

2022

# Annual Report



*Celebrating 25 years*

**HEMIC**

PROUDLY TAKING CARE OF HAWAII



# THE HEMIC AHUPUA‘A

The theme of the native Hawaiian Ahupua‘a runs through the design of this report, just as it does throughout our new offices in the HEMIC Tower.

Ahupua‘a were the traditional land division system in Hawai‘i: dynamic, integrated systems that embodied Hawaiian values and sustained community. Each ahupua‘a was a wedge-shaped area of land running from the mountains to the sea, along the natural boundaries of the watershed. Within each ahupua‘a, with mindful cultivation and respect for resources, the community could thrive.

At HEMIC, we created symbolic colors and kapa patterns to represent the ahupua‘a, to remind us of our core values and inspire the work we do each day.

## BELIEF



### REPRESENTED BY THE ORANGE SUN

We believe in ourselves. We believe in each other. And we believe that what we do matters. Based on lauhala, this pattern is a symbol held together by collective strength, trust, and motivation to be a part of something bigger.

## EXCELLENCE



### REPRESENTED BY THE GREEN FOREST

We pursue world-class quality in everything we do and continuously raise the bar. Inspired by the binding of the ama to the hull of a canoe with lashings, this pattern symbolizes the strong sense of pride, concentration, and dedication to the highest levels of quality in what we do and how we do it.

## INTEGRITY



### REPRESENTED BY THE PURPLE TARO

We do the right thing. Always. This pattern of triangles and circles represents consistency, honesty, and the positive momentum a cohesive group can achieve when unified by a common promise.

## CONNECTION



### REPRESENTED BY THE BLUE OCEAN

We bet on our people every time and trust they'll thrive in an environment that values relationships over transactions. These interconnecting lines represent our continuous and genuine commitment to appreciate, support, and empower each other as a team.

## MESSAGE From The CEO



**This year, we celebrate a significant milestone: 25 years of proudly taking care of Hawai'i's businesses and workers. Mahalo nui to our valued policyholders, agents and business partners for your partnership and trust throughout these past two-and-a-half decades.**

Anniversaries offer a time to reflect on how far we have come, what we have accomplished and where we are headed in the future. HEMIC's creation came with a commitment: For as long as there is business in Hawai'i, it is our kuleana to take care of it.

We were purposefully built to weather the unexpected, to be unwavering in our support of policyholders. This has never been truer than in recent years. During the pandemic, we responded immediately to policyholder needs with relief programs, increased levels of support and specialized services. Together, we persevered.

Today, HEMIC is the largest provider of workers' compensation in Hawai'i, serving over 6600 businesses and 75,000 workers across the islands. Through a strong commitment to long-term stability, innovation, and responsiveness, we continue to create products and services that help businesses protect their employees and assets, enhance workplace safety, and improve their results.

From the start, HEMIC's safety and risk management experts have pioneered the workplace "culture of safety," collaborating with and designing personalized safety programs for our policyholders. This year, we launched a dynamic new resource: the **HEMIC Safety Suite** is an online portal loaded with leading-edge, relevant safety, risk management and HR resources, including a learning management system — and it's completely free to policyholders.

HEMIC's growth and diversification into a family of companies provides Hawai'i businesses with assurance of a long-term partnership and stability, as well as increased options for insurance products and related services. Strengthened by two wholly owned subsidiaries that complement our workers' compensation offering, we provide well-rounded solutions for Hawai'i employers:

**Employers' Protective Insurance Company's** first offering is temporary disability insurance, a natural complement to our core product, workers' compensation. Employers can now conveniently place WC and TDI under one roof, ensuring their employees will receive immediate, quality care and benefits without delay. We have continued to grow **HEMIC Insurance Managers Inc.**, our Managing General Agency, offering unique lines of specialty insurance, products and services needed for Hawai'i businesses. And, our charitable efforts have been strengthened with the creation of the **HEMIC Foundation** — our very own non-profit organization — enabling a deeper impact on the needs of our community.

HEMIC is here for the long run. For the next 25 years and beyond, we remain committed to helping local businesses protect and operate safer, more productive workplaces. We are proud to lead our industry as an innovative, full-service enterprise while remaining a truly local company, woven into the fabric that is Hawai'i.

**Mahalo,**

**Martin J. Welch**  
Chief Executive Officer

2022

## The New HEMIC TOWER

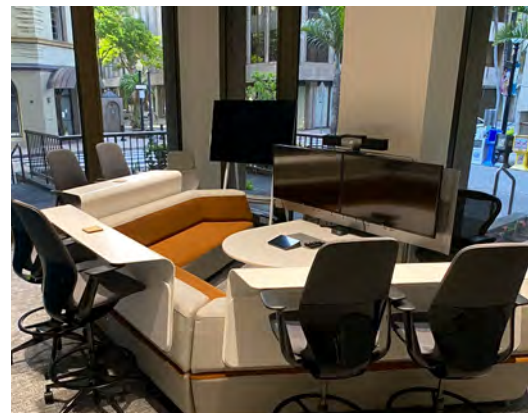
In 2020, HEMIC purchased a building to house our growing family of companies and to further diversify our investments and future capabilities. With the HEMIC Tower, we sought to create a transformative space that would facilitate our 21<sup>st</sup> Century mission to become a world-class insurance enterprise.



Fully wired "pods" provide for individual work that supports customer confidentiality.



Reclaimed wood in our lobby is an homage to our plantation heritage connecting the past and present.



Workspaces have been intentionally designed for each department's work needs, such as the IT collaboration center.

### DISTINCT EXTERIORS

The design of our cladding represents the waterways that run through our ahupua'a, from mauka to makai.



## INTERIORS FOR PRODUCTIVITY

Kapa patterns that convey our core values and ahupua'a colors are prominent in workspaces.



Each meeting room is named with a Hawaiian value that reflects its purpose.

## We purposefully designed workspaces to foster connection, innovation, and productivity.

There are rooms designed specifically for account management and collaboration, informal gathering places that encourage creativity, and spaces that enable individual, heads-down work.

Throughout the building, the theme of the ahupua'a reminds us that we all play an integral role in HEMIC's service and success — and that we are better together.

This year, the building design earned the American Institute of Architects Honolulu Award of Merit.



Laua'e is our gathering place, supporting connection, education and engagement.

# OUR CUSTOMERS, OUR INSPIRATION

## BURGERS ON BISHOP

“Back in 2004, I owned a nightclub in Honolulu and I knew I’d need insurance. That was my first experience with HEMIC and I worked with them for about five years. Then, I transitioned into the restaurant business and hired them again. Now I own two restaurants, Burgers On Bishop and Makana Lani at Alohilani Resort Waikiki Beach. Both businesses are with HEMIC.

Throughout the years, the HEMIC Family of Companies has provided me with all the mandatory insurance, like general liability and so forth, and of course, workers’ comp. They’d modify the policies if I started a new business, depending on my needs. Today, my insurance agents partner with my payroll service to manage my insurance, so I can concentrate on my business. That’s what I appreciate most.

In the restaurant business, you’re always running. And if you’re the owner, you’re sprinting. It’s hard work. If someone is out or doesn’t show up, then you have to pick up the slack. That’s a lot like what HEMIC does. They pick up the slack. They go above and beyond to make sure I don’t have to worry about things, and just give me that peace of mind. It’s like a seatbelt. You don’t wear it because you know you’re going to get into an accident, but just in case there’s that one time, right? Well, I had that one time, and I had a seatbelt to save me from disaster. And I haven’t had any incidents since.

“A simple thank you to HEMIC for being my safety net... Thank you for being there for our community and making things so much better for all of us.”

Back when I owned the nightclub, there was one injury, but it was completely taken care of and there were no problems. Everything ran smoothly. I have to thank HEMIC for that. They took the stress off me by taking care of everything. I’ve been very fortunate that I haven’t had to make any insurance claims at my restaurants, but I’ve always had that safety net should anything come up.

I almost feel embarrassed that my interaction with HEMIC has been so minimal. They’re very good at keeping me informed with emails and reports. And they often pick up from Burgers On Bishop. One time they picked up lunch for the entire office. I can’t begin to tell you how absolutely appreciative we were of that kind of support. It’s not just insurance support they give, but they support our business in other ways, too.

After the pandemic, I realized how important it is to support local businesses. It’s vital for our community and the longevity of any company. I appreciate that HEMIC is a local company. One with people who truly care about their customers. I invest in them, but they reinvest in me. And I can run my businesses successfully because I’m able to focus on what I do, my family and life beyond work. If — or when — I open another business, I will definitely go with HEMIC.

I just have one more thing to say... thank you. A simple thank you to HEMIC for being my safety net. Thank you for being there to protect not just me, but my employees. Thank you for being there for our community and making things so much better for all of us.”

– *Liz Watanabe, Business Owner*



## RE-USE HAWAI'I

“When I began my business and got started with HEMIC, I was a skinny little kid, only 22 years old. It was 2006 and I wanted to save the world. Or at least help save our Islands. So I started Re-use Hawai'i, with the goal of reducing waste through reuse and recycling.

I remember feeling so fortunate that HEMIC agreed to take us on. Some companies can't get a workers' comp policy if they don't have a track record. We are an excellent example of how HEMIC is really helpful for new enterprises. In some cases, HEMIC is the first-choice insurance company because of their great reputation, and in others, they are an insurer of last resort for high-risk operations or new ones that are harder to evaluate. We fell into that latter category.

Re-use Hawai'i has grown since then and so has HEMIC. They now offer temporary disability insurance through EPIC. HIMI is the third member of the HEMIC family, with policies to protect your property, equipment, data and software — the list goes on. I tell other business owners they can get all their insurance in one place and streamline things. It's so simple.

HEMIC's safety services have been very helpful for our business. They survey our deconstruction sites and put together a report that outlines what we're doing right, but they also highlight what could be improved. When you walk the site with them, it is a training: you start to see the same red flags they do, where you can make improvements to make your workplace safer. HEMIC's Risk Management consultants have a lens for safety and help you think about it differently.

For us, HEMIC has done everything from setting up an eyewash station and controlling our extension cords to activity hazard analysis and figuring out how to contain our flammables. We also use them for forklift and other kinds of training. If you already have a safety program, they bolster the work you're currently doing to keep your employees safe.

HEMIC's safety programs have definitely helped reduce our workplace injuries. They did an OSHA 10-Hour Training Course with our managers, which probably had the most impact, because employees who are on site all day long learned how to manage people and get them to recognize health hazards on the job and exercise safety. HEMIC is great for helping to build the safety culture.

It is extremely reassuring to know that in the unlikely event there is a workplace injury, everything will be taken care of and managed, and the worker will be helped in every possible way.



Through HEMIC's portal we get access to the safety materials, it's easy to pay bills, and all that stuff. Usually, you have to print forms, fill them out and scan them, then send them back. Not with HEMIC. They're really accessible, easy to reach and super supportive.

HEMIC has shown a commitment to our success. For example, they recently bought reclaimed wood from us for the reception area of their new building. A much bigger example of HEMIC's support is their dividend program: they have shared more than \$44 million dollars with their policyholders over the years.

I think it's important that they're local and they have roots here in Hawai'i, because the way things happen here is different and it's important to be conscious of that. You can feel the authenticity of HEMIC's mission to serve the community, along with their spirit of care and attention to their policyholders.

“HEMIC does such great things for the community, and they're a great example of a leader here in Hawai'i.”

I am glad they supported our organization way back when I was that skinny 20-something, and that they continue to trust in our abilities and guide us in creating the safest work environment possible.”

– Quinn Vittum, Business Owner

# OUR CUSTOMERS, OUR INSPIRATION

## KUALOA RANCH

“Honestly, I don’t remember when we started with HEMIC, we’ve been with them for so long. Kualoa Ranch is an agriculture and outdoor recreation business, so I just remember HEMIC was perfect for our ‘high risk’ needs... and still are. They provide more than just great coverage. They help us develop a better culture of safety awareness throughout our company, identify areas to focus on in terms of safety, and where we can improve.

We’re in business and have survived in part because we have workers’ comp insurance to cover our employees. Some things are essential in business and workers’ comp is one of them. The safety of our employees has always been a top concern of ours, and that comes with a certain level of stress. Some stress helps you focus, but too much can be counterproductive. HEMIC helps you keep the stress to a manageable level.

If I had to describe HEMIC with just one word, it would be ‘service.’ Their customer service has always been outstanding. Whether we’re making a claim or making things safer, their team has been great to work with. Our rep, Lata, pays close attention to us, even taking her time to attend our monthly safety committee meetings.

“**They provide more than just great coverage. They help us develop a better culture of safety awareness throughout our company, identify areas to focus on in terms of safety, and where we can improve.**”

That personal attention is what we appreciate most. The entire HEMIC team is very easy to reach, and they support us whenever we need them. Of course, the fact that they’re a local company helps. Whenever we can, we like to support local businesses. That’s the kama’āina way. But the fact that they support us so completely in return makes all the difference in the world. And why we’ve been with them — and plan to stay with them — for so long.

If a business owner or human resources director were to ask me about HEMIC, I’d say, ‘Give them a chance. You’ll be happy you did.’”

– **John Morgan, Business Owner**

### What injured workers say about HEMIC...

“Excellent, fast! Mahalo!”

“Everything was taken care of smoothly and satisfied.”

“Thank you for your concern and professional help. Thank you HEMIC for outstanding service!”

“My claim rep was excellent, clear, easy to talk to and very responsive.”

“Unanticipated WC injuries are challenging physically and mentally. My claim rep made the entire process as painless as possible!”





# ROOTED IN OUR PURPOSE

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## Reflections on 25 years from employees who have been here from the start.

If there is anyone who knows the ins and outs of HEMIC, it's Faye Bueno, HEMIC's first employee. Hired as an admin manager to assist HEMIC's founding Board of Directors in building the company, today Faye is vice president of administration. The key to HEMIC's growth and success, she says, is the guiding force of core values. "Our mission, vision and values stand the test of time and inform every decision we make."

"With our values as the backbone of our company, we have become an employer of choice among kama'āina over the years and have been recognized as one of Hawai'i's Best Places to Work for multiple, consecutive years. HEMIC values our diverse workforce, welcoming different perspectives from people of all backgrounds. We stress education and continued learning, both in individual disciplines and insurance as a whole. We take pride in giving back to the community and treat people with respect."

Jason Yoshimi, HEMIC's president and CFO, started his HEMIC journey 25 years ago as a senior accountant. He attributes HEMIC's successful growth in part to its ability to evolve with the needs of local companies. "From our humble beginnings through now, we have been very purpose-driven. We have never lost sight of our goal: to provide the best insurance solutions for Hawai'i businesses." This has led to expanding the HEMIC family of companies to include EPIC and HIMI.

HEMIC's measured, steady growth and diversification has been intentional, to ensure the company is well-positioned to weather any crisis. "We became solvent just five years from our founding, focusing on a financial approach that will ensure long-term stability and success for the policyholders we serve."

Above all, Jason echoes Faye's sentiment: "We are a family of companies that really cares. We have the best people. All our people believe that it's our kuleana to do the best we can for our policyholders, their employees, the economy, and everyone in the community. We want to make Hawai'i a better place."



“Our mission, vision and values stand the test of time and inform every decision we make.”

– Faye Bueno, VP of Administration



“We are a family of companies that really cares... we want to make Hawai'i a better place.”

– Jason Yoshimi, President and CFO

# FINANCIAL HIGHLIGHTS & POLICYHOLDER DIVIDEND

## For the Year Ended December 31, 2021

We have pursued a conservative, well-diversified investment portfolio focused on high-quality investments to ensure our stability through fluctuations in the market and unexpected events. We have maintained an “A” (Excellent) rating for financial strength from AM Best, since first rated in 2007.

As a mutual insurance company, our mission is to serve policyholders through a shared purpose and common objectives, to increase our strength and stability for the long run, and to grow our family of companies for the benefit of Hawai'i.

As we look to the next 25 years and beyond, we are committed to keeping our financial promises and to serving our policyholders with innovation and aloha.

## RESULTS OF OPERATIONS

Net premiums earned	\$ 68,561,179
Policyholder dividends	1,021,091

## FINANCIAL RATIOS

Policyholder dividend ratio	1.5%
Premiums written to policyholder surplus	0.3

## FINANCIAL POSITION

### Admitted Assets

Cash and invested assets	\$ 416,109,920
Receivables and other assets	22,456,239
Total admitted assets	<u>\$ 438,566,159</u>

### Liabilities and Policyholder Surplus

Loss and loss adjustment expense reserves	\$ 142,884,294
Unearned premium and other liabilities	33,863,150
Total liabilities	\$ 176,747,444
Unassigned policyholder surplus	261,818,715
Total liabilities and policyholder surplus	<u>\$ 438,566,159</u>

## 2022 POLICYHOLDER DIVIDEND

- Sixteenth consecutive year of dividends
- \$1.25 million issued to qualifying policyholders in 2022
- More than \$42 million in dividends issued since 2007
- Policyholders insured with HEMIC for more than one consecutive policy term and who possess demonstrated safety records qualify for a dividend

## FINANCIAL HIGHLIGHTS

- Consistent year-to-year surplus growth and operating results
- Conservative, well-diversified, high-quality investment portfolio
- Prudent capital management philosophy
- Sixteen consecutive annual payments of policyholder dividends
- AM Best financial strength rating of “A” (Excellent)
- \$2.02 million premium relief awarded to policyholders during the pandemic
- Strong balance sheet
- No debt
- Positive cash flow
- Strong capital position
- Strong cost containment programs

# HE HUI KĀKOU

## Agency Partners reflect on their long-time relationship with HEMIC.

Our agency partners play an important role in the HEMIC Ahupua'a, connecting clients with our products and services to help ensure the best insurance solutions for Hawai'i businesses.

Larry Busto, president of John H. Connors Insurance, has recommended HEMIC to his clients since the beginning. Serving commercial accounts of all sizes, Larry says that over the past 25 years, HEMIC has only gotten better.

"In the last five to 10 years, they've gone through some really positive changes," he says. "From an underwriting standpoint, they're more competitive. From a servicing standpoint, they've improved claims administration and loss prevention. And everything is just more user friendly — there are a lot of online capabilities."

"Clients view HEMIC as being proactive, not only from a safety and loss prevention standpoint. They really do a great job in the administration of workers' compensation claims for the client and the injured employees."

Tad Nottage, president of Aloha Insurance Services, Inc., has also been a fan of HEMIC since day one. In the early days, HEMIC was the only local company offering workers' compensation. "When the market softened and other people entered the workers' comp market, HEMIC could do things that nobody else could. Now we try to put people with HEMIC because there are so many options and the underwriters are very easy to work with."

He adds, "HEMIC has a really good pay plan: 'AePay, which is pay-as-you-go. You submit payroll each month, so it's real time, instead of estimating your payroll at the beginning of the year and having an audit at the end of the year." Tad also appreciates HEMIC's Safety Credit program, which is structured to provide incremental credits if the client is unable to qualify for the maximum credit.

**“The HEMIC team is not only knowledgeable, but they're sensitive to clients' needs.”**

Mitch Noguchi, president of Noguchi & Associates, Inc., says that HEMIC has spent time building up and modernizing their suite of safety and loss control resources and that clients have commented on the ease of use, relevance of materials, and benefits to their staff. He has recommended HEMIC to his clients — who range from contractors to resorts, golf courses and restaurants — for 18-plus years.

While all agree that HEMIC has been a great option for their clients from a business standpoint, they say that what elevates HEMIC above other insurance carriers is how much heart is at the core of the company.



"During COVID," Larry says, "they were very forgiving with premium payments. They really tried to work through an extremely difficult period of time for clients by really addressing the individual needs of certain types of businesses."

Of all insurance companies that Mitch worked with during the pandemic, HEMIC was the most willing to work with clients facing acute financial hardships. "We have a large client who has been a recognizable part of the islands for ages. HEMIC was the most willing to look at the larger picture of the client's history, what had happened recently, and give more weight to the loss control initiatives we were working on with the client," he says. "In doing so, they found a reason and way to help the client which was so vital during a time of economic difficulty."

Says Tad, "[My clients] love them. The ones that know better, that have worked with other companies, are really happy with HEMIC. They always help us. They bend over backwards for us. They're very, very attentive."

Larry concludes, "The HEMIC team is not only knowledgeable, but they're sensitive to clients' needs. They're proactive. I think that they provide excellent or outstanding service."

# THE HEMIC FAMILY PROVIDES MORE VALUE TO CUSTOMERS



## HEMIC

PROUDLY  
TAKING CARE  
OF HAWAII

**Our newest products and services help you foster a safer work environment and save money.**

### HEMIC SAFETY SUITE

Our dedicated Safety & Risk Management team is always looking for innovative ways to help our customers strengthen their workplaces.

The new HEMIC Safety Suite is an online portal with videos, tools, and more, to help create a culture of safety and solve everyday challenges. Free to all policyholders, it can help save time and money, improve performance and protect against losses.

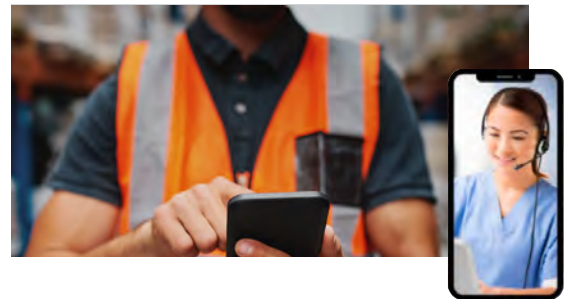
Special features include a Learning Management System to assign and track employee training, Instant OSHA Reporting & Log Maintenance tools, and a robust HR Toolbox.

### LARGE DEDUCTIBLE PROGRAM

Our Workers' Compensation Large Deductible program tailors coverage and premiums for employers who have the capacity to self-insure a portion of their workers' compensation and wish to benefit from HEMIC's expertise in claims, safety and risk management.

A large deductible option provides employers with greater control over their workers' compensation program. It encourages a more holistic safety culture and a stronger incentive for risk management, which can result in safer workplaces and reduced costs over the long term.

Deductible options are available from \$15,000 up to \$1,000,000 per occurrence, in line with NCCI's Rating Values, and apply to all costs of the claim (indemnity and medical). Optional aggregate limits are available to cap the employer's financial risk. For employers who wish to keep all existing and new claims under one roof, HEMIC offers TPA services for HEMIC's large deductible clients.



### NURSE TRIAGE PROGRAM

The first moments when an employee is hurt on the job are critical, and not every employee or employer knows what to do. A triage nurse provides immediate support, helping the injured employee understand and access the appropriate level of care needed. HEMIC's Nurse Triage Program is free to policyholders.

Taking advantage of this program prevents delays in treatment, ensures quality care, and decreases unnecessary costs. Most importantly, the program improves outcomes.



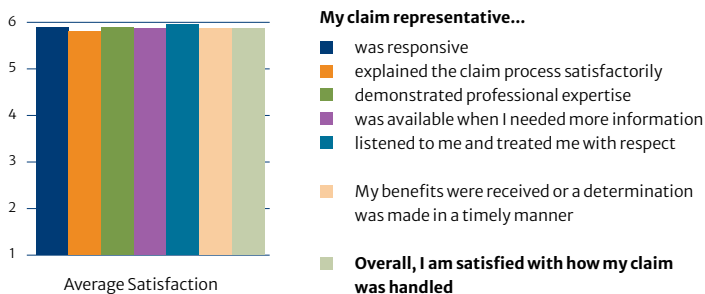
### The newest member of the HEMIC 'ohana, EPIC offers temporary disability insurance (TDI) — the perfect complement to workers' compensation.

In just a few short years, EPIC has become the fastest-growing TDI carrier in Hawai'i. We developed EPIC's TDI program specifically for our islands' businesses, to deliver benefits quickly and easily, without hassle.

With HEMIC and EPIC, employers can now place both state-mandated insurances under one roof, ensuring the efficient placement of claims where they belong, without carrier disputes or delays in care or coverage for claimants.

#### CLAIMS SATISFACTION SCORES 99%

On a scale of 1 to 6, claimants rate EPIC from 5.94 to 5.98.



#### WHAT CUSTOMERS SAY ABOUT EPIC:

"EPIC has proven to be an exceptional insurance provider for our business. One of our employees experienced two separate health issues, and our claims manager handled the overlapping claims professionally and compassionately. He displayed extensive knowledge about benefits and their requirements. He was also very responsive, getting back to me quickly when I had questions. We recommend EPIC to any business looking for an outstanding TDI provider."

– Donna Hunt, Business Manager, Silver Falls Stables LLC



### When local business owners asked for additional offerings — we listened.

HIMI, a managing general agency, was created 15 years ago to help our agents round out accounts and provide access to specialty insurance, including new markets and products previously unavailable to Hawai'i businesses.

HIMI partners with carriers who value relationships as we do, who are committed to serving Hawai'i for the long-term, and who deliver excellent service at competitive prices. They act as a carrier's local office, providing boots on the ground 24/7.

In addition, HIMI offers related consulting and fee-based services for:

- Third-Party Administration for claim handling, loss prevention, and premium audit
- Safety & Risk Management Consulting for one-time needs as well as ongoing support
- Cyber Risk Assessment & Remediation Consulting

"EPIC has done a fine job with our TDI claims. They are easy to submit, great cordial staff that answers all questions quickly, and the claimants have commented that it is easy to follow up with questions they may have."

– Paul Yee, Human Resources Executive, Cutter Auto



## LEADING THE WAY: HEMIC EXECUTIVE TEAM



**Martin J. Welch,**  
Chief Executive Officer (CEO)



**Jason Yoshimi,**  
Chief Financial Officer (CFO);  
President — HEMIC



**Tammy Teixeira,**  
Senior Vice President,  
Business Development;  
President — HIMI; President — EPIC



**Regina Harris,**  
Vice President,  
Safety, Premium Audit and IT



**Faye Bueno,**  
Vice President,  
Administration



**Paul Naso**  
General Counsel

“Our priority for 25 years of doing business in Hawai‘i has always been the welfare of the businesses and workers we serve.”

– *Martin Welch, CEO*

**HEMIC has evolved into the industry leader we are today under the guidance of our executive team.**

“Our leadership is powerful: it combines a wealth of experience in insurance with local sensibility,” says Tammy Teixeira, SVP, Business Development. “Looking forward with a focus on Hawai‘i employers’ needs and operations, we will further expand on our diversified offerings.”

“We provide a fully integrated suite of coverages with world-class service, so that Hawai‘i employers can be confident their people and property are protected. Our strong account management structure ensures a comprehensive understanding of our customers, enabling a purposeful connection.”

## HEMIC BOARD OF DIRECTORS

**Benjamin Ancheta Jr.,** President,  
Inkinen & Associates LLC

**Dwayne Betsill,** President & CEO,  
Betsill Brother LLC

**John Morgan,** President,  
Kualoa Ranch Hawaii, Inc.

**Kathleen Kagawa,** President & CEO,  
Hawaii 5-0 Properties, Inc.

**Michelle Galimba,** Owner,  
Kuahiwi Contractors Inc.

**Norman Kaneshige,** VP, COO, Treasurer,  
PC Services, Inc.

**Quinn Vittum,** Executive Director,  
Re-use Hawai‘i

**Ryan Kusumoto,** President & CEO,  
Parents And Children Together (PACT)

**Toby Taniguchi,** CEO,  
Puna Plantation Hawaii, Ltd.

**HEMIC is proud to be 100% local  
in our mission and in our people.**

All our staff live in Hawai'i,  
which means that the people we serve  
are our family, friends, and neighbors.

We know our customers and we know that  
what we do matters. Our clarity of purpose  
and sense of community inspire us  
to deliver our best every day.



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**2022**