



Aloha and welcome to EPIC,

Employer's Protective Insurance Company (EPIC) combines today's technology with world-class customer service to provide fast, convenient, high-quality service at competitive prices.

EPIC is a wholly owned subsidiary of Hawai'i Employers' Mutual Insurance Company (HEMIC), the leading provider of workers' compensation insurance in Hawai'i. As such, we provide the same high level of technical expertise in managing disability to provide efficient and effective claim handling.

As your TDI carrier, we are committed to serving you with a spirit of excellence and will care for your employees with compassion during times of disability. We know first-hand the impact that disability can have on lives and livelihoods and it is our mission to provide peace of mind through tough times. As a 100% local company, we know that our customers are our neighbors and we embrace this work as our kuleana.

Since TDI is a natural complement to workers' compensation, we offer a unique opportunity for Hawai'i businesses to place both State-mandated insurance coverages – workers' compensation and TDI – within the same family. This bundle approach enables Hawai'i businesses to line up policy dates and simplify administration.

HEMIC cares for nearly 7,000 businesses and 75,000 workers across the Hawaiian Islands. Rated "A" (Excellent) for financial strength by A.M. Best, HEMIC is a mutual insurance company and has returned more than \$58 million dollars in dividends to Hawai'i policyholders since 2007.

Mahalo for the opportunity to serve your business.

Tammy Teixeira
President

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