

# Mahalo for a great year!



*"Helping To Build Stronger Community Associations on Maui"*

## Message from the President

Aloha Community Council Members and Sponsors,

And there goes another year! It's been a long eventful year for everyone, not just Maui and as we close out the year, I wanted to highlight a few accomplishments our Community Council Board made.

October 14, 2014, an Endowment in the amount of \$26,315.79 was donated to UH Maui College that would provide \$1200.00 a year to a chosen student.

Classes included Bookkeeping to Carpentry and Landscaping to Engineering. Any classes educating for this industry were made part of this scholarship. As the years have passed the costs of books and attendance fees have increased. This year the board voted to subsidize the endowment to cover all costs for a student interested in these classes and our field of work.

I personally have met a few of these bright students and hope to see them again someday. At a seminar of course! If any associations are willing to do on the job training for students in attendance at UH Maui College and receiving our scholarship, please let me know!

Our Board voted to donate \$5000.00 to Maui Economic Opportunity to start off the reimbursement of costs to owners for letting fire victims use their units. We also reached out to you, our members, who gave so graciously, some even free to house them. Deep gratitude to all of you out there who donated and volunteered.

As the Holidays roll by and 2024 peeks its head around the corner please be sure to take advantage of the discounted membership dues. The 2024 Seminar dates on our website and we have a strong line-up for next year. Some new topics and maybe a brush up on a few old ones. The Membership Applications are at the end of the newsletter, or you can get them online.

**Happy Holidays to all of you and your Families,**  
See you next year,

Lisa Cano



## FRONT COVER

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SAVE *the* DATE

## 2024 Seminar Dates

February 9th

March 15th

April 26<sup>th</sup>

September 6th

October 11th

November 22nd

When it's time to buy washers & dryers,  
**think outside the box.**



***Get up to 6,400\* more cycles per machine  
than typical big-box washers & dryers***

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**800.339.5932**

\*Based on tests conducted by manufacturers.



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# SPECIAL OFFER FOR MEMBERSHIP FOR 2024

Sign up as a member of the Community Council of Maui by December 31st, 2023, and you will receive a 20% discount on your membership dues!

## MEMBERSHIP APPLICATION FOR 2024

Please follow the steps below to complete your Membership Application Form.

### STEP 1. Membership Type:

Please check the appropriate box to describe your type of membership and select the corresponding annual membership dues. The Membership for Companies and Associations applies to all persons in your Company or Association.

- |  |                                       |
|--|---------------------------------------|
| <input type="checkbox"/> Association Management Company      | <del>\$150</del> \$120 per Company    |
| <input type="checkbox"/> Business Partner                    | <del>\$150</del> \$120 per Company    |
| <input type="checkbox"/> Condominium / Community Association | <del>\$100</del> \$80 per Association |
| <input type="checkbox"/> Individual Homeowner                | <del>\$40</del> \$32 per Owner        |

Association or Company Name (if any) \_\_\_\_\_

Type of Business \_\_\_\_\_

Did someone refer you to join CCM? If so, please state who: \_\_\_\_\_

Is this membership:  New OR  Renewal?

### STEP 2. Member Contact Information:

Please provide the contact information of at least 1 person for each Association, Business Partner and Management Company.

#### Member 1 (required)

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Suffix \_\_\_\_\_

Title/Position \_\_\_\_\_ Company \_\_\_\_\_

Mailing Address \_\_\_\_\_

Company Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Email \_\_\_\_\_

**Member 2 (optional)**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Suffix \_\_\_\_\_  
Title/Position \_\_\_\_\_ Company \_\_\_\_\_  
Mailing Address \_\_\_\_\_  
Company Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Email \_\_\_\_\_

**Member 3 (optional)**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Suffix \_\_\_\_\_  
Title/Position \_\_\_\_\_ Company \_\_\_\_\_  
Mailing Address \_\_\_\_\_  
Company Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Email \_\_\_\_\_

**STEP 3. Privacy Options:**

Please initial. (All correspondence will be emailed if email address is provided.)

\_\_\_\_\_ I do not wish my name and/or address information to be provided to any outside organizations.

\_\_\_\_\_ I do not wish to receive any special offers or promotions from CCM via email.

**STEP 4. Submit Application and Payment:**

Please send a check made payable to Community Council of Maui and this completed form to:  
P.O. Box 1742, Wailuku, Hawaii 96793.

OR you can complete the membership application and pay by credit card online at our website  
<https://ccmmaui.com/>

These membership dues apply to an annual membership good through December 31, 2024. Membership dues do not include seminar and lunch fees. Membership dues are non-refundable.

For more information about CCM, please visit our website at <https://ccmmaui.com/>





# How to Manage Insurance Risk When Your Community Has Plumbing Problems

In Hawaii, many condominium properties are experiencing frequent and severe leaks, especially in their drain, waste, and vent piping systems. It's no surprise when you consider that, on average, piping systems usually start failing at around 30 years old\* and often need to be replaced soon after. And piping on the islands can deteriorate sooner than in other places because of the coastal environment combined with other usage and maintenance issues.

As pipes begin to fail and leaks increase, so do AOA insurance costs and risk.

For example, to recoup the costs of leak repair, boards and their property managers will often exceed what they can cover with maintenance budgets and reserves, forcing them to file insurance claims and eventually see their premiums and deductibles go up. They can even lose coverage altogether if they don't move early to implement proper remedies.

## How to Avoid High Insurance Costs for Pipe Problems

If the pipes in your community are failing, you can reduce annual insurance bills and save money in other ways by moving early to replace a troublesome piping system. As we at SageWater have worked with condo boards across the islands, we've seen that the best way to avoid increased insurance is to take control of your situation. Get proactive:

- **Make sure you've implemented and are keeping up with a regular maintenance plan.** If you aren't doing so already, use an incident tracking tool like a leak log to detect when leak patterns indicate systemic piping failures.
- **Understand your circumstances.**
  - With the help of your legal counsel, review your governing documents to know the responsibility of the community versus that of a unit owner when pipes fail.
  - Include your insurance broker in the meeting so that you also learn what is and isn't covered by the master policy.
  - Compile your leak and loss histories. Pull the leak history from your leak log/maintenance records and request a five-year loss history from your insurance provider, which details water damage claims. Combined, the data from these histories will help you and your broker better identify if your community's pipes are failing and the extent of the problem.
- **Work together with your broker to develop a proactive service plan/written service timeline.** Allow at least 10 months before your next policy renewal and repeat periodically. Key activities include:
  - Conduct an independent on-site inspection with a loss control specialist. You'll learn the strengths and weaknesses in your piping system.
  - Inform residents about pipe health. For example, deliver periodic education seminars for new board members on topics such as insurance vs maintenance responsibility and publish newsletter articles about community vs. unit owner responsibilities.
  - Meet six months before your policy renewal to discuss capital improvement projects like pipe replacement, maintenance projects, and insurance market conditions that can affect your policy.



- **Look to replace pipes early.** How do you know the right time to replace your pipes? At minimum, consider doing it when it costs less per year to finance a loan than the annual cost of damages, deductibles, and increased insurance rates.

Consider this example: You learn that a repipe project is estimated to cost \$2 million. The community would spend \$14,780 per month to pay off a loan that is financed over 25 years at a 7.5% interest rate. That means \$177,360 per year.\*\* Though significant, that annual cost can be far less than what you'll spend annually to repair leaks and cover higher insurance costs, especially if you have a catastrophic incident that can run into the hundreds of thousands of dollars.

## The Benefits of Proactive Pipe Replacement Are Clear

The calculations above still underestimate the rewards of pipe replacement. For example, they don't factor in the benefits that come with a new piping system like lower maintenance costs and water bills, a new plumbing warranty, and code upgrades like firestopping that improve life safety. You'll also avoid liability issues that can arise when you defer maintenance. Plus, you'll enjoy happier residents, fewer maintenance calls, and less stress.

Aging pipes are inevitable, but severe condo fee increases and insurance risk don't have to be. Stay proactive with your building's piping systems. You'll realize significant monetary savings, a safer, happier community, and overall peace of mind.



## About the Author

Miguel Rentas ([mrentas@sagewater.com](mailto:mrentas@sagewater.com)) is the Vice President of Hawaii Operations and Sales at [SageWater](#), the nation's leading turnkey pipe replacement contractor. He built the company's first crew in Oahu in 2009 and has hired and trained new crews to complete 40+ community-wide projects, more than any other repipe contractor in Hawaii.

\*Based on Estimated Useful Life Tables by [Fannie Mae](#) and [HUD](#).

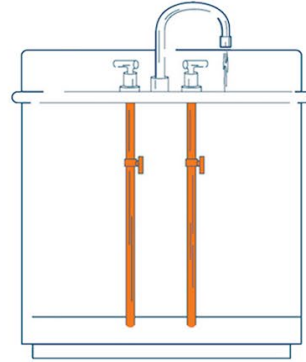
\*\*The loan calculations are from December 4, 2023, and assume full use of the \$2M loan amount at the current indicative interest rate with a 25-year amortization per Bank of Hawaii. The monthly payment amount includes monthly principal and interest (P&I).

## USEFUL LIFE OF YOUR PIPES



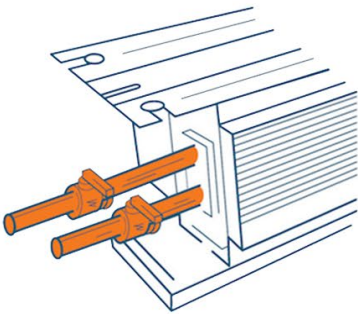
**DRAIN, WASTE,  
& VENT**

**~50 YEARS**



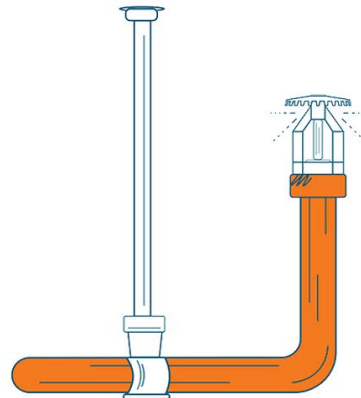
**DOMESTIC  
WATER**

**~30-50 YEARS**



**HYDRONIC HEATING  
& COOLING**

**~30-50 YEARS**



**FIRE  
SUPPRESSION**

**~30-50 YEARS**

Source: SageWater

<https://multifamily.fanniemae.com/media/6701/display>

[https://www.hud.gov/sites/documents/EUL\\_FOR\\_CNA\\_E\\_TOOL.PDF](https://www.hud.gov/sites/documents/EUL_FOR_CNA_E_TOOL.PDF)

# Hawaiiana is Maui's #1 Management Company



Doug Laffer, CMCA  
Vice President,  
Maui Operations

Hawaiiana Management Company, Ltd. currently serves 108 properties on Maui, Lanai and Molokai. Maui County clients include Andaz Wailea Hotel, Aina Nalu, Sugar Beach Resort, Wailea Golf Estates and the Hotel Hana-Maui Condominiums. In addition, Hawaiiana manages several associations on the island of Lanai including Villas at Koele Phase II and Terraces at Manele Bay, plus Molokai's Wavecrest Resort and Molokai Shores. Hawaiiana's Maui County Associations are served by fifteen Management Executives and the industry's most experienced accounting, administrative and technical property management staff.

Hawaiiana serves many of its Maui County clients from its primary office in Kihei. In addition, Hawaiiana's West Maui office in the Kahana Gateway Professional Building is conveniently located to serve over 30 west side clients with their association management needs.

## Why choose Hawaiiana?

- We serve 108 associations in Maui County
- Local (vs. mainland) banking
- All employees are in Hawaii

## Maui County Clients:

- Aina Nalu
- Coconut Grove on Kapakua Bay
- Cottages at Kulamalu
- Emerald Plaza Place
- Haiku Town Acres
- Hale Kamaole
- Hale Ono Loa
- Hale Royale
- Hokuani Golf Villas
- Honokowai Palms
- Honu Alahele
- Ho'olea Terrace at Kehalani
- Ho'onanea at Lahaina
- Hotel Hana Maui Condominiums
- Island Sands
- Ka'anapali Royal
- Kahana Village
- Kai Malu at Wailea
- Kalama Terrace
- Kamalani
- Kamani at Kehalani
- Kamaole Beach Royale
- Kamaole Grand
- Kamaole Heights
- Kamaole One
- Kamoku Condominiums
- Kana'i A Nalu
- Kanani Wailea
- Kapakua Place
- Kanoe Resort
- Kapakua Golf Villas
- Ke Alii Ocean Villas
- Keala o Wailea
- Kehalani Community Association
- Kepuhi Beach Resort
- Kihei Beach Condo
- Kihei Garden Estates
- Kihei Kauhale Nani
- Kiloana Kai Vistas
- Kiloana Waena
- Koa Resort
- Kua'aina Ridge
- Kulamalu HOA
- Lahaina Roads
- La'i Loa
- Lanikeha
- Luana Kai
- Ma'aloa Banyans
- Ma'aloa Kai
- Ma'aloa Mermaid
- Ma'aloa Surf
- Ma'aloa Yacht Marina
- Mahana Estates
- Mahanalu Nui HOA
- Mahina Surf
- Mahinahina Beach
- Makali'i at Wailea
- Makana Surf
- Maluna Kai Estates
- Maui Banyan
- Maui Kaanapali Villas
- Maui Lani Community Association
- Maui Parkshore
- Meadowlands HOA
- Milowai-Maalaea
- Molokai Shores
- Napili Point Resort, Phase I
- Napili Point Resort, Phase II
- Napili Bay
- North Shore Village
- Opukea at Lahaina
- Pacific Shores
- Paki Maui
- Paradise Ridge Estates
- Pohailani Maui
- Pu'unoa HOA
- Royal Kahana
- Sandhills Estates HOA
- Southpointe at Waikoa
- Spinnaker
- Sugar Beach Resort
- Summit at Kaanapali, Phase I
- Terraces at Manele AOOO
- Terraces at Manele Bay, Phase IV
- The Ironwoods at Kapakua
- The Mahana at Kaanapali
- The Office Centre
- The Palms at Manele, Phase I
- The Ridge at Wailea
- The Vintage at Ka'anapali
- Valley Isle Resort
- Villas at Kahana Ridge
- Villas at Koele, Phase II
- Wailea Beach Resort & Residences (Andaz Hotel)
- Wailea Golf Estates
- Wailea Golf Estates II
- Wailea Golf Vistas
- Wailea Highlands
- Wailea Kai Homesites
- Wailea Kialoa Homesites
- Wailea Pualani Estates
- Wailele Ridge
- Waikuku Heights Ext. Unit II
- Waikuku Townhouse
- Waioalani Community Assn.
- Waipulani
- Waiaka Maui
- Wavecrest Resort
- West Kuiaha Meadows



April Lum, CMCA, AMI  
Director, West Maui Operations



Craig Bode  
Senior Management  
Executive



Doug Jorg  
Senior Management  
Executive



Kathy Seidman  
Senior Management  
Executive



Sherwin Gassman  
Director  
Property Management



Jo Ann Sylls  
Design Review & Covenants  
Department Supervisor



Debra Adams  
Management  
Executive



Melanie Alexander  
Management Executive



Marilyn Chapman, CMCA  
Management Executive



Katie Gilmore  
Senior Management  
Executive



Brian Peres  
Management Executive



Laura Howard  
Management Executive



Lisa Kahae  
Management Executive



Rachelle Mendosa  
Management Executive



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Email: dougl@hmcmtg.com  
www.hmcmtg.com

# Water Loss Guide

I'm a resident manager (RM), and I've just had a water damage event in my building – now what?

## 14 STEP GUIDE WITH PREMIER RESTORATION HAWAII

### STEP 1

**Be prepared before the water loss takes place.**

Have the following items ready:

- Plumber of choice's emergency phone number.
- Premier Restoration Hawaii's 24/7 phone number (808) 873-8886.
- Knowledge of where the water shut-off valve is.
- Backup emergency point of contact, in case you are not available.
- Building Insurance Information (policy and agent).
- Owner or property manager's (PM) contact information, or an alternate way to access the unit if the unit's owner is not home.

### STEP 2

**Find the water source and stop it.** See below for the different types of water loss and the actionable steps you can take:

- **In the case of broken pipes, broken sprinkler heads, or domestic water issues,** water is often stopped by a shut-off valve. Make sure you know where your building's shut-off valves are located.
- **For a sanitary system backup,** you will want to stop the use of water upstream from the blockage. In other words, the sinks, toilets, showers, etc. that are fed by pipes ahead of the blockage will need to be restricted to prevent water from flowing into the blocked area. A plumber may also need to be contacted to clear any blockage(s).
- **In the case of flooding from a natural disaster, storm drain overflow, etc.,** you will need to let the water drain naturally or have it removed.

### STEP 3

**If any electrical devices or outlets are in proximity to the water loss, be sure to cut off electricity to the affected area(s).**

### STEP 4

**If a plumber was contacted, obtain a plumbing report.**

*Note: Each building's procedures are different, but typically the owner or PM will call for individual units and RM for common areas. The RM may be authorized by the owner or PM to call for individual units as well.*

### STEP 5

**Call us! We are available to help 24/7 at (808) 873-8886.**

As the team is dispatching, **provide as much information as possible on the source of water loss, size of the affected area, and if any immediate water extraction is needed.** You can also provide us with the building insurance information at this time.

### STEP 6

While our team is on their way to your property, **gather the contact information for each unit involved** (name, unit #, phone #, and email) to provide to our team when they arrive. This will help the progression of obtaining signed work authorization and insurance claim processing.

### STEP 7

**Meet with the team onsite,** and sign the work authorization to begin any emergency work.

*Note: Work authorization for individual units (not renting tenants) can be signed by the owner, PM, or RM. The RM or PM may sign the work authorizations for common areas.*

## STEP 8

**Our team will assess the situation** and begin emergency water extraction, if needed.

*Note: Be aware of the differences between CAT 1, 2, 3 water loss to keep yourself and your tenants safe (see our handout for a breakdown of the different categories of water loss).*

## STEP 9

**The team will stabilize affected areas** by drying the area, or removing damaged building materials if it is unable to dry.

We will use a moisture meter to ensure all affected areas have a proper drying plan, and place drying and dehumidifying equipment if it is salvageable. The type of material, severity of water loss, and sanitary condition of the water will determine if building materials can be dried or will require replacement (see our handout for chart on salvageability of common building materials).

### Notes:

- *When our services are utilized for water damage and a drying process is immediately established, there is a low likelihood of microbial growth occurring. However, if an existing mold issue is found, our IICRC-Certified Mold Removal Specialists are equipped to order testing and provide a remediation plan to remove mold and bacteria effectively.*
- *If drying is not feasible, and building materials need to be removed, there may be a need to test the building materials for hazardous substances depending on the materials affected and the age of the structure. When hazardous building materials are disturbed, and particles are aerosolized they can become dangerous to building occupants if not handled properly. Premier Restoration Hawai'i has an in-house, certified Abatement Team (#C-31708) to provide the removal service, so you do not need to hire a third-party abatement contractor.*

## STEP 10

**Once the condition of the property is stabilized, we will provide a scope of work and estimate** to return the affected area to pre-loss condition. This will be provided to the owner and their H06 insurance or to the building and AOAO adjustor depending on areas affected (see our handout for more details on H06 coverage vs. building insurance).

## STEP 11

**Trust the process with your Project Managers and Claims Processors** as they are working diligently on your behalf with the insurance carriers. They will communicate updates to you throughout the process.

## STEP 12

**We will contact the owner and/or the building to coordinate the next steps** to complete necessary repairs once they have received approval from the insurance company.

## STEP 13

**Our reconstruction team will complete all necessary repairs to return affected areas to pre-loss condition.**

*Note: If a resident needs to stay out of the unit while repairs take place, the owner or tenant will need to contact their insurance agent to file an Alternate Living Expense Claim (even if it's an AOAO claim, and they aren't filing a claim with their insurance). An owner who rents out their place can file a Loss of Use as well.*

## STEP 14

**Return to the affected areas in pristine pre-loss condition, with peace of mind** that your building was safely restored by the licensed professionals at Premier Restoration Hawai'i!

**24/7 EMERGENCY RESPONSE: (808) 873-8886**

**WATER EXTRACTION & FIRE, WIND AND SMOKE MITIGATION – THERE WHEN YOU NEED US MOST**

*Restoring the lives, businesses and communities of Hawai'i for over 18 years.*

# What is HO6 Tracking, and Why is it Important?

If someone lives in a condo building, they may receive a letter from their property management company requesting a copy of their HO6 policy. These letters can be startling to receive with their sense of urgency-submit your proof of insurance for your unit by this date or the association will purchase an HO6 policy on your behalf. These notices can also be a nuisance for a unit owner to deal with if they do not already have a copy of their insurance policy on hand. For these reasons, why would an insurance company like Atlas Insurance Agency need a copy of the unit owner's personal HO6 policy for their unit?

To answer this question, let's look at what an HO6 policy covers. The main three coverages that an HO6 policy should include are:

- Dwelling/Betterments & Alterations
- Personal Liability
- Loss Assessment

Dwelling coverage, commonly referred to as Betterments & Alterations, usually covers any improvements the owner has made to the original construction of a unit. This can include replacing the flooring, renovating the kitchen or the bathroom, installing new cabinets, etc.

Personal Liability protects the owner from the legal costs of a property damage or personal injury lawsuit.

Loss Assessment is a tricky coverage, because not every insurance carrier responds to a loss assessment claim in the same way, so it is important that each unit owner consults with their insurance agent about their HO6 coverage. Most commonly, loss assessment will be the coverage that protects the unit owner in the event that their unit is the source of a loss or involved in a loss that affects multiple units or common elements, and the association assesses the owner for that loss. If an owner does not carry this coverage and their insurance carrier covers an association assessment under 'loss assessment' coverage, the owner is putting themselves at risk of having to pay out of pocket. With insurance carriers increasing deductibles on master policies higher and higher each year, paying for an assessment out of pocket can be very costly for an owner.



# What is HO6 Tracking, and Why is it Important?

HO6 tracking is a way for an association to ensure that each individual unit owner has an HO6 policy that will protect them if the association has to assess a unit for a claim. Per Hawaii Revised Statute 514B-143, the association can handle a claim for damage to a unit or common element in one of the following ways:

- (1) Pay the deductible amount as a common expense
- (2) After notice and an opportunity for a hearing, assess the deductible amount against the owners who caused the damage or from whose units the damage or cause of loss originated
- (3) Require the unit owners of the units affected to pay the deductible amount.

An example of a common claim scenario that happens is a toilet, sink, or tub overflows, and the water leaks down causing damage to multiple units below. The association has a \$50,000 water damage deductible under their master property insurance policy and chooses to assess the source unit for the loss. If the source unit does not have their own HO6 policy, not only will they be responsible for paying for the resulting damage from that claim, but they will have to pay for a \$50,000 assessment as well.

To avoid this conflict, Atlas Insurance Agency offers HO6 tracking as a free service to its AOA clients. Atlas Insurance Agency has a dedicated HO6 Tracking Administrator to assist with reviewing HO6 coverages, offer recommendations, send tracking updates, and force place HO6 coverage if the association requests it.

In summary, HO6 tracking is a valuable service to ensure that unit owners not only have coverage for their unit, but are adequately covered if a claim were to happen.

## About the Author

**Jessica Pippin** is the AOA & HO6 Tracking Administrator at Atlas Insurance Agency. She has 8 years of experience in the insurance industry, is licensed in property & casualty, life, accident, & health with an Association in Insurance (AINS) designation from The Institutes Knowledge Group. Jessica handles the HO6 tracking and force placement process for Atlas Insurance Agency's AOA clients.

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*We would like to Express our Appreciation and Gratitude to our*

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Flood Pro Hawaii

**Mahalo Platinum Sponsors  
for your support and  
participation throughout  
the year!**