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First Insurance Company of Hawaii Partners with Identity Theft 911®

Identity Theft Protection and Resolution Services will Deter, Detect and Defend against Growing Crime

Honolulu, HI, October 16, 2008 – First Insurance Company of Hawaii announced today that select personal and commercial line policyholders will receive free enrollment into a comprehensive identity theft management program in partnership with Identity Theft 911®, America's leading provider of identity theft education and resolution services.

All First Insurance 1st Choice Businessowners – a single, comprehensive insurance policy designed for small-business owners that covers most property and liability risks – policyholders will automatically be enrolled in the “Total 911” program that includes pro-active measures to help reduce the risk of exposure to a data breach. Employees of the business and their immediate household members will also receive the “Life Stages” identity management services.

“With identity theft on the rise, we wanted to provide our customers with the security of knowing that their businesses are protected,” said Calvin Hiraoka, Senior Vice President and Chief Underwriting Officer at First Insurance Company of Hawaii.

First Insurance policyholders with a First Select Portfolio package policy, which combines homeowners, personal auto, and umbrella (optional), or a homeowner policy will have access to the “Life Stages” identity management program, which provides professional fraud specialists should the policyholder fall victim to identity theft. Also included in the program are a wealth of education and proactive services.

“Hawaii is currently ranked 39th in the nation for identity theft,” said Adam Levin, Chairman of Identity Theft 911. “We are honored to be working with First Insurance Company of Hawaii on battling this crime by making their customers’ safety and protection a priority.”

Life Stages Identity Management Program Provides Vast Protection

All above-mentioned parties can take advantage of the following services:

- **Child Risk Identity Assistance** – For parents and guardians of minor children at a heightened risk: Advocate-assisted proactive credit file suppression helps prevent against the misuse of a minor's personal information – a growing crime that often goes undetected for decades. Includes on-demand access to a fraud specialist.
- **Military Identity Assistance** - For active duty military personnel, especially when stationed abroad: Advocate-assisted proactive military fraud alerts lasting 12 months are placed on the service member's credit file to reduce the risk of identity theft. Includes on-demand access to an experienced fraud specialist who can also assist their spouse.

- **Identity Relocation Assistance** - For policyholders who move: A fraud specialist is assigned to help safeguard financial, credit, and identity data during a move. The specialist helps ensure uninterrupted access to financial institutions and accounts, as well as with any needed documentation.
- **Proactive Fraud Alerts** – For policyholders looking to prevent the fraudulent creation of new credit accounts: A fraud specialist places a fraud alert on the files maintained by the three major credit bureaus. The alert notifies the potential credit grantor to check with the policyholder before extending new credit and allows policyholders opt-out of most marketing lists.

As a part of Identity Theft 911's resolution service, covered parties will also receive the following Identity Management Program services at no additional cost:

- **Estate Identity Assistance** - For surviving spouses: A fraud specialist is assigned to help safeguard the identity of a departed spouse from potential misuse by identity thieves. Includes minimizing potential risks to the surviving spouse's own identity in the case of joint credit files and financial documents.
- **Disaster Recovery Assistance** - For victims of home fire, flood, hurricane, or earthquake: A fraud specialist is assigned to help quickly recapture destroyed documentation needed to rebuild their lives. The specialist helps ensure uninterrupted access to financial institutions and accounts.
- **Medical Identity Assistance** – For victims of medical identity theft: A fraud specialist is assigned to help undo the damage from fraudulently filed insurance claims and/or bogus medical services to the extent possible.

Total 911 Helps Businesses Mitigate and Respond to Security Breaches

Commercial line policyholders will receive professional crisis resolution for those affected by a data breach as well as personal identity management for employees that includes:

- Unlimited employee access to fraud experts to help them deal with any identity related crisis
- Developing and implementing a customized incident response plan to protect customers and employees
- Assessing the severity of a data breach and providing expert advice on how to immediately respond
- Assistance with regulatory and consumer notification requirements
- Access to a team of experienced fraud experts who help with proactive consumer education to protect against identity theft
- Identity restoration case management and other personal services for breach notification recipients that become identity theft victims as a result of the data breach

“We are pleased to announce First Insurance is now the first and only insurance company in Hawaii to include free Data Security Breach and Identity Theft Services on all 1st Choice business owner policies,” added Hiraoka.

Identity theft continues to be a growing problem in the United States. The Federal Trade Commission received over 800,000 consumer fraud and identity theft complaints in 2007. Consumers also reported losses from fraud of more than \$1.2 billion. The state of Hawaii itself is ranked 10th in the country in fraud complaints per capita in 2007 with 196.4 complaints per 100,000 people.

In addition to these services, all policyholders have access to Identity Theft 911's proactive educational material, including daily Threat Alerts, investigative articles, monthly newsletters, white papers and more, through a dedicated website: <http://www.ficoh-idtheft.com/home>.

About First Insurance Company of Hawaii

First Insurance Company of Hawaii, Ltd. is the oldest and largest property and casualty insurer domiciled in Hawaii, with assets totaling more than \$594 million and liabilities of \$399 million, as of June 30, 2008. First Insurance offers a broad array of personal, commercial, and specialty insurance lines. Nearly a century old, First Insurance enjoys an "A" (Excellent) rating from A.M. Best Co., whose ratings are widely recognized as a benchmark of an insurer's financial strength. Proud of its broadly experienced, service-oriented staff, First Insurance employs more than 300 insurance professionals and distributes its products through 29 independent general agencies. It has claims personnel on Oahu, Kauai, and Maui, as well as in Hilo and Kona on the Island of Hawaii. First Insurance is jointly owned by CNA Financial Corporation and Tokio Marine & Nichido Fire Insurance Company Ltd.

About Identity Theft 911®

Identity Theft 911® is an industry leader in Identity Management, providing innovative, enterprise-level fraud solutions and consumer education to Fortune 500 companies, many of America's largest insurance companies and corporate benefit providers, and a wide spectrum of financial institutions, colleges, and universities. More than 12 million households are enrolled in Identity Theft 911's comprehensive identity management programs. For more information, call 480-355-8500 or visit www.identitytheft911.com.