



**State of Hawaii
Risk Management
Office**

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Risk E-Notes

Message From Risk Management Office

We were able to renew the State's master insurance program which consists of property, excess liability and crime coverage effective December 1, 2006 to December 1, 2007. This renewal was extremely difficult and resulted in a mix of both good news and bad news.

PROPERTY

☺ **Good News:** The limit of liability remained at \$100 million per occurrence for all perils including Windstorm, except the annual aggregate limit for the perils of Earthquake and Flood were reduced to \$40 million (from \$50 million).

The percentage deductible for Earthquake, Flood and Windstorm remained at 3% of the damaged structure per unit of insurance.

☹ **Bad News:** The deductible increased from \$250,000 to \$1,000,000. There was also a significant increase in premium from \$8 million to \$12.3 million. This increase resulted from our recent losses, 5 major building fires exceeding \$1 million in the last two years, as well as the 10/30/04 flood and the 10/15/06 earthquake.

EXCESS LIABILITY

☺ **Good News:** The limit of liability remained at \$10 million, however, the self insured retention was reduced from \$4 million to \$3 million effective 12/1/06.

CRIME

☺ **Good News:** The crime coverage remained the same as last year with a slight reduction in premium.

The insurance summary is included in this edition of Risk E-Notes.

This is YOUR newsletter and its success and value will depend on your participation, suggestions, and input!

Email your ideas to:

Julie Ugalde at the Risk Management Office at:
julie.a.ugalde@hawaii.gov

Submit your requests for consideration.



Message from Risk Management Office (cont.)

CLAIMS OVERVIEW

Claims Received as of 12/31/06

	TORT	POTHOLE	% OF TOTAL
FY 07	369	105	28%
FY 06	981	399	41%
FY 05	1107	496	45%
FY 04	963	343	36%
FY 03	619	40	6%
FY 02	658	34	5%
FY 01	612	23	4%

	AUTO	PROPERTY
FY 07	171	191*
FY 06	366	146
FY 05	320	105
FY 04	373	175
FY 03	332	127
FY 02	274	91
FY 01	250	98

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

HELPFUL FORMS

We have created two new helpful forms which will help expedite your request for:



- [Statement of Self Insurance](#)
- [Request for Inspection](#)

The fillable forms will be sent via email to all departments. A sample of the forms is located on page 5 and 6 of this newsletter.



Automobile accidents involving a State vehicle or a rental vehicle are to be reported to the Risk Management Office within 24 hours. Please refer to the June 7, 2004 memorandums that provide the reporting procedures. The key items to remember are:

1. Complete the Automobile Loss Notice – RMA 001.
2. Submit the report to the Risk Management Office within 24 hours.
3. Whenever possible make a police report to document the accident and damage, both to the State vehicle and the other vehicle, and document any bodily injury.

2007 Risk Management Priorities



- Property Inspections will be scheduled to include the following locations:
 - Honolulu International Airport
 - New school construction and older school campuses
 - Outer island school facilities

Use the *Inspection Request form* to submit your requests now.

- Refine Statement of Values for State facilities – all departments will review and update
- Training Sessions – Please select topics of interest or make a suggestion under “OTHER”.

List of training topics can be found on page 7.



Calendar of Events

February 2007

- February 1st – Risk Management Coordinators Meeting
Topic: Review of Insurance Program & Certificate of Insurance Overview
- February 19th – President’s Day

March 2007

- March 1st – Risk Management Coordinators Meeting
Topic: Insurance Data Collection: Property Values & Auto Inventory
- March 26th – Prince Kuhio Day Observed

April 2007

- April 6th – Good Friday
- Annual Auto Inventory Update
- Next Newsletter to be issued 4/30/07

Property Insurance

Coverage & Limits:

Real and Personal Property
 "All Risk" of Direct Physical Loss, including
 Windstorm \$ 100 million Occurrence
 Flood \$ 40 million Aggregate
 Earthquake \$ 40 million Aggregate
 Terrorism: \$ 50 million Occurrence
 Boiler &
 Machinery \$ 40 million Occurrence

The following are included:

Business Interruption; Extra Expense; Valuable Papers; EDP Equipment & Media; Demolition & Increased Cost of Construction; Newly Acquired Property; Fine Arts; Debris Removal; Off Premises Utility Interruption; Transit; Professional Fees; Builders Risk Soft Costs, Pollution Cleanup & removal.

Deductibles:

Windstorm:
 3% of values per unit of insurance, subject to a "per occurrence" minimum of \$1,000,000
 EQ, Flood Damage, Tsunami & Volcanic Action:
 3% of values per unit of insurance, subject to a "per occurrence" minimum of \$1,000,000
 Other Losses:
 \$1,000,000/Occurrence

Insurers:

Primary: Lexington Insurance Co., Underwriters at Lloyds

Excess: Houston Casualty, Underwriters at Lloyds, Axis Specialty Europe Ltd., Allied World Assurance, Axis Surplus Lines, Liberty Mutual Fire Ins. Co., Steadfast Ins. Co., Lexington Ins. Co., Westchester Surplus Lines Ins., Integon Specialty, Continental Casualty, US Fire Ins. Co., and James River Ins. Co.

Premium & Taxes: \$12,339,923

Liability Insurance

Coverage & Limits:

\$10 million Any one occurrence or Wrongful Act or series of continuous repeated or related occurrences
 \$10 million Products/Completed Operations Hazard Aggregate
 \$10 million Errors & Omissions Liability Aggregate (other than Personal Injury)
 \$10 million Employees Benefits Liability Aggregate

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Errors and Omissions Liability
- Employment Practices Liability
- Automobile Liability
- Watercraft Liability (except research vessels)
- **Dam Coverage**
- Terrorism Coverage

Major Exclusions:

Pollution, Asbestos, Airport & Aircraft, Medical Malpractice, Nuclear Energy, Subsidence, Inverse Condemnation, Workers' Compensation/Employer's Liability, Educators Legal Liability, ERISA, Insurance, Failure to Supply Utilities, Intentional Injury

Self-Insured Retention:

\$3 million/Occurrence or Wrongful Act

Insurer:

Insurance Co. of the State of Pennsylvania

Premium: \$1,657,881

Crime Insurance

Coverage & Limits:

Public Employee Dishonesty per loss	\$10 million
Forgery or Alternation	\$10 million
Theft of Money & Securities	\$10 million
Robbery & Safe Burglary	\$10 million
Outside of Premises	\$10 million
Computer Fraud	\$10 million
Money Orders and Counterfeit	
Paper Currency	\$10 million
Funds Transfer Fraud	\$10 million
Claims Expense Coverage	\$ 100,000

Deductible:

\$500,000 per single occurrence
 \$ 1,000 Claims Expense

Insurer:

National Union Fire Insurance Co. (AIG)

Premium: \$148,538

TO: RISK MANAGEMENT OFFICE
Fax number: 808-586-0553

FROM: _____

REQUEST FOR STATEMENT OF SELF-INSURANCE

NAME OF SCHOOL/DIVISION/AGENCY

NAME _____ DATE _____
CONTACT NUMBER _____ FAX NO. _____

NAME OF ACTIVITY:

ADDRESS OF ACTIVITY:

DATE OF ACTIVITY:

TIME OF ACTIVITY: TO: FROM:

NUMBER OF PARTICIPANTS AS APPLICABLE:

PLEASE PROVIDE A BRIEF EXPLANATION OF THE ACTIVITY AND HOW IT RELATES TO THE DEPARTMENT'S MISSION:

PLEASE ADDRESS THE STATEMENT OF SELF-INSURANCE TO:

NAME:

ADDRESS:

FAX NUMBER:

RM-SOSI (1/07)

**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:

4 Steps to Setting Up Your Computer Workstation

STEP 1: Your Chair

- **Push your hips as far back as they can go in the chair.**
- **Adjust the seat height** so your feet are flat on the floor and your knees equal to, or slightly lower than, your hips.
- **Adjust the back of the chair to a 100° - 110° reclined angle.** Make sure your upper and lower back are supported. Use inflatable cushions or small pillows if necessary. If you have an active back mechanism on your chair, use it to make frequent position changes.
- **Adjust the armrests so that your shoulders are relaxed.** If your armrests are in the way, remove them.
- **Push your hips as far back as they can go in the chair.**
- **Adjust the seat height** so your feet are flat on the floor and your knees equal to, or slightly lower than, your hips.
- **Adjust the back of the chair to a 100° - 110° reclined angle.** Make sure your upper and lower back are supported. Use inflatable cushions or small pillows if necessary. If you have an active back mechanism on your chair, use it to make frequent position changes.
- **Adjust the armrests so that your shoulders are relaxed.** If your armrests are in the way, remove them.



leg clearance, and have an adjustable height and tilt mechanism. The tray should not push you too far away from other work materials such as your telephone.

- **Pull up close to your keyboard.**
- **Position the keyboard directly in front of your body.**
- **Determine what section of the board you use most frequently,** and readjust the keyboard so that section is centered with your body.
- **Adjust the keyboard height** so that your shoulders are relaxed, your elbows are in a slightly open position (100° to 110°), and your wrists and hands are straight.
- **The tilt of your keyboard is dependent upon your sitting position.** Use the keyboard tray mechanism, or keyboard feet, to adjust the tilt. If you sit in a forward or upright position, try tilting your keyboard away from you at a negative angle. If you are reclined, a slight positive tilt will help maintain a straight wrist position.
- **Wristrests can help to maintain neutral postures and pad hard surfaces.** However, the wristrest should only be used to rest the palms of the hands between keystrokes. Resting on the wristrest while typing is not recommended. Avoid using excessively wide wristrests, or wristrests that are higher than the space bar of your keyboard.



STEP 2: Your Keyboard

An articulating keyboard tray can provide optimal positioning of input devices. However, it should accommodate the mouse, provide

- **Place the pointer as close as possible to the keyboard.** Placing it on a slightly inclined surface, or using it on a mousebridge placed over the 10-keypad, can help to bring it closer.

If you do not have a fully adjustable keyboard tray, you may need to adjust your workstation height, the height of your chair, or use a seat cushion to get in a comfortable position. Remember to use a footrest if your feet dangle.

STEP 3: Monitor, Document, and Telephone

Incorrect positioning of the screen and source documents can result in awkward postures. Adjust the monitor and source documents so that your neck is in a neutral and relaxed position.

- **Center the monitor directly in front of you** above your keyboard.

- **Position the top of the monitor approximately 2-3" above seated eye level.** (If you wear bifocals, lower the monitor to a comfortable reading level.)



- **Sit at least an arm's length away from the screen** and then adjust the distance for your vision.



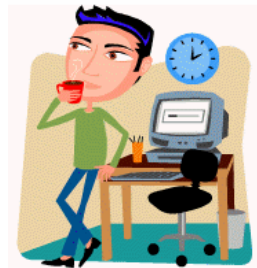
- **Reduce glare by careful positioning of the screen.**

- Place screen at right angles to windows
- Adjust curtains or blinds as needed
- Adjust the vertical screen angle and screen controls to minimize glare from overhead lights
- Other techniques to reduce glare include use of optical glass glare filters, light filters, or secondary task lights

- **Position source documents directly in front of you, between the monitor and the keyboard, using an in-line copy stand.** If there is insufficient space, place source documents on a document holder positioned adjacent to the monitor.

- **Place your telephone within easy reach.** Telephone stands or arms can help.

- **Use headsets and speaker phone** to eliminate cradling the handset.



STEP 4: Pauses and Breaks

Once you have correctly set up your computer workstation use good

work habits. No matter how perfect the environment, prolonged, static postures will inhibit blood circulation and take a toll on your body.

- **Take short 1-2 minute stretch breaks every 20-30 minutes.** After each hour of work, take a break or change tasks for at least 5-10 minutes. Always try to get away from your computer during lunch breaks.
- **Avoid eye fatigue by resting and refocusing your eyes periodically.** Look away from the monitor and focus on something in the distance.
- **Rest your eyes by covering them** with your palms for 10-15 seconds.
- **Use correct posture** when working. Keep moving as much as possible.

Source: <http://www.ergonomics.ucla.edu/HowtoWorkstation.html>