

Message from the President, *cont'd from page 1*

While the reductions in force will give us some expense savings, expense cuts were not the sole objective. Our decision also considered the need to address changes to our processes and business model and to improve efficiency. So while we need to be prudent in how we spend our resources, we also want to continue to support our long-term goals of fostering innovation and business growth. This is why FICOH will continue to fill openings and create new positions where there are critical needs and to invest in technology and our associates going forward.

No person or company wants their future to be at the complete mercy of outside conditions or events. The same desire that drives us as associates to continually refresh our skills and perform our jobs to the best of our abilities is also driving FICOH as a company. It's up to us to take ownership of our future and make decisions that will help FICOH succeed over the long term. If we don't, we allow circumstances or other parties to determine our future for us.

Food for Thought

First Insurance writes many great restaurants around town. Associates are encouraged to patronize them whenever possible.

Tin Hut BBQ

Food truck on Oahu (808) 492-8676
Cuisine: Barbeque
Hours/Locations: Check
www.facebook.com/tinhutbbq
Price: \$8-15



A familiar lament among Hawaii transplants is the shortage of good, southern-style BBQ places in what is otherwise a very full and world-class restaurant scene for a city of our size. Whether you agree with this lament or not, there's no disputing the increase in happy and satisfied BBQ lovers since the arrival of the Tin Hut BBQ lunch truck to the local scene in July. First insures food trucks ? Yes, we do!

On weekdays during lunch, Tin Hut BBQ can be found in the Schofield Barracks PX parking lot. But don't despair – they're also a regular presence at Eat the Street events, including the upcoming Eat the Street Kapolei on Saturday, November 10. The easiest way to keep track of their whereabouts is on their Facebook page (shown above).

So what makes them so good? For one, they smoke their meat for many hours. They also use their very own rubs and BBQ sauces. Their plates, which include a pulled pork plate, pulled pork sandwich, and smokin' ribs plate, come with a green salad and one side, you choice of Spanish rice, white rice, spicy mac and cheese, or smoked bake beans. Also on the menu are a handful of specialty favorites, including a southern BBQ Loco Moco, Tinnie Minnie Sliders, spicy nachos with pulled pork, and grilled cheese and pulled pork.

Should you have the opportunity to try Tin Hut BBQ, please say hello from First and eat some good BBQ for us!

Welcome to Our New Hires



Clay Bryant
Sales Advisor, Customer Service Center-First Auto Program



Missy Hirano
Associate III, Customer Service Center-Reports Desk



Laura Kisaka
Claims Trainee, Claims-Workers' Comp



Deena Luamanu
Sr. Claims Associate, Claims Administration