

## *Cover Notes*

### *January & February 2022*

*San Francisco Insurance Professionals*

*Affiliated with the International Association of Insurance Professionals – Photo by Annette Ing-Firmeza*



**Happy Chinese New Year  
February 1, 2022  
Year of the Water Tiger**

## *President's Message*

Hello Everyone:

Happy New Year, Happy Chinese New Year & Happy Valentine's Day! We hope your 2022 has gotten off to a great start.

We have some exciting news to share....we have finalized the contract with the Marriot San Ramon Hotel for California Council 2022 .



We have several sponsorship opportunities available for CA Council. Please email Jenny Schaeffler for details:

[Jenny.Schaeffler@sedgwick.com](mailto:Jenny.Schaeffler@sedgwick.com)

We hope you can join us. Stay tuned for more details. If you would like to volunteer to be on a 2022 committee, please let us know. We have a lot of work to do & 2022!

Take care & stay safe!

Sincerely,

***Marie Meadows***

***SFIP President 2020-2022***



Co-Editors of Cover Notes 2022 - Annette Ing-Firmeza & Marie Meadows

*Fresh out of the oven for Valentine's Day – Orders must be received by February 4, 2022.*



SAN FRANCISCO INSURANCE PROFESSIONALS  
FEBRUARY BAKE SALE

Just for February, we are having a pop-up bake sale of the following delicious goodies:

- 1) 6" chocolate heart cake - \$15
- 2) 1 dozen chocolate chip cookies - \$12
- 3) 1 dozen oatmeal raisin cookies - \$12

Please let Marie Meadows or Annette Ing-Firmeza know by February 4<sup>th</sup> what is your hearts desire to help support our goal to raise money for the 2022 Ca Council Meeting

Marie Meadows: [mmeadows@intactinsurance.com](mailto:mmeadows@intactinsurance.com)  
Annette Ing-Firmeza: [Annette.ing-firmeza@aon.com](mailto:Annette.ing-firmeza@aon.com)

***Awards:***

***Congrats to SFIP!!!!***

***2021 CA Council Northern Membership Retention Award***



San Francisco Insurance Professionals  
Affiliated with the International Association of  
Insurance Professionals

## Calendar of Events

	<b>Due to the current situation, we have rescheduled several events. We hope to be able to reschedule them soon.</b>
<b><u>January</u></b>	No Virtual Board Meeting
<b><u>Feb.</u></b>	9 <sup>th</sup> - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows ( <a href="mailto:mmeadows@intactinsurance.com">mmeadows@intactinsurance.com</a> ) know that you will be attending so you can be added to the guest list.
<b><u>March</u></b>	9 <sup>th</sup> - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows ( <a href="mailto:mmeadows@intactinsurance.com">mmeadows@intactinsurance.com</a> ) know that you will be attending so you can be added to the guest list.

**April**

6th - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows ([mmeadows@intactinsurance.com](mailto:mmeadows@intactinsurance.com)) know that you will be attending so you can be added to the guest list.

**May**

4<sup>th</sup> - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows ([mmeadows@intactinsurance.com](mailto:mmeadows@intactinsurance.com)) know that you will be attending so you can be added to the guest list.

# President and Officers

<p><b>PRESIDENT</b>  <b>PRESIDENT-ELECT</b>  <b>VICE PRESIDENT</b>  <b>TREASURER</b>  <b>SECRETARY</b>  <b>DIRECTOR</b>  <b>DIRECTOR</b>  <b>DIRECTOR</b>  <b>PAST PRESIDENT</b></p>	<p><b>MARIE MEADOWS</b>  <b>ALLEN SHIU</b>  <b>BEN POTTER</b>  <b>CASSANDRA YU</b>  <b>TINA KONG</b>  <b>ALEXIS MAXWELL</b>  <b>MARITZA PORTILLO</b>  <b>JENNY COLLINS (SCHAEFFLER)</b>  <b>ANNETTE ING-FIRMEZA</b></p>
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## 2020/21 COMMITTEES

	CHAIRPERSON	COMPANY AND EMAIL ADDRESS
ARCHIVE	BEN POTTER	INTACT INSURANCE 'BENJAMIN.POTTER@CHUBB.COM
AUDIT	CASSANDRA YU	STARR <a href="mailto:CASSANDRA.YU@STARRCOMPANIES.COM">CASSANDRA.YU@STARRCOMPANIES.COM</a>
BUDGET & FINANCE	ANNETTE ING-FIRMEZA	AON <a href="mailto:ANNETTE.ING-FIRMEZA@AON.COM">ANNETTE.ING-FIRMEZA@AON.COM</a>
BY-LAWS & PARLIAMENT		<b>OPEN</b>
CONFIDENCE WHILE COMMUNICATING		<b>OPEN</b>
COMMUNITY SERVICE	JENNY CHEA-VAING	SINGLE POINT INSURANCE JCHEAVAING@SINGLEPOINTINS.COM
FUNDRAISING / SPECIAL EVENTS	ALLEN SHIU	CK SPECIALTY <a href="mailto:ALLEN.SHIU@CKSPECIALTY.COM">ALLEN.SHIU@CKSPECIALTY.COM</a>
EDUCATION/LEGISLATION		<b>OPEN</b>
EDUCATION ADVISORY (IEA SCHOLARSHIP)		<b>OPEN</b>
EMPLOYMENT	ANNETTE ING-FIRMEZA	AON <a href="mailto:ANNETTE.ING-FIRMEZA@AON.COM">ANNETTE.ING-FIRMEZA@AON.COM</a>
FELLOWSHIP	CASSANDRA YU	STARR <a href="mailto:CASSANDRA.YU@STARRCOMPANIES.COM">CASSANDRA.YU@STARRCOMPANIES.COM</a>
GOLF TOURNAMENT	MARIE MEADOWS ANNETTE ING-FIRMEZA	INTACT INSURANCE <a href="mailto:MMEADOWS@INTACTINSURANCE.COM">MMEADOWS@INTACTINSURANCE.COM</a> AON <a href="mailto:ANNETTE.ING-FIRMEZA@AON.COM">ANNETTE.ING-FIRMEZA@AON.COM</a>
MAY LUNCHEON	ALLEN SHIU	CK SPECIALTY <a href="mailto:ALLEN.SHIU@CKSPECIALTY.COM">ALLEN.SHIU@CKSPECIALTY.COM</a>
MEMBERSHIP	JENNY SCHAEFFLER	SEDGWICK <a href="mailto:JENNY.SCHAEFFLER@SEDGWICK.COM">JENNY.SCHAEFFLER@SEDGWICK.COM</a>
NEW HORIZON PLANNING	ANNETTE-ING-FIRMEZA	AON


	<b>PAST PRESIDENT</b>	<a href="mailto:ANNETTE.ING-FIRMEZA@AON.COM"><u>ANNETTE.ING-FIRMEZA@AON.COM</u></a>
<b>NOMINATING</b>	<b>BEN POTTER</b>	<b>INTACT INSURANCE</b> <b>BPOTTER@INTACTINSURANCE.COM</b>
<b>PROGRAM &amp; SPEAKERS</b>	<b>ALL BOARD MEMBERS</b>	
<b>RESERVATIONS</b>	<b>CASSANDRA YU</b>	<b>STARR</b> <a href="mailto:CASSANDRAYU@STARRCOMPANIES.COM"><u>CASSANDRAYU@STARRCOMPANIES.COM</u></a>
<b>SAFETY PROGRAMS</b>	<b>ALLEN SHIU</b>	<a href="mailto:ALLEN.SHIU@CKSPECIALTY.COM"><u>CK SPECIALTY</u></a> <a href="mailto:ALLEN.SHIU@CKSPECIALTY.COM"><u>ALLEN.SHIU@CKSPECIALTY.COM</u></a>
<b>TECHNOLOGY (WEBSITE &amp; COVER NOTES)</b>	<b>MARIE MEADOWS</b>	<b>INTACT INSURANCE</b> <a href="mailto:MMEADOWS@INTACTINSURANCE.COM"><u>MMEADOWS@INTACTINSURANCE.COM</u></a>



## *Inquiring Minds – Compiled by Annette Ing-Firmeza*

### INQUIRING MINDS WANT TO KNOW:



**Kat Schuster**, Patch Staff 

Posted Tue, Jan 25, 2022 at 12:08 pm PT Updated Wed, Jan 26, 2022 at 10:05 am PT

CALIFORNIA — Throughout the omicron surge, many Californians have tried to stock up on N95 masks, which were deemed the most effective at preventing the spread of the coronavirus.

Pharmacies including Walgreens, Costco, Wegmans and CVS will offer begin offering the highly coveted masks Friday for free at participating stores across the country.

"We are pleased to partner with the [Biden] Administration to make N95 masks in varying sizes available free of charge at participating Walgreens locations while supplies last," a spokesperson for the Illinois-based company told Patch.

Customers and patients can pick up a maximum of three masks per person.

Walmart, CVS, Walgreens and other pharmacies will begin offering the masks by Friday for free at participating stores in California.

Among the pharmacy companies participating in the mask distribution are:

- Albertsons
- Sav-On
- Costco
- CVS Pharmacy
- Kroger
- Harris Teeter
- Food Lion
- Giant Food
- Rite Aid Corp.
- Walgreens (including Duane Reade)
- Walmart (including Sam's Club)

Find a full list of free mask giveaways on the Centers for Disease Control and Prevention website.

"We are pleased to partner with the [Biden] Administration to make N95 masks in varying sizes available free of charge at participating Walgreens locations while supplies last," a spokesperson for Walgreens told Patch.

Walgreens said the mask distribution will continue on a rolling basis in the days and weeks ahead. Participating stores will have signage indicating mask availability.

Last week, the White House announced that 400 million N95 masks would be made available for free to all Americans. The masks are being released from the Strategic National Stockpile. In addition to pharmacies such as Walgreens, they can be picked up at local community health centers.

The nationwide N95 mask distribution is part of a wider response plan that included last week's rollout of a website where Americans can sign up to receive free coronavirus rapid tests, the Associated Press reported.

The CDC updated its face covering guidance Jan. 14, clearly stating that properly fitted N95 and KN95 masks offer the most protection, but it stopped short of recommending them over cloth masks.

CDC Director Dr. Rochelle Walensky said last week the best mask "is the one that you will wear and the one you keep on all day long, that you can tolerate in public indoor settings."

**In California:**

Albertsons Companies, Inc. (including Osco, Jewel-Osco, Albertsons, Albertsons Market, Safeway, Tom Thumb, Star Market, Shaw's, Haggen, Acme, Randalls, Carrs, Market Street, United, Vons, Pavilions, Amigos, Lucky's, Pak n Save, Sav-On)

Costco Wholesale Corp.

CPESN USA, LLC

CVS Pharmacy, Inc. (including Long's)

GeriMed (long-term care and retail pharmacies)

Good Neighbor Pharmacy and AmerisourceBergen Drug Corporation's pharmacy services administrative organization (PSAO), Elevate Provider Network

Health Mart Pharmacies

Innovatix (long-term care pharmacies)

LeaderNET and The Medicine Shoppe Pharmacy, Cardinal Health's PSAOs

Managed Health Care Associates (retail and long-term care pharmacies)

Rite Aid Corp.

The Kroger Co. (including Kroger, Harris Teeter, Fred Meyer, Fry's, Ralphs, King Soopers, Smiths, City Market, Dillons, Mariano's, Pick-n-Save, Copps, Metro Market, QFC)

Topco Associates, LLC (including Acme Fresh Markets, Associated Food Stores, Bashas, Big-Y Pharmacy and Wellness Center, Brookshire's Pharmacy, Super One Pharmacy, FRESH by Brookshire's Pharmacy, Coborn's

Pharmacy, Cash Wise Pharmacy, MarketPlace Pharmacy, Giant Eagle, Hartig Drug Company, King Kullen, Food City Pharmacy, Ingles Pharmacy, Raley's, Bel Air, Nob Hill Pharmacies, Save Mart Pharmacies, Lucky Pharmacies, SpartanNash, Price Chopper, Market 32, Tops Friendly Markets, ShopRite, Wegmans, Weis Markets, Inc.)

Walgreens (including Duane Reade)

Walmart, Inc. (including Sam's Club)

**SAFETY TIPS – ALLEN SHIU – CK Specialty Insurance Assoc.**

[https://www.cdc.gov/rodents/prevent\\_infestations/seal\\_up.html](https://www.cdc.gov/rodents/prevent_infestations/seal_up.html)

# Seal Up!

## Seal up holes inside and outside the home to prevent entry by rodents

Mice can squeeze through a hole the size of a nickel, and rats can squeeze through a hole the size of a half dollar! Prevent rodents from entering the home by checking inside and outside the house for gaps or holes.

### Where to look for gaps or holes inside your home

- Inside, under, and behind kitchen cabinets, refrigerators and stoves.
- Inside closets near the floor corners.
- Around the fireplace.
- Around doors.
- Around the pipes under sinks and washing machines.
- Around the pipes going to hot water heaters and furnaces.
- Around floor vents and dryer vents.
- Inside the attic.
- In the basement or crawl space.
- In the basement and laundry room floor drains.
- Between the floor and wall juncture.



Sealing holes on the exterior of a house.

## Where to look for gaps or holes outside your home

- In the roof among the rafters, gables, and eaves.
- Around windows.
- Around doors.
- Around the foundation
- Attic vents and crawl space vents.
- Under doors.
- Around holes for electrical, plumbing, cable, and gas lines.

Fill small holes with steel wool. Put caulk around the steel wool to keep it in place. Use lath screen or lath metal, cement, hardware cloth, or metal sheeting to fix large holes. These materials can be found at your local hardware store. Fix gaps in trailer skirtings and use flashing around the base of the house. If you do not remember to seal up entry holes in your home, rodents will continue to get inside. Outbuildings and garages should also be sealed to prevent the entrance of rodents.



**SAVE THE DATE:  
June 10-12, 2022**

**CONNECT. ENGAGE. GROW  
YOUR NETWORK.**

You are invited to join us to connect, engage and grow with IAIP's vibrant community of insurance and risk management professionals at the [2022 IAIP International Convention](#) on June 10-12 in Louisville, Kentucky.



**WHAT TO EXPECT**

**Regional Conference Hub:**

Regions 2, 3, 4, 5 and 7 will be joining us in Louisville for their Regional Conferences on Thursday, June 9!

**Condensed Agenda:**

A money and time saver for our members, the agenda will begin on Friday morning and end at 2pm ET on Sunday.



**Sponsorship Opportunities:**

Returning again this year is our Sponsor/Exhibitor referral reward. Submit a referral for a new [convention exhibitor or sponsor](#), and if successful, choose whether you would prefer a free year of international membership or a \$100 discount off 2022 convention registration. [All we need is the contact information](#) - we will do the rest. Any business you work with is a potential sponsor or exhibitor!



## *SFIP Scholarship Program coming soon!*

*The SFIP Chapter will soon be offering scholarship funding to those in the insurance industry and who want to enhance their knowledge with related classes and/or attain an insurance or leadership designation. More to follow in the next few weeks!*

*Stay tuned for details....*





## ***Employment -***

*If anyone has any positions available feel free to free to email either:*

[mmeadows@intactinsurance.com](mailto:mmeadows@intactinsurance.com)

[annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)

***Important Messages from CA Council:***

Hello, Presidents, State Members (don't know who the President is but I know you!), MAL's.

Just a reminder if you haven't already submitted it, we are looking for CWC contestants. We want this to be a speak-off competition. If you know of anyone wanting to compete (or yourself), please complete the application and forward it to my attention. Please share with any member that has taken the CWC course and you feel would be a great contestant for CWC at the Region VII Conference.

Thank you.

Take care and stay safe.

Christine

Christine Chandler Tillett

Region VII RVP

This email is being sent by International Association of Insurance Professionals on behalf of Christine Chandler Tillett / [iaipchristine@gmail.com](mailto:iaipchristine@gmail.com)

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Region VII Members,

Please note that scammers and hackers are on the rise and very active lately. I encourage each member to look at the senders' email addresses prior to responding to emails. Apparently, scammers have taken the names of IAIP members put the name as the header and their email address. They are put using IAIP, folks from IAIP, topics of a quick meeting or discussion in order to get you to respond. DON'T! The only way to tackle this is to block the email address (not the person) and if it went to your company email, report it as phishing and block it.

I was notified by members that I needed them to purchase gift cards, pay invoices, etc. It didn't come from me (if I needed help, I would pick up the phone can call you). So, it had Christine Chandler Tillett and then a random email that is not mine.

Just wanted to alert you all. It is not just happening to me, it is across other regions as well.

Take care and stay safe.

Thank you,

Christine

Christine Chandler Tillett

Region VII Vice President

[iaipchristine@gmail.com](mailto:iaipchristine@gmail.com)

Greetings Region VII.

This is a reminder that the deadline for Region VII award submissions is February 1st

I am resending my email with the info you need to get those submissions to us.

We will be preparing for the HUB Region VII Conference in Louisville, Kentucky on June 9th.

For compliance and consistency, we will keep the timeline as outlined in the Awards Manual.

We wanted to send out a reminder to everyone about the Region VII Awards, which are due by February 1st (02/01/2022).

You can find the submission information and application on the Region VII website -

[https://urldefense.com/v3/http://www.iaipregion7.org;!!KD4-fzcukQ!rF1-hm\\_7KJvQuNsqzR-Xe9Hv5xbUdDogspeOM7DIVAkXQGch2v6z\\_sGWTm3n\\$](https://urldefense.com/v3/http://www.iaipregion7.org;!!KD4-fzcukQ!rF1-hm_7KJvQuNsqzR-Xe9Hv5xbUdDogspeOM7DIVAkXQGch2v6z_sGWTm3n$)

#### Association Awards

Jeffrey Nordhaus Memorial Award for Education

Roy Pasini Memorial Award for Public Relations

E. C. Smith Jr. Memorial Award for Community Action

#### Association of the Year Award

For these four (4) Awards, please email your submissions to Sandy Holmes

Email: [insgds@mtaonline.net](mailto:insgds@mtaonline.net)

#### Individual Awards

##### Member of the Year Award

Please email your submissions to Alison Holmes (2020 Member of the Year recipient)

Email: [aholmes@icwgroup.com](mailto:aholmes@icwgroup.com)

##### Hall of Fame Award

Please email your submissions to Sandy Holmes (2020 Hall of Fame recipient)

Email: [insgds@mtaonline.net](mailto:insgds@mtaonline.net)

I look forward to hearing about the multitudes of submissions received!

If you have any questions or need clarification, you can reach out to the RVP Team or the individuals above.

Best of Luck and I can't wait to see everyone in June.

Sandy Holmes

Region VII Awards Chair

SEND ALL EMAILS DIRECTLY TO Sandra J. Holmes / [insgds@mtaonline.net](mailto:insgds@mtaonline.net)



## Upcoming eLearning

### **Selling Employer Sponsored Group Health Plans**

presented by the Life & Health Special Interest Community

Tuesday, February 15

12:00 PM - 1:00 PM ET

presented by: Life & Health SIC



Do you want to learn more about how to sell group sponsored health plans and upgrades? Join us for a "Train the Trainer" type event focused on successfully navigating employer plans.

You must register for and attend this session to receive credit. This association management course qualifies for one IAIP Education hour for DAE and CIIP designations. You are responsible for adding this course to the professional development section of your IAIP profile in order to receive credit. Please [contact Ashley Vander Wyk](#) for assistance. **Register Today!**

Want to see what else the [Life & Health Special Interest Community](#) is doing?

## **CLP Virtual: Coaching Conversations**

Friday, February 18

3:00 PM - 5:00 PM ET

presented by: Sue Quimby, CPCU, AU, CIC, CPIW, DAE

This course will help you establish the context of a situation and lead a series of coaching conversations that make the individual responsible for proactively defining goals and becoming accountable to their commitments. You will understand how the various aspects of coaching conversations (such as defining the opportunity or problem, analyzing options, and developing an action plan) can motivate and support individuals to help them successfully meet their goals.

This Virtual CLP course is presented in one session of two hours. You must register for and attend the session to receive credit. This course qualifies for two IAIP Education hours for CLP, DAE and CIIP designations. No refunds after purchase.

If you have already purchased this course, please contact Ashley Vander Wyk for assistance. **Register Today!**

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