

INSURCARD PROVIDES AN INSTANT ISSUE CATASTROPHIC RELIEF SOLUTION FOR FIRST INSURANCE COMPANY OF HAWAII, LTD.

This prepaid card program allows First Insurance Company of Hawaii to provide immediate relief to its customers in the event of an emergency.

WILMINGTON, DE. (February 23, 2009) – InsurCard, a wholly owned subsidiary of Service Network Design, LLC (SND), has joined with First Insurance Company of Hawaii, to offer an instant issue prepaid card program for catastrophic relief. Through this partnership, First Insurance Company of Hawaii is now the first insurance company in Hawaii to be able to provide immediate relief to its customers in the event of an emergency.

In the event of a hurricane or other major disaster, First Insurance policyholders may be eligible to receive funds to cover their immediate needs. Traditionally, the practice has involved issuing a check to a policyholder. The problem with that is in many natural disasters there is nowhere for the policyholder to turn to cash their check. By using the InsurCard Visa[®] Prepaid Card, issued by The Bancorp Bank, First Insurance Company of Hawaii can provide immediate relief to its valued policyholders.

“We believe providing a branded card to our policyholders when they are in need will greatly simplify a very difficult situation for them. The catastrophic relief card from InsurCard gives our policyholders immediate access to make purchases and simplifies their lives when they are in turmoil,” said Ben Bondroff, Vice President – First Insurance Company of Hawaii.

“InsurCard is thrilled to partner with First Insurance Company of Hawaii to assist in disbursing funds more rapidly in the event of an emergency. The insurance industry is a unique fit for prepaid cards because the card can greatly expedite the claims process,” says J. Robert Mendte, President – InsurCard.

For more information on InsurCard visit www.insurcard.com or call 1-800-708-9887.

For more information regarding The Bancorp Bank’s prepaid card payment solutions contact Lindsey Frank at lfrank@thebancorp.com or 866.954.2667.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

About InsurCard

InsurCard is a wholly owned subsidiary of Service Network Design, LLC (SND), a management consulting firm with corporate financial clients in both the insurance and prepaid card industries. InsurCard Prepaid Cards evolved from SND’s experience in these industries where the need for new claim payment solutions was recognized. The InsurCard Prepaid Card was specifically designed to meet the stringent requirements of both the insurance and prepaid card industries. For more information about InsurCard, please visit www.insurcard.com.

About The Bancorp Bank Payment Solutions Group

The Payment Solutions Group is a division of The Bancorp Bank (“Bancorp”), a wholly owned subsidiary of The Bancorp, Inc., is a leading issuer of network branded prepaid cards and has

consistently delivered outstanding results for its program partners. Long-standing relationships with card associations and industry leading networks and processors are the key to the organization's success. For more information about The Bancorp Bank Payment Solutions Group visit www.thebancorp.com

About First Insurance Company of Hawaii

First Insurance Company of Hawaii, Ltd. is the largest property and casualty insurer domiciled in Hawaii, with assets totaling more than \$593 million and liabilities of \$403 million at December 31, 2008. First Insurance offers an array of personal, commercial and specialty lines of insurance. 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 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 and in Hilo and Kona on the Island of Hawaii. First Insurance is a subsidiary of CNA Financial Corporation and Tokio Marine & Nichido Fire Insurance Company, Ltd.

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