

Atlas Insurance Agency - Your Navigation Partner



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Core Values

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

Email article submissions to:
kribilla@atlasinsurance.com

Halloween OAC Festivities!

This year, our team celebrated the Halloween holiday with a fun and festive door decorating contest between departments. Each group showcased their creativity with unique themes and designs that brought plenty of seasonal spirit to the office.

To make the day even sweeter, our Office Activities Committee (OAC) treated everyone to delicious cupcakes from Hokulani Bake Shop, featuring a variety of cute Halloween-inspired designs that were as delightful to look at as they were to eat. A big congratulations to our Personal Lines Department for taking home the win for best-decorated door. Thank you to our judges: Audrey Nakamura, Jan Shimamura, and Tracy Tangonan and everyone who participated and helped make this year's Halloween celebration such a fun and memorable one!



Personal Lines—Winner!

Halloween OAC Festivities!, Cont.



Benefits



Agents



CL Ops



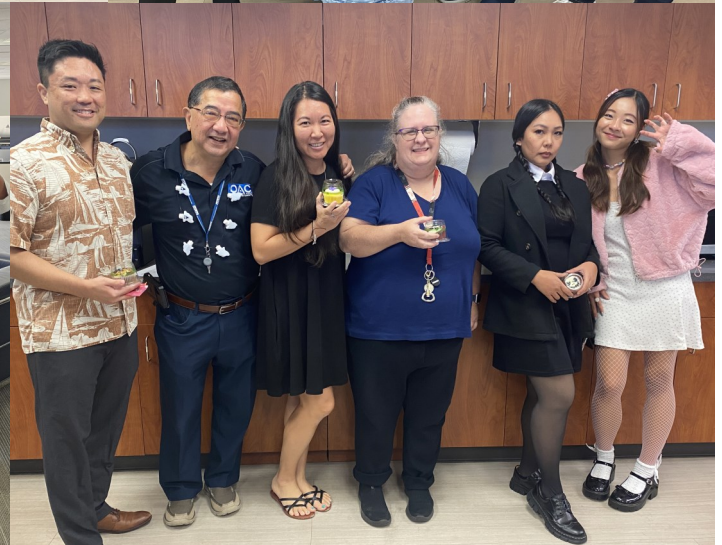
Sales



Insurance Factors



Risk & Claims/Marketing



Halloween OAC Festivities!, Cont.



Welcome, Grant!

We are excited to welcome Grant Felipe to Atlas Insurance Agency as an Account Manager in our Small Business Unit (SBU)!

Grant comes to us with several years of experience in both commercial and personal lines insurance. Most recently, he worked as an Assistant Account Manager at Finance Insurance Ltd., where he supported agents with policy servicing, renewals, endorsements, cancellations, reinstatements, audits, and payment processing. He brings strong organizational and communication skills, adaptability, and attention to detail, along with a Hawaii Property & Casualty Producer License.

Welcome, Grant!



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 Colissa Kagihara at (808) 533-8725 or ckagihara@atlasinsurance.com.

Here are the staff that helped with the program for the month of October 2025!



Chris Freeland, 1 referral; Della Nakamoto, 3 referrals; Elaine Gascon, 2 referrals; Jana Mukogawa, 2 referrals, 1 bound; Jessica Pippin, 1 referral, 1 bound; Jill Wheatman, 1 referral, 1 bound; Russ Park, 1 referral; Sandy Ferreira, 2 referrals; Terri Workman, 4 referrals; Tricia Miyashiro, 1 referral, 1 bound.



Client First Program

Customer Satisfaction



Atlas began working with Market Trends Pacific to survey clients on our performance. We started to gather positive comments and wanted to share what our clients are saying about us!

"I was given the name of an agent by a neighbor, and he responded right away via email, and met my timeline. Christopher Singhavara was helpful, responsive, and professional."
Georgia C.

"Paul has really worked with us to get the best insurance for our properties. He has done a great job."
Kalani Kai LLC.

"Darnell was great at explaining things and when there was a issue she handled the matter right away."
David B.

"Delina Ortiz does what she says is going to happen."
Nelson & Sharon T.

"Your Maui agent [Irene] was on it, and provided options and stayed with us thru a time of high stress on Maui with wildfires. We weren't affected personally but knew all rates would be affected yet thru her diligence we were able to extend our insurance policy with minimal disruption before it expired."
Philip & Kathi H.

"My personal agent, Renee Hirayasu, has been a trusted agent for me. Same goes for Karen Hong for my engineering business needs. "
Bert Y.

"The customer service was excellent and I appreciate the assistance from Jill Wheatman and Christopher Singhavara. They we very professional and courteous.
Eric I.

"Delina was very thorough and helpful."
Sea 33 Family Trust

"Darnell was able to rectify inaccurate information on file & correct the same. She is a very responsive agent that worked within the necessary timeline."
Richard R.

Thank you!

The Power of Introductions

This month's Toastmasters meeting was all about new beginnings and building confidence. We had two members, Aaron Goo and Ken Kobayashi, take the stage for the very first time to deliver their Ice Breaker speeches, a Toastmasters milestone that marks the start of every member's public speaking journey.

The Ice Breaker speech is one of the most meaningful moments in Toastmasters. It gives members the opportunity to introduce themselves to the group on a deeper level, blending both the personal and the professional sides of who they are. It's not just about sharing facts or stories, it's about learning to connect with an audience, find your voice, and take that first brave step toward becoming a confident communicator.



Through Aaron and Ken's speeches, we learned more about their unique experiences, perspectives, and what motivates them to grow. The meeting was filled with encouragement, feedback, and laughter as members supported each other's progress. Moments like these remind us why introductions matter: every story, every background, and every voice adds to the strength and diversity of our club.

As we move forward into the next few months, we celebrate these small beginnings that lead to big transformations. Congratulations to Aaron and Ken on their outstanding Ice Breaker speeches, and welcome officially to the journey of Toastmasters!



ATLAS 'OLELO HUI
 SPEAK • LISTEN • THINK • LEAD

Risky Business Corner

Lithium-Ion Battery Safety – Holiday Edition



By: Craig Okutani

Introduction

Lithium-ion batteries power many of the tools and devices we rely on daily. As their use increases—especially during the holiday season with new electronics and gifts—it's essential to recognize the potential hazards and apply safe handling practices to prevent fires, injuries, and environmental harm.

Key Hazards of Lithium-Ion Batteries

Thermal Runaway

A chain reaction where internal temperatures rise uncontrollably.

Causes: Overcharging, short circuits, damage, or heat exposure.

Hazard: Fires, explosions, and toxic gas release.

Fire and Explosion Hazards

Flammable vapors can ignite if released under heat or pressure.

Triggers:

Overheating, puncture, crushing, or incompatible chargers.

Extinguisher:

Use Class D or lithium-ion-rated (dry powder) types.

Chemical Exposure

Leaks can cause burns, respiratory irritation, or corrosion.

Protection:

Wear gloves, goggles, and respiratory PPE when handling damaged batteries.

Electrical Shock / Short Circuit

Short circuits can produce sparks or burns.

Prevention:

Keep terminals covered; avoid contact with metal surfaces.

Environmental Hazards

Improper disposal can cause fires or soil contamination.

Guideline:

Follow EPA/DOT disposal rules and use certified recycling programs.



Mechanical & Handling Hazards

Dropping or crushing may puncture cells. Note: Swelling or bulging indicates failure — isolate the battery immediately.

Prevention and Safe Handling Practices

- Inspect batteries regularly for damage, swelling, or odor.
- Use only manufacturer-approved chargers and tools.
- Store in cool, dry, ventilated areas away from combustibles.
- Charge on non-flammable surfaces; never leave unattended.
- If overheating occurs, isolate and cool the battery safely.
- Train people on proper use, storage, and emergency response.

Risky Business Corner

Lithium-Ion Battery Safety – Holiday Edition, Cont.



Proper Disposal Methods

- Do Not Throw in Trash or Recycling Bins: Lithium-ion batteries are hazardous waste and must not be disposed of with general waste.
- Use Designated Recycling Programs: Drop off batteries at authorized recycling centers or hazardous waste collection sites. Many hardware stores and waste facilities have recycling bins.
- Prepare Batteries for Transport or Disposal: Tape terminals with non-conductive tape and place individual batteries in plastic bags to prevent short circuits.
- Handle Damaged or Swollen Batteries Separately: Place in nonmetallic, sealed containers filled with sand or kitty litter and contact local authorities for disposal.
- Follow DOT and EPA Regulations: Businesses must comply with DOT shipping and EPA hazardous waste rules; maintain records where applicable.



Emergency Response Summary

Incident	Immediate Action
Battery overheating or smoking	Evacuate area; isolate battery; call fire department.
Battery fire	Call 911. If available, use Class D or lithium-ion-rated extinguisher, avoid water. Evacuate if no extinguisher is available.
Leaking battery	Wear PPE; place battery in sealed non-metallic container with absorbent material.
Exposure to electrolytes	Flush with water for 15 minutes; seek medical attention.

Holiday Reminder: Lithium-Ion Battery Concerns with Christmas Gifts

As the holiday season approaches, many popular gifts—such as e-bikes, scooters, drones, power tools, and wireless electronics—contain lithium-ion batteries. These batteries make our holidays brighter, but mishandling them can lead to overheating, fires, or even explosions. Each year, fire departments report an increase in battery-related incidents during December.

Common Holiday-Related Risks

- Using uncertified or counterfeit chargers that lack voltage regulation.
- Leaving new devices plugged in overnight or charging unattended.
- Storing gifts in hot cars, garages, or near heaters, increases fire risk.
- Allowing children to play with rechargeable toys that may be dropped or punctured.
- Placing spare lithium-ion batteries in checked luggage instead of carry-on bags.

Safe Holiday Practices

- Purchase gifts from reputable retailers and verify UL, CE, or ETL safety labels.
- Use only the charger provided by the manufacturer and follow charging instructions.
- Charge gifts on non-flammable surfaces, away from decorations or bedding.
- Never leave charging devices unattended—especially overnight.
- Recycle or properly dispose of old or damaged batteries before the holidays.

Lithium-ion batteries make modern life—and the holidays—more convenient, but they require care. By understanding the hazards, following proper storage and disposal guidelines, and taking extra precautions with holiday gifts, we can ensure safety and peace of mind all year long.

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.

\$7,500



\$5,000



\$1,000

