



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

December 3, 2024  
Personal Lines Department  
Bulletin 2024-14

TO: General Agents

FR: Todd Yamanaka, Vice President

**RE: 2025 Hurricane Rate Revision**

Effective February 1<sup>st</sup>, 2025, for new and renewal business, we have revised our residential hurricane (non-First Select Portfolio) base rates by +17.0%.

The overall rate impact is +18.7%, and the minimum premium has increased from \$75 to \$150.

As inflationary impacts across reinsurance and building materials/labor continue, this rate adjustment is necessary as well. Our focus remains on being a stable long-term provider for you and our mutual customers.

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 continued support.