

FIRMS ADVANTAGE

- ▶ Coverholder for Lloyd's of London (AM Best A XV) approved to issue general liability, commercial and residential property insurance on all islands in Hawaii
- ▶ Lloyd's pen includes personal liability for residential properties, quake coverage and excess flood coverage
- ▶ Exclusive access to CNA's Lawyers Professional Liability Program, the largest in the nation
- ▶ Hawaii broker for Century Surety (AM Best A- IX)

SELECT COVERAGES AVAILABLE

Contact our staff to inquire about other available coverages

Commercial Lines

- ▶ Property, GL and Professional Liability
- ▶ Garage
- ▶ Excess Auto
- ▶ Excess Flood
- ▶ Farm and Ranch

Inland & Ocean Marine

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

Pollution Liability

- ▶ Contractor's Pollution Liability
- ▶ Consultant's Professional Liability
- ▶ GL & Professional Package
- ▶ Transportation Pollution Liability
- ▶ \$2,500 minimum premium

Lloyd's Property and General Liability

- ▶ \$10M TIV per location
- ▶ \$600 GL minimum premium
- ▶ Current ISO coverage forms
- ▶ Various hurricane deductibles
- ▶ Incidental inland marine
- ▶ Crime and Equipment Breakdown
- ▶ FICOH to adjust property and liability 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.