

Na Leo O Atlas

Atlas Insurance Agency - Your Navigation Partner



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New Intranet Rollout!

We recently celebrated the official "rollout" of our new Atlas Intranet with a creative twist—circular food and games to match the theme! From Sushi and mochi to Ping Pong, skee ball, and Bowling, things kept rolling as we introduced this new platform. A big thank you to everyone who joined in the festivities!



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CORE VALUES

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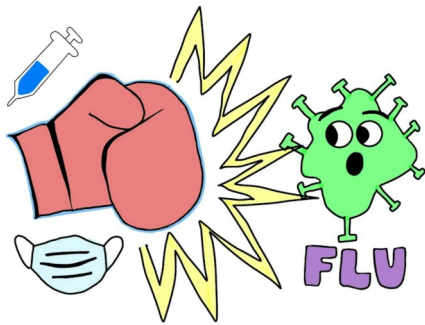
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808.533.3222

Flu Shots!

Flu season is upon us, and Atlas Insurance Agency is keeping our team healthy! This week, employees had the opportunity to get their flu shots right here at the office, ensuring we're all ready to take on the season ahead.



PL Referrals!

Please continue to refer your friends and family (all islands) for a personalized **Insurance Analysis** for our Personal Lines Referral Program! Staff receives **\$25** per referral and then **\$25** for every referral bound.

If you would like to participate in this program, please contact Irene Zilisch, at (808) 533-8704 or izilisch@atlasinsurance.com.

Here are the staff that helped with the program for the month of September 2024!



L to R: from top Della Nakamoto, 1 referral; Elaine Gason, 1 referral; Elaine Panlilio, 3 referrals; Bottom: Jessica Pippin, 2 referrals; Shane Choi, 2 referrals; Tracie Akai, 1 referral, 1 bound.

Welcome, Jolene!

Please join us in welcoming Jolene Walker-Akau to the Atlas Ohana! Jolene is an Account Manager II in our Personal Lines Unit. Most recently, she worked for the USPS and was a Total Theft/Fire Claims Examiner with the Government Employees Insurance Company. She also has experience as a Claims Service Representative and holds her CPCU certification. Jolene holds a BBA in Finance and Management Information Systems from The University of Hawaii - Manoa. Welcome, Jolene!



Welcome, Kryn!

Please join us welcoming Kryn Tsutahara to our team! She is an Account Manager III in our Commercial Lines Operations Unit. Most recently, she was a Commercial Lines Account Manager at ACW where she managed a book of business focused on condominiums and contractors. Kryn also has experience as an elementary school teacher and holds her P&C license and is in training for her Life & Health license. She holds a Bachelor's Degree in Communication Studies from San Jose State University and her Master of Arts in Teaching Elementary Education from Chaminade University. Welcome, Kryn!

It's EPIC!

Our EPIC (Encouraging Professionals, Inspiring Collaboration) group held a re-kickoff event to introduce the new board and give a preview of upcoming professional development, volunteering, and networking events! We're excited for what's ahead as we continue to inspire and grow together!



Atlas Rise & Grind Treat—Donut King Hawaii!

This month's Café at Atlas featured a sweet treat from Donut King Hawaii! Our team got to enjoy two of their mouth-watering flavors—Oreo and Maple Bacon Donuts. A perfect pick-me-up to fuel our day and bring everyone together!



2024 Fitness Jam!

Team spirit was in full force at our annual Fitness Jam! Employees from Atlas Insurance Agency and Tradewind Group companies brought their A-game, competing in push-ups, jump rope, standing long jumps, sit-ups, shuttle runs, and balancing acts. Thank you to our Atlas teams that participated:

BeneFIT Team—Ivana Blas, Jimmy Lui-Kwon, Kenna Santos, Kristen Chong, Rubierose Cacho, and Tobi Naito.

Just Ken—Calvin Matsushima, Emily Rawlings, Jana Mukogawa, Kanani Cuevas in place of Grant Murakami, Shane Choi, and Zhi Hao-Liu in place of Greg Matsuura.

Power Posse—Amanda Yip, Cale Guillermo, Chris Singhavara, Christen Tominaga, Kristen Ribilla, and Matthew Kam.

Awesome job to the top following Atlas participants: Amanda Yip, who was the winner of the top female jump rope portion with 147 jumps and Jana Mukogawa still in the top five at 125 jumps! And then Zhi Hao-Liu was the top male winner for push-ups at 65 in a minute and Emily Rawlings who did an amazing job with 57 sit-ups in a minute, coming in a close second in the female category! Lastly, a special congrats to the group “Just Ken” for the Viewers’ choice award for the Best Fitness Jam team video and for Power Posse for being in the top 5 overall Team! It was a day of fun, fitness, and fierce competition and thank you Chason, Dana, Kim, Sharilyn and Vince of the Management group who showed off their modeling catwalk skills too! Congratulations to all the participants for their incredible effort and sportsmanship!



Client First Program

Customer Satisfaction



Atlas recently began working with Market Trends Pacific to survey clients on our performance. We started to gather positive comments and would like to begin sharing it with the company. Here is what our clients are saying about us!

“Justin Salgado has provided excellent services to meet our insurance needs in Hawaii. We required a quick turnaround to meet bank requirements at the time of our home purchase as well as support to find new coverage at renewal after our existing coverage was terminating all coverage at renewal time in the Hawaiian market. He has been exceptionally responsive and provided us advice using his expert knowledge of insurance coverage available in the Hawaiian market, specifically for Hurricane coverage.”
Jodi S.

“Irene Zilish, who services our account is great-knowledgeable and responsive.”
Roger & Di G.

“I received prompt customer service. Jordan Viernes and Paul Fogata were wonderful at answering my questions and providing what I needed. I would give them a 10!”
Akira O.

“Colissa Kagihara was courteous, professional, patient, and efficient.”
Lainie T.

“Very professional and helpful. All my questions were answered with Jordan V.
George Y.

“Atlas was efficient and very helpful in finding me insurance that works for me. Paige Tanaka was incredibly kind and great at her job.”
Tessa R.

“Ross Hoota was very helpful in securing a better hurricane insurance policy for our home. He worked tirelessly in finding and securing the new policy for our home with a better and more affordable rate and he was very pleasant, professional and cordial throughout the process. I was just stunned at the amount insurance companies are raising their homeowners and hurricane insurance rates, but Ross did his magic and was able to get us a very good rate that we could live with.”
Jed & Lynda S.

“Really appreciated being able to talk to person [Darnell] and more importantly the communicated was the same person and that made it personal and comforting. I'm new with atlas and so far really appreciated how personal and tentative they were. They made me look forward toward all the other opportunities they have for me.”
Lia B.

Celebrating Progress: Congratulations to Christen Tominaga!

By: Cale Guillermo

This month, we want to extend a huge congratulations to Christen Tominaga for being the brave volunteer to present her third Toastmasters speech, earning her Level 2 in her Pathways program.

Christen's speech journey has been both diverse and fascinating. Her first speech was an introduction to her life, giving us a personal glimpse into who she is. Her second speech took place at our Toastmasters open house at the Island Insurance building, where she shared her unique insight into the Amish culture, a topic she's very familiar with, having grown up in Pennsylvania. Most recently, Christen took on the captivating topic of conspiracy theories. One standout take-away from her latest speech was the eye-opening statistic she shared—that more than half of Americans surveyed believe in conspiracy theories to some extent.

Christen's progress highlights that learning public speaking isn't as formal and serious as many might think. Toastmasters isn't about delivering dry, monotonous speeches to uninterested crowds. It's about discussing topics we're passionate about and well-versed in, which brings out more charisma and confidence in our speaking. By focusing on subjects that resonate with us, we 'enhance our public speaking skills in a fun and engaging way.

A big congratulations to Christen for also winning the Best Speaker award at our last meeting! If you're interested in giving speeches on topics that excite you, please don't hesitate to join our club. We'd love to hear what you're passionate about!



Christen Tominaga with her Best Speaker Award

Risky Business Corner



What is MSA?

By: Adrene Thompson

MSA is a term we often hear at a claims meeting, and it is usually associated with a settlement. In short, a Medicare Set Aside (MSA) is an arrangement that allocates a portion of a workers' compensation settlement to cover future medical expenses for injuries related to that claim. Understanding the requirements for establishing an MSA is essential for both insurance carriers and claimants. Here's a detailed overview of MSA requirements:

1. When is an MSA Required?

An MSA is generally required when:

- **The Individual is Medicare-Eligible:** If the injured worker is currently enrolled in Medicare or will be eligible within 30 months of the settlement date, an MSA is necessary.
- **Settlement Amount Exceeds Thresholds:** While there is no strict dollar limits set by the Centers for Medicare & Medicaid Services (CMS), a common guideline is that if the total settlement exceeds \$25,000, an MSA may be required.

2. Calculating the MSA Amount

The amount set aside must be sufficient to cover all future medical expenses related to the work injury that Medicare would otherwise be responsible for. Key components in calculating the MSA include:

- **Projected Medical Costs:** Estimate future medical expenses based on past medical history, ongoing treatment needs, and expected costs of care.
- **Life Expectancy:** Consider the injured worker's age and life expectancy to determine how long the MSA funds need to last.
- **Rate of Medical Inflation:** Factor in potential increases in medical costs over time.

3. CMS Approval Process

- **Submission:** For certain cases, particularly where the MSA amount is substantial, the MSA must be submitted to CMS for approval before the settlement is finalized.



Risky Business Corner



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4. Funding the MSA

- **Funding Source:** The MSA must be funded with a lump sum from the workers' compensation settlement. This amount must be kept separate from other funds to ensure it is used solely for medical expenses related to the work injury.
- **Qualified Expenses:** The MSA funds can only be used for Medicare-covered medical expenses related to the injury. This includes doctor visits, hospital stays, medications, and rehabilitation costs.

5. Managing the MSA

- **Self-Administration:** Injured workers must keep detailed records of all expenditures made from the MSA, including invoices and receipts, to demonstrate compliance with Medicare requirements.
- **Third Party (Professional) Administration:** If opted for, insurance carriers will pay the expense of having an MSA account professionally administered.

**** Good, Bad or Indifferent? ****

Medicare set-aside is essentially a program implemented to protect Medicare from being responsible for future medical expenses related to WC injuries. It is an upfront medical payment, made by insurance carriers, that is reportable to NCCI. If the general requirements are not met, an MSA is usually not included in a settlement. However, we noticed one carrier, with a more conservative risk appetite, getting MSA as a standardized process when a waiver settlement is being considered, regardless of age or settlement amount. How is it affecting Insured's EMR, if at all?

Medicare



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 Tradewind Group 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.

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