



**State of Hawaii
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Welcome to Our Second Issue

Risk E - Notes



**CONGRATULATIONS TO ESTELLE ENOKI,
STATE FOUNDATION ON CULTURE
& THE ARTS!**

Estelle submitted the winning entry in the name the newsletter contest:

RISK E-NOTES

Estelle wins a \$10 Longs gift certificate for her creativity! Thanks to all for participating!

This is YOUR newsletter and it's 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

**Message from
Risk Management Office**



**Risk Management
Coordinators' Training:**

Property Loss Training and Exercise

October 4, 2005

9:00 A.M.

to

12:00 P.M.

Room 322, B&C



Risk Assessments

Aon has completed risk assessments at the following locations:

- Hawaii State Public Library – Wahiawa & Mililani
- Honolulu International Airport
- State Foundation on Culture and the Arts
- Aloha Stadium

SUBMIT your requests for consideration.

**Message from
Risk Management Office Continued..**



PropertyData Requirements are PAST DUE!
If you have NOT submitted information for your department,
please do so by October 31, 2005

The completed data requirements are VERY important as they provide the basis for the State's schedule of covered locations. We expect hurricane Katrina to have an impact during the upcoming renewals and will need this data to differentiate the State's exposures and experience from the general market trend. Besides providing data to obtain the most favorable terms, conditions, and premiums, it is necessary information to settle a claim. Accurate data helps prevent delays in the handling of a property loss and avoids potential coverage disputes.



Future Web Site

Risk Management is in the process of developing a web site.
Please let us know what you would like to have on the web site.

CALENDAR OF EVENTS

STATEWIDE INSURANCE RENEWAL PROCESS BEGINS IN OCTOBER.
THE RENEWAL DATE IS DECEMBER 1, 2005

OCTOBER, 2005	NOVEMBER, 2005	DECEMBER, 2005
4 TH PROPERTY LOSS TRAINING	11 TH VETERAN'S DAY	1 ST STATE INSURANCE RENEWS
31 TH PROPERTY DATE DEADLINE	24 TH THANKSGIVING	26 TH CHRISTMAS DAY HOLIDAY
31 ST HALLOWEEN		

DRIVER SAFETY TIPS

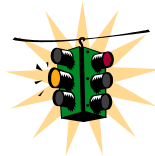


“DO YOU LEAVE YOURSELF AN OUT?”

WHEN YOU DRIVE ARE YOU CONTINUALLY AWARE OF WHAT IS GOING ON AROUND YOU? DO YOU ANTICIPATE WELL IN ADVANCE WHAT THE DRIVER IN FRONT, TO THE SIDE OR BEHIND YOU MAY DO? “SOMETIMES”?

WE AREN'T ALWAYS AS ATTENTIVE AS WE SHOULD BE. CRITICAL DECISIONS MUST BE MADE FREQUENTLY WHEN DRIVING. EXPERTS HAVE FOUND THAT DRIVERS MAKE ABOUT 20 DECISIONS PER MILE. THEY CAN BE SIMPLE ONES LIKE SLOWING DOWN OR INDICATING A LANE CHANGE, OR LIFESAVING ONES SUCH AS ACTING IN TIME TO AVOID AN ONCOMING CAR.

ONE OF THE MORE IMPORTANT DECISIONS, WHICH IS OFTEN LEFT OUT WHILE DRIVING, IS THE DECISION TO “LEAVE YOURSELF AN ‘OUT’ ”. IT'S MORE DIFFICULT TO CHOOSE BETWEEN TWO CONSEQUENCES WHEN YOU DON'T LIKE EITHER, SO – PLAN AN ESCAPE ROUTE.



SITUATION: BLIND INTERSECTIONS
SOLUTION: SLOW DOWN, FOOT OFF GAS, ABOVE BRAKE.

SITUATION: BAD VISIBILITY & WEATHER
SOLUTION: ALLOW MORE SPACE, ADJUST FOR CONDITIONS

SITUATION: HEAVY TRAFFIC
SOLUTION: BE ALERT FOR EMPTY SPACES (ROAD SHOULDERS, SIDE STREETS, DRIVEWAYS AND OPEN LAWNS).

SITUATION: CARS AHEAD STOP SUDDENLY.
SOLUTION: LEAVE YOURSELF ADEQUATE FOLLOWING DISTANCES (A CUSHION).

Do you have any questions for training topics? If so, please let us know!



Thank you for your participation in the Property Loss Training on October 4th. Remember:

PRIOR PLANNING PREVENTS POOR PERFORMANCE!

STEPS TO TAKE IMMEDIATELY FOLLOWING A LOSS

- ❖ Report the claim to Julie Ugalde at the Risk Management Office.
- ❖ Restore fire protection.
- ❖ Take immediate action to minimize further property loss and secure the site to avoid injury to public / employees.
- ❖ Protect undamaged property from loss.
- ❖ Implement means of capturing all expenses.
- ❖ Consult contractors for an initial estimate of the scope and cost of repairs.
- ❖ Define plans as to reopening the location and under what conditions.
- ❖ Identify temporary measures needed to resume operations and the associated extraordinary expenses that are incurred.
- ❖ Take photographs of the damage.