

### Why should you consider FIRMS for your hard-to-place risks?

- ▶ Seamless coordination with FICOH standard lines underwriters for fast turnaround and convenience
- ▶ Commitment to responsiveness and service
- ▶ FICOH risk control, accounting, and support services
- ▶ A growing list of markets and specialty products

### Coverages Available

#### PROPERTY

- ▶ TIV under \$10,000,000
- ▶ Property inspections conducted by FICOH Risk Control
- ▶ Hurricane coverage available

#### INLAND MARINE

- ▶ Minimum Premium \$350
- ▶ Including Builder's Risk and On-Hook for Towing Services

#### DIC HURRICANE, EARTHQUAKE

- ▶ Minimum Premium with Essex Special Property \$7,500; \$2.5M - \$5M (ok on Kauai)

#### EXCESS FLOOD

- ▶ Minimum premium \$400
- ▶ Maximum TIV \$3,000,000

#### COMMERCIAL GENERAL LIABILITY

- ▶ Minimum Premium with Colony \$750 for \$1M/\$1M/\$1M
- ▶ Fast turnaround for artisan contractors
- ▶ Coverage available for general contractors who specialize in renovations and additions

#### NONPROFIT LIABILITY

- ▶ Specifically for 501(c)3
- ▶ XLB limits up to \$10,000,000
- ▶ Sexual molestation
- ▶ Hired / non-owned auto

#### ENVIRONMENTAL LIABILITY

- ▶ Storage Tank Liability
- ▶ Site Pollution
- ▶ Programs for Golf Courses, Dry Cleaners, etc.
- ▶ Minimum Premium \$500

#### PROFESSIONAL LIABILITY

- ▶ Accountants
- ▶ Appraisers
- ▶ Attorneys
- ▶ Collection Agencies
- ▶ Computer Consultants
- ▶ Insurance Agents
- ▶ Mortgage Brokers
- ▶ Real Estate Agents
- ▶ Repossess Operations
- ▶ Temporary Employment Agencies
- ▶ Title and Escrow Agents
- ▶ Miscellaneous
- ▶ Minimum Premium \$5,000
- ▶ Limits up to \$6,000,000/\$8,000,000 available

#### ALLIED MEDICAL (CGL and Professional Liability)

- ▶ Assisted Living Facilities
- ▶ Group Homes/Halfway Homes
- ▶ Dentists
- ▶ Home Health Care
- ▶ Social Service Agencies
- ▶ Minimum Premium \$2,500
- ▶ Limits up to \$6,000,000/\$8,000,000

#### EPLI

- ▶ Minimum Premium \$5,000

#### EXCESS AUTO AND HIRED/NON-OWNED AUTO

- ▶ Minimum Premium – Excess Auto \$5,000 - \$8,000

#### TRANSPORTATION PHYSICAL DAMAGE INCLUDING DEALERS OPEN LOT

- ▶ Minimum Premium with Essex \$750

#### OTHER COVERAGES AVAILABLE

- ▶ Ocean Marine
- ▶ Liquor Liability
- ▶ Special Events
- ▶ Commercial Excess/Umbrella Liability
- ▶ D & O

## Companies Represented

ALLIANCE OF NONPROFITS FOR  
INSURANCE - RRG  
A.M. Best rated A- V

GENERAL STAR  
A.M. Best rated A++ XV

NAVIGATORS INSURANCE  
A.M. Best rated A X

COLONY INSURANCE  
A.M. Best rated A IX

INTERNATIONAL CATASTROPHE  
INSURANCE (ICAT)

PRIME INSURANCE SYNDICATE  
A.M. Best rated B++ VI

ESSEX INSURANCE  
A.M. Best rated A XI

LEXINGTON INSURANCE  
A.M. Best rated A+ XV

WNC/LLOYD'S & AXIS  
Certain Underwriters at Lloyd's  
of London

## FiRMS Class Specialties

EXCESS AUTO OVER HJUP (requires  
\$100k/\$300k/\$30k min. limits for  
difference to \$500k or \$1,000,000)

STORAGE TANK LIABILITY AND SITE  
POLLUTION COVERAGE

OVER 45 SPECIAL RATE PLANS  
WITH COLONY INCLUDING:

MARINA-RELATED RISKS

- ▶ Farms and Ranches
- ▶ Day Care Centers
- ▶ Vacant Buildings

## MGA for Colony Insurance Company Preferred Business Classes

Apartment/SFD  
Bakery  
Bar  
Beauty & Barber Shop  
Bed & Breakfast  
Car Wash  
Caterers & Halls  
Church  
Club  
Condominiums/Homeowners  
Association  
Contractors  
Convenience Store  
Daycare  
Demolition Contractors  
Entertainment  
Farm & Ranch

Flea Market  
Golf Course, Miniature Golf Course &  
Driving Range  
Handyman  
Hotel/Motel  
Hunt Preserves  
Landowners  
Laundries & Dry Cleaners  
Lessor's Risk Only  
Locksmith  
Martial Arts Studio  
Mercantile  
Mobile Home Park  
Outfitters & Guides  
Pawn Shop  
Pest Control  
Power Washing

Push Cart & Flea Market Vendors  
Recycling Centers & Garbage Works  
Restaurant  
Special Events  
Sports Camp  
Swim & Racquet Club  
Swimming Pool Contractors,  
Dealers & Installers  
Swimming Pool Maintenance  
Tanning Salon  
Tavern  
Temporary Employment Agencies  
Truckers  
Vacant Building  
Warehouse  
Woodworking/Cabinet Making

## FiRMS Excess & Surplus Underwriting Team

JOHN FOSTER  
FiRMS Operations & Underwriting Manager  
Tel: 808-527-7613  
Fax: 808-543-3246  
john.foster@fihoh.com

PAT KELLAR  
E & S Underwriter  
Tel: 808-527-7458  
Fax: 808-543-3409  
pat.kellar@fihoh.com

DONNA OYE  
E & S Underwriter  
Tel: 808-527-7229  
Fax: 808-543-8189  
donna.oye@fihoh.com

LORIE KELIIPAAKAUA  
E & S Underwriter Assistant  
Tel: 808-527-7389  
Fax: 808-543-3427  
lorie.keliipaakaua@fihoh.com

SHAUNA DEGRAY  
Administrative Support Specialist  
Tel: 808-527-7657  
Fax: 808-628-2512  
shauna.degray@fihoh.com

