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## CHINESE AMERICAN INSURANCE ASSOCIATION





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AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com.

AIG is proud to support the CAIA and its mission to serve the Chinese-American insurance community.

Congratulations to 2019 Honoree Brian Duperreault President and CEO, AIG



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# 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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Willis Re is proud to support the Chinese American Insurance Association 28th Annual Chinese New Year Banquet

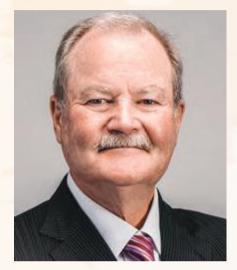
Congratulations to Honoree Brian Duperreault President and CEO

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AIG

## **2019 HONOREE**



## **Brian Duperreault**

President and Chief Executive Officer, AIG

Brian Duperreault is one of the most respected figures in the insurance industry, with a career spanning more than 40 years. He has helped to build and transform some of the industry's leading firms, including ACE Ltd. (now Chubb), Marsh & McLennan Companies (MMC), Hamilton Insurance Group and AIG Inc., where he currently serves as its President and Chief Executive Officer. Brian is widely known for his insur-

ance expertise, business acumen, thoughtful leadership style, and approachability. He has received numerous honors and awards, and is also a noted philanthropist.

#### AIG

Brian first joined AIG as an actuarial trainee in 1973, fresh out of the Army and with a degree in mathematics from St. Joseph's University in Philadelphia. While the insurance industry was new to him, he was immediately attracted to the energy and entrepreneurialism of the actuarial team. The intellectual challenge of the work suited him, as did AIG's culture, which constantly pushed for excellence but also gave opportunities to those willing to seek them.

For the next 21 years, Brian rose through the ranks at AIG, eventually becoming the head of the company's non-U.S. commercial business at a time when the organization had developed into a global financial services leader.

#### ACE

Seeking further professional challenges, he left AIG in 1994 to run ACE Ltd., a Bermuda-based specialty reinsurer that featured a small staff, an even smaller number of product lines, and a focus on large corporate clients. Brian expanded the company's geographic presence and diversity of product lines, and in 1999 he led a \$3.45 billion acquisition of the property & casualty lines of Connecticut-based Cigna Corp, with nearly 50 offices worldwide. (The company has since acquired fellow insurer Chubb and is now known as Chubb Ltd.)

Brian retired from ACE in 2004, by which time he had built the company into a global insurance powerhouse, and had also made significant contributions to helping make Bermuda into one of the world's leading re/insurance marketplaces.



#### MMC

In 2008, Brian came out of retirement to lead the turnaround of Marsh & McLennan Companies (MMC), a global professional services firm focused on risk, strategy and human capital, as its president and CEO. Brian cut costs, strengthened the executive leadership, led several acquisitions to boost growth, motivated its employees and returned MMC to profitability. Having successfully transformed the firm, Brian retired once more in 2012.

#### Hamilton

Brian again did not stay retired for long. Excited by the opportunity to use advanced data analytics and technology to develop new solutions for the insurance industry, he and principals from the hedge fund Sigma Two Investments founded the Bermuda-based Hamilton Insurance Group in 2013. During this time, Brian focused on developing algorithm-driven technologies that could aid in the underwriting, customization and distribution of insurance products, especially to small- and middle-market clients.

#### **Return to AIG**

Brian returned to AIG, this time as its President and CEO, in mid-2017 as the company was emerging from more than a decade of significant changes in leadership and shifting strategies. Since then, he has built an industry-leading executive management team, realigned AIG's operational structure and added talent and capabilities to help the company better serve its clients, brokers and advisor networks. Under Brian's leadership, AIG will continue to play a pioneering role in the insurance industry, as it has throughout its long history.

#### Honors

In 2004, St. John's University named Brian as Insurance Leader of the Year. In 2006, he received a Lifetime Achievement Award from the Bermuda Insurance Institute, and in 2011, he was inducted in the Insurance Hall of Fame. He holds Honorary Doctorates from both St. John's and St. Joseph's universities.

Brian sits in a number of boards of directors and has been recognized for his humanitarian and philanthropic contributions.



YEAR OF THE

PIG



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

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SILVER	KBIC PRUDENTIAL TRAVELERS WILLIS RE
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SCHOLARSHIP	AIG GUY CARPENTER / MARSH

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STATE OF NEW YORK EXECUTIVE CHAMBER ALBANY 12224

ANDREW M. CUOMO GOVERNOR

March 7, 2019

Dear Friends:

It is a pleasure to send greetings to everyone gathered for the 28<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 distinct 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' commercial and personal assets, and that are vital to the success of our institutions and businesses, as well as a strong state and national economy.

This special occasion celebrates a time-honored tradition of your community, as you welcome Chinese New Year 4717 – "The Year of the Pig" – with spirited festivities that reflect the richness of your culture. You also take this opportunity to honor Mr. Brian Duperreault, an accomplished and dedicated member of your profession, who is extended congratulations on this joyful occasion.

Along with all New Yorkers, I join to express hopes for a future that brings good health, happiness, and prosperity. I thank CAIA for its work on behalf of a professional community that provides valuable services to consumers across our state and nation.

Warmest regards and best wishes for an enjoyable evening.

Sincerely,

ANDREW M. CUOMO

## **BANQUET PROGRAM**

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3:00 - 4:30	Educational Seminar
5:00 – 6:30	Cocktail Reception
6:40	Lion Dance
6:45	Welcome Remarks & Introduction of the Board of Directors Vera Tsai – President
	Acknowledgement of Special Guests Stephen Chiu – Vice President
7:00	Introduction of the Honoree Vera Tsai – President
	Honoree Remarks / Q&A Brian Duperreault, President and Chief Executive Officer, AIG
7:20	Dinner
8:00	<b>Presentation of 2019 CAIA Scholarship Awards</b> Vince Vitiello – Scholarship Chair Vera Tsai – President James Ho – Membership Chair
8:30	Presentation of Commemorative Plaques Jason Ning – Banquet Chair Vera Tsai – President Stephen Chiu – Vice President Elaine Liu – Secretary
9:15	Closing Remarks Vera Tsai – President



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

Vera Tsai, President Chinese American Insurance Association c/o L3 Advertising 119 Bowery, 3<sup>rd</sup> Floor New York, NY 10002 March 7, 2019



Dear Friends:

Greetings to all those gathered this evening for the 28<sup>th</sup> Annual Chinese New Year Banquet hosted by the Chinese American Insurance Association. Since 1989, CAIA has been devoted to supporting Chinese Americans in the insurance

industry, promoting professional development, educating the Chinese American community about insurance issues, and encouraging the next generation of insurance professionals.

Congratulations are due to this year's honoree: **Brian Duperreault**, President and CEO of American Insurance Group (AIG).

Encompassing people engaged in all aspects of life, health, property and casualty insurance in the greater New York area, the Chinese American Insurance Association fosters a lively dialogue among its diverse members to advance best practices, uphold the highest standards of professional integrity, share ideas and experiences regarding business expansion and emerging challenges, and facilitate networking. Consumer education seminars addressing topics ranging from safe driving to senior care have been a featured emphasis for the Association. In addition to working to improve the environment in New York's Chinatowns and other service initiatives, CAIA sponsors scholarships for deserving young people. The dedicated officers, board and members of the Chinese American Insurance Association are honoring cherished traditions and building a more financially secure and prosperous future in New York City.

Best wishes for a joyful celebration and continued success.

Sincerely,

Thomas P. DiNapoli State Comptroller

## **CAIA** BOARD MEMBERS





President & Board Director **Vera Tsai** Gartner + Bloom Attorneys At Law



Vice President & Board Director **Stephen Chiu,** LUTCF



Secretary & Board Director Elaine Liu Mass Mutual VP, Multicultural Markets



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Immediate Past President & Board Director **George Y. Tsui,** MBA, CPCU, ARM, ARe Goyoto Consulting



Treasurer & Board Director **Christopher Shum** New York Life



Membership Chair & Board Director **James Ho** Summit Insurance Brokerage



Board Director Benjamin Li, CLU, ChFC, MBA New York Wealth Planning Group



Board Director **Richard C. Hsia** 



Board Director **Timothy P. Aman,** FCAS Aspen Group



Board Director Vince Vitiello Global Diversity Marketing



Board Director Pamela Corey Seneca



Board Director **David J. Louie** David J. Louie, Inc.



Board Director Jason Ning AlG

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## **PRESIDENT'S MESSAGE**





### Vera Tsai, Esq.

On behalf of the Chinese American Insurance Association and its Board of Directors, we welcome everyone to the CAIA Pig Banquet. We give thanks to all, including our many sponsors for their participation and support, which we greatly value.

The Chinese American Insurance Association is proud to honor Brian Duperreault, CEO and President of AIG, at our 28th Annual Banquet. Brian Duperreault's many accomplishments in the insurance industry are legendary, inspiring and worthy of admiration. Under his leadership, AIG continues to play a pioneering role in the insurance industry as it marks its centennial anniversary.

Established in 1989, CAIA is a non-profit grassroots organization serving Asian American insurance professionals in the U.S. for the past 30 years. I am deeply honored and grateful to have 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. Another key goal of the CAIA is to serve as a bridge between the insurance industries in the U.S. and China.

This is Lunar Year 4717, the Year of the Pig – a year that will bring you wealth, luck, and loyalty. I wish all of you a happy, healthy, and prosperous New Year.



# Here's to a new year characterized by prosperity.

**Prosperity and Hard Work** – the characteristics defined by the Year of the Pig have always been exemplified by the CAIA and Brian Duperreault, this year's honoree. As we celebrate this 28th annual banquet and more than 100 years of service to our agency partners, CNA is proud to share your commitment to the Chinese-American business community and the inspiration you bring to every business relationship.

To learn more about our customized insurance and risk control programs, contact our New York City Branch at 212-440-7070, or visit www.cna.com

## **CAIA** PRESIDENTS

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 $\left( \begin{array}{c} \\ \\ \\ \end{array} \right)$ 

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



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

March 7, 2019

Dear Friends:

I am delighted to join the Chinese American Insurance Association in welcoming everyone to its 28<sup>th</sup> Annual Chinese New Year Banquet.

New York is the proud home to residents who hail from every corner of the map and speak a multitude of languages, and this remarkable multiculturalism is reflected in our vibrant business sector. Since its establishment, CAIA has represented the interests of Chinese Americans employed in the insurance fields and offered them programs to promote knowledge exchange and professional development. The organization also gives back by sponsoring scholarships and educating consumers about the ways insurance can help protect their financial and physical wellbeing. As you gather to welcome the lunar year 4717, I commend the Association's members and supporters for their commitment to strengthen an important industry and empower our thriving Chinese community. Together, we are working to make New York the fairest big city in America and ensure that all its diverse residents can share in its great promise.

On behalf of the City of New York, congratulations to tonight's honoree, Brian Duperreault. Please accept my best wishes for a festive event and continued success in the Year of the Pig.

Sincerely,

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Bill de Blasio Mayor

## **PAST HONOREES**

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



The City of New York Office of the Comptroller Scott M. Stringer



March 7, 2019

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

Dear Friends,

It is my pleasure to extend best wishes to all attending the Chinese American Insurance Association's 28<sup>th</sup> Annual Chinese New Year of the Pig Banquet.

Since thirty years, the Chinese American Insurance Association (CAIA) has been dedicated to representing and assisting Chinese insurance professionals across our City. CAIA is committed to supporting insurance professionals and giving them the resources they need to help Chinese-speaking New Yorkers navigate insurance issues that impact their homes, businesses, and lives. In addition, CAIA organizes scholarships for deserving students pursuing careers in the insurance industry. I am confident CAIA will continue to make a positive impact

Congratulations to tonight's honoree, Brian Duperreault. His remarkable commitment to the Chinese American Insurance Association is evident in all he does.

Thank you to the Chinese American Insurance Association for bringing us together to celebrate community and service. Please accept my best wishes for continued success.

Sincerely,

Scott M. Stringer New York City Comptroller

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## Guy Carpenter: 2018 Catastrophe Exposure in Mainland China



**China** is one of the fastest-growing insurance markets in the world. The country is susceptible to a range of natural perils, such as earthquakes, floods, severe thunderstorms and typhoons, and tremendous potential exists for insurers to help in the aftermath of such significant natural disasters. Eight of the 20 tropical storms and typhoons that affected the North Pacific as of August 21, 2018, made landfall in China.

### **Typhoon Activity**

Typhoon Ewiniar was the first to make landfall in China in 2018, with initial landfall on June 6 in Xuwen County, Zhanjiang, Guangdong Province. The storm was a weak tropical cyclone that brought torrential rainfall and landslides to five provinces of South China and affected more than 1.3 million people, with six missing and eight deaths.

The second storm to make landfall in China in 2018 was Typhoon Maria, which touched down over Lianjiang County, Fuzhou, Fujian Province on July 11, leaving one person dead and causing 500,000 people to be evacuated. The storm was a powerful tropical cyclone, with 10-minute maximum sustained winds at 155 km/h (100 mph) and a central pressure of 955 hPa (28.20 inHg). It affected Guam, Taiwan and Zhejiang, Fujian, Jiangxi and Hunan provinces in China, with total economic losses in East China estimated at RMB 3.4 billion, according to the China National Commission for Disaster Reduction.

Tropical Cyclone Son-Tinh, the third storm to make landfall in China, landed over Hainan Province on July 18. Although the impact on China is limited, this was a deadly tropical cyclone that devastated Vietnam and Laos and caused severe floods and mudslides in Vietnam that led to the death of at least 32 people. More than 82,000 hectares of agricultural land were inundated, and at least 17,000 farm animals were swept away by the floods. The storm also caused havoc in the neighboring country of Laos with the collapse of Attapeu dam, in which 36 people died, 98 people were missing and 6,600 more were displaced.

Typhoon Ampil was the fourth storm to hit China in 2018, making landfall on July 22 on Chongming Island, 45 kilometers east of downtown Shanghai at the mouth of the Yangtze River. This storm impacted 10 provinces in both North and South China, affecting more than 1.7 million people and requiring the evacuation of 271,000 people.

## Guy Carpenter: 2018 Catastrophe Exposure in Mainland China

The fifth typhoon to make landfall in China was Typhoon Jongdari, a strong, long-lived and erratic tropical cyclone that impacted Japan and East China in late July and early August 2018.

The landfall occurred on August 3 at the coastal region of Jinshan in Shanghai. Three provinces were affected, but the direct economic loss is estimated to not be as high as the previous three typhoons.

Typhoon Yagi, which landed over Wenlin in Zhejiang Province on August 12, was the sixth typhoon to make landfall in China. This storm affected more than 433,000 people in five provinces, including Shanghai, Jiangsu, Zhejiang, Anhui and Shandong Province, and produced torrential rain in East Zhejiang, West and North Anhui, Northwest Jiangsu and Central Shandong Province.

Bebinca was the seventh typhoon to hit China, making its landfall over Leizhou in Guangdong Province on August 15. The storm's slow path resulted in heavy rain as far east as Hong Kong, Macau and Guangzhou, with Northern Hainan and the Leizhou Peninsula particularly affected. The storm left two people missing and three dead in Guangdong and Hainan Province and resulted in a total direct economic loss of RMB 1,600 million, according to the China National Commission for Disaster Reduction.

Two days following Bebinca's landfall, on August 17, Typhoon Rumbia became the eighth typhoon to hit China. Making its landfall over Pudong New District in Shanghai, the storm brought strong winds and rain to Shanghai and the neighboring areas. More than 9 million people were affected by the storm, and seven were missing.

#### **Rainfall and Flood**

In June 2018, flooding affected more than five million people in over 10 provinces – Heilongjiang and Sichuan Province were particularly affected. The total direct economic loss was approximately RMB 7.2 billion; RMB 1,515 million in Heilongjiang and RMB 845 million in Sichuan, according to China National Commission for Disaster Reduction.

#### Sichuan Flood

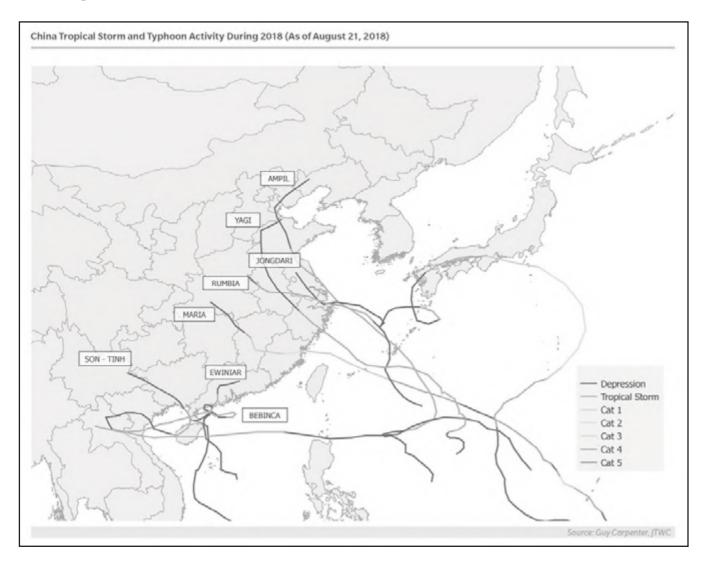
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In early July, authorities in the southwestern Chinese province of Sichuan declared a state of emergency after a mountainous region was hit by floods and landslides following days of



torrential rain. The provincial flood control agency issued a red alert for landslides and other "geological disasters" and it initiated a top-level emergency response for flooding in the region. Water levels on a number of major rivers in the region, including the Dadu, Fujiang, Minjiang and Tuojiang, rose over the warning line, while flooding in the provincial capital Chengdu disrupted traffic.

As of July 4, 2018, more than 598,000 people were affected. Four casualties occurred, over 11,000 people were evacuated, 7,400 homes were damaged and more than 41,800 hectares of farmland were damaged. The direct economic loss was more than RMB 750 million, according to the China National Commission for Disaster Reduction.





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

March 7, 2019

Chinese American Insurance Association 119 Bowery, 3rd Floor New York, NY 10002

Dear Chinese American Insurance Association:

I am delighted to extend my heartfelt greetings to all gathered at the Chinese American Insurance Association's Annual Chinese New Year of the Pig Banquet and 30<sup>th</sup> Anniversary Celebration.

The Chinese American Insurance Association (CAIA) was founded in 1989 as a nonprofit grassroots organization in the Chinese-American community. CAIA members consist of dedicated professionals from all levels and areas of the Life, Health, Property and Casualty Insurance Industry. CAIA engages in community outreach to better educate residents about insurance issues that affect their lives. It has sponsored and coordinated consumer education seminars and has always been attentive to the needs of the communities they serve.

I am honored to join the Chinese American Insurance Association in recognizing the remarkable achievements of this year's distinguished honoree, Brian Duperrault, President and Chief Executive Officer American International Group. I commend the Chinese American Insurance Association for highlighting such excellence in service in addition to their ongoing commitment to our vibrant communities and city.

Please accept my best wishes for a wonderful celebration and much continued success! Happy Year of the Pig!

Sincerely,

Grace Meng Member of Congress



## Guy Carpenter: 2018 Catastrophe Exposure in Mainland China



### **Heilongjiang Flood**

More than 498,000 residents in northeast China's Heilongjiang Province have been affected by floods and waterlogging due to heavy downpours that have occurred since July 23. Heavy rain and floods damaged 6,500 homes and forced 19,000 people to be relocated across the province. Floods also damaged 291,100 hectares of crops, of which 37,600 hectares suffered a total loss of yield.

The provincial water resource department said major rivers such as the Amur, the Songhua and the Nen have been running above the warning water levels since late July, and the local disaster reduction committee warned relevant authorities and residents to take precautions.

#### **Earthquake**

As of August 21, 2018, six earthquakes of a magnitude greater than 5 occurred in China. According to the China National Commission for Disaster Reduction, the direct economic loss of the Songyuan, Jilin earthquake of May 28, 2018, was RMB 45 million; the direct economic loss of other earthquakes is limited or not yet known.

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## **SCHOLARSHIP PROGRAM**

**The** Chinese American Insurance Association (CAIA) Scholarship Program began fifteen years ago under the direction of Stephen Boon, who was the President of CAIA at that time. The CAIA scholarship program was created to honor the memory of Mr. James Ying.

Mr.Ying was one of the original charter officers of the CAIA Board. He dedicated his life to the insurance industry and the Chinese insurance community. His passing was harsh loss to the Chinese insurance community.

The Board of CAIA is pledging its commitment to this scholarship for highly qualified students who can demonstrate excellence in academic achievement, dedication to insurance related studies, and extracurricular activities. This year, we have received many qualified candidates from St. John's University, Columbia University, New York University, Queens College and many others. After a thorough review by the committee, three students were selected as recipients for our scholarships.

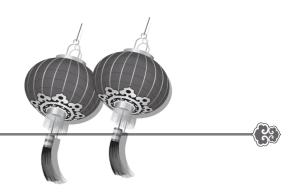


This year our first AIG / CAIA co-sponsored recipient is Jiarui Cui. Jiarui is currently enrolled in as a Masters Candidate in Actuarial Science at Columbia University with a current GPA of 4.17 out of 4. She is the Treasurer of the Actuarial Society of Columbia University, and in the past has been an administrator of the Global Entrepreneurial Program, as well as a classically trained Concert Pianist. Jiarui earned her

undergraduate degree from the University of Liverpool in the United Kingdom.

Our second Guy Carpenter / Marsh co-sponsored recipient is Yu Ping Jiang. Yu Ping is currently pursuing a Master's degree in Actuarial Science at St. John's University with a current GPA of 3.9. She is currently a graduate assistant at St. John's University, and has already passed her SOA Exam P and FM. She is currently looking to gain professional experience in the insurance industry.





The third recipient of this year's CAIA scholarship is Haoxue Yao. Haoxue is currently a candidate for a Master's Degree in Actuarial Science from Columbia University. Haoxue currently has a 4.12 GPA, and has already passed her SOA Exam P, FM, and IFM. She earned her undergraduate degree from Nankai University in Tianjin in 2018, where she was the Vice President of the Sports Department, and Team Leader in Mathematical



Modeling contest. In the past, Haoxue has worked for Deliotte, as well as China Securities Co Ltd. She is currently looking for opportunities as an actuary analyst for this summer.

The CAIA and our sponsors would like to congratulate our three scholarship recipients Jiarui Cui, Yu Ping Jiang, and Haoxue Yao on their impressive achievements, and wish them great future success in the insurance industry.

CAIA	A 2019 EVENT CALENDAR
January	Preparation for Year of the Pig Annual Banquet
February	Scholarship Candidates Review
March	3/7 - Annual Banquet at Jing Fong Restaurant, Chinatown 3/28 - Career Fair at YMCA, Flushing
April	Banquet Review & Recommendations
May	2020 Honoree Nomination
June	Insurance Day Preparation
July	Strategic for 2020 Annual Banquet & Committees
August	Scholarship Guideline & Rule Review
September	Career Fair, Chinatown
October	Insurance Day   Appreciation Party
November	Review Holiday Party & Annual Banquet Process
December	Holiday Networking Party

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March 7, 2019

Vera Tsai President The Chinese American Insurance Association 119 Bowery, 3<sup>rd</sup> Floor New York, NY 10002



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Dear Friends,

As we gather together to usher in the Year of the Pig, I am honored to join members of the Chinese American Insurance Association (CAIA) to celebrate 30 years of contributions to the Chinese American community.

A non-profit grassroots organization established in 1989, CAIA has been an anchor for financial empowerment in the Chinese American community by hosting seminars and providing concrete tools on consumer education, insurance coverage, health care reform, and senior care. CAIA also supports future generations by awarding scholarships to motivated students of Chinese descent pursuing careers in the insurance industry.

Tonight, I join CAIA in recognizing Brian Duperreault, President & Chief Executive Officer of American International Group (AIG), for his work to provide the risk expertise and financial strength that empowers clients in more than 80 countries and jurisdictions.

Thank you to CAIA for your continued commitment to the Chinese American community in Lower Manhattan and beyond. I send you my best wishes for a happy, healthy, and prosperous New Year!

祝賀 華美保險協會 豬年

諸事大順 生意滔滔

Sincerely,

Margan & Chin

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

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Congratulations to Honoree Brian Duperreault and The Chinese American Insurance Association's 28th New Year Banquet

新年快乐

**Happy Chinese New Year** 

2019

Year Of The Pig

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**It** is 4717 on the Lunar calendar, and the Chinese New Year of the Pig rumbled and tumbled in on February 5, 2019. You're probably a Pig if born in 1923, 1935, 1947, 1959, 1971, 1983, 1995, 2007, or this year. If you're a Pig, don't get penned in, don't wallow, and don't be bashful. Be proud that you're a Pig.

Pigs tend to get a bad rap. Pigs are often unfairly stereotyped, treated like swine, and subjected to mud-slinging. Many people think, erroneously, that Pigs are dumb, dirty, lazy and sloppy. So George Harrison sang in maligning "Little Piggies":

Have you seen the little piggies Crawling in the dirt And for all the little piggies Life is getting worse Always having dirt to play around in.

\* \* \*

In their eyes there's something lacking What they need's a damn good whacking.

\* \* \*

Everywhere there's lots of piggies Living piggy lives You can see them out for dinner With their piggy wives Clutching forks and knives to eat their bacon.

As popularly, yet unfairly described by Bing Crosby in "Swinging on a Star":

A pig is an animal with dirt on his face His shoes are a terrible disgrace He has no manners when he eats his food He's fat and lazy and extremely rude But if you don't care a feather or a fig You may grow up to be a pig Generally well-grounded and down-to-earth, what if Pigs could take wing and fly? Then Pigs could be swinging on a star and carry moonbeams home in a jar. Why not? Pigs would be able to fly off to Pig Heaven.

Just because you happen to be a Boar, it doesn't mean you have to be a bore or a slob. Pigs possess many positive qualities.

Pigs are actually lucky and fun loving, sincere and charming, honest and reliable. Pigs are intuitive and intelligent. Pigs are optimistic, kind-hearted, gentle, compassionate, conscientious and courageous, caring and creative.

Symbols of wealth, Pigs tend to be hams and are likely to have good fortune, generating pork, producing sausage, bringing home the bacon, and making for bulging piggy banks.

Pigs are often the protagonists, playing leading roles. For examples, Wilbur in "Charlotte's Web'' and Napoleon, Old Major, Snowball and Squealer, the pigs in "Animal Farm".

But the Three Little Pigs represent by far the most instructive and most constructive example of wiggley, squigley piggery, especially given the contemporary compelling need for infrastructure in political and economic terms.

What are the lessons we should learn from the Three Little Pigs? To protect against the Big Bad Wolf --- no matter how much the bloviating blowhard huffs and puffs --- don't build with straw or use flimsy wood. Build it to last with bricks, or maybe even concrete.

If compelled to erect walls, instead of concrete, use steel slats. But, rather than putting up dividing walls, and instead of declaring fake national emergencies, wouldn't it be much better and far smarter to pave highways and build bridges?

That's All, Folks!!!





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March 7, 2019

The Chinese American Insurance Association 113 Bowery, 3<sup>rd</sup> Floor New York, NY 10002

Dear Friends:

It is with great pleasure that I extend my warmest greetings to the Chinese American Insurance Association on the occasion of its 28<sup>th</sup> Annual Chinese New Year of the Pig Banquet at Jing Fong Restaurant.

This year's Year of the Pig celebration will proudly honor Mr. Brian Duperreault, President and Chief Executive Officer of American International Group, Inc., an American multinational corporation operating in more than 80 countries and employing 56,400 people.

Established in 1989, the CAIA is a non-profit grassroots organization that has dedicated itself to providing networking opportunities within the Chinese American community, and to providing a reliable resource for insurance information. Its membership consists of dedicated professionals across the spectrum of the life, health, property and Casualty insurance industries.

On behalf of the New York City Council, I commend the leadership and staff of the Chinese American Insurance Association for their tireless work in providing important community services and working to improve the quality of life in for all New Yorkers.

Thank you for your dedication and commitment to improving the great City of New York. Please accept my best wishes for continued success.

Sincerely,

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





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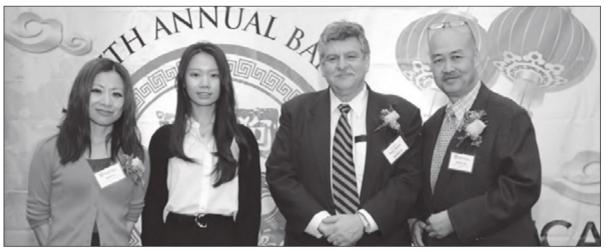


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CAIA Head Table — 2018 Honoree Marc Wolin and Board of Directors



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Traditional Performance Face-Changing



**Lion Dance** 



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## **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 to Rat, ten 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 PIG** 2019, 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 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 lived ones. No matter how bad problems seems 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



#### THE YEAR OF THE RAT 2020, 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, Monday and Ox. *Some Rats: Charlotte Bronte, William Shakespeare, George Washington, Catherine I* 

#### THE YEAR OF THE OX 2021, 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 opinioned, 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 2022, 2010, 1998, 1986, 1974, 19623, 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 biter 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 suspicions 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 they 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 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 ambitions. 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 cautions or call; them timid, Rabbits will undertake nothing before they have weighted the pros and cons from every angle. That is probable why they are doing well in their work. And yet, unless they abandon their conservative nature, and become more aggres sive, 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 2024, 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 2025, 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 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, 1918

People born in the Year of the Horse are popular, hardworking, aggressive, ambitions 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 rebellions. 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 confident. 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, 1919

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, 1920

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, planers, 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, 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

#### 2030, 2018, 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 thy 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

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and The Chinese American Insurance Association on its 28th Anniversary

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Customer service is the core of our claims management services. Every employee is dedicated to making prompt contact, adhering to specific timelines and meeting customer-specific directives. Our goal is to safeguard claims and guide examiners to carefully considered actions.

#### Contact : Jamie Bernardo • jbernardo@narisk.com

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