

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, quake coverage and excess flood coverage
- ▶ Exclusive Hawaii broker for ANI-RRG, a nonprofit insurance carrier catering to the needs of other 501(c)(3) nonprofits
- ▶ Exclusive access to CNA's Lawyers Professional Liability Program, the largest in the nation
- ▶ Quote and issue Colony Insurance (AM Best A XII) policies for general liability and packages

SELECT COVERAGES AVAILABLE

Contact our staff for a full listing of available coverages.

Commercial Lines

- ▶ Property, including Hurricane and Earthquake
- ▶ General and Professional Liability
- ▶ Bar, Tavern and Liquor Liability
- ▶ Excess Auto
- ▶ Excess Flood
- ▶ Farm and Ranch

Inland & Ocean Marine

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

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

Lloyd's

- ▶ 7.5M TIV per location
- ▶ HO-3 and dwelling fire policies
- ▶ Commercial buildings, contents and business income
- ▶ Various hurricane deductibles
- ▶ Crime and Equipment Breakdown coverages available
- ▶ Current ISO coverage forms
- ▶ FICOH to adjust property claims

Excess & Surplus Underwriting Staff

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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 brokered products and services.