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### CORE VALUES

**Pono  
Lokahi  
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Kakou  
Imi'ike**

Submit your articles, pictures  
or suggestions to:  
[kribilla@atlasinsurance.com](mailto:kribilla@atlasinsurance.com)

## Scavenger Hunt!

Our commercial account managers and account executives had a scavenger hunt all over downtown Honolulu! Teams had to take photos by Iolani Palace's gate, client buildings, McDonald's and other random hotspots. Fun was had by all and everyone got their steps in!



### Welcome, Chris!

Please welcome Chris Freeland to our Atlas Ohana. Chris is an Associate Account Executive in our Commercial Sales Unit. He grew up in Portland, Oregon, however, he has deep roots here in Hawaii. According to Chris, it's been a long-term goal of his to move to Hawaii on a permanent basis and to get back into insurance. Over the last few years, Chris has been working outside of insurance, helping manage his brother's tree and landscaping business and working in sales for a tech company. Prior to that, he worked for Brown & Brown and Allstate Insurance as an Account Executive and Producer. Please give him a warm welcome when you see him.



### Welcome, Kaye!

Please welcome Kaye Cabacungan to Atlas. Kaye is a Business Development Manager - Small Business in our Benefits Unit. Her primary role will be to prospect for new benefit clients by networking and identifying any cross selling opportunities for our agency. She recently worked in La Mesa, California where she was an Insurance Broker Consultant at Teague Financial Services consulting clients on their health insurance plans, digital health solutions and benefits. She also has working experience for other financial companies such as Sahmel & Associates, Union Bank, Wells Fargo Bank, Check N' Go and GymStar's Gymnastics. Please give Kaye a warm welcome!

### 2023 OAC

Introducing our new 2023 Office Activities Committee! (OAC) Each year a new group, led by Kristen Ribilla, organizes monthly activities including movie day, and a holiday party, etc. We can't wait to see what fun they cook up this year!

*Left to Right:* Zhi Hao Liu, Ken Fujiwara, Christen Tominaga, Emily Dirks, Kristen Ribilla, Nate Nakasone, Grant Murakami, and Kevin Wong. *On screen:* Nathlie Nakagawa—Hilo.



### The Year of the Rabbit!

The personal lines team at Atlas Insurance had the opportunity to participate in this year's Japanese Cultural Center of Hawaii's New Year's Ohana Festival! Our team had a great time passing out Atlas themed Year of the Rabbit coloring sheets and SWAG! Mahalo Japanese Cultural Center of Hawaii for hosting an excellent and fun event!



### Toasmaster's Back In Person!



Our Atlas 'Olelo Hui Toastmaster's chapter hosted its first in-person event in almost three years! The chapter invited the former Chief Learning Officer of Hilton Worldwide and Founder of Aloha Learning Advisors, Kimo Kippen to give his presentation on 'Leading with Purpose'. Mahalo Kimo for sharing your experiences and your words of encouragement as Atlas kick-starts our Toastmaster initiatives for 2023!

# *Risky Business Corner*



## Do You Speak WC?

### Decoding WC—Part I of II

By: Adrene Thompson

“Claim accepted based on D&O from DCD that found injury to be AOE/COE. 64-year-old Farmer is s/p ORIF sx. TTD continues through NOV in a month. NCM to address LD release at that time. Current tx consist of MT/OT and monthly OV. As he approaches stability, an IME will be scheduled to address RTW/MMI/PPD. If unable to return to U&C duties, an FCE will be needed to address VR eligibility. Due to his age, an MSA is necessary to evaluate the claim for a full waiver settlement. SCF has been notified for joinder to limit exposure of PPD to first 104 weeks or in the event EE claims to be PTD. A WC5 was filed for stress/anxiety. DA confirmed that an IPE is scheduled .....”

This is a typical claim status report that one would come across at a WC claims review meeting.... lingo specific to WC industry. If you have trouble in the past, this list, containing the most used acronyms, should make your next meeting a walk in the park.

### Common WC Acronyms

AOE/COE – Arising Out of Employment/Course of Employment

AWW – Average Weekly Wage

CR - Compensation Rate

D&O – Decision & Order

Disf – Disfigurement

DOH – Date of Hire

DOI/DOL– Date of Injury/Date of Loss

FROI – First Report of Injury

HO – Hearing Officer

ICE – Independent Chiropractic Exam

IME – Independent Medical Exam

IPE – Independent Psychiatric/Psychological Exam

IND – Indemnity

Interrog - Interrogatory



## *Risky Business Corner*



### **Do You Speak WC?, Cont. Decoding WC—Part I of II By: Adrene Thompson**

#### **Common WC Acronyms, cont.**

JD – Job Description  
MO – Medical only  
MSA – Medical Set-Aside  
MVA – Motor Vehicle Accident  
NLT – No Lost Time  
POA – Plan of Action  
PPD – Permanent Partial Disability  
PTD – Permanent Total Disability  
PUC – Probable Ultimate Cost  
RO – Record only  
RS/RI – Recorded statement/Recorded Interview  
SCF – Special Compensation Fund  
SDT – Subpoena Duces Tecum  
Subro - Subrogation  
TPD – Temporary Partial Disability  
TTD – Temporary Total Disability  
U&C – Usual & Customary  
VR – Vocational Rehabilitation  
VRC – VR Counselor  
VRP – VR Plan  
VRU – VR Unit  
WP – Wait Period

#### **Parties**

DA – Defense Attorney  
DCD – Disability Compensation Division  
EE/Clmt – Employee/Claimant  
ER – Employer  
IC—Insurance Carrier  
IW – Injured worker  
LIRAB (or LAB) – Labor & Industrial Relations Appeals Board  
NCM/TCM – Nurse Case Manager/ Telephonic Case Manager  
PA – Plaintiff Attorney

#### **Work status**

FD – Full duty  
LD/MD – Light duty/Modified duty  
PT-LD – Part-time light duty  
RTW – Return to Work  
FD – Full duty  
LD/MD – Light duty/Modified duty  
PT-LD – Part-time light duty  
RTW – Return to Work



### 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](mailto:dtokioka@atlasinsurance.com) for more details.

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