

# HEMIC CONNECTION

WORKERS' COMPENSATION RESOURCE FOR HAWAII EMPLOYERS / VOLUME 2 NUMBER 1

Get it Online  
Service 'Round  
the Clock

For Your Agent's  
Eyes Only

Keeping Your  
Privacy  
Easy for the Eyes

HEMIC WEB

At Your  
Service 24/7

Reload  
ward  
http://www

## PRESIDENT'S MESSAGE



Dear Members,

Ten years ago, few people could have predicted the value of the Internet in 2001. Today, organizations are scrambling to gain an online presence as a cost-efficient way to attract business and serve customers.

At HEMIC, we have been very careful in our foray onto the Internet. Although our website has been up for some time, we have been resistant to adding interactive features, especially those that involve confidential information, until we were satisfied with the security our product could provide.

It is with this confidence that I am pleased to announce this enhancement of our website: online application processing and account management.

Online application processing lets new customers and their agents apply and receive approval for workers' compensation coverage via Internet browser. The inquiry feature makes it possible for you to view the details of your HEMIC account. In addition to these member services, there is a section where authorized agents can monitor their entire roster of HEMIC clients.

Although we have planned these functions for quite some time, we did not add them lightly. We are adamant about protecting your privacy and have invested in advanced electronic security systems to achieve that goal.

Online application processing and account management are the first of many exciting features you will be seeing as we upgrade our website. We look forward to serving you better, both online and in person. By supporting each other, we can make Hawaii a better place in which to work.

SINCERELY,

ROBERT L. DOVE  
PRESIDENT AND CEO

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**QUESTIONS & COMMENTS**

Are there questions and ideas you'd like to share? Please write us at HEMIC Connection P.O. Box 3376, Honolulu, Hawai'i 96801 or email us at [info@hemic.com](mailto:info@hemic.com).



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# Get It Online

Here at HEMIC, we're always glad to be at your beck and call. However, even our most loyal, hard-working employees need to sleep sometimes. So, we did the next best thing. We created a self-help website where answers to the most common questions are posted 24 hours a day.

You'll find Employer FAQs, Agent FAQs, and phone numbers to call when you need to make a claim.

Not sure if someone is committing fraud or just has bad judgement? Visit our fraud page for instructions on what you can do.

If you look under Loss Prevention, you'll see a list of seminars on accident prevention, driver improvement, stress management and other

important topics, along with a corresponding schedule. Workshops are on-going and best of all, they're free.

We've also added two new sections to our website: online applications and account inquiries. Both features are passcode protected, so if you'd like to use these options, please email [info@hemic.com](mailto:info@hemic.com) to receive the password for your company.

In the very near future, we will be upgrading our website with a wide range of services for both members and agents. If there's a specific function or content you'd like to see on the site, we'd love to hear from you. Again, email your request to [info@hemic.com](mailto:info@hemic.com).

@  
[hemic.com](http://hemic.com)

# Service 'Round the Clock

@hemic.com

*The dinner dishes are done. The TV remote is in position. Armed with a frosty beverage, you feel your back melting into your favorite chair...when it hits. The nagging question: "Did I pay my workers' compensation premium?"*

*You drag yourself out. Fire up the computer. Log onto our website. And voilà, it's all there: your billing record, list of claims, claim reports, and just about everything you could possibly want to know about your account. Peacefully reassured, you hunt down the remote control and settle back in... just as your show begins.*

Although some practically-minded people might prefer to wait until morning to seek out this information, the point is, you don't have to. With HEMIC's 24-hour online account management system, the choice is yours.

What's more, you can access your account while on the road or while visiting a job site—wherever you can connect to the Internet.

## Policyholder account information

Want to know the status of an injured employee? What's your loss ratio? When was your most recent insurance payment received? The policyholder section of our website lets you access the details of your workers' compensation account from your computer terminal, day or night.



Details, details, details. HEMICweb lets you drill down to the nitty gritty of your account in a matter of seconds.

At a glance, you can review your policies, invoice dates and payment history. The program will also enable you to look into the finer details of your account such as the status of specific claims.

Your account is also presented in an overview form to help you spot patterns of injuries and make it easier to identify job sites where an unusually high number of accidents have occurred. This information enables you to investigate potential problems and address them in a timely manner.

Access to these secured sections of our website will be granted to HEMIC policyholders only. If you would like a personal passcode to access your account, please email us at [info@hemic.com](mailto:info@hemic.com).

## Free workers' compensation insurance quotes and online application processing

If you're an out-of-state company that will be hiring workers in Hawaii, a local business that may be too small to secure an insurance agent, or simply curious as to how our rates compare with your current provider, you'll like our new no-obligation online application process.

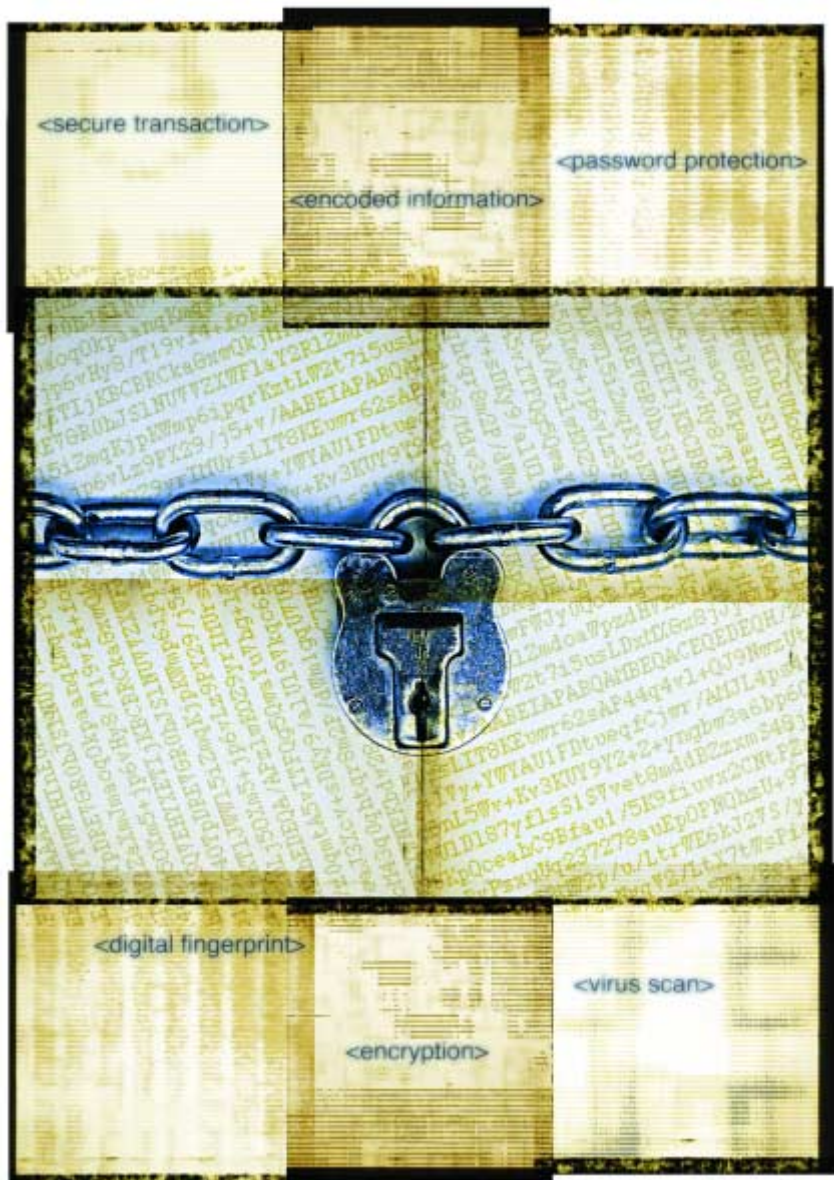
Just fill in your company information into our online quote form. If your company

data falls within our pre-established guidelines, you'll receive a free quote. You'll have the choice to accept our terms, or decline. If you accept, your information will be forwarded to our Underwriting department to complete the policy process.



Changing insurers? Our web-based application process will let you or your agent apply for a new policy right online.





## Keeping Your Privacy Under Lock and Key

**The information disclosed to your agent, and to us, is confidential and treated with the utmost security.**

**HEMIC agents authorized to use our online system will be required to restrict their use of the information to purposes permitted by state and federal law. HEMIC policyholders and agents will be given passcodes that will allow**

**restricted access only to the appropriate policy or policies.**

**Your privacy will be further protected by advanced electronic security systems that safeguard the confidential information in your account.**

**If you would like more information regarding our privacy practices, please email [info@hemic.com](mailto:info@hemic.com).**

## For Your Agent's Eyes Only

As the link between our service and your organization, your insurance agent is an essential extension of our team. The Internet tools provided by our website help your agent keep track of your account in a way that can help manage costs and may even prevent reoccurring injuries.

### Online applications for agents

The online application feature for agents is very similar to the form for individual business, with the exception that it allows agents to review the status of all of their HEMIC applicants.

Like the individual form, this online application can be submitted from virtually anywhere there is an Internet connection. This can be especially helpful if you and your agent prefer to fill out the application together from a remote work site, rather than from your agent's office.

If the information submitted meets our standard guidelines, a no-obligation quote will be generated on the spot. You and your agent will have the option to accept or decline the quote. If you and your agent choose to accept the quote, your application will be forwarded to our Underwriting department to complete the policy process.

### Keeping tabs on your accounts

In addition to online application processing, agents also have the option of reviewing their entire HEMIC client list through our website. They can check on your policy renewal date, payment schedule, loss ratio, and more importantly, help you to assess the safety of your organization by reviewing your account history. The more information agents have at their disposal, the better they can address the needs of your organization.



## Easy on the Eyes

*Now that we've given you yet another reason to work on your computer, we'd also like to remind you to take it easy on your eyes. Eye strain and eye irritation are the most frequent complaints among people who use computer monitors.*

Common causes of eye strain are glare, insufficient lighting and prolonged use. Most problems can be fixed by adjusting your environment. For example, you can reduce glare on your screen by moving the computer so that the monitor is in your line of sight with a window, rather than facing it. If this is not possible, there are very good anti-glare screens on the market that can reduce up to 99% of the glare and may also reduce radiation emissions.

Harsh overhead lights and insufficient

lighting can also cause eye strain. A lamp placed at the side of your desk may help to balance the light in the room and relax your eyes.

Prolonged work at your computer puts a greater strain on your eyes than reading paper. For this reason, it's a good idea to take "eye-robics" breaks by forcing your eyes to alternately focus between distant and close objects. While you're at it, why not do a few stretches or calisthenics to wake up the rest of your body.

Low humidity and prolonged computer use can also aggravate your eyes, which can lead to dry eye syndrome and headaches. The solution: frequent blinking and eye drops.

It's easy to take our eyes and body for granted until the slow wear and tear prevents us from performing our best. If you'd like to learn more about how office ergonomics can help keep you and your staff at optimum performance, look for our next issue of HEMIC Connection.



# HEMIC

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## FRAUD HOTLINE

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If you suspect an employee or co-worker is receiving workers' compensation benefits due to a fraudulent claim, call the hotline today. All calls are strictly confidential.

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On Oahu Call  
**522-5279**

Neighbor Islands Toll Free  
**1-888-522-5295**

**Protect your business and your employees.  
Report all injuries within 24-hours.**



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