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Deadline for Submissions
Articles, Events, Announcements and other contributions for Cover Notes must be received by the 15th for publication in next month’s issue. Submissions can be in a Microsoft Word (.doc), Portable Document File (.pdf) file format, or in plain text. Submissions should be formatted for letter-sized paper in the portrait orientation. Please note, submissions may be edited for content, format, fit, style, etc.

To submit an item, please email covernotes@sfcnaiw.com

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President’s Message
By Roberta L. Gonzalez, 2015-2016 President

If you are like me and a few others, you are probably saying, "where did the year go?" It sure doesn't seem like an entire eleven months has flown by, but it has, and 2016 will be arriving in a few short weeks.

However, before we lose our train of thought and think about our 2016 resolutions let's focus on providing a helping hand to those less fortunate, that we try to make sure each child has a magical Christmas and that each family is warm and full this holiday season.

Please be sure to join us for our annual Holiday Party on December 15th at L'Olivier (see flyer for details) which is being chaired by our lovely President-Elect Karen Moore and her helpful elves: Maria, Annette & Ramona. This year we will be supporting CASA (Court Appointed Special Advocate) as our charity. Please be sure to RSVP and bring your friends and colleagues for a few hours of holiday fun and of course for a few photo ops with Santa.

Happy Holidays, Feliz Navidad, Seng Dan Fai Lok, Maligayang Pasko and Buon Natale!

In fellowship,

Roberta L. Gonzalez
| DEC | **Happy Birthday to all members with December birthdays!**
1st – **Board Meeting** at Sweet and Baker Offices – 44 Second Street, SF - All members are welcome to attend, just let Roberta Gonzalez know that you will be attending so you can be added to the guest list.
6th – **Join Annette Ing-Firmeza for a volunteer opportunity at the Asian Art Museum** – Looking East Exhibit (see flyer for details), Contact Annette if you are interested.
25th – **Christmas Day** |

| JAN 2016 | 1st – **New Years Day** – Have a Safe and Happy Holiday
3rd – **Join Annette Ing-Firmeza for a volunteer opportunity at the Asian Art Museum**. Contact Annette if you are interested.
5th - **Board Meeting** at Sweet and Baker Offices – 44 Second Street, SF - All members are welcome to attend, just let Roberta Gonzalez know that you will be attending so you can be added to the guest list.
6th – **CWC Class Begins** – Five 2-Hour Sessions on Wednesday Evenings – See flyer for details and register soon as space is limited.
19th – **General Lunch** at E&O Kitchen and Bar – Details to Follow |

| FEB | 2nd - **Board Meeting** at Sweet and Baker Offices – 44 Second Street, SF - All members are welcome to attend, just let Roberta Gonzalez know that you will be attending so you can be added to the guest list.
7th – **Join Annette Ing-Firmeza for a volunteer opportunity at the Asian Art Museum**. Contact Annette if you are interested.
14th – **Valentine's Day**
15th – **President's Day**
16th – **General Lunch** – Details to Follow
29th – **Leap Day** |

| MAR | 1st - **Board Meeting** at Sweet and Baker Offices – 44 Second Street, SF - All members are welcome to attend, just let Roberta Gonzalez know that you will be attending so you can be added to the guest list.
15th – **General Lunch** – Details to Follow – Nominating Committee to announce proposed slate of officers for the 2016-2017 term.
17th – **St. Patrick's Day**
27th – **Easter** |
| **APR** | **5th - Board Meeting** at Sweet and Baker Offices – 44 Second Street, SF - All members are welcome to attend, just let Roberta Gonzalez know that you will be attending so you can be added to the guest list.  
**19th – Association Annual Business Meeting** - Election of 2016-2017 Officers and Board – Members are HIGHLY Encouraged to attend as we need a quorum for the voting. |
| ------- | --------------------------------------------------- |
| **MAY** | **3rd – Board Meeting** at Sweet and Baker Offices – 44 Second Street, SF - All members are welcome to attend, just let Roberta Gonzalez know that you will be attending so you can be added to the guest list.  
**8th – Mother’s Day**  
**19th – SAVE THE DATE – Annual May Luncheon** – Details to follow  
**30th – Memorial Day** |

For information about other local IAIP Chapters’ events, check the California Council calendar at [http://caciaip.org/events](http://caciaip.org/events)
Announcements

**Keep the Roster Up-to-Date**
Please help update our Roster by advising us of any changes/corrections. If you are a member and would like a copy of our roster, contact Annette Ing-Firmeza at annette.ing-firmeza@aon.com and 415-486-7275. Please send all corrections/updates to her. Please take special care in completing the “Specialty Field” column by indicating “Account Manager Construction” instead of just “Account Manager.”

**Want to know what’s happening at other associations?**
Check out the Membership News and Events Calendar on the CA Council website at: [www.caciaip.org](http://www.caciaip.org)

**From the Fellowship Committee**
We want to recognize our members for their accomplishments in their careers or personal lives and share in their life events — happy or not. If you know of any of our members who should be recognized (promotion, new designation, etc.) or are having a life event (birth, illness, death in the family), please be sure to contact Annette Ing-Firmeza at annette.ing-firmeza@aon.com and 415-486-7275.

**Looking for a Career in Insurance?**
Check our job listings at [www.SFCNAIW.com/careers](http://www.SFCNAIW.com/careers).
Check them out! If you know of a job opening, contact Colleen Bradley at cbradley@okaneins.com.

**Work At Home Vintage Employees**
Are you an insurance professional with at least 20 years experience and find yourself out in the job market again? Then this company may be for you. Work At Home Vintage Employees (wahve) [www.wahve.com](http://www.wahve.com). Check them out to see if they are a fit for you.

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**SFCNAIW Member Businesses**
Support your fellow members’ side businesses. A list can be viewed at [http://sfcnaiw.com/membership](http://sfcnaiw.com/membership) If you see something that interests you, feel free to contact the member during times provided (if indicated). And, if you would like to add your name to our member business directory, please email or contact Rae Lynn Zachary.

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**Helpful Links**
California Council of NAIW/IAIP: [www.caciaip.org](http://www.caciaip.org) **(Note NEW address!)**
Region VIII of NAIW/IAIP: [www.regionviii.com](http://www.regionviii.com)
NAIW/IAIP National: [www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)

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6 | December 2015
BE SMART WHEN SHOPPING ONLINE THIS HOLIDAY SEASON!

One of the "not so merry" facts about the holiday shopping season is that cyber criminals are poised and ready to defraud online shoppers. Scammers use a variety of techniques to trick unsuspecting buyers into clicking on links or opening attachments. Bad guys build fake sites of well-known companies, send emails promoting great deals, sell products and take credit card information—but never deliver the goods. Use these reminders to stay safe online:

1. Special Offers
   Sites that seem to have incredible discounts should be a red flag. Remember that when a “special offer” is too good to be true, it usually is. Go to the website by typing the URL yourself to check if an offer is legit.

2. Complimentary Vouchers or Discount Gift Cards
   A popular holiday scam is offering big discounts on gift cards. Don’t fall for offers from retailers or social media posts that offer phony vouchers or gift cards. Some posts or emails even appear to be shared by a friend (who may have been hacked). Develop a healthy dose of skepticism and “Think Before You Click” on offers or attachments for gift cards or vouchers!

3. Bogus Shipping Notices From UPS and FedEx
   You are going to see emails supposedly from UPS and FedEx that claim your package could not be delivered. Many of these are phishing attacks that try to entice you to click on a link or open an attachment. Use caution to avoid getting infected with a virus or ransomware.

4. Holiday Refund Scams
   These scams appear to come from retail chains, Amazon, or eBay claiming there’s a “wrong transaction” and prompt you to click the refund link. However, when you do, you are asked to provide personal information. The information you give out is sold to cyber criminals who use it against you.

5. Safe Payment Options
   Never use an insecure public Wi-Fi to shop with your credit card. Only shop with a secure connection (an address that begins with https) at home. And never pay online with a debit card; only use credit cards. Why? If the debit card gets compromised, the bad guys can empty your bank account quickly.
Supporting the big “in the spotlight” causes is great – Cancer research, Alzheimer’s research, etc.; any form of support for a cause near and dear to your heart is a good thing. Just remember our local charities need help just as much, sometimes even more. Here are just a few of our more local charities and ways you can support them and our local communities.

**SOS Meals On Wheels:**
SOS Meals on Wheels serves 1,200 hot meals every day to housebound seniors in Oakland, Hayward, Castro Valley, San Leandro and San Lorenzo, CA.
Do you shop on Amazon?? Do you use Amazon Smile to give back a portion of your purchases to charity? If you do, please consider making “Service Opportunities for Seniors” AKA locally as SOS Meals on Wheels - your charity of choice, they can use all the help they can get.
You can get more information on them or make a direct donation at: [http://sosmow.org/](http://sosmow.org/)

**Project Open Hand**
Prepares 2,500 nutritious meals and provides 200 bags of healthy groceries to the critically ill and seniors in San Francisco and Alameda Countries.
More information about volunteering or donating can be found here: [www.openhand.org](http://www.openhand.org)

**Project Night Night**
Donates over 25,000 Night Night packages each year to homeless children 12 and under. Each Night Night Package contains a new security blanket, an age-appropriate children’s book, and a stuffed animal — all nestled inside of a new canvas tote bag. By providing objects of reliable comfort, Project Night Night reduces trauma and advances the emotional and cognitive well-being of the children we serve.
More information about them can be found at: [www.projectnightnight.org](http://www.projectnightnight.org)

**PAWS – Pets Are Wonderful Support**
PAWS believes that the healing impact of the human-animal bond is one of the best supports available for medically vulnerable individuals, and mounting evidence indicates that this bond can yield valuable health outcomes. Through the generous support of individual donors, private foundation grants, corporate grants and business supporters, PAWS is able to provide needed companion animal services to hundreds of low-income San Franciscans so they continue to benefit from the healing power and unconditional love of their beloved pets.
More information about them can be found at: [www.pawssf.org](http://www.pawssf.org)

**Swords to Plowshares – Helping our Veterans**
Swords to Plowshares is a community-based, not-for-profit veteran service organization that provides wrap-around care to more than 3,000 veterans in the San Francisco Bay Area each year. They are committed to helping veterans break through the cultural, educational, psychological and economic barriers they often face in their transition to the civilian world.
More information about them can be found at: [www.swords-to-plowshares.org](http://www.swords-to-plowshares.org)
Helping Others

As we approach the holiday season, let us not forget those out there who are not as fortunate. The homeless population in San Francisco (and other Cities) seems to be growing, and now that the weather is getting cold and soon very wet, the people on the streets will struggle even more.

Consider getting together with your family this holiday season to do a project that teaches your kids about homelessness and at the same time, helps those who need it most.

If you are like me, I don't give the homeless money, but will give them gift cards to a fast food restaurant or even the grocery store, and I donate to food banks, etc... Lately however, I have seen multiple posts on social media sites about homeless “survival” or “blessing” bags. Kits you and your family can put together and hand out to any homeless person you may see.

After checking many websites, I've found a few that have good resources on what to use to create a kit and what to include in the kit:

Gallon-sized, rainproof Ziploc bags to pack everything into (waterproofs everything and is a convenient way to carry stuff):

**Basic Items (many can be purchased at the Dollar Store)**
- Disposable razors
- Lip balm
- Travel deodorant
- Body wash
- Band-Aids
- Folding travel toothbrushes
- Travel toothpaste
- Ibuprofen
- Wet wipes
- Kind bars (softer to chew than granola)
- Crackers
- Information about resources available to the homeless in your community

**More items to consider:**
- Water bottles
- Bus passes
- Combs
- Tampons
- Hand warmers
- Shaving cream
- Socks/gloves
- Cheese or peanut butter crackers
- Applesauce
- Pudding
- Vienna sausages with pull off lids
- Plastic forks and spoons
- Additional Ziplocs bags to keep belongings dry

Also see the another list in convenient checklist form included at the end of this posting. Also, some other nice things to consider in general:

**Softer food is easier for people to chew** if their teeth are hurting. Homeless people don't have access to dentists or often any way to keep their teeth in shape, so consider that when you're choosing food.

**Hydration can be a big problem** when you don't have a house. If you're offering food, try to offer a drink as well.

**Take your leftovers, and request plastic silverware.** *Never* turn down your leftovers when you eat out, you can hand them to someone within a few feet of the door, or leave them on top of the nearest bench or post box for someone to find. Make sure to ask your waiter to provide plastic silverware and a napkin to the top too (maybe tape them to the container). If you can, write the date and time on the box so people know it’s fresh.

Respectfully submitted,
Rae Lynn Zachary

**Special props go out to the following websites that provided the information contained in this posting:**
- [http://gomighty.com/maggie](http://gomighty.com/maggie)
CHECKLIST FOR BLESSING BAGS

NECESSITIES:
- GALLON SIZE ZIPLOC BAG
- HAND-WARMERS
- BAG OF QUARTERS
- BOTTLE OF WATER
- BAND-AIDS
- BABY WIPES
- HAND SANITIZER
- WASH CLOTH
- FIRST AID KIT (TRAVEL-SIZED)

TOILETRIES:
- TOOTHPASTE
- FLOSS
- SOAP
- DEODORANT
- SHAMPOO/CONDITIONER
- COMB
- PERSONAL HYGIENE ITEMS FOR WOMEN
- SUNSCREEN
- CHAPSTICK

PERSONAL ITEMS:
- NEW SOCKS
- NEW UNDERWEAR
- INEXPENSIVE GLOVES

NON-PERISHABLE FOODS:
- INSTANT OATMEAL PACKS
- GRANOLA BARS
- ENERGY BARS
- TUNA/CRACKER PACKS
- TRAIL MIX
- RAISINS
- PEANUTS
- FRUIT/ APPLESAUCE (WITH SPOON)
- GUM/HARD CANDY
- HOT COCOA/SPICED CIDER MIXES
- ON-THE-GO COFFEE MIXES
- TEA PACKETS
- BEEF JERKY STICKS

EXTRAS:
- NOTE OF ENCOURAGEMENT
- LIST OF LOCAL RESOURCES
- PREPAID PHONE CARD
- GROCERY STORE GIFT CARD

*Travel size toiletries work great

NOTES:
- ________________________________
- ________________________________
- ________________________________
- ________________________________
California – 2015 Q4 Legislative Summary

Presented by: Diane Bauer, JD, CPCU

Legislative Calendar

The Legislature adjourned on September 11, 2015 and the Governor had until October 11, 2015 to sign or veto bills. This is the first of a two-year session so bills that did not make it out of the legislature have the ability to move next year. Below is a summary of legislation from this year as well as an update on the ITV regulation litigation. New laws, if not specified, will have an effective date of January 1, 2016.

ACIC v. Jones – Supreme Court of California Grants Review

In 2011, new regulations became effective which contained a long list of requirements that insurance companies and agents would have to satisfy when establishing replacement cost of a home. If an insurer did not follow the requirements, it was considered a “misleading communication” and a violation under the California Unfair Insurance Practices Act (UIPA). The industry trades filed suit alleging that the California Department of Insurance (CDI) had exceeded its authority in promulgating these regulations. The California Court of Appeals, in upholding the trial court’s decision, rejected CDI’s argument that they had such authority, finding that the UIPA has a specific and set of procedures CDI must use to determine if a practice is “unfair”. The rejection of CDI’s argument was a victory for the industry in that the establishment of replacement cost is not confined to only one method. The broader implication of the Court’s ruling, with respect to CDI’s authority to promulgate regulations, comes into play with the recent precedential decision in Pacificare v Jones (see the Q1 Legislative Summary). CDI filed a petition to have the Supreme Court take up the case, and they granted review. This will be a lengthy process as oral arguments have not even begun. A final ruling from the Supreme Court will undoubtedly impact the breadth of the Commissioner’s authority.

Legislation/Regulatory

Pending Bills (insurance related)

AB 53 – Requires require a parent, legal guardian, or the driver of a motor vehicle to properly secure a child who is under 2 years of age in an appropriate rear-facing child passenger restraint system, unless the child weighs 40 or more pounds or is 40 or more inches in height.  Signed by Governor – Effective 1/1/17

AB 160 – This bill would provide a new avenue to prosecute insurance fraud, tax fraud, and piracy as criminal profiteering activity.  Signed by Governor – Effective 1/1/16

AB 198 – This bill would allow tow truck drivers working with law enforcement to utilize either the center median or the right shoulder to remove disabled vehicles or other impediments to traffic, assuming certain conditions are met.  Signed by Governor – Effective 1/1/16

AB 202 – This bill would provide certain rights and benefits (i.e. workers compensation) to cheerleaders of California-based professional sports teams.  Signed by Governor – Effective 1/1/16
**AB 229** – Allows the State to reimburse employees if they use short term rentals (i.e. AirBnB) or transportation network companies (i.e. Uber). **Signed by Governor – In effect until 1/1/19**

**AB 305** - Prohibits apportionment of permanent disability, in the case of a physical injury occurring on or after January 1, 2016, from being based on pregnancy or menopause if the condition is contemporaneous with the claimed physical injury. The bill would also prohibit apportionment of permanent disability, in the case of a psychiatric injury occurring on or after January 1, 2016, from being based on psychiatric disability or impairment caused by sexual harassment, pregnancy, or menopause if the condition is contemporaneous with the claimed psychiatric injury. The bill would also provide, notwithstanding any other law, for injuries occurring on or after January 1, 2016, that the impairment ratings for breast cancer and the aftereffects of the disease, known as sequelae, shall in no event be less than comparable ratings for prostate cancer and its sequelae. **Vetoed by Governor**

**AB 447** – Prohibits an insurer admitted to issue insurance policies covering real property designed for human habitation (including single family homes, condominiums and multi-unit commercial apartments) from failing or refusing to accept an application for insurance, issue a policy to an applicant for insurance, or cancel a policy based on the source of income of residential tenants or the receipt of housing assistance by tenants from the federal or state government or from a local public entity (i.e. Section 8); and prohibits the insurer from requiring this information on the application for insurance, as specified. **Signed by Governor – Effective 1/1/16**

**AB 828** – Excludes vehicles used in transportation network company activities from the definition of commercial vehicles. **Died in Committee**

**AB 933** – Provides that consent to the use of a person's driver's license number by the insurance agent or broker of an insurer, insurance licensee, employer, or prospective employer to obtain, transmit, or otherwise utilize the motor vehicle records of that person pursuant to the provision described above is presumed if the person provides his or her driver's license number to an insurer, insurance licensee, employer, or prospective employer for the purpose of eligibility, underwriting, and rating of personal or commercial insurance coverage or eligibility for employment or continued employment involving the use of a motor vehicle. **Died in Committee**

**SB 142** – Makes flying a drone lower than 350 feet above private property without consent a trespass violation. **Vetoed by Governor**

**SB 585** - Beginning July 1, 2016, would create the Insurance Payment Intercept Program within the Department of Insurance. The bill would require the Department of Child Support Services to facilitate a data match system using automated data exchanges through which an insurer or self-insurer would be required to report, no later than 30 days prior to a claim payout, the name, address, and, if known, date of birth and social security number or other taxpayer identification number for each claimant to match a claimant who owes past due support, as specified. **Died in Committee**
Flyers

The following flyers are brought to you by SFIP and its sister associations. We encourage you to participate in as many events as you are able to attend. The strength of IAIP is in its community. We provide many opportunities to socialize, extend your personal networks, and communicate with colleagues across the industry.
San Francisco Insurance Professionals
Annual Holiday Party and CASA Fundraiser
December 15th 2015 at L’Olivier Restaurant
11:30 a.m. – Noon: No Host Cocktails
Noon – 1 p.m.: Luncheon

Luncheon Details:
$45 for Retired SFIP Members
$50 for SFIP Members
$55 for Non-Members

Tables are available for corporate sponsorship.

*Checks or exact cash will be accepted at the door. For credit card purchases, please visit the calendar page of our site at www.sf-ip.com to use PayPal.

RSVP Details:
RSVP to Karen Moore at corefireyogapilates@gmail.com or 510.910.7226

Please provide your choice of Entrée:
Starter: Soup Du Jour

Entrees: Duck Confit or Sauteed Tilapia or Braised Beef or Fettuccini

Dessert: French Apple Tart

CASA Fundraiser Details:
We will have a Photo Booth with Santa ($10 per photo) so wear your favorite holiday attire! All proceeds go to the Court Appointed Special Advocate Association (CASA) which provides advocacy services to abused and neglected children at the state and local level. http://www.sfcasa.org

Raffle tickets will also available to win a Macy’s gift card.
Do you fear public speaking? Would you like to polish your presentation skills? SFIP can help!!!! Join us for IAIP’s Premier Class

Confidence While Communicating (CWC)

Instructor: Robin Fawkes, CCLA, CPIW
Property/Liability Claims Manager for San Mateo County Schools Insurance Group IAIP Member

This class is open to everyone. You do not have to be a member to take it.

When: 5 Weekly - 2 Hour Classes beginning on Wednesday, January 6, 2016
Location: Lockton Insurance Brokers 2 Embarcadero Center, 17th Fl., San Francisco Board Room
Time: Evenings 5 pm to 7 pm
Cost: $40.00 Per Person
RSVP to: Rae Lynn Zachary at 415-568-4028 or rzachary@lockton.com or on our website at www.sf-ip.com/calendar
Sometimes the simplest gifts are the ones most needed

Located at 930 Bryant Street, the Resource Center, which gets its funding from private fundraising efforts as well as local, state and federal sources, provides women with transitional support services including housing assistance, substance abuse programs, employment referrals, healthcare, and legal assistance. The program also offers personal development classes to help the women get their lives back on track.

Since November of 2007, SFCNAIW has partnered with SF Sheriff’s Department’s Women’s Resource Center to help supply them with toiletries and other items they are in need of to serve the needs of their clients. We began first with collecting unopened toiletries and over the years our donations have expanded to include clothing, books, magazines (less than 1 year old), and even toys for the children of the participants in the program. When you travel, pick up all those hotel-provided toiletries; they are perfect for the Center. We also accept full-sized products (the $1 stores are a great resource for these!).

**Items that are always needed:**

- Toothbrushes & toothpaste
- Dental Floss
- Hair dressing products for African American hair
- Soaps – Bar or Liquid
- Deodorant
- Make-up
- Shampoo & Conditioner
- Lotion
- Feminine Sanitary Items

Bring your donations to any general meeting or contact Rae Lynn Zachary at 415-568-4028 or rzachary@lockton.com to arrange a pick-up or drop off.
## San Francisco Chapter of NAIW dba: San Francisco Insurance Professionals
### 2015 – 2016 Executive Board and Committees

**President**: Roberta Gonzalez  
**E-mail**: rgonzalez@sweetandbaker.com

**President-Elect**: Karen Moore  
**E-mail**: kmoore@lowball.com

**Vice President**: Rae Lynn Zachary  
**E-mail**: rzachary@lockton.com

**Treasurer**: Christina Arnote  
**E-mail**: carnote@rgl.com

**Secretary**: Annette Ing-Firmeza  
**E-mail**: annette.ing-firmeza@aon.com

**Directors**
- Jenny Schaeffler  
  **E-mail**: jschaeffler@vericlaiminc.com
- Maria Borovaja  
  **E-mail**: maria.borovaja@acegroup.com
- Ramona King  
  **E-mail**: ramona.king@agcs.allianz.com

**Immediate Past President**: Cynthia Toms  
**E-mail**: ssyndee12@gmail.com

**Parliamentarian**: Alvenia Scott  
**E-mail**: alvenia.anderson@sbcglobal.net

### Committees

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<th>EMPLOYER</th>
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<td>Aon Risk Solutions</td>
<td><a href="mailto:annette.ing-firmeza@aon.com">annette.ing-firmeza@aon.com</a></td>
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<tr>
<td>Mentorship Program</td>
<td>OPEN</td>
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<tr>
<td>Horizon Planning</td>
<td>Immediate Past President</td>
<td>Cynthia Toms</td>
<td><a href="mailto:ssyndee12@gmail.com">ssyndee12@gmail.com</a></td>
</tr>
<tr>
<td>Nominating</td>
<td>Marie Meadows</td>
<td>International Marine Underwriters</td>
<td><a href="mailto:mmeadows@imu.com">mmeadows@imu.com</a></td>
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<tr>
<td>Young and New Professionals</td>
<td>Sean McCormick</td>
<td>Zurich Insurance</td>
<td><a href="mailto:sean.mccormick@zurich.com">sean.mccormick@zurich.com</a></td>
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<td>Program &amp; Speakers</td>
<td>President &amp; Team</td>
<td>OPEN</td>
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<td>Reservations</td>
<td>Mona Lindahl Babcock</td>
<td>Lockton Insurance Brokers</td>
<td><a href="mailto:mlindahl-babcock@lockton.com">mlindahl-babcock@lockton.com</a></td>
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<td>Safety Programs</td>
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<td>Technology (Website &amp; Cover Notes)</td>
<td>Rae Lynn Zachary</td>
<td>Lockton Insurance Brokers</td>
<td><a href="mailto:rzachary@lockton.com">rzachary@lockton.com</a></td>
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