

*SOUTH BAY ASSOCIATION OF INSURANCE PROFESSIONALS  
September/October 2020 Newsletter*



September/October  
2020  
NEWSLETTER

*Believe*

*Believe* in what you do – Do what you *Believe* in



I hope everyone who was able to attend the SBAIP Installation of Officers & Awards Virtual Zoom Meeting on September 10<sup>th</sup> enjoyed the meeting! Also, a special congratulations to our award winners!

SBAIP hosted an amazing 2020 California Council Meeting virtually on October 9<sup>th</sup> & 10<sup>th</sup>. Taking this on was no small feat, so I would like to extend a special thanks to the SBAIP Members who went the distance to make this happen, including Jody Nishida, Keri Thompson, Margaret Shamshida Lamdagan, Gina Thomas-Patterson & Jennifer Deinert. Moreover, we'd like to thank Council Director Kari Woods; Council Consultant Christine Chandler Tillett; Public Relations Chair Regina Lemanowicz; Assistant Brooke Lesniak & Membership Chair Marcella Beasley who assisted and rooted SBAIP all along the way in bringing this virtual experience to the 63 attendees! And of course we couldn't have pulled it off with out a handful of amazing sponsors! We were able to offer two IAIP education courses, a fabulous Great Gatsby themed Welcome Party, as well as the Saturday meeting including the CWC Speak-Off Competition, Silent Auction, Keynote Speaker, BIDS and Award

Ceremony. Thank you to all who attended and supported us in making this virtual meeting possible!

I hope you continue to stay safe and healthy during these unprecedented times and I really hope you can participate with us virtually as much as possible until we can be together in person again. As always, the SBAIP website is up to date with our pending events at [www.southbayaip.com](http://www.southbayaip.com).

In fellowship,

*Sarah Jane Jara*

Sarah Jane Jara, CLP  
South Bay Association of Insurance Professionals,  
President

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## MEMBER NEWS:

### SEPTEMBER BIRTHDAYS

Carleen Armstrong                      September 3<sup>rd</sup>  
Sarah Kelly                                September 13<sup>th</sup>

### OCTOBER BIRTHDAYS

Susan Haro                                October 13<sup>th</sup>  
Julio Martinez                            October 30<sup>th</sup>  
Margaret S Lamdagan                  October 29<sup>th</sup>

### NOVEMBER BIRTHDAYS

Keri Thompson                          November 17<sup>th</sup>

## MEMBERSHIP

### September Renewal

Saphyna Delgado\*                      September 11<sup>th</sup>  
Mark Jaboe                                September 23<sup>rd</sup>

### October Renewal

Jennifer Deinert-Peterson\*          October 10<sup>th</sup>

### November Renewal

### DON'T FORGET TO RENEW YOUR MEMBERSHIP!

Jennifer Deinert-Peterson

If you have not renewed your membership, please take a moment to renew. I can help you through the process. I would like to encourage each of us to begin to invite potential new members in this upcoming year. Membership has its perks such as various education discounts that can be found on the IAIP website. Thank you all to have renewed. I look forward to seeing you in the near future when we can meet in person.

## WAYS & MEANS/PHILANTHROPY

Let us know of any interesting fundraising events that can benefit our association. Due to the pandemic, our fundraising has dropped below our normal limits.

Any and all ideas are welcome.

## VOLUNTEER TO WORK ON A COMMITTEE

Do you have a hidden talent that could help our Association and its members? See what SBAIP is about. We are always looking for new energy from our members either to chair a committee or assist as a committee member for ByLaws/Parliamentarian, Communications/Public Relations, Hospitality & Reservations, Philanthropy/Ways & Means, Young & New Professional Liaison.

Remember – It takes a Village. If you are interested, please contact Sarah Jane Jara at [sarahjane.jara@redbull.com](mailto:sarahjane.jara@redbull.com)

## COMMUNICATIONS

We are looking for articles which would be of interest to any and all our members whether it be insurance updates for Personal Lines, Commercial Lines, Risk Management, Safety, Claims or Litigation.

Do you have an interesting article or picture you would like to share, please forward to Jody Nishida at [jodynpal@gmail.com](mailto:jodynpal@gmail.com).

If you are interested in learning how the newsletter is put together, please contact Sarah Jane Jara at [sarahjane.jara@redbull.com](mailto:sarahjane.jara@redbull.com) or Jody Nishida at [jodynpal@gmail.com](mailto:jodynpal@gmail.com) for information.

## FUNDRAISING

Did you know you can advertise in our newsletter? Please contact Jody at [jodynpal@gmail.com](mailto:jodynpal@gmail.com) for information.

SBAIP has IAIP bracelets and zipper pulls for sale on our website. [www.southbayaip.com](http://www.southbayaip.com).

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SAVE THE DATE



October

- 9th &** SBAIP 2020 CA COUNCIL MEETING
- 10th** Planning Committee  
Virtual Meeting via Zoom

November

- TBD** SBAIP Board Meeting  
Meeting to discuss the outcome of the  
Virtual 2020 CA Council Meeting & to discuss  
Continuing Education Program

December

- TBD** Annual Christmas Party  
Date, Time and location to be  
determined.

January 2021

- TBD** SBAIP CONTINUING EDUCATION  
PROGRAM  
Watch for information in the upcoming  
newsletters and emails.

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## **Companies Need Strict COVID Rules to Avoid 3<sup>rd</sup>-Party Lawsuits**

**Submitted by: Ryan Soriano**

Article by Mark Powell (Reporter)

Monday, August 31, 2020

Employers that fail to implement and enforce recommended COVID-19 guidelines could open themselves up to potentially expensive litigation, including third-party claims, insurance experts say.

EPIC Insurance Brokers & Consultants and employment law firm Fisher Phillips co-hosted a webinar Friday to advise companies on how to keep their workplaces free of COVID-19 and how to defend themselves against claims and lawsuits if an employee says he got sick on the job.

"It doesn't take much to kind of know where we're at in terms of the tremendous burden being placed on your companies right now," said Bob Yonowitz, partner at the Irvine, California, office of Fisher Phillips. "It is impacting every component of our daily existence."

While most instances of employees falling ill are handled by workers' compensation systems, the COVID-19 pandemic has ushered in third-party claims that could circumvent the normal process and catch some companies off guard, Yonowitz said.

Yonowitz said there are two types of emerging third-party claims:

- Claims for wrongful death by families of COVID-infected employees alleging that employers failed to keep their loved ones safe at work.
- Claims by family members of COVID-infected employees who catch the virus themselves claiming employers failed to keep their family members safe while at work.

An individual worker's claim against an employer would fall under exclusive remedy within the workers' comp system. But a third-party claim would fall outside of the normal process, especially if the claimant alleges the company's behavior directly contributed to a worker or family member contracting the virus, Yonowitz said.

In that case, the claimant would have to show the employer was "wanton and reckless" in putting workers at risk, an extremely high bar to clear.

But companies still should be diligent and transparent in their efforts to prevent outbreaks from occurring, which will help in court, Yonowitz said.

"It's important to show that the company was exercising reasonable care," he said.

Yonowitz said he expects more COVID-related litigation to pour in as the pandemic continues. He said claimants' attorneys will pick through everything a company did – or didn't do – that may have led to workers contracting the virus. "They're going to try and see: did you have posters? Did you have training? Did you do proper cleaning and disinfection? Did you inform others in the workforce when there was a positive case? Yonowitz said. "Were you following all those steps in trying to maintain a safe workplace?"

Common allegations seen in third-party cases include companies failing to implement policies that conform to state directives and failing to provide appropriate safety equipment and adequate training resources.

Employers should also maintain social distancing measures and consistently advise workers of the dangers of COVID-19 and how to avoid them, Yonowitz said.

"It's about training, he said. "It's about making sure that there's adequate masks, that there's adequate protective equipment, that employees are trained on how to use them and when to use them. All these areas can create a greater zone of risks for companies."

Yonowitz said employees could be called to testify as to whether the company had COVID-19 policies and if workers were following them. Plaintiffs' attorneys won't wait to pounce if they see holes in companies safety procedures, he said.

"They're waiting for you to not follow the protocols so they can go ahead and create a whole new cottage industry for themselves on these third-party liability claims," Yonowitz said.

There are a number of ways companies can be proactive, even after a worker tells them they might have caught the virus, said Daniel Kanter, a California attorney who serves as a member of Fisher Phillips' COVID-19 Taskforce.

When a worker says he was exposed to COVID-19, employers should first ask him where he got it, Kanter said. If he says it was probably outside of work, the employer should immediately tell its workers' comp carrier. If the employee can't say for sure where he might have been exposed, the company should ask him to recount the places he has recently been. If the employee recently took a vacation, the company needs to find out where he went and where his normal workstation is in case testing will be necessary, Kanter said.

The more information an employer can learn upfront, the easier it will be to mount a defense to a claim or lawsuit, he said.

Kanter also recommended that companies should give employees health-screening questionnaires.

"Those types of questions are a good tool for keeping potentially infected workers out of the workplace," he said.

If an employee does test positive, his closest-proximity coworkers need to be informed. Privacy concerns should prohibit companies from naming the worker, but coworkers should be told that someone was infected, when it happened, where it happened, whether testing will be necessary and whether the business may face short- or long-term closure, Kanter said.

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## **National Truck Driver Appreciation Week**

**Submitted by Keri Thompson**

Each year in September National Truck Driver Appreciation week is celebrated, this year September 13-19. There are 3.5 million truck drivers in this country, and they go out every day, they work hard, and they are dedicated. They've kept the economy going during the pandemic. They keep America going.

While the pandemic limited in-person celebrations and recognitions, appreciation was shown in more creative ways. Fleet owners gave drivers company logo items, insurance companies surprised truckers at truck stops with free lunches, people of all ages held heart-truck signs in the sides of the roads, and social media posts and hashtags thanked truckers. Throughout September large, nationwide truck stops are offering special deals to truck drivers. As both President Donald Trump and U.S. Secretary of Transportation Elain Chao have both stated, "Thank God for truckers."

"There isn't an American in any community today that isn't impacted by the work of professional truck drivers," added ATA Chairman Randy Guillot. "America's truck drivers provide for our families and uplift our country, often in the face of immense obstacles, and their efforts must never be taken for granted."

<https://trucking.org/news-insights/ata-celebrates-efforts-professional-drivers-during-2020-national-truck-driver>

Only true music fans will get it.



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**FITNESS CHALLENGE**

By Margaret S. Lamdagan, CPCU, CPIW,  
DAE

South Bay AIP – Let’s become FIT Professionals!

The goal is to run 26.2 miles in 31 days, from January 1 through 31, 2020. Record the miles you walk and run and the time spent swimming and elliptical training (20 minutes equals 1 mile). Every 26.2 miles is a marathon. The challenge is complete one or more “marathons”. Challenge yourself to complete as many marathons you can during the 31-day period. Please note on your exercise log how many marathons you completed.

If you don’t run, you can substitute exercise as follows:

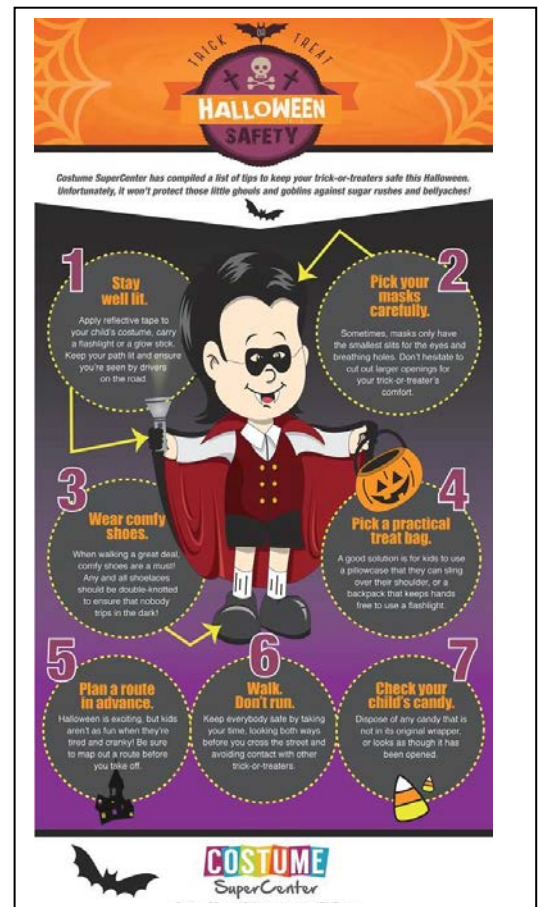
20 minutes of walking = 1 mile

20 minutes of elliptical = 1 mile

20 minutes of spinning bike = 1 mile

20 minutes of swimming laps = 1 mile

Keep your own exercise log with the date, type of exercise and the number of miles ran (if you substitute one of the approved exercises, convert the time to miles on your log).





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20 quick ways to  
motivate *introverts* and  
*extroverts* on your team!

*Some prefer the spotlight and a 3 piece band at their office door...others prefer your undivided attention and a simple thank you note. All employees are not motivated equally. It's up to you, the manager, to find their hot and cold buttons to keep them engaged and performing at their best!*



*Many of these tips are low cost to the company, but high value to the employee!*

1. Create a daily or monthly campaign. Show quick rewards of the goal.
2. "Pass the Buck" - scratch off tickets in a grab bag
3. Unexpected 1/2 day off
4. Theme Days: "Dress like the 70s", "Best Slippers", "Best Sombrero"
5. Post a thank you note on an employee's door
6. "Jeans Day Friday" if you typically have a formal dress policy.
7. Send a handwritten note
8. Give special assignments to people who show initiative
9. Mentorship: Encourage employees to identify specific areas of interest in job-related skills, then arrange for them to spend a day with an in-house "expert."
10. Recognize employees who actively serve the community
11. Have staff vote for top manager, supervisor, employee and rookie of the year
12. Have quarterly potluck lunches
13. Create an "Above and Beyond the Call of Duty" (ABCD) Award
14. Plan a surprise achievement celebration for an employee or group of employees
15. Privately recognize employee's personal needs and challenges
16. Phone it in: work from home for a day
17. Support "flex-friendly" schedules
18. Plan surprise treats such as the ice cream truck, lunch, treats at random times.
19. Treat an employee to lunch
20. Plan "family friendly" events: bowling, softball, trip to the zoo

Get deeper insight into your employee's hot and cold buttons with Omnia Behavioral Assessments!



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## 2020 CALIFORNIA COUNCIL MEETING

October 9<sup>th</sup> & 10<sup>th</sup>

This year's California Council Meeting was hosted by South Bay Association of Insurance Professionals (SBAIP) and was completely out of the ordinary. The meeting was held virtually. Special thanks to our Co-Chairs Sarah Jane Jara & Fredy Rodriguez who took the extra effort and were able learn how to use Zoom and incorporate Microsoft PowerPoint presentations into the meeting.

Friday the 9<sup>th</sup> was filled with various classes which were instructed virtually by Christine Chandler Tillett and Gina Thomas Patterson. Thank you for your time and imparting of your knowledge.

Friday evening brought our virtual Welcome Party – the Great Gatsby. Many of the attendees were dressed in costume with their sequenced headbands and pearls – supplied by SBAIP for the party.

Saturday the 10<sup>th</sup> brought the business meeting with all 10 of the Associations for California participating and having sent a delegate, the IAIP International President, Lauri Oakden-Binder, RWCS, CRIS, CLP, CIIP, IAIP International President Elect, Geraldine Plott, CPCU, FCLA, SCLA, AIC, AIS, ARM, AINS, CIIP, DAE, CLP and our Regional Vice-President, Robin Souza, CPU, CIC, CRM, AFIS, AIS, AIC, AINS, CIIP. In all we had a total of 62 registrations, 11 first timers and a total of 8 members from outside the State of California.

Along with the Confidence While Communicating (CWC) Speak-Off which was pre-recorded and put together to be presented during the meeting. Regina Lemanowitz (IPOC) was our chair and moderator, Kim Cameron (IPOF) was the timekeeper and Sarah Jane Jara (SBAIP) was the zoom liaison. The Contestants were Betsy Johnson from the San Diego

Association of Insurance Professionals and Marcella Beasley, Insurance Professionals of Fresno. Judges consisted of Cecilia Jung, VP of Charles Dunn Company, Jamil Frazier, our keynote speaker, Julie Carbonara, Esq of Langsford & Carbonara, PC. Thank you judges and CWC committee and contestants.

The meeting continued with Association business including the State of the Association Report given by the Region VII Vice-President, Robin Souza, and the California Council Report given by the California Director, Kari Woods.

Jamil Fraizer, our keynot speaker, is a life coach who through his own experiences has become a leader in this field. His talk inspired many at the meeting.

The Council also has several awards that are given out each year. The Awards and the recipients are as follows:

**Member of the Year**

Marcella Beasley, MA, CIC, CISR, CRIS,  
CIP, MLIS, CIIP, CLP, TRIP  
Insurance Associates of Fresno

**Mentor of the Year**

Mary Moore-Campagna, CPCU, AIM,  
ARP, AAM, AAI, AIAF, AIS, CPIW  
Member At Large

**Rookie of the Year**

Lou Ohki  
Insurance Associates of Fresno

**Gayle Reskin Angel Award**

Pat Park  
Insurance Professionals of Santa Barbara

**CWC Speak-Off**

Elizabeth "Betsy" Johnson, CIC, CISR  
San Diego Assoc of Ins Professionals



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### Message from the CA Council Director, Kari Woods

I wanted to tell each and everyone of you "Thank You" for everything, from following Sarah Jane's leadership into this not well traveled path to well executing it passed anyone's imagination. You each put so much thought and true IAIP grit into making this happen and have placed the bar so high that (mark my words). Other associations from across the US will be calling asking for help and advice.

The points that Jamil hit on during our meeting were things you all exhibited. Leadership, letting kindness prevail, asking what is missing, and most of all, suspending your ego to fit into "what's best for us". Thank you!

The kindness that you have shown me is incredible not just putting this Council meeting on for your association but that it was also my very first council meeting and for you to allow me to experience this leaves me incredibly grateful.

You have a great leader in Sarah Jane and work amazingly well as a team.

### 2020 CALIFORNIA COUNCIL The First Timer's Experience. BY Jennifer Deinert-Peterson

The weekend of October 9<sup>th</sup> and 10<sup>th</sup> I attended my first California Council meeting. The theme was the "Roaring 20's". We all know that 2020 has been the year of a pandemic that has forced many events to go virtual. South Bay rose to that challenge, and I was able to help be on the planning team. Here is a little background leading up to the event:

Over the months before the event, we would meet and discuss various details. As the date was approaching, we as a team voted to change the in-person event into a virtual event that would be done via zoom. This would be the first time a California Council meeting would meet in a virtual way. South Bay, with our leader Sarah Jane, pioneered how we would execute the event as there was not step by

step-by-step manual or flow chart for the process. We had weekly zoom calls for the planning process. The South Bay team gathered to collect items for the swag bags, and they were delivered before the virtual event.

The Virtual Event – The first day of the virtual event offered education courses followed by the Roaring 20's Welcome Party. Our swag bags included a beaded necklace and sparkling head band that I wore for the Welcome Party. We came online with our various 20's theme costumes and had our cocktails and mocktails in hand. We played some fun games and networked over the night.

The second day consisted of The First Timers Breakfast meeting where I had the opportunity to meet other First Timers who were attending. Our swag bags consisted of a Starbucks card that was provided by one of the sponsors. We were informed on what to expect during the day. After our meeting, The California Council Meeting started. The meeting was led by Kari Woods, CLP IAIP -California Council Director. We watched the CWC speech competition. Various committees presented, and the delegates from each chapter voted on the documents. Since we were not in person, the Delegates were asked to have their cameras on and microphones on to be counted for the vote. I am a dual member with Orange County and South Bay. I was voted in to be alternate delegate representing Orange County.

During the lunch time period, we were provided a Door Dash gift card to order lunch and have food delivered to our home. This little detail made the virtual event seem like you were attending in person. During lunch, we competed for various gift baskets with the virtual silent auction benefiting the CA Council Trust Fund. After lunch, we had a motivational speaker named Jamil Frazier. Jamil challenged us on FORD – Family, Occupation, Recreation and Dreams. His speech shook me in a positive way. After Jamil's speech, the meeting continued with the remaining agenda items. We had bids for the where the 2023 meeting will be held. There were raffle giveaways, and I was excited to win the First Timers raffle for the 2021 CA Council San Diego registration. I am looking forward to this event to attend in person and meeting everyone from the various chapters in person.

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**2020 CALIFORNIA COUNCIL OF IAIP COMMUNITY ACTION PROJECT**



Each year, over 300 local residents and many businesses, church and community groups and local Long Beach schools unite to create baskets of Thanksgiving meals specifically designated for local area families in need. Our participants reflect the vast diversity of the city of Long Beach. In the months prior to Thanksgiving, our volunteers spend countless hours raising funds, purchasing food and supplies and assembling and delivering the baskets.

Visit our website to see pictures of our 2019 build event and distribution.

<https://www.longbeachbasketbrigade.org/event>

over 20 schools and small groups collected 1500 (and more) of each of the non-perishable items for the baskets:

The LBBB is a 100% volunteer organization that delivers Thanksgiving 1,500-2,000 baskets for families in need with the Long Beach Community. By spreading the word about the mission of the Long Beach Basket Brigade, you directly impact the number of lives that are touched. Thank you.

<https://www.longbeachbasketbrigade.org/donate>

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