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

CORE VALUES

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

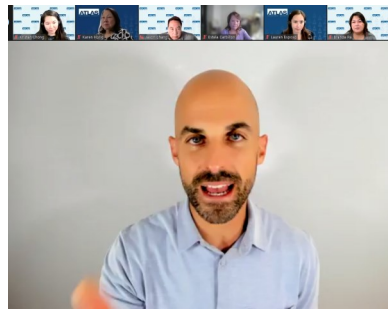
4th of July Celebration!

One of the best types of dogs are hot dogs! What better way to celebrate this past Fourth of July than a treat in the office? The Office Activities Committee (OAC) coordinated this event and was able to get together to celebrate the 4th of July and had yummy, delicious hot dogs!



Mid-Year Celebration!

During our virtual mid-year meeting, we heard company updates and learned about the importance of digital wellness from our keynote speaker, Mark Ostach! We also gave our Atlas employees and agents bentos and new Atlas jacket pullovers! Let's finish this year strong!



Welcome, Heidi!

Please welcome Heidi Hurley to our Atlas Ohana! Heidi is an Account Manager III in our Commercial Lines Ops department and will be working out of our Kona office. She brings customer service/account management experience working for Macy's and as a Mortgage Loan Officer early in her career. Most recently, Heidi was as an Insurance Account Representative at State Farm Insurance in Kona for the past 12 years. Welcome, Heidi!



Welcome, Kenna!

Please welcome Kenna Santos to our Atlas Ohana. It's probably a record for the quickest intern hire at Atlas! She started as an intern in our Benefits unit in the later part of July and has been hired as a full time Account Administrator in our Benefits Unit in the same month! Kenna attended Chaminade University majoring in Business Administration and her work experience includes working for Bank of Hawaii and M. Dyer Global. Welcome, Kenna!

Welcome, Melissa!

Please welcome Melissa Freitas to our Atlas Ohana. Melissa is an Account Manager III in our Commercial Lines - Operation's Small Business Unit (SBU) located in our Kona office. She brings insurance experience working for State Farm as a Insurance Account Representative since 2015. She also has worked for other customer service type of industries prior to going into insurance. Welcome, Melissa!



Congrats, Elaine!

Let's congratulate Elaine Panlilio, who has been promoted to unit manager for the AOA unit. Elaine has been with Atlas since 2008 and has grown in her career from personal lines on the Big Island to commercial lines AE in our AOA unit. Elaine has been an anchor on the team and has been instrumental in training and development of our newer AE's and has also supported new business with the BDM's and through direct referrals. Congrats, Elaine!

Risky Business Corner

Smash and Grab Robberies

By: Joey Barroso



According to Honolulu Police Department in a KITV4 news article, there have been 577 burglaries as of May 25, 2022. The National Retail Federation (NRF) also reported that Organized Retail Crime (ORC) costs retail businesses an average of \$700,000 for every \$1 billion in sales a year. Criminals have capitalized on the accelerated shift to e-commerce brought on by the COVID-19 pandemic. Specifically, criminals are stealing large amounts of goods and reselling them to unsuspecting online shoppers at reduced prices.

Flash mob robberies can carry numerous consequences for impacted retail businesses. In addition to lost merchandise, property damage and substantial recovery costs, these incidents can seriously threaten the safety of retail employees and other customers at the scene. A recent ORC method that has come to light is flash mob robberies. Also called “smash-and-grab” robberies, these incidents involve a group of criminals swarming a retail business all at once (sometimes with weapons), overwhelming staff and law enforcement on the scene, and attempting to steal mass amounts of merchandise. Working in retail puts you at a particular risk of confronting a thief or intruder. The best practice for dealing with theft is prevention.

Prevention Strategies

Establish an emergency response plan

- Crucial to have response protocols and lockdown procedures in place.
- Create a documented emergency response plan to minimize losses and protect employees (and customers) amid such an incident.
- Employees should be instructed to contact the appropriate authorities if they detect signs of a flash mob robbery.
- When a robbery begins, employees should know how to implement the necessary security systems, shut down the store and protect themselves from harm.
- Do not run after the perpetrator or intervene.
- Attacking a thief could mean harm to you and possibly the loss of your job.
- Do not follow the thief out of the store or shop. The possibility of causing harm to innocent bystanders escalates in this situation.
- Regularly review and update.

Risky Business Corner

Smash and Grab Robberies, Cont.

By: Joey Barroso



Train employees on how to detect and respond to potential signs of a robbery

- These signs may include a sudden emergence of excess vehicles in the store parking lot.
- A large group of people congregating outside the store or quickly heading toward the storefront.
- Customers who look like they may be carrying dangerous items or weapons.
- Employees should be stationed throughout the store during their shifts to be able to detect these signs.
- Greet and make eye contact with every person that enters.
- If you see suspicious behavior in any area, courteously ask the person if they need assistance.
- Always show that you are alert and aware of all customer activity by actively moving around the store.
- Lock the back doors whenever open for business.
Be aware of and report any strange behavior, i.e., individuals loitering on the premises.

Utilize security systems

- Equip the store with various security systems to help deter criminals such as security cameras, laminated glass, merchandise sensors, proper lighting, and alarm systems..
- Consider security elements that can hinder criminals from fleeing the scene of a flash mob robbery, such as fog systems, strobe lights and roll-down gates. Hiring dedicated security personnel may also offer further protection.

Ensure proper product placement

- Place high-value merchandise in elevated areas or locked cases that are harder to reach without assistance. Place limited amounts of each product on store shelves and keep the excess inventory in a secure area.

Strategic collaboration is critical

- Build strong relationships with local law enforcement, ORC prevention coalitions, neighboring businesses, local public safety officials, and follow any guidance they provide for avoiding flash mob robberies.

Risky Business Corner

Smash and Grab Robberies, Cont.

By: Joey Barroso



- Consider monitoring social media platforms for potential ORC plans or other suspicious activity. Keep the phone numbers of local authorities listed near all phones on the premises and memorized on your cell phone for quick access in the event of an emergency.

Secure adequate coverage



- Critical to ensure the proper protection against losses related to flash mob robberies by purchasing sufficient coverage.
- Commercial property insurance typically offers reimbursement to retail businesses that experience losses from theft or ORC. Consult a trusted insurance professional for further information on coverage solutions related to flash mob robberies.

Protect Your Employees, Customers and Merchandise

Unfortunately, retail crime is a growing problem for retailers. When these crimes happen, store owners are confronted with meetings with insurers and authorities, several costly repairs, and more. Adopting these strategies to prevent smash and grab crime could help make your business a hard target, deterring criminals from attempting robbery at your store. Download our [Tips to Preventing Smash and Grab Robberies](#) to safeguard your business moving forward.

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.

Thank you to Emily Dirks who took advantage of Island Holdings matching donation program!

She was able to double her donation to PAWS of Hawaii. As Emily mentioned in her email to the foundation: "the humane societies are at capacity and are going to have to start turning dogs away...I think they (PAWS of Hawaii) need it now more than ever!" With double the funds we hope PAWS of Hawaii can further help our island critters!



EMILY DIRKS AND HER NEW PUP! :)

\$7,500



\$5,000



\$500

