



**First Insurance
Company of Hawaii**
A Member of the Tokio Marine Group

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**In Paradise, Hurricanes Still Happen.
Are you protected?**

AXIS Insurance Company Residential Hurricane Program

First Insurance Company of Hawaii (FICOH) in partnership with AXIS Insurance Company provides you with the very best in residential hurricane policies. Our association with AXIS provides great competitive rates and robust coverage for the ultimate peace of mind.

Who is AXIS?

AXIS Insurance Company is a subsidiary of AXIS Capital Holdings Limited, a leading global insurer and reinsurer with total assets in excess of \$20 billion. Their policies are backed by exceptional financial strength and solid claims-paying ability, rated "A+" (Strong) by Standard & Poor's and "A+" (Superior) XV by A.M. Best. As our underwriting partner, every policy issued by AXIS will be backed by their financial strength and our expert management.

Better value with competitive rates.

The following improvements to our AXIS Insurance Program offer greater savings to you:

- ▶ 10% rate decreases for homes 3 years old or newer
- ▶ New rate reductions also applicable for homes built after 1994
- ▶ Significant credit increases for older retrofitted homes

Highlights of the AXIS Hurricane Program:

- ▶ Larger age-of-dwelling credits
- ▶ Insured locations at least 300 feet from the water acceptable
- ▶ Course of construction acceptable for full replacement value
- ▶ Secondary residence homes acceptable

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