



# CHINESE AMERICAN INSURANCE ASSOCIATION



**24<sup>TH</sup>**  
**ANNUAL**  
**BANQUET**



[www.caiaus.org](http://www.caiaus.org)



Best wishes and continued success

The year  
of the  
Ram  
the  
2015

About Seneca Insurance Company

Seneca Insurance Company is a specialty property and casualty insurance company with thirteen offices across the U.S. Through its two underwriting companies, one an admitted carrier in all 50 states and the other a surplus lines company, Seneca offers a wide variety of commercial insurance products to address unique circumstances, niche markets and specialized coverage needs. Seneca Insurance Company, Inc. is, part of the Crum & Forster Enterprise. Visit our website at [www.senecainsurance.com](http://www.senecainsurance.com).





Marsh is proud to support the Chinese American Insurance Association's 24th Annual Chinese New Year Banquet.

Congratulations to this year's honoree, Britt Newhouse, Chairman, Guy Carpenter & Company, LLC. We join you in celebrating the Year of the Ram.

Marsh, the world's leading insurance broker and risk adviser, has over 27,000 employees and provides advice and transactional capabilities to clients in over 130 countries.

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Prudential is a Proud Sponsor of the  
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24th New Year Banquet.

新年快樂

The Prudential Insurance Company of America, Newark NJ.

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0274998-00001-00



**Prudential**  
Bring Your Challenges®



## Year of the Ram 2015



# Let's keep up-and-coming leaders up and coming.

Travelers applauds the Chinese American Insurance Association (CAIA) for its effort in helping us connect with the Asian American community. The support the CAIA provides – including professional and career development; education for the community on insurance-related topics; and education for Travelers on the products, services and cultural needs of Asian Americans – is invaluable as we continue to build relationships across a diverse customer base. To learn more about opportunities with Travelers, visit [travelers.com/agents](http://travelers.com/agents).



[travelers.com](http://travelers.com)

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Congratulations to  
**Honoree Britt Newhouse**  
and The CAIA on its 24th Anniversary

# BRAVO!

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Established in 1976, David J. Louie, Inc. is one of the largest insurance wholesalers serving the Asian Community. DJL represents quality insurance companies that offer superior coverage, competitive rates and excellent claims service. DJL's experienced staff of multi-lingual professionals will provide insurance to serve both your business and personal needs. Call for a free quote and witness a truly great performance.

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[info@davidjlouie.com](mailto:info@davidjlouie.com)

Monday-Friday: 8:15am-7:00pm • Saturday: 10:00am-5:30pm

**GENERAL AGENT TO THE ASIAN COMMUNITY**

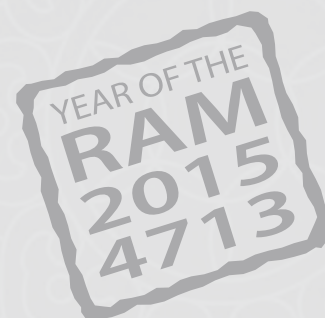
Small enough to give personal care...Large enough to provide professional service.



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STATE OF NEW YORK  
**EXECUTIVE CHAMBER**  
ALBANY 12224

**ANDREW M. CUOMO**  
GOVERNOR

April 23, 2015

Dear Friends:

It is a pleasure to send greetings to everyone gathered for the 24<sup>th</sup> Annual Chinese New Year Banquet of the Chinese American Insurance Association (CAIA).

The Empire State is home to many communities that reflect the distinctive cultures of Asia, including a large community of Chinese Americans who are members of various professions. Since 1989, CAIA has advanced the goals and interests of insurance agents who provide services that protect peoples' business and personal assets, and that are vital to the success of our institutions and businesses. As resources of security, quality insurance services are important to maintaining a healthy state and national economy.

This occasion celebrates a special tradition that hails the arrival of Chinese New Year 4317. Along with all New Yorkers, I join to express hopes for a year filled with good health, happiness, and prosperity, and applaud CAIA for its work on behalf of a professional community that provides valuable consumer services to all sectors of our population.

Warmest regards and best wishes for an enjoyable evening.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Andrew M. Cuomo', written in a cursive style.

ANDREW M. CUOMO



# BANQUET PROGRAM



5:30 – 6:45

## Cocktail Reception

7:00

## Lion Dance

## Greeting & Introduction

Timothy Aman – *Banquet Chair*

## Welcome Remarks & Introduction of the Board of Directors

Lynn Guan – *President*

## Acknowledgement of Special Guests

David Louie – *Vice President*

7:20

## Dinner

7:50

## Introduction of the Honoree — Britt Newhouse

Timothy Aman – *Banquet Chair*

## Honoree Remarks

Britt Newhouse, *Chairman, Guy Carpenter & Company, LLC*

8:20

## Presentation of Scholarship Awards

George Tsui – *Board of Director*

8:45

## Presentation of Commemorative Plaques

Lynn Guan – *President*

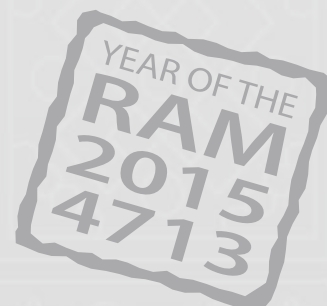
David Louie – *Vice President*

Timothy Aman – *Banquet Chair*

9:15

## Closing Remarks

Timothy Aman – *Banquet Chair*





THE CITY OF NEW YORK  
OFFICE OF THE MAYOR  
NEW YORK, NY 10007

April 23, 2015

Dear Friends:

It is a pleasure to welcome everyone to the Chinese American Insurance Association's Annual Chinese New Year Banquet.

A global hub of culture, progress and entrepreneurship such as New York requires a thriving insurance industry to manage its risks, fortify its infrastructure and protect its hardworking people. For 26 years, CAIA has supported this vital workforce while educating consumers, strengthening neighborhoods, and protecting the diversity and inclusivity that are central to our city's identity and continued success. I commend its leadership for amplifying the voices of Chinese New Yorkers and serving as a critical partner in my team's efforts to forge a bright future for residents from every borough and background.

On behalf of the City of New York, please accept my best wishes for a festive evening and a peaceful, productive and prosperous Year of the Ram.

Sincerely,

A handwritten signature in black ink that reads "Bill de Blasio".

Bill de Blasio  
Mayor



# Congratulations to The Chinese American Insurance Association on It's 24th Anniversary

our **business**  
is growing **yours.**



**Eugene Liberman**  
District Sales Coordinator



Regional Office

917 940 3431

[Eugene\\_Liberman@us.aflac.com](mailto:Eugene_Liberman@us.aflac.com)

## Join Forces With the Best Aflac Broker Team

# HONOREE



## Britt Newhouse

*Chairman, Guy Carpenter & Company, LLC*

Britt Newhouse is Chairman of Guy Carpenter & Company, LLC and a member of the Board of Managers.

From 2001 until his appointment to Chairman in 2008, Mr. Newhouse served as the President and CEO of the firm's Americas operations, where he was responsible for all broking business in the United States, Canada, Latin America and the Caribbean. Mr. Newhouse also held the position of Eastern Region Manager and served as the New York Branch Manager.

He currently serves on both the Education Committee and on the Board of Overseers for St. John's University, School of Risk Management, Insurance and Actuarial Science. He is also a member of the Brokers and Reinsurance Markets Association (BRMA) board of directors.







**HAPPY NEW YEAR • YEAR OF GOAT**

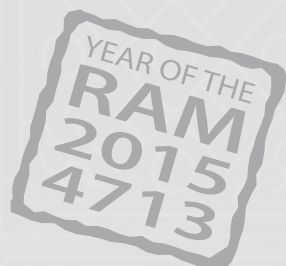
We are a Proud Sponsor  
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24th New Year Banquet

Lily Fong, MBA, CLU,<sup>®</sup> ChFC,<sup>®</sup> CASL,<sup>®</sup> RICP<sup>®</sup>  
VP, Business Development  
**AIG Partners Group**  
American General Center, 507N  
Nashville, TN 37250  
Work: (615) 749-2018  
Mobile: (615) 585-3401  
[lily.fong@aig.com](mailto:lily.fong@aig.com)



**Bring on tomorrow**

# CAIA BOARD MEMBERS



President  
**Lynn Guan, CPCU**  
AWAC Services



Vice President  
**David J. Louie**  
David J. Louie, Inc.



Secretary  
**Hongbo Tan, CPCU**  
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Immediate Past President  
**Richard C. Hsia**  
Wright Insurance Group



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**George Y. Tsui, CPCU**  
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STATE OF NEW YORK  
**OFFICE OF THE STATE COMPTROLLER**  
110 STATE STREET  
ALBANY, NY 12236

April 23, 2015

Lynn Guan, President  
Chinese-American Insurance Association  
c/o L3 Advertising, Inc.  
115 Bowery, 3<sup>rd</sup> Floor  
New York, NY 10002



Dear Friends:

Greetings to all those gathered this evening to mark the Chinese-American Insurance Association's 26<sup>th</sup> Anniversary and to welcome the Year of the Ram. Since 1989, CAIA has supported the advancement of Chinese-American insurance professionals, and educated the public about important insurance-related issues.

Offering a wide range of programs to promote professional development and career success for Chinese Americans, the CAIA supports its members through continuing education courses, networking opportunities and a career fair. CAIA has also sponsored a series of consumer education seminars addressing safe driving, healthcare reform and senior concerns. In addition, the Association maintains a scholarship program to encourage the efforts of deserving students. As a strong voice for the Chinese-American insurance professionals, CAIA cultivates good working relationships with government officials and promotes improvements in New York's Chinatowns. The dedicated officers, board and members of the Chinese-American Insurance Association uphold the highest standards of excellence in their profession and enhance the life of the community.

Best wishes for a joyful celebration and continued success.

Sincerely,

A handwritten signature in blue ink, appearing to read "Tom DiNapoli".

Thomas P. DiNapoli  
State Comptroller



# PRESIDENT'S MESSAGE



**Lynn Guan**

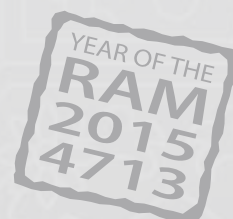
*CPCU, ARe, ARM, MBA*

On behalf of the Chinese American Insurance Association (CAIA), and its Board of Directors, we welcome all honored guests, friends and everyone to the CAIA Ram Banquet. In the Year of the Ram, CAIA proudly honors Britt Newhouse, Chairman of Guy Carpenter & Company for his tremendous leadership and contribution to the Insurance and Reinsurance Industry.

Founded in 1989, the Chinese American Insurance Association has been serving the Asian American insurance professionals in the US for the past 26 years. The mission of CAIA is dedicated to promoting the mutual understanding and exchange among Chinese American, Asian American, and professionals in the Insurance industry. Through professional exchange and mutual support with other organizations such as CPCU, NAIFA, IIABA, PIA, MDRT and many more, CAIA hopes to further its membership's professional standing by gaining the recognition of the Industry. Among the four objectives that CAIA seeks to pursue are to improve the level of professionalism, emphasizing and elevating education and standards among its members; To educate Chinese American communities about the importance of insurance in their lives and to the quality of life; To encourage more Chinese Americans and Asian American to pursue opportunity and develop careers in the Insurance Industry by granting scholarships to worthy students and to establish communications and working relationships with Asian Insurance Regulators and Insurance Companies and to assist them in gaining greater knowledge of the American insurance culture and products, encouraging interaction.

In November 2014, a CAIA Delegation visited China and through this very successful trip, CAIA met many colleagues and friends in the Chinese Insurance Industry. Please refer to a separate article in this journal of our China trip. We look forward to continued collaboration and knowledge sharing with our friends and colleagues to enhance our membership's global outreach and knowledge.

I would like to take this opportunity to thank Guy Carpenter and all our sponsors for your generous support and partnership. Have a great evening!



OFFICE OF NEW YORK CITY COMPTROLLER  
SCOTT M. STRINGER



April 23, 2015

Chinese-American Insurance Association  
115 Bowery, 3<sup>rd</sup> Floor  
New York, NY 10002

Dear Friends,

It is an honor to extend greetings to all attending the Chinese-American Insurance Association's (CAIA) Annual Chinese New Year Banquet, celebrating the Year of the Ram and CAIA's 24<sup>th</sup> Anniversary.

For nearly a quarter of a century, CAIA has worked to educate community members about the importance of insurance coverage. The Association gives Chinese-American insurance professionals the opportunity to expand their networks, give back to their communities, and further their professional standing.

I would like to extend my congratulations to tonight's honoree: Britt Newhouse, Chairman of Guy Carpenter & Company, LLC, whose commitment to service has made tremendous contributions to the City of New York.

Thank you to the Chinese-American Insurance Association for hosting tonight's celebration of community and service. Please accept my best wishes for continued success.

Sincerely,

Scott M. Stringer  
New York City Comptroller

# CAIA PRESIDENTS



2014 to present

**Lynn Guan**

*AWAC Services*

2012, 2013

**Richard C. Hsia**

*The Wright Insurance Group*

2010, 2011

**Benjamin Li**

*New York Life*

2007 - 2009

**Elizabeth Mui**

*Travelers*

2016

**Bing Li**

*Fremont Consulting LLC*

2002-2005

**Edward Louie**

*MetLife*

2000, 2001

**George Tsui**

*CGU*

1998, 1999

**James Ho**

*MetLife*

1996, 1997

**Stephen Boon**

*Harold L. Lee & Sons Inc.*

1994, 1995

**Ray Chin**

*MetLife*

1992, 1993

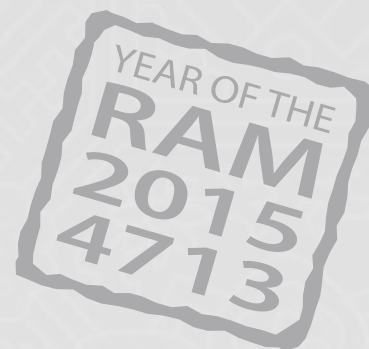
**Chon Chen**

*Guy Carpenter*

1990, 1991

**Dan Ting**

*China America Insurance Company*





**DISTRICT OFFICE**  
165 PARK ROW, SUITE 11  
NEW YORK, NY 10038  
(212) 587-3159  
**FAX:** (212) 587-3138

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250 BROADWAY, SUITE 1882  
NEW YORK, NY 10007  
(212) 788-7259  
**FAX:** (212) 442-1563  
chin@council.nyc.gov



**THE COUNCIL OF  
THE CITY OF NEW YORK**  
**MARGARET S. CHIN**  
COUNCIL MEMBER, 1<sup>ST</sup> DISTRICT, MANHATTAN

**CHAIR**  
AGING

**COMMITTEES**  
EDUCATION  
RECOVERY AND RESILIENCY  
RULES, PRIVILEGES, AND ELECTIONS  
TRANSPORTATION  
YOUTH SERVICES

April 23, 2015

President Lynn Guan  
Chinese American Insurance Association  
119 Bowery, 3<sup>rd</sup> Floor  
New York, 10002

Dear Friends,

It gives me great pleasure to congratulate the Chinese American Insurance Association (CAIA) on marking your 26<sup>th</sup> anniversary at this year's Annual Chinese New Year Banquet. I would also like to wish you all a very happy, healthy and prosperous Year of the Ram.

Since its founding in 1989, CAIA has made outstanding contributions within our Chinese American community to educate people about insurance issues that affect their lives. Over the years, CAIA's seminars have included topics such as safe driving practices, health care reform and care options for senior citizens — all of which are key issues that remind me of why I am always proud to support CAIA.

I would also like to congratulate tonight's honoree: Britt Newhouse, Chairman of the Guy Carpenter & Company, LLC.

I wish you the best of luck in your future endeavors, and I look forward to working with you all in this Year of the Ram.

Sincerely,

A handwritten signature in cursive script that reads "Margaret S. Chin".

**Margaret S. Chin**  
**市議員 陳倩雯 敬賀**  
New York City Council Member, District 1

# PAST HONOREES



2014	<b>Evan G. Greenberg</b> , <i>Chairman &amp; CEO, ACE Limited</i>
2013	<b>Ming Lee</b> , <i>President &amp; CEO, AIR Worldwide</i>
2012	<b>Robert H. Benmosche</b> , <i>President &amp; CEO, AIG</i>
2011	<b>Tom Motamed</b> , <i>Chairman &amp; CEO, CNA Financial</i>
2010	<b>Maurice R. Greenberg</b> , <i>Chairman &amp; CEO, C.V. Starr &amp; Company</i>
2009	<b>Mario P. Vitale</b> , <i>CEO of Global Corporate, Zurich</i>
2008	<b>Eric R. Dinallo</b> , <i>Superintendent of Insurance, New York</i>
2007	<b>Jay S. Fishman</b> , <i>Chairman &amp; CEO, The St. Paul Travelers Companies, Inc.</i>
2006	<b>Vincent G. Vitiello</b> , <i>Chairman, CEO &amp; President, Allianz Life Insurance Co. of NY</i>
2005	<b>Eric B. Campbell</b> , <i>CLU, ChFC, CLF, EVP &amp; Chief Distribution Officer, New York Life International, LLC</i>
2004	<b>Ray J. Groves</b> , <i>Chairman &amp; CEO, March, Inc.</i>
2003	<b>Michael D. Jaffe</b> , <i>Executive VP &amp; General Counsel, Country-Wide Insurance Company</i>
2002	<b>Prescott S. Bush, Jr.</b> , <i>Chairman, US/China Chamber of Commerce</i>
2001	<b>Salvatore D. Zaffino</b> , <i>Chairman &amp; CEO, Guy Carpenter &amp; Company, Inc.</i>
2000	<b>Michael D. O'Halleran</b> , <i>President &amp; Chief Operating Officer, Aon Corporation</i>
1999	<b>Heidi Hutter</b> , <i>Chief Executive Officer, Swiss Re</i>
1998	<b>Dennis A. Busti</b> , <i>President &amp; CEO, Reliance National</i>
1997	<b>Sylvester Green</b> , <i>Senior VP &amp; Managing Director, Chubb &amp; Son Inc.</i>
1996	<b>James Duffy</b> , <i>President, St. Paul Re</i>
1995	<b>Ted Athanassiades</b> , <i>President, MetLife</i>
1994	<b>Edward Hanley</b> , <i>President — International Division, Cigna</i>
1993	<b>Salvatore Curiale</b> , <i>New York State Superintendent of Insurance</i>





THE COUNCIL  
OF  
THE CITY OF NEW YORK  
**PETER KOO**  
COUNCIL MEMBER, 20<sup>TH</sup> DISTRICT, QUEENS

CHAIRPERSON  
LANDMARKS  
  
COMMITTEES  
CONTRACTS  
CULTURAL AFFAIRS  
HEALTH  
IMMIGRATION  
LAND USE  
SMALL BUSINESS

April 23<sup>rd</sup>, 2015

The Chinese American Insurance Association (CAIA)  
c/o L3 Advertising Inc.  
115 Bowery, 3<sup>rd</sup> Floor  
New York NY 10002

Dear Friends,

It is with great pleasure that I extend my warmest greetings and congratulations on the celebration of your 26<sup>th</sup> Anniversary and on the Year of the Ram.

This event truly embodies everything that your wonderful organization stands for, namely your dedication to the insurance and reinsurance business throughout the United States and the world. Established in 1989, the CAIA is a non-profit grassroots organization that has dedicated itself to providing networking opportunities in the Chinese-American community, and to teaching the community about insurance issue. The organization has also sponsored and coordinated consumer education seminars, which have included topics about safe driving, health care, and care options for senior citizens.

On behalf of the New York City Council, I commend the officers; staff and members of the Chinese American Insurance Association for their tireless work in bringing greater awareness about insurance issues to the community at large.

Sincerely,

A handwritten signature in blue ink, appearing to read "Peter Koo", with a stylized flourish at the end.

Peter Koo  
Council Member  
20<sup>th</sup> District, Queens





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A.M. Best: "A+"

Standard & Poor's: "A+"

Arch Reinsurance Company  
is pleased to join the  
Chinese American Insurance Association  
in honoring  
**Britt Newhouse**

[www.archreco.com](http://www.archreco.com)

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[www.awac.com](http://www.awac.com)

Allied World is proud to  
support the CAIA

# **Congratulations to tonight's honoree:**

**Britt Newhouse**

Chairman, Guy Carpenter & Company

INSURANCE. REINSURANCE. WORLDWIDE.



*we Care about your business  
&  
we provide Markets for you to grow*

## CONTACT US

- NEW BROKER APPOINTMENT

AMY LEE  
ALEE@CMFIRST.COM  
212-221-3753 EXT 107

- CARRIER REPRESENTATION

ERIC CHENG  
ERICCHENG@CMFIRST.COM  
212-221-3753 EXT 101

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# HERE'S TO A NEW YEAR OF PROMISE AND PROSPERITY.

我们的承诺坚定不移。

The year of the Ram is characterized by wisdom, optimism, and a strong work ethic—the very values represented by the CAIA and this year's honoree, Britt Newhouse. CNA is proud to share your commitment to the Chinese-American business community and the inspiration you bring to every business relationship. With more than 100 years serving the needs of our agency partners and their customers, CNA is one of the most trusted names in commercial insurance, covering more than one million businesses and professionals in the U.S. and internationally.

**For more information, contact the New York City Branch at 212-440-7070  
or visit [www.cna.com](http://www.cna.com).**

**CNA**

We can show you more.®

# IN MEMORIAM



## ROBERT H. BENMOSCHE

CAIA DRAGON HONOREE



The Chinese American Insurance Association mourns the passing of Bob Benmosche, who graciously served, and who we proudly honored, as our Dragon Honoree in 2012/4710.

A profile in courage and a commanding presence, Bob Benmosche was an aggressive champion of the insurance industry, fighting with ferocity for what he thought was right and mete.

At the helm of the largest life insurer in North America, Bob transformed MetLife from a mutual into a public company.

After being coaxed out of retirement to confront a challenge daunting to everyone but him, Bob took on the American International Group in crisis as President & Chief Executive Officer, and boldly returned AIG to stability, stature and success.

Bob bravely battled cancer to which he succumbed on February 27, 2015.

To CAIA, Bob Benmosche was truly heroic.



Healthfirst Congratulates

**CAIA, Inc.**

on your

**24<sup>th</sup> Annual Chinese New Year Banquet**

and honors

**BRITT NEWHOUSE**

Chairman & Member of the Board of Managers

*Guy Carpenter & Company, LLC*

We greatly value your commitment to educating  
the Chinese American community on insurance



# SPONSOR ACKNOWLEDGMENTS



The Chinese American Insurance Association gratefully acknowledges the generous contributions of the sponsor for tonight's celebration.

## PLATINUM

**GUY CARPENTER  
MARSH**

## GOLD

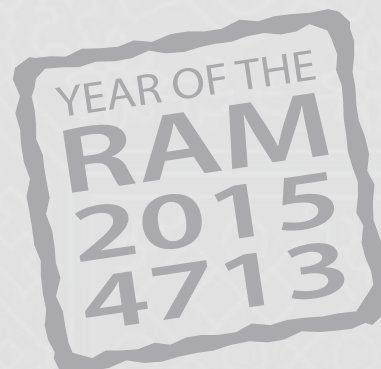
**SENECA**

## SILVER

**MAGNA CARTA COMPANIES  
PRUDENTIAL  
TRAVELERS**

## BRONZE

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AIG  
ALLIED WORLD  
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PROGRESSIVE  
QBE  
UTICA FIRST**





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**Agent Manager name**      **Alice Wei**  
**Phone number**              **718-559-0502**  
   **awei@uhc.com**

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# SCHOLARSHIP PROGRAM



**The CAIA Scholarship Program** began eleven years ago under the direction of Stephen Boon, President of CAIA at that time. The Scholarship Program for Chinese American Students was created to honor the memory of Mr. James Ying. Mr. Ying was an original charter officer of the CAIA Board and truly a fine and ethical gentleman whose untimely passing was a harsh loss for the Chinese insurance industry.

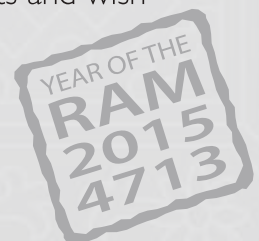
Once again the Board of Directors is pledging its commitment to this scholarship program for worthy students who demonstrate need and dedication to their studies. This year we have again pledged a total of \$7,500 for three candidates. We proudly recognize Mike Kwun-leong Wong, Maggie Jie-yu Zhu and Hong Chen as the recipients of our 2015 CAIA Scholarship Program.

Mike Wong, a native of Hong Kong, is currently enrolled as a senior at St. John's University majoring in Risk Management and Insurance. Mike has been on the Dean's List for the past three years, and is a member of Gamma Iota Sigma, a risk management, insurance and actuarial science fraternity with a 3.73 grade point average. He is currently an intern at the Starr Insurance Group, and has already passed three CPCU examinations.

Our second recipient is Maggie Jie-yu Zhu. Maggie, a native of Northeastern China, is currently enrolled as a junior at St. John's University majoring in Actuarial Science. She is currently on the Dean's List with a 3.93 grade point average. She is the President of the Chinese student and scholars Association and a French and Math tutor at the university. Maggie did her summer internship with Distinguished Program Group last year as an operation/underwriting assistant. She plans to pass three actuarial examinations before her graduation and to pursue her Master's Degree in Computer Science in the near future.

Our third recipient is Hong Chen. Hong, a native of Fujian Province in China, is currently enrolled in the Master's Program at Rutgers University majoring in Quantitative Finance. Hong was the Class President in 2014 when he received his undergraduate degree from Renmin University of China in Beijing. He did his summer internship with CitiBank as a data management assistant. He is currently carrying a 3.5 grade point average at Rutgers University.

We heartily congratulate Mike Wong, Maggie Zhu and Hong Chen on their achievements and wish them great future success in the insurance industry.







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# A 2014 CAIA SCHOLAR



## Rui Xu

My CAIA Scholarship not only provides me with financial support, but also reinforces my faith in what I choose to be in this amazing insurance industry. I have not been so sure about my decision and now am so glad that I did it. This great opportunity even gives me a series of chances to get exposed to this industry in a variety of ways.

For some reason I have a special tie with CAIA all through my career development. I got my internship in LIG through CAIA Career Fair, which was my first insurance professional experience. With this, my short-term career goal is becoming much clearer: to be an underwriter focusing on commercial property and casualty risks. Currently I am an underwriting associate in Starr Companies with Starr Technical Risks division. I am very fortunate that I have the chance to realize my goal step by step.

Since CAIA has a large number of members all through the industry, I feel connected in many public situations, ranging from workplace to industry professional meetings. I appreciate the great opportunities CAIA offers, and hope more ambitious and excellent students will benefit from it.

*“If your actions inspire others to dream more, learn more, do more and become more, you are a leader.”*

*— John Quincy Adams*

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Big "I"

# DIVERSITY

Task Force



# RAM-Á-LAMB-Á-DING-DONG



By **Richard C. Hsia**

The Year of the Ram is bound to be rambunctious — wild and wooly — so hold on tight. No butts about it. The Year of the Ram, 4713 on the Lunar calendar, horned in February 19, 2015. Alternatively known as the Year of the Sheep, the Goat, or the Lamb, amid tough and tumble times it may feel like we are all lost little lambs that have gone astray. Ba! Baa!! Baaa!!!

When times get tough, instead of buckling down and getting tougher as we should, we tend to look for some scapegoat or even search for sacrificial lambs to blame for our problems. Like sleepless sheep in a faithful yet fearful flock, we find ourselves yearning for greener pastures, praying for a watchful shepherd, vigilantly counting sheep, to guide us beside still, instead of troubled, waters.

Rather than fleece as white as snow (or as innocence itself), however, sometimes the truth is that we are not so innocent. The Black Sheep turns out to be us. Anyway, there might have been times when you (or your parents) thought (or may still think) you're the Black Sheep of your family. Always be alert and aware, as wolves can lurk in sheep's clothing, prowling the woods. Don't let anyone pull the wool over your eyes.

The Year of the Ram / Lamb / Sheep / Goat comes around but once every 12 years on the Lunar calendar. So it was sadly ironic that Dolly the cloned sheep died peacefully in her sleep in the last Year of the Sheep, now 12 years ago, during Lunar Year 4701. While the world has changed dramatically, yet not always for the better, cloning has not really advanced that much since Dolly's breakthrough. Even now, we miss Dolly — the sweet embraceable and irreplaceable Ewe.

Don't be sheepish. Don't ever give up searching for the golden fleece. Count yourself lucky and among the Sheep / Goats / Lambs / Rams if you happen to be born in 1907, 1919, 1931, 1943, 1955, 1967, 1979, 1991, 2003 or, of course, 2015. The Ram is strong-willed and independent, while also artistic, gentle and caring, strongly oriented to the flock, to protecting the well-being of the family, and to caring for the community — dyed in the wool.

From cashmere to Kashmir, George Harrison, for example, was a Ram. He was a magical minstrel, rambling amid music and, whilst all things must pass, his guitar still gently weeps. Also in this Flock: Thomas Edison, Mark Twain, and Michelangelo.

Remember that the Ram is sure-footed, particularly nimble on slippery slopes when the footing is unsure; the path uncharted, steep and hazardous; and the direction dangerous and uncertain. Coincidentally, it's during daunting times like these when insurance gains even more in importance for society and our economy.

Be Ram tough. Once inspired, Rams are sure-footed and can climb the highest mountains. So scale the heights without fear of falling or failing. If you fall, get up. If you fail, try again and keep trying until you succeed.



# CAIA Delegation Visited China

## Communicating and Sharing Ideas

**A Chinese American Insurance Association (CAIA)** delegation, headed by CAIA President Lynn Guan with CAIA Board members George Tsui, Benjamin Li, Christopher Shum and Stephen Chiu, visited China from November 24 to November 28 in 2014. Throughout this very successful trip, we established stronger relationships with our counterparts and with insurance companies on the other side of the world.

The CAIA Delegation visited six insurance companies and brokers in China, including Aon/COFCO, Starr, PICC, AIG China, China Re, and Ping An. The CAIA Delegation also visited the Chinese Insurance Regulatory Commission (CIRC), and met with Insurance Association of China and affiliated associations in Beijing, Shanghai and Shenzhen.

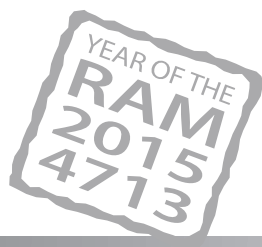
**Meeting with the CIRC Regulator.** On 11/25, the CAIA Delegation met at CIRC Headquarter with officers from the International Department, followed by lunch hosted by Deng



Shichuan, Deputy Director of the Beijing Branch, and other officers from Beijing Insurance Association (BIA) and PICC Beijing Branch Manager. Established in 1998, the Chinese Insurance Regulatory Commission currently has 15 departments and 36 branches across the country. The CIRC officers discussed many subjects, including:

- As requirements for entering into China a foreign insurance company must have at least US\$5 billion in assets plus 30 years experience, while insurance brokerage firms must have a minimum of US\$200 million in assets but can only set up a branch in China.
- In order to set up a China office, a foreign association will be charged an annual management fee of 20,000 RMB.
- At present, there are 25 life companies as 50%/50% joint ventures and 6 reinsurance companies operating in China.
- Property/casualty insurers can now have 100% foreign ownership.





Report By **Benjamin Li**

**Meetings with Insurance Associations.** The CAIA delegation also met with Insurance Association of China (IAC). In Beijing, we met with Zhu Jinyuan, President of IAC and other officers. As CAIA President, Lynn introduced our mission and shared what we have been doing for our members and the community. IAC President Zhu proposed working jointly on seminars of mutual interest in China or the United States.

The delegation also visited the Beijing, Shanghai and Shenzhen Insurance Associations, and had friendly conversations with each Association. Among the officers we met with Chen Zhiqiang, Executive Vice President and Secretary General of the Beijing Insurance Association; Zhao Lei, General Secretary of the Shanghai Insurance Association; and He Guohu, Executive Vice President, General



Secretary of the Shenzhen Insurance Association.

These associations play a very important role in 5 key areas: protect members' rights; coordination; self-discipline, communication; and promotion. They seek to learn more about the insurance industry in the United States, and would like to work together with CAIA to share ideas and promote communications between US and China's insurance industry.





# CAIA Delegation Visited China

## Communicating and Sharing Ideas

**Meetings with Insurers & Brokers.** The CAIA Delegation visited six companies in China. Lynn introduced CAIA's mission & vision to these companies. CAIA serves as a bridge for insurance industry between the United States & China.

- **Aon/COFCO.** We met with General Manager Charles Xia of Aon/COFCO, and other officers and learned that Aon is one of the largest brokerage and risk consulting firms in China, established in 2003 and generating 450 million RMB revenue in 2013.



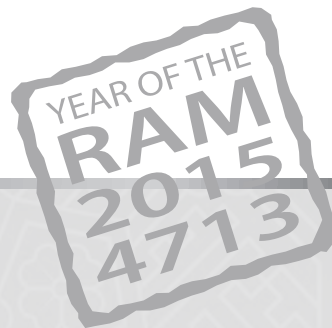
- **Starr.** The CAIA Delegation met with David Peng, Starr's Chief Representative in China. David shared how China's local business works and told us that he would like to help link up CAIA with China's firms and universities.
- **PICC.** In Beijing, we visited PICC, the largest insurance company in China, and met the President of PICC Health Song Fuxing, and other officers. We discussed the challenges of an aging population and opportunities that this challenges brings to the insurance market.



- **AIG.** The CAIA delegation met with Chairman of AIG China John Carey in Beijing and President and CEO Eric Zheng in Shanghai. John Carey shared his



# in 2014



experience in China as head of a foreign insurance company and discussed new trends for insurance industry development in China. Eric Zheng told us that AIG is the largest foreign insurance company in China and the only company with 100% foreign ownership.

- **China Re.** We visited China Re's Headquarter in Beijing and met with China Re's President Zhang Hong and other officers and discussed China Re's operations worldwide and perspectives in Life products.



- **Ping An.** On the last day of the trip, the CAIA Delegation visited Ping An, the 2nd largest insurance company in China. We met Joe Liang, Executive Vice

President and other officers in the actuarial Dept, followed by lunch hosted by Mr. Fan and Mr. Zhou, Deputy General Managers of the Shenzhen Branch. We discussed Ping An's achievements and recent developments. Ping An's annual P&C premium has reached 127 billion RMB with 18%



market share, increasing 15% to 20% annually. Ping An is growing rapidly yet still profitably. A new trend is to sell insurance through the Internet, reducing the costs of sales. As a result, an Internet insurance company was established last year by Ping An, which looks forward to more exchanges and communications with CAIA.



# SCENARIO RISK REPORT FOR

By **Michael Owen**, *Head of GC Analytics®*  
**Hemant Nagpal**, *Head of Cat Model Development, Asia Pacific Region*  
*Guy Carpenter & Company, LLC*

**Guy Carpenter & Company**, a leading global risk and reinsurance specialist, has published a report that provides an in-depth study of the tsunami risk from a moment magnitude 9.4 earthquake along the Manila Trench.

For roughly the past four and a half centuries, the Manila Trench has been building up enormous amounts of energy as the Philippine Sea plate and the Eurasian plate continue to push against one another. Therefore, Guy Carpenter & Company embarked on a study based on the worst case scenario and developed inundation maps for coastal areas that could be at greater risk from tsunami from a magnitude 9.4 earthquake event.

Major tsunamis are typically produced by shallow earthquakes with moment magnitude of 7.0 or higher associated with the movement of oceanic and continental plates. In the twentieth century 77 percent of tsunamis were generated in the Pacific Ocean, 9 percent in the Mediterranean Sea, 10 percent in the Atlantic Ocean and 4 percent in the Indian Ocean.

The destructive force of a tsunami comes from its velocity — typically in the range of 30 to 40 kilometers per hour— and the quantity of water it is carrying, which is a function of the wave height. Large tsunamis can penetrate up to several hundred meters inland over flat terrain and, in the case of the Tohoku earthquake, travel up to 10 kilometers inland.

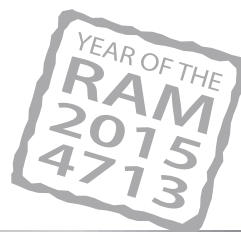
The main objective of a tsunami model is to provide an estimate of wave arrival time, wave height and inundation area. Guy Carpenter has utilized the National Oceanic and Atmospheric Administration model for the present study, which is capable of simulating three processes of tsunami evolution: earthquake, transoceanic propagation and inundation of dry land.

An inundation modeling study attempts to recreate the tsunami generation in deep or coastal waters; the wave propagation to the impact zone and the inundation along the coastal study area. To reproduce the correct wave dynamics during the inundation, high resolution bathymetric and topographic grid computations are used for the study.

Taking a trench-normal convergence velocity of 87 millimeters per year, the strain of more than 38 meters would have accumulated since 1560, as no earthquake exceeding magnitude 7.8 has been



# ASIA PACIFIC REGION



observed in the trench.<sup>1</sup> Though large, this slip magnitude remains within the range of plausible scenarios and is comparable to the 1960 magnitude 9.5 earthquake in Chile in which coseismic slip reached 40 meters. As a point of reference, the 2004 Indonesia earthquake and the 2011 Tohoku earthquake produced 20 meters and 17 meters of slip, respectively.

Guy Carpenter & Company's study reports on the effect of a particular "worst case scenario" and assesses the impact from such a particularly high impact event on the study areas: Hong Kong; Taiwan; Kota Kinabalu, Malaysia; Macau; Manila and Vietnam.

<sup>1</sup> Megawati, K., Shaw, F., Sieh, K., Huang, Z., Wu, T. R., Lin, Y., et al. (2009). Tsunami hazard from the subduction megathrust of the South China Sea: Part I. source characterization and the resulting tsunami. *Journal of Asian Earth Sciences*, 36(1), 13-20.

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## **ANTI-CORRUPTION POLICY & COMPLIANCE**

### **CODE OF CONDUCT**

The Chinese American Insurance Association (CAIA) is committed to ensure that its officers, directors, members and representatives at all times and in all places, and regardless of local customs or traditions, conduct CAIA affairs as ambassadors of CAIA with integrity, honesty, and in full compliance with applicable laws and regulations prohibiting bribery, corruption, or other disreputable practices, such as the U.S. Foreign Corrupt Practices Act (FCPA), and similar provisions and international conventions, acting always consistent with the highest ethical principles and standards, whether involving governmental or non-governmental entities, officials, employees, or contractors.

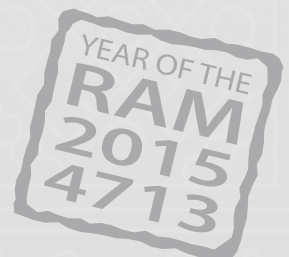
Any business courtesy must be modest and appropriate for the occasion. Any payments made on behalf of CAIA should include supporting documentation to accurately describe and justify the nature and purpose of any payment.

Every CAIA officer, director, member or representative, whether organizational or individual, has a duty and responsibility to adhere to this CAIA Code of Conduct.

Consult with CAIA counsel if there is any doubt about propriety.

Compliance with this policy is mandatory. CAIA will not tolerate any corruption or improper behavior.

This anti-corruption policy will be strictly observed and enforced by CAIA.







# CAIA

## ANTI-TRUST POLICY & COMPLIANCE

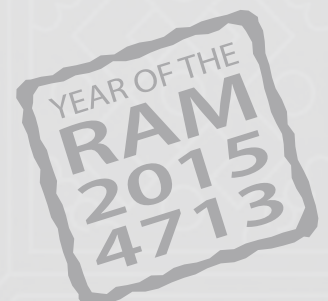
The Chinese American Insurance Association (CAIA) intends to comply with all applicable antitrust laws, and will not be involved, directly or indirectly, in conduct that would restrain trade or otherwise violate antitrust or unfair competition laws and regulations, whether state, federal, or international.

CAIA's officers, directors, members or representatives shall not discuss or engage in any conduct (whether in intent or effect) between or among competitors in the insurance industry that may be contrary to the antitrust laws, during meetings or otherwise, including price (whether to raise, lower, control, fix or stabilize pricing), production, distribution, markets, restraining competition, refusals to deal, or allocation of markets.

Consult with CAIA counsel if there is any doubt about the propriety of a CAIA subject of discussion.

Every CAIA officer, director, member or representative, whether organizational or individual, has a duty and responsibility to avoid and prevent antitrust violations.

This anti-trust policy will be strictly observed and enforced by CAIA.



# 2014 BANQUET PICTURES



2014 Honoree **Evan G. Greenberg** with CAIA Board of Directors







# 2014 BANQUET PICTURES



2014 Honoree **Evan G. Greenberg** with CAIA President **Lynn Guan** and Banquet Chair **Lily Han**



CAIA President **Lynn Guan** presents commemorative gift to Immediate Past President **Richard Hsia**



# 2014 BANQUET PICTURES



CAIA Board of Directors with Honoree **Evan G. Greenberg** on the Head Table



2014 Honoree **Evan G. Greenberg**



Acknowledgement of special Guests by CAIA Vice President **David Louie**





# 2014 BANQUET PICTURES



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2014 CAIA Scholarship Recipients



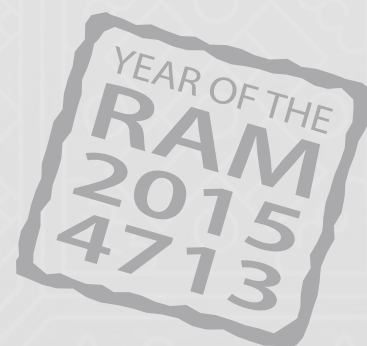
# 2014 BANQUET PICTURES



Educational Seminar - Presented by **ACE Group**

## CAIA 2015 EVENT CALENDAR

<b>January 2015</b>	Education Seminar
<b>February 2015</b>	Lunar New Year 2/19/15 – Year of the Ram
<b>March 2015</b>	Scholarship Candidates Review & Selection
<b>April 2015</b>	Annual Banquet 4/23/15 – Terrace on the Park
<b>May 2015</b>	Banquet Review & recommendations
<b>June 2015</b>	Strategic Planning
<b>July 2015</b>	2016 Honoree Nomination
<b>August 2015</b>	Education Seminar
<b>September 2015</b>	Annual Banquet Preparation
<b>October 2015</b>	Career Fair; week of October 19th
<b>November 2015</b>	Scholarship Rule & Guideline
<b>December 2015</b>	Holiday Networking Party







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# WHAT IS YOUR SIGN?



## ***Background Information:***

The Chinese lunar calendar is the longest chronological record in the history, dating from 2637 B.C. when the first cycle of the zodiac was introduced. One complete cycle takes 60 years and is made up of five simple cycles of 12 years each. The 78<sup>th</sup> cycle started on February 1984, and will end on February 2044. Twelve animals were assigned to each of the 12 years when, according to legend, the Lord Buddha summoned all the animals to come to him before he departed from Earth. Only twelve animals came to bid him farewell. As a reward, he named a year after each one in the order that it arrived. First came to Rat, then the Ox, the Tiger, Rabbit, Dragon, Snake, Horse, Ram, Monkey, Rooster, Dog and Pig. Thus, we have the twelve animal signs of Today. The animal ruling the year in which you were born exercises a profound influence on your life. "This is the animal that hides in your heart".



## **The Year of The Ram (Sheep, Goat)**

**2015, 2003, 1991, 1979, 1967, 1955, 1943, 1931, 1919**

People born in the Year of Ram are elegant and highly accomplished in the arts. At first glance, they appear to be better off than those born in the Zodiac's other years. But the Rams are quite shy, pessimistic, hesitant, and over anxious. They are always passionate about what they do and what they believe in. They have remarkable strength and have patience in searching out facts and analyzing details when there is a good reason. If a reason is missing, they can be very lazy and almost daydreamers. Their good manners and charms always bring many admirers and friends. The Rams never have to worry about having the best in their life for their abilities make money for them, and they are able to enjoy the creature comforts that they like. They are wise, gentle, and compassionate. They are compatible with Rabbits, Pigs, and Horses.

*Some Rams: Rachel Carson, Michelangelo, Rudolph Valentino, Barbara Walters*





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## **The Year of The Monkey 2004, 1992, 1980, 1968, 1956, 1944, 1932, 1920**

People born in the Year of the Monkey are the erratic geniuses of the cycle. They are clever, skillful, and flexible. Monkeys are strong minded thinkers, planners, calculating and manipulative. They love to play with things and ideas, trying new things out and changing them until they work. They are remarkably inventive and original and can solve the most difficult problems with ease. There are few fields in which Monkey people wouldn't be successful, but they have a disconcerting habit of being too agreeable. They want to do things now, and if they cannot get started immediately, they become discouraged and sometimes leave their projects. Although good at making decisions, they tend to look down on others. Having common sense, Monkey people have a deep desire for knowledge and have excellent memories. Monkey people are strong willed, but their anger cools quickly. They are most compatible with the Dragon and Rat.

*Some Monkeys: Julius Caesar, Bette Davis, Diana Ross, Elizabeth Taylor, Eleanor Roosevelt*

## **The Year of the Rooster 2005, 1993, 1981, 1969, 1957, 1945, 1933, 1921**

People born in the Year of the Rooster are deep thinkers, capable, and talented. They like to be busy and are devoted beyond their capabilities and are deeply disappointed if they fail. They are alert, sober, conservative, powerful, decisive, and intelligent. They are brave and confident in work and life and willing to move toward new horizons. The Roosters are hard working, astute, and definite in decision making, often speaking their mind loud and sound. The Roosters' emotions like their fortunes, swing very high to very low. They can be selfish and too outspoken, but are always interesting and can be extremely brave. The main virtue in the Roosters' character is loyalty; thus, they make devoted friends. They always keep their promises and are always true to their word. They are most compatible with Ox, Snake, and Dragon.

*Some Roosters: Virginia Apgar, Catherine the Great, Groucho Marx, Peter Ustinov*

## **The Year of The Dog 2006, 1994, 1982, 1970, 1958, 1946, 1934, 1922**

People born in the Year of the Dog possess the best traits of human nature. They have a deep sense of loyalty, are honest, and inspire other people's confidence because they know how to keep secrets. But the Dogs are somewhat selfish, terribly stubborn, and eccentric. They care little for wealth, yet somehow always seem to have money. They can be cold emotionally and sometimes distant at parties. They can find fault with many things and are noted for their sharp tongues. The Dogs make good leaders and they are faithful to those they love. They are compatible with those born in the Years of the Horse, Tiger, and Rabbit.

*Some Dogs: Cher, Bill Clinton, Shirley McLaine, George Gershwin, Hverv Hoover*

# WHAT IS YOUR SIGN?



## **The Year of The Boar (Pig) 2007, 1995, 1983, 1971, 1959, 1947, 1935, 1923**

People born in the Year of the Pig are chivalrous and gallant. Whatever they do, they do with all their strength. They are born to give, to yield and to serve; they constantly sacrifice their own happiness and comfort for the sake of somebody else. They have tremendous fortitude and great honesty. They don't make many friends but for the ones that they do, they make for life. Anyone having a Boar Year friend is fortunate because they are extremely loyal. They don't talk much but have a great thirst for knowledge. They study a great deal and are generally well informed. The Boars are quick temper, yet they hate arguments and quarreling. They are kind to their loved ones. No matter how bad problems seem to be, the Boars try to work them out, honestly if sometimes impulsively. They are most compatible with Rabbits and Sheep.

*Some Boars: Ernest Hemingway, Lucille Ball, Mahalia Jackson, Elizabeth Cady Stanton*

## **The Year of The Rat 2008, 1996, 1984, 1972, 1960, 1948, 1936, 1924**

People born in the Year of the Rat are clever, curious, imaginative, charming and truly generous to the person they love. They work hard to achieve their goals, aspire for wealth, and are likely to be perfectionists. They are however, prudent with their money. Those born in this year have a tendency to be quick tempered and overly critical. They have high ambitions and are generally very successful. Rats are risk takers, but they always calculate the risks precisely before leaping into action. They are most compatible with people born in the years of the Dragon, Monkey, and Ox.

*Some Rats: Charlotte Bronte, William Shakespeare, George Washington, Catherine I*

## **The Year of The Ox 2009, 1997, 1985, 1973, 1961, 1949, 1937, 1925, 1913**

People born in the Year of the Ox are patient, speak little, and inspire confidence in others. They tend, however, to be eccentric, and opinionated, and anger easily with their fierce tempers. Despite their lacks of oral communication, when they do speak their words are quite eloquent. Oxen are mentally and physically alert. Generally easy going, they can be remarkably stubborn, and hate to fail or be opposed. They are also hard working and persistent. They can stick to a task longer and harder than anybody else. Oxen are observant; they have remarkable memories and are good at reporting on absolutely everything that their eyes perceive. They are most compatible with Snake, Rooster, and Rat people.

*Some Oxen: Walt Disney, Clark Gable, Richard Nixon, Rosa Parks, Vincent Van Gogh*

## **The Year of The Tiger 2010, 1998, 1986, 1974, 1962, 1950, 1938, 1926, 1914**

Tigers are sensitive, given to deep thinking and capable of great sympathy. They are daring fighters, capable of standing up to the bitter end for what they think is right. However, they can be extremely short tempered. Other people have great respect for them, but sometimes Tigers come into conflict with older people or those in authority. They are suspicious of others, but they are courageous and powerful. Although they love adventures, and are addicted to excitement, it is better not to challenge a Tiger's confidence. They like being obeyed and not the other way around. Tigers are most compatible with Horses, Dragons, and Dogs.

*Some Tigers: Dwight D. Eisenhower, Marilyn Monroe, Marco Polo, Beatrix Potter*





# WHAT IS YOUR SIGN?

## **The Year of The Rabbit    2011, 1999, 1987, 1975, 1963, 1951, 1939, 1927**

People born in the Year of the Rabbit are kind, warm, sweet, affectionate, friendly, articulate, talented, and ambitious. They are virtuous, reserved, and have excellent taste. Rabbits are admired, trusted, and are often financially lucky. They are fond of gossip, but are tactful and generally kind. Rabbits seldom lose their temper. They are clever at business and being conscientious. They never back out of a contract that they decide to sign. Call them cautious or call them timid, Rabbits will undertake nothing before they have weighted the pros and cons from every angle. That is probably why they are doing well in their work. And yet, unless they abandon their conservative nature, and become more aggressive, they will probably live a normal and average life. They are most compatible with those born in the years of the Sheep, Pig, and Dog.

*Some Rabbits: Confucius, Rudolph Nureyev, Queen Victoria, Orson Welles, Jan Yolen*

## **The Year of The Dragon    2012, 2000, 1988, 1976, 1964, 1952, 1940, 1928, 1916**

People born in the Year of the Dragon are healthy, brave, honest, sensitive energetic, enthusiastic, optimistic, ambitious, aggressive, and determined in action. Dragons are idealists and perfectionists. They really enjoy starting new things and being in full control of them. They are also short tempered, and stubborn, but inspire confidence and trust. Although the Dragons tempers are hot, they can be witty, funny and generous to their friends, so most people look up to them. When Dragons enter a gathering, this popular character ignites the room. They are compatible with Rats, Snakes, Monkeys, and Roosters.

*Some Dragons: Susan B. Anthony, Joan of Arc, John Lennon, Florence Nightingale*

## **The Year of The Snake    2013, 2001, 1989, 1977, 1965, 1953, 1941, 1929, 1917**

People born in the Year of the Snake are romantic, charming, and deep thinking. They say little and possess great wisdom. They never have to worry about money; they are financially fortunate. Snakes are often quite vain, selfish, and a bit stingy. Yet, they have tremendous sympathy for others and try to help those less fortunate. Snakes tend to overwork, since they have doubts about other people's judgment and prefer to rely on themselves. They are determined in whatever they do and hate to fail. Although calm on the surface, they are intense and passionate. Snakes are usually good looking and sometimes have martial problems because they are fickle. They are most compatible with the Ox and Rooster.

*Some Snakes: Liz Claiborne, Elizabeth I, Carole King, Martin Luther King, Abraham Lincoln*

## **The Year of The Horse    2014, 2002, 1990, 1978, 1966, 1954, 1942, 1930, 1918**

People born in the Year of the Horse are popular, hardworking, aggressive, ambitious and intelligent. They are cheerful, skillful with money, and perceptive, although they sometimes talk too much. They are wise, talented, good with their hands, and sometimes have a weakness for members of the opposite sex. They are impatient and hot blooded about everything except their daily work. They like entertainment and large crowds. They are very independent and rarely listen to advice. No matter how integrated they seem to be, the Horses' inner self remains powerfully rebellious. Although they have boundless energy and ambition, they Horses have a hard time belonging. In general, the Horses are gifted, but in truth they are really more cunning than intelligent, and they know that. That is probably why most of them lack confidence. They are most compatible with Tigers, Dogs, and Sheep.

*Some Horses: Louisa May Alcott, Chopin, Ella Fitzgerald, Aretija Franklin, Teddy Roosevelt*



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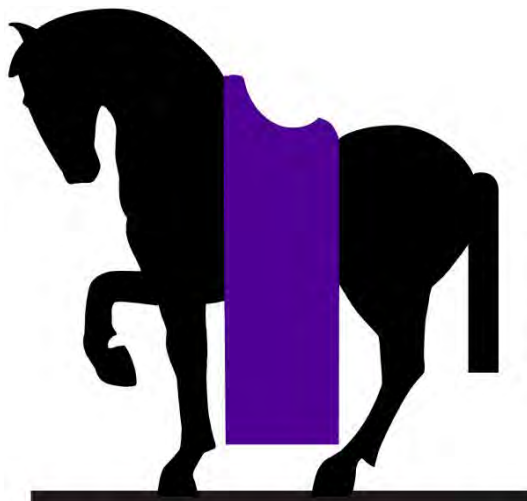
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