

Cover Notes

SPRING 2022

San Francisco Insurance Professionals

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



President's Message

Hello Everyone:

Hope you are enjoying the nice weather & getting back to the new normal & perhaps venturing back to the office. It's certainly an interesting time in our lives.

We are excited to roll out the CA Council registration forms. If you haven't received one let us know. We hope you can join us for education, business meetings, welcome party, award/president's luncheon, wine tasting at Ruby Hills in Livermore & no host bon voyage dinner nearby. California Council 2022 will take place at the lovely Marriot, San Ramon Hotel October 7-8, 2022.



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

Jenny.Schaeffler@sedgwick.com

We hope you can join us. 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!

In August 2022 we plan on having our annual SFIP golf tournament. Stay tuned for more details!

Shout out to SFIP – This year we donated to a very worthy cause

Global Hope 365 1st Annual Walk-A-Thon in Irvine, CA

Global Hope 365 is a 501(c)3 nonprofit organization dedicated to improving the lives of women and girls, locally and worldwide, by advocating for their safety through raising awareness, education, and empowerment. We do this by collaborating with local groups and institutions to help them in solving inequitable practices based on gender. Our focus is on ending harmful practices towards

women and girls such as Child Marriage, Human Trafficking, and other forms of Gender-Based Violence.

Come join us and experience a walk or run through the beautiful city of Irvine along the scenic Jeffrey Open Space Trail. Participants will have the opportunity to choose from a 3K walk or a 5k run.

Take care & stay safe!

Sincerely,

Marie Meadows

SFIP President 2020-2022



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



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

Calendar of Events

Due to the current situation, we have rescheduled several events. We hope to be able to reschedule them soon.

June

20th - 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) know that you will be attending so you can be added to the guest list

TBA - Installation Meeting of New Board

July

TBD - 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) know that you will be attending so you can be added to the guest list

August

Blackout month - No Board Meeting

TBD – possible Annual Golf Tournament

Sept. TBD - 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) know that you will be attending so you can be added to the guest list.

Oct. TBD - 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) know that you will be attending so you can be added to the guest list.

Oct. 7-8th Ca Council Meeting at San Ramon Marriott Hotel. Please check your emails for announcements. We would love to see you attend.

Nov. TBD - 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) know that you will be attending so you can be added to the guest list.

Dec. TBD – Annual Holiday Luncheon
TBD - 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) know that you will be attending so you can be added to the guest list.

January No Virtual Board Meeting

Feb. TBD - 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) know that you will be attending so you can be added to the guest list.

March TBD - 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) know that you will be attending so you can be added to the guest list.

April

TBD - 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) know that you will be attending so you can be added to the guest list.

May

TBD - 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) know that you will be attending so you can be added to the guest list.

President and Officers

PRESIDENT PRESIDENT-ELECT VICE PRESIDENT TREASURER SECRETARY DIRECTOR DIRECTOR DIRECTOR PAST PRESIDENT	MARIE MEADOWS ALLEN SHIU BEN POTTER CASSANDRA YU TINA KONG ALEXIS MAXWELL MARITZA PORTILLO JENNY COLLINS (SCHAEFFLER) ANNETTE ING-FIRMEZA
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2020/22 COMMITTEES

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

		CASSANDRA.YU@STARRCOMPANIES.COM
SAFETY PROGRAMS	ALLEN SHIU	CK SPECIALTY ALLEN.SHIU@CKSPECIALTY.COM
TECHNOLOGY (WEBSITE & COVER NOTES)	MARIE MEADOWS	INTACT INSURANCE MMEADOWS@INTACTINSURANCE.COM

Inquiring Minds – Compiled by Annette Ing-Firmeza

May 2022 - Inquiring Minds Want to Know:

According to recent studies the hazards of the processing of **potato chips** might cause you to eat none! The chemical acrylamide is a cancer-causing chemical that occurs during the processing of potato chips. When carb-rich foods are cooked (no matter if it's baked, fried, roasted or toasted) at temperatures above 212° F, they may contain acrylamide. The production of harmful carcinogens is also a factor in processed potato chips.

Gluten intolerance, also known as celiac disease, is the body's reaction to gliadin, which is a gluten protein found in wheat, rye, and barley. Upwards of 15 percent of Americans suffer with this condition. Symptoms are diarrhea, weight loss, weakness, bone pain, malnutrition, bloating in the abdomen and nutrient deficiencies. If these symptoms are ignored, many could increase their chances of getting gastrointestinal cancer. The best treatment from those who suffer from gluten intolerance is to avoid foods that contain gluten.

If you think you might be gluten sensitive, ask your health care provider to test you. Gluten is present in many sauces, flavorings, and prepared foods, including soy sauce, beer, and frozen French fries. To avoid gluten, you can buy flour and baked goods made of brown rice, almonds, potatoes, quinoa, and other gluten-free grains.

With packaging becoming as flashy as the commercials that try to catch our eye (or stomachs!), the focus needs to be on that little box that tells us the nutritional facts. **Food labels** are there not to scare us about what we might be eating, but more to educate us on what should and should not be in a particular diet. When it comes to reading the label, look and stay away from items that contain high calories, high saturated fats, artificial colors, MSG, preservatives, and especially look for items you may be allergic to.

Knowledge is power when it comes to food. Don't forget to look at the serving size so you can properly decipher the amounts you will be eating.

Halitosis, bad breath forms from odor causing bacteria in the mouth. It can be caused by not brushing your teeth properly, tooth decay, eating certain foods, infections, and gum disease. Try some healthier alternative, instead of breath mints and gum to hide the problem. Some options are chewing mint leaves or parsley, gargling with baking soda in warm water, drinking lemon water or pineapple juice, eating apples daily, eating foods that are rich in zinc, and simply brushing your teeth after every meal.



Spring is an ideal time to clean up your finances, clear out the clutter, and get a fresh start. Maybe you have more money left over at the end of the month and could use a budget tweak. Perhaps you have too many expenses in automatic, or it's time to apply the brakes to your credit card spending. Whatever the reason may be, consider the following seven suggestions to get a better handle on your finances this spring season.

1. Clean Up Your Spending

Whether you call it a budget or a spending plan, you only need to look in the rearview mirror over the past few months and write down your repeating bills and expenses. When you inventory those expenses, assign a priority number from one to three, with one being expenses you must meet to avoid being evicted from your home and three being rather nice to have, but you could live without. Clear out or reduce drastically your level three expenses. For example, that \$70 cable bill is a great candidate for your first cut. Try less expensive streaming services.

2. Clear the Decks and Put Your Savings on Autopilot

That 50 bucks a month you recouped by disconnecting your cable service can now be redirected automatically to your emergency fund.¹ If you don't have an emergency fund to cover at least six months' expenses, you could literally be one or two paychecks away from disaster.

3. Review Your Tax Withholding

You're looking forward to that big tax refund this year. However, what you have actually done is given the U.S. Government a 12-month interest-free loan. Give it to yourself as a monthly upfront paycheck increase. Adjust your withholding for a better balance and slide that extra money into savings or another investment plan.

4. Inventory Your Material Wealth

Dedicate an hour or two to photographing and cataloging your household possessions. Concentrate on the big-ticket items like your furniture and expensive electronics. Write out the approximate amount you paid and when you purchased the piece. As you bring new items into your home, save the receipts and update your inventory.

5. Check Into Your Renter or Home-Owner Insurance

Your spring cleaning should include a complete insurance check-up. Go to your insurance files and this time really read the fine print. Is your coverage adequate to replace everything you inventoried after you followed suggestion #4 above? If you own your home, you probably know that replacement costs have risen everywhere. Make sure you're covered.

Also, it wouldn't hurt to check and possibly upgrade your life insurance, especially if your family has grown or your income has gone up.

6. Plug Into Technology

Let the free and secure technology of your online banking platform keep you on the straight and narrow. Most banking sites have the settings you need to do what you wouldn't do for yourself. Want to receive a warning when your account balance gets too low or your credit card spending is over a set amount? Your bank can do that via email or text message.

7. Get Your Paper Files in Order

For the financial papers you must keep, devise an orderly filing system.² If you're after a more simplistic method, head to your office supply store and buy an expandable folder with month separator tabs. Stash the papers you usually throw away each month in the appropriate month of the folder. When January 2020 rolls around, throw out the papers for January 2019 to make room for the current month.

Finally, remember that bad financial habits come from neglect and passive spending decisions. Spring is the ideal time to get back in the driver's seat and reacquire the big picture. Clear out the clutter and do away with what is not working for you.

<https://www.investopedia.com/articles/personal-finance/040915/how-much-cash-should-i-keep-bank.asp>

<https://www.bhg.com/decorating/storage/organization-basics/how-to-organize-files/>

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There have been so many recent tragedies across the United States in the past year from attending concerts, amusement parks, going to work, churches and schools. What happened to schools being a safe haven for children to learn and churches as a refuge for peace? What happened to being able to come to work and not worry that someone was having a bad day and wanted to commit violence against their colleagues? What happened to being able to attend a concert or an amusement park for entertainment and not having to worry about someone with a hidden agenda trying to make a name for themselves or suffering from anger issues stalking innocent people?

It's bad enough that we need to be vigilant against Hate Crimes, but also we are in a pandemic and have to worry about our health and our loved ones on top of everything else that is happening in the world.

We need to learn to get along and be careful of our surroundings.

Here are a couple of resources to help you and your families cope:

- Talking to children about violence at different ages, from the National Association of School Psychologists (NASP)
- Managing your own distress in the aftermath of a shooting, from the American Psychological Association (APA)

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How do you prevent food poisoning?

Did you know that an estimated 1 in 6 Americans will get sick from food poisoning this year alone? [Food poisoning](#) not only sends 128,000 Americans to the hospital each year—it can also cause long-term health problems. You can help keep your family safe from food poisoning at home by following these four simple steps: **clean**, **separate**, **cook** and, **chill**.

Clean: Wash Hands, Utensils, and Surfaces Often

Germs that can make you sick can survive in many places around your kitchen, including your food, hands, utensils, cutting boards, and countertops.

Wash your hands the right way:

- Use plain soap and water—skip the [antibacterial soap](#)—and scrub the backs of your hands, between your fingers, and under your nails for at least 20 seconds. Need a timer? Hum the “Happy Birthday” song from beginning to end twice.
- Rinse hands, then dry with a clean towel.
- [Wash your hands](#) often, especially during these key times when germs can spread:
 - **Before, during, and after** preparing food
 - **After** handling raw meat, poultry, seafood, or their juices, or uncooked eggs
 - **Before** eating
 - **After** using the toilet
 - **After** changing diapers or cleaning up a child who has used the toilet
 - **After** touching an animal, animal feed, or animal waste
 - **After** touching garbage
 - **Before** and **after** caring for someone who is sick
 - **Before** and **after** treating a cut or wound
 - **After** blowing your nose, coughing, or sneezing
 - **After** handling pet food or pet treats.

Wash surfaces and utensils after each use:

- Wash cutting boards, dishes, utensils, and countertops with hot, soapy water, especially after they’ve held raw meat, poultry, seafood, or eggs.
- Wash dish cloths often in the hot cycle of your washing machine.

Wash fruits and vegetables, but not meat, poultry, or eggs:

- Rinse [fruits and vegetables](#) under running water without soap, bleach, or commercial produce washes.
- Rinse [fruits and vegetables](#) before peeling, removing skin, or cutting away any damaged or bruised areas.
- Scrub firm produce like melons or cucumbers with a clean produce brush.
- Dry produce with a paper towel or clean cloth towel.
- Don’t wash meat, poultry, eggs, or seafood to avoid spreading harmful germs around your kitchen.

- Produce labeled as “pre-washed” does not need to be washed again.

Additional Information:

[Food Safety Quick Tips: Clean](#) (FDA)

[Cleanliness Helps Prevent Foodborne Illness](#) (USDA)

Separate: Don't Cross Contaminate

Use separate cutting boards and plates for produce, meat, poultry, seafood, and eggs:

- Use one cutting board for fresh produce or other foods that won't be cooked before they're eaten, and another for raw meat, poultry, or seafood. Replace them when they are worn.
- Use separate plates and utensils for cooked and raw foods.
- Use hot, soapy water to thoroughly wash plates, utensils, and cutting boards that touched raw meat, poultry, seafood, eggs, or flour.

Keep certain types of food separate:

- In your shopping cart, separate raw meat, poultry, seafood, and eggs from other foods and place packages of raw meat, poultry, and seafood in plastic bags if available. When you check out, place raw meat, poultry, and seafood in separate bags from other foods.
- At home, place raw meat, poultry, and seafood in containers or sealed, leakproof plastic bags. Freeze them if you're not planning to use them within a few days.
- In the fridge, keep eggs in their original carton and store them in the main compartment—not in the door.

Additional Information:

[Food Safety Quick Tips: Separate](#) (FDA)

[Be Smart. Keep Foods Apart. Don't Cross-Contaminate.](#) (USDA)

Cook to the Right Temperature

Food is safely cooked when the internal temperature is high enough to kill germs that can make you sick:

- Use a food thermometer to be sure your food is safe. When you think [your food is done](#), place the food thermometer in the thickest part of the food, making sure not to touch bone, fat, or gristle.
- Refer to our [Minimum Cooking Temperatures Chart](#) to be sure your foods have reached a safe temperature.

Keep food hot (140°F or above) after cooking:

If you're not serving food right after cooking, keep it out of the temperature danger zone (between 40°F -140°F) where germs grow rapidly by using a heat source like a chafing dish, warming tray, or [slow cooker](#).

Microwave food thoroughly (165°F or above):

- Read package directions for cooking and follow them exactly to make sure food is thoroughly cooked.
- If the food label says, “Let stand for x minutes after cooking,” follow the directions — letting microwaved food sit for a few minutes allows food to cook thoroughly as colder areas absorb heat from hotter areas.
- Stir food in the middle of heating. Follow package directions for commercially prepared frozen food; some are not designed to be stirred while heating.

Follow special guidelines for barbeques and smokers:

- [Barbeque Basics: Tips to Prevent Foodborne Illness](#) (FDA)
- [Smoking Meat and Poultry](#) (USDA)

Additional Information:

[Food Safety Quick Tips: Cook](#) (FDA)

[Grilling and Food Safety](#) (USDA)

[Kitchen Thermometers](#) (USDA)

Chill: Refrigerate and Freeze Food Properly

Refrigerate perishable foods within 2 hours:

- Bacteria that cause food poisoning multiply quickest between 40°F and 140°F.
- Your refrigerator should be set to 40°F or below and your freezer to 0°F or below. Use an appliance thermometer to be sure.
- Never leave perishable foods out of refrigeration for more than 2 hours. If the food is exposed to temperatures above 90°F (like a hot car or summer picnic), refrigerate it within 1 hour.
- Leftovers should be placed in shallow containers and refrigerated promptly to allow quick cooling.
- Never [thaw](#) or marinate foods on the counter. The safest way to thaw or marinate meat, poultry, and seafood is in the refrigerator.
- [Freezing](#) does not destroy harmful germs, but it does keep food safe until you can cook it.
- Know when to throw out food by checking our [Safe Storage Times chart](#). Be sure you throw food out before harmful bacteria grow.



Retirement is a Graduation!

It seems like once a week during May and June we open our mailbox and find invitations. Some are wedding invitations, but most are invitations from parents and students sharing the wonderful news of graduations. Graduations from kindergarten to college and beyond. The excitement of embarking on a brand new path and transitioning into a new life phase is evident and we are excited for them.

What about the other class of graduates? I am talking about retirees. Retirement is a graduation of its own kind with a similar transition from one phase of life to another.

Retirement is not the end for us, in fact the fun is just starting. No alarm clocks, no traffic jams and doctor appointments during the day without having to take PTO. And let's not forget early bird specials and senior discounts. Ross on Tuesdays—I'm there.

Retirement is not the time to stop learning. Retirement is the best time to step up our volunteering efforts.

Despite what you may have heard, the ability to learn new things doesn't diminish with age. If anything, the potential for learning continues to expand. That's because your brain never stops growing as long as you continue to use it. So, stay curious and continue challenging the way you think.

The benefits of lifelong learning are too good to pass up.

- It improves communication skills
- It improves physical health
- It improves self-confidence
- It strengthens mental capabilities

Whether it's finding stimulating ways to spend your days, learning a new skill, or playing new games, puzzles, or sports, it's important to keep challenging your brain after you've retired. The more active you keep your brain, the better you'll protect yourself from cognitive decline or memory problems.

Henry Ford once said, "Anyone who stops learning is old, whether at 20 or 80. Anyone who keeps learning stays young."

Keeping your brain engaged and active, no matter your age, is about embracing a passion for education and taking opportunities to develop new skills. IAIP offers many educational opportunities and it is in our best interest to take advantage of them.

- Take online courses
- Apply for scholarships to start or continue a designation

- Attend association events that offer speakers on interesting topics

One of the best ways to **learn** is to teach others. Sign up to be a mentor or a mentee. Share your expertise by teaching a class. Volunteer to serve on a committee at the local, council, regional or international level. Volunteering and helping others is a great way to decrease stress.

Volunteering helps bridge the generation gap. By interacting with younger generations, you are able to share important life lessons. On the flip side, younger generations are able to teach us new ways of looking at life.

Volunteering makes you feel like you have more time. Giving others your time can make your time feel more affluent. A study done at Wharton College found that people who give their time felt more capable, confident and useful. Since they were able to accomplish one thing, they feel they will easily accomplish tasks in the future. So, even though realistically they have less time, they feel as though they have more time. Similarly, those who donate their money feel like they are wealthier.

Volunteering is good for mental health. Volunteering keeps the brain active, which contributes to a person's cognitive health. The National Institute on Aging reported that participating in activities that are meaningful and productive may lower the risk of dementia and other health problems in seniors.

Volunteering helps prevent isolation and depression. While getting out of the house is important at any age, research found that volunteering can have positive effects on a person's psychological health. In a study done by the Corporation for National and Community Service, researchers found that individuals who engaged in volunteering activities experienced a shorter course of depression than those who did not volunteer. Volunteering provides a sense of purpose and accomplishment.

Volunteering promotes physical activity. Physical activity remains an important role in positive health outcomes through the oldest ages. Whether that activity is helping with a local sports team or walking around your neighborhood while volunteering as a companion, maintaining a healthy level of fitness helps fend off diseases as you age. Follow the FIT Task Force for tips on how to stay active and sign up for challenges.

Find an activity you're passionate about. Volunteering is best for all parties involved when you are doing something you enjoy. Whether you just retired or are in your later years, there is an opportunity out there for you. IAIP is my passion. IAIP membership offers so many opportunities to stay active and involved. Continued learning and volunteering is good for our health and our happiness. **We are Retired ... Not Expired!**

Regina Lemanowicz, CLP has been an active member since 2002. She is a member of the San Diego Association of Insurance Professionals and holds a dual membership in the Insurance Professionals of Orange County. Regina retired in 2014 after 35 years in the insurance industry. Prior to retirement she was licensed in Virginia, New Jersey, Indiana and Pennsylvania before relocating to Southern California in 1998. Regina has served in every local officer position. She is Awards and Bulletin Chair and Membership Co-Chair for SDAIP. She is a past CD and RVP Assistant. She is a committee member on the Marketing & Publications Task Force. Her current roles are CA Council Public Relations Chair and Region VII Marketing Director.

[International Association of Insurance Professionals \(IAIP\)](#) | One Glenlake Parkway NE,
Suite 1200 | Atlanta, GA 30328



Save the Date!

2022 IAIP CA Council Meeting

Please plan to join us in the Bay Area
October 6-8, 2022 at the San Ramon Marriott
celebrating the Day of the Dead

Hotel check in on Oct. 6th | Classes & business sessions on Oct. 7th & 8th

More details to follow



International Association of Insurance Professionals



2022 CA Council Meeting – October 7-8, 2022

Hotel Info: San Ramon Marriott, 2600 Bishop Dr., San Ramon, CA

Host: San Francisco Insurance Professionals

Registration Form – “Join Our Crew in 2022”

Registrant Information (Please Type or Print CLEARLY) – Attach your Business Card, if applicable.

Name	
Pronouns	<input type="checkbox"/> she/her/hers <input type="checkbox"/> he/him/his <input type="checkbox"/> them/they/theirs Add to Badge? <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer / Job Title	
Mailing Address	<input type="checkbox"/> Work <input type="checkbox"/> Home
Phone Number	<input type="checkbox"/> Cell <input type="checkbox"/> Other
E-Mail Address	<input type="checkbox"/> Work <input type="checkbox"/> Home
Emergency Contact Name & Relationship / Phone #	
Insurance Lic # *Need for CE	State Licensed: IAIP Member #
State & Association or MAL	<input type="checkbox"/> MAL
Designations	
Guest Name for badge	
Any dietary / ADA restrictions?	<input type="checkbox"/> Yes <input type="checkbox"/> No Description:

Ribbons (Select ALL that Apply)

<input type="checkbox"/>	Delegate	<input type="checkbox"/>	Alternate Delegate	<input type="checkbox"/>	Int'l Officer	<input type="checkbox"/>	Assistant
<input type="checkbox"/>	Council Director	<input type="checkbox"/>	Gold Timer (members only)	<input type="checkbox"/>	Young/New Professional (YNP)	<input type="checkbox"/>	First Timer (members only)
<input type="checkbox"/>	Past Council Director	<input type="checkbox"/>	Past Int'l Officer	<input type="checkbox"/>	Current RVP	<input type="checkbox"/>	Task Force Member
<input type="checkbox"/>	Local President	<input type="checkbox"/>	CWC Contestant	<input type="checkbox"/>	Past Regional Officer	<input type="checkbox"/>	Instructor
<input type="checkbox"/>	CPIW/CPIM/CIIP	<input type="checkbox"/>	DAE	<input type="checkbox"/>	Guest	<input type="checkbox"/>	Speaker
<input type="checkbox"/>	CLP	<input type="checkbox"/>	MAL	<input type="checkbox"/>	Host Association	<input type="checkbox"/>	Exhibitor/Vendor

Registration Fee and Event Fees:

Description	Cost	Quantity	Total Price
Registration per person – received before August 1, 2022	\$125.00		
Registration per person-received after August 1, 2022	\$150.00		
Exhibitor Table	\$75.00		
Fundraising Table (IAIP Members only) tables are limited to first four associations – must be hosting future Council Meeting or Regional Conference - 4 Available	Free		
Additional Guest – Welcome Party on Friday Night	\$75.00		
Additional Guest – Saturday Recognition & Awards Luncheon	\$60.00		
Saturday-October 8 – Wine Tasting at Ruby Hill Winery – Per Person	\$25.00		
Saturday-October 8 – Bon Voyage Dinner – No Host – Location TBD	No Host		
Total All			

Full Member Registration includes Education Classes (*CLP materials extra) & all Conference Events: Friday Welcome Party and Saturday Leadership & Awards Lunch. Event tickets are available for guests at an additional cost noted above.



2022 CA Council Meeting – October 7-8, 2022

Hotel Info: San Ramon Marriott, 2600 Bishop Dr., San Ramon, CA

Host: San Francisco Insurance Professionals

Registration Form – “Join Our Crew in 2022”

Payment Methods

Check (w/copy of registration form) made payable to **SFIP** and **Mail to:** SFIP c/o Rae Lynn Zachary, 130 De Normandie Way, Martinez, CA 94553 **NOTE: A \$25 FEE WILL BE CHARGED FOR ALL RETURNED CHECKS.**

CREDIT CARD PAYMENT: Send an e-mail to inslifer21@gmail.com and Rae Lynn will send you an invoice

REFUND POLICY: No Refunds on cancellations after September 1, 2022 To receive a full refund, the request must be in writing and received on or before September 1, 2022

EDUCATION & EVENT OPTIONS – October 7, 2022 – See page 3 for complete Course details.

Pick	Time	Description	Instructor/Organizer	CE Credits?	Cost
FRIDAY – OCTOBER 7, 2022					
<input type="checkbox"/>	8 AM TO 12 PM	Advanced CLP – Resilience	Tish Riley, CIIP, DAE, CLP	No	Class Free \$ Student Guide from IAIP \$80
<input type="checkbox"/>	8 AM TO 11 AM	Ethics in the Workplace	Gina Thomas Patterson, CISR-Elite, CPW, CLP, DAE	Yes -3 in CA	No Cost for CE \$25 Student Guide if taking for IAIP Credit towards a designation
<input type="checkbox"/>	8:45 AM TO 9:45 AM	Handling Crisis Mode During and After the Pandemic	Christine Chandler Tillet, aPHR, CLP, CDP, CRIS, TRlp, MLIS, CIIP	No	No Cost
<input type="checkbox"/>	9 AM TO 12 PM	Day of the Dead Mask Decorating	Regina Lemanowicz	No	No Cost – Just bring your enthusiasm and creativity
<input type="checkbox"/>	10 AM TO 12 PM	Everything You Ever Wanted to Know About Business Interruption (but were afraid to ask)	Tim Larsen, Assoc. General Counsel - Greenspan	Yes – 2 in CA	No Cost
<input type="checkbox"/>	5 PM TO 6 PM	Day of the Dead Mask Decorating	Regina Lemanowicz	No	No Cost – Just bring your enthusiasm and creativity
SATURDAY – OCTOBER 8, 2022					
<input type="checkbox"/>	3 PM TO 4 PM	Ruby Hill Winery – Tasting	Host Association		\$25 Per Person
<input type="checkbox"/>	5 PM TO 7:30 PM	Bon Voyage Dinner - Location TBD	Host Association		No Host

The CLP class student guide must be purchased at www.internationalinsuranceprofessionals.org, prior to class



2022 CA Council Meeting – October 7-8, 2022

Hotel Info: San Ramon Marriott, 2600 Bishop Dr., San Ramon, CA

Host: San Francisco Insurance Professionals

Registration Form – “Join Our Crew in 2022”

EDUCATION OPTIONS – October 7, 2022

8 AM – 12 PM – **ADVANCED CLP – RESILIENCE**

Instructor: Tish Riley, CIIP, DAE, CLP

Resilience is the process of bouncing back after adversity. Having resilience doesn't mean you can prevent adversity, but that you can bounce back from difficult circumstances and experiences. Resilience is not extraordinary or unattainable; everyone can learn how to build resilience. Staying firm and flexible is the key. We'll look at where you want to be firm and how you want to be flexible when faced with events that shake you. Successful completion of this course will increase your knowledge and ability to bounce back from adversity, build your self-esteem as a foundation of resilience, make and maintain connections to build resilience, accept and embrace change, use flexible thinking to overcome obstacles, and implement stress management and relaxation strategies to maintain resilience. Online post-exam included in price. This course qualifies for four IAIP Education hours for CLP renewal, and the CLP-A designation.

The CLP class student guide must be purchased at www.internationalinsuranceprofessionals.org, prior to class

8 AM TO 11 AM - **ETHICS IN THE WORKPLACE (3 CE- CA)**

Instructor: Gina Thomas Patterson, CISR Elite, CPIW, DAE, CLP - Roanoke Insurance Group, Inc.

Being ethical does not mean following your feelings. Your feelings can misdirect you. In this course you will explore how workplace ethics should be developed, how to create the standards and policies that support them and how to deal with problems where ethics are concerned.

If taking class for IAIP credits students must purchase class materials from the IAIP website. Contact instructor for additional hour required for IAIP credits. No need to purchase class materials for CE credits only.

8:45 AM TO 9:45 AM - **HANDLING CRISIS MODE DURING AND AFTER THE PANDEMIC**

Instructor: Christine Chandler Tillett, aPHR, CLP, CDP, CRIS, TRIP, MLIS, CIIP - Charles Dunn Company

In normal times companies face numerous improbabilities of varying significance and can handle these in a number of ways. Managers deal with challenges by relying on traditional standard processes. These are designed to reduce uncertainty and support estimated bets to manage the risks. In a crisis such as the pandemic, however, uncertainty can reach extreme levels, and the normal way of working becomes overtaxed and standard processes, thrown out the window. So, how do we handle crisis mode during these times? Then, what about afterward, when coming out of the pandemic, what is the aftermath and how do we handle it.

10 AM TO 12 PM - **“EVERYTHING YOU EVER WANTED TO KNOW ABOUT BUSINESS INTERRUPTION (BUT WERE AFRAID TO ASK)” - (2 CE- CA)**

Instructor: Tim Larson, Associate General Counsel – The Greenspan Co./Adjusters International

This course begins with foundational business interruption concepts. Building on the basics, Tim will then delve into more nuanced aspects of BI claims, covering a broad swath of real-world scenarios, illustrated with stories from the trenches. A few of the concepts included in this course:

1. What does “fully covered” mean; 2. Applying coinsurance - what values should be used; 3. Ordinary payroll exclusions - what is ordinary payroll; 4. Reclassifying asset purchases as expenses; 5. And much more



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LEISURE/MEALS

The Friday Night Welcome Party, Saturday Continental Breakfast and Saturday Leadership & Awards Lunch are included in your registration fee. All other meals are on your own.

For any meals not included, Bishop Grill is in the hotel and there are a number of restaurants in the shopping mall located next to the hotel.

COMMUNITY ACTION PROJECT - FBI Citizens Academy Alumni Association - The mission of the association is to foster the special connection between FBI Citizen Academy graduates and the FBI in working for an informed and safer community. Some of the organizations the SF Bay chapter collaborates with are:

HEART (Human Empowerment Art) an art contest initiative by the FBI, Consulate General of Mexico, Love Never Fails, SF Collaborative Against Human Trafficking and Coalition to End Human Trafficking. Their members also volunteer annually with Freedom House's Gala to raise funds to support shelter operation for victims of human trafficking. <https://fbisfcaaa.org/>

SILENT AUCTION THEME: ROAD TRIP!!

Bring a backpack or travel tote loaded with all the items for a great road trip. No baskets please, the idea is the winner can just grab and go! Please include a description of the contents of your offering as well as an estimated value. Please deliver your auction item to The Welcome Party room by 5:30 pm Friday Night

ATTIRE

Dress for all seminars and business meetings will be Business Casual – no jeans or shorts

Friday Welcome Party – “Day of the Dead” - Wear your best DOTD Costume or Business Casual Attire

Saturday Leadership & Awards Lunch – “Road to Resilience” – Business Casual Attire

CLIMATE Average daytime temperature in October is in the upper 70's to low 80's with the evening temperature in the mid 60's. Meeting rooms can be very cold, bring a sweater or wrap!

HOTEL INFORMATION

San Ramon Marriott, 2600 Bishop Drive, San Ramon, CA 94583

✳ Note: This is a Pet Friendly Hotel!!

Room Rate: \$149 per night - Available October 6 to 9, 2022

Last date to book at the conference rate: September 8, 2022

To make your reservations online use this link: [Book your group rate for SFIP Oct2022](#)

Or call the hotel at: 925-867-9200 and use the code: SFIP Oct2022



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AGENDA AT A GLANCE

Activity	Time	Room
Thursday, October 6, 2022		
Check into Hotel		
Friday, October 7, 2022		
Registration / Credentials	7 am to 1 pm	After 1 pm – Visit the Hospitality Suite
Education Sessions	8 am to 12 pm	Various Rooms
Day of the Dead Mask Decorating	9 am to 12 pm and 5 pm to 6 pm	
Lunch on Your Own	12 pm to 1 pm	
First Business Session – Including CWC Speak-Off	1 pm to 4:30 pm	
Delegates Briefing - ALL DELEGATES AND ALTERNATES Must attend	4:30 pm to 5 pm	
Welcome Party – “Day of the Dead”, Exhibitors & Silent Auction	6 pm to 10 pm	
Saturday, October 8, 2022		
Breakfast – Hotel	7 am to 8 am	
Second Business Session	8 am to 2 pm	
Leadership & Awards Lunch – “Road to Resilience”	12 pm to 2 pm	
Ruby Hills Wine Tasting – at the Winery	3 pm to 4 pm	Ruby Hills Winery
No Host - Bon Voyage Dinner	5 pm to 7:30 pm	Location TBD



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AREA GUIDE:

- There is a shopping center adjoining the hotel – The Shops at Bishop Ranch, including a Target and Whole Foods Market and lots of dining options.
- Two small casinos within 20 miles – The Park West 580 and Livermore; A much larger casino, The Graton Resort & Casino in Rohnert Park is 77 miles away
- Close to multiple wineries in the Livermore Valley Area - <https://www.lvwine.org/>
NOTE: If you plan on doing wine tasting, reservations are required and there is a fee for tastings that varies by winery, typically less than \$25. Be sure to ask if they credit the tasting fee if you purchase wine.
- San Francisco is approximately 35 miles from the hotel:
 - An easy BART ride away. Fare from Dublin/Pleasanton BART to EMBARCADERO in San Francisco is: \$13.20 Roundtrip. To see when the trains run, use this link: <https://www.bart.gov/planner> and you can use the Muni Bus system to get to Tourist areas like Pier 39, Fisherman's Wharf or Golden Gate Park - <https://www.sfmta.com/getting-around-san-francisco>
You can also purchase a Visitor Passport - <https://www.sfmta.com/fares/1-day-visitor-passport> which allows you to ride the buses and cable cars all day for a flat fee of \$13.00 (FYI just one way on a cable car is \$8.00 regular fare)
 - If you have a car you can drive into the city, just be aware – the Toll for the Bay Bridge is \$7.00 and parking in SF be expensive, depending on where you go it can be as high as \$50 (Pier 39 is \$10 an hour weekdays and \$12 an hour on weekends). Fisherman's Wharf is up to \$35.
 - If you do want to explore San Francisco check out: <https://www.sftravel.com/>
- St. Helena in Napa Wine Country is approximately 70 miles from the hotel and has great wineries, restaurants, and shops. <https://www.sthelena.com/>
NOTE: If you plan on doing wine tasting, reservations are required and there is a fee for tastings that varies by winery and typically more expensive than the Livermore wineries up to \$50 or more depending on the experience selected. Be sure to ask if they credit the tasting fee if you purchase wine.

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

annette.ing-firmeza@aon.com



Commercial Lines Account Manager

We are seeking a qualified Account Manager for the Small Commercial Department.

The Account Manager will be the primary organizer of a commercial insurance book of business. This includes day to day servicing, through the renewal process, including any required marketing, as well as identifying account development opportunities. The Account Manager should be able to work independently to resolve customer issues with minimal assistance.

The successful candidate will hold a valid California Fire & Casualty License, and possess these essential qualifications:

- Minimum of 3 years recent experience in the property & casualty department of a brokerage firm handling a book of business;
- Thorough understanding of Commercial Lines coverage and related laws, codes, regulations, insurance terminology and concepts;
- Commercial online rating programs;
- Excellent communication, written and verbal skills, and good attitude;
- Good mathematical and calculating capability;
- Ability to work well in a team environment;
- Proficient in MS Word, Excel, PowerPoint, Outlook, Applied;
- Excellent time management and organizational skills;
- Ability to multi-task and meet deadlines;
- Work accuracy;
- A commitment to total client satisfaction;
- Bachelor's degree with an emphasis on business or insurance preferred

Interested candidates apply directly at abarbacioru@andreini.com or at (650) 378 4262.

Andreini & Company is an equal opportunity employer.

Andreini & Company – Employee Benefits Division

We invite qualified candidates to apply for a position with one of the largest privately held brokerage firms in the country. Since 1951, Andreini & Company www.andreini.com has provided comprehensive insurance programs and individual policies to every major industry segment.

We are looking for an Account Manager for the Employee Benefits Division.

The ideal candidate will provide strategic relationship management and consultative services as well as act as client liaison for Andreini & Company.

The requirements listed below are representative of the knowledge, skill and/or ability required.

The position is responsible for the day-to-day servicing of an assigned book of business.

Requirements:

- Minimum of 5 years recent experience in mid-size brokerage or carrier;
- Full knowledge of Employee Benefits lines of coverage and services;
- Display strong financial background and understanding of financial underwriting concepts as well as analytical knowledge related to Employee Benefits;
- Advanced knowledge of navigating the Internet as well as various Microsoft Office programs to include Windows, Outlook, Word, PowerPoint, Publisher and Excel;
- Familiar with Benefits Administration System and Carrier integration-set up and maintenance;
- Strong attention to detail and time management abilities;
- Willingness to travel;
- Ability to prepare presentations and present at Open Enrollment Meetings
- Valid California Driver License;
- Active California Life and Health License;
- Advanced professional designations such as CEBS, GBA, PHR and CLU preferred.

Andreini & Company is an equal opportunity employer.

Commercial Lines Senior Account Coordinator

We are seeking an experienced Account Coordinator for our South Coast Metro branch office.

Job Summary The Account Coordinator will be responsible for day to day servicing a book of accounts and marketing of renewals as well as to provide general administrative support to the Commercial Lines Department.

Primary Functions/Basic Duties

- Service an assigned book of business;
- Order Interim Loss Runs;
- Submit application online to identified insurers for new business and renewal business; submit renewals no less than 90 days before effective date: quote risk as the insurer's online system allows;
- Update applications in TAM as part of the renewal and/or change request procedures;
- Process endorsements including invoicing.
- Update Excel spreadsheets as instructed for certain clients;
- Process renewal invoicing as instructed for certain clients;
- Order MVR reports and/or Process Auto ID Cards in the event a Technical Assistant is not available;
- Pull policies and endorsement documents from insurers' online systems;
- Assemble and bind proposals/summaries;
- Attend team meetings and training sessions as required;
- Manage open activities to meet appropriate timeframes as outlined in the workflow procedures manual;
- Process assigned transactions properly as outlined in the workflow procedure manual including but not limited to activity management and file attachment;
- Process exception report corrections within 2 business days;
- Issue Certificates of Insurance accurately no later than within 24 hours of receipt; ideally within 2 hours;
- Process exception report correction within 2 business days;
- Go into office 1-2 days/week to open and scan mail (if any); inventory and order supplies, assure personal protective supplies are readily available around the office;
- Perform other administrative tasks as assigned by Branch Manager.

Additional Responsibilities

- As required

Qualifications/Requirements

Skills/Competencies:

- One to two years of clerical experience, preferably in the insurance area
- Excellent organizational and communication skills
- Ability to prioritize multiple tasks
- Ability to coordinate workload of department
- Excellent MS Word and Excel skills, DOS experience preferred

Education/Certification: Insurance License, required. Desirable: High School Diploma or AA Degree/Certification

Andreini & Company is an equal opportunity employer.

