

Safety Checklist

- ▶ Do you have effective safety/health policy, rules and work practices in place?
- ▶ Have you implemented a detailed hazard reporting system?
- ▶ Do all employees receive appropriate safety and health training?
- ▶ Is your organization prepared for emergency situations?
- ▶ Have you had a comprehensive, baseline hazard survey conducted within the last three years?
- ▶ Are ALL accidents/incidents routinely investigated for cause and future prevention?
- ▶ Is safety communicated to all employees on a regular basis?

If you answered "NO" to any of the preceding questions you are invited to contact your agent to request that a Risk Control survey be conducted for your business.

A LEVEL OF SERVICE THAT'S SECOND TO NONE

At First Insurance we strive to achieve the highest level of customer satisfaction. In a recent customer service survey, over 96% of our customers responded "satisfied" or "very satisfied" with our claims service, with many describing it as the best in Hawaii.

©2009 FIRST INSURANCE COMPANY OF HAWAII LTD.

Since 1911, Hawaii's businesses have been covered under our tree.

First Insurance is the largest property and casualty insurance company domiciled in Hawaii. We offer an array of personal, commercial and specialty lines of insurance. Nearly a century old, First Insurance enjoys an "A" (Excellent) rating from A.M. Best Company and is ranked as one of the nation's top 50 property-casualty insurers based on safety, consistency and performance by the Ward 50 Group.

To learn more about how we can help protect your business, please contact your independent insurance agent or call us at (808) 527-7777.



FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

1100 WARD AVENUE
HONOLULU, HAWAII 96814
808.527.7777
WWW.FICOH.COM

Risk Control Services

PROTECT, PREVENT,
PRESERVE



PERSONAL COMMERCIAL FIRMS

We've got you covered.

Risk Control Services

MANAGING RISK IS VITAL TO YOUR SUCCESS

At First Insurance, we believe that a successful company must also be a safe one. Regardless of your company's size or industry, managing risk is vital to your success. Our Risk Control consultants have the experience necessary to help you identify and manage your potential for loss. Together we will find practical business solutions to minimize your risk.

A VALUE-ADDED SERVICE EXCLUSIVELY FROM FIRST INSURANCE

First Insurance Risk Control offers a wide range of services focusing on management accountability, cost drivers and practical customer solutions to help achieve your organizational goals.

Our well-qualified team of locally based consultants has over 230 years of combined experience, drawing assistance from one another as a collective team.

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

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 solutions for:
 - ▶ General Liability
 - ▶ Property
 - ▶ Workers' Compensation
 - ▶ Commercial Auto
- ▶ Custom 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.
- ▶ In a recent customer satisfaction survey, 100% rated this service as "very satisfied."
- ▶ Our Client Services specialist provides a customer solutions function that makes conducting business with FICOH a friendly, desirable, efficient, effective, and easy experience.

FEATURED TOOLS OF THE TRADE

▶ Infrared Thermographic Testing

Infrared Thermographic Testing can detect "hot spots" that may lead to unscheduled downtime, unexpected electric failure and, subsequently, fire.

▶ 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.

▶ An Extensive Video Library

Available as a courtesy to our policyholders, our video library consists of more than 250 selections ranging from complete programs to powerful supplements.

▶ Noise Level Monitoring

To limit employees' exposure to potentially dangerous noise levels, our Risk Control Consultants can conduct work area site tests to identify potential noise-producing sources that could lead to sudden or gradual hearing impairment.