

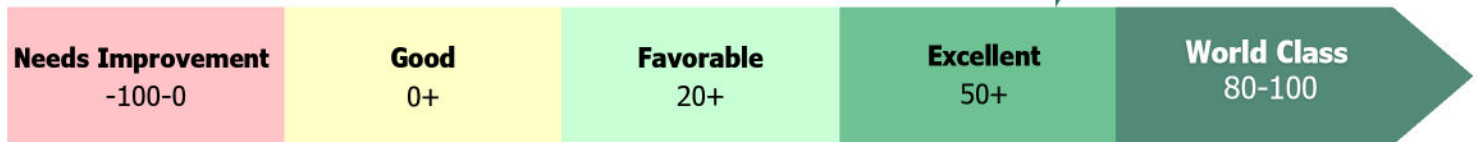


Our Commitment to Excellence in Customer Service

Providing excellence in customer service is embedded in our core values and integral to our vision to be our customers' **first choice**. First Insurance Company of Hawaii's Voice of the Customer program is the tool we use to gather and respond to feedback from our independent agency partners and policyholders. The feedback we receive from customer satisfaction surveys allows us to:

- Build and maintain relationships with our customers
- Provide data to identify and support service improvements
- Reward FICOH associates for delivering excellent service

FICOH's Scores:
71.76 (Policyholders)
71.28 (Agency partners)

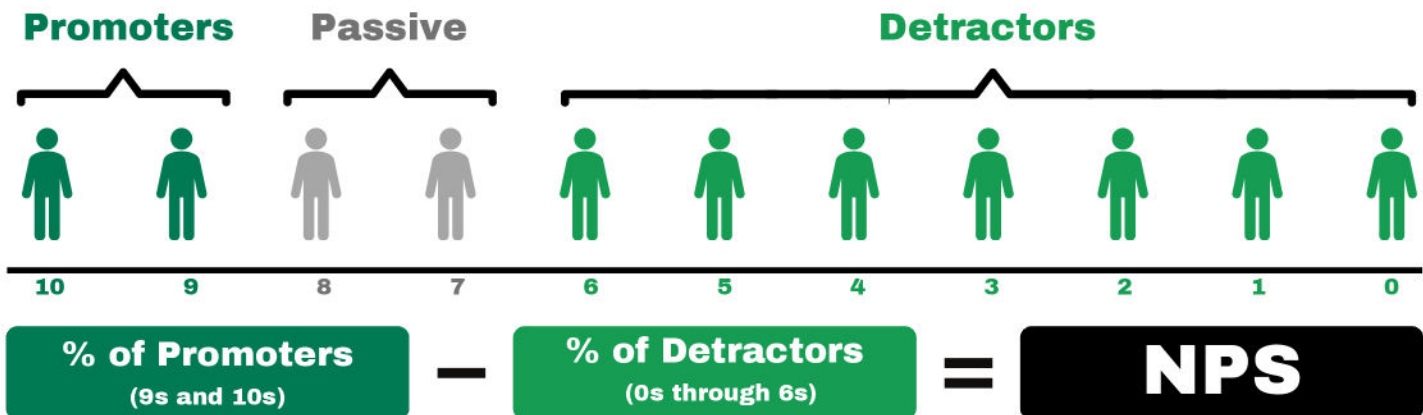


Best in Class Customer Service

Net Promoter Score (NPS) is a nationally recognized customer service index. On a scale from -100 to 100, it measures the loyalty that exists between a company and its customers. FICOH uses NPS as an element of its VOC program and our **NPS scores of 71.76 and 71.28*** are rated as Excellent!

NPS Explained

NPS is measured by how customers respond to this survey question: "How likely are you to recommend First Insurance to a colleague or friend?" **Should you receive a survey from us, please take the opportunity to let us know how we're doing.**



* Ratings as of 2025. Definition source: Bain & Company