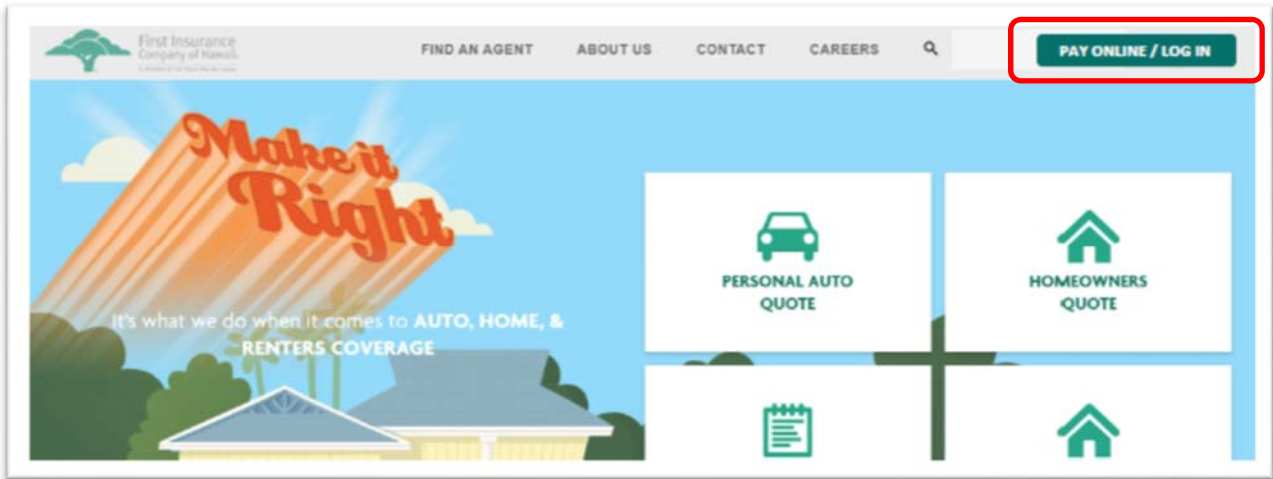


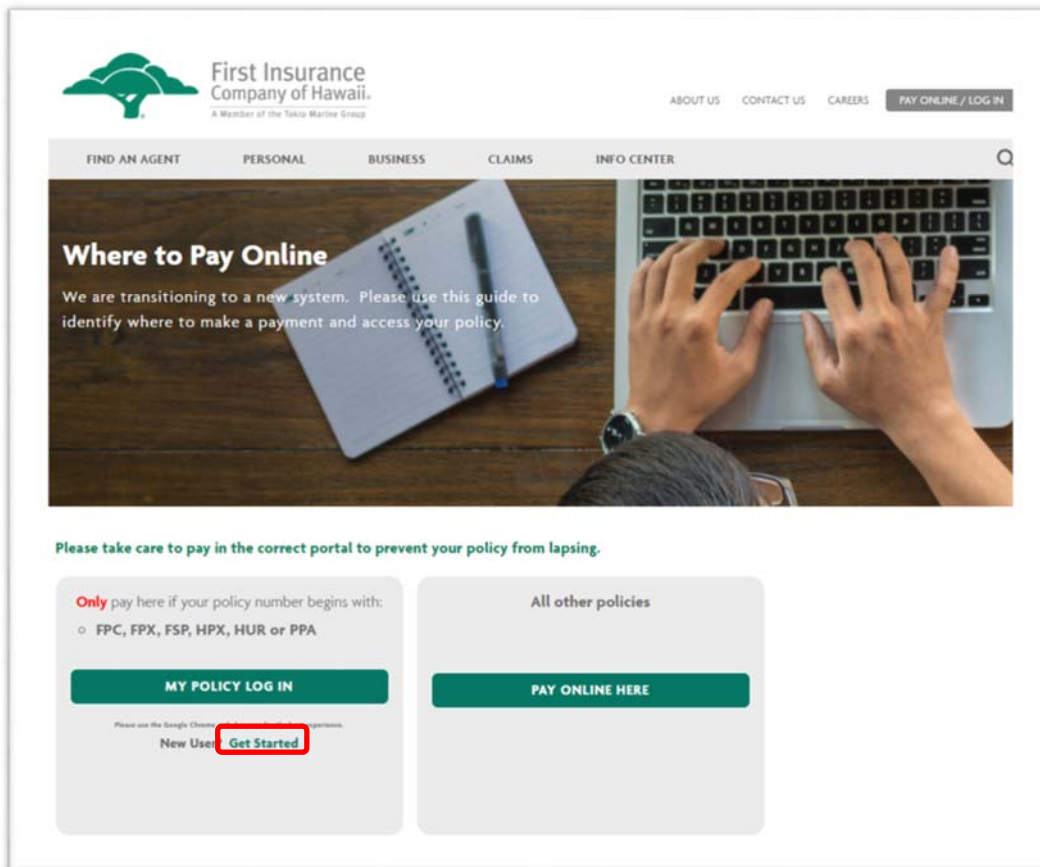
New User Instructions

How to Create a My Policy Account

1. Go to www.ficoh.com
2. Click “Pay Online / Log In.”



3. Click “Get Started.”



This will take you to a landing page (next page) where additional information about My Policy is provided.

Please read the disclosures and use Google Chrome as your internet browser.

My Policy

Important Message for New Users

Home / Important My Policy Message

Please note: We would like to make you aware of some My Policy issues and process changes. [Click here](#) to learn more.

Already registered?

My Policy Log In

First-time users:

To complete the one-time registration process, you will be asked to enter your policy number (first 13 digits up to the dash only) and account number EXACTLY as they appear on your recent invoice or billing letter (highlighted examples below).

First Insurance
Company of Hawaii
A member of the First Group Inc.

FPK3000012024-1
Direct Bill

INVOICE

INSURED:
Test Account
1100 Ward Avenue
Honolulu, HI 96814

AGENCY:
Business Insurance Services, Inc.
(200-VV)
PH 808-935-1888

MAIL TO:
Test Account
1100 Ward Avenue
Honolulu, HI 96814

If you have any questions or concerns regarding your billing, please contact the Billing Department at (808) 527-7313. Otherwise, all other changes please contact your insurance agent.

Bill Date: 06/18/2020 Policy Effective: 07/13/2020 to 07/13/2021
Invoice Number: 1000015351 Account Number: 3000011558

Re: Invoice Billed

Dear [REDACTED]

An invoice has been sent to your designated Billing Contact:

Bank of Hawaii
PO BOX 3650
Honolulu, HI 96811

Invoice details are as follows:

Line of Business: Homeowners
Account Number: 3000011558
Policy Number: FPK3000012134-1
Invoice Number: 1000018149
Bill Date: 06/29/2021
Invoice Amount: \$1,453.00

To ensure continued coverage payment is due by 07/24/2021. If the billing contact address is not correct please contact the Billing Department at (808) 527-7313. For any other inquiries or changes to your policy, please contact your agent.

For complete instructions, [click here](#).

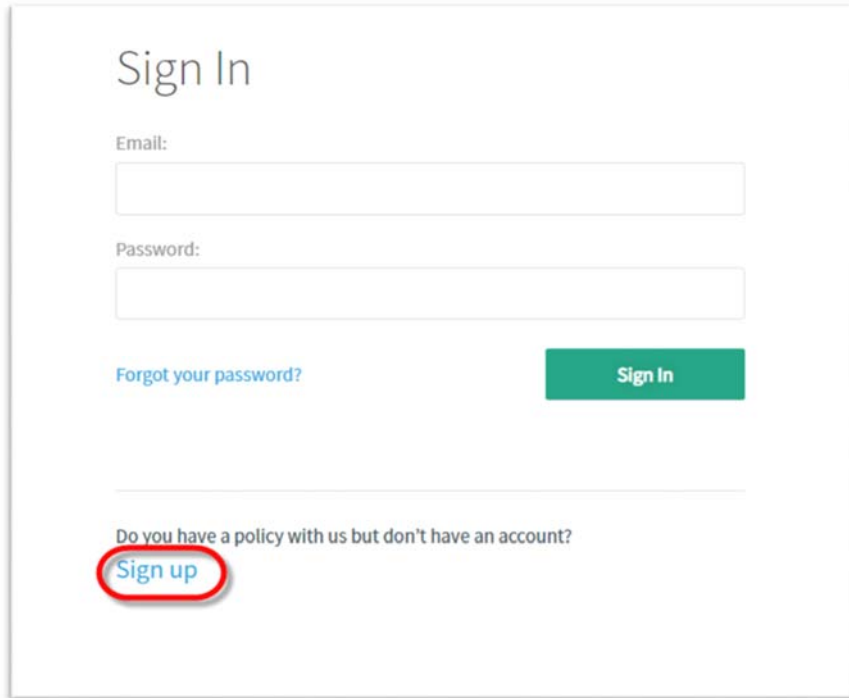
If you follow these instructions and are still unable to successfully create an account, please call (808) 527-7777 and select option 8.

MY POLICY LOG IN

Please Note:

- Our invoices no longer display the 'pay in full' option but you may continue to pay in full. Options:
 1. Log in to My Policy. Go to Billing and click Make a Payment. Select (click on) all installments to pay in full. You will receive a refund for the installment fees.
 2. Request a payment plan change within My Policy. Go to Billing then click Manage Payments. The change will be processed within 1-2 days. Come back to My Policy to pay in full without incurring installment fees.
 3. Remit a check for the total annual amount. Please refer to the second page of your invoice and add the installment amounts to determine the total.

4. When you're ready, click "My Policy Log In," and then click the "Sign Up" link at the bottom of the page.



Sign In

Email:

Password:

[Forgot your password?](#)

Do you have a policy with us but don't have an account?
[Sign up](#)

5. Enter the required information. Please make sure to use valid information.

Sign Up

Please enter valid information as it will be used to receive a PIN to sign into your account.
Clicking 'Sign Up' will save the information which cannot be easily changed thereafter.

First Name: *

Last Name: *

Email: *

Land Line Phone: *

Country Code

10 digit phone number

Mobile Phone: *

Country Code

10 digit phone number

Password: * (Password should be 8-24 digits and include one uppercase letter, one lowercase letter, one number, and one special character)

Confirm Password: *

I'm not a robot



Already have an account?

[Sign In](#)

The country code must include the “+” sign

Only one phone number is required. (Once you enter a phone number, the other phone number field will no longer be required.)

Phone numbers must be entered without dashes or spaces

“Land Line Phone” will deliver a voicemail for account verification purposes

“Mobile Phone” will deliver a text message for account verification purposes

Your new password must be at least 8 characters and include at least one uppercase letter, one lowercase letter, one number, and one special character

Once you've entered the required information, check the "I'm not a Robot" box. Follow the prompts and select the images as directed. Then click "Verify."

Sign Up

Please enter valid information as it will be used to receive a PIN to sign into your account. Clicking 'Sign Up' will save the information which cannot be easily changed thereafter.

First Name: *

Last Name: *

Email: *

Land Line Phone:


Country Code: 10 digit phone number




Mobile Phone: *

Country Code: 10 digit phone number


Password: * (Password should be 8-24 digits and include one uppercase letter, one lowercase letter, one number, and one special character)

Confirm Password: *

I'm not a robot 

Select all images with **bicycles**



Then select "Sign Up."

Sign Up

Please enter valid information as it will be used to receive a PIN to sign into your account.
Clicking 'Sign Up' will save the information which cannot be easily changed thereafter.

First Name: *

Last Name: *

Email: *

Land Line Phone:

Country Code

10 digit phone number

Mobile Phone: *

Country Code

10 digit phone number

Password: * (Password should be 8-24 digits and include one uppercase letter, one lowercase letter, one number, and one special character)

Confirm Password: *



I'm not a robot



reCAPTCHA
Privacy * Terms

Already have an account?

[Sign In](#)

6. To protect the security and privacy of our insureds, you will be asked to select a method to receive a one-time security code to verify your account. The security code can be sent to your email, or you can receive the code as a text message or voice message to the phone number provided during sign-up.

Verify Your Account

For added security, please select a method to receive a PIN.
The PIN will expire after 10 minutes or upon exiting this screen.
If a PIN was requested via email and not received, please check your spam folder.
If you click the back button or exit this page without completing this step, you will need to log in using the information saved on the previous page.
For further assistance, please contact us at 527-7777 and select the 'My Policy' option.

Step 1: How should we contact you ?

Email Address(j**n@fakegmail.com)
 Text Message(xxxxxxxx43)
 Voice Message(xxxxxxxx55)

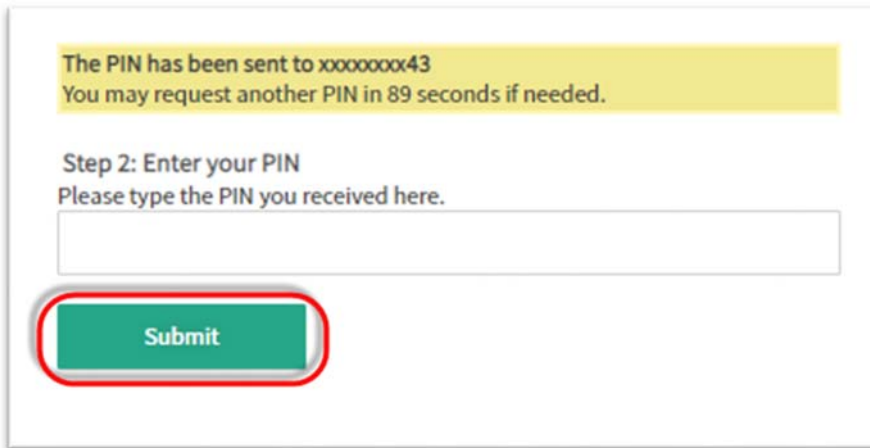
Step 2: Enter your PIN
Please type the PIN you received here.

7. Select the method of verification you prefer and click on “Send PIN”

Step 1: How should we contact you ?

Email Address(j**n@fakegmail.com)
 Text Message(xxxxxxxx43)
 Voice Message(xxxxxxxx55)

- After receiving the code, enter it into the text box under “Step 2” and click “Submit.” The text in yellow will show you how long the PIN is valid for.

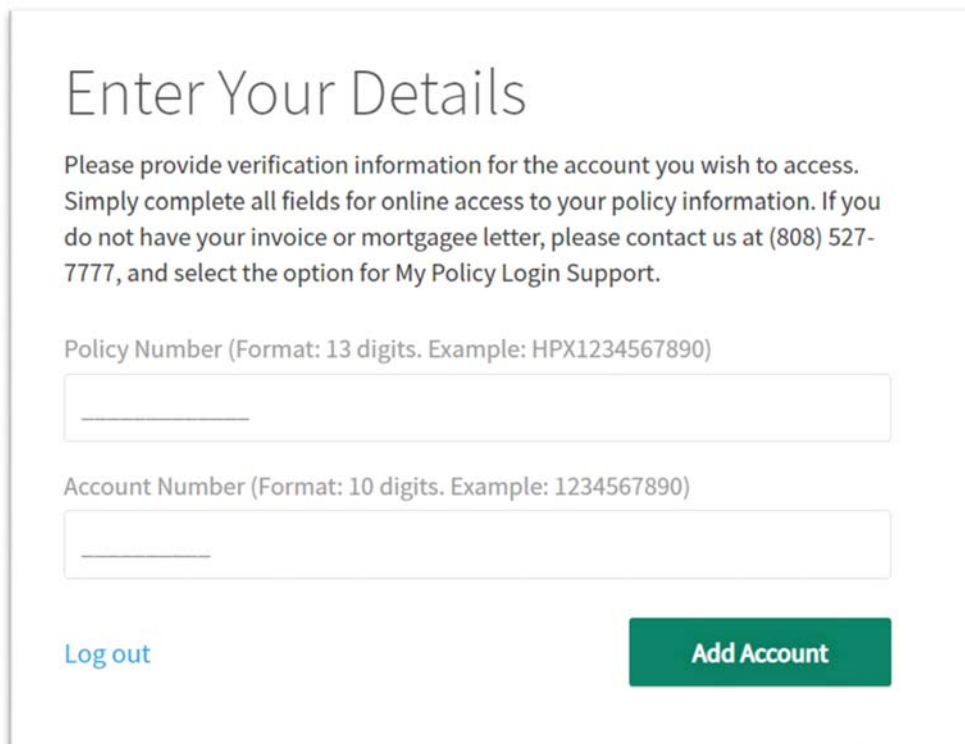


The PIN has been sent to xxxxxxxx43
You may request another PIN in 89 seconds if needed.

Step 2: Enter your PIN
Please type the PIN you received here.

Submit

- Next, you will need to link your account to your policy.



Enter Your Details


Please provide verification information for the account you wish to access. Simply complete all fields for online access to your policy information. If you do not have your invoice or mortgagee letter, please contact us at (808) 527-7777, and select the option for My Policy Login Support.

Policy Number (Format: 13 digits. Example: HPX1234567890)

Account Number (Format: 10 digits. Example: 1234567890)

[Log out](#) [Add Account](#)

Enter your policy number (first 13 digits up to the dash only) and account number EXACTLY as they appear on your most recent invoice or billing letter (highlighted examples below)

 First Insurance Company of Hawaii. <small>A Member of the Tokio Marine Group</small>	FPX3000012024-1
INVOICE	Direct Bill
INSURED: Test Account 1100 Ward Avenue Honolulu, HI 96814	AGENCY: Business Insurance Services, Inc. (200-VW) PH 808-935-1888
MAIL TO: Test Account 1100 Ward Avenue Honolulu, HI 96814	If you have any questions or concerns regarding your billing, please contact the Billing Department at (808) 527-7313. Otherwise, all other changes please contact your insurance agent.
Bill Date: 09/18/2020 Invoice Number: 1000015351	Policy Effective: 07/13/2020 to 07/13/2021 Account Number: 3000011513

Re: Invoice Billed

Dear [REDACTED]

An invoice has been sent to your designated Billing Contact:

Bank of Hawaii
PO BOX 3650
Honolulu, HI 96811

Invoice details are as follows:

Line of Business: Homeowners
Account Number: **3000011558**
Policy Number: **HPX3000012134-1**
Invoice Number: 1000018149
Bill Date: 06/29/2021
Invoice Amount: \$1,453.00

To ensure continued coverage payment is due by 07/24/2021. If the billing contact address is not correct please contact the Billing Department at (808) 527-7313. For any other inquiries or changes to your policy, please contact your agent.

Then click "Add Account."

Enter Your Details

Please provide verification information for the account you wish to access. Simply complete all fields for online access to your policy information. If you do not have your invoice or mortgagee letter, please contact us at (808) 527-7777, and select the option for My Policy Login Support.

Policy Number (Format: 13 digits. Example: HPX1234567890)

HPX3000012134

Account Number (Format: 10 digits. Example: 1234567890)

3000011558

[Log out](#)

[Add Account](#)

10. Congratulations on setting up your My Policy account! My Policy is available 24/7. Use it to pay your bill online, review your policy information, report a claim, look up a claim status, and more.

The screenshot shows the user's account dashboard for First Insurance Company of Hawaii. The top navigation bar includes Home, Billing, Claims, and Add policy. The main content area is titled "Account Summary" and features two summary cards: "My Balance" showing a total of \$3,581.00 (with \$2,739.00 overdue and \$842.00 current) and "My Last Payment" of \$592.00 on Jan 28, 2022. A "Pay Now" button is visible under the balance card. A note states: "Please Note: Payments made prior to 7pm HST will post the following day." Below this is a "Policies" table with one entry: a Homeowners policy (HPX4000012477) that is inactive, with a premium of \$0.00. The right sidebar contains "My Quick Links" (Make a Payment, Update My Details), a contact card for ACW Group, LLC, and promotional banners for Homeowners Bundle Explains and First Insurance Company of Hawaii.

Account Summary

My Balance
\$3,581.00

Overdue \$2,739.00
Current \$842.00
Due Jan 13, 2022

My Last Payment
\$592.00

Paid Jan 28, 2022

[Pay Now](#)

Please Note: Payments made prior to 7pm HST will post the following day.

Policies

Type	Status	Policy	Effective	Premium	Billed to	File a Claim
Homeowners	Inactive	HPX4000012477	10/25/21 - 10/25/21	\$0.00	Mortgagee	File a Claim

My Quick Links

- [Make a Payment](#)
- [Update My Details](#)

ACW Group, LLC [248]
Russell S. Alamine
1200 Bishop Street, Suite 400
Honolulu, HI 96812
808-527-7777

Homeowners Bundle Explains

First Insurance Company of Hawaii
1,753 likes

[Like Page](#) [Share](#)

How to Make A Payment

There are multiple ways to make a payment on one or more of your policies. You may use the “My Balance” section or “Make a Payment” link under My Quick Links to pay the balance for any policies on your account **that have been billed/mailed**. You will not be able to pay premium that has not yet been billed/mailed. *Please note, when making a payment in the portal, the amounts due will take a day to process and will not immediately refresh.

Account Summary

My Balance
\$3,581.00
Overdue \$2,729.00
Current \$842.00
Due Jan 13, 2022
[Pay Now](#)

My Last Payment
\$592.00
Paid Jan 26, 2022

My Quick Links
[Make a Payment](#)
[Update My Details](#)

Policies

Type	Status	Policy	Effective	Premium	Bill to	File a
Homeowners	Inactive	HPK4000012477	10/25/21 - 10/25/21	\$0.00	Mortgage	Claim

Select each invoice you would like to pay by clicking the corresponding checkbox. You may pay as many invoices as you like. For your convenience, the due date for each invoice is displayed in the Date column. As you select invoices, the “Amount to Pay” box will automatically recalculate and display your payment amount.

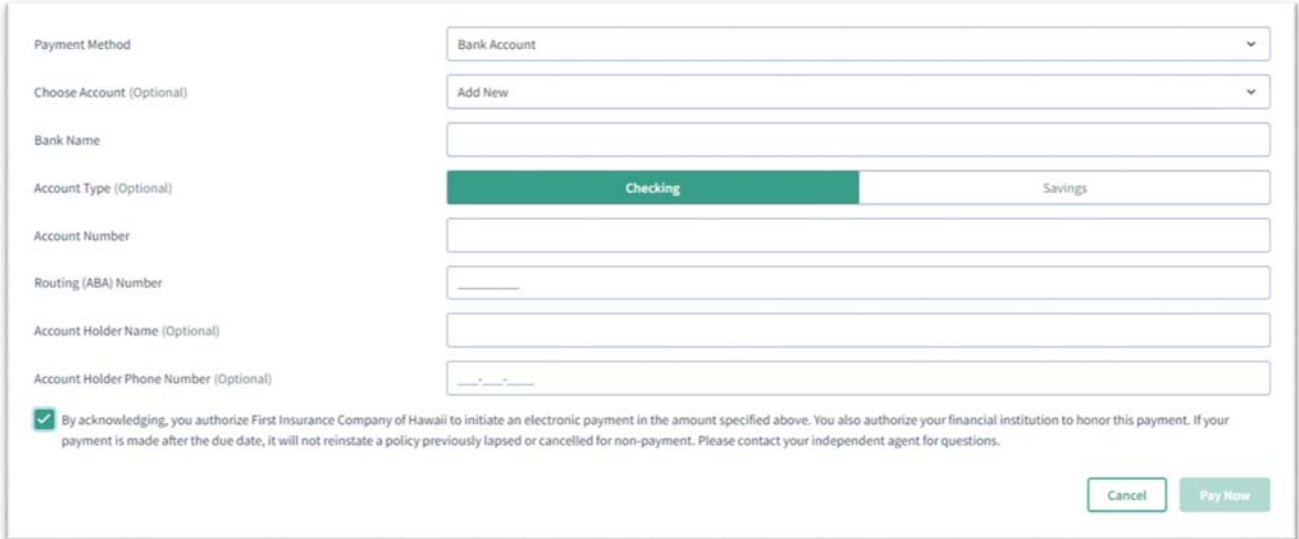
Make a Payment
Select Invoices to Pay

Due Date	Bill Status	Invoice Total	Paid	Outstanding	Invoice #	Pay
Jan 13, 2022	Due	\$1,423.00	\$1,136.00	\$287.00	1000002175	<input checked="" type="checkbox"/>
Jan 22, 2022	Due	\$811.00	\$660.00	\$151.00	1000002199	<input checked="" type="checkbox"/>
Jan 22, 2022	Due	\$863.00	\$0.00	\$863.00	1000002195	<input type="checkbox"/>
Jan 22, 2022	Due	\$592.00	\$0.00	\$592.00	1000002194	<input type="checkbox"/>
Jan 22, 2022	Due	\$846.00	\$0.00	\$846.00	1000002192	<input type="checkbox"/>
May 7, 2022	Billed	\$842.00	\$0.00	\$842.00	1000002745	<input type="checkbox"/>

Amount to Pay: \$ 438.00

You can make a payment using either a credit card (MasterCard or Visa) or an electronic payment from your bank account. Select your preferred payment method from the dropdown menu. Enter your bank or credit card information. Read the acknowledgement at the bottom and click the checkbox. Please ensure all information entered is correct, then click “Pay Now.”

NOTE: For your convenience, the payment information will be saved and can be used to make future payments. You cannot edit a saved credit card or bank account in the system; attempting to do so will generate an error. To change or update payment information, set up a new payment method with your new/updated bank or credit card information.



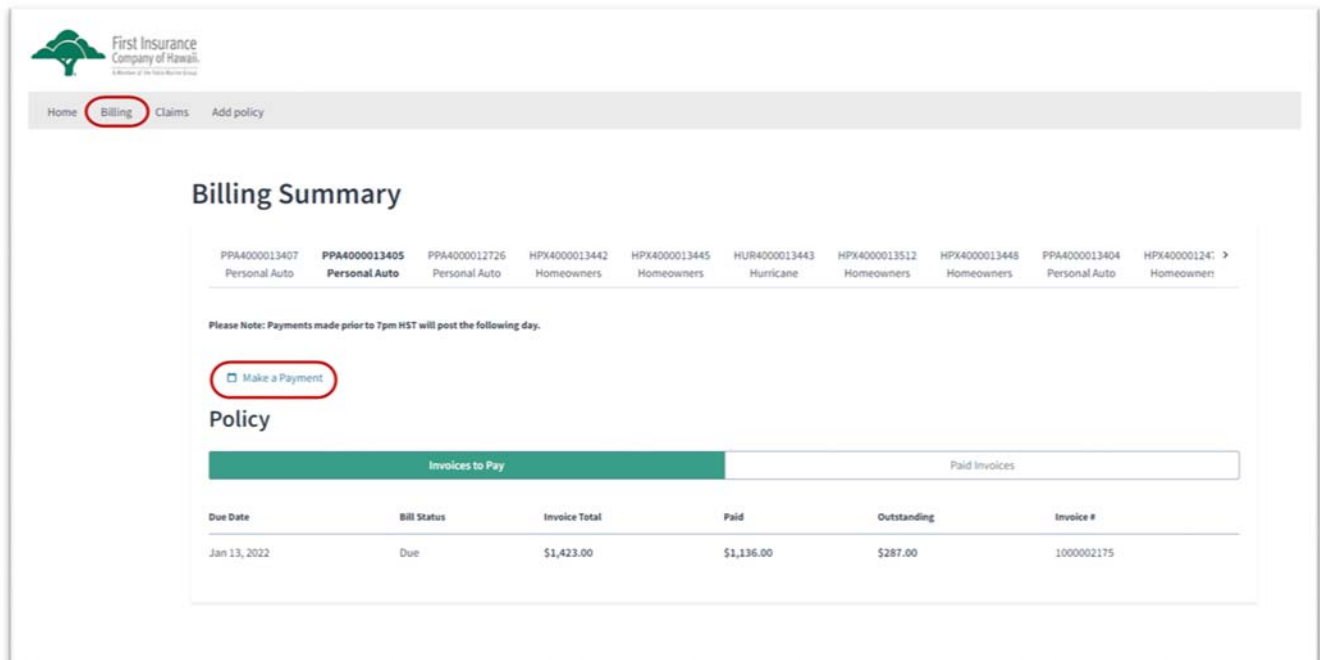
The form contains the following fields and options:

- Payment Method: Bank Account (dropdown)
- Choose Account (Optional): Add New (dropdown)
- Bank Name: [Text Input]
- Account Type (Optional): Checking (selected), Savings
- Account Number: [Text Input]
- Routing (ABA) Number: [Text Input]
- Account Holder Name (Optional): [Text Input]
- Account Holder Phone Number (Optional): [Text Input]

By acknowledging, you authorize First Insurance Company of Hawaii to initiate an electronic payment in the amount specified above. You also authorize your financial institution to honor this payment. If your payment is made after the due date, it will not reinstate a policy previously lapsed or cancelled for non-payment. Please contact your independent agent for questions.

Buttons: Cancel, Pay Now

If you wish to make a payment on premium that has not yet been billed/mailed, you may do so by clicking the “Billing” link at the top of the page. Select the policy you wish to pay by clicking on the policy number at the top of the page. The planned payments and their due dates will display. To make a payment, click “Make a Payment” button above the policy information



First Insurance Company of Hawaii

Home **Billing** Claims Add policy

Billing Summary

PPA4000013407 Personal Auto **PPA4000013405 Personal Auto** PPA4000012726 Personal Auto HPX4000013442 Homeowners HPX4000013445 Homeowners HUR4000013443 Hurricane HPX4000013512 Homeowners HPX4000013448 Homeowners PPA4000013404 Personal Auto HPX400001241 Homeowners

Please Note: Payments made prior to 7pm HST will post the following day.

Make a Payment

Policy

Invoices to Pay | Paid Invoices

Due Date	Bill Status	Invoice Total	Paid	Outstanding	Invoice #
Jan 13, 2022	Due	\$1,423.00	\$1,136.00	\$287.00	1000002175

Select each invoice you wish to pre-pay by clicking the Pay checkbox on the right side of the screen. The “Amount to Pay” field will automatically recalculate as you add invoices. Enter your payment method, read the acknowledgement, and click “Pay Now.”

Select Invoices to Pay

Date	Status	Total	Paid	Balance	Invoice	Pay
10/26/25	Billed	\$82.75	\$0.00	\$82.75	1000039443	<input type="checkbox"/>
1/1/26	Planned	\$81.75	\$0.00	\$81.75	1000039444	<input type="checkbox"/>
4/1/26	Planned	\$81.75	\$0.00	\$81.75	1000039445	<input type="checkbox"/>
7/1/26	Planned	\$81.75	\$0.00	\$81.75	1000039446	<input type="checkbox"/>

Amount to Pay *

How to Manage Your Payments

To view or change your current payment plan, start or stop automatic payments, or update your automatic payment method, click the “Billing” link at the top of the page, then click the policy you wish to view. Your current payment plan with due dates and invoice totals will display. To start or stop automatic payments, or to request a change to your payment plan (i.e. from semi-annual to quarterly), click the “Manage Payments” button. Please note that the system will not immediately process your changes. Please allow up to 2 business days for the changes to reflect.

Billing Summary

HUR4000013513 FSP4000013638 PPA4000013564
Hurricane First Select Portfolio Personal Auto

Please Note: Payments made prior to 7pm HST will post the following day.

2:4237 Papu Circle, Honolulu, HI 96816

Make a Payment Manage Payments

Policy

Invoices to Pay

Paid Invoices

Due Date	Bill Status	Invoice Total	Paid	Outstanding	Invoice #
Apr 13, 2022	Billed	\$1,875.00	\$0.00	\$1,875.00	1000002744

Select the option(s) you would like to request. If you need to make multiple requests (for example, change your payment plan and enroll in automatic payments), simply click the checkboxes next to your desired changes and click “Next.” Enter the required information and click “Update.” All checked requests will be sent to First Insurance for processing.

Billing Summary

HUR4000013513 FSP4000013638 PPA4000013564
Hurricane First Select Portfolio Personal Auto

Please Note: Payments made prior to 7pm HST will post the following day.

2:4237 Papu Circle, Honolulu, HI 96816

Make a Payment Manage Payments

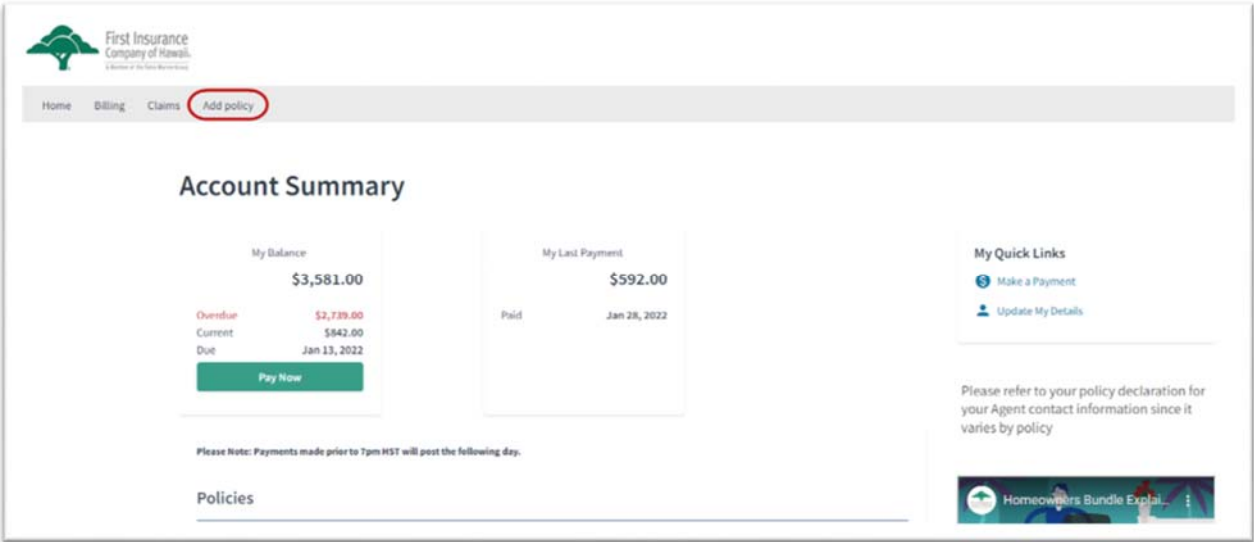
Manage Payments

What would you like to do ?

Request Payment Plan Change
 Disable Automatic Payments
 Update Automatic Payment Method

Accessing Other Accounts & Policies

Once you have registered for an account, you may access other accounts and policies you have with First Insurance. Please note, only policies that start with a 3 letter prefix followed by 10001 are accessible in this system (example HPX1000123456).



In order to access another policy, you will need to enter both the policy number and account number. Please have this information available if you are paying on behalf of someone else.

Enter Your Details

Please provide verification information for the account you wish to access. Simply complete all fields for online access to your policy information. If you do not have your invoice or mortgagee letter, please contact us at (808) 527-7777, and select the option for My Policy Login Support.

Policy Number (Format: 13 digits. Example: HPX1000123456)

Account Number (Format: 10 digits. Example: 1234567890)

[Return to Home Page](#)

Once you register, any policies associated with that account will now be available to you.

Enter Your Details

Please provide verification information for the account you wish to access. Simply complete all fields for online access to your policy information. If you do not have your invoice or mortgage letter, please contact us at (808) 527-7777, and select the option for My Policy Login Support.

✓ **Enrollment Successful**

You now have access to your policies: HPX7000000836, HPX7000000835

[Return to Home Page](#)

You will see some minor changes to your Account Summary now that multiple accounts are linked to your login. Agent information and “Update My Details” will be hidden as they may differ across your different accounts. Also, making a payment under “Pay Now” or “Make a Payment” will now take you to the Billing Summary screen, where you will be able to make payments on individual policies.

First Insurance Company of Hawaii

Home Billing Claims Add policy

Account Summary

My Balance
\$3,581.00

Overdue \$2,739.00
Current \$842.00
Due Jan 13, 2022

My Last Payment
\$592.00

Paid Jan 28, 2022

My Quick Links

- Make a Payment
- Update My Details

Please refer to your policy declaration for your Agent contact information since it varies by policy

Policies

Type	Status	Policy	Effective	Premium	Billed to Mortgage	File a Claim
Homeowners	Inactive	HPX4000012477	10/25/21 - 10/25/21	\$0.00		
Mortgage	Inactive	HPX4000012477	10/25/21 - 10/25/21	\$0.00		

Homeowners Bundle Explai...

First Insurance Company of...

Like Page Message

How to View Your Policy Documents

To view or download your policy documents or billing invoices, click on the blue policy number hyperlink. This will take you to the Policy Details screen.

Type	Status	Policy	Effective	Premium	Billed to Mortgagee	File a Claim
Homeowners	Active	HPX4000013512	05/07/21 - 05/07/22	\$811.00		
Hurricane	Active	HUR4000013513	05/07/21 - 05/07/22	\$592.00		

On the Policy Details page, you can view the details of the policy, including policy effective dates, the total premium for the policy, a snapshot of your coverages, and you can view and download documents such as your policy declaration forms or billing invoices. You can also use the “Upload” button to add any documents your agent or First Insurance may request.

First Insurance Company of Hawaii

Home Billing Claims Add policy

← Back

Policy Details: HPX4000013512

Current Renewing

Details >

Property >

Coverage Details >

Documents

Upload Documents Search Documents

NAME/DESCRIPTION	TYPE	DATE UPLOADED
Policy Declarations	Policy Declarations	8/19/21

Contacts >