



As Hawaii's oldest and most established insurance company, we offer you:

Wide Range of Products

Being headquartered in Hawaii affords us a distinct advantage; we understand the unique needs and exposures of our policyholders. With experienced and knowledgeable underwriters in both commercial and personal lines, we've been able to develop products and services that answer the needs of agents and policyholders alike. From neighborhood retail to large corporations with international exposures, our risk management solutions have proved the perfect fit for Hawaii-based companies time and again.

Financial Strength

We take great pride in having an "A" (Excellent) A.M. Best Rating, as well as being ranked the 23rd most profitable Property & Casualty insurance company in the United States.* With over \$590 million in assets, shareholders' surplus exceeding \$196 million, and our reinsurance programs providing us with a strong foundation, we have the financial stability you can depend on. In addition, we're owned by two global insurance leaders, CNA Financial and Tokio Marine & Nichido Fire Insurance Co., Ltd, each holding a 50% share of First Insurance.

Distribution

First Insurance writes business through 29 independent agencies throughout Hawaii. With their depth of knowledge and experience, you're always assured that you'll receive the expertise and level of service needed to help manage your risks and protect your assets.

Innovative and Practical Technologies

Our Information Systems department is continually focused on developing and deploying practical technology solutions to support business and customer needs in every area of our business.

Commercial Products

General Liability	Workers' Compensation
Fire (Property)	Business Owners
Commercial Package	Auto
Hurricane	Fidelity Bonds
Surety Bonds	Inland Marine
Garage	

Personal Products

Homeowners	Auto
Personal Package	Umbrella
Hurricane	Renters
Inland Marine	Condo Owners
Flood	

Quality Service

Our employees are fully committed to providing excellence in customer service. Regular Claims Customer Satisfaction surveys consistently show over 96% of our customers rate our claims service as "good" or "excellent." We also offer a number of Loss Control services to help create a safer workplace and minimize business losses (e.g. Medical Cost Containment Program, Early Return to Work Program and Special Investigative Fraud Unit), and our Loss Control Department is manned by a team of highly trained and skilled Loss Prevention professionals.

Community Commitment

Since 1911, we've been protecting the businesses and communities of Hawaii. Through a variety of volunteer efforts and sponsorship programs, First Insurance continues to play an active role in strengthening our local communities. Everyone from associates to executives regularly donate funds and volunteer personal time in support of building a better Hawaii.

Careers at FICOH: A Learning Organization

To ensure our future successes, we're continually expanding our abilities. We constantly empower our employees to be recognized as the most professional, innovative, and customer-oriented of any company doing business in Hawaii. We also fully encourage and support our associates to continually develop their professional skills. The efforts we put into our employee initiatives have made us one of the Best Places to Work in Hawaii.** If you're interested in a career with FICOH, please visit our website.

First Risk Management Services

First Insurance is committed to becoming the foremost provider of risk management solutions to the people and businesses of Hawaii. To enable that vision, we've created a subsidiary, First Risk Management Services (FIRMS) to develop and bring to market innovative and complementary risk management brokered products and services, including an Excess & Surplus lines facility, flood, and captive insurance management services.

*National Underwriter, December 2006

**Hawaii Business, April 2008

Financials	
2008	
Gross Written Premiums	\$189,546,177
Net Operating Income	\$21,518,651
Total Admitted Assets	\$593,415,589
Policyholders' Surplus	\$189,917,275
Combined Ratio	88.2%

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Risks must meet underwriting guidelines before acceptance by First Insurance Co. of Hawaii.