



## **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 adhere to the same level of technical expertise in managing disability to provide efficient and effective claims handling.

Since TDI is a natural complement to workers' compensation, this also provides 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 allows Hawai'i businesses to line up policy dates and simplify administration.

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. As a 100% local company, we know that our customers are our neighbors and we embrace this work as our kuleana.

EPIC's parent company, HEMIC, is the leading workers' compensation carrier in Hawai'i, caring for more than 6,500 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 \$40 million dollars in dividends to its policyholders over the past fourteen years.

Mahalo for the opportunity to serve your business.

Tammy Teixeira  
President