Insurance Company 2% 3,396 1,839 2,102
26298 Metropolitan Property & Casualty Insurance Co	o. 694 759 759 791 856 920	694 759 759 791 856 920	820 898 898 935 1,015 1,089	21253 Garrison Property and Casualty Insurance C 2% 3,396 1,839 2,102
19410 Commerce and Industry Insurance Co.	749 749 749 850 951 1,019	9 717 717 717 813 910 974	715 715 715 817 884 918	25941 United Services Automobile Association 2% 3,619 1,960 2,240
10677 The Cincinnati Insurance Company	795 795 795 937 1,081 1,223	3 795 795 795 937 1,081 1,223	819 819 819 983 1,101 1,243	13056 RLI Insurance Company 2% 2,588 2,268 2,244
23035 Liberty Mutual Fire Insurance Company	912 931 931 984 1,040 1,104	912 931 931 984 1,040 1,104	774 802 820 820 875 976	18600 USAA General Indemnity Company 2% 4,415 2,391 2,733
12873 Privilege Underwriters Reciprocal Exchange	1,337 1,337 1,337 1,672 2,006 2,407	7 1,221 1,221 1,221 1,527 1,832 2,198	1,201 1,201 1,201 1,549 1,807 2,195	25623 The Phoenix Insurance Company 2% 2,446 2,446 2,446
25941 United Services Automobile Association	1,417 1,460 1,494 1,503 1,565 1,574	1,417 1,460 1,494 1,503 1,565 1,574	1,901 1,981 2,014 2,051 2,119 2,125	25658 The Travelers Indemnity Company 2% 2,446 2,446 2,446
21253 Garrison Property and Casualty Insurance Co.	1,418 1,459 1,489 1,498 1,553 1,560) 1,418 1,459 1,489 1,498 1,553 1,560	1,896 1,971 2,002 2,038 2,098 2,103	
25968 USAA Casualty Insurance Company	1,418 1,459 1,489 1,498 1,553 1,560	0 1,418 1,459 1,489 1,498 1,553 1,560	1,896 1,971 2,002 2,038 2,098 2,103	
18600 USAA General Indemnity Company	1,751 1,805 1,846 1,859 1,942 1,954	1,751 1,805 1,846 1,859 1,942 1,954	2,321 2,416 2,458 2,503 2,593 2,601	
25623 The Phoenix Insurance Company	1,937 1,937 1,937 2,125 2,499 2,687	7 1,937 1,937 1,937 2,125 2,499 2,687	1,937 1,937 1,937 1,937 2,499 2,687	^ Hurricane roof clips
25658 The Travelers Indemnity Company	1,937 1,937 1,937 2,125 2,499 2,687	7 1,937 1,937 1,937 2,125 2,499 2,687	1,937 1,937 1,937 1,937 2,499 2,687	^^ Foundation anchors
20281 Federal Ins co	2,228 2,228 2,329 2,329 2,429 2,429	2,203 2,203 2,303 2,303 2,402 2,402	2,178 2,178 2,276 2,276 2,375 2,375	
20346 Pacific Indemnity Co	2,228 2,228 2,329 2,329 2,429 2,429	2,203 2,203 2,303 2,303 2,402 2,402	2,178 2,178 2,276 2,276 2,375 2,375	

DNW = Does Not Write

HOMEOWNERS POLICY (H0-3) ASSUMPTIONS

	NEIGHBOR ISLANDS - SAMPLE HOMEOWNERS WITH HURRICANE COVERAGE INCLUDED																				
	Assumptions and Dwelling Characteristics Same as Above																				
NAIC			Pub	lic Prote	ction Cla	ass*			Publ	ic Prote	ction Cla	ass*			Publ	ic Prote	ction Cla	ass*			
Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10		
30104	Hartford Underwriters Insurance Company	2,036	2,036	2,036	2,036	2,240	2,240	1,596	1,596	1,596	1,596	1,756	1,756	2,097	2,097	2,097	2,097	2,307	2,307	<<<<<	< These
18279	Bankers Standard Insurance Company	1,705	1,705	1,705	1,980	2,256	2,438	1,705	1,705	1,705	1,980	2,256	2,438	1,614	1,614	1,614	1,888	2,072	2,163	<<<<<	

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

The premium cost of your Homeowners insurance policy 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 insurance company 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 insurance 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. 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.

Rates effective as of: December 1, 2020

SAMPLE ANNUAL HOMEOWNERS HURRICANE ONLY PREMIUMS

se sample premiums INCLUDE Hurricane coverage

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	1	UNIT-OWNER'S POLICY FORM	
BASIC FORM (HO-1)	BROAD FORM (HO-2)	SPECIAL FORM (HO-3)	CONTENTS BROAD FORM (HO-4)	Ш	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.	I	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.
>>>>>>> Genera	lly, as coverage increases so does your r	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.

_	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.
ion	Coverage B:	Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
ecti	<u>Coverage C:</u>	Covers damage to or loss of personal property.
0	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.
=	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.
Se	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 "heath" 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 ANNUAL RENTERS (TENANT) INSURANCE PREMIUMS (HO-4) - OAHU

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											•		RS HURRICANE ON			
НО РО	DLICY (HO-4) ASSUMPTIONS		DW	ELLING C	HARACTERIS	STICS				Hurricane i	nsurance supplements your hom	neowner's po	olicy by	covering property d	amage due to hurrican	es For information	
	overage C: \$40,000 (Replacement)	Year Built:	1972		2008		2000		·		about homeowner's hurricane ins				-		
	overage D: 20% of Coverage C	Construction:	Wood (Single	e-wall)	Wood (Doub	le-wall)	Masonry (CN	/U)				· 1		0			
Section	II (Liability): \$310,000	<u>Roof:</u>	Hip, asphalt s	hingle	Gable, aspha	It shingle	Flat, torched	membrane		Н	IURRICANE POLICY		DWELLING CHARACTERISTICS (same as RENTERS)				
	Deductible: \$500	Elevation:	15' above sea	a-level	15' above sea	a-level	15' above sea	a-level		Contents Co	<u>overage:</u> \$40,000	Construc	tion:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)	
			Primary reside	ence;	Primary resid		Primary resid	ence;			ductible: DED (below)	Wind R Dev	ices:	None	Hurricane roof clips	Hurricane roof clips	
			No claims in 5	ō yrs.	No claims in §	5 yrs.	No claims in s	5 yrs.				R = Resistive	e		Foundation anchors		
NAIC			Public Protecti	on Class*	Public Protect	ion Class*	Public Protect	ion Class*		NAIC			▣				
Co. Code	Insurance Company	У	3	10	3	10	3	10	0	Co. Code	Insurance Company		DED				
25941	Privilege Underwriters Reciprocal Ex	kchange	\$ 115 \$	5 289	\$ 115 \$	\$ 289	\$ 104 \$	\$ 260		29068	IDS Property Casualty Insurance		5%	\$ 43	\$ 43	\$ 43	
25143	State Farm Fire and Casualty Compa		120	132	120	132	120	132			Universal Property & Casualty Insu	urance Co.	2%	52	44	23	
24376	Spinnaker Insurance Company		125	125	125	125	125	125			Stillwater Insurance Company		2%	45	45	20	
12502	DB Insurance		136	241	136	241	136	241		31461	Dorchester Insurance Co		2%	106	50	50	
10677	The Cincinnati Insurance Company		138	210	138	210	137	207			Hawaiian Insurance & Guaranty C		2%	93	50	30	
11026	Zephyr Insurance Company		150	DNW	150	DNW	150	DNW			The Cincinnati Insurance Company	,	2%	128	51	33	
10861	Universal Property & Casualty Insura		154	296	154	296	141	227			State Farm Fire and Casualty Com	npany	2%	55	55	49	
41742	First Insurance Company of Hawaii,	Ltd.	187	375	187	375	172	283			Zephyr Insurance Company		2%	161	57	50	
37265	DTRIC Insurance Company, LTD		187	352	187	352	168	270			United Services Automobile Assoc		2%	63	63	63	
29068	IDS Property Casualty Insurance		191	191	191	191	191	191			USAA Casualty Insurance Compar	-	2%	63	63	63	
15598	Interinsurance Exchange of the Auto		202	226	202	226	202	226			USAA General Indemnity Compan		2%	63	63	63	
41734 41726	First Indemnity Insurance of Hawaii, First Fire and Casualty Insurance of		203	403	203	403	<u>184</u> 184	305 305			Garrison Property and Casualty In Commerce and Industry Insurance		2%	<u>63</u> 82	63	<u> </u>	
26298	Metropolitan Property & Casualty Insurance of		203 205	232	203	232	205	232			Privilege Underwriters Reciprocal		2% 2%	260	69	79	
23035	Liberty Mutual Fire Insurance Compa		205	243	203	243	203	243			AXIS Insurance Company	Exendinge	2%	160	75	75	
19410	Commerce and Industry Insurance C	•	218	356	218	356	204	322			DB Insurance		2%	133	76	52	
25180	Stillwater Insurance Company	Jonipany	218	238	218	238	218	238			Palomar Specialty Insurance Com	oanv	2%	178	89	77	
10759	Universal North America Insurance (Company	228	415	228	415	208	321			Interinsurance Exchange of the Au		2%	198	94	65	
11689	Island Premier Insurance Company,		228	443	228	443	207	335			GeoVera Insurance Company		2%	174	100	100	
19232	Allstate Insurance Company		234	266	234	266	234	266			Coastal Select Insurance Compan	у	2%	142	100	100	
25941	United Services Automobile Associat	tion	240	240	240	240	240	240		10759	Universal North America Insurance	e Company	2%	230	100	100	
10111	American Bankers Insurance Compa	any of Florida	242	242	242	242	242	242		12573	Centauri Specialty Insurance Com	pany	2%	125	125	125	
22853	Tradewind Insurance Company, Limi		254	492	254	492	229	373			The Phoenix Insurance Company		2%	172	172	172	
12767	Hawaiian Insurance & Guaranty Con	npany Ltd.	267	511	267	511	218	365			The Travelers Indemnity Company	,	2%	172	172	172	
22845	Island Insurance Company, Limited		297	580	297	580	270	439		13056	RLI Insurance Company		2%	558	540	452	
18600	USAA General Indemnity Company		302	302	302	302	302	302									
28401	American National Property And Cas	sualty Company	307	307	307	307	307	307									
21105	North River Insurance Co.		312	538	312	538	285	455									
21113 21253	United States Fire Insurance Co. Garrison Property and Casualty Insu		351 358	611 358	<u>351</u> 358	611 358	<u>318</u> 358	514 358									
25968	USAA Casualty Insurance Company		358	358	358	358	358	358									
13056	RLI Insurance Company		401	804	401	804	310	518									
31348	Crum & Forster Indemnity Co.		476	824	476	824	433	695									
20281	Federal Ins co		678	1,225	678	1,225	678	1,225									
20346	Pacific Indemnity Co		678	1,225	678	1,225	678	1,225									
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									
10938	First Security Insurance of Hawaii, In	ıc.	DNW	DNW	DNW	DNW	DNW	DNW									
DNW = Does	s Not Write																

	OAHU - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED														
	Assumptions and Dwelling Characteristics Same as Above														
NAIC		Pu	blic Prot	ectio	n Class*	Pu	blic Prot	ectio	n Class*	Pu	blic Prote	ectior	n Class*		
Co. Code			3		10		3		10		3		10		
10111	American Bankers Insurance Company of Florida	\$	242	\$	242	\$	242	\$	242	\$	242	\$	242	<<<<<	
30104	Hartford Underwriters Insurance Company	\$	741	\$	1,333	\$	741	\$	1,333	\$	667	\$	1,118	<<<<<	These sample premiums INCLUDE Hurricane
18279	Bankers Standard Insurance Company		951		1,853		951		1,853		860		1,627	<<<<<	
	Co. Code 10111 30104	Co. Code Insurance Company 10111 American Bankers Insurance Company of Florida 30104 Hartford Underwriters Insurance Company	Co. Code Insurance Company 10111 American Bankers Insurance Company of Florida \$ 30104 Hartford Underwriters Insurance Company \$	Co. CodeInsurance Company310111American Bankers Insurance Company of Florida\$ 24230104Hartford Underwriters Insurance Company\$ 741	Co. CodeInsurance Company310111American Bankers Insurance Company of Florida\$ 242 \$30104Hartford Underwriters Insurance Company\$ 741 \$	Co. CodeInsurance Company31010111American Bankers Insurance Company of Florida\$ 242 \$ 24230104Hartford Underwriters Insurance Company\$ 741 \$ 1,333	Co. CodeInsurance Company31010111American Bankers Insurance Company of Florida\$ 242 \$ 242 \$30104Hartford Underwriters Insurance Company\$ 741 \$ 1,333 \$	NAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 310111American Bankers Insurance Company of Florida 30104\$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 741 \$ 1,333 \$ 741	NAIC Co. Code Insurance Company Public Protection Class* Public Protection 10111 American Bankers Insurance Company of Florida \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ 242 \$ \$ \$ 242 \$ \$ \$ 242 \$ \$ \$ 242 \$ \$ \$ 242 \$ \$ \$ 242 \$ \$ \$ 242 \$ \$ \$ \$	NAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3Public Protection Class* 	NAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* <th>NAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 310111American Bankers Insurance Company of Florida 30104\$ 242\$</br></th> <th>Assumptions and DwNAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 310111American Bankers Insurance Company of Florida 30104\$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 30104</th> <th>Assumptions and Dwelling CNAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Prot</th> <th>Assumptions and Dwelling Characteristics SanNAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3<!--</th--></th>	NAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3Public Protection Class* 	Assumptions and DwNAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 3Public Protection Class* 310111American Bankers Insurance Company of Florida 30104\$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 242 \$ 30104	Assumptions and Dwelling CNAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Prot	Assumptions and Dwelling Characteristics SanNAIC Co. CodeInsurance CompanyPublic Protection Class* 3Public Protection Class* 3 </th

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE RENTERS PREMIUM

Your Renters 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.

Rates effective as of: December 1, 2020

ine coverage

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

Year Built: 1972

Elevation: 15' above sea-level

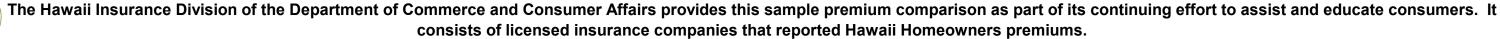
Construction: Wood (Single-wall)

RENTERS POLICY (HO-4) ASSUMPTIONS

<u>Coverage C:</u> \$40,000 (Replacement)

Coverage D: 20% of Coverage C

Deductible: \$500



Year Built: 2008

DWELLING CHARACTERISTIC ASSUMPTIONS

Elevation: 15' above sea-level

Construction: Wood (Double-wall)

SAMPLE ANNUAL RENTERS PREMIUMS

	Hurricane insura hurricane
	HURRICANE F
ine	Contents Cove
	Deduc

Year Built: 2000

Elevation: 15' above sea-level

Construction: Masonry (CMU)

<u>⊻</u>	Consu	uction.	•	-			Consu		wood (I				Consu		Flat, tor					Conte	1115	
Section I	II (Liability): \$310,000		<u>Roof:</u>	Hip, asp	ohalt shi	ngle			<u>Roof:</u>	Gable, a	asphalt s	shingle										
			<u>Add'l:</u>	Primary	residen	ice,			<u>Add'l:</u>	Primary	residen	ce,			<u>Add'l:</u>	Primary	residen	ce,				Ľ
				no clain	ns in 5 y	rs.				no claim	ns in 5 y	rs.				no claim	ns in 5 yı	S.				
NAIC			Publ	ic Prote	ction Cl	ass*			Publ	ic Prote	ction Cla	ass*			Publ	ic Prote	ction Cla	ass*			NAI	
Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10		Co. Co	ode
12873 F	Privilege Underwriters Reciprocal Exchange	\$ 115	\$ 115	\$ 115	\$ 150	\$ 173	\$ 289	\$ 115	\$ 115	\$ 115	\$ 150	\$ 173	\$ 289	\$ 104	\$ 104	\$ 104	\$ 135	\$ 156	\$ 260		2906	38
25143 S	State Farm Fire and Casualty Company	120	124	124	128	132	132	120	124	124	128	132	132	120	124	124	128	132	132		1086	31
24376 S	Spinnaker Insurance Company	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125		2518	30
12502 E	DB Insurance	137	139	141	166	195	241	137	139	141	166	195	241	137	139	141	142	195	241		3146	<u>51</u>
10677 T	The Cincinnati Insurance Company	138	138	138	152	169	210	138	138	138	152	169	210	137	137	137	152	169	207		1067	7
11026 Z	Zephyr Insurance Company	150	150	150	150	DNW	DNW	150	150	150	150	DNW	DNW	150	150	150	150	DNW	DNW		1276	37
10861 L	Jniversal Property & Casualty Insurance Co.	156	157	159	185	241	296	156	157	159	185	241	296	142	143	145	146	199	227		2514	13
37265 E	DTRIC Insurance Company, LTD	187	187	187	187	286	352	187	187	187	187	286	352	168	168	168	168	235	270		1102	26
41742 F	First Insurance Company of Hawaii, Ltd.	191	192	194	229	302	375	191	192	194	229	302	375	173	175	176	177	247	283		2594	11
29068 I	DS Property Casualty Insurance	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191		2596	38
41734 F	First Indemnity Insurance of Hawaii, Inc.	204	207	211	246	324	403	204	207	211	246	324	403	186	189	189	191	266	305		1860)0
41726 F	First Fire and Casualty Insurance of Hawaii, Inc.	204	207	211	246	324	403	204	207	211	246	324	403	186	189	189	191	266	305		2125	53
26298 N	Metropolitan Property & Casualty Insurance Co.	205	214	214	224	232	232	205	214	214	224	232	232	205	214	214	224	232	232		1941	0
15598 li	nterinsurance Exchange of the Automobile Club	207	213	214	214	226	226	207	213	214	214	226	226	207	213	214	214	226	226		1287	73
23035 L	iberty Mutual Fire Insurance Company	216	224	224	232	243	243	216	224	224	232	243	243	216	224	224	232	243	243		3727	73
19410 C	Commerce and Industry Insurance Co.	218	218	218	246	301	356	218	218	218	246	301	356	204	204	204	232	280	322		1250)2
25180 5	Stillwater Insurance Company	218	218	218	218	238	238	218	218	218	218	238	238	218	218	218	218	238	238		2033	38
10759 L	Jniversal North America Insurance Co.	228	228	228	264	340	415	228	228	228	264	340	415	208	208	208	208	283	321		1559) 8
11689 l	sland Premier Insurance Company, Ltd.	228	228	228	270	356	443	228	228	228	270	356	443	207	207	207	207	293	335		1079	99
25941 L	Jnited Services Automobile Association	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236		1088	37
19232 A	Allstate Insurance Company	240	248	249	250	266	266	240	248	249	250	266	266	240	248	249	250	266	266		1075	59
10111 A	American Bankers Insurance Co. of Florida	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242		1257	73
22853 T	Fradewind Insurance Company, Limited	254	254	254	301	396	492	254	254	254	301	396	492	229	229	229	229	324	373		2562	23
12767 H	Hawaiian Insurance & Guaranty Co. Ltd.	267	267	267	315	414	511	267	267	267	315	414	511	218	218	218	218	315	365		2565	58
22845 l	sland Insurance Company, Limited	297	297	297	353	465	580	297	297	297	353	465	580	270	270	270	270	382	439		1305	56
18600 L	JSAA General Indemnity Company	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298			
28401 A	American National Property and Casualty Co.	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307			
21105 N	North River Insurance Co.	312	312	312	312	440	538	312	312	312	312	440	538	285	285	285	285	397	455			
21113 L	Jnited States Fire Insurance Co.	351	351	351	351	498	611	351	351	351	351	498	611	318	318	318	318	449	514			
21253 (Garrison Property and Casualty Insurance Co.	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354			
25968 L	JSAA Casualty Insurance Company	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354			
13056 F	RLI Insurance Company	406	409	413	490	647	804	406	409	413	490	647	804	314	316	321	324	450	518			
31348 0	Crum & Forster Indemnity Co.	476	476	476	476	671	824	476	476	476	476	671	824	433	433	433	433	606	695			
20281 F	Federal Ins Co.	875	875	979	979	1,225	1,225	875	875	979	979	1,225	1,225	875	875	979	979	1,225	1,225			
20346 F	Pacific Indemnity Co	875	875	979	979	1,225	1,225	875	875	979	979	1,225	1,225	875	875	979	979	1,225	1,225			
25623 T	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		L	
25658 T	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			
10938 F	First Security Insurance of Hawaii, Inc.	DNW	DNW	DNW	DNW	DNW		DNW	DNW	DNW	DNW	DNW		DNW	DNW	DNW	DNW	DNW	DNW			
DNW = D	Does Not Write																					
																				-		-

	NEIGHBOR ISLANDS - SAMPLE RENTERS WITH HURRICANE COVERAGE INCLUDED																			
	Assumptions and Dwelling Characteristics Same as Above																			
NAIC	NAIC Insurance Company Public Protection Class* Public Protection Class*															lic Prote	ction Cla	ass*		
Co. Code		4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10	
10111	American Bankers Insurance 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	<<<<< [hese
18279	Bankers Standard Insurance Company	951	951	951	1,131	1,492	1,853	951	951	951	1,131	1,492	1,853	860	860	860	1,041	1,357	1,627	<<<<<
							SAMPL	E PREM	/IUM V	S. YOU	IR CUR	RENT	OR PRO	OSPECT	IVE HO	OMEOV	VNERS	PREM	IUM	

The premium cost of your Renters insurance policy 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 insurance company 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 insurance 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. 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.

Rates effective as of: December 1, 2020

SAMPLE ANNUAL RENTERS HURRICANE ONLY PREMIUMS
ane 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

	mourun						
CANE POLICY ASSUMPTIONS	RACTE	RISTICS (sa	me as HOMI	EOV	VNERS)		
	1			Wood	Wood		
<u>s Coverage:</u> \$40,000		<u>Construc</u>	tion:	(Single-	(Double-	Ма	asonry
				wall)	wall)	((CMU)
Deductible: DED (below)		Wind R Dev	ices:	None	^		^
		R = Resist	ive		~~		
				Г			
Insurance Compa	DED						
IDS Property Casualty Insu			5%	\$ 19	\$ 19	_	\$ 19
Universal Property & Casua	alty	/ Insurance Co.	2%	52	44		23
Stillwater Insurance Compa	ny	1	2%	45	45		20
Dorchester Insurance Co			2%	106	50		50
The Cincinnati Insurance C	2%	128	51		33		
Hawaiian Insurance & Guar	nty Co. Ltd.	2%	98	53		32	
State Farm Fire and Casual	2%	55	55		49		
Zephyr Insurance Company	2%	161	57		50		
United Services Automobile	A (ssociation	2%	63	63		63
USAA Casualty Insurance C	Co	mpany	2%	63	63		63
USAA General Indemnity C	on	npany	2%	63	63		63
Garrison Property and Casua	lty	Insurance Co.	2%	63	63		63
Commerce and Industry Ins			2%	82	65		58
Privilege Underwriters Recip	roc	al Exchange	2%	260	69		79
AXIS Insurance Company			2%	160	75		75
DB Insurance			2%	133	76		52
Palomar Specialty Insuranc	e	Company	2%	178	89		77
Interinsurance Exchange of the	e A	utomobile Club	2%	198	94		65
GeoVera Insurance Compa	ny	,	2%	174	100		100
Coastal Select Insurance C	2%	142	100		100		
Universal North America Ins	su	rance Co.	2%	230	100		100
Centauri Specialty Insurance	е	Company	2%	125	125		125
The Phoenix Insurance Cor	np	any	2%	172	172		172
The Travelers Indemnity Co	bm	pany	2%	172	172		172
RLI Insurance Company	2%	563	545	_	456		

^ Hurricane roof clips ^^ Foundation anchors

se sample premiums INCLUDE Hurricane coverage

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	1	UNIT-OWNER'S POLICY FORM
BASIC FORM (HO-1)	BROAD FORM (HO-2)	SPECIAL FORM (HO-3)	CONTENTS BROAD FORM (HO-4)	Ш	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.	I	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.
>>>>>>> Genera	lly, as coverage increases so does your r	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.

_	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.
ion	Coverage B:	Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
ecti	<u>Coverage C:</u>	Covers damage to or loss of personal property.
0	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.
=	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.
Se	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 "heath" 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 ANNUAL CONDOMINIUM UNIT-OWNERS INSURANCE PREMIUMS (HO-6) - OAHU

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 - SAMP		CONDO UNI	T-OWNER		S			OAHU - SAMPLE ANNUAL CONDO UNIT-OWNERS HURRICANE ONLY PREMIUMS												
HO PO	OLICY (HO-6) ASSUMPTIONS			BUILDING	CHARACTERI	STICS			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												
Conten	ts/Interior: \$125,000 (Replacement)	Year Built:	1972		2008		2000			•••			-								
	overage D: 40% of Coverage C	Construction:	Wood (Sing	le-wall)	Wood (Doubl	le-wall)	Masonry (C	MU)				-									
Section	II (Liability): \$310,000	Roof:	Hip, asphalt	shingle	Gable, aspha	It shingle	Flat, torched	membrane		HURRICANE POLICY	E	UILDING CHARACTERIS	TICS (same as CONDO	OWNERS)							
	Deductible: \$500	Elevation:	15' above se	ea-level	15' above sea	a-level	15' above se	a-level	Content	<u>s/Interior:</u> \$125,000	Constructi	n: Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)							
		Add'l Factors:	Primary resi		Primary resid		Primary resid			eductible: DED (below)	Wind R Devic		Hurricane roof clips	Hurricane roof clips							
			No claims in	n 5 yrs.	No claims in §	5 yrs.	No claims in	5 yrs.			R = Resistive		Foundation anchors								
NAIC			Public Prote	ction Class*	Public Protecti	ion Class*	Public Protec	tion Class*	NAIC												
Co. Code	Insurance Company	/	3	10	3	10	3	10	Co. Code	Insurance Company											
25941	United Services Automobile Associa	ation	\$ 67	\$ 74	\$ 67 \$	\$ 74	\$ 64	\$ 68	31461	Dorchester Insurance Co		% \$ 255	\$ 51	\$ 50							
25968	USAA Casualty Insurance Company		96	106	96	106	91	• 00 97	25968	USAA Casualty Insurance Compar		% <u>\$ 200</u> 94	65	57							
21253	Garrison Property and Casualty Inst		96	106	96	106	91	97	21253	Garrison Property and Casualty In		% 94	65	57							
18600	USAA General Indemnity Company		129	142	129	142	122	131	29068	IDS Property Casualty Insurance		% 65	65	65							
10677	The Cincinnati Insurance Company		256	477	256	477	254	469	25941	United Services Automobile Assoc	iation	% 111	77	68							
37265	DTRIC Insurance Company, LTD		279	539	279	539	253	411	18600	USAA General Indemnity Company	y :	% 122	85	75							
26298	Metropolitan Property & Casualty In	surance Co.	308	352	308	352	308	352	10861	Universal Property & Casualty Insu	urance Co.	% 146	124	65							
25143	State Farm Fire and Casualty Comp		315	347	315	347	315	347	12767	Hawaiian Insurance & Guaranty C		% 360	129								
10759	Universal North America Insurance	1 2	331	624	331	624	303	476	12573	Centauri Specialty Insurance Com		% 196	140	147							
12767	Hawaiian Insurance & Guaranty Co	mpany Ltd.	393	765	342	662	332	555	10887	Coastal Select Insurance Company		% 556	144	133							
11026	Zephyr Insurance Company		444	DNW	359	DNW	337	DNW	11026	Zephyr Insurance Company		% 577	146	147							
12873	Privilege Underwriters Reciprocal E	-	366	914	366	914	329	823	41459	Armed Forces Insurance Exchange		% 147	147	60							
11689	Island Premier Insurance Company,		373	733	373	733	340	555	10799	GeoVera Insurance Company		% 640	152	154							
10861	Universal Property & Casualty Insur		406	809	406	809	366	611	10677	The Cincinnati Insurance Company		% 394	157	102							
22853	Tradewind Insurance Company, Lim	nited	415	820	415	820	379	618	20338	Palomar Specialty Insurance Com		% 519		148							
21105	North River Insurance Co.		430	715	430	715	394	611	25623	The Phoenix Insurance Company		% 200 % 200		200							
23035	Liberty Mutual Fire Insurance Comp Commerce and Industry Insurance (437	494	437	494 794	437 401	494	25658	The Travelers Indemnity Company			200 203	200							
<u> </u>	Armed Forces Insurance Exchange		437	794 878	437	878	399	705 664	<u> 19410 </u>	Commerce and Industry Insurance Privilege Underwriters Reciprocal		% 257 % 823	203	<u> </u>							
41459	First Insurance Company of Hawaii,		443	902	443	902	409	683	12073	American Reliable Insurance Co	•	[%] 023 % 261	- 218	178							
15598	Interinsurance Exchange of the Auto		455	525	459	525	409	525	25143	State Farm Fire and Casualty Corr		% 201 243		214							
19615	American Reliable Insurance Co		462	908	462	908	418	685	37273	AXIS Insurance Company		% <u>243</u> 584	266	213							
21113	United States Fire Insurance Co.		479	807	479	807	437	684	12502	DB Insurance		% 492	281	193							
22845	Island Insurance Company, Limited		490	964	490	964	442	729	10759	Universal North America Insurance		% 719		188							
19232	Allstate Insurance Company		536	605	536	605	536	605	25180	Stillwater Insurance Company		% 314		134							
12502	DB Insurance		551	990	551	990	496	747	15598	Interinsurance Exchange of the Aut		% 723		236							
29068	IDS Property Casualty Insurance		560	560	560	560	560	560	13056	RLI Insurance Company		% 1,332		1,102							
41734	First Indemnity Insurance of Hawaii,	, Inc.	639	1,278	639	1,278	577	960													
41726	First Fire and Casualty Insurance of	f 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, I	nc.	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

						O UNI	T-O	WNERS	WITH HURRICAN	E COVERAGE INCLUDED						
Г			Characteristics Sar	ne as Above												
										7.00		lionio ai		, noning (
١ſ	NAIC	Insurance Company	Pul	olic Prot	ectic	on Class*	Ρι	ublic Prote	ectior	n Class*	Pu	blic Prot	ectio	on Class*		
	Co. Code	insurance company		3		10		3		10		3		10		
	30104	Hartford Underwriters Insurance Company	\$	918	\$	1,652	\$	918	\$	1,652	\$	826	\$	1,386	<<<<<	These sample premiums INCLUDE Hurricane
	18279	8279 Bankers Standard Insurance Company				2,363		1,322		2,363		1,218		2,103	<<<<<	These sample premiums include numcane

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 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.

Rates effective as of: December 1, 2020

ne coverage

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

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

		Hurricane insurance supplements your homeowner's policy by covering property damage due to hurricanes. For information about homeowner's hurricane insurance, please visit							
CONDO OWNERS POLICY (H0-6) ASSUMPTION	BUILDING CHARACTERISTIC ASSUMPTIONS	www.hawaii.gov/dcca/ins/hurricane-insurance.html							
Coverage C: \$125,000 (Replacement)	Year Built: 1972 Year Built: 2008 Year Built: 2000	HURRICANE POLICY ASSUMPTIONS DWELLING CHARACTERISTICS (same as HOMEOWNERS)							
Coverage D: 40%	Elevation: 15' above sea-level Elevation: 15' above sea-level Elevation: 15' above sea-level	Wood Wood							
Deductible: \$500	Construction: Wood (Single-wall) Construction: Wood (Double-wall) Construction:	Contents/Interior: \$125,000 Construction: (Single- Double- Masonry							
Section II (Liability): \$310,000	Roof: Hip, asphalt shingle Roof: Gable, asphalt shingle Roof: Flat, torched membrane	wall) (CMU)							
	Add'l: Primary residence, Add'l: Primary residence, Add'l: Primary residence,	Deductible: DED (below) Wind R Devices: None ^ ^							
	no claims in 5 yrs. no claims in 5 yrs. no claims in 5 yrs.	R = Resistive							
	Public Protection Class* Public Protection Class* Public Protection Class*								
Co. Code Insurance Company	4 5 6 7 9 10 4 5 6 7 9 10 4 5 6 7 9 10	NAIC Insurance Company 문							
25941 United Services Automobile Association	\$71 \$72 \$74 \$79 \$79 \$71 \$72 \$74 \$79 \$79 \$79 \$67 \$68 \$70 \$70 \$73 \$73	29068 IDS Property Casualty Insurance 5% \$ 30 \$ 30							
25968 USAA Casualty Insurance Company	102 105 108 108 114 114 102 105 108 108 114 114 97 99 101 101 105 105	$\begin{array}{ c c c c c c c c c c c c c c c c c c c$							
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	25968 USAA Casualty Insurance Company 2% 116 81 71							
18600 USAA General Indemnity Company	138 141 145 145 153 153 138 141 145 145 153 153 131 133 136 136 141 141	21253 Garrison Property and Casualty Insurance Co. 2% 116 81 71							
10677 The Cincinnati Insurance Company	256 256 256 301 353 477 256 256 256 301 353 477 254 254 254 301 352 469	18600 USAA General Indemnity Company 2% 151 105 92							
37265 DTRIC Insurance Company, LTD	279 279 279 279 436 539 279 279 279 279 436 539 253 253 253 253 357 411	25941 United Services Automobile Association 2% 156 108 95							
26298 Metropolitan Property & Casualty Insuranc	<u>308 325 325 339 352 352 308 325 325 339 352 352 308 325 325 339 352 35</u>	10861 Universal Property & Casualty Insurance Co. 2% 146 124 65							
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	12573 Centauri Specialty Insurance Company 2% 196 140 147							
10759 Universal North America Insurance Co.	331 331 331 389 505 624 331 331 331 389 505 624 303 303 303 303 418 476	10887Coastal Select Insurance Company2%556144133							
12767 Hawaiian Insurance & Guaranty Co. Ltd.	<u>393 393 393 409 538 765 342 342 342 405 534 662 332 332 332 332 481 555</u>	11026 Zephyr Insurance Company 2% 577 146 147							
11026 Zephyr Insurance Company	444 444 444 DNW DNW 359 359 359 359 DNW DNW 337 337 337 DNW DNW	41459 Armed Forces Insurance Exchange 2% 147 147 60							
12873 Privilege Underwriters Reciprocal Exchange	<u>366 366 366 475 548 914</u> <u>366 366 366 475 548 914</u> <u>329 329 329 428 494 823</u>	10799 GeoVera Insurance Company 2% 640 152 154							
11689 Island Premier Insurance Company, Ltd.	<u>373 373 373 445 588 733</u> <u>373 373 373 445 588 733</u> <u>340 340 340 483 555</u>	12767 Hawaiian Insurance & Guaranty Co. Ltd. 2% 378 156 94							
10861 Universal Property & Casualty Insurance Co.	<u>410 414 418 493 651 809</u> <u>410 414 418 493 651 809</u> <u>370 374 378 382 532 611</u>	10677The Cincinnati Insurance Company2%394157102							
22853 Tradewind Insurance Company, Limited	<u>415 415 415 498 655 820</u> <u>415 415 415 498 655 820</u> <u>379 379 379 379 535 618</u>	20338 Palomar Specialty Insurance Company 2% 519 192 148							
21105 North River Insurance Co.	<u>430</u> 430 430 430 591 715 430 430 430 430 591 715 <u>394</u> 394 394 537 611	25623 The Phoenix Insurance Company 2% 200 200 200							
23035 Liberty Mutual Fire Insurance Company	437 454 454 472 494 494 437 454 454 472 494 494 437 454 454 472 494 494	25658 The Travelers Indemnity Company 2% 200 200 200							
19410 Commerce and Industry Insurance Co.	<u>437 437 437 508 651 794</u> <u>437 437 437 508 651 794</u> <u>401 401 473 598 705</u>	19410 Commerce and Industry Insurance Co. 2% 257 203 182							
41459 Armed Forces Insurance Exchange	446 450 454 536 708 878 446 450 454 536 708 878 402 406 414 417 580 664	12873 Privilege Underwriters Reciprocal Exchange 2% 823 218 250							
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	19615American Reliable Insurance Co2%261229178							
19615 American Reliable Insurance Co	<u>462</u> 462 462 550 729 908 462 462 462 550 729 908 418 418 418 418 597 685	25143 State Farm Fire and Casualty Company 2% 243 243 214							
15598 Interinsurance Exchange of the Automobile Clu	473 487 489 492 525 525 473 487 489 492 525 525 473 487 489 492 525 525	37273 AXIS Insurance Company 2% 584 266 213							
21113 United States Fire Insurance Co.	479 479 479 479 664 807 479 479 479 479 664 807 437 437 437 603 684	12502 DB Insurance 2% 492 281 193							
22845 Island Insurance Company, Limited	490 490 490 586 774 964 490 490 586 774 964 442 442 442 634 729	10759 Universal North America Insurance Co. 2% 719 300 188							
19232 Allstate Insurance Company	<u>554</u> 569 571 571 605 605 <u>554</u> 569 571 571 605 605 <u>554</u> 569 571 571 605 605	25180 Stillwater Insurance Company 2% 314 314 134							
12502 DB Insurance	<u>555 561 569 672 795 990</u> <u>555 561 569 672 795 990</u> <u>503 506 512 516 649 747</u>	15598 Interinsurance Exchange of the Automobile Club 2% 723 342 236							
29068 IDS Property Casualty Insurance	<u>560</u> 560 560 560 560 560 560 560 560 560 560	<u>13056 RLI Insurance Company</u> <u>2%</u> <u>1,336</u> <u>1,271</u> <u>1,107</u>							
41734 First Indemnity Insurance of Hawaii, Inc.	<u>645 652 658 777 1,022 1,278</u> <u>645 652 658 777 1,022 1,278</u> <u>583 590 596 601 837 960</u>								
41726 First Fire and Casualty Insurance of Hawaii,									
25180 Stillwater Insurance Company	<u>706</u> 706 706 706 782 782 <u>706</u> 706 706 706 782 782 <u>706</u> 706 706 782 782 <u>706</u> 706 706 706 782 782 <u>706</u> 706 706 706 782 782								
13056 RLI Insurance Company	<u>765</u> 774 783 926 1,227 1,531 765 774 783 926 1,227 1,531 588 596 604 606 853 984 808 817 825 070 1,287 1,751 720 730 747 755 1,040 1,204	 A Foundation on choice 							
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 1,204 824 824 824 824 1,140 1,402 752 752 752 752 752 1,042 1,100	^^ Foundation anchors							
31348 Crum & Forster Indemnity Co.	824 824 824 824 1,149 1,403 824 824 824 824 824 1,149 1,403 753 753 753 753 1,043 1,190 1,012 1,								
20281 Federal Ins co	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$								
20346 Pacific Indemnity Co 25623 The Phoenix Insurance Company	<u>1,013</u> 1,013 1,153 1,153 1,434 1,434 <u>1,013</u> 1,013 1,153 1,153 1,434 1,434 <u>1,013</u> 1,013 1,153 1,434 1,434 <u>1,013</u> 1,013 1,153 1,153 1,434 1,434 <u>1,013</u> 1,013 1,013 1,153 1,153 1,434 1,434 1,434 <u>1,013</u> 1,013								
25658 The Prioenix Insurance Company 25658 The Travelers Indemnity Company	<u>1,380</u> <u>1,380</u> <u>1,380</u> <u>1,644</u> <u>2,174</u> <u>2,702</u> <u>1,380</u> <u>1,380</u> <u>1,380</u> <u>1,644</u> <u>2,174</u> <u>2,702</u> <u>1,248</u>								
	<u>1,380</u> 1,380 1,380 1,644 2,174 2,702 <u>1,380</u> 1,380 1,380 1,644 2,174 2,702 <u>1,248</u> 1,248 1,248 1,248 1,776 2,040								

DNW = Does Not Write

	NEIGHBOR ISLANDS - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDED															ED					
													<u>.</u>		•						
	Assumptions and Dwelling Characteristics Same as Above																				
NAIC	Insurance Company		Public Protection Class* Public Protection Class*																		
Co. Code	ode Insurance Company		5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10		
30104	Hartford Underwriters Insurance Company	1,652	918	918	918	918	1,340	1,652	826	826	826	826	1,193	1,386	<<<<<	< 「hese					
18279	Bankers Standard Insurance Company	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	<<<<<						
							0 4 1 4 D I					DENT						DDEN			

SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

The premium cost of your Condominium insurance policy 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 insurance company 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 insurance 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. 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.

Rates effective as of: December 1, 2020

SAMPLE ANNUAL CONDO UNIT-OWNERS HURRICANE ONLY PREMIUMS

Hurricane insurance supplements your homeowner's policy by covering property damage due to

se sample premiums INCLUDE Hurricane coverage