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Cover Notes is published monthly by the San Francisco Insurance Professionals

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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The San Francisco Insurance Professionals are affiliated with International Association of Insurance Professionals (IAIP)

Cover photo by Mark Baylor on Flickr: https://flic.kr/p/8PitfR
Welcome Fall!

The days are just rolling by. We have a couple of events planned for October, but first let me tell you about the Day at the Races that Rae Lynn Zachary chaired with the help of Maritza Portillo who sold raffle tickets. Thanks ladies for doing a great job and making the event a success!

The Day at the Races was held at Golden Gate Fields and the SFIP featured race was the Seventh. There were 27 attendees including 3 children under 5 yr old. The hat contest winners were: Ladies: Linda Pirlot, who wore a beautiful purple hat and Gents: Ray Stokes, who wore a stylish fedora. There were many nice sponsored raffle prizes and everyone wanted a chance to win the cool prizes. The buffet lunch and desserts were delicious. Everyone had a great time catching up with friends they haven't seen in a while. Maritza did an awesome job of getting everyone to buy raffle tickets. It was so nice that we had MAL (Members at Large) attendees support our event.

We are planning a membership Lunch N Learn towards the end of October. After the Equifax breach, we are trying to get a speaker that can talk about what happened and tips on what you should be aware of going forward. Stay tuned for more details. This event will be held at Aon's office. Cost is $25 and includes lunch.

Did you know that October is the Filipino American History Month? The Filipino American National Historical Society established Filipino American History Month in 1988 and was nationally recognized by both the U.S. Senate and Congress in 2009. In 2015 President Obama recognized the month at a celebration at the White House. Did you know that they are the 2nd largest Asian-American group in the U.S. and there are 11 states that they are the largest group of Asian-Americans? Learn more about Filipino culture and what they have done for our nation including fighting for their independence and serving during World War II that took YEARS for the U.S. to recognize the vets from the Philippines. There is more to learn besides eating lumpias, pancit and adobo.

In November, Marie Meadows is planning a Membership Mixer and this should be another fun event to attend. Details to follow.

December we will also have our traditional holiday luncheon. Save the Date – December 12th. Please be on the lookout for details as we are in the planning stages and will let you know where this event will be held. We will also have a raffle to raise money for another worthy charity. Last year we did well for the SPCA and La Raza.

In Fellowship,

Cassandra Yu, President
### October

**Happy Birthday to all members with October birthdays!**

- **3rd – Board Meeting** at Starr Marine, One Bush Street, Suite 1350, SF - All members are welcome to attend and see how the business of the association is conducted, just let Cassandra Yu (Cassandra.yu@starrcompanies.com) know that you will be attending so you can be added to the guest list.
- **TBD – Lunch and Learn**
- **9th – Columbus Day**
- **31st – Halloween**

### November

- **7th – Board Meeting** at Starr Marine, One Bush Street, Suite 1350, SF - All members are welcome to attend and see how the business of the association is conducted, just let Cassandra Yu (Cassandra.yu@starrcompanies.com) know that you will be attending so you can be added to the guest list.
- **TBD – Membership Mixer**
- **11th – Veteran’s Day**
- **23rd – Thanksgiving Day**

### December

- **5th - Board Meeting** at Starr Marine, One Bush Street, Suite 1350, SF - All members are welcome to attend and see how the business of the association is conducted, just let Cassandra Yu (Cassandra.yu@starrcompanies.com) know that you will be attending so you can be added to the guest list.
- **12th – SAVE THE DATE – SFIP Annual Holiday Party – Details coming soon**
- **24th – Christmas Eve**
- **25th – Christmas**

### January 2018

- **1st – New Year’s Day**
- **9th - Board Meeting** at Starr Marine, One Bush Street, Suite 1350, SF - All members are welcome to attend and see how the business of the association is conducted, just let Cassandra Yu (Cassandra.yu@starrcompanies.com) know that you will be attending so you can be added to the guest list.
- **15th – Martin Luther King Jr Day**

### February

- **6th - Board Meeting** at Starr Marine, One Bush Street, Suite 1350, SF - All members are welcome to attend and see how the business of the association is conducted, just let Cassandra Yu (Cassandra.yu@starrcompanies.com) know that you will be attending so you can be added to the guest list.
- **14th – Valentine’s Day**
- **19th – President’s Day**

For information about other local IAIP Chapters’ events, check the CA Council calendar at [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 Cassandra Yu and Jenny Schaeffler (cassandra.yu@starrcompanies.com and jschaeffler@vericlaiminc.com). Please send all corrections/updates to them. 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 Maritza Portillo (maritza.portillo@aon.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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**Helpful Links**

California Council of IAIP: [www.caciaip.org](http://www.caciaip.org)

Region VII of IAIP: [www.iaipregion7.org](http://www.iaipregion7.org)

IAIP National: [www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)
San Francisco Insurance Professionals and International Association of Insurance Professionals

THE BENEFITS OF BEING A MEMBER OF IAIP

Strong industry alliances and enhanced professional development are goals of our organization. As a member of IAIP, you will have incredible opportunities to make business contacts with insurance professionals in all lines of insurance throughout the country.

Membership is an investment in your career! Insurance Professionals offers professional education and leadership development so members can gain industry knowledge, leadership skills and the confidence to successfully advance in the industry. Insurance Professionals strives to be known as the premier provider of leadership development education to its members.

INSURANCE PROFESSIONALS ACTS AS EACH MEMBER'S PERSONAL CAREER CHAMPION!

Certified Leadership Program
The Certified Leadership program is a premier learning program aimed at developing essential leadership skills for career development. Individuals completing the entire program are eligible to apply for the Certified Leadership Professional (CLP) designation.

Professional Education Programs
You will be more valuable to your company because of the benefits gained from belonging to IAIP. Our professional development programs cover communication and professional skills, selling techniques, mentoring, and industry specific programs ranging from policy coverage to policy exclusions and limitations often overlooked or misunderstood by both agents and clients.

Mentoring and Industry Connections
Connections to business partners are available through local, council, regional and international activities. These opportunities provide you with an expanded circle of business contacts and knowledge. These industry connections help members increase their profitability and productivity. Members receive access to mentors who can advise and assist them in maximizing their career potential.

Professional Designations Exclusive to IAIP
Members have the opportunity to earn exclusive professional designations: Certified Insurance Industry Professional (CIIP) and Diversified Advance Education (DAE). Designations provide tangible evidence of educational achievement, industry commitment and association involvement.

Complimentary Educational Webinars for Members
Members have exclusive access to several complimentary webinars on relevant industry topics throughout the year.

Scholarships & Awards
Members may compete for a variety of awards on the local, council, regional and international levels. Awards recognize industry excellence and achievement in areas of claims, public speaking, automation and association participation. Members may also apply for over 30 educational scholarships annually from various industry partners.

Leadership Development
Our leadership training programs combined with opportunities to serve in leadership roles in the organization allow members to successfully advance in the industry. Literally thousands of industry professionals have participated in and benefited from our premier communications course, Confidence While Communicating.

Publications
Our association magazine, Today's Insurance Professionals, is distributed to all members, keeping them informed on major industry issues and timely articles which help them succeed in their profession. Members also receive our electronic newsletter, The Connections, providing information on association news and exclusive member opportunities.

Global Online Community
Our web site provides members with access to association and industry news and information. Our online community, iConnect, allows members from across the country to exchange ideas and learn from other industry professionals.

Career Center
The Career Center helps keep professionals employed in the industry and offers career coaching and resume writing advice from certified specialists.

Online CE Program
Members have access to online continuing education courses covering a variety of industry topics.

To join our dynamic association, contact Cassandra Yu, SFIP President and Membership Chair at Cassandra.Yu@starrcompanies.com or her Co-Chair Jenny Schaeffler at jschaeffler@vericaimine.com
Safety Corner

Protecting Your Personal Information

Have we all become numb to data breaches? We hear about a new one almost every day, with the recent Equifax breach being the largest that I'm aware of. There is no way to 100% protect your personal information (unless you go completely off the grid...), but there are steps you and your family can take to make it more difficult or protect yourselves in case of an event that affect you. The information below is from the Federal Trade Commission, Consumer Information page: [https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure](https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure)

Protecting your personal information can help reduce your risk of identity theft. There are four main ways to do it: know who you share information with; store and dispose of your personal information securely, especially your Social Security number; ask questions before deciding to share your personal information; and maintain appropriate security on your computers and other electronic devices.

- Keeping Your Personal Information Secure Offline
- Keeping Your Personal Information Secure Online
- Securing Your Social Security Number
- Keeping Your Devices Secure

Keeping Your Personal Information Secure Offline

Lock your financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.

Limit what you carry. When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security card at home. Make a copy of your Medicare card and black out all but the last four digits on the copy. Carry the copy with you — unless you are going to use your card at the doctor's office.

Before you share information at your workplace, a business, your child's school, or a doctor's office, ask why they need it, how they will safeguard it, and the consequences of not sharing.

Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents when you don't need them any longer.

Destroy the labels on prescription bottles before you throw them out. Don't share your health plan information with anyone who offers free health services or products.

Take outgoing mail to post office collection boxes or the post office. Promptly remove mail that arrives in your mailbox. If you won't be home for several days, request a vacation hold on your mail.

When you order new checks, don't have them mailed to your home, unless you have a secure mailbox with a lock.

Consider opting out of prescreened offers of credit and insurance by mail. You can opt out for 5 years or permanently. To opt out, call 1-888-567-8688 or go to [optoutprescreen.com](http://optoutprescreen.com). The 3 nationwide credit reporting companies operate the phone number and website. Prescreened offers can provide many benefits. If you opt out, you may miss out on some offers of credit.

Keeping Your Personal Information Secure Online

Know who you share your information with. Store and dispose of your personal information securely.

Be Alert to Impersonators

Make sure you know who is getting your personal or financial information. Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or know who you're dealing with. If a company that claims to have an account with you sends email asking for personal information, don't click on links in the email. Instead, type the company name into your web browser, go to their site, and contact them through customer service. Or, call the customer service number listed on your account statement. Ask whether the company really sent a request.
Safely Dispose of Personal Information
Before you dispose of a computer, get rid of all the personal information it stores. Use a wipe utility program to overwrite the entire hard drive.
Before you dispose of a mobile device, check your owner's manual, the service provider's website, or the device manufacturer's website for information on how to delete information permanently, and how to save or transfer information to a new device. Remove the memory or subscriber identity module (SIM) card from a mobile device. Remove the phone book, lists of calls made and received, voicemails, messages sent and received, organizer folders, web search history, and photos.

Encrypt Your Data
Keep your browser secure. To guard your online transactions, use encryption software that scrambles information you send over the internet. A “lock” icon on the status bar of your internet browser means your information will be safe when it's transmitted. Look for the lock before you send personal or financial information online.

Keep Passwords Private
Use strong passwords with your laptop, credit, bank, and other accounts. Be creative: think of a special phrase and use the first letter of each word as your password. Substitute numbers for some words or letters. For example, “I want to see the Pacific Ocean” could become 1W2CtPo.

Don't Overshare on Social Networking Sites
If you post too much information about yourself, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and get access to your money and personal information. Consider limiting access to your networking page to a small group of people. Never post your full name, Social Security number, address, phone number, or account numbers in publicly accessible sites.

Securing Your Social Security Number
Keep a close hold on your Social Security number and ask questions before deciding to share it. Ask if you can use a different kind of identification. If someone asks you to share your SSN or your child's, ask:
- why they need it
- how it will be used
- how they will protect it
- what happens if you don't share the number

The decision to share is yours. A business may not provide you with a service or benefit if you don't provide your number. Sometimes you will have to share your number. Your employer and financial institutions need your SSN for wage and tax reporting purposes. A business may ask for your SSN so they can check your credit when you apply for a loan, rent an apartment, or sign up for utility service.

Keeping Your Devices Secure
Use Security Software
Install anti-virus software, anti-spyware software, and a firewall. Set your preference to update these protections often. Protect against intrusions and infections that can compromise your computer files or passwords by installing security patches for your operating system and other software programs.

Avoid Phishing Emails
Don't open files, click on links, or download programs sent by strangers. Opening a file from someone you don't know could expose your system to a computer virus or spyware that captures your passwords or other information you type.

Be Wise About Wi-Fi
Before you send personal information over your laptop or smartphone on a public wireless network in a coffee shop, library, airport, hotel, or other public place, see if your information will be protected. If you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.

Lock Up Your Laptop
Keep financial information on your laptop only when necessary. Don't use an automatic login feature that saves your user name and password, and always log off when you're finished. That way, if your laptop is stolen, it will be harder for a thief to get at your personal information.
Read Privacy Policies

Yes, they can be long and complex, but they tell you how the site maintains accuracy, access, security, and control of the personal information it collects; how it uses the information, and whether it provides information to third parties. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

Here are some resources you may be interested in to help protect or repair your online information (SFIP is not recommending any particular service, you should do your research before you sign up with any of these providers):

- LifeLock – [www.lifelock.com](http://www.lifelock.com)
- IdentityForce – [www.indentityforce.com](http://www.indentityforce.com)
- IDWatchdog – [www.idwatchdog.com](http://www.idwatchdog.com)
- ReputationDefender – [www.reputationdefender.com](http://www.reputationdefender.com)
- IdentityGuard – [www.identityguard.com](http://www.identityguard.com)

San Francisco Trivia

• Lombard Street gets all the love, but Filbert St. between Hyde and Leavenworth Streets is the steepest—31.5 degrees!
• During the Depression, not a single San Francisco-based bank failed. Business was so good, the city constructed the Oakland Bay Bridge and the Golden Gate Bridge during the Depression.
• When Al Capone was held at Alcatraz, he gave regular Sunday concerts with the inmate band, the Rock Islanders. He played the banjo.
• The “Summer of Love” actually started in the winter. The January 1967 Human Be-In at Golden Gate Park kicked it off.
• Speaking of seasonal confusion, Mark Twain wasn't as down on San Francisco's weather as some people would have you believe. Twain never uttered the quote, “The coldest winter I ever spent was a summer in San Francisco.”

Premium Inspiration

“The simplification of life is one of the steps to inner peace. In my life, what I want and what I need are exactly the same.” ~ Pilgrims

“Limitations live only in our minds. But if we use our imaginations, our possibilities become limitless.” ~ Jamie Paolinetti

“In a gentle way, you can shake the world.” ~ Mahatma Gandhi
Employment opportunities

Account Manager - Commercial Lines
Company Name HUB International Company
Location San Francisco, CA    Apply at -> www.hubinternational.com

Property Administrator
Company Name JLL Company
Location San Francisco, CA  Apply at -> www.jll.com/San-Francisco/en-us

Administrative Associate
Company Name Wetherby Asset Management Company
Location San Francisco, CA   Apply at -> http://www.wetherby.com
The successful candidate will be a motivated, independent, and detail oriented front office associate that will answer phones, greet visitors and maintain a smoothly running office environment. In addition, this person will handle detailed administrative tasks.
Qualifications: This person should have multiyear experience in an office environment doing similar work. Previous experience in the investment management or investment advisory/consulting industry would be useful, but not required. This person should also have excellent organization, communication and interpersonal skills, and be able to take immediate ownership of his/her work. Ability to "wear multiple hats" and "juggle" tasks a plus.
Responsibilities include but are not limited to:
• Greet and assist guests to the office in a professional, friendly and welcoming manner.
• Provide general administrative support, which includes but is not limited to creating, maintaining and editing documents, spreadsheets, files and presentations.
• Heavy calendar management utilizing Microsoft Outlook; must be flexible with last minute schedule changes and urgent meeting requests.
• Redirect telephone calls from both internal (colleagues) and external sources (eg. clients, tax and law firms, etc.)
• Coordinate meetings including ordering meals, arranging travel, meeting room preparation, invitations, etc.
• Work on special assignments that may be complex in nature where judgment and initiative are required in resolving problems and making recommendations.
• Responsible for the distribution of incoming mail and outgoing FedEx/UPS mailings.
• Perform Executive Assistant duties as required by our Shareholder group.
• Aid in the preparation of presentations and client-facing materials.
• Oversee inventory and order office materials.
• Help plan annual company events including two large all-staff parties and quarterly team outings. Demonstrate the ability to handle multiple tasks with little or no supervision.
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.
IAIP National will continue Webinar Wednesdays in 2017 and most of these are \textbf{FREE} to members (Non-Members can join for a nominal fee), so be sure to take advantage of the perks of your membership and the educational opportunities.

\textbf{Mark your calendars for these informative webinars.}

\begin{tabular}{|c|c|c|}
\hline
\textbf{Date} & \textbf{Topic} & \textbf{Cost} \\
\hline
September 20, 2017 & Religious Institutions Coverage & No charge for IAIP Members; $15 for Non-Members \\
\hline
October 18, 2017 & I CAN! A Step Above – Personal Auto & $15 for IAIP Members; $20 for Non-Members Includes a downloadable student guide \\
\hline
November 15, 2017 & Training Employees to be a Human Firewall & No charge for IAIP Members; $15 for Non-Members \\
\hline
\end{tabular}

\textbf{Note:} The Association Leadership Webinars will focus on ways to grow and maintain your chapters, they are highly recommended for all members. Remember – You get out of the association, what you put into it. Be part of the growth and success of IAIP!!

Find full details and links to register can be found here: \url{http://www.internationalinsuranceprofessionals.org/page/eLearning}
**2017 California Council Meeting**

Hosted by: Insurance Professionals of Monterey Bay

Live the Monterey Dream in 2017

**Dates:**  
October 27th ~ 28th, 2017

**Registration:**  
- Early Bird: $125.00 (Expires 09/05/17)  
- Regular: $145.00 (After 09/05/17)  
- Non-Member: $150.00 (Sorry, no Early Bird)

**Hotel:**  
Embassy Suites Monterey Bay  
1441 Canyon Del Rey, Seaside CA 93955  
(831) 393-1115

**Link:**  

**Rates:**  
$169.00 per night (Single/Double)  
Group rate good 10/26/17 – 10/29/17 (Expires 09/28/17)

**Includes:**  
Made-To-Order breakfast as well as a complimentary Evening Reception in the atrium

Use PROMO code: IA7 (For phone in Reservations Only)  
Self-Parking ~ $10.00 per night

**Friday morning**  
Education Classes 9:00 am ~ 3:00 pm  
Ethics ~ Flood (FEMA Qualifier) ~ CLP ~ Marijuana

**Friday night**  
Welcome reception 6:30 pm ~ 7:30 pm  
~Dinner on your own~

Shuttles will be provided to take you to Fisherman’s Wharf or Cannery Row!

**Saturday Business Sessions, Luncheon & Silent Auction Baskets***  
Keynote speaker: Brodie Greer (from CHIP’s fame)  
*Silent Auction Basket theme: Let your imagination run free

**Saturday Evening**  
AWARDS Banquet & Halloween Costume Party  
Prizes galore for best, worst, funniest, scariest, etc.  
Photo Booth (Sponsored by: Hub International) to capture your antics with your pals

**Community Action Recipient:**  
Franciscan Workers of Junipero Serra  
Cash, toiletries, laundry soap, new socks, new underwear, gently used shoes, blankets, jackets, pants & shirts.  
Please, no bath soap.
2017 CA Council Meeting ~ Education

9:00 AM – 12:00 PM
Course #223311; Ethics A Little Bit Clearer: 3 hours CE.
Linda Gomes CPIW, ARM, Nationwide

This course is designed to help insurance professionals understand their ethical responsibility and how to identify the triggers that cause us to make unethical decisions. This course discusses our ethical responsibility to both our inside and outside customers as well as how to develop our own ethical path.

9:00 AM – 12:00 PM
Course #266248; “Just the Facts” Intermediate Flood Class: 3 hours CE.
Fulfills FEMA requirement
George Blaufuss, National Flood Services – Provider #20642

FEMA requires a certification class and this one fulfills that requirement. Here is a bullet point of what the class will cover:
* General FEMA / NFIP Information
* Definition of a flood, what is coverages
* Legislation History, Updates and how the NFIP Works
* Mandatory Purchase Requirements and Lender Information
* Flood Insurance Rate Maps, Grandfathering and Modernization
* Buildings Types, Foundations, Elevation Certificates

1:00 PM – 2:00 PM
“Marijuana – Impact on PC and WC”
Christine B. Reed, Esq., Low, Ball & Lynch

While the federal government still considers marijuana an illegal and highly dangerous Schedule I drug, marijuana businesses are flourishing in states around the country that have legalized it for medicinal and recreational use. As these businesses develop, they require insurance, banking and legal services, and they need to produce safe, quality products and comply with new and evolving state laws. It’s an uncharted landscape for them and the ancillary businesses that deal with them. This presentation will address the evolving laws, and highlight insurance issues as well as employment law and workers compensation all impacted by the legalization of marijuana.

1:00 PM – 3:00 PM
CLP: Financial Intelligence
Tish Riley CIIP, DAE, CLP, IAIP Immediate Past International President

Contribute to planning and strategy discussions with more confidence by understanding the purpose and benefits of budgets, identifying essential financial statements, conducting a break-even analysis and learning which ratios may be important to your organization.
Insurance Professionals of Monterey Bay
Presents:
31st Annual California Council Meeting
October 27th – 28th, 2017

Mail in Registration Form

Attendee Information:
First Name: ___________________________ Last Name: ___________________________
Mailing Address: _____________________________________________________________ Apt/Suite: ________
City: __________________________________________ State: ____ Zip Code: ________
Email Address: _______________________________________________________________
Local Association: ____________________________________________________________
Designations: ________________________________________________________________
Daytime Phone: ___________________________ Employer: __________________________

Ribbon Information:
___ Delegate __________________ CLIP/CIIP/CPIM __________________ Past National Officer
___ Alternate ___ (Circle One Please) ___ Past Regional Vice President
___ First Time Attendee ___ DAE ___ Past State Council Director
___ Gold Timer ___ CLP ___ Current RVP
___ CWC Contestant ___ Speaker ___ Current State Council Director
___ Local President ___ Exhibitor

Registration:
Early Bird Registration (expires 09/05/17) ___ $125.00 $_______
Registration (after 09/05/17) ___ $145.00 $_______
Non-Member Registration ___ $150.00 $_______

Education:
___ Ethics (3 hours CE) ___ No Charge
___ Flood - 'Just the Facts’ (3 hours CE) ___ No Charge
___ CLP ‘Financial Intelligence’ ___ Download (IAIP) & bring to class
($20 Student Guide, download from IAIP website and bring to class)
___ “Marijuana – Impact on PC and W/C” ___ No Charge

Events:
Friday Night Welcome Cocktail Reception (Extra Ticket Only) ___ $20.00 $_______
Saturday Luncheon & Silent Auction (Extra Ticket Only) ___ $35.00 $_______
Saturday Awards Dinner & Halloween Party (Extra Ticket Only) ___ $55.00 $_______
Exhibitor/Fundraiser Registration (Friday October 27, 2017) ___ $25.00/Table $_______
*Set up begins at 8:00 AM – must be broken down by 4:00 PM
TOTAL DUE: $_______
(Registration + Additional Tickets)

How To Register:
Make check payable to: Insurance Professionals of Monterey Bay
Mail to:
IPMB 2017 Council Meeting
C/O Robin Fawkes, SMCSIG
1791 Broadway
Redwood City CA 94063

PAYPAL: http://ipmbofnaiw.weebly.com/

REFUND POLICY: NO REFUNDS OR CANCELLATIONS AFTER 10/16/17. CANCELLATION REQUESTS MUST BE IN WRITING.
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 Insurance Professionals - 2017-2018 Board & Committees

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Company</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Cassandra Yu</td>
<td>Starr Marine Underwriters</td>
<td><a href="mailto:cassandra.yu@starrcompanies.com">cassandra.yu@starrcompanies.com</a></td>
</tr>
<tr>
<td>President Elect</td>
<td>Annette Ing-Firmeza</td>
<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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<td>Vice President</td>
<td>Jenny Schaeffler</td>
<td>Vericlaim</td>
<td><a href="mailto:jschaeffler@vericlaiminc.com">jschaeffler@vericlaiminc.com</a></td>
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<tr>
<td>Treasurer</td>
<td>Carolyn Carey</td>
<td>Marsh</td>
<td>TBA</td>
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<tr>
<td>Secretary</td>
<td>Marie Meadows</td>
<td>IMU</td>
<td><a href="mailto:mmeadows@imu.com">mmeadows@imu.com</a></td>
</tr>
<tr>
<td>Director</td>
<td>John Castleman</td>
<td>Premium Assignment Corp</td>
<td><a href="mailto:John.Castleman@SunTrust.com">John.Castleman@SunTrust.com</a></td>
</tr>
<tr>
<td>Director</td>
<td>Maritza Portillo</td>
<td>AON Risk Solutions</td>
<td><a href="mailto:maritza.portillo@aon.com">maritza.portillo@aon.com</a></td>
</tr>
<tr>
<td>Director</td>
<td>Raya Walker</td>
<td>CRC Swett</td>
<td><a href="mailto:rwalker@crcswett.com">rwalker@crcswett.com</a></td>
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<tr>
<td>Immediate Past President</td>
<td>Roberta Gonzalez</td>
<td>Barbary Insurance Brokers</td>
<td><a href="mailto:roberta@barbaryinsurance.com">roberta@barbaryinsurance.com</a></td>
</tr>
<tr>
<td>Parliamentarian</td>
<td>Alvenia Scott</td>
<td>Bankers Life &amp; Casualty Insurance</td>
<td><a href="mailto:alvenia.anderson@sbcglobal.net">alvenia.anderson@sbcglobal.net</a></td>
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<tr>
<td>Archive</td>
<td>Rae Lynn Zachary</td>
<td>Lockton Insurance Brokers, LLC</td>
<td><a href="mailto:rzachary@lockton.com">rzachary@lockton.com</a></td>
</tr>
<tr>
<td>Audit</td>
<td>John Castleman</td>
<td>Premium Assignment Corp</td>
<td><a href="mailto:John.Castleman@SunTrust.com">John.Castleman@SunTrust.com</a></td>
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<tr>
<td>Awards</td>
<td>Susana Baja</td>
<td>Crum</td>
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<td>Budget &amp; Finance</td>
<td>President &amp; Board</td>
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<td>By-Laws &amp; Parliament</td>
<td>Alvenia Scott</td>
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<td>Rae Lynn Zachary</td>
<td>Lockton Insurance Brokers, LLC</td>
<td><a href="mailto:rzachary@lockton.com">rzachary@lockton.com</a></td>
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<tr>
<td>Community Service</td>
<td>Susana Baja</td>
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<td>Education Advisory</td>
<td>Mona Lindahl Babcock</td>
<td>Lockton Insurance Brokers, LLC</td>
<td><a href="mailto:mbabcock@lockton.com">mbabcock@lockton.com</a></td>
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<tr>
<td>(IEA Scholarship)</td>
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<td>Employment</td>
<td>Maritza Portillo</td>
<td>AON Risk Solutions</td>
<td><a href="mailto:maritza.portillo@aon.com">maritza.portillo@aon.com</a></td>
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<tr>
<td>Fellowship</td>
<td>Annette Ing-Firmeza</td>
<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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<td>Golf Tournament</td>
<td>Annette Ing-Firmeza</td>
<td>Int'l Marine Underwriters</td>
<td><a href="mailto:mmmeadows@imu.com">mmmeadows@imu.com</a></td>
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<td></td>
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<td>Aon Risk Services</td>
<td><a href="mailto:annette.ing-firmeza@aon.com">annette.ing-firmeza@aon.com</a></td>
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<td>May Luncheon</td>
<td>Jenny Schaeffler</td>
<td>VeriClaim, Inc.</td>
<td><a href="mailto:jschaeffler@vericlaiminc.com">jschaeffler@vericlaiminc.com</a></td>
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<td>Membership</td>
<td>Cassandra Yu, Jenny Schaeffler</td>
<td>Starr Marine</td>
<td><a href="mailto:cassandra.yu@starrcompanies.com">cassandra.yu@starrcompanies.com</a>, <a href="mailto:jschaeffler@vericlaiminc.com">jschaeffler@vericlaiminc.com</a></td>
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<td></td>
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<tr>
<td>Nominating</td>
<td>Marie Meadows</td>
<td>IMU</td>
<td><a href="mailto:mmmeadows@imu.com">mmmeadows@imu.com</a></td>
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<td>Young and New Professionals</td>
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<td>Program &amp; Speakers</td>
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<td>Reservations</td>
<td>Maritza Portillo</td>
<td>AON Risk Solutions</td>
<td><a href="mailto:maritza.portillo@aon.com">maritza.portillo@aon.com</a></td>
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<td>Safety Programs</td>
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<tr>
<td>Technology (Website &amp; Cover Notes)</td>
<td>Rae Lynn Zachary</td>
<td>Lockton Insurance Brokers, LLC</td>
<td><a href="mailto:rzachary@lockton.com">rzachary@lockton.com</a></td>
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