

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.

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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FICOHTech Services

- ▶ **Azuga Vehicle Telematics** - A powerful tool for select commercial customers that operate fleets to improve safety and lower costs.
- ▶ **Hartford Steam Boiler / Meshify Sensor Technology** - FICOH is proud to team up with Hartford Steam Boiler with over 150 years of global risk management and rated A++ (Superior) by A.M. Best Company to offer FICOHTech Sensor Technology. These commercial-grade sensors help detect water leaks, humidity, or changes in temperature to your commercial property and will send alerts to customers before small problems become big ones.

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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