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Inside this issue

Halloween Door Decorating Contest!	1-4
Welcome!	5
Volunteer Time at Atlas!	6
Risky Business	7-8
Atlas Gives Back!	9

Submit your articles, pictures
or suggestions to:
kribilla@atlasinsurance.com

CORE VALUES

Pono
Lokahi
Alaka'i
Ho'okele
Kakou
Imi'ike

Halloween Door Decorating Contest!

Employees got their scare on this past Halloween through a competitive door decorating contest held in the office. And although every department did an amazing job, Commercial Ops won the prize! Thank you to HR for taking their time to judge all the doors! We also had a sweet treat for all the staff and agents from Il Gelato! We got to choose from cookies and cream, Coffee, Tahitian Vanilla, or Mango sorbet!



Halloween Door Decorating Contest!, Cont.



Halloween Door Decorating Contest!, Cont.



Halloween Door Decorating Contest!, Cont.



Welcome, Lisa!

Please welcome our newest Atlas employee, Lisa Antonio. Lisa is heading up our new Small Business Unit (SBU) as the SBU Manager. She comes from Brown & Brown Pacific Insurance where she was an Account Manager in their Personal Lines department. Lisa brings other insurance industry experience working for Hawaii Insurance Consultants and AIG. She also held many other customer service related positions over the years.

Please welcome Lisa to our Atlas Ohana!



Welcome, Grant!

Please welcome Grant Murakami as an Associate Account Executive in our Commercial Sale Unit! He was most recently with Noguchi & Associates for a year and prior to that, he was living and working in Portland, Oregon, before moving back home. He began his insurance career in the Agency Partners Program with Atlas/Island Insurance and then worked with IC International and Pyramid Insurance Agency for several years.

We are excited to have him back in our family of companies!

Welcome

Volunteer Time at Atlas!

Atlas Insurance Agency's Encouraging Professionals, Inspiring Collaboration (EPIC) group gathered together to read children's books to several elementary schools across the island. After reading the stories, the books were then gifted to the classrooms for all students to enjoy. Mahalo to Hawaii Community Action Program (HCAP) and Books 4 Keiki for making these reading visits a success!



Atlas team members also volunteered their time to help Hawaii FoodBank as part of Island Holding's Malama Volunteer Program! Thank you, Hawaii FoodBank, for all you do to provide for our local community!



Risky Business Corner



Condo Dwellers and Renters Beware!

Review your Insurance Policy!

By: Keane Muranaka

Hi Everyone, I noticed that a lot of us are either renters or owners in condos/ multi-unit dwellings and many of us are definite pet lovers that take our pets everywhere. I just wanted to give everyone a heads up on the ever changing condo dwellers/multi-unit insurance market and AOA requirements that are evolving. I am sure the Personal Lines (PL) and the AOA Units will confirm that the insurance carriers policy changes are fluid, confusing and many times ambiguous. These changes are happening so quickly sometimes changing on a monthly basis so please be aware. Many of our buildings are showing it's age so water damage claims are becoming more frequent or newer building are finding high elevation pools may leak and bring expensive water damage claims which affects the insurance market situation.

Some of our local Personal Lines Insurance carriers are shifting the way they handle water damage claims and some are non-renewing high deductible buildings or where frequent water losses have occurred. Many master policy carriers for AOA's are increasing water damage deductibles substantially or are having tiered or hybrid deductibles for water damage versus other perils coverage. Many AOA Board's are re-evaluating how to assess the master policy deductibles or spreading the large deductibles to lessen the blow to a single unit. I often see claimants saying it is unfair that my unit is being assessed a portion of the deductible when they were not at fault for loss and are pushing back and objecting to the assessments. Unfortunately there is no easy answer, this is part of multi-unit living. Just be sure you are aware and stay up-to-date on changes in your complex or building and make the proper changes to your policy so you don't incur a personal loss.

Having a good insurance agent and advocate for you is important. Having a good Property Manager or Property Management Company is key to understanding how to manage water damage claims and explaining the assessment properly to get a manageable claim outcome without having too many delays, inconveniences and litigation.

Risky Business Corner

Condo Dwellers and Renters Beware! Review your Insurance Policy!

By: Keane Muranaka



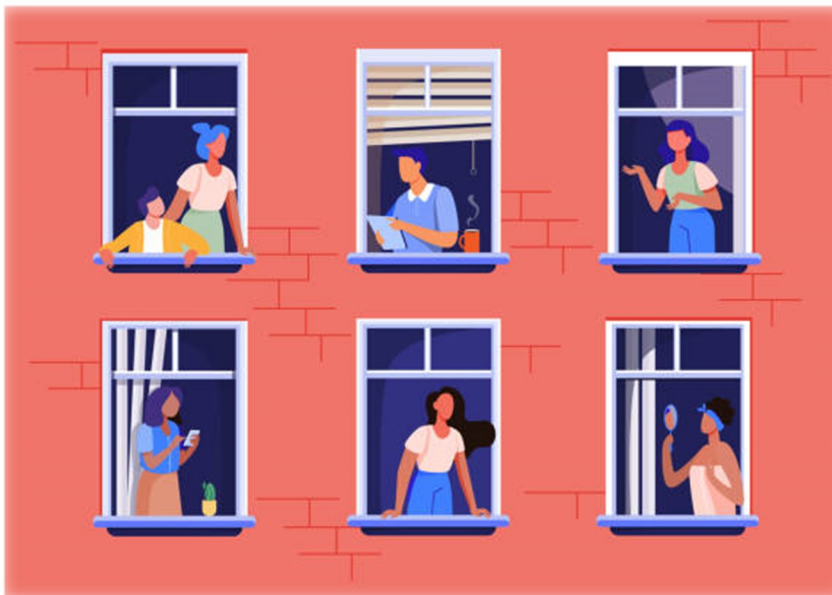
It is not the job of the master policy/building carrier to explain the deductible distribution, it is the AOA through their Property Manager and at times the AOA attorney to explain things clearly to those affected as to how the assessment for the deductible will be done and how the proceeds of the assessment will be distributed.

For those of you who are moving out of your parents' home and into rentals or moving in with friends, you should be obtaining your own renters as you may no longer qualify under the parents policy for property or liability coverage. If you have a pet, you should definitely obtain a renters policy to cover your liability should that furry friend bite someone or damage someone else's property. You also need this policy for your own possessions/contents should those items get stolen or damaged by a covered loss. The policy should also provide you coverage for "additional living expense" or ALE should the unit become unlivable due to a covered claim such as a fire, water damage incident or another covered peril.

Do you or you kids have a new ebike or electric/motorized scooter? I see a lot of these on the road these days and they are definitely more common but be aware that many homeowners and renters policies may not cover them for liability if you

injure someone or if the ebike gets damaged or stolen. Those new ebikes are quite expensive and can go fast but because of this they can cause more significant damage or injury. Just be aware of the potential exposure.

As always, consumer beware! Hope all of you stay safe and healthy and enjoy the start of the Holiday Season!



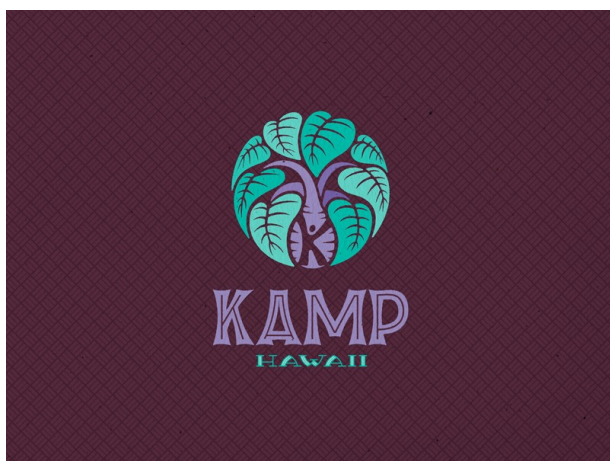
Atlas Gives Back!



F O U N D A T I O N

The Atlas Insurance Agency Foundation continuously gives back throughout the year with corporate sponsorships or straight donations to organizations/ non-profits. Please don't forget that Island Holdings will match your personal donation to a 501C3 \$1.00 for \$1.00, up to \$500 per employee. Contact Dana Tokioka at dtokioka@atlasinsurance.com for more details.

\$5,500



\$5,000



\$3,000



\$2,500

