

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

Eggciting Easter!

Mahalo to our Office Activities Committee for putting together a fun-filled Easter Egg Decorating Contest yesterday! As teams hopped in for food, they also got creative bringing their department eggs to life! From bold designs to egg-stra creative flair, the competition was no yolk... but one team cracked the top spot! Congratulations to our TOPA office for taking home the grand prize (and that well-earned department lunch)! Nothing better than a little friendly competition, creativity, and time together to brighten the day.



Eggciting Easter!, Cont.



EPIC Corner

By: Christopher Singhavara



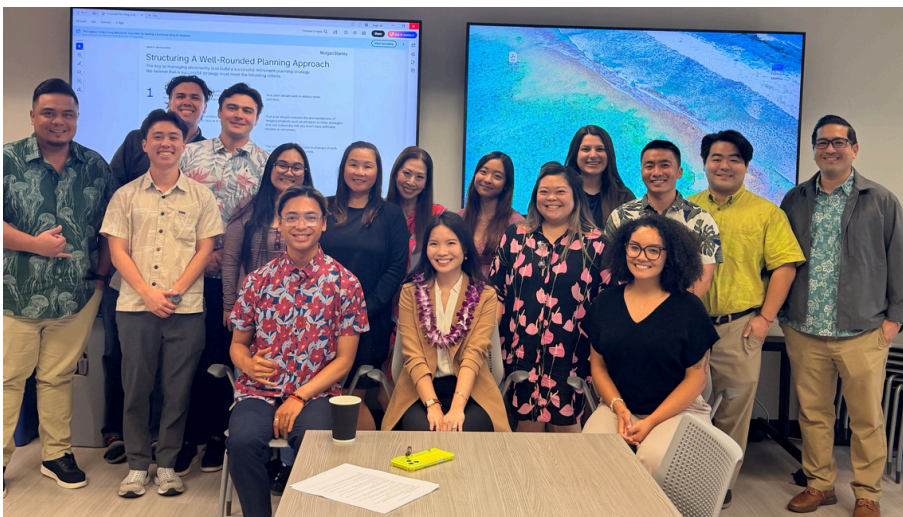
May Flowers and Financial Power

EPIC x Morgan Stanley Financial Planning Workshop Recap

If April showers bring May flowers, then this April brought something even better! It brings financial confidence in full bloom. EPIC's Financial Planning Workshop with Morgan Stanley Wealth Management was a huge success, and we're happy to report it was our most attended EPIC event yet! Talk about a policy everyone wanted to opt into. The workshop, led by Brittany M. Adaniya, CFP®, Associate Vice President and Financial Advisor at Morgan Stanley, delivered practical information that met members exactly where they are.

The workshop introduced key financial topics and concepts that gave everyone a helpful starting point. Whether reinforcing what they already knew or exposing them to areas they may want to explore further, such as:

- The importance of starting with your goals and revisiting them as life changes.
- How time and consistency play a powerful role in long-term investing. (compound interest truly earns its keep)
- Why asset allocation matters more than market timing, especially during periods of volatility.
- Strategies for building financial wellness, whether that means budgeting, understanding risk, or planning for retirement.
- A clearer picture of 401(k) basics and financial planning fundamentals, giving members a stronger foundation to research what fits their own financial journey.



EPIC Corner, Cont.

Most importantly, the session emphasized that financial planning isn't about predicting every twist in the market, it's about being prepared with the right strategy! The interactive discussion and thoughtful questions made it EPICally clear, that our members are engaged, curious, and ready to invest in themselves. We want to extend our appreciation to everyone who attended, participated, and shared feedback. The strong turnout and engagement made it clear how much our members value opportunities to learn and grow together

What's Next on the EPIC Horizon?

This workshop was just one stop on EPIC's 2026 roadmap. Coming up soon, we will be announcing future events with a focus on:

- Networking opportunities with professionals from other industries, and
- Our upcoming Community Volunteer Event, where we will take teamwork beyond the office and into the community.

We truly appreciate our members who continue to submit ideas, and we encourage anyone with suggestions, especially around networking or volunteer opportunities, to send them our way. Your input helps us ensure that EPIC events continue to grow in ways that matter to you.

Stay tuned for more details, and as always, thank you for being such an essential part of EPIC's success.

Your EPIC Board
Greg Matsuura
Christopher Singhavara



The Power of the Pivot



One of the best things about Toastmasters is that it reminds us that growth is rarely a straight line. Sometimes life asks us to pivot, adjust, and find our footing in unfamiliar situations. Whether it is a career change, a personal challenge, or an unexpected obstacle, those moments often become the stories that shape us the most. Toastmasters gives us the space to reflect on those experiences, put them into words, and share them in a way that connects with others.

At our most recent meeting, we had the opportunity to hear two great examples of that. Tom Allen gave an engaging speech about how he went from working in advertising to working in insurance. His speech was a reminder that career paths do not always follow the route we originally imagine for ourselves. Sometimes the most meaningful opportunities come from being open to change and willing to step into something new.

Katherine Shofran also delivered a compelling speech about her sailing journey from one island to another and the challenges she and her crew faced along the way. Her story highlighted the importance of resilience, teamwork, and staying steady even when conditions are uncertain. It was a powerful example of how struggle often brings out our strength and teaches us lessons we could not have learned otherwise.

What made both of these speeches especially strong was the storytelling element. Great storytelling often includes a problem, a challenge, or some kind of obstacle that has to be faced. What draws people in is hearing not just what happened, but how that person responded and what they learned from it. In both Tom and Katherine's speeches, they did exactly that. They presented a challenge, walked us through their experience, and showed how they overcame it. That is what made their speeches not only interesting, but meaningful and memorable as well.

The Power of the Pivot, Cont.

Together, both speeches served as a strong reminder that pivoting is not a sign of failure. It is often a sign of courage. Toastmasters helps us not only become better speakers, but also better storytellers of our own lives. Through sharing experiences like these, we learn how to make sense of change, communicate what we have overcome, and inspire others who may be navigating challenges of their own.



Thank you to Tom and Katherine for sharing such thoughtful and meaningful speeches with our club.



ATLAS 'ŌLELO HUI
SPEAK • LISTEN • THINK • LEAD

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 Mike Salvatera at (808) 533-8663 or msalvatera@atlasinsurance.com. Here are the staff that helped with the program for the month of April 2026!

Dana Tokioka, 4 referrals; Della Nakamoto, 1 referral; Dylan Nakano, 2 referrals; Elaine Gascon, 1 referral; Mary Kishimoto, 1 referral; Robin Martin, 6 referrals; Sandy Ferreira, 4 referrals; Shannon Mar, 1 referral; Terri Workman, 4 referrals, 1 bound.



Atlas Supporting Colleges!

We loved welcoming members of Delta Sigma Pi to Atlas for an inside look at the world of insurance and a chance to talk story with our team! From learning how we help local businesses navigate risk to exploring career paths in our industry, it was a great afternoon of connection, curiosity, and future possibilities. Mahalo to these future business leaders for spending time with us, we're excited to see where your journeys take you!



Atlas was also honored to sponsor and participate in mock interviews with BEST UHM (Business Executive Society of Tomorrow)! We had such a great time talking story, sharing career tips, and helping students sharpen their interview skills as they get ready for what's next. Mahalo to BEST for having us - we're grateful to support the next generation of leaders here in Hawaii!



Atlas with our Partners!



Our Atlas 'Ohana was proud to volunteer alongside our partners at Travelers Insurance at the Hawaii Foodbank, helping to sort and distribute food for local



families across Hawaii. Mahalo to the Travelers team for organizing such a meaningful event and allowing us to participate!



Even with the weather, the spirit of our community showed up strong at the Maui Economic Opportunity, Inc. (MEO) Gala. We're incredibly honored to have been a sponsor of this special evening, where more than \$150,000 was raised to support Maui families and essential services. Mahalo to MEO for the work you do every day to uplift our community - we're grateful to be part of it.



We were honored to support the Assets School Illumination Gala 2026! This special evening brings our community together in support of a meaningful cause - helping provide access to a life-changing education for students through tuition assistance. Mahalo to Assets School for the incredible work they do to empower Hawai'i's next generation of learners. We're grateful to be part of a night dedicated to opportunity, impact, and bright futures ahead!

Risky Business Corner



Hurricane Season is Upon Us!

By: Keane Muranaka

How many of you are old enough to remember Hurricane Iniki in 1992? I sure do and it is time to prepare and be ready for what may be a busy season.

Hi everyone and welcome to a potential busy Hurricane Schedule for 2026. Below are some predications for 2026. Let me tell you it is not looking great but you never know. My suggestion is to just be prepared. Below are some of the predictions and resources to better prepare you. National Hurricane Preparedness Week is May 3-9, 2026.

Be ready for hurricane season. Take action TODAY to be better prepared for when the worst happens. Understand your risk from hurricanes, and begin pre-season preparations now. Make sure you have multiple ways of receiving forecasts and alerts, and know what to do before, during, and after a storm.

Pre-season forecasts

On April 22, 2026, Mexico's National Meteorological Service (SMN) issued its first forecast for the Pacific hurricane season, predicting 18–21 named storms, 9–11 hurricanes and 4–5 major hurricanes (category 3 and above on the Saffir-Simpson Hurricane Scale). This is the first forecast issued in April since 2015. This is due to rising sea surface temperatures and reduced wind shear in the Pacific Ocean, caused by the formation of a very-strong El Niño event expected to begin in the summer of 2026.



Risky Business Corner



Hurricane Season is Upon Us!, Cont.

In addition, many global computer models predicted a positive Pacific Decadal Oscillation (PDO), a phase of a multi-decadal cycle that favored the continuation of much warmer-than-average sea surface temperatures, which had been occurring since 2023, unlike the 1991-2020 period, which was generally characterized by above-normal activity.

Central Pacific (which covers Hawaii)

Hurricane season runs from June 1 to November 30, with a strong peak in August and September. However, tropical cyclones have formed outside those dates

BE SAFE, BE PREPARED!

The Website below from NOAA has some very good tips:

<https://www.noaa.gov/hurricane-prep>

