

# EXCESS & SURPLUS AND SPECIALTY LINES **FIRMS**

## FIRMS ADVANTAGE

- ▶ Quote and issue Lloyd's of London (AM Best A XV) policies for commercial and residential properties on all Islands
- ▶ Lloyd's pen includes personal liability for residential properties, primary quake coverage and excess flood coverage
- ▶ Quote and issue Colony Insurance (AM Best A XII) policies for general liability and packages
- ▶ Exclusive Hawaii broker for ANI-RRG, a nonprofit insurance carrier catering to the needs of other 501c3 nonprofits
- ▶ Fast turnaround for Excess Auto quotes on A++ XV paper
- ▶ Risk inspections and loss control services available

## SELECT COVERAGES AVAILABLE

Contact our staff for a full listing of available coverages!

### Commercial Lines

- ▶ Property / Hurricane / Earthquake
- ▶ General and Professional Liability
- ▶ Liquor and Garage Liability
- ▶ Excess Auto
- ▶ Excess Flood
- ▶ Farm and Ranch

### Nonprofit Liability

- ▶ All coverages except for Workers' Compensation
- ▶ All coverages are occurrence based except for EBL
- ▶ Hired / Non-owned Auto
- ▶ XLB limits up to \$10,000,000
- ▶ D & O with full prior acts coverage

### Inland & Ocean Marine

- ▶ Motor Truck Cargo / On Hook
- ▶ Hull Physical Damage
- ▶ Protection and Indemnity
- ▶ Marinas – Moorage, Storage, Repair, Fueling
- ▶ Boat Dealers
- ▶ Shipyards – Vessel Repair
- ▶ Contractor's Equipment

### Personal Lines

Authorized coverholder to quote, bind, and issue Lloyd's of London HO-3 policies with replacement cost limit of \$5 million per location. Ability to include personal liability, excess flood, and earthquake.

## Excess & Surplus Underwriting Staff

### OPERATIONS MANAGER

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### NEW BUSINESS

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### EXISTING BUSINESS

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### EXCESS AUTO AND FLOOD

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First Insurance Company of Hawaii®, established in 1911, is the largest property and casualty insurance company domiciled in Hawaii. FICOH is committed to becoming the foremost provider of risk management solutions for Hawaii and created FIRMS to develop and bring to market innovative and complementary risk management brokered products and services.