

The Risk & Safety Management Partner: First Insurance Company of Hawaii

At First Insurance, we believe that a successful company serves the greater good of our community. Regardless of your company's size or industry, managing risk is vital to your success. Our risk and safety management consultants have the experience necessary to help you identify and manage your potential for loss. Together we will find need-based, practical business solutions to minimize your risk. We offer a wide range of services focusing on management accountability, cost drivers and practical customer solutions to help achieve your organizational goals.

Our Services

Because we know you have a business to run, we focus on Loss Leaders and Loss Sources to realize the most effective financial paybacks in the shortest time frames.

- ▶ Loss-focused targeted services drill down to help determine Loss Sources within your operations.
- ▶ Ability to assess and provide needs based solutions for:
 - General Liability
 - Property
 - Workers' Compensation
 - Commercial Auto
- ▶ Customized risk and safety management training and program development, in addition to consultation services.
- ▶ Replacement cost estimates for property coverage.
- ▶ Integrated working relationship with our Claims Department to achieve seamless prevention and cost containment customer service.
- ▶ Our client services specialist provides a customer solution function that makes conducting business with First Insurance an easy experience.
- ▶ An innovative online safety training resource is available as a courtesy to our policyholders. First Online Safety Training (FOST) provides over 100 video selections including popular topics such as Back Injury Prevention, Slip-Trips-Falls, Driver Safety, Office Ergonomics and many more.

Get more from your business insurance with four key advantages:

1. Consolidate your coverage with a single, comprehensive provider. First Insurance offers workers' comp, general liability, property, auto, umbrella and bonds.
2. Receive expert service from the largest locally-based risk and safety management department in Hawaii with no third party administrators.
3. Resolve claims quickly working with qualified, local claims adjusters.
4. Operate with confidence. First Insurance is the largest property and casualty insurance company headquartered in Hawaii, offering superior financial strength, backed by an "A+" rating from A.M. Best.



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Featured Tools of the Trade

- ▶ **Slip Resistance Measurements** - In addition to being the most common cause of general liability claims, slip and fall claims also account for the second most frequent workers' compensation loss. Using a Tribometer, we can test both wet and dry surfaces to measure the traction properties of the floor and its resistance to slipping.
- ▶ **Noise Level Monitoring** - To limit employees' exposure to potentially dangerous noise levels, our Risk and Safety Management Consultants can conduct work area site tests to identify potential noise-producing sources that could lead to sudden or gradual hearing impairment.

Safety Checklist

If you answer "NO" to any of these questions, contact your agent to request that a Risk and Safety Management Survey is conducted at your business.

YES NO

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have effective safety/health policy, rules and work practices in place? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you implemented a detailed hazard reporting system? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do all employees receive appropriate safety and health training? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is your organization prepared for emergency situations? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you had a comprehensive baseline hazard survey conducted within the last three years? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there a Preventive Maintenance program for facilities and equipment? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are ALL accidents/incidents routinely investigated for cause and future prevention? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is safety communicated to all employees on a regular basis? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you routinely use early return to work programs for seriously injured employees? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are all your employees informed on how any loss of any sort threatens your business' viability? |

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT INSURANCE AGENT.

This fact sheet is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.



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