STATE OF HAWAI'I
DEPARTMENT OF ACCOUNTING
AND GENERAL SERVICES

State Risk Management and
Insurance Administration

Property Form Training (Non
FEMA)

2015
PROPERTY CLAIMS

Property Claims

• Property Schedule
  – Insurance Renewal
  – Coverage for locations
  – Values
    • Replacement Cost
    • $17.4 Billion
      – $14.5 billion - buildings and structures
      – $ 7.7 billion - contents & equipment
      – $ 0.2 billion - business interruption
PROPERTY CLAIMS

Claims
• Property
• RMP-001
  – Coverage
    • Buildings
    • Contents
    • Equipment
  – Claim process
    • Fortuitous and accidental losses covered
    • Reimbursement basis
PROPERTY CLAIMS

PROPERTY LOSS CLAIMS

What is covered?
- Buildings
- Contents
- Equipment

For a loss to be paid from the fund, the following criteria need to be met:
- Loss is Fortuitous and Accidental
- Item is listed on the State Inventory System, or supported by accounting documents;
- Item not surplus aged, broken or junked;
- Item not more than 7 years old or scheduled for replacement (large equipment may be exceptions);
- Item not missing or unaccounted for;
- Item is not covered by first dollar insurance; and
- Item is not a gift or donation
PROPERTY CLAIMS

Property Loss Claims
• What is Not Covered?
  – Infrastructure
    • Light Poles
    • Equipment left in field
    • Landscape (trees, etc.)
  – Wear & Tear
  – Items not on inventory
  – $5,000 deductible for preventable losses
    • Comptrollers’ Memorandum 2007-10
HOW TO FILE & PROCESS A PROPERTY LOSS CLAIM

- **RMP-001** Report of Loss or Damage to State Property
  - (See Forms & Instructions)
  - Use to report all property losses except auto losses
  - State owned property & property in the care & custody of the State (leased items)
  - Complete as soon as possible
  - Large losses to be reported within 5 working days
HOW TO FILE & PROCESS A PROPERTY LOSS CLAIM

RMP-001

• Part 1
  – Prepared by employee discovering loss

• Part 2 & 3
  – Prepared by immediate supervisor of employee who discovered loss
  – Form to be reviewed and signed by the departmental Risk Management Coordinator
Report of Loss or Damage of State Property (RWP-001)

Instructions: If this is not possible, contact the Claims Management Specialist for further instructions. If this is not possible, contact the Claims Management Specialist for further assistance.

Reimbursement for the loss must be completed within the fiscal year the claim is submitted. Any claim not submitted within the fiscal year it is received will receive interest on the claim.

Correspondence or items:

2. P@F, or an explanation for the denial of the claim. If neither is received within the allotted time, an acknowledgment of receipt of the loss and instructions on how to receive reimbursement will be sent.

Once the loss is reported, the departmental Risk Management Coordinator will receive

- Item is not a gift or donation
- Item is not covered by theft, vandalism, or fire
- Inventory
- Item is not misplaced or accounted for (missing upon taking of)
- Item is not more than 7 years old or obsolete for replacement
- Item is not infringed or damaged

All items must be listed in the Inventory System or supported by

must be furnished or essentially

The property loss must meet the following criteria to be considered for reimbursement:

RWP-001

RWP-001 is completed as follows:

Part I - Prepared by the employee discovering the loss or damage

A summary of reports not reported on this form are RWP-001.

Note: The employee does not assume the loss or damage in property owned or leased or in the care, custody, or control of the state.

The Report of Loss or Damage of State Property (RWP-001) form is to be completed for
Please contact the Risk Management Office at 586-0547.

If you have any questions regarding the utilization of these forms, PEMA Forms *For losses that may require PEMA funds.* In addition to the RWP-001 Form, please utilize the applicable

**Note:**

Examples of losses not covered: party cash, employer’s personal property, equipment, windows, doors, a car, a building, etc.

Examples of losses: a computer is stolen from a room, where leads onto equipment, individual, or entity.

Always identify whether or not recovery of the damage can be made against another.

Because the police report number and a verification letter regarding the report, reports to the police must be made immediately after discovery of the theft or burglary.

A police report must be submitted for any claims involving thefts or burglaries. The
Form RP-001 (7/92) Part I of 3

Date

Signature/Phone No.

I certify that the above is true and correct to the best of my knowledge.

OTHER PERCEPTIBLE INFORMATION

DATE TIME

BASE NUMBER STATION

C. INCIDENT REPORTED TO LOCAL POLICE: NAME (Window/door/pantry/food/crew/exit)

SECURITY SYSTEM (Fire/pantry/door/room/etc.) TYPE OF SYSTEM (Window/door/pantry/exit)

MANAGER (building & room number)

WHERE ENTRY MADE

9. IF CRIME SUSPECTED:

ATTACH A COPY OF THE DETAIL INVENTORY OF PROPERTY REPORT OR OTHER DOCUMENTS AND INCLURATE:

AMOUNT OF LOSS $?

WHO IS RESPONSIBLE FOR PROPERTY?

WHO DISCOVERED LOSS?

DATE INCIDENT OCCURRED A.M./P.M.

DATE INCIDENT DISCOVERED A.M./P.M.

(Specific)

STORM/OTHER VANDALISM

UNIT/SCHOOL:

DEPARTMENT:

(USE)

REPORT

STATE OF HAWAII

(form use)

REPORT NO.
**Risk Management**

**Supervisor:**

<table>
<thead>
<tr>
<th>Risk Management Coordinator</th>
<th>Phone #</th>
<th>Date</th>
<th>Action Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4.</td>
</tr>
</tbody>
</table>

**Immediate Action:**
- Give date of immediate action taken, give date when action completed.

**What Action Has or Will Be Taken to Prevent Recurrence? List All Actions in Order.**

- [ ] Rare
- [ ] Occasional
- [ ] Frequent
- [ ] Minor
- [ ] Serious
- [ ] Potential

**Loss Severity Potential:**

**Evaluation:**

**Analysis:**

**Condition:**

What are the basic or fundamental reasons for the existence of these acts and/or conditions?

- [ ] The acts, failures to act, and/or conditions contributed most directly to the loss?

**Building & Room No.:**

**Total:**

**General Description of Property Lost or Damage:**

**State of Hawaii**

**Report No.:**

(Use)
HOW TO FILE & PROCESS A PROPERTY LOSS CLAIM

- Photograph all damage
- In the event of a fire – keep item suspected of causing fire
- Do not disturb scene until investigation is completed
- Insurance company may need to inspect for large losses
- Other forms and instructions
  - Act 173 Forms and Instructions
HOW TO FILE & PROCESS A PROPERTY LOSS CLAIM

• Large Losses
  – Collect as much information as possible as to cause of loss
    • May need fire investigator
  – Protect property from further damage
  – Segregate damage from non-damaged property
  – Act 173 Procedures and Guidelines
  – Set up one point of contact
  – Set up accounting records
    • NOTE: Good record keeping BEFORE a loss is PRICELESS!
HOW TO FILE & PROCESS A PROPERTY LOSS CLAIM

• Payments
  – Deductibles are covered by the Risk Management Office
  – Reimbursement basis
    • Need Purchase Order(s) for the repairs or purchase of replacement item(s)
    • Need Invoice(s) for repairs or the purchase of replacement item(s)
    • Need Accounting codes for reimbursement
    • Journal vouchers are issued whenever possible
  – General Funds
    • Expenditure and reimbursement to be within the same fiscal year
      – May be exceptions
      – Otherwise G 00 reimbursed
  – Special Funds
HOW TO FILE & PROCESS A PROPERTY LOSS CLAIM

• Insurance Claims
  – See Act 173 Procedures & Guidelines
  – $1 million deductible
    • Funded by Risk Management Office
  – Memorandum of Agreement (MOA)
  – Insurance proceeds may be paid direct to department/agency after MOA is completed