

CANADIAN CHINESE INSURANCE PROFESSIONALS ASSOCIATION



CCIPA NEWSLETTER

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加華保險專業協會

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Opinions expressed are those of the authors and do not necessarily reflect the views nor the endorsement of CCIPA.

Upcoming Events

Please mark your calendar for the upcoming events. Listed below are a few of many upcoming fun events. Please stay tuned for further registration details. We look forward to seeing you at all upcoming events.

CYBER INSURANCE - (Virtual Seminar)

Thursday Sept 10 at 3 - 4:30pm

Still need RIBO credited hours for renewing your license?

The seminar is designed to introduce the insurance broker to the issue of Cyber Crime by providing a brief history of cyber development, to the economic impact of Cyber Crime, to the commercial client's vulnerabilities to Cyber Crime and to the ways to deter, mitigate and respond to Cyber Crime. The types of Cyber Crime are also addressed by paying special attention to cyber extortion which is a major cyber threat to small/medium enterprises. The seminar ends by discussing some of the coverages available.

This session will be facilitated by Excess Underwriting, and presented by Barrie Wallis through online/webinar, and 1.5 RIBO hour in Technical category.

Presenter: Barrie Wallis, Broker Consultant with Excess Underwriting o/a Tower Hill Insurance. Barrie has over 40 years with experience in P&C industry. He is an expert in mentoring and skill transference.

Please watch for our Seminar email coming very soon, if interest, please register online and reserve your spot!

Introducing A New Director: Katrina Lee

Please join me in welcoming our newest Director!

It's my honor to join the board. I want to Thank our past Treasurer, Mei Han who had contributed to the association tremendously since Aug 2014 and hand over the transition to me seamlessly. I have started insurance field with accounting background since 2007 and I am currently working for Excess Underwriting in administration, accounting and processing team.



I will use my experience to serve the board to provide accurate and reliable financial support that enables the organization to maintain a healthy financial record.

Newsletter Editor's Message

Dear Members and Friends,

We hope everyone has been managing well during these unprecedented times. During the past few months, many of us have adapted to a new lifestyle from working from home to social distancing. With all the changes, CCIPA is still hoping to continue to provide benefits to our members. Recently, we introduced ZOOM meeting-oriented Seminars to assist members in obtaining RIBO hours.

We have also received special membership benefits from STER-OL clean to help disinfect offices and personal vehicles for our members. They are professional and available to all our CCIPA members. We hope you enjoy it!

During these tough times, our organization has continued to grow. I would like to welcome Katina to our Board of Directors who will be replacing Mei Han as our Treasurer.

We will continue to update everyone regarding upcoming events! Stay safe and we hope you see you all soon!

Otis Wong, DGA Careers

Member's Corner

CCIPA invites and encourages all interested individuals, affiliated or working within the insurance industry, to join our insurance professional community network.

Good News! Members are now able to renewal, register and even pay online! For information on E-Transfer, please use the link below.

Membership link:
https://www.ccipa.com/mem_renew_form20.htm

Welcome New Members!

Please join me in welcoming our new members!

Individual members

Martin Ho - Begin Insurance
 Sean Graham - Begin Insurance
 Lolita Wong - Begin Insurance
 Sunil Jangid – BrokerTeam Insurance Solutions Inc.

Corporate members

Begin Insurance

Past Events

AGM Meeting – August 6th

CCIPA Celebrated its AGM online through ZOOM which was a huge success. Thank you everyone who tuned in to get an update our association.

CCIPA Online Ethics Webinar - Special Risk Ethics Seminar (1-hour RIBO) - June 2nd

Neville Harriman, VP from Specialist Risk Insurance Managers spoke about the following topics:

- Fair Treatment of Customers
- Integrity & Disclosure / Conflicts of Interest
- Product Suitability
- Client Practices "Best Practices"
- Broker of Record ("BOR") Letters / Portfolio Transfers

First Virtual Seminar- Reducing E&O (1-hour RIBO, Management) – July 14th

Barrie Wallis, Broker Consultant with Excess Underwriting o/a Towerhill Insurance discussed the important topic in reducing E&O through proper Broker practices.

Member Benefits

We want to thank all our sponsors for their generosity in supporting out association

Recently, our members got to enjoy complimentary services for Renolux Restore Group / Ster_OL. Corporate member was able to enjoy a full office sanitization while individual members can take advantage of a complimentary car sanitization service.

We encourage our members to take advantage of this Professional service from STER-OL Clean.



Legal Advice Helpline
 1 844 901-2724

1 844 901 ARAG | Available 24 hours 7 days a week

Your CCIPA Leadership is here to help you!

The CCIPA Leadership want to remind you that included in your membership is unlimited telephone access to accurate and truly independent legal advice through the ARAG 24/7/365 Legal Hotline.



Article: 5 Genuinely Productive Things to Do in Quarantine

If you're freaking out over the COVID-19 pandemic, you're definitely not alone. Most people I've talked to, myself included, have been living in a state of low-key anxiety—quietly stocking our pantries and waiting for the next development. And quarantine or isolation is a possibility for many—even if you don't fall ill, coming into contact with someone who has tested positive for coronavirus could result in your doctor recommending a period of isolation. This comes with a lot of concerns—food, medication, apparently toilet paper—but one thing that we're not talking much about is how to fill the time. Two weeks is a lot of time to spend stuck at home. Of course, if you're working from home (either as a professional or a student), the first thing to do is make sure that you've done all of your assignments first. But let's talk about some of the other productive things that you can get done if you find yourself at home for an extended period, and hopefully the uptick in productivity will help with the inevitable anxiety.

Update Your Resume

Updating your resume is one of those tasks that falls by the wayside in everyday life. And it's understandable—it's hard, it takes a long time, and you should usually have several people look it over to find mistakes. Well, a quarantine is plenty of time to get your resume in order for the next time you find yourself on the job hunt. And while you're at it, you might as well update your LinkedIn page, too.

Catch Up on Your Reading

Everyone always seems to be complaining that they don't have enough time to read. Our commutes are only so long, after all—and if you're like me, you're not at your optimal level of reading enjoyment while strap-hanging, anyway. Isolation gives you a heck of a lot of downtime to fill, and while binging on the latest true-crime docuseries on Netflix is certainly one way to entertain yourself, wouldn't it be much more productive and fulfilling to tackle that stack of books on your nightstand?

Work on Some Long-Term Projects

Everyone has at least one thing that they've been trying to finish for what feels like forever. Have you been meaning to build your personal website? Got a half-finished scarf or painting languishing in your craft space? Working on a book or learning to code? These are the kinds of activities that often take a backseat to more pressing matters when competing for the day's limited hours. It's easy to find excuses when there are more pressing matters: The tub doesn't need to be re-caulked **immediately**—you have laundry to do and friends to meet. But a quarantine or self-isolation can provide you with the time to tackle those projects that you've been meaning to get around to for what feels like forever.

Make (or Reassess) Your Budget

We all know that the COVID-19 crisis has tanked the markets, which might have made you concerned about money. While I can't confidently offer you any investing advice (talk to a financial planner if that's what you're looking for), if the volatile markets have got you stressed, it might help to lay out a budget for yourself. Seeing clearly exactly where your money is going can help you feel more prepared to meet uncertain times. If you already have a budget (congratulations on being responsible), you might consider revisiting it. Are there instances where you can save? Budgeting and saving are things that take time to figure out, so take the time while you have it.

Check in with Your Networking Contacts

Lots of people are working from home and will be for the foreseeable future. The COVID-19 pandemic actually provides a great opportunity to check in with people who perhaps you've been meaning to talk to. You can ask them how they're doing, if they're working from home, what the situation looks like wherever they're at. This might not be the best time to ask someone for coffee, considering the general advice towards social distancing, but quickly touching base with someone to check in on their health and safety is a thoughtful thing to do and a great way to stay on the radar of those that you work closely with.

Staying at home for extended periods of time can be a challenge. So wash your hands, regularly wipe down the things you touch frequently, and try to use the time to accomplish something productive.

Kaitlin McManus | March 13, 2020

<https://www.vault.com/blogs/general-articles/5-genuinely-productive-things-to-do-in-quarantine>

President's Message

Hello Members and Colleagues,

In the past few months, there has been a lot of changes due to the pandemic especially after the government reinforced the social distancing rules since March. The change of driving behavior is an obvious one.

There is lighter traffic on the road, and hence accident rate should be lower. But because the roads are now more open, people tend to drive faster rendering more incidents of extreme high speeds.

As our city is moving into stage 3 of re-opening business, people are eager to make up their missed vacations, and to get back to their once disrupted social lives. A higher traffic volume would be seen in a short time. This is important for everyone to pay higher attention back to the road condition. I have been thinking about how our association could bring across this message to the community.

I have an opportunity to talk with David Cheng and exchanged some ideas. We strongly believe that the re-rolling out of SRDC (Safe & Responsible Driving Campaign) is an appropriate channel for the purpose. David is one of our CCIPA advisors & he is full of experience in organizing this event.

The topic was brought to the Board meeting and received full supports from all directors. A small committee is formed immediately by CCIPA directors to organize this Campaign. We recalled the last time we had our SRDC held in 2013. With our past experiences in working on SRDC projects, we expect to hold numerous meetings and lots of reaching outs.

We are so ENTHUSIASTIC and full CONFIDENCE to work this out!

Every one of you is strongly encouraged to join us to achieve this goal, your support is much appreciated!

Sincerely,
Louisa Hui
President, CCIPA
Louisa.ccipa@gmail.com



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Insurance Brokers