

# 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 – National Flood Insurance Program (NFIP), FiRMS Claims Services, Captive Insurance Management Services and Joint Underwriting Program (JUP).

## **FiRMS Advantage**

- Largest Writer of the National Flood Insurance Program in Hawaii
- > One of the largest Third Party Administration ("TPA") Claims Services in Hawaii
- > Captive Insurance Manager specializing in Japanese owned captives
- Largest servicing carrier for the Hawaii Joint Underwriting Program

## Select Coverages Available

#### Flood Insurance

- Largest Writer of the National Flood Insurance Program ("NFIP") in Hawaii
- NFIP market share in Hawaii exceeds 50%
- Private Market Flood Insurance options through Lloyd's of London (AM Best A XVI)
- Dedicated flood insurance staff (ANFI certified) for assistance with complex situations

#### **TPA Claims Services**

- Experienced Claims Professionals with over 275 years of combined experience
- The only TPA in Hawaii backed by the bench strength of a Full Service Insurance Carrier
- Providing Adjusting Services in most lines, including WC, TDI, Auto, General Liability, LHWCA and Property
- ▶ Hawaii TPA License #505511

#### **Captive Insurance Management**

- Captive Management Team focused on the Japanese market
- Captive Manager for one of the largest Japanese captives domiciled in Hawaii
- Strong partnership with Parent Company, Tokio Marine, on Japanese captives
- > Three Professionals Fluent in Japanese

### Hawaii Joint Underwriting Program

- Largest servicing carrier for the Hawaii Joint Underwriting Program
- Hawaii Joint Underwriting Program market share exceeds 50%



FOR MORE INFORMATION, CONTACT LANCE KAWANO AT 808-527-7684 OR LANCE.KAWANO@FICOH.COM.

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