



## Aloha From Hawaiian Properties: Growth, Gratitude, and What's Ahead

By: Jarrett Walters, President

As we enter the second half of 2025, I wanted to take a moment to reflect on the continued development of Hawaiian Properties. When I first joined the company, I was inspired by our core values:

Customer  
Focus

Integrity

Commitment

Community  
Minded

These principles have always resonated with me, and I'm proud to see how deeply they are woven into the fabric of our daily work.

Our team continues to embody these values with intention and heart. We recognize that community association management is a challenging—and often thankless—industry. Many of you volunteer your time and energy to help your associations thrive, and we honor that commitment by striving to improve our internal processes, communication, and service delivery. Our goal remains clear: to be the **best-in-class** partner for community associations across Hawai'i.

We are digging deep into what we do and how we do it, because we know this industry will never reward complacency. With strong veteran leadership across departments, we are raising the bar through increased adoption of technology and the recruitment and training of talented team members. These efforts are not just about growth—they're about building resilience and delivering excellence.

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### A Fond Farewell: Celebrating Dass Ramadass at His Retirement Party

Hawaiian Properties hosted a memorable retirement celebration at the Pacific Club to honor Dass Ramadass for his 39 years of dedicated service, including 19 years as president. The evening was filled with heartfelt tributes, laughter, emotional moments, and warm memories celebrating Dass's incredible career and lasting impact on the company. We extend our sincere thanks to Dass for his many years of leadership, dedication, and loyalty, and we wish him all the best as he embarks on a well-deserved next chapter.





# HAWAIIAN PROPERTIES, LTD.

*Building Relationships That Last*

## 2025 ANNUAL BOARD SEMINAR



Hawaiian Properties, LTD. is holding its annual FREE seminar for current board members on September 2, 2025. The seminar will be informative and fun, and attendees will be treated to a buffet lunch and giveaways.



**Tuesday, September 2, 2025**



**11:00 AM - 2:30 PM**



**Ala Moana Hotel,  
Hibiscus Ballroom**

### PROGRAM SCHEDULE:

11:00am – 12:00pm – Check-In, Visit Vendor Tables, Buffet Lunch  
 12:00pm – 12:10pm – Welcome / Giveaways  
 12:10pm – 12:30pm – John Morris  
 12:30pm – 12:40pm – Vendor Giveaways  
 12:40pm – 1:25pm – Julie Adamen  
 1:25pm – 1:35pm – Vendor Giveaways  
 1:35pm – 1:50pm – Q&A  
 1:50pm – 2:00pm – Vendor Giveaways  
 2:00pm – 2:30pm – Visit Vendor Tables

### MAHALO TO OUR SPONSORS:



### TOPICS & SPEAKERS:



**Julie Adamen** is the founder and principal of Adamen Inc., a national consulting and recruitment firm established in 1997 and dedicated exclusively to the community management industry. Recognized as an industry expert in community and association management, Julie has over 35 years of experience as an author, educator, speaker, and trainer for community managers and Boards of Directors.

#### **RADICAL TRANSPARENCY**

##### **Is the job of a Board member harder than ever?**

Yes, it's NOT your imagination: More lawsuits are being filed than ever before, and people are even MORE difficult.

##### **Many Board members are no longer staying for more than one term, and many quit mid-term. What to do?**

This interactive session is designed to get your Board off life-support and re-learn how to thrive as a community by changing the perceptions of your owners.



**John Morris** first became involved with condominiums and homeowner associations when he served for three years (1988-1991) as the first condominium specialist for the Hawaii Real Estate Commission. He is a co-manager of Ekimoto & Morris LLLC, which represents over 600 condominiums and other types of homeowner associations. Mr. Morris is a past president of the Hawaii Chapter of CAI and a former member and co-chair of its Legislative Action Committee.

#### **BOARD OPERATIONS & GOVERNANCE: BEST PRACTICES**

- Code of Conduct
- Effective Board Meetings
- Optimizing Board Operations
- When Majority Rules: Navigating the Downside of Democracy
- Legislative Update: Keeping Up with the Law



# Insurance Requirements and Policies

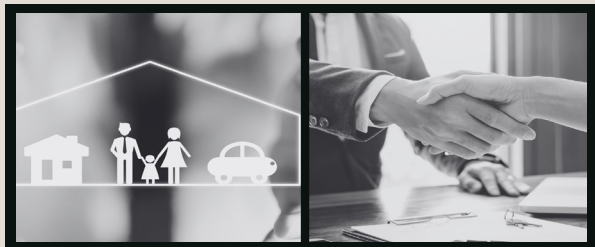
By Bill Denison, Sr. Vice President/Sr. Community Portfolio Manager



**D**ealing with emergencies is much easier if we prepare for them in advance. The best way to prepare for problems relating to your condominium is to be sure that the necessary and appropriate insurance is in place and that you understand what is and what is not insured. Annually, your Association provides every owner with a summary of insurance policies purchased by the Association. We recommend that each owner:

- Provide a copy of that summary to their insurance agent, together with a copy of their Association's policy for handling deductibles.

It is important to recognize that the Association's insurance does not cover all damage that may occur, and all Associations do not handle insurance deductibles the same way. If an owner is interested in including loss of rental income or alternate living accommodations, those provisions are virtually never included in the coverage purchased by Associations.



**Coverage:** Property insurance usually pays for property damage when an occurrence causes damage, if the occurrence is "accidental, unforeseen or unintended." Damages resulting from failure to maintain property are often not covered, even if the damage is "accidental, unforeseen or unintended." Insurance will not usually substitute for maintenance. Policies may exclude coverage for everyday occurrences such as drain back-ups, leakage, seepage and wind-driven rain.

Therefore, individual owners should carefully review their own policies and the Associations' policies to determine how the policies are written. You should ask your agent how your insurance will respond to damages from broken water hoses, water seals, toilet overflows and similar incidents whether the source of the problem is in your apartment, in your neighbor's apartment or from a building common element. Also, do not make the mistake of thinking that if the source of an occurrence is outside of your apartment you won't be responsible for repairing your apartment.



The Association is generally not responsible for damage to any apartment and/or the contents therein caused by conditions originating in the common elements, unless there is negligence on the part of the association.

**Deductibles:** Reasonable deductibles are a recognized means of reducing claims and insurance costs. Over the past few years, deductibles have increased dramatically, as insurance carriers seek to limit their exposure to the most common source of claims. Where \$5,000 deductibles were once common, \$50,000 deductibles are now common.

How the deductible is handled may vary. Many Associations have policies by which the deductibles in each incident are pro-rated between the claimants in proportion to their adjusted claims.

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Top Row (Left to Right): Joevel Fagaragan & Anza Flores, One Archer Lane  
Bottom Row (Left to Right): Wesley Kawakami (HP), Adrean Hayashi (OAL)

## ONE ARCHER LANE

We are proud to welcome **One Archer Lane** as the newest association to join Hawaiian Properties. Recognized by its signature pink and aqua hues, One Archer Lane is an iconic high-rise in the heart of Honolulu. This vibrant community of 331 residential units, also home to Honolulu's KITV studio, brings a unique blend of character, energy, and island living.

We're honored to be your management partner and excited to support your community with trusted service and aloha. Welcome to the 'ohana!

## Insurance Requirements and Policies (cont.)



For example, if two apartments suffer property damages that the Association's insurance adjuster values at \$20,000 and \$30,000. The insurance company would issue a check in the amount of \$25,000 (\$50,000 less, say a \$25,000 deductible). The Association would then issue checks to the apartment owners in the amounts of \$10,000 (40%) and \$15,000 (60%). Thus, each owner is responsible for a portion of the deductible when the Association distributes the proceeds of the insurance claim.

Because Associations handle deductible provisions differently, it is important to know in advance how your Association will handle a claim, should you be a party to a loss. We urge you to review this matter with your personal insurance agent.



## Aloha From Hawaiian Properties: Growth, Gratitude, and What's Ahead (cont.)

### Looking Ahead with Optimism

As we look toward the second half of the year, we are energized by the opportunities ahead. From operational improvements to new client initiatives, we are investing in the future with purpose. Our focus remains on delivering consistent, high-quality service while staying agile in a dynamic environment.

### Mahalo for Your Trust

To our clients, board members, and community leaders—**mahalo for your continued trust.** Your partnership inspires us to do better every day. We are honored to walk alongside you in service to your communities, and we remain committed to being a steady, reliable presence in all that we do.



### Manager's Training & Appreciation Luncheon

Hawaiian Properties is pleased to invite our resident managers, site managers, and general managers to a special luncheon designed to provide valuable training and show our appreciation for all that you do. This event is a wonderful opportunity to enhance your knowledge, connect with fellow managers, and celebrate your dedication and hard work.

**When: Wednesday, December 3, 2025**

**Time: 11:30 a.m. - 1:30 p.m.**

**Where: 801 South Street, Building B  
801 South Street, Honolulu, HI 96813**

We look forward to sharing an informative session, delicious lunch, and meaningful fellowship with you. More details and registration information will be forthcoming.

Check us out on social media. Hawaiian Properties has an Instagram, Facebook, and LinkedIn account.



LinkedIn



Instagram



Facebook