



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

October 15, 2024
Personal Lines Department
Bulletin 2025-12

TO: General Agents

FR: Todd Yamanaka, Vice President

RE: 2025 Dwelling Fire Rate Revision

Effective January 1, 2025, for new and renewal business, we have revised the Dwelling Fire – Property rates for all companies.

Due to significant increases in reinsurance, in addition to continued inflation in loss costs and building materials/labor, the rate changes are necessary. Our goal remains to be a dependable long-term provider for you and our mutual customers.

The overall rate level change is +29.0% and is attained by the following Loss Cost Multiplier (LCM) changes:

Coverage Form	Rate Change
Dwelling Property	+30.0%
Personal Liability	+0.0%
All Forms Combined	+29.0%

Please find our updated Company Rate Pages on Agency Portal ([click here](#)).

Should you have any questions, please contact your Personal Lines Underwriter.

Thank you for your partnership and continued support.