



Chinese American Insurance Association

31st ANNUAL CHINESE NEW YEAR BANQUET

www.caiaus.org



TITLE SPONSOR



A photograph of three business professionals sitting around a table in a modern office setting. A woman with dark hair in a bun is seen from the back, looking towards two men. One man is older with grey hair, wearing a grey blazer over a blue shirt. The other man is younger with dark hair and glasses, wearing a dark blazer over a light blue shirt. They are all looking out a large window that shows a brick building with many windows. The text "Enacting change. Building a better tomorrow." is overlaid in large white font on a dark green background that covers the bottom half of the image.

Enacting change. Building a better tomorrow.

NFP is proud to support the Chinese American Insurance Association and join them in honoring our CSO, Mike James, at their 2024 Year of the Dragon banquet.

A photograph of two women sitting at a conference table in a modern office with large windows overlooking a city. One woman is gesturing while speaking. A laptop is open on the table.

Change today. Righter

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Congratulates **Mike James**

on his professional accomplishments
and contributions to our community,
and his recognition by the Chinese
American Insurance Association



Mike James
Honoree for the 2024
Year of the Dragon Banquet
Executive Vice President and
Chief Sales Officer, NFP

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Happy
Chinese
New Year



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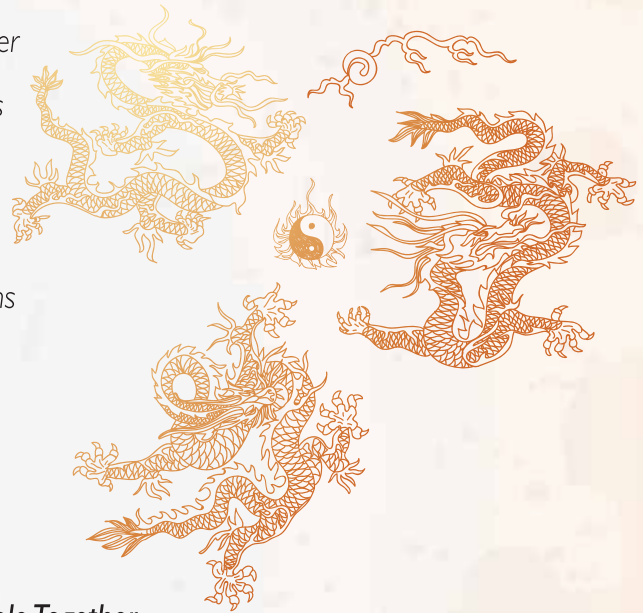
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BANQUET PROGRAM



5:30 – 6:45

Cocktail Reception

7:00

Lion Dance

7:15

Welcome Remarks

Vince Vitiello, *President*

7:25

Dinner

8:00

Introduction of the Honoree

Honoree Remarks

Mike James

Executive VP & Chief Sales Officer, NFP

8:30

Presentation of CAIA Scholarship Awards

Vince Vitiello, *Scholarship Chair & President*

Jason Ning, *Vice President*

Timothy Aman, *Secretary*

Co-sponsored - NFP Representative

Mike James, *Executive VP & Chief Sales Officer, NFP*

8:50

Introduction of the Title Sponsor

Title Sponsor Recipient

Mike James, *Executive VP & Chief Sales Officer, NFP*

Presentation of Commemorative Plaques

Vince Vitiello, *President*

Jason Ning, *Vice President*

Timothy Aman, *Secretary*

9:30

Closing Remarks

Vince Vitiello, *President*



Happy Chinese New Year



Security Mutual Life is proud to support CAIA and its mission to serve the Chinese-American life insurance community.

Wishing you a year of abundance and prosperity.

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PRESIDENT'S MESSAGE



Pamela S Corey

It is my deep pleasure to welcome everyone to the CAIA Year of the Dragon celebration. The Chinese American Insurance Association and its Board of Directors, are thankful to all, including our many sponsors for their participation and support, of our organization and its mission.

Established in 1989, CAIA is a non-profit grassroots organization serving Asian American insurance professionals in the United States for the past 35 years. It has been my honor and I am grateful to have had the opportunity to serve as the Association's President. Our members consist of dedicated professionals from all levels and facets of the Life, Health, Property and Casualty insurance industry. CAIA seeks to educate the community about insurance issues that affect their lives, including how insurance products can protect their business and personal assets and secure their financial well-being. While serving to bridge the gap between the insurance industries in the U.S. and China, we strive to support the advancement of the next generation of insurance professionals in the classroom and the community.

This is Lunar Year 4722, the Year of the Wood Dragon – they say the mythical allure of the dragon will sweep you off your feet. Wood Dragons are very lively and enthusiastic, charming their way into every social circle with a dash of self-confidence. These highly intellectual individuals quickly take advantage of every opportunity. Dragons aren't easily discouraged in the face of difficulties (although failures do pinch their egos)! They're somewhat perfectionists (and mysteriously lucky) who always maintain the high standards they set for themselves. You can often find them trying to change the world, one great idea at a time!

And as we celebrate the beginning of this year, I want to thank each of you for drawing on your inner dragon and helping to try to change our world with one idea and an act of kindness.

I wish all of you a happy, healthy, and prosperous New Year.





CAIA BOARD MEMBERS



President &
Board Director
Vince Vitiello
New America Marketing



Immediate Past President
& Board Director
Pamela Corey
Seneca



Vice President &
Board Director
Jason Ning
*American Advanced
Financial*



Secretary &
Board Director
Timothy P. Aman,
*FCAS MAAA
Aon*



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Benjamin Li,
*CLU, ChFC, MBA
New York Wealth
Planning Group*



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Summit Insurance Brokerage



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Stephen Chiu,
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Eva Chan
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Board Director
Thi Nguyen
RT Binding Authority



IN LOVING MEMORY OF **GEORGE TSUI**

A remarkable leader whose influence extended far beyond his time.

A dedicated Chinese American Insurance Association board member, and two time President, George demonstrated indomitable spirit and dedication to the insurance industry, his colleagues, and to the Chinese community.

He led with compassion, wisdom, and he left an indelible mark
on our organization and our lives.

In memory of George, the Chinese American Insurance Association has
decided to name our scholarship award the 'George Tsui Scholarship'.

We will forever keep his memory alive!



The Chinese American Insurance Association Board of Directors



NFP PROFESSIONAL

The Art of Bringing People Together

BY JACOB BOSTON

Mike James is a connector.

MJ, as he is known by colleagues and friends, is the Chief Sales Officer (CSO) for NFP, a leading property and casualty broker, benefits consultant, wealth manager and retirement plan advisor. And he is all about getting the right people in the room, at the right time, to solve problems for clients.

"We help our clients overcome their biggest risk, workforce, wealth management and retirement challenges. Nobody can do this alone," said MJ. "That's why I'm always connecting people and figuring out ways we can work together. It's driven by a belief we're going to do our best work when we get to know each other, understand our strengths and trust we're aligned in our values."

MJ has been honing this skill for decades. A Boston native, born and raised in the Roxbury neighborhood, MJ embraced a "give first" approach early in life. This meant raising his hand to get involved, looking out for his neighbors, taking on extra work to help a colleague complete a project, and, no matter what success came his way, never forgetting his community.

"I know what I've achieved in my career is because people took time to invest in me with time, advice and opportunities. I also know people gravitate to people who have a giving mindset. I realized pretty quickly that giving and success go together. It's a lot easier to motivate people to work together, compromise for the good of the team, and let others have the spotlight when you set this example yourself. It's really the ultimate win-win."

MJ's ability to bring people together, which he believes is more art than science, has produced impressive results.

In 2023, MJ's first full year as CSO, NFP's revenue reached an all-time high of \$2.47 billion. Through his involvement in No Books No Ball, a community organization in Boston, he helps distribute more than 1,000 turkeys to families in need each Thanksgiving. MJ's board service at Finseca, The American College of Financial Services, and LIMRA/LOMA, has helped unify the profession around a focus on enhancing financial security for individuals and families.

His impact can also be seen in his efforts to advance diversity, equity, inclusion and belonging. Following the murder of George Floyd, MJ took on the role of advising NFP's board on race issues. He continues to facilitate learning while refining strategy in partnership with NFP's Chief Diversity & Inclusion Officer, Pamela Wheeler, which has helped NFP earn the Five-Star DEI Award



Mike James is at his best when he's building teams and solving problems.

Mike James
*Executive Vice President
& Chief Sales Officer*
NFP

from Insurance Business magazine for three consecutive years.

MJ remains a passionate advocate for engaging diverse professionals interested in a career in financial services. He was integral to the launch of Nationwide's Financial Alliance for Racial Equity (FARE), a coalition of financial services firms, historically black colleges and universities and industry partners. FARE's efforts have increased racial diversity, driven greater equity and fostered inclusion across the financial services sector.

MJ's knack for bringing people together extends to his family. He and his wife, Jessica, are the proud parents of three adult children, each of whom work in the industry. This closeknit family enjoys experiences together, whether it's attending a Celtics game or rolling up their sleeves at a charity event.

"I'm a proud – and grateful – husband and father. They share my view there's nothing better than working together to leave something better than you found it. The joy that comes with group achievement is special. Being able to say, 'we did this together,' creates lasting bonds."

While he has a lot going on, MJ is laser focused on advancing NFP's sales culture and aligning it with the dynamic needs of today's clients.

"Companies and individuals are facing a variety of challenges. Managing risks, attracting and retaining top talent, planning for the future – it's a lot. Providing integrated solutions means helping clients navigate the complexity with a holistic view that fuels customization and informs decisions. When we do this well, we see it in our results."

To borrow from the old Nike tagline, there is no finish line for Mike James. "I'm very proud of what we've done, but there is so much more to do." In everything he does, there will be people coming together to share ideas, innovate and make a positive impact for a client, colleague or community member. **S**

2024 HONOREE



MIKE JAMES

Executive Vice President and Chief Sales Officer



Mike is responsible for driving the strategic direction of our sales organization and cultivating a

competitive edge in our sales activities that increases our market share, revenue and brand awareness. His responsibilities include expanding opportunities with clients through integrated sales initiatives that leverage our growing expertise and capabilities across regions, business lines and solutions, while working with regional sales leaders to provide clarity on goals, facilitate the sharing of best practices and ensure consistency in our sales efforts. Mike also serves as a special advisor to the NFP board on race issues, facilitating learning, refining strategy, and collaborating with NFP's Chief Diversity & Inclusion Officer to advance the company's diversity, equity, inclusion and belonging efforts. In everything he does, Mike is motivated by opportunities to create connections and cultivate relationships, amplify ideas, encourage perseverance and inspire teams to new levels of success. Mike joined NFP in 2006 and has played an increasingly instrumental role in aligning the organization's business guidelines with its vision and culture. Before joining NFP, he spent more than 14 years with John Hancock Financial Services where his successes included building a thriving relationship between John Hancock and NFP. Mike is an active participant in a variety of industry and community organizations, serving on the Executive Committee of the **Finseca** Board of Directors, the Board of Trustees for **Suffolk University** and **The American College of Financial Services**, and the Board of Directors of LL Global, the nonprofit parent company for **LIMRA** and **LOMA**. He is also an engaged supporter of Nationwide's **Financial Alliance for Racial Equity**, the No Books No Ball Basketball Program and the **Roxbury YMCA**. He received a Bachelor of Science degree from American International College.





LET'S KEEP UP-AND-COMING LEADERS UP AND COMING



Travelers applauds The Chinese American Insurance Association (CAIA) for its efforts 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 about the products and services 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.

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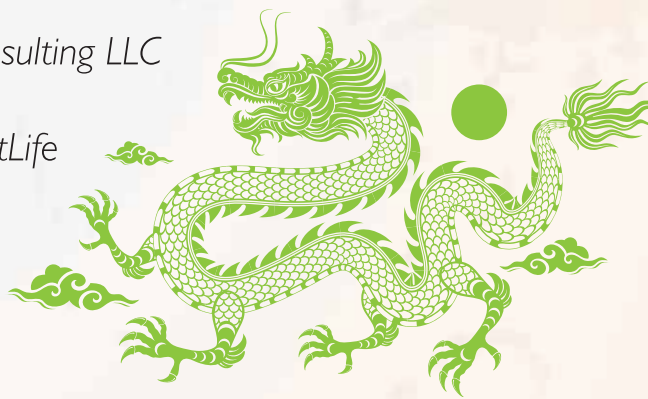
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CAIA PRESIDENTS



2024	Vince Vitiello , <i>New America Marketing</i>
2022, 2023	Pamela Corey , <i>Seneca</i>
2020, 2021	Stephen Chiu
2018, 2019	Vera Tsai , <i>Gartner + Bloom, Attorneys At Law</i>
2016, 2017	George Y. Tsui , <i>Goyoto Consulting</i>
2014, 2015	Lynn Guan , <i>AWAC Services</i>
2012, 2013	Richard C. Hsia , <i>The Wright Insurance Group</i>
2010, 2011	Benjamin Li , <i>New York Life</i>
2007 - 2009	Elizabeth Mui , <i>Travelers</i>
2006	Bing Li , <i>Fremont Consulting LLC</i>
2002-2005	Edward Louie , <i>MetLife</i>
2000, 2001	George Tsui , <i>CGU</i>
1998, 1999	James Ho , <i>MetLife</i>
1996, 1997	Stephen Boon , <i>Harold L. Lee & Sons Inc.</i>
1994, 1995	Ray Chin , <i>MetLife</i>
1992, 1993	Chon Chen , <i>Guy Carpenter</i>
1990, 1991	Dan Ting , <i>China America Insurance Company</i>





STATE OF NEW YORK
OFFICE OF THE STATE COMPTROLLER
110 STATE STREET
ALBANY, NY 12236

March 28, 2024

Pamela Corey, President
Chinese American Insurance Association
c/o David J. Louie, Inc.
217 Park Row
New York, NY 10038



Dear Friends:

Greetings to all those gathered this evening for the Annual Banquet hosted by the Chinese American Insurance Association celebrating the Lunar New Year of the Dragon. Since 1989, CAIA has supported Chinese Americans in the insurance industry by promoting professional development and educating the community about insurance options to help people protect their families.

Congratulations are due to this year's honoree, **Mike James**, Executive Vice President and Chief Sales Officer, NFP wealth advisors. His leadership, service and accomplishments are worthy of your recognition.

CAIA's membership of dedicated professionals works across a spectrum of well-established health, property and casualty insurance agencies in the New York, New Jersey and Pennsylvania region. The Association strives to improve communication and understanding among insurance organizations in the U.S. and Asia. CAIA supports efforts to improve NYC's Chinatown communities and promotes better working relationships among the Chinese American community and New York State and City governments.

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

PAST HONOREES



2023	Michael Chang , <i>Head of Corporate Risk and Broking, North America, WTW</i>
2019	Brian Duperreault , <i>President & Chief Executive Officer, AIG</i>
2018	Marc Wolin , <i>President & CEO, Seneca Insurance Company</i>
2017	Kevin H. Kelley , <i>Chief Executive Officer, Ironshore Inc.</i>
2016	Eileen C. McDonnell , <i>Chairman & CEO, The Penn Mutual Life Insurance Company</i>
2015	Britt Newhouse , <i>Chairman, Guy Carpenter & Company, LLC</i>
2014	Evan G. Greenberg , <i>Chairman & CEO, ACE Limited</i>
2013	Ming Lee , <i>President & CEO, AIR Worldwide</i>
2012	Robert H. Benmosche , <i>President & CEO, AIG</i>
2011	Tom Motamed , <i>Chairman & CEO, CNA Financial</i>
2010	Maurice R. Greenberg , <i>Chairman & CEO, C.V. Starr & Company</i>
2009	Mario P. Vitale , <i>CEO of Global Corporate, Zurich</i>
2008	Eric R. Dinallo , <i>Superintendent of Insurance, New York</i>
2007	Jay S. Fishman , <i>Chairman & CEO, The St. Paul Travelers Companies, Inc.</i>
2006	Vincent G. Vitiello , <i>Chairman, CEO & President, Allianz Life Insurance Co. of NY</i>
2005	Eric B. Campbell , <i>CLU, ChFC, CLF, EVP & Chief Distribution Officer, New York Life International, LLC</i>
2004	Ray J. Groves , <i>Chairman & CEO, March, Inc.</i>
2003	Michael D. Jaffe , <i>Executive VP & General Counsel, Country-Wide Insurance Company</i>
2002	Prescott S. Bush, Jr. , <i>Chairman, US/China Chamber of Commerce</i>
2001	Salvatore D. Zaffino , <i>Chairman & CEO, Guy Carpenter & Company, Inc.</i>
2000	Michael D. O'Halleran , <i>President & Chief Operating Officer, Aon Corporation</i>
1999	Heidi Hutter , <i>Chief Executive Officer, Swiss Re</i>
1998	Dennis A. Busti , <i>President & CEO, Reliance National</i>
1997	Sylvester Green , <i>Senior VP & Managing Director, Chubb & Son Inc.</i>
1996	James Duffy , <i>President, St. Paul Re</i>
1995	Ted Athanassiades , <i>President, MetLife</i>
1994	Edward Hanley , <i>President — International Division, Cigna</i>
1993	Salvatore Curiale , <i>New York State Superintendent of Insurance</i>





GRACE MENG
HOUSE OF REPRESENTATIVES
Washington, D.C. 20515

March 28, 2024



Chinese American Insurance Association
217 Park Row, 2nd Floor
New York, NY 10038

Dear Friends,

I am pleased to extend my heartfelt greetings to all gathered at the CAIA Chinese New Year of the Dragon Banquet, hosted by the Chinese American Insurance Association.

Founded in 1989, the Chinese American Insurance Association (CAIA) remains committed to building a platform for Asian American insurance professionals to develop their expertise and assist each other. Led by a group of experienced professionals with diverse backgrounds in insurance, the Association today has more than 700 members from many well-established insurance agencies, brokerages and individuals in New York, New Jersey and Pennsylvania. CAIA also coordinates consumer education seminars and provides information in different languages for the public to help people better understand insurance.

I commend the Chinese American Insurance Association for its dedication to advocating for the interests of minority professionals, supporting their aspirations and endeavors, and encouraging their growth.

Please accept my best wishes for a wonderful event and much continued success!

Sincerely,

A handwritten signature in black ink, appearing to read 'Grace Meng'.

Grace Meng
Member of Congress

2024 GEORGE TSUI SCHOLARSHIP PROGRAM



For the past 17 years, the Chinese American Insurance Association has awarded highly qualified students' scholarships. To qualify, students must demonstrate excellence in academic achievement and a dedication to insurance related studies, and extracurricular activities.

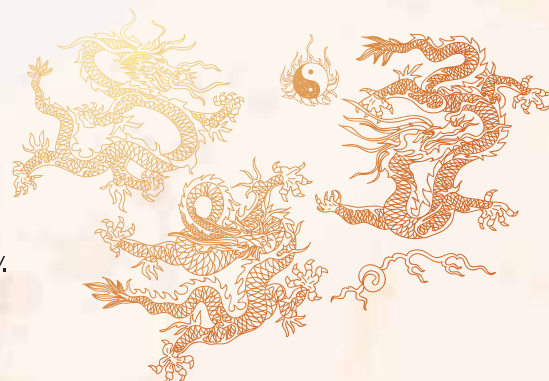
This year, we have received many very qualified candidates from local New York Universities; however, two students have been incredibly impressive.

Our first winner is **Kaysie Cheng**. Kaysie is a Sophomore at St. John's University with an impressive 3.93 GPA majoring in Risk Management, with a minor in Data Science. In addition to her full time course load, Kaysie is a member of ROTC, and was named Cadet of the Year in 2023. Kaysie is also a member of Gamma Iota Sigma, and holds a part time job as a dental assistant. We look forward to welcoming her to our industry upon graduation.



Our second winner is **Pengyu Zhu**. Pengyu Zhu is earning a Master's Degree in Actuarial Science at Columbia University, carrying a GPA of 3.76. He is following in the footsteps of his mother, who started a new career in Actuarial Science at 41 years old. He earned his Bachelor's degree in Actuarial Science from Middle Tennessee State University with a GPA of 3.9. Pengyu is a board member of the Actuarial Society of Columbia University and is eager to start his career in the actuarial field.

The Chinese American Insurance Association and our sponsors congratulate our winners Pengyu Zhu and Kaysie Cheng, and look forward to their contributions to our wonderful insurance industry.





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



March 28, 2024

Dear Friends:

It gives me great pleasure to welcome everyone as the Chinese American Insurance Association (CAIA) hosts its 31st annual Lunar New Year banquet.

New York's strength comes from the generations of individuals who have made our city their home and chosen to share their wealth of knowledge and talents with those who live throughout the five boroughs. Over time, their contributions have transformed into a proud and powerful legacy that has strengthened our vibrant communities and fortified our bright future. Established in 1989, CAIA is dedicated to empowering insurance professionals and uplifting our city's Chinese community. For more than 30 years, this nonprofit has educated New Yorkers about insurance issues through seminars on safe driving, health care reform, and care options for seniors, as well as supported efforts to improve the quality of life in Chinatown and strengthen the relationship between Chinese Americans and New York City and State governments. I applaud CAIA for its work to ensure that people of all backgrounds and cultures feel respected, safe, and welcome in our global metropolis.

On behalf of the City of New York, I extend my best wishes for a joyous celebration and further success in the Year of the Wood Dragon

Sincerely,

A handwritten signature in black ink that reads "Eric Adams".

Eric Adams
Mayor

SPONSOR ACKNOWLEDGMENTS



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

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DRAGONS

By **Richard C. Hsia**

Former CAIA President & Past Member of the CAIA Board of Directors



From time immemorial, Dragons roamed and ruled the earth. Enter the Year of the Dragon, Lunar Year 4722, which came blazing in February 10, 2024. Return of the Dragon is relentless, every 12 years. Many believe the Year of the Dragon is the most favorable of all in the 12-animal celestial cycle. Fire, Fury & Ferocity!

Dragons are awe-inspiring. Leaping Lizards in a Leap Year! If you happen to be born in 1928, 1940, 1952, 1964, 1976, 1988, 2000, 2012, or this year 2024 on or after February 10th, you're probably a Dragon. Dragons are auspicious symbols of strength and power. Good fortune, success and wisdom are thought to be bestowed upon Dragons. Some go the extreme of asserting that it's kind of a drag not to be a Dragon.

If you're a Dragon, you're truly lucky. The Year of the Dragon is the most auspicious and propitious time to be born, to work, to invest, to be alive, to care about life.

That's why people in the Orient often want their babies to be born during the Year of the Dragon. The burgeoning birthrate this year may be a boon for Xi Jinping, since the birth rate in China has plummeted after the mis-begotten One Child Only edict, impacting diminishing demographics as well as lagging economics.

Dragons are ancient, linked inexorably with antiquity and inextricably with iniquity. Since the

R U L E !



beginning of time, serpentine dragons stirred fear in the hearts of men and struck terror in the minds of women, even wizards & witches. Nightmares & Dreams of the Dragon. The cause of uncontrollable hysteria throughout the ages, dragons are at once mythical, mystical, mysterious, and magical. Magical Mystery Tours de Force!

Never kick a sleeping Dragon. Let sleeping Dragons lie. Early on in history, this lesson was quickly won (or lost) by white knights in shining armor on dashing steeds trying to rescue fair damsels in distress. Special courage, by the dumb and dumber, was required.

Getting a damsel out of distress can be really dangerous, but dragon-slaying represented an extremely hazardous occupation, especially for workers compensation purposes.

Dragons can be terrifying and terrorizing. Dragons tend to have terrible tempers. When rudely roused from slumber, they become worst nightmares. In medieval times, clanking armor made it difficult to shuffle and sneak past a sweet-dreaming dragon without waking the drowsy or dormant beast. Then things became nasty.



Yet there is wonder, majesty and beauty in this beast. Once upon a time, fire-breathing, flame-throwing dragons roamed and, indeed, ruled the earth. Rarely found in desert climes and disdainful of dark and dank caves, dragons liked to live royally by the sea, where they could warm waters, heat waves, bask in tropical breezes, and frolic in the ocean mists. Earth. Wind. And Fire.



The Stuff of Lore & Legends. All of a sudden, dragons mysteriously vanished. Perhaps they were vanquished, while asleep. Maybe they were drugged into sleepwalking and, still in their somnambulant state, victims of an all-out dragnet for dragons. Their point of departure is unknown and poorly understood. Yet no one mourns a dragon's demise.



Nowadays, alas, people seem far too interested in loving and saving themselves. How deep is your love? Sympathy now is for the devil -- not for others in need. Rather than giving shelter or comfort, gimme comfort, instead, is in vogue.

It is no coincidence that -- after dragons disappeared from the face of the earth -- romance dramatically diminished, compassion collapsed, and chivalry shriveled to the vanishing point. Poof! Conflict and Chaos ensue.



March 28, 2024

Dear Friends,

It is with great pleasure that I extend my warmest greetings and congratulations on the occasion of the Chinese American Insurance Association's 33rd Anniversary celebrating Lunar New Year 4722, the Year of the Dragon! I am happy to join all of you as we reflect on our accomplishments of the past and look forward to a new year of success.

Since 1989, CAIA worked to expand opportunities within the Chinese-American community. With membership from a diverse array of dedicated professionals in Life, Health, Property and Casualty Insurance industries, CAIA continues to build bridges through communication and understanding between insurance industries around the world. CAIA continues to serve our community in various ways, such as consumer education seminars on safe driving practices, health care reform, care options for senior citizens, and more.

I am very excited to join everyone in commemorating the accomplishments of CAIA and celebrating its continued achievements. We take time tonight to recognize Mike James, Executive Vice President and Chief Sales Officer of NFP for his outstanding achievements in the industry and for working to improve our shared goals of diversity, equity, inclusion and belonging.

On behalf of the New York State Senate, I commend the membership of CAIA for their invaluable and essential services. I look forward to working with CAIA in the future, and I would like to express my deepest gratitude for your dedication, commitment and service to the State of New York. Wishing all a happy and prosperous Year of the Dragon!

Sincerely,

A handwritten signature in black ink that reads "John C. Liu". The signature is written in a cursive, flowing style.

DRAGONS RULE!



Puff the Magic Dragon, after all, is a poetic and musical metaphor for cherished childhood, fleeting youth, and evaporating imagination. Dragons live forever, but not so little boys. As the boy becomes a man, the dragon sadly slips into its cave, making way for other toys.

Forsaken and forlorn, the dragon roars no more. As tears go by, great scales fell like rain. The mighty dragon may be totally gone, but it is the young man -- grown from caring to callow to callous -- who turns out to be completely lost. Wandering. Wondering. In the Wilderness.

Dragons can be benevolent or malevolent, wondrous or monstrous. In Lewis Carroll's 1871 "Through the Looking Glass" is the most whimsical gibberish about an evil dragon: The Jabberwocky, with "jaws that bite", "claws that catch", and "eyes of flame" that "came whiffing through the tulgey woods" and "burbled as it came". In a triumph of Good over Evil, the Jabberwocky was slain with "vorpal sword". "Callouh! Callay!"

Speaking in Lunar terms and longevity, the largest and longest Dragon in this world can be seen (and must be seen to be believed) from the Moon. It is the Great Wall of China. To climb the Great Wall is to climb upon the undulating back of a dragon. It would have been a great deal easier to construct a long, yet much shorter, wall in a straight line from Outer Mongolia straight to the China Sea.

Rather than a monument to humanity, the Great Wall was built in homage to the proverbial Dragon -- winding and meandering, over hills and dales, twisting and turning like a fierce and fantastic Dragon -- scaring the living daylights and knocking the nitelites out of all marauders and barbarians who would dare approach its gates.

With myriad depictions, songs and stories about dragons occur and recur in a great many civilizations, dynasties, and empires across all the ages and all ages. Dragons are littered throughout literature, and prominent in art and architecture.

So it may well be humans who have imbued Dragons with supernatural powers, including fire-scorching, metamorphosis, regeneration and telekinesis. Flying high among the swirling clouds of imagination, the mesmerizing Dragon dwells in our worst nightmares and fondest dreams.

Let's celebrate Dragons Here, There & Everywhere!



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THE COUNCIL
OF
THE CITY OF NEW YORK
SANDRA UNG
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March 28, 2024

The Chinese American Insurance Association
217 Park Row, 2nd Floor
New York, NY 10038

Dear Friends,

It is my sincere honor to welcome you all to the Chinese American Insurance Association's annual Lunar New Year Banquet. May the Year of the Dragon bring you health, happiness, and prosperity!

Since 1989, CAIA has supported and advocated on behalf of the insurance agents who provide the services that protect both personal and professional assets in our communities. These services are essential to building a strong city and vital to our economic success.

Congratulations to this year's honoree, Mr. Mike James, executive vice president and chief sales officer for NFP, where he drives their strategic direction and fosters their competitive edge. Mr. James is a true industry leader and a fitting recipient of tonight's accolades.

I commend the CAIA officers, board, staff and members for their commitment to building a more secure future in New York City. Please accept my sincere wishes for continued success for many years to come!

Sincerely,

A handwritten signature in black ink that reads "Sandra Ung".

Sandra Ung
Council Member
District 20

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 78th 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 the 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 DRAGON

2024, 2012, 2000, 1988, 1976, 1964, 1952, 1940, 1928

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

WHAT IS YOUR SIGN?



THE YEAR OF THE SNAKE 2025, 2013, 2001, 1989, 1977, 1965, 1953, 1941, 1929

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 Roosters.

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

THE YEAR OF THE HORSE 2026, 2014, 2002, 1990, 1978, 1966, 1954, 1942, 1930

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 not 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, the 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 Ram.

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

THE YEAR OF THE RAM 2027, 2015, 2003, 1991, 1979, 1967, 1955, 1943, 1931

People born in the Year of the 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

THE YEAR OF THE MONKEY 2028, 2016, 2004, 1992, 1980, 1968, 1956, 1944, 1932

People born in the Year of the Monkey are 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 remarkable 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 Dragon and Rat.

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



THE YEAR OF THE ROOSTER

2029, 2017, 2005, 1993, 1981, 1969, 1957, 1945, 1933

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

2030, 2018, 2006, 1994, 1982, 1970, 1958, 1946, 1934

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, Hervert Hoover

THE YEAR OF THE PIG 2031, 2019, 2007, 1995, 1983, 1971, 1959, 1947, 1935

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 Pig 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 Pigs 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 Pigs try to work them out, honestly if sometimes impulsively. They are most compatible with Rabbits and Ram.

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





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WHAT IS YOUR SIGN?



THE YEAR OF THE RAT 2032, 2020, 2008, 1996, 1984, 1972, 1960, 1948, 1936

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 2033, 2021, 2009, 1997, 1985, 1973, 1961, 1949, 1937, 1925

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 lack 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

2034, 2022, 2010, 1998, 1986, 1974, 1962, 1950, 1938, 1926

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

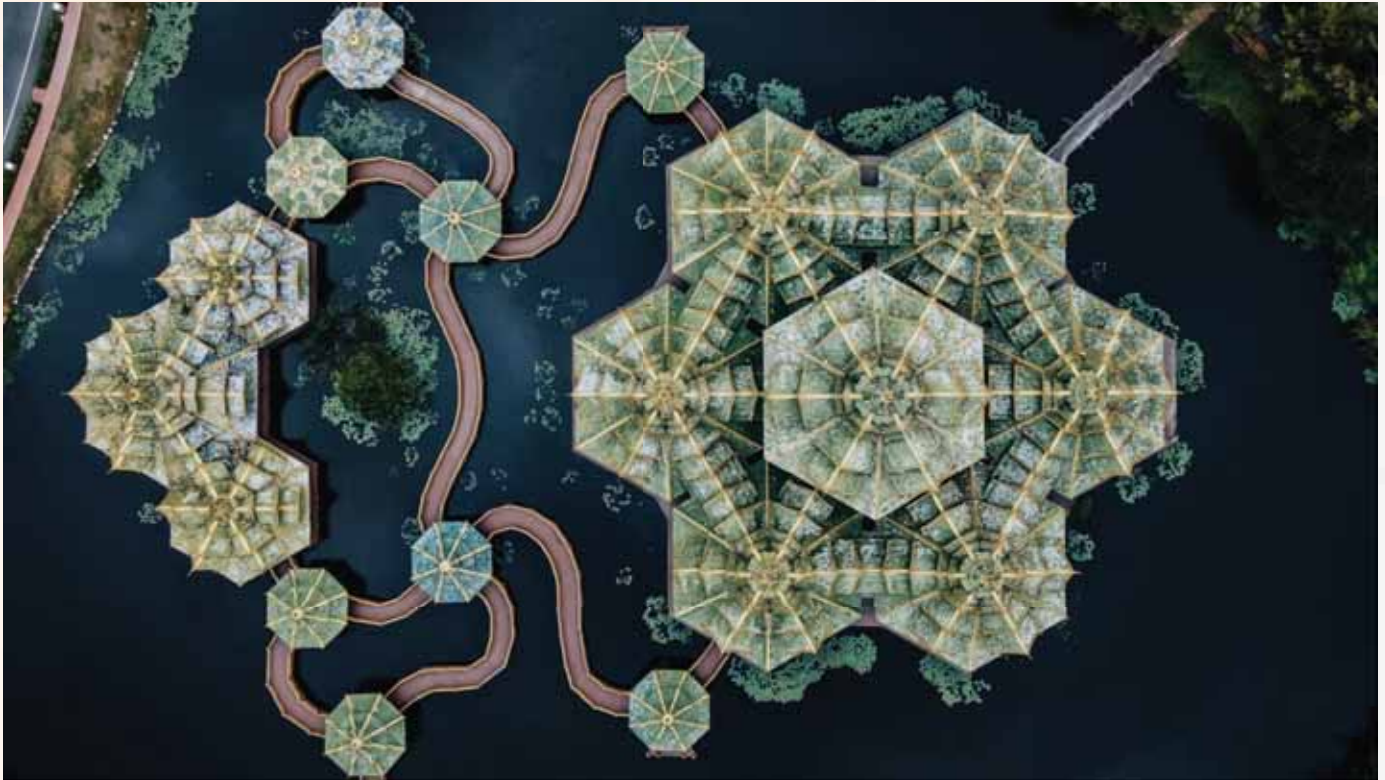
THE YEAR OF THE RABBIT

2035, 2023, 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 weighed 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

TOP RISKS FACING ORGAN



Asia Pacific respondents to our Global Risk Management Survey (GRMS) ranked cyber-attack or data breach as the number one current and future risk for the region.

Current Risks

After ranking second in 2021, cyber-attack or data breach now ranks as the top business risk for Asia Pacific. This reflects the pervasiveness of cyber risk and mirrors a global trend of growing awareness of the expanding cyber threat landscape, as can be seen in the risk's steady rise up the top 10 rankings over recent years. High-profile data breaches and ransomware attacks in the region, increased data protection review and enforcement by regulators, combined with greater underwriting scrutiny by the insurance market, are likely to have exacerbated cyber risk concerns.

Top 10 Current Risks: Asia Pacific

- | | |
|--------------------------------------------|---------------------------------------------------|
| 1. Cyber Attack or Data Breach | 6. Supply Chain or Distribution Failure |
| 2. Economic Slowdown or Slow Recovery | 7. Regulatory or Legislative Changes |
| 3. Business Interruption | 8. Increasing Competition |
| 4. Failure to Attract or Retain Top Talent | 9. Failure to Innovate or Meet Customer Needs |
| 5. Rapidly Changing Market Trends | 10. Commodity Price Risk or Scarcity of Materials |

Economic slowdown or slow recovery ranked as the region's number two risk. Asia Pacific faces a challenging economic backdrop, with organizations and governments feeling the effects of tightening monetary policy.

IZATIONS IN ASIA PACIFIC



Cost of capital is increasing, and interest rates are likely to stay higher for longer. Nevertheless, inflation is expected to recede faster in this region than in others, falling to target levels by 2024 rather than 2025. Despite its challenges, Asia Pacific will likely remain the most active global region in terms of economic growth in 2023, with growth expected to rise 0.7 percent to 4.6 percent. China and India are projected to contribute half of global economic growth in 2023 and 2024, highlighting the power of the region, but an uncertain COVID-19 recovery and a slowdown in China's property market will likely impact demand.

Failure to attract or retain top talent is also considered a key challenge for business leaders in the region, with the risk moving up five places, from number nine in 2021 to number four in 2023. Asia Pacific is a diverse region with advanced and emerging economies that have different labor markets. In an uncertain business environment, with new skills gaps emerging and employee preferences shifting, companies are under pressure to reimagine total rewards well beyond salary. Recruiting individuals with specific skills to accelerate companies' transition plans can be challenging because many businesses are vying for a small pool of talent.

Many employees are seeking out increased pay or new roles because of financial pressure as well as a desire for career progression and alignment between their own and their employers' values. Given that most employers can't align wage increases with high inflation, organizations are looking for non-monetary opportunities or cost-saving tactics to support both employees and the business. This shift in dynamics means employers in the region — large organizations, in particular — are focused on retention, wellness and factors driving the global economy, including high inflation and pressures on the supply chain, as top-of-mind issues.

Rapidly changing market trends, while not in the region's top 10 risks in 2021, is ranked number five in 2023. Combined with shifting geopolitical risk factors, fluctuating market risks — including slowdown in raising capital, fewer stock listings, lower mergers and acquisitions (M&A) activity, and organizations' direct accountability for environmental, social and governance (ESG) and diversity, equity and inclusion (DEI) considerations — put enormous pressure on companies to keep pace.

Supply chain or distribution failure has also moved into the region's top 10 risks, at number six. The inability of supply chains to keep pace with post-pandemic recovery has compromised growth and created significant cost pressures for survey respondents in Asia Pacific. The conflict in Ukraine, geopolitical tensions surrounding Taiwan, threatened shipping lanes in the South China sea, scarcity of labor and strained trading relations between China and its trading partners, such as Australia, have all heightened the awareness of supply chain disruptions. As supply chains begin to return to normality, many organizations will critically review their supply chain dependencies to ensure continuity in the event of another pandemic or similarly disruptive global event.

The uptick in awareness has helped to reshape supply chains because many international companies are exploring de-risking and de-coupling strategies to reduce their reliance on a single supply source and to help plan for future supply chain disruption. For example, because of growing expansion of Taiwan's already dominant market share in silicon chip manufacturing — and the resulting potential disruption in semiconductor and high-tech sector manufacturing — Apple is investing heavily in India to grow its market share and spur manufacturing there as part of its supply chain risk mitigation strategy. Businesses are also engaging in strategic investments in Vietnam to reduce supply chain reliance on China. In Australia, net overseas migration has more than doubled since the pandemic and is a hopeful sign that the country's streamlined skilled labor program will help alleviate its labor (and, consequently, supply chain) constraints.

TOP RISKS FACING ORGAN



Concerns in Asia Pacific are also growing around regulatory and legislative change, ranked at number seven. Geopolitical volatility is compounding uncertainty regarding regulatory actions related to climate change, DEI and corporate governance, keeping this risk top of mind for many leaders in this region.

Underrated Risks

Climate change, cash flow or liquidity risk, environmental social governance (ESG) or corporate social responsibility (CSR), and intellectual property (IP) risk are all notably absent from the top 10 risks in Asia Pacific.

Though climate change does not feature in the top 10 as a risk itself, it directly impacts four of the top 10 risks: business interruption, changing market trends, supply chain or distribution failure and regulatory or legislative changes. The regulatory and legislative changes on climate are causing great concern for companies in the region, which will be challenging for firms to navigate. The growing frequency and intensity of extreme weather events in the region raise the risk of business interruption and supply chain or distribution failure considerably, and the rapidly evolving net-zero transformation has myriad implications for market trends and mandatory climate disclosure across sectors. Supply chain failure goes beyond weather events; it can be caused by the need to measure Scope 3 emissions, so firms will need to think about contingency plans to work around suppliers who are not transitioning.

After several years of organizations in the region undertaking climate change scenario analyses as part of the Task Force on Climate-Related Financial Disclosures, the ways in which climate change impacts individual business risks are becoming better understood. As investors, stakeholders and regulators are increasingly looking to understand how organizations are addressing climate-related risks, it is critical that organizations are prepared to rise to the challenge of climate disclosures.

With the cost of capital increasing and interest rates likely to remain high for some time to come, it is surprising that cash flow or liquidity risk, ranked at number seven in 2021, has fallen out of the top 10 in 2023. As the economy slows, it is more important for organizations to have cash on hand to help meet financial obligations if revenues decline. Risk protection is critical to navigate threats of insolvency and the heightened geopolitical risk environment successfully.

In Asia Pacific, both regulatory requirements and ESG or CSR and DEI commitments are driving pay equity initiatives. Regulatory scrutiny is tightening in Australia, Japan and India and will become a pressing issue for organizations across the region. Aon's 2022 Asia Pacific Corporate Governance and ESG Survey showed that 30 percent of organizations include diversity metrics in leadership key performance indicators and 15 percent monitor pay equity at the board level. We expect these figures to increase quickly as ESG becomes more pertinent to attracting and retaining new talent and securing investment.

Absenteeism and rising healthcare costs should be considered top risk factors directly associated with chronic medical conditions and physical health. Aging, genetics and environmental risks affect population health in the region, but chronic stress has a significant impact on healthcare costs and is driving absenteeism. The Asia Mental Health Index report conducted by Aon and Telus Health revealed that employees in Asia are under considerable stress, with 82 percent reporting a moderate to high risk of experiencing mental health issues. This has implications for overall costs to employers and employees, as well as for productivity due to low employee engagement and absenteeism. Increased staff turnover related to mental strain also adds to cost pressures for organizations.

IZATIONS IN ASIA PACIFIC



Among the highly innovative and increasingly tech-dependent organizations in the Asia Pacific, intellectual property (IP) is becoming more valuable. Intangible assets now make up more than 90 percent of S&P 500 companies' market value,¹ and Asia Pacific is part of the global shift from tangible to intangible assets. Offices located in Asia Pacific accounted for two-thirds or more of total filing activity for patents, trademarks and industrial designs worldwide in 2022,² highlighting the region's global lead in innovation. IP is the only way to turn innovation into an asset stack, and companies must protect themselves against infringement and misappropriation while using IP to drive growth.

Losses and preparedness

Just under a third of respondents suffered a loss due to the risks in the top ten, while nearly two-thirds have plans in place to respond to them.

31%

average percentage of respondents who indicated risks in the top ten contributed to a loss for their organization in the 12 months prior to the survey.

Source: Aon's 2023 Global Risk Management Survey

61%

average percentage of respondents who stated their organizations have set up a plan to respond to the top ten.

Source: Aon's 2023 Global Risk Management Survey

Future Risks

Cyber attack or data breach maintains its number one ranking in Asia Pacific's future risk top 10, highlighting our respondents' view of the strategic importance of managing cyber posture and increased awareness of the multiple drivers that will shape the region's cyber risk outlook. These include geopolitical tensions, challenges associated with the reconfiguring of supply chains and the adoption of emerging technologies such as AI. Organizations must strengthen their cyber risk management strategies and governance frameworks, remain vigilant on security controls to mitigate ransomware attacks and frequently stress test cyber risk strategies against a broad set of complex scenarios to keep pace with evolving trends.

14%

Only 14 percent of respondents in Asia Pacific indicated they had quantified their cyber exposure.

Source: Aon's 2023 Global Risk Management Survey

Top 10 Future Risks: Asia Pacific

1. Cyber Attack or Data Breach
2. Economic Slowdown or Slow Recovery
3. Failure to Attract or Retain Top Talent
4. Rapidly Changing Market Trends
5. Regulatory or Legislative Changes
6. Increasing Competition
7. Commodity Price Risk or Scarcity of Materials
8. Failure to Innovate or Meet Customer Needs
9. Business Interruption
10. Supply Chain or Distribution Failure

Failure to attract or retain top talent will become an even more important risk in the region, as illustrated by its rise from number four to number three in the region's future risk rankings. Amid widespread workforce shortages, organizations are focused intently on efforts to attract and retain top talent. Understaffing is a consequence of the pandemic, and it is being exacerbated by a persistently tight labor market and an aging workforce. Companies in many industries are redesigning their workforce strategies to attract and retain talent

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TOP RISKS FACING ORGANIZATIONS IN ASIA PACIFIC



and remain relevant as employers. These strategic efforts include organization design, location strategy, remote working policy, talent to fulfill requirements for the future world of work and plans to develop attract and retain people. Companies in the competition for talent that do not have a winning employee value proposition (EVP) are at high risk of falling behind.

Rapidly changing market trends has also moved up in the future risk ranking, from number five to number four. As with regulatory or legislative change, the concerns driving this risk include quickly shifting trends around ESG and DEI accountability, raising capital, initial public offerings and M&A activity, as well as geopolitical volatility and political risk.

How Can Organizations in Asia Pacific Mitigate these Risks Effectively?

Managing cyber, the region's top risk concern today and in the future, is best approached with a holistic approach that comprises the full cyber risk lifecycle, with the goal of building and maintaining sustained cyber resilience. By taking advantage of robust platforms and reliable global data, organizations can properly identify, assess, mitigate and transfer cyber risk and quickly recover from attacks.

Defining and implementing a strong people strategy is vital to helping organizations hire and retain the workforce they need to deliver on their business goals. A clearly defined total rewards strategy can link directly to organizations' business goals and people strategy and can align with their EVP. A compelling talent experience goes beyond monetary compensation and includes the overall culture, work environment, leadership, career opportunities and work-life balance. Retraining existing employees is just as crucial as recruiting new talent to ensure transition milestones are hit. To effectively navigate these issues, the right data is vital to provide clarity around decision making and demonstrate return on investment.

Supply chain or distribution failure's rise in the 2023 risk ranking correlates strongly with an increase in supply chain reviews and supply chain risk maturity assessments requested across Asia Pacific. The cost of holding supply chain assets such as inventory and receivables will be a key component of supply chain strategy. Organizations should continue to assess capital efficiencies and alternative capital options as well as other protections against insolvencies and geopolitical volatility.

The use of parametric insurance is accelerating as risk managers and risk protection buyers focus on the need to increase resilience to unique risk exposures. Parametrics offer a complementary solution to traditional insurance and can be tailored to address coverage gaps and facilitate quick pay outs. Cash flow or liquidity risk is a key benefit of a parametric solution—for example, in the construction and building industry, where these solutions are helping companies stay afloat and deliver fast financial relief in response to project delays and liquidated damages. Parametric solutions also offer expanded cover beyond traditional insurance due to their broad definition of loss and fewer exclusions, and they can solve for losses that are not connected or related to property damage.

¹ Intellectual Property (IP), Aon, <https://www.aon.com/insights/topics/intellectual-property>.

² 2022 Intangible Assets Financial Statement Impact Comparison Report, Aon, 2022, <https://www.aon.com/getmedia/544c9634-bcb7-4fb3-ad10-82afba01ee49/Aon-Ponemon-2022-Intangible-Assets-Financial-Statement-Impact-Comparison-Report.pdf>.

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The background is a vibrant red. At the top, several traditional Chinese lanterns hang from thin chains, some with tassels. On the right side, a large, stylized yellow dragon is depicted in a coiled, leaping pose, facing left. The dragon has intricate patterns on its body and a long, flowing mane.

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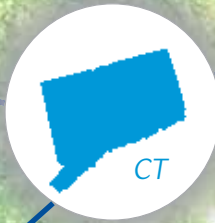
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VINCE VITIELLO

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and

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MIKE JAMES

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KEYNOTE SPEAKER



TRICIA GRIFFITH
CEO OF PROGRESSIVE



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2023 Scholarship Winners



Scholarship Winners **JINGYING CHEN**



Scholarship Winners **YONGJAE IM**



2024

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VINCE VITIELLO

NAIFA IS PROUD TO CALL VINCE ONE OF OUR OWN

Vince is a past member of the National Board of Trustees for the National Association of Insurance and Financial Advisors (NAIFA). We congratulate him on becoming President of CAIA!

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VINCE VITIELLO

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Congratulations to this year's honoree

MIKE JAMES

EVP and Chief Sales Officer



FRED HUANG, MBA, CLF®

President, AAIFPA Northeast Chapter & Board of Directors



Proud to Support C.A.I.A.
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VINCE VITIELLO

And

Congratulations to this year's honoree:

MIKE JAMES

Executive Vice President & Chief Sales Officer



Jimmy K Woo

CEO

EPFG, LLC



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CAIA 2024 EVENT CALENDAR



January	Scholarship Candidates Review
February	Preparation for Year of Dragon Annual Banquet
March	Annual Banquet 3/38/24 at Royal Queens Restaurant
April	Banquet Review and Recommendations
May	Strategic Planning
June	2025 Honoree Nomination
July	Educational Seminar
August	Strategic for 2025 Annual Banquet & Committees
September	Year End Holiday Party Preparation
October	Scholarship Guideline & Rules Review
November	Review Holiday Party & Annual Banquet Process
December	Holiday Networking Party



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