



**State of Hawaii
Risk Management
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Risk E-Notes

Message from the Risk Management Office

Thanks to all that attended our meetings on February 1, 2007 (*Review of Insurance Program and Certificate of Insurance Overview*) and April 13, 2007 (*Insurance Data Collection: Property Values and Auto Inventory*). We hope that you found the meetings beneficial!

The emphasis of the April 13th meeting was the value and importance of having a detailed and complete property inventory schedule for insurance purposes. The October 15, 2006 earthquake identified locations that were not listed on our current schedule. In order to avoid coverage disputes in the future, it remains our goal to continually improve and refine this schedule of property locations.

ONLY YOU CAN HELP US! PLEASE CONTINUE TO REVIEW YOUR SCHEDULE AND UPDATE IT AS NECESSARY.

A copy of the current inventory schedule will be emailed to departments upon request only. Please contact Julie Ugalde at julie.a.ugalde@hawaii.gov.

The revised Property Data Requirements form on page 7 should be used to add new or missing location and to update data already on the schedule. The form will be sent via e-mail to all risk management coordinators, along with

an easy to read legend. You do not need to complete the PC (protection class) column, Aon will complete that portion.

We have included a very timely article on violence in our schools. Although the article addresses schools, we can apply the same proactive measures in our own work and personal environments.



Does your office take measures to prevent theft or loss of state property? If not, read the Comptroller's Memorandum 2007-10, Deductible for Preventable Property Losses. Effective July 1, 2007, there will be a \$5,000 deductible on claims where the loss is determined by the Risk Management staff to have been preventable. A copy of the memorandum can be found on page 6.

Message from Risk Management Office (continued)

CLAIMS OVERVIEW

AS OF MARCH 31, 2007

	TORT		POTHOLE		% OF TOTAL	
	12/31/06	3/31/07	12/31/06	3/31/07	12/31/06	3/31/07
FY 07	369	539	105	131	28%	24%
FY 06	981		399		41%	
FY 05	1107		496		45%	

	AUTO		PROPERTY	
	12/31/06	3/31/07	12/31/06	3/31/07
FY 07	171	266	191*	242
FY 06	366		146	
FY 05	320		105	

*304 buildings damaged by 10/15/06 earthquake.



LOOKING AHEAD...

We are working on:

- web-page that will house all of our forms, instructions, Risk E-Notes newsletters and training
- report format that will provide you an easy to read recap of the claims involving your department on a quarterly basis



We need your input regarding training topics. Please use the form on page 9 or submit your ideas/requests to: julie.a.ugalde@hawaii.gov

Housekeeping is everyone's responsibility



There are several benefits of having organized storage and a clean workplace:

- Materials, tools, etc. are easier to find and harder to lose.
- Obsolete items are more noticeable, so it's easier to dispose of materials that are not needed.
- Less clutter means a lower risk for fire.
- Clean, clear aisles and floors reduce the risk for slips, trips and falls.
- Orderly surroundings make you feel better – you can be proud of where you work.

Keep up with cleanliness. Don't wait for a formal safety inspection to find examples of poor housekeeping in your agency. Take a little time each day to put things away and clean up your workstation.

Catch yourself before you add to housekeeping problems. Put tools or other items back where they belong. Sweep up a messy job. Wipe up spills. Report that leak you've noticed in the lavatory. Throw away your trash.

Housekeeping checklist

Use the following checklist to help you keep housekeeping hazards under controls:

- Is exit access kept clear at all times?
- Are stored items kept out of aisles?
- Is there clear access to all fire extinguishers?
- Are fire extinguishers hanging where they belong?
- Is there at least 18 inches of clearance under all sprinklers?
- Are hazardous chemicals kept in closed containers?

- Are hazardous chemicals put back into proper storage?
- Are wet floors mopped up?
- Is trash removed?
- Are the floors swept?
- Is storage on shelves stable so items don't hang over the edge?
- Are stacked cartons, boxes or other materials stable?
- Is food kept away from areas where toxic materials are used?

DID YOU KNOW...

Falls are the most common office accident, accounting for the greatest number of disabling injuries. The disabling injury rate of falls among office workers is 2 to 2.5 times higher than the rate for non-office employees. One of the most common causes of office falls is tripping over an open desk or file drawer.



Bending while seated in an unstable chair and tripping over electrical cords or wires are other common hazards. Office falls are frequently caused by using a chair or stack of boxes in place of a ladder and by slipping on wet floors. Loose carpeting, objects stored in halls or walkways, and inadequate lighting are other hazards that invite accidental falls. Fortunately, all of these fall hazards are preventable. The following checklist can help stop a fall before it happens:

- Clean up spills immediately.
- Always use a stepladder for reaching.
- Close drawers completely after every use.
- Secure electrical cords/wires from walkways.
- Be sure the pathway is clear before you walk.
- Wear stable shoes with non-slip soles.
- Report loose carpeting/damaged flooring.
- Never carry anything that obscures your vision
- Avoid excessive bending/twisting/leaning backward while seated.



Calendar of Events

May 2007

- May 28th – Memorial Day

June 2007

HURRICANE SEASON BEGINS!!

- June 1st
 - Auto Inventory due date
 - Liability exposure questionnaire to be distributed to departments
- June 11th – King Kamehameha I Day
- June 20th – Next training session. Topic: TBD.

July 2007

- July 2nd – Due date for property schedule updates
- July 4th – Independence Day
- Next Newsletter to be issued 7/31/07

LAUGH BREAK

A Risk Management Coordinator, an administration clerk and their manager are walking to lunch when they find an antique oil lamp.

They rub it and a genie comes out in a puff of smoke. The Genie says, "I usually only grant three wishes, so I'll give each of you just one."

"Me first! Me first!" says the admin clerk. "I want to be in the Bahamas, relaxing on the beach with my personal masseuse, an endless supply of Pina Colodas and the love of my life ." Poof! She's gone.

In astonishment, "Me next! Me next!" says the RM Coordinator. "I want to go to Vegas, win the MegaBucks and not have a care in the world!" Poof! He's gone.

"OK, you're up," the Genie says to the manager.

The manager says, "I want those two back in the office after lunch."

Moral of story: Always let your boss have the first say.





Confronting Violence in Our Schools: Planning, Response, and Recovery

PERI Symposium Introduction

By Lauren Eib, Symposium Moderator
Director, Risk Management and Safety Services
Tucson Unified School District

This PERI symposium "Confronting Violence in Our Schools: Planning, Response, and Recovery" is extremely timely as school shooting incidents have again been in the national news. During the first week of January 2007, two shootings occurred in different parts of the country. On January 2nd there was a school shooting in Fayetteville, NC and one day later there was another one in Tacoma, WA. There have been approximately 600 documented shooting incidents in the last 15 years in America's schools. And the perception to students and the public is that it can happen at any school any time as these two incidents in 2007 reinforce.

So, are America's schools safe? I have found that parents and citizens in general believe that schools have a duty to keep children safe from harm; that school administrators have a public trust that the school embraces when students enter the school grounds. Of course the short answer is that students are safer at schools than elsewhere in their environment, but schools are also seen by the public as having a higher duty of care than other places that a student might frequent such as the local mall or even a friend's home.

Dr. Delbert S. Elliott, Director of the Center for the Study and Prevention of Violence, agrees that schools are safe environments, but he also stated the following: "We are seeing a change in the trends around youth violence nationally...We enjoyed a decade of declining involvement in violence on the part of young people, and declining violence at school. But the last two years we have seen a reversal of that trend. Gang activity is on the

increase again. The number of school-related deaths in the last two years is twice what it was in the two years prior to that. We know that 6 percent of 12 to 18 year olds attending school reported that they carry a weapon to school in the last 30 days. We are seeing the highest proportion of students reporting that they were threatened or injured at school that we have seen since CDC started collecting that kind of information. So we are seeing an increase in the risk of violence at school and more generally on the part of young people."

The violent student may be one that can be identified early in life but we now know that there is another group of students at risk whose problems don't appear until or after puberty. The Secret Service study talks about the set of risk factors and behaviors one should look for. They have developed a threat assessment tool that is available for use by schools and law enforcement. They are now doing research on the by-stander. But they have done no research on the adult shooter in a school. Before the current model (post-1996) in which a member of the student body would go into their own school and kill fellow students, the pattern was one of outsiders - often adults - going into schools and killing students.

GUIDANCE FROM THE DEPARTMENT OF HOMELAND SECURITY AND THE FBI

And what about the terrorist threat at schools? After the Beslan school incident, the Secretary of Education sent out a letter on October 6, 2004 to all school districts with information from the FBI and the Department of Homeland Security on lessons learned from the Soviet incident. The recommendations made in the letter to help protect U.S. schools are good general school security measures in today's environment.

Short-Term Protective Measures

Short-term protective measures include reviewing procedures to safeguard school facilities, students, and others within them. The recommendations in the DHS-FBI bulletin include:

1. Review all school emergency and crisis management plans. Helpful guidance can be found at www.ed.gov/emergencyplan/.
2. Raise awareness among local law enforcement officers and school officials by conducting

exercises relating to school emergency and crisis management plans.

3. Raise awareness among school officials and students by conducting awareness training relating to the school environment that includes awareness of signs of terrorism.
4. Raise community awareness of any potential threats as well as vulnerabilities.
5. Prepare the school staff to act in a crisis situation.
6. Consider a closed-campus approach to limit visitors.
7. Consider a single entry point for all attendees, staff and visitors.
8. Focus patrols by law enforcement officers on and around school grounds.
9. Ensure that school officials will always be able to contact school buses.
10. Ensure that emergency communications from and to schools are working.
11. Download the Red Cross brochure, Terrorism: Preparing for the Unexpected, at <http://www.redcross.org/services/disaster/keepsafe/terrorism.pdf> and provide a copy to students, staff and faculty.
12. Report any suspicious activity to law enforcement authorities.

Long-Term Protective Measures

Long-term protective measures include physical enhancements to school buildings. Among the measures schools should consider are the following:

1. Install secure locks for all external and internal doors and windows.
2. Install window and external door protections with quick-release capability.
3. Consider establishing a safe area (or safe areas) within the school for assembly and shelter during emergencies.
4. Apply protective coating on windows in facilities that face traffic. That and other helpful information on school facilities can be found at www.edfacilities.org/.

Potential Unwelcome Surveillance of Educational Facilities

DHS and the FBI also provided a list of activities to watch for. While these indicators alone may in fact reflect legitimate activity not related to terrorism, multiple indicators could suggest a heightened terrorist or criminal threat. Activities to watch for include:

1. Unusual interest in security, entry points, and access controls or barriers such as fences or walls;
2. Interest in obtaining site plans for schools, bus routes, attendance lists and other information about a school, its employees or students;
3. Observation of security reaction drills or procedures;
4. Increase in anonymous telephone or e-mail threats to facilities in conjunction with suspected surveillance incidents;
5. Foot surveillance involving individuals working together;
6. Mobile surveillance using bicycles, scooters, motorcycles, cars, trucks, sport utility vehicles, limousines, boats or small aircraft;
7. Discreet use of still cameras, video recorders, or note-taking at non-tourist locations;
8. Use of multiple sets of clothing and identification or the use of sketching materials (paper, pencils, etc.);
9. Questioning of security or facility personnel; and
10. Unexplained presence of unauthorized persons in places where they should not be.



PERI held a symposium January 8-12, 2007 to explore strategies for addressing violence in our nation's schools.

Source: <http://www.riskinstitute.org/PERI/SYMPOSIUM/>

LINDA LINGLE
GOVERNOR



RUSS K. SAITO
Comptroller

STATE OF HAWAII
DEPARTMENT OF ACCOUNTING
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April 24, 2007

COMPTROLLER'S MEMORANDUM 2007 -10

TO: Heads of Departments and Agencies

FROM: Russ K. Saito, State Comptroller

A handwritten signature in cursive script that reads "Russ K. Saito".

SUBJECT: Deductible for Preventable Property Losses

This memorandum rescinds Comptroller's Memorandum 1999-36, \$1,000 Deductible for Theft of Equipment, which implemented a \$1,000 deductible on theft or loss of equipment.

The State Risk Management and Insurance Administration program (Risk Management) will be implementing a \$5,000 deductible on theft or loss of equipment that is preventable to be effective July 1, 2007. Preventable losses are those that the agency can control and prevent. The objective this deductible is to make agencies aware and accountable for these losses to encourage them to take measures to prevent these types of losses. Examples of preventable losses include those caused by:

- unlocked doors
- leaving keys in a car
- misplacing equipment resulting in its loss
- fires caused by overloading of electrical outlets and power surge protectors
- leaving equipment on (i.e.: fans) at the end of the day

Each theft or loss of equipment incident will be investigated to determine if the loss was preventable. If Risk Management determines the loss could have been prevented the \$5,000 deductible will be applied.

Questions on this memorandum should be directed to Ms. Julie Ugalde of the Risk Management Office at 586-0550.



STATE OF HAWAII
DATA REQUIREMENTS - PROPERTY



COMPLETE AND SUBMIT TO JULIE BY JULY 2, 2007

Department Name: _____

Address of this location: _____

City: _____ State: HI Zip Code: _____

Please complete below per building or space you occupy.
(Note: Remember to use replacement cost value and not depreciated/book value)

Building Replacement Cost: \$ _____ (if known) -OR- Allow Aon to determine using Marshall-Swift

Business Personal Property Value at this location (contents, furniture, fixtures, equipment/machinery): \$ _____

Electronic Data Processing Equipment (computer equipment including media & software): \$ _____

CONSTRUCTION (see descriptions of construction type on page 2):

Construction Class	Roof	Floors	Wall
1. Frame	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Joisted Masonry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Non-combustible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Masonry non-combustible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Modified Fire Resistive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)			

of stories: _____ Basement: Yes No Year Built: _____ Total Area: _____ sq. ft.
(excl. basement) *(incl. basement)*

OCCUPANCY

Nature of business/description of operations at this premises _____

Is the building owned or rented/leased? Owned Rented/Leased

If rented/leased:
Is the State required to provide insurance? What is the required limit? _____
Provide landlord name and address _____

Other Tenants: yes no (If yes describe) _____

If you occupy the basement or below-grade floor, describe operations & list equipment used.

PROTECTION

Fire Extinguishers: Yes No
Fire Hydrants: Yes No # of within 500 Feet: _____ Closest Fire Station: _____ miles

Fire Alarm: Yes (Central Station or Local Gong) No Fire Alarm Manufacturer: _____

**TO: JULIE A. UGALDE, RISK MANAGEMENT OFFICER
DAGS – RISK MANAGEMENT OFFICE**

FROM: _____

REQUEST FOR INSPECTION:

NAME OF SCHOOL/DIVISION/AGENCY	
NAME _____	DATE _____
CONTACT NUMBER _____	FAX NO. _____
EMAIL ADDRESS _____	_____

LOCATION TO BE INSPECTED:

TYPE OF INSPECTION:	RISK ANALYSIS:	BUILDING INSPECTION:
BUILDING NAME AND ADDRESS		

PLEASE PROVIDE A BRIEF EXPLANATION FOR THE INSPECTION, STATING ANY CONCERNS YOU WANT ADDRESSED:

**STATE OF HAWAII
DEPARTMENT OF ACCOUNTING AND GENERAL SERVICES
RISK MANAGEMENT OFFICE**

TRAINING TOPICS

Please check the topics you are interested in having the Risk Management Office conduct training sessions. If there is a topic you would like to suggest, please list it under “OTHER”.

- ___ Property losses
 - What is covered?
 - What is excluded?
 - How to submit and process a loss.

- ___ Tort claims
 - How does a department investigate a claim?
 - What is covered by Risk Management?

- ___ Automobile liability
 - What is covered?
 - How do we report?
 - How are rental car claims handled?
 - How are accidents handled?

- ___ Building security

- ___ Volunteers
 - Use of and liability for volunteers.

- ___ State employees
 - What is their liability?
 - How does the State protect them?

- ___ Building and grounds liability issues

- ___ OTHER topics:
