

## **Please VOTE NO on HB 2507, Homeowners' Insurance Premium Rates Publication and Interim Premium Rates Setting by Commissioner Bill**

### **What the bill is about:**

HB 2507 would: 1) require homeowners' (HO) insurers to provide HO insurance premium rate information to the commissioner within 30 days of request; 2) require commissioner to annually publish, in statewide circulation newspaper, notice of availability of list of annual HO insurance premium rates; and 3) authorize the commissioner to impose interim HO insurance premium rates upon disapproval of an insurer's HO insurance rate filing.

### **Reasons to oppose the bill:**

- *HB 2507 would be detrimental to HO insurance consumers, because it would authorize the commissioner to set interim HO insurance rates that may not be actuarially sound;*
- *The proposed regulation is anti-market competition, because it could discourage out of state insurers from deciding to do business in the state of Hawaii out of concern that they could be forced to accept interim rates that do not adequately address their business costs;*
- *The annual publication of HO insurance premium rates provision of HB 2507 will create an unnecessary administrative cost for insurance companies that could adversely impact insurance rates and/or the level of business services provided by insurers to consumers;*
- *HB 2507 is a "costly solution in search of a problem". There is no evidence to support the contention that HO insurance consumers are currently unable to readily access information necessary to compare insurance company premium rates, so there is no justifiable basis for requiring the commissioner of insurance to expend limited state agency resources (staff time and the cost of annual publication in a state circulation newspaper) to disseminate insurance information a consumer may already find online or through an insurance agent or broker; and*
- *State law already provides the commissioner of insurance regulatory authority to disapprove an insurer's HO insurance rate filing, which would leave the currently approved HO insurance rate in effect for insurers to use and consumers to rely upon. HB 2507 would authorize the commissioner to disregard the currently approved rate and impose his/her own interim rate on an HO insurance carrier. This broad and unfettered regulatory power is unnecessary, inappropriate, and unprecedented.*

**PLEASE VOTE NO ON HB 2507, because the proposed legislation will create unnecessary administrative burdens and costs for insurers without creating tangible benefits for insurance consumers.**

Fact-sheet has been prepared and submitted by Christian Rataj of the National Association of Mutual Insurance Companies (NAMIC), in lieu of written testimony to the House Committee on Housing. NAMIC is the largest and most diverse national property/casualty insurance trade and political advocacy association in the United States. Its 1,400 member companies write all lines of property/casualty insurance business and include small, single-state, regional, and national carriers accounting for 50 percent of the automobile/ homeowners market and 31 percent of the business insurance market. NAMIC has been advocating for a strong and vibrant insurance industry since its inception in 1895. NAMIC has 59 member insurance carriers doing business in the state of Hawaii, who write approximately 27% of the property/casualty insurance business in the state.

# **LATE TESTIMONY**

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## A BILL FOR AN ACT

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RELATING TO INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is  
2 amended by adding to part I of article 14 a new section to be  
3 appropriately designated and to read as follows:

4 "§431:14- Publication of homeowners insurance premium  
5 rates. (a) The commissioner shall publish annually, in a  
6 newspaper of general circulation in the State, notice of  
7 availability of a list of all homeowners insurers with  
8 representative annual premiums for homeowners insurance.

9 (b) Upon the request of the insurance commissioner, all  
10 homeowners insurers shall provide homeowners insurance premium  
11 information to the insurance commissioner within thirty days of  
12 the request. The commissioner shall make this information  
13 available to the public upon request.

14 (c) As used in this section:

15 "Homeowners insurance" means an insurance policy for any  
16 residential property in the State that combines:

17 (1) Indemnity from destruction or damage by various perils  
18 of the insured's property; and

1       (2) Indemnity for legal liability of the insured for  
2       death, injury, or disability of any human being or for  
3       damage to property.

4       "Homeowners insurer" means an insurer holding a valid  
5       certificate of authority to engage in the business of making  
6       contracts of homeowners insurance in this State."

7       SECTION 2. Section 431:14-103.3, Hawaii Revised Statutes,  
8 is amended to read as follows:

9       "~~+~~§431:14-103.3 Rate adjustment mandates.~~+~~"

10      (a) Except as otherwise provided by law, the commissioner may  
11 mandate insurers to submit new filings for any type of insurance  
12 under section 431:14-102 when the commissioner has actuarially  
13 sound information that current rates may be excessive,  
14 inadequate, or unfairly discriminatory.

15      (b) Insurers shall submit the new rate filings within one  
16 hundred twenty days of the commissioner's mandate.

17      (c) The new rate filings shall be subject to the rate  
18 filing requirements under section 431:14-104.

19      .(d) If the commissioner finds that the rates are excessive,  
20 inadequate, or unfairly discriminatory after the commissioner  
21 has an opportunity to review the rate filings submitted under  
22 this section, the commissioner may reduce rates and may adjust

1 rates for any class of insurance for any insurer or group of  
2 insurers pursuant to subsection (e).

3 (e) If, any time subsequent to the applicable review  
4 period provided for in sections 431:14-104 and 431:14-120, the  
5 commissioner does not approve a rate filing by an insurer, the  
6 commissioner shall issue a written notice of disapproval of the  
7 filed rate to such insurer. The written notice, sent by  
8 certified mail, return receipt requested, shall set forth the  
9 commissioner's proposed rate and the actuarial, statutory,  
10 factual, and legal bases for both the disapproval of the rate  
11 filed by the insurer and the commissioner's proposed rate. The  
12 insurer may file, within thirty days of the acknowledged receipt  
13 of the commissioner's written notice, a petition and demand for  
14 a contested case hearing in accordance with chapter 91, in lieu  
15 of a written request for hearing pursuant to section 431:14-118.

16 (1) If the insurer does not timely file a petition and  
17 demand for a contested case hearing, the  
18 commissioner's proposed rate shall become effective  
19 thirty days after the expiration of the deadline by  
20 which to file a petition and demand for a contested  
21 case hearing; and

1       (2) If the insurer does timely file a petition and demand  
2       for a contested case hearing, the rate previously  
3       approved by the commissioner shall remain in effect  
4       until the date the director renders the decision and  
5       order after the contested case in accordance with  
6       section 91-12."

7       SECTION 3. Section 431:14-104, Hawaii Revised Statutes, is  
8 amended as follows:

9       (1) By amending subsections (f) and (g) to read as  
10 follows:

11       "(f) Specific inland marine rates on risks specially  
12 rated, made by a rating organization~~[-]~~ or advisory  
13 organization, shall be filed with the commissioner.

14       (g) An insurer may satisfy its obligation to make the  
15 filings by becoming a member of, or a subscriber to, a licensed  
16 rating organization ~~[which]~~ or advisory organization that makes  
17 the filings except for those lines of insurance for which the  
18 commissioner determines individual insurer rate filings shall be  
19 made. Nothing contained in this article shall be construed as  
20 requiring any insurer to become a member of or a subscriber to  
21 any rating organization~~[-]~~ or advisory organization."

1           (2) By amending subsections (j), (k), and (l) to read as  
2 follows:

3           "(j) Except as provided herein and in subsections (k) and  
4 (l) and section 431:14-120, each filing shall be on file for a  
5 waiting period of thirty days before the filing becomes  
6 effective. The period may be extended by the commissioner for  
7 an additional period not to exceed fifteen days if the  
8 commissioner gives written notice within the waiting period to  
9 the insurer, rating organization, or advisory organization that  
10 made the filing that the commissioner needs the additional time  
11 for the consideration of the filing. Upon the written  
12 application by the insurer, rating organization, or advisory  
13 organization, the commissioner may authorize a filing [~~which~~  
14 that the commissioner has reviewed to become effective before  
15 the expiration of the waiting period or any extension  
16 thereof. A filing shall be deemed to meet the requirements of  
17 this article unless disapproved by the commissioner, as provided  
18 in section 431:14-106, within the waiting period or any  
19 extension thereof.

20           (k) The following rates shall become effective when filed:

21           (1) Specific inland marine rates on risks specially rated  
22           by a rating organization[+] or advisory organization;

1 (2) Any special filing with respect to a surety or  
2 guaranty bond required by law or by court or executive  
3 order or by order or rule of a public body, not  
4 covered by a previous filing; and

5 (3) Any special filing with respect to any class of  
6 insurance, subdivision, or combination thereof which  
7 is subject to individual risk premium modification and  
8 has been agreed to by an insured under a formal or  
9 informal bid process.

10 The rates shall be deemed to meet the requirements of this  
11 article until the time the commissioner reviews the filing and  
12 so long as the filing remains in effect.

13 (1) The commissioner, by written order, may suspend or  
14 modify the requirement of filing as to any class of insurance,  
15 subdivision, or combination thereof, or as to classes of risks,  
16 the rates for which cannot practicably be filed before they are  
17 used. The orders shall be made known to the affected insurers  
18 [and], rating organizations[-], and advisory organizations. The  
19 commissioner may make examinations as the commissioner may deem  
20 advisable to ascertain whether any rates affected by the order  
21 meet the standards set forth in section 431:14-103(a)(1)."

1 SECTION 4. Section 431:14-106, Hawaii Revised Statutes, is  
2 amended to read as follows:

3 **"§431:14-106 Disapproval of filings.** (a) If, within the  
4 waiting period or any extension of the waiting period as  
5 provided in section 431:14-104(j), the commissioner finds that a  
6 filing does not meet the requirements of this article, the  
7 commissioner shall send to the insurer, rating organization, or  
8 advisory organization [~~which~~] that made the filing, written  
9 notice of disapproval of the filing specifying in what respects  
10 the filing fails to meet the requirements of this article,  
11 specifying the actuarial, statutory, and regulatory basis for  
12 the disapproval, including an explanation of the application  
13 thereof that resulted in disapproval, and stating that the  
14 filing shall not become effective.

15 (b) If within thirty days:

16 (1) After a specific inland marine rate on a risk  
17 specially rated by a rating organization or advisory  
18 organization subject to section 431:14-104(k) has  
19 become effective; or

20 (2) After a special surety or guaranty filing subject to  
21 section 431:14-104(k) has become effective;



1 the commissioner finds that such filing does not meet the  
2 requirements of this article, the commissioner shall send to the  
3 insurer, rating organization, or advisory organization that made  
4 the filing, written notice of disapproval of the filing  
5 specifying in what respects the filing fails to meet the  
6 requirements of this article and stating when, within a  
7 reasonable period thereafter, the filing shall be deemed no  
8 longer effective. The disapproval shall not affect any contract  
9 made or issued prior to the expiration of the period set forth  
10 in the notice.

11 (c) If any time subsequent to the applicable review period  
12 provided for in subsections (a) or (b), the commissioner finds  
13 that a filing does not comply with the requirements of this  
14 article, the commissioner shall order a hearing upon the filing.  
15 The hearing shall be held upon not less than ten days' written  
16 notice to every insurer and rating organization or advisory  
17 organization ~~who~~ that made such a filing. The notice shall  
18 specify the matters to be considered at the hearing~~[=]~~ and  
19 specify the factual and legal bases for the commissioner's  
20 finding of noncompliance. If, after a hearing the commissioner  
21 finds that a filing does not meet the requirements of this  
22 article, the commissioner, within thirty days of the hearing,

1 shall issue an order specifying in what respects the filing  
2 fails to meet such requirements, and stating when, within a  
3 reasonable period thereafter, the filing shall be deemed no  
4 longer effective. Copies of the order shall be sent to every  
5 such insurer and rating organization~~[-]~~ or advisory  
6 organization, whose filing is affected by the order. The order  
7 shall not affect any contract or policy made or issued prior to  
8 the expiration of the period set forth in the order.

9 (d) If a filing is disapproved, in whole or in part, a  
10 petition and demand for a contested case hearing may be filed in  
11 accordance with chapter 91. The insurer shall bear the burden  
12 of proving that the filing meets the requirements of this  
13 article.

14 ~~[(d)(1)]~~ (e) Any person or organization aggrieved with  
15 respect to any filing ~~[which]~~ that is in effect may make written  
16 demand to the commissioner for a hearing thereon; provided~~[-~~  
17 ~~however, that the]~~ that:

18 (1) The insurer ~~[or]~~, rating organization ~~[which]~~, or  
19 advisory organization that made the filing shall not  
20 be authorized to proceed under this subsection~~[-]~~;

21 (2) The demand shall specify the grounds to be relied upon  
22 by the aggrieved person or organization and such

1 demand [~~must~~] shall show that such person or  
2 organization has a specific economic interest affected  
3 by the filing[-];

4 (3) If the commissioner finds that the demand is made in  
5 good faith, that the applicant would be so aggrieved  
6 if the person's or organization's grounds are  
7 established, and that the grounds otherwise justify  
8 [~~such~~] a hearing, the commissioner shall, within  
9 thirty days after receipt of the demand, hold a  
10 hearing. The hearing shall be held upon not less than  
11 ten days' written notice to the aggrieved party and to  
12 every insurer and rating organization [~~which~~] or  
13 advisory organization that made such filing. The  
14 aggrieved party shall bear the burden of proving that  
15 the filing fails to meet the standards set forth in  
16 section 431:14-103(a)(1); and

17 (4) If, after the hearing, the commissioner finds that the  
18 filing does not meet the requirements of this article,  
19 the commissioner shall issue an order specifying in  
20 what respects the filing fails to meet the  
21 requirements of this article, and stating when, within  
22 a reasonable period, the filing shall be deemed no

1 longer effective. Copies of the order shall be sent  
2 to the applicant and to every such insurer and rating  
3 organization~~[+]~~ or advisory organization. The order  
4 shall not affect any contract or policy made or issued  
5 prior to the expiration of the period set forth in the  
6 order.

7 [~~f~~] (f) No manual of classifications, rules, rating  
8 plan, or any modification of any of the foregoing [~~which~~] that  
9 establishes standards for measuring variations in hazards or  
10 expense provisions, or both, and [~~which~~] that has been filed  
11 pursuant to the requirements of section 431:14-104 shall be  
12 disapproved if the rates thereby produced meet the requirements  
13 of this article.

14 [~~f~~] (g) The notices, hearings, orders, and appeals  
15 referred to in this section are in all applicable respects  
16 subject to chapter 91, unless expressly provided otherwise."

17 SECTION 5. Statutory material to be repealed is bracketed  
18 and stricken. New statutory material is underscored.

19 SECTION 6. This Act shall take effect on July 1, 2012.

20

# H.B. NO.

2507  
H.D. 1  
PROPOSED

**Report Title:**

Insurance; Rate Filings; Rate Intervention

**Description:**

Requires the Insurance Commissioner to publish listing of homeowners insurers and homeowners insurance premium rates in a newspaper of general circulation in the State annually; and allows the Insurance Commissioner to intervene to adjust insurance rates.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

# 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. If your home is mortgaged, however, your lender may require insurance on your home for the duration of your loan. 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. In addition to 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 carefully reading your policy documents. 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.

HOME OWNER'S POLICY FORMS	
<b>BASIC FORM (HO-1)</b>	<b>SPECIAL FORM (HO-3)</b>
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.	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).
<b>BROAD FORM (HO-2)</b>	<b>RENTERS POLICY FORM CONTENTS BROAD FORM (HO-4)</b>
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.	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.

As coverage increases, so does your premium price.

UNIT-OWNER'S POLICY FORM CONDO OWNERS FORM (HO-6)
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.

## POLICY COVERAGES

Every homeowner's policy, except for HO-4, includes the following six coverages. If your policy's standard coverage is inadequate, endorsement forms may offer specialized coverage to meet your needs.

<b>Coverage A:</b> 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.
<b>Coverage B:</b> Covers damage to other structures on the lot, such as detached garages/carpools and storage sheds.
<b>Coverage C:</b> Covers damage to or loss of personal property.
<b>Coverage D:</b> 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.
<b>Coverage E:</b> 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.
<b>Coverage F:</b> 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 HOME INSURANCE

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 (with your agent's assistance, if necessary), the quotes you receive should be on an "apples to apples" comparative basis. After obtaining multiple premium quotes, your personal preference dictates the emphasis placed on the following considerations: premium cost, service and financial stability. Generally, financial ratings from reputable sources (i.e. A.M. Best and Moody's) indicate an insurance company's financial "health" and ability to pay claims. Note: if your agent only represents one insurance company, you may need to contact an independent agent to obtain competing quotes.



The Insurance Division of the Hawaii State 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 ANNUAL HOMEOWNERS PREMIUMS**

Based on voluntary participation of licensed insurers, the sample premiums listed below consider the following assumptions:

HOMEOWNERS POLICY (HO-3)		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 January 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
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	208	291	163	228	208	291
37265	DTRIC Insurance Company, Ltd.	281	311	196	217	281	311
28487	Farmers Insurance Hawaii, Inc.	304	456	202	318	304	450
10861	Universal Property and Casualty Insurance Co.	213	304	213	304	192	274
41459	Armed Forces Insurance Exchange	254	355	234	327	254	355
15598	Interinsurance Exchange of the Automobile Club	283	346	257	315	283	346
29068	IDS Property Casualty Ins. Co.	360	455	305	385	305	385
23035	Liberty Mutual Fire Ins. Co.	376	474	308	388	325	419
25180	Fidelity National Insurance Company	n/a	n/a	320	n/a	352	n/a
25143	State Farm Fire and Casualty Company	440	520	378	448	365	431
19615	American Reliable Insurance Company	512	717	486	681	512	717
25941	United Services Automobile Association	548	698	507	645	548	698
25968	USAA Casualty Insurance Company	619	791	573	730	619	791
18600	USAA General Indemnity Company	791	1014	730	935	791	1014

**OAHU - SAMPLE ANNUAL HOMEOWNERS HURRICANE PREMIUMS**

Based on voluntary participation of licensed insurers, the sample premiums listed below consider the following assumptions:

HURRICANE POLICY		DWELLING CHARACTERISTICS (same as above)						
Replacement Cost: \$250,000 Deductible: DED (below) Rates effective as of January 1, 2012		Construction:	Wood (Single-wall)	Wood (Double-wall)	Masonry (CMU)			
		Wind R Devices:	None	Hurricane roof clips	Hurricane roof clips			
		R = Resistive		Foundation anchors				
NAIC Co. Code	Insurance Company	DED	Public Protection Class*		Public Protection Class*		Public Protection Class*	
			3	10	3	10	3	10
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	2%	1421	1421	464	464	526	526
10861	Universal Property and Casualty Insurance Co.	2%	1495	1495	595	595	533	533
25941	United Services Automobile Association	2%	1758	1758	667	667	1201	1201
25180	Fidelity National Insurance Company	1%	n/a	n/a	683	n/a	374	n/a
15598	Interinsurance Exchange of the Automobile Club	2%	1573	1573	745	745	581	581
25968	USAA Casualty Insurance Company	2%	2009	2009	762	762	1372	1372
29068	IDS Property Casualty Ins. Co.	5%	822	822	822	822	822	822
41459	Armed Forces Insurance Exchange	2%	848	848	848	848	466	466
19615	American Reliable Insurance Company	2%	939	939	939	939	939	939
18600	USAA General Indemnity Company	2%	2611	2611	990	990	1784	1784
25143	State Farm Fire and Casualty Company	2%	1240	1240	995	995	918	918

\* The 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. On Oahu, your property's PPC is a 3 unless located more than five road miles from a recognized fire station and 1000 feet from a 4" hydrant (PPC 10). Please contact your agent for more information.

**THE SAMPLE PREMIUMS VS. YOUR PREMIUMS**

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. Thus, your current or quoted premium could vary from the sample indications. Please contact your agent to obtain quotes from listed and unlisted insurers to account for your home's specific characteristics and desired coverage provisions.



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

**SAMPLE PREMIUMS  
VS.  
YOUR PREMIUMS**

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. Thus, your current or quoted premium could vary from the sample indications. Please contact your agent for quotes from listed and unlisted insurers to account for your home's specific characteristics and desired coverage provisions.

**SAMPLE PREMIUMS EFFECTIVE  
AS OF:**  
January 1, 2012

**PUBLIC PROTECTION  
CLASSIFICATION**

\* Public Protection Class (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. Please contact your agent to find out which classification applies to your property.

**NEIGHBOR ISLAND - SAMPLE ANNUAL HOMEOWNERS PREMIUMS**

HOMEOWNERS POLICY (HO-3) ASSUMPTIONS		DWELLING CHARACTERISTICS ASSUMPTIONS															
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		Year Built: 1990	Elevation: 15' above sea-level	Year Built: 2005	Elevation: 15' above sea-level	Year Built: 1990	Elevation: 15' above sea-level	Year Built: 2005	Elevation: 15' above sea-level	Year Built: 1990	Elevation: 15' above sea-level	Year Built: 2005	Elevation: 15' above sea-level				
		Construction: Wood (Single-wall)	Construction: Wood (Double-wall)	Construction: Wood (Single-wall)	Construction: Wood (Double-wall)	Construction: Wood (Single-wall)	Construction: Wood (Double-wall)	Construction: Wood (Single-wall)	Construction: Wood (Double-wall)	Construction: Masonry (CMU)	Construction: Masonry (CMU)	Construction: Masonry (CMU)					
		Roof: Hip, asphalt shingle	Roof: Hip, asphalt shingle	Roof: Hip, asphalt shingle	Roof: Hip, asphalt shingle	Roof: Flat, torched membrane	Roof: Flat, torched membrane	Roof: Flat, torched membrane	Roof: Flat, torched membrane	Add: Primary residence, no claims in 5 yrs.	Add: Primary residence, no claims in 5 yrs.	Add: Primary residence, no claims in 5 yrs.					
NAIC Co. Code	Insurance Company	Public Protection Class*		Public Protection Class*		Public Protection Class*		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
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	208	208	228	270	291	163	163	179	212	228	208	208	208	208	270	291
37265	DTRIC Insurance Company, Ltd.	281	281	281	311	311	196	196	196	217	217	281	281	281	311	311	311
28487	Farmers Insurance Hawaii, Inc.	309	313	317	354	413	205	208	212	240	285	309	313	317	321	406	450
10861	Universal Property and Casualty Insurance Co.	215	217	219	222	282	215	217	219	222	282	194	196	197	199	254	274
41459	Armed Forces Insurance Exchange	254	254	254	279	330	234	234	234	257	304	254	254	254	254	330	355
15598	Ine Insurance Exchange of the Automobile Club	331	331	350	350	372	301	301	319	319	338	331	331	350	350	372	388
29068	IDS Property Casualty Ins. Co.	356	367	387	384	403	302	311	311	325	341	302	311	311	325	341	365
25180	Fidelity National Insurance Company	n/a	n/a	n/a	n/a	n/a	309	309	309	309	n/a	340	340	340	340	n/a	n/a
23035	Liberty Mutual Fire Ins. Co.	400	408	408	432	455	328	334	334	355	374	339	351	360	360	383	428
25143	State Farm Fire and Casualty Company	486	519	519	519	575	418	446	446	446	495	405	430	430	430	479	479
19615	American Reliable Insurance Company	512	512	512	563	668	418	486	486	486	535	512	512	512	512	563	666
25841	United Services Automobile Association	548	548	548	598	648	507	507	507	553	598	548	548	548	548	648	698
25868	USAA Casualty Insurance Company	619	619	619	676	734	573	573	573	625	678	619	619	619	619	734	791
18600	USAA General Indemnity Company	791	791	791	865	939	730	730	730	798	866	791	791	791	791	939	1014

**NEIGHBOR ISLAND - SAMPLE ANNUAL HOMEOWNERS HURRICANE PREMIUMS**

HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTICS ASSUMPTIONS (same as above)															
Replacement Cost: \$250,000 Deductible: DED (below)		Construction: Wood (Single-wall)		Wood (Double-wall)		Wood (Double-wall)		Wood (Double-wall)		Masonry (CMU)		Masonry (CMU)					
Wind-Resistive Dev.:		None		Hurricane Roof Clips, Foundation Anchors		Hurricane Roof Clips, Foundation Anchors		Hurricane Roof Clips, Foundation Anchors		Hurricane roof clips		Hurricane roof clips					
NAIC Co. Code	Insurance Company	Public Protection Class*		Public Protection Class*		Public Protection Class*		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
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	1421	1421	1421	1421	1421	464	464	464	464	464	526	526	526	526	526	526
10861	Universal Property and Casualty Insurance Co.	1495	1495	1495	1495	1495	595	595	595	595	595	533	533	533	533	533	533
25841	United Services Automobile Association	1758	1758	1758	1758	1758	667	667	667	667	667	1201	1201	1201	1201	1201	1201
25180	Fidelity National Insurance Company	n/a	n/a	n/a	n/a	n/a	683	683	683	n/a	n/a	374	374	374	374	n/a	n/a
15598	Ine Insurance Exchange of the Automobile Club	1573	1573	1573	1573	1573	745	745	745	745	745	581	581	581	581	581	581
25868	USAA Casualty Insurance Company	2009	2009	2009	2009	2009	762	762	762	762	762	1372	1372	1372	1372	1372	1372
29068	IDS Property Casualty Ins. Co.	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822
41459	Armed Forces Insurance Exchange	848	848	848	848	848	848	848	848	848	848	939	939	939	939	939	939
19615	American Reliable Insurance Company	939	939	939	939	939	939	939	939	939	939	939	939	939	939	939	939
18600	USAA General Indemnity Company	2611	2611	2611	2611	2611	990	990	990	990	990	1784	1784	1784	1784	1784	1784
25143	State Farm Fire and Casualty Company	1240	1240	1240	1240	1240	995	995	995	995	995	918	918	918	918	918	918





The Insurance Division of the Hawaii State 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 ANNUAL CONDOMINIUM UNIT-OWNERS PREMIUMS**

Based on voluntary participation of licensed insurers, the sample premiums listed below consider the following assumptions:

CONDO UNIT-OWNERS POLICY (HO-6)		BUILDING CHARACTERISTICS		
Coverage C: \$25,000 D: 40% of Coverage C Deductible: \$500  Rates effective as of January 1, 2012		Year Built: 1980 Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Elevation: 15' above sea-level Add'l Factors: Primary residence No claims in 5 yrs	2005 Wood (Double-wall) Hip, asphalt shingle 15' above sea-level Primary residence No claims in 5 yrs.	1990 Masonry (CMU) Flat, torched membrane 15' above sea-level Primary residence No claims in 5 yrs.

NAIC Co. Code	Insurance Company	Public Protection Class*		Public Protection Class*		Public Protection Class*	
		3	10	3	10	3	10
10861	Universal Property and Casualty Insurance Co.	57	117	57	117	57	117
41459	Armed Forces Insurance Exchange	60	121	60	121	54	91
23035	Liberty Mutual Fire Ins. Co.	92	103	92	103	92	103
37265	DTRIC Insurance Company, Ltd.	100	114	100	114	100	114
25180	Fidelity National Insurance Company	n/a	n/a	101	n/a	101	n/a
29068	IDS Property Casualty Ins. Co.	108	122	108	122	108	122
15598	Interinsurance Exchange of the Automobile Club	108	122	108	122	108	122
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	113	226	113	226	101	169
28487	Farmers Insurance Hawaii, Inc.	134	274	134	274	121	206
25143	State Farm Fire and Casualty Company	137	151	137	151	137	151
19615	American Reliable Insurance Company	150	179	150	239	150	239
25941	United Services Automobile Association	297	430	297	430	284	363
25968	USAA Casualty Insurance Company	333	501	333	501	316	417
18600	USAA General Indemnity Company	383	602	383	602	361	492

**OAHU - SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS HURRICANE PREMIUMS**

Based on voluntary participation of licensed insurers, the sample premiums listed below consider the following assumptions:

HURRICANE POLICY		BUILDING CHARACTERISTICS (same as above)		
Contents Replacement Cost: \$25,000 Deductible: DED (below) Rates effective as of January 1, 2012		Construction: Wood (Single-wall) Wind R Devices: None R = Resistive	Wood (Double-wall) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips

NAIC Co. Code	Insurance Company	DED	Public Protection Class*		Public Protection Class*		Public Protection Class*	
			3	10	3	10	3	10
10861	Universal Property and Casualty Insurance Co.	2%	22	22	17	17	10	10
25180	Fidelity National Insurance Company	1%	n/a	n/a	33	n/a	14	n/a
41459	Armed Forces Insurance Exchange	2%	35	35	35	35	15	15
25143	State Farm Fire and Casualty Company	2%	49	49	49	49	43	43
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	2%	127	127	55	55	55	55
29068	IDS Property Casualty Ins. Co.	5%	64	64	64	64	64	64
15598	Interinsurance Exchange of the Automobile Club	2%	64	64	64	64	64	64
25941	United Services Automobile Association	2%	112	112	87	87	76	76
19615	American Reliable Insurance Company	2%	73	73	73	73	73	73
25968	USAA Casualty Insurance Company	2%	141	141	110	110	97	97
18600	USAA General Indemnity Company	2%	184	184	143	143	125	125

\* The 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. On Oahu, your property's PPC is a 3 unless located more than five road miles from a recognized fire station and 1000 feet from a 4" hydrant (PPC 10). Please contact your agent for more information.

**THE SAMPLE PREMIUMS VS. YOUR PREMIUMS**

The premium cost of your Condo Unit-Owners 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. Thus, your current or quoted premium could vary from the sample indications. Please contact your agent to obtain quotes from listed and unlisted insurers to account for your home's specific characteristics and desired coverage provisions.



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

**SAMPLE PREMIUMS**

vs.

**YOUR PREMIUMS**

The premium cost of your Homeowners insurance policy may be affected by, but not limited to, the following considerations: coverage limits, deductible levels, loss preventive devices (i.e. security system) and previous claims. Each insurance company may have unique rating factors associated with these risk classifications.

Thus, your current or quoted premium could vary from the sample indications. Please contact your agent for quotes from listed and unlisted insurers to account for your home's specific characteristics and desired coverage provisions.

**SAMPLE PREMIUMS EFFECTIVE**

AS OF:

January 1, 2012

**PUBLIC PROTECTION CLASSIFICATION**

\* Public Protection Class (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. Please contact your agent to find out which classification applies to your property.

**NEIGHBOR ISLAND - SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS PREMIUMS**

CONDO OWNERS POLICY (RC-6) ASSUMPTIONS		BUILDING CHARACTERISTIC ASSUMPTIONS																	
Coverage A: C: \$25,000 D: 40% of Coverage C Deductible: \$500		Year Built: 1980 Elevation: 15' above sea-level Construction: Wood (Single-wall) Roof: Hip, asphalt shingle Add'l: Primary residences, no claims in 5 yrs.		Year Built: 2005 Elevation: 15' above sea-level Construction: Wood (Double-wall) Roof: Flat, torched membrane 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.		Public Protection Class*		Public Protection Class*		Public Protection Class*							
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10
10861	Universal Property and Casualty Insurance Co.	58	59	70	84	117	117	58	59	70	94	117	58	59	70	94	117		
41459	Armed Forces Insurance Exchange	60	60	72	97	121	121	60	60	72	97	121	60	60	72	97	121		
15598	Interinsurance Exchange of the Automobile Club	78	80	80	81	86	86	78	80	80	81	86	78	80	80	81	86		
23035	Liberty Mutual Fire Ins. Co.	92	95	99	103	103	103	92	95	99	103	103	92	95	99	103	103		
37265	DTRIC Insurance Company, Ltd.	100	100	100	114	142	142	100	100	100	114	142	100	100	100	114	142		
25180	Fidelity National Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	101	101	101	101	n/a	101	101	101	101	n/a		
29068	IDS Property Casualty Ins. Co.	108	112	118	122	122	122	108	112	118	122	122	108	112	118	122	122		
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	113	113	113	136	181	226	113	113	113	136	181	113	113	113	136	181		
28487	Farmers Insurance Hawaii, Inc.	135	137	139	164	219	274	135	137	139	164	219	135	137	139	164	219		
25143	Slate Farm Fire and Casualty Company	137	141	141	144	151	151	137	141	141	144	151	137	141	141	144	151		
19615	American Reliable Insurance Company	150	150	150	150	172	179	150	150	150	150	192	150	150	150	150	192		
25941	United Services Automobile Association	297	297	297	324	377	430	297	297	297	324	377	297	297	297	324	377		
25968	USAA Casualty Insurance Company	333	333	333	366	434	501	333	333	333	366	434	333	333	333	366	434		
18600	USAA General Indemnity Company	383	383	383	427	514	602	383	383	383	427	514	383	383	383	427	514		

**NEIGHBOR ISLAND - SAMPLE ANNUAL CONDOMINIUM UNIT-OWNERS HURRICANE PREMIUMS**

HURRICANE POLICY ASSUMPTIONS		BUILDING CHARACTERISTICS ASSUMPTIONS (Same as above)																	
Replacement Cost: \$25,000 Deductible: DED (below)		Construction: Wind-Resistive Dev.:		Wood (Single-wall) None		Wood (Double-wall) Hurricane Roof Clips, Foundation Anchors		Masonry (CMU) Hurricane roof clips		Public Protection Class*		Public Protection Class*		Public Protection Class*					
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10
10861	Universal Property and Casualty Insurance Co.	22	22	22	22	22	22	17	17	17	17	17	10	10	10	10	10	10	
25180	Fidelity National Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	33	33	33	33	n/a	14	14	14	14	n/a	n/a	
41459	Armed Forces Insurance Exchange	35	35	35	35	35	35	35	35	35	35	35	15	15	15	15	15	15	
25143	Slate Farm Fire and Casualty Company	49	49	49	49	49	49	49	49	49	49	49	43	43	43	43	43	43	
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	127	127	127	127	127	127	55	55	55	55	55	55	55	55	55	55	55	
29068	IDS Property Casualty Ins. Co.	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	
25941	United Services Automobile Association	112	112	112	112	112	112	87	87	87	87	87	76	76	76	76	76	76	
15598	Interinsurance Exchange of the Automobile Club	145	145	145	145	145	145	68	68	68	68	68	53	53	53	53	53	53	
19615	American Reliable Insurance Company	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	
25968	USAA Casualty Insurance Company	141	141	141	141	141	141	110	110	110	110	110	125	125	125	125	125	125	
18600	USAA General Indemnity Company	184	184	184	184	184	184	143	143	143	143	143	143	143	143	143	143	143	



The Insurance Division of the Hawaii State 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 ANNUAL RENTERS (TENANT) PREMIUMS**

Based on voluntary participation of licensed insurers, the sample premiums listed below consider the following assumptions:

RENTERS POLICY (HO-4)		DWELLING CHARACTERISTICS					
Coverage C: \$25,000 D: 20% of Coverage C Deductible: \$500 Rates effective as of January 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
10861	Universal Property and Casualty Insurance Co.	63	129	63	129	63	129
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	76	153	76	153	69	115
15598	Interinsurance Exchange of the Automobile Club	102	116	102	116	102	116
37265	DTRIC Insurance Company, Ltd.	105	212	105	212	105	212
25143	State Farm Fire and Casualty Company	109	120	109	120	109	120
23035	Liberty Mutual Fire Ins. Co.	124	140	124	140	124	140
25180	Fidelity National Insurance Company	n/a	n/a	135	n/a	135	n/a
29068	IDS Property Casualty Ins. Co.	150	150	150	150	150	150
19615	American Reliable Insurance Company	167	278	185	371	185	371
28487	Farmers Insurance Hawaii, Inc.	193	392	193	392	172	294
10111	American Bankers Insurance Company (H)	203	203	203	203	203	203
25941	United Services Automobile Association	251	251	251	251	251	251
18600	USAA General Indemnity Company	253	253	253	253	253	253
25968	USAA Casualty Insurance Company	301	301	301	301	301	301

(H): includes hurricane premium

**OAHU - SAMPLE ANNUAL RENTERS (TENANT) HURRICANE PREMIUMS**

Based on voluntary participation of licensed insurers, the sample premiums listed below consider the following assumptions:

HURRICANE POLICY		DWELLING CHARACTERISTICS (same as above)						
Contents Replacement Cost: \$25,000 Deductible: DED (below) Rates effective as of January 1, 2012		Construction: Wood (Single-wall)	Wood (Double-wall)		Masonry (CMU)			
		Wind R Devices: None	Hurricane roof clips		Hurricane roof clips			
		R = Resistive	Foundation anchors					
NAIC Co. Code	Insurance Company	DED	Public Protection Class*		Public Protection Class*		Public Protection Class*	
			3	10	3	10	3	10
10861	Universal Property and Casualty Insurance Co.	2%	24	24	19	19	11	11
25180	Fidelity National Insurance Company	1%	n/a	n/a	25	n/a	11	n/a
25143	State Farm Fire and Casualty Company	2%	35	35	35	35	31	31
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	2%	97	97	42	42	42	42
15598	Interinsurance Exchange of the Automobile Club	2%	124	124	59	59	46	46
19615	American Reliable Insurance Company	2%	63	63	63	63	63	63
25941	United Services Automobile Association	2%	68	68	68	68	68	68
25968	USAA Casualty Insurance Company	2%	68	68	68	68	68	68
18600	USAA General Indemnity Company	2%	68	68	68	68	68	68
29068	IDS Property Casualty Ins. Co.	5%	62	62	62	62	62	62
10111	American Bankers Insurance Company	2%	included	included	included	included	included	included

\* The 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. On Oahu, your property's PPC is a 3 unless located more than five road miles from a recognized fire station and 1000 feet from a 4" hydrant (PPC 10). Please contact your agent for more information.

**THE SAMPLE PREMIUMS VS. YOUR PREMIUMS**

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. Thus, your current or quoted premium could vary from the sample indications. Please contact your agent to obtain quotes from listed and unlisted insurers to account for your home's specific characteristics and desired coverage provisions.



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**SAMPLE PREMIUMS vs. YOUR PREMIUMS**  
 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. Thus, your current or quoted premium could vary from the sample indications. Please contact your agent for quotes from listed and unlisted insurers to account for your home's specific characteristics and desired coverage provisions.

**SAMPLE PREMIUMS EFFECTIVE AS OF:**  
 January 1, 2012

**PUBLIC PROTECTION CLASSIFICATION**  
 Public Protection Class (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. Please contact your agent to find out which classification applies to your property.

**NEIGHBOR ISLAND - SAMPLE ANNUAL RENTERS (TENANT) PREMIUMS**

RENTERS POLICY (RC) ASSUMPTIONS		DWELLING CHARACTERISTIC ASSUMPTIONS											
Coverage A: C: \$25,000 D: 20% of Coverage C Deductible: \$500		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.											
NAIC Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10
10861	Universal Property and Casualty Insurance Co.	64	64	65	77	103	129	64	64	65	77	103	129
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	76	76	76	92	103	153	76	76	76	92	103	153
37265	DTRIC Insurance Company, Ltd.	105	105	105	105	169	212	105	105	105	105	169	212
15598	Interinsurance Exchange of the Automobile Club	105	108	109	109	116	116	105	108	109	109	116	116
25143	State Farm Fire and Casualty Company	109	113	113	113	120	120	109	113	113	116	120	120
23035	Liberty Mutual Fire Ins. Co.	124	128	128	133	140	140	124	128	128	133	140	140
25180	Fidelity National Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	135	135	135	135	135	n/a
29068	IDS Property Casualty Ins. Co.	150	150	150	150	150	150	150	150	150	150	150	150
19615	American Reliable Insurance Company	167	167	167	200	267	278	185	185	185	222	296	371
28467	Farmers Insurance Hawaii, Inc.	194	195	197	235	313	392	194	195	197	235	313	392
10111	American Bankers Insurance Company	203	203	203	203	203	203	203	203	203	203	203	203
25941	United Services Automobile Association	247	247	247	247	247	247	247	247	247	247	247	247
18600	USAA General Indemnity Company	249	249	249	249	249	249	249	249	249	249	249	249
25968	USAA Casualty Insurance Company	297	297	297	297	297	297	297	297	297	297	297	297

**NEIGHBOR ISLAND - SAMPLE ANNUAL RENTERS (TENANT) HURRICANE PREMIUMS**

HURRICANE POLICY ASSUMPTIONS		DWELLING CHARACTERISTIC ASSUMPTIONS (same as above)											
Replacement Cost: \$25,000 Deductible: DED (below)		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	Wood (Single-wall) None			Wood (Double-wall)			Masonry (CMU) Hurricane roof clips					
Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10
10861	Universal Property and Casualty Insurance Co.	24	24	24	24	24	24	19	19	19	19	19	19
25180	Fidelity National Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	25	25	25	25	n/a	n/a
25143	State Farm Fire and Casualty Company	35	35	35	35	35	35	35	35	35	35	35	35
12502	Dongbu Insurance Co., Ltd. (U.S. Branch)	97	97	97	97	97	97	42	42	42	42	42	42
15598	Interinsurance Exchange of the Automobile Club	124	124	124	124	124	124	59	59	59	59	59	59
19615	American Reliable Insurance Company	63	63	63	63	63	63	63	63	63	63	63	63
25941	United Services Automobile Association	68	68	68	68	68	68	68	68	68	68	68	68
25968	USAA Casualty Insurance Company	68	68	68	68	68	68	68	68	68	68	68	68
18600	USAA General Indemnity Company	68	68	68	68	68	68	68	68	68	68	68	68
29068	IDS Property Casualty Ins. Co.	62	62	62	62	62	62	62	62	62	62	62	62
10111	American Bankers Insurance Company	62	62	62	62	62	62	62	62	62	62	62	62

(H) = Hurricane coverage incl. in HO-4 premium