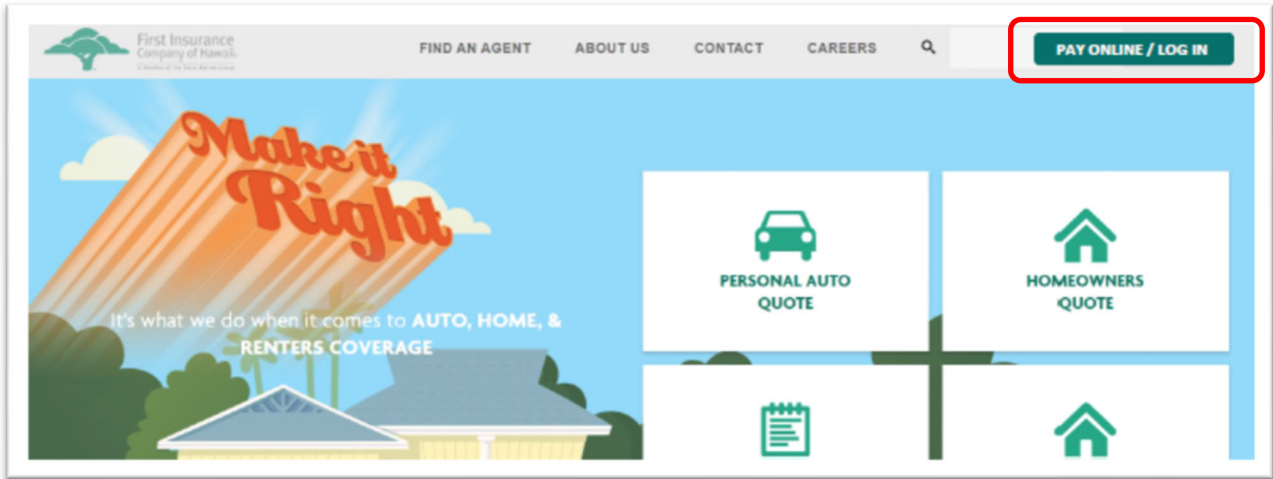


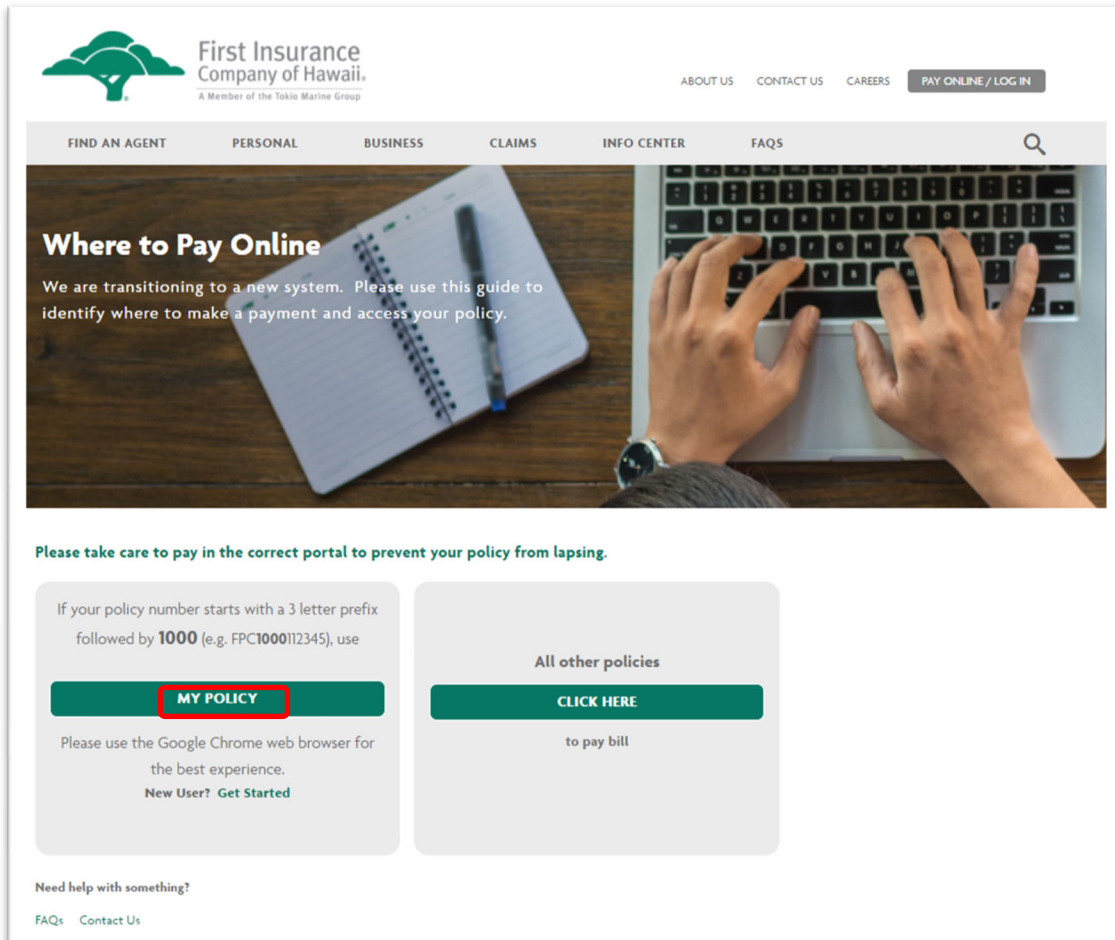
New User Instructions

How to Create a My Policy Account

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



3. Click "My Policy."



4. 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. 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 mortgages 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):

I'm not a robot  reCAPTCHA
Privacy - Terms

Already have an account?
[Sign In](#)

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.


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 "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 mortgages 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):

 I'm not a robot



Add Account

Already have an account?

[Sign In](#)

6. Next, enter the required information (see next page). 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:

Please enter at least one phone number.

Country Code:

Land Line Phone:

Country Code:

Mobile Phone:

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

Confirm Password:

The country code must include the “+” sign

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

Then click “Sign Up.”

7. 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 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 is 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 (808) 527-7777 and select the 'My Policy' option.

Step 1: How should we contact you?

Email Address (t*****6@gmail.com)

Voice Message(xxxxxxxx55)

Text Message(xxxxxxxx43)

Send PIN

Step 2: Enter your PIN

Please type the PIN you received here.

Verify PIN

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

Step 1: How should we contact you?

Email Address (t*****5@gmail.com)

Voice Message(xxxxxxxx43)

Text Message(xxxxxxxx43)

Send PIN

9. After receiving the code, enter it into the text box under “Step 2” and click “Verify PIN.” 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 117 seconds if needed.

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

Verify PIN

Once the PIN is verified, click “Next.”

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

PIN successfully verified. Click Next to continue.

Verify PIN Next

For Safari users, the browser occasionally will get stuck when clicking next. Please click the back button on the browser and the system will navigate into your account.

PIN successfully verified. Click Next to continue.

If your screen freezes after clicking the next button, click the back button on your browser and wait a few seconds. The page should refresh and allow you into My Policy.

Verify PIN

Next

10. Congratulations on setting up your My Policy account! My Policy is available 24/7. Commercial and personal insurance customers may use it to pay online and set up automatic payments. Personal insurance customers may also use My Policy to view policy documents, report a claim, and look up a claim status.

The screenshot shows the 'Account Summary' page for a user. At the top left is the First Insurance Company of Hawaii logo and a navigation menu with 'Home', 'Billing', 'Claims', and 'Add policy'. The main content area is titled 'Account Summary' and features two summary cards: 'My Balance' showing a current amount of \$3,063.25 and a 'Pay Now' button, and 'My Last Payment' showing a paid amount of \$1,771.00 on August 4, 2023. Below these cards is a 'Please note' section with three bullet points regarding billing and payments. A 'Policies' table lists several active policies with columns for Type, Status, Policy, Effective dates, Premium, and File a Claim. On the right side, there are 'My Quick Links' for 'Make a Payment' and 'Update My Details', contact information for Business Insurance Services, Inc., and a video player for 'Homeowners Bundle Expla...'. At the bottom right, there is a social media-style footer with 'Follow Page' and 'Messages' options.

First Insurance Company of Hawaii

Home Billing Claims Add policy

Account Summary

My Balance
\$3,063.25
Current: \$3,063.25
Due: -
[Pay Now](#)

My Last Payment
\$1,771.00
Paid: Aug 4, 2023

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

Business Insurance Services, Inc.
Aaron Viela
2115 Wells Street
Wailuku, HI 96793
8082446006

Please note:

- Only invoices that have been billed will display in the My Balance section. To view future installments, please click into the Billing tab at the top.
- If you received an invoice but do not see the amount to pay, please call Billing at 1-808-527-7333 to make a credit card payment over the phone.
- Payments made prior to 7 pm HST will post the following day.

Policies

Type	Status	Policy	Effective	Premium	File a Claim
First Select Portfolio	Active	FSP	08/04/23 - 08/04/24	\$2,485.00	File a Claim
First Select Portfolio	Active	FSP	08/04/23 - 08/04/24	\$1,745.00	File a Claim
Homeowners	Active	HPH	08/04/23 - 08/04/24	\$368.00	File a Claim
General Liability (v7)	Active	CGI	08/04/23 - 08/04/24	\$3,281.00	File a Claim
General Liability (v7)	Active	CGI	08/07/23 - 08/07/24	\$622.00	File a Claim

Homeowners Bundle Expla...

First Insurance Company of Hawaii

Follow Page Messages

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.

The screenshot displays the First Insurance Company of Hawaii portal. At the top left is the company logo and name. A navigation bar includes links for Home, Billing, Claims, and Add policy. The main content area is titled "Account Summary" and features three primary sections: "My Balance" showing a balance of \$236.00 due on August 9, 2022, with a "Pay Now" button; "My Last Payment" showing a payment of \$760.00 made on July 21, 2022; and "My Quick Links" with a "Make a Payment" link circled in red. A "Please note" section provides instructions on invoice display and payment methods. The bottom right corner contains contact information for Business Insurance Services, Inc.

My Balance
\$236.00
Overdue \$236.00
Due Aug 9, 2022
[Pay Now](#)

My Last Payment
\$760.00
Paid Jul 21, 2022

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

Please note:

- Only invoices that have been billed will display in the My Balance section. To view future installments, please click into the Billing tab at the top.
- If you received an invoice but do not see the amount to pay, please call Billing at 1-808-527-7313 to make a credit card payment over the phone.
- Payments made prior to 7 pm HST will post the following day.

Business Insurance Services, Inc.
Pearl Kodo
615 Piikoi Street, Suite 1901
Honolulu, HI 96814
8085925011

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.

A 2.1% processing fee is applied to commercial policy credit card payments. The fee will calculate once “Credit Card” is selected as the payment method. There is no fee for personal policy credit card payments.

Make a Payment

Select Invoices to Pay

Policy #	Due Date	Total	Applied	Credit Card Fee	Balance	Invoice #	Billing Contact	Pay
CBA2000003411	Apr 1, 2025	\$3,012.00	\$0.00		\$3,012.00	1000003774		<input type="checkbox"/>
FWC2000003412	Apr 1, 2025	\$468.40	\$0.00		\$468.40	1000003778		<input type="checkbox"/>

Amount to Pay

Set Payment Source

Payment Method Please Select ▼

By acknowledging, you authorize First Insurance Company of Hawaii 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.

Please Select
Bank Account
Credit Card

Cancel Pay Now

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. To change or update payment information, set up a new payment method with your new/updated bank or credit card information.

Payment Method Bank Account ▼

Choose Account (Optional) Add New ▼

Bank Name

Account Type (Optional)
Checking
Savings

Account Number

Routing (ABA) Number

Account Holder Name (Optional)

Account Holder Phone Number (Optional)

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.

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.

Home Billing Claims Add policy

Billing Summary

To enroll in automatic payments, update the automatic payment account, request a payment plan change, or disable automatic payments, click on Manage Payments.

Homeowners **First Select Portfolio** First Select Portfolio First Select Portfolio First Select Portfolio Homeowners

Please Note: Payments made prior to 7pm HST will post the following day.
1:1100 Ward Avenue, Honolulu, HI 96814

Make a Payment Manage Payments

Policy

Invoices to Pay

Policy #	Due Date	Total	Applied	Balance	Invoice #	Billing Contact
FSP [REDACTED]	Sep 2, 2023	\$291.00	\$47.75	\$243.25	1000861533	First Hawaiian Bank
FSP [REDACTED]	Nov 4, 2023	\$359.50	-\$4.00	\$363.50	1000861536	
FSP [REDACTED]	Feb 4, 2024	\$359.50	-\$4.00	\$363.50	1000861537	
FSP [REDACTED]	May 4, 2024	\$359.50	-\$4.00	\$363.50	1000861538	

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.”

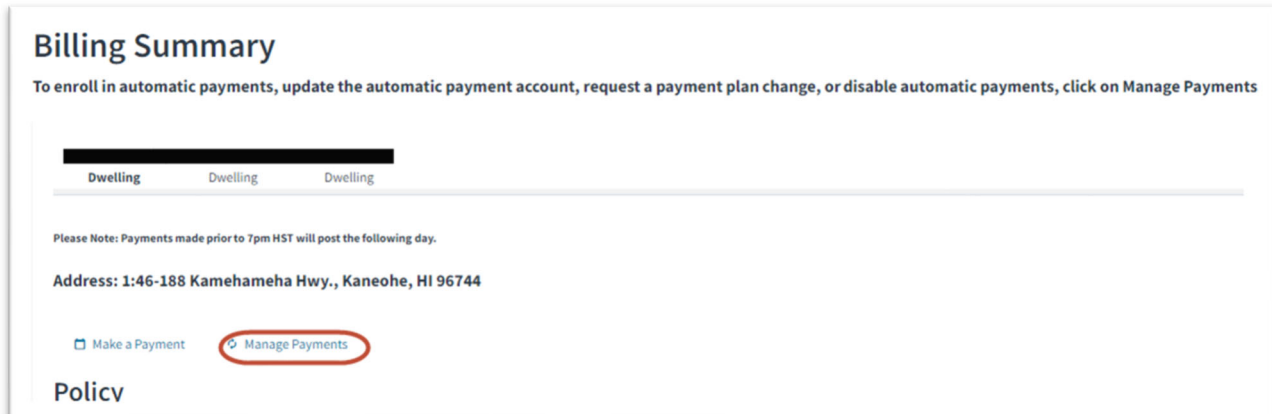
Select Invoices to Pay

Policy #	Due Date	Total	Applied	Balance	Invoice #	Billing Contact	Pay
FSP [REDACTED]	Sep 2, 2023	\$291.00	\$47.75	\$243.25	1000861533	First Hawaiian Bank	<input type="checkbox"/>
FSP [REDACTED]	Nov 4, 2023	\$359.50	-\$4.00	\$363.50	1000861536		<input type="checkbox"/>
FSP [REDACTED]	Feb 4, 2024	\$359.50	-\$4.00	\$363.50	1000861537		<input type="checkbox"/>
FSP [REDACTED]	May 4, 2024	\$359.50	-\$4.00	\$363.50	1000861538		<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

To enroll in automatic payments, update the automatic payment account, request a payment plan change, or disable automatic payments, click on Manage Payments

████████████████████ Dwelling Dwelling Dwelling

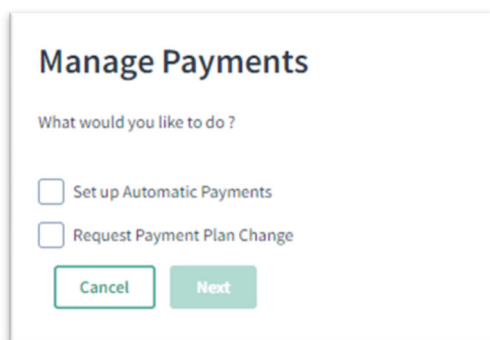
Please Note: Payments made prior to 7pm HST will post the following day.

Address: 1:46-188 Kamehameha Hwy., Kaneohe, HI 96744

Make a Payment Manage Payments

Policy

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.



Manage Payments

What would you like to do ?

Set up Automatic Payments

Request Payment Plan Change

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 1000 are accessible in this system (example HPX1000123456).

First Insurance Company of Hawaii
A Member of the First Hawaiian Group

Home Billing Claims **Add policy**

Account Summary

My Balance -	My Last Payment \$634.00
Due -	Paid Oct 26, 2022
Pay Now	

My Quick Links

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

Please note:

- Only invoices that have been billed will display in the My Balance section. To view future installments, please click into the Billing tab at the top.
- If you received an invoice but do not see the amount to pay, please call Billing at 1-808-527-7313 to make a credit card payment over the phone.
- Payments made prior to 7 pm HST will post the following day.

Policies

Noguchi & Associates, Inc.
Jamie Aoki
1314 S. King Street, Suite 560
Honolulu, HI 96814
8085962700

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 mortgages 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):

[Return to Home Page](#) [Enroll](#)

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 mortgages 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: HPX4000014019,
FSP4000014021, PPA4000014005, PPA4000014006

[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
A Member of the First Group

Home Billing Claims Add policy

Account Summary

My Balance -	My Last Payment \$668.25
Due -	Paid Dec 11, 2022

My Quick Links
[Make a Payment](#)

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

Please note:

- Only invoices that have been billed will display in the My Balance section. To view future installments, please click into the Billing tab at the top.
- If you received an invoice but do not see the amount to pay, please call Billing at 1-808-527-7313 to make a credit card payment over the phone.
- Payments made prior to 7 pm HST will post the following day.



Homeowners Bundle Expla...

Online

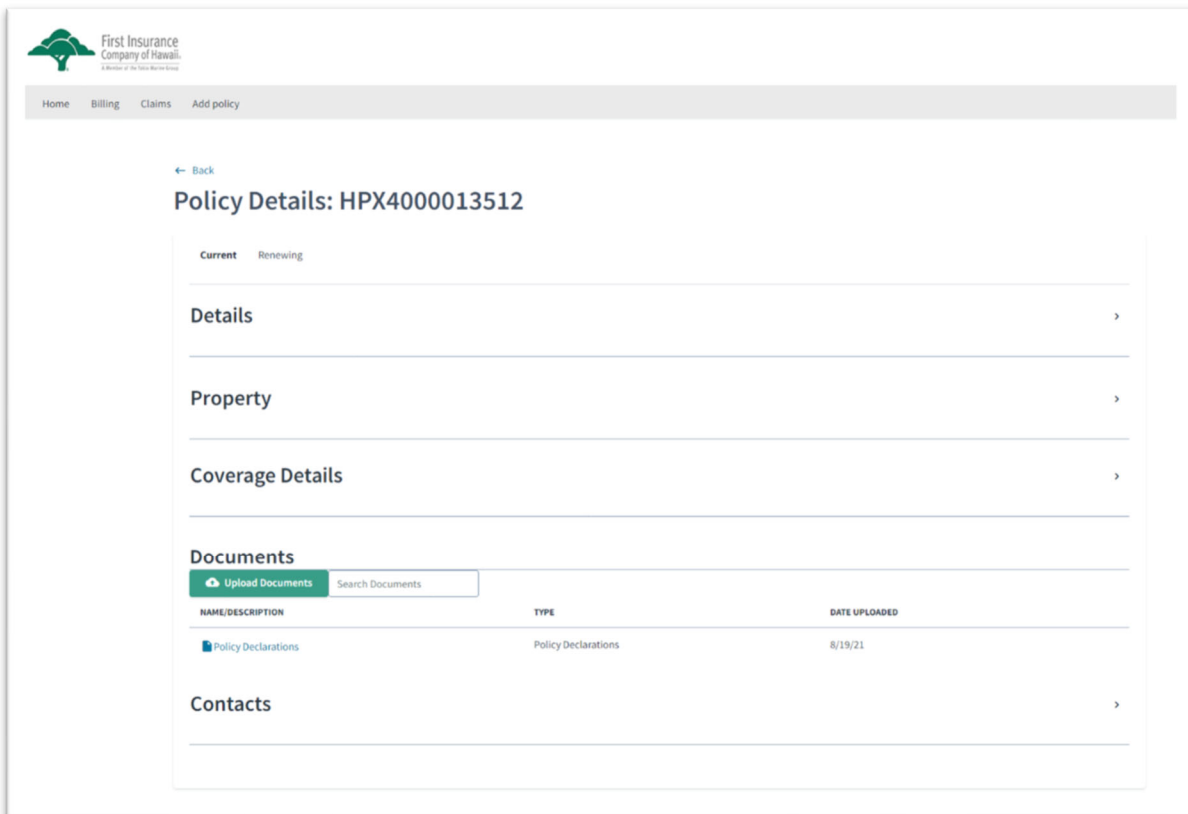
How to View Your Personal Insurance Policy Documents

Please note, only personal insurance policy documents are viewable in My Policy. 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.


Policies

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.



The screenshot shows the 'Policy Details' page for policy HPX4000013512. At the top, there is a navigation bar with 'Home', 'Billing', 'Claims', and 'Add policy'. Below this is a 'Back' link. The main heading is 'Policy Details: HPX4000013512'. There are two tabs: 'Current' (selected) and 'Renewing'. The page is divided into several sections, each with a right-pointing chevron: 'Details', 'Property', 'Coverage Details', 'Documents', and 'Contacts'. The 'Documents' section is expanded, showing an 'Upload Documents' button and a search box. Below this is a table of documents:

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