



August 13, 2025  
Commercial Lines Bulletin 2025-05  
Personal Line Bulletin 2025-04

TO: General Agents

FR: Todd Yamanaka, Vice President  
Kevin Kurosu, Vice President

RE: **Reinstatement Process**

First Insurance continuously looks for ways to streamline processes and improve efficiencies.

Effective today, please send all reinstatement requests (Commercial and Personal) to [reinstatements@fichoh.com](mailto:reinstatements@fichoh.com). Customer Service will now handle this workflow.

With this change, both Commercial and Personal Lines will follow the same process for reinstatements.

### **Approval Process**

1. Email [reinstatements@fichoh.com](mailto:reinstatements@fichoh.com) for reinstatement approvals and to send the No Loss Letter.
2. Once the CSR gives an approval, they will notate the policy
  - a. If the customer calls Billing and the policy is NOT noted, they will refer the client back to you.
  - b. If you call Billing and the policy is NOT noted, they will refer you back to [reinstatements@fichoh.com](mailto:reinstatements@fichoh.com).
3. A \$25 reinstatement fee will be charged for payments received after the due date. The only time this will be waived is for a FICOH error or mortgage payment.
4. Once all items are received by the due date, the reinstatement will be processed.
  - a. If items are not received by the due date, the original approval is voided. The agent will need to get approval again if still pursuing reinstatement.



5. Agents who qualify for FICOH Rewards can refer to their benefit guide on their process.

**Payments Mailed to the Bank (PO Box 29560) after the due date**

1. Once received, the payment will be processed directly by the bank.
2. When this happens, Customer Service will reach out to you to collect a No Loss Letter and the reinstatement fee.

We appreciate your assistance in obtaining these items. If items are not received, the policy will remain cancelled, and a refund will be generated and mailed back to the customer.

All customers have the option to enroll in automatic payments and email delivery through AgencyConnect or My Policy. Please continue to encourage your insureds to choose this payment and delivery method to prevent future cancellations.

Thank you.