



Why Choose FiRMS?

First Insurance Company of Hawaii (FICOH), established in 1911, is the largest property and casualty insurance company domiciled in Hawaii. Committed to becoming the foremost provider of risk management solutions in Hawaii, FICOH created a subsidiary in 2002 called First Risk Management Services (FiRMS) to develop and bring to market innovative and complementary risk management products and services that now include four units – an Excess & Surplus lines facility, National Flood Insurance Program (NFIP), Joint Underwriting Program (JUP), and Captive Insurance Management Services.

FiRMS Advantage

- ▶ Largest writer of the National Flood Insurance Program in Hawaii
- ▶ FICOH Liquor Program (FLP) underwritten by FiRMS
- ▶ 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 1 million limits in personal liability for residential properties, quake coverage and excess flood coverage
- ▶ Servicing carrier for the Hawaii Joint Underwriting Program
- ▶ Servicing arm for First Insurance Company of Hawaii's Taxi Program
- ▶ Access to Tokio Marine Specialty

Select Coverages Available

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

Specialty

- ▶ Aviation

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

- ▶ \$12M 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

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT INSURANCE AGENT.



TOKIOMARINE
GROUP