

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 the National Flood Insurance Program (NFIP), Private Market Flood and Captive Insurance Management Services.

## FiRMS Advantage

- ▶ Largest Writer of the National Flood Insurance Program in Hawaii
- ▶ Captive Insurance Manager specializing in Japanese owned captives
- ▶ Private market options through Lloyd's of London (AM Best A XVII)

## 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

### 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

FOR MORE INFORMATION, CONTACT LANCE KAWANO  
AT 808-527-7684 OR [LANCE.KAWANO@FICOH.COM](mailto:LANCE.KAWANO@FICOH.COM).



TOKIO MARINE  
GROUP