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Inside this issue

Celebration of our Annual Kick-off & Valentine's Day!	1-4
Congrats & Welcome!	5
Risky Business	6
Atlas Gives Back!	7

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

CORE VALUES

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

Celebration of our Annual Kick-off & Valentine's Day!

Our Atlas Ohana held our annual kick-off virtual meeting in February and the OAC also celebrated Valentine's Day early the following week by passing out Kick-off and Valentine's themed goody bags to our staff! It was filled with Valentine's candies, a wireless power bank phone charger, Covid Test Kit for them or their loved ones, and gift certificates for Pizza Hut/Taco Bell in lieu of our kick-off meeting since we weren't able to meet in person. To keep with the Valentine's theme, we also had an Atlas Valentine's Day virtual background!

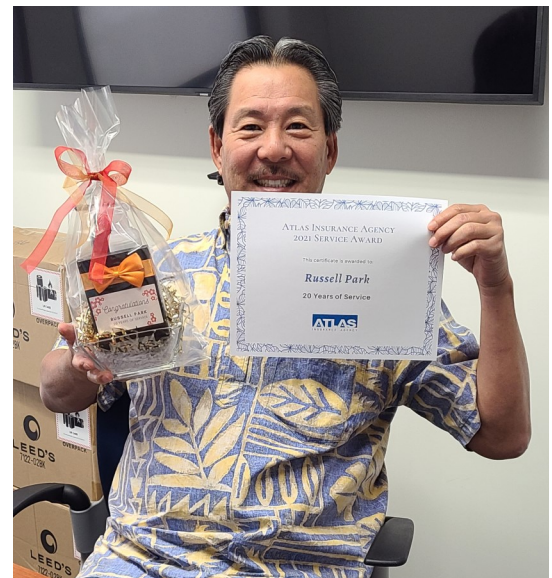
At our kick-off meeting, our theme was the Future Economic Outlook of Hawaii. We were able to have Carl Bonham, UHERO Executive Director and Professor of Economics as our special guest speaker to speak to that topic. We also recognized individuals who have reached career milestones in their time with our Atlas 'Ohana through the Atlas Service/Milestone Awards! Join us in congratulating these hardworking individuals on their service awards!

Congratulations!

Cindy Miral—25 Years!



Russell Park —20 Years!



Celebration of our Annual Kick-off & Valentine's Day!, Cont.

Irene Zilisch—15 Years!



Julie Dang—15 Years!



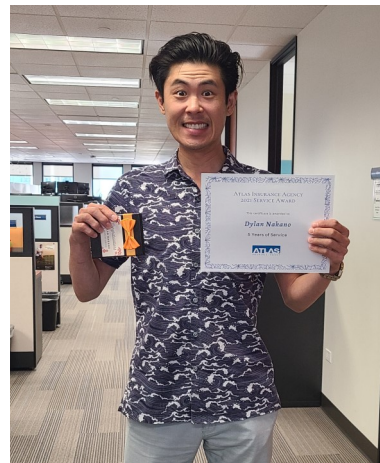
Melanie Vierra—10 Years!



Chason Ishii- 5 Years!



Dylan Nakano—5 Years!



Liana Reff—5 Years!



Devin Fukunaga—5 Years!



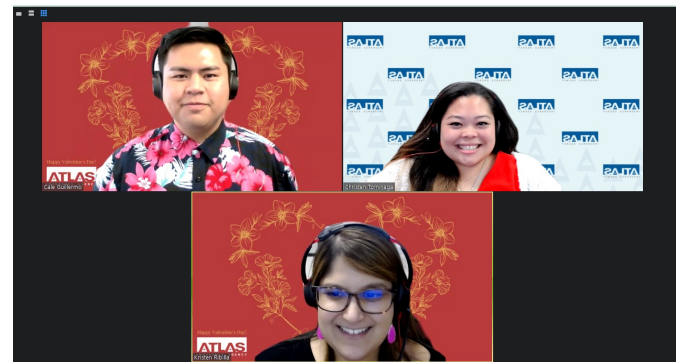
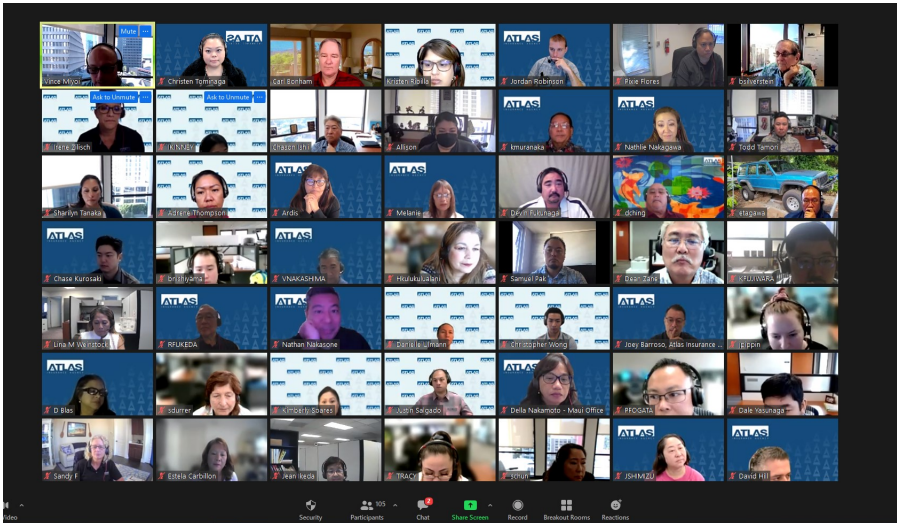
Ken Fujiwara—5 Years!



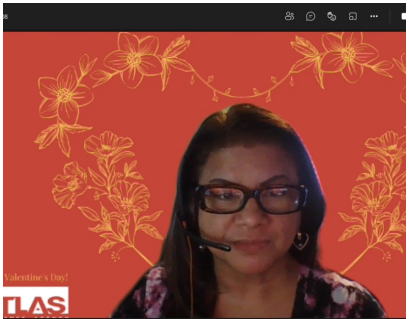
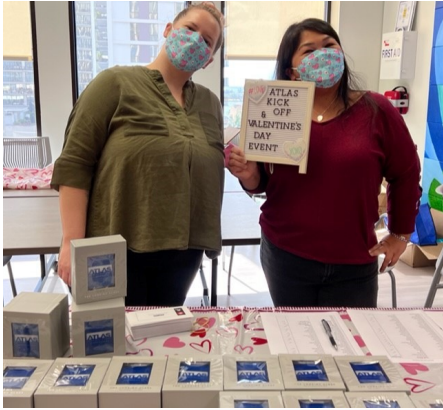
Paul Fogata—5 Years!



Celebration of our Annual Kick-off & Valentine's Day!, Cont.



Celebration of our Annual Kick-off & Valentine's Day!, Cont.



Welcome, Emily!

Let's congratulate Emily Dirks for becoming a permanent employee with Atlas as an Account Manager!! Emily was hired as a temp back in October of 2021. She comes all the way from Indiana where she graduated from Ball State University with a Bachelor in Legal Studies and a Minor in Business Management. Emily's work experience is in sales and customer service. Her dedication and hard work was appreciated by the Benefits Unit and they wanted to make her a permanent family member of our Atlas Ohana. Congratulations, Emily!



Welcome, Del!

Delmer (Del) Shepard started this past September for Island Holdings Accounting, situated inside the Atlas Office. Del has held various positions as Accounting Systems Analyst, Tax/Business Consultant and Accounting Manager. He is managing the Accounts Receivables, Premium Financing and various reporting and analysis. He is originally from Oregon and lives with his wife in Kapolei. Welcome, Del!

Welcome, Leo!

Leo Xiong started this February for Island Holdings Accounting, situated inside the Atlas Office. Leo has a Bachelor's degree in Accounting, Finance and Financial Services. Previously, he was a Financial professional with Primerica and as a Day Trader. He will be handling financials and various reporting and analysis. He was a former member of the military and his wife is an active member. Welcome, Leo!



Welcome, Tara!

Tara Agustin started this February for Island Holdings Accounting, situated inside the Atlas Office. Tara is currently studying for her Accounting degree. She brings knowledge and experience from various positions and companies. She will be handling Accounts Payable - Company Payments as well as reconciliations and process improvements. She is grateful for the opportunity to work with Atlas. Welcome, Tara!

Risky Business Corner

Rental Car Damage Coverage, Should We Buy It?



By: Keane Muranaka

Hello Atlas Ohana and Na Leo Readers. I wanted to cover Rental Car Insurance in this article as our family will be taking our first family vacation on mainland together. We have not gone on a family vacation as the kids always traveled for school or work event travels. We will be going to the 9th Island for the buffets, gambling and visiting our son, Kirk, in Arizona. We will be driving 5 hours to Arizona so I wanted to be sure our rental car travels were properly covered and I don't want to have any hassles should the vehicle sustain any damages especially since we be traveling long distances.

Here in is the dilemma, do I purchase the potentially costly additional coverage through the rental agency or just let our Personal Auto Policy (PAP) cover any potential loss or claim or are there other reasonable options? I have seen and heard of many horror stories throughout my claims career where insured's are billed or credit cards are put on hold for thousands in damages, billed for diminution of value, administrative cost and loss or use or down time. It can be a nightmare to get through the ordeal. I have insured's tell me that they are not worried as their credit card provides collision damage waiver (CDW) insurance for free...but did they read the fine print? Most credit cards do provide CDW coverage as a free benefit if you charge the rental on the credit card but they only provide it on an excess basis if you read the disclaimer/fine print. That means your PAP coverage is likely to be primary so you will need a declination letter from your carrier before the credit card coverage would apply. Of course, there are exceptions but you have to do your research as some credit card companies will provide primary coverage but at an additional cost with provisions. Travel insurance may be another option but again with additional cost. How much is peace of mind worth to you? Do your research before you take your trip to give you that peace of mind. Consider your options. Read the fine print! Seek out alternatives to see if it is worth the cost. Bon Voyage!

See you all at the end of March! If you really want to know what I did, ask me when I return.



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.

\$3,000



\$5,000



Hawaiian Humane Society
People for animals. Animals for people.