

OUR
COMPANY



OCCIDENTAL UNDERWRITERS OF HAWAII, LTD.

1163 South Beretania Street
Honolulu, Hawaii 96814
(808) 536-1933
www.askoxy.com



ABOUT US

When it comes to insurance, you want someone who knows the ins and outs of the business. At Occidental Underwriters, we've been serving Hawaii's needs for insurance for over 88 years and we're proud to be a locally-owned and operated insurance brokerage.

Our goal is to provide you with a variety of services tailored to your needs as an individual or business so that you can focus on what matters most to you—and leave the rest to us.

From day one, we've brought service to families and businesses, and that has spread out to servicing their ohana (extended family) and friends. We specialize in providing coverage for everything from Disability Insurance, Critical Illness Insurance, Long-Term Care Insurance, Life Insurance, and Personalized Consultations for your retirement needs. We offer competitive rates while providing personalized attention and superior service.

A BRIEF HISTORY

Occidental Underwriters of Hawaii was founded in 1933 by Lawrence Takeo "L.T." Kagawa (as pictured in the center), who saw a great need for equal access to life insurance for minorities in the 1930s. With the help of A.P. Giannini of Bank of America, L.T. Kagawa kick-started his business and achieved equal pricing and equal access to life insurance for all U.S. residents. The business started out of a small office in the Dillingham Transportation Building in downtown Honolulu with a staff of three people.

In 1951, Occidental Underwriters moved into their own building on North Beretania and Piikoi streets. The business still remains in the insurance industry today, now contracted with top carriers so our agents can give you the best insurance for your needs.





c. 1950's

OUR BUILDING'S INTERESTING HISTORY

The building was designed by Lemmon, Freeth & Haines. The control tower-like penthouse was added in 1967 with natural stone angles, angled windows, and mid-century modern appeal that makes it somewhat of a local landmark that stands out in the heart of Honolulu, Hawaii.



c. 2021

OUR MISSION

Our mission is to provide financial peace of mind through experienced and highly qualified staff and advisors using the best financial products and services the industry has to offer.

We are committed to providing you, our valued customer, with the most efficient and stress-free experience possible.

We offer a wide variety of insurance options and competitive premium rates that fit your individual needs. Our experienced agents and staff will work closely with you each step of the way to ensure that the process is completed as smoothly as possible.



INSURANCE BROKERAGE

WHAT IS AN INSURANCE BROKERAGE?

Insurance brokerages are often thought of as the middlemen between insurance companies and their clients. But in reality, they perform a much broader range of services for their customers and can help you with everything from finding the right coverage for your needs, to helping you find a company willing to work with your unique situation.

Insurance brokers are there to help you navigate the confusing world of insurance. You might have questions about what kinds of insurance you need, or how much coverage you should get. An insurance broker will take the time to sit down with you and discuss your needs and goals in order to figure out what type of policy would be best for you. They'll help you understand the basics of insurance so that you can make smart choices when it's time to buy.

If you've ever felt confused about how insurance works or why it's important to have coverage at all, an insurance broker can help clear up those questions. They can advise you on how much coverage is enough and how much should be avoided altogether. They can also help you navigate tricky situations like filing a claim, switching carriers, or buying life insurance on someone else's behalf.

INSURANCE BROKERAGE

WHY DO I NEED AN INSURANCE BROKERAGE?

Insurance brokers are experts in their field—they know how to find the right policy at the right price. They can help make sure that what's being offered is actually useful to you and meets your needs. They also have access to a wide variety of options so they can find something that works well even if it's not available directly from an insurer. Finally, they'll be able to answer any questions that come up during the buying process because they've done this many times before!

An insurance brokerage is a company that helps people find and purchase insurance.

Insurance companies are huge, and they don't always have the time to listen to your needs or answer all of your questions. That's where an insurance brokerage comes in. An insurance brokerage's agent can sit down with you, take the time to understand what you want out of your insurance plan, and recommend some options that best suit your needs. They'll also help you navigate through the process of buying a policy so that it's as easy as possible for you.

Insurance brokerages and agents are there to help you find exactly what you're looking for—whether it's a simple term policy or a multi-year whole life plan—and they'll make sure that everything goes smoothly once that policy is in place.



INSURANCE CARRIERS

We're an insurance brokerage partnered with 20+ A rated carriers to provide the best options.

- AIG
- Allianz
- Athene
- American National
- Assurity
- The Cincinnati Life Insurance Company
- Equitable
- Great American Insurance Group
- Jackson
- John Hancock
- Legal & General
- Lincoln Financial Group
- MassMutual
- Mutual of Omaha
- Nationwide
- OneAmerica
- Pacific Guardian Life
- Pacific Life
- Principal
- Protective Life Insurance Company
- Prudential
- SBLI
- Securian Financial
- Security Mutual Life
- Symetra
- Transamerica

INSURANCE PRODUCTS

Our company offers a variety of insurance products to protect your family and loved ones. Choose from life, long term care and critical illness insurance, disability insurance, annuities, and retirement planning solutions to help your future be secure.

LIFE INSURANCE

LONG-TERM CARE INSURANCE

CRITICAL ILLNESS INSURANCE

ANNUITIES

DISABILITY INSURANCE

RETIREMENT PLANNING

GET STARTED

Our team is always here to help you get your insurance started. We believe that the best way to protect you is to know you. That's why we take the time to get to know you, your family, and your life—all while making sure that our underwriting process is as quick and easy as possible.

Our agents are trained to understand how your insurance needs are unique, and can help you with any questions or concerns you have about your coverage options. We also have accelerated underwriting options for those who need them, and case management services for those who want them.

And because we believe in real people helping real people, our team members are all licensed agents who will take the time to explain all of our coverage options in detail, so there's never any guesswork on your part.

UNDERWRITING EXPERTISE

We can help you get your insurance coverage faster, with less hassle.

ACCELERATED UNDERWRITING

If you're in a hurry, we can help you find quicker options should you qualify!

CASE MANAGEMENT

We are real people who care about your situation and will walk you through every step of the process.

FOLLOW US ON SOCIAL MEDIA



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