



# Chinese American Insurance Association



32ND ANNUAL CHINESE NEW YEAR BANQUET



YEAR OF THE SNAKE • 2025 • 4723

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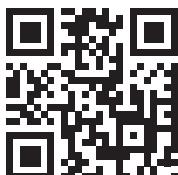


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HAPPY CHINESE NEW YEAR

2025

YEAR OF THE SNAKE

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WTW IS PROUD TO SUPPORT

**Kevin Mayeux,  
Scott Perry and the  
Chinese American  
Insurance Association**



# BANQUET PROGRAM



5:30 – 6:45	<b>Cocktail Reception</b>
7:00	<b>Lion Dance</b>
7:10	<b>Welcome Remarks</b> <i>Vince Vitiello, President</i>
	<b>Dinner</b>
7:50	<b>Introduction of the 2025 Honoree - AmeriLife</b> <i>Scott Perry, Chairman &amp; Chief Executive Officer, AmeriLife</i>
8:15	<b>In Loving Memory of George Tsui</b>
8:20	<b>Introduction of the 2025 Honoree - NAIFA</b> <i>Kevin Mayeux, Chief Executive Officer, NAIFA</i>
8:45	<b>Presentation of CAIA Scholarship Awards</b> Presented by: <i>Vince Vitiello, President</i> <i>Jason Ning, Vice President</i> <i>Timothy Aman, Secretary</i> <i>Douglas P. Menelly, Scholarship Chair</i> Co-sponsored - AmeriLife & NAIFA
9:10	<b>Presentation of Commemorative Plaques</b> <b>Title Sponsor: AmeriLife, NAIFA</b> Presented by: <i>Vince Vitiello, President</i> <i>Jason Ning, Vice President</i> <i>Timothy Aman, Secretary</i> <i>Benjamin Li, Treasurer</i>
9:45	<b>Closing Remarks</b>

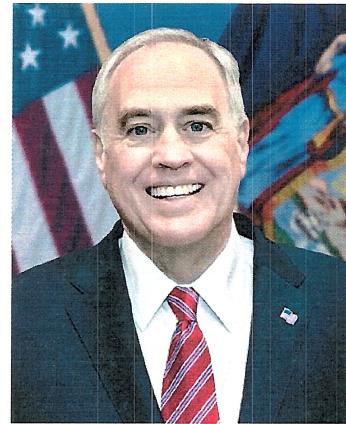




STATE OF NEW YORK  
OFFICE OF THE STATE COMPTROLLER  
110 STATE STREET  
ALBANY, NY 12236

April 3, 2025

Vince Vitiello, President  
Chinese American Insurance Association  
225 East 34<sup>th</sup> Street, Suite 15H  
New York, NY 10016



Dear Friends:

Greetings to all those gathered this evening for the Annual Banquet hosted by the Chinese American Insurance Association in celebration of the Year of the Snake. 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 honorees, **Scott Perry**, Chairman and Chief Executive Officer of AmeriLife, and **Kevin Mayeux**, Chief Executive Officer of the National Association of Insurance and Financial Advisors. Their 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,

Thomas P. DiNapoli  
State Comptroller

# CAIA BOARD MEMBERS



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



April 3, 2025

Chinese American Insurance Association  
225 East 34<sup>th</sup> Street, Suite 15H  
New York, NY 10016

Dear Friends,

I am delighted to extend my warmest greetings to all gathered at the Chinese American Insurance Association's Lunar New Year of the Snake Banquet.

The Chinese American Insurance Association (CAIA) was the first organization in the New York metropolitan area founded by insurance industry executives of Chinese heritage. Since its establishment in 1989, CAIA remains committed to supporting Chinese American insurance professionals by providing information, classes and networking opportunities to enable them to excel in their careers. The Association also aims to equip the Chinese American consumer market with knowledge in insurance with bilingual resources. In recent years, CAIA has sponsored and coordinated consumer education seminars covering topics like safe driving, health care and senior care options.

It is with great pleasure to join CAIA to celebrate the Year of the Snake as well as its decades of accomplishments. I applaud the leadership for its dedication to upholding minority professionals and businesses and empowering them to grow.

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

Sincerely,

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

Grace Meng  
Member of Congress

# PRESIDENT'S MESSAGE



## Vince Vitiello

It is my honor to welcome you to the Chinese Asian American Insurance Association Year of the Snake celebration. Our board of directors are thankful to our attendees, brokers and of course our sponsors for your participation and support.

Established in 1989, we are a non-profit grassroot organization supporting the Asian American Insurance professionals as well as the clients they serve. Our members consist of dedicated professionals from all levels and facets of insurance, including

Life, Property & Casualty, and Health. Our mission is simple, educate the Asian consumer on the importance of insurance, help with the professional development of our members and encourage young Asian students to pursue a career in the insurance industry.

To that point, this year we will award two students a \$5,000 scholarship. The scholarship award, named "The George Tsui Scholarship". George was a two times president of our association and a dedicated advocate of our scholarship program.

This is Lunar Year 4723, the Year of the Wood Snake, beginning on January 29, 2025, and symbolizing transformation, wisdom, and adaptability. The Snake is known for its intelligence, strategy, and charm, while the Wood element brings flexibility and creativity. This combination encourages personal growth, deeper thinking, and thoughtful decision-making. This year will emphasize adaptability, long-term planning, and personal development.

As we celebrate the beginning of the year, I was to thank each of you for driving on your inner passion and helping to try to change our world with one idea and act of kindness.

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





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RULES  
TRANSPORTATION

April 3, 2025

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 34th Anniversary celebrating Lunar New Year 4723, the Year of the Snake! 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 works 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 Kevin Mayeux, Chief Executive Officer of the National Association of Insurance and Financial Advisors and Scott Perry, Chairman and Chief Executive Officer of AmeriLife, for their outstanding achievements in the industry and

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 Snake!

Sincerely,

# 2025 HONOREE



## SCOTT R. PERRY

*Chairman & Chief Executive Officer*

**AMERILIFE®**



**Scott R. Perry** is the Chairman and Chief Executive Officer of AmeriLife. He has been instrumental in leading AmeriLife to its current position as a national leader in marketing and distributing life and health insurance, annuities, and retirement planning solutions to pre-retirees and retirees.

With more than 30 years of industry experience, Scott leads a multi-channel distribution business with a national network of over 300,000 insurance agents and financial advisors. Scott has been cited in numerous financial publications, including Barron's, Life Annuity Specialist, Insurance News Net, and ThinkAdvisor.

Prior to joining AmeriLife in 2016, Scott was Chief Business Officer of CNO Financial Group and President of Bankers Life. Before that, he held leadership roles with Golden Rule, Anthem Blue Cross Blue Shield and Premera Blue Cross.

Scott has served on the boards of LL Global (LIMRA) and the American College. He has also served as a board member and Chair of the Greater Illinois chapter of the Alzheimer's Association. He currently is a board member with Vericity Inc., a publicly traded insurance holding company, and Insurance Technologies, a leading fintech solutions company.

Scott lives in Belleair, Fla., with his wife Stacy, and enjoys spending time with his children Sam and Spencer, boating, and living an active lifestyle.



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THE COUNCIL  
OF  
THE CITY OF NEW YORK

# SANDRA UNG

COUNCIL MEMBER, 20<sup>TH</sup> DISTRICT, QUEENS



April 3, 2025

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 32<sup>nd</sup> Annual Chinese Banquet celebrating the Year of the Snake. May the new year bring you health, happiness, and prosperity!

Since 1989, CAIA has supported and advocated on behalf of the insurance agents that provide the services protecting 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. Kevin Mayeux, Chief Executive Officer of National Association of Insurance and Financial Advisors, and Mr. Scott R. Perry, Chairman and CEO of AmeriLife. Both are innovators and leaders in their respective fields and worthy recipients of this recognition.

On behalf of the New York City Council, 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, appearing to read "Sandra Ung".

Sandra Ung  
Council Member  
District 20

# 2025 HONOREE



## KEVIN MAYEUX, CAE

*Chief Executive Officer*

**A**s NAIFA's Chief Executive Officer, Kevin Mayeux, CAE, oversees the headquarters and national staff and manages relationships with life, health and financial service companies, other industry organizations, legislators, and regulators. Mayeux supports NAIFA's Board of Trustees and committees and coordinates efforts with NAIFA's 90 state and local chapters. As CEO, he led an effort to modernize NAIFA's operations through the development and implementation of a bold new strategic plan, NAIFA 20/20.



Prior to becoming NAIFA's CEO, Mayeux served as the Executive Vice President, Chief Officer for North American Operations, and General Counsel for the Institute of Internal Auditors Global Headquarters in Orlando, Fla. In this role, Kevin supervised the core membership services offered to all 75,000 IIA members in North America in 158 chapters throughout the United States, Canada, and the Caribbean islands. Kevin further served as General Counsel, guiding the IIA's intellectual property protection, affiliation agreements and legal interests around the world. He is a Certified Association Executive and holds a Certificate in Risk Management Assurance.

Mayeux has served as an association management professional for more than 25 years, including serving as the executive director of a statewide trade association in Tallahassee and CEO of an international individual membership society in Indianapolis. He also practiced law in Central Florida. He has held leadership positions on both the state and national level within the association management community, including being named Indiana's association executive of the year, serving as president of the Indiana Society of Association Executives, and serving on the board of directors for the Florida Society of Association Executives. Mayeux received a Bachelor of Arts in Political Science and took Masters in Political Science and Public Administration courses concurrent with his Juris Doctorate at the University of Florida in Gainesville, where he served as Student Body President. Kevin continues to serve his alma mater as a member of its national alumni board.

# Celebrating the Year of the Snake 2025



## Building Strong Communities Together

At Ameritas, we believe strong and vibrant communities are the foundation of a brighter future. We are honored to join the CAIA banquet and to be a part of your community. By supporting CAIA and its strength in education, connection and opportunity, we build strong relationships with Asian American communities and together we can help even more people.



### Opportunities with Ameritas

#### Congratulations to 2025 CAIA Honorees

**Scott R. Perry**, AmeriLife's Chairman & Chief Executive Officer

**Kevin Mayeaux**, NAIFA's Chief Executive Officer



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# SPONSOR ACKNOWLEDGMENTS



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

## TITLE



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## BRONZE

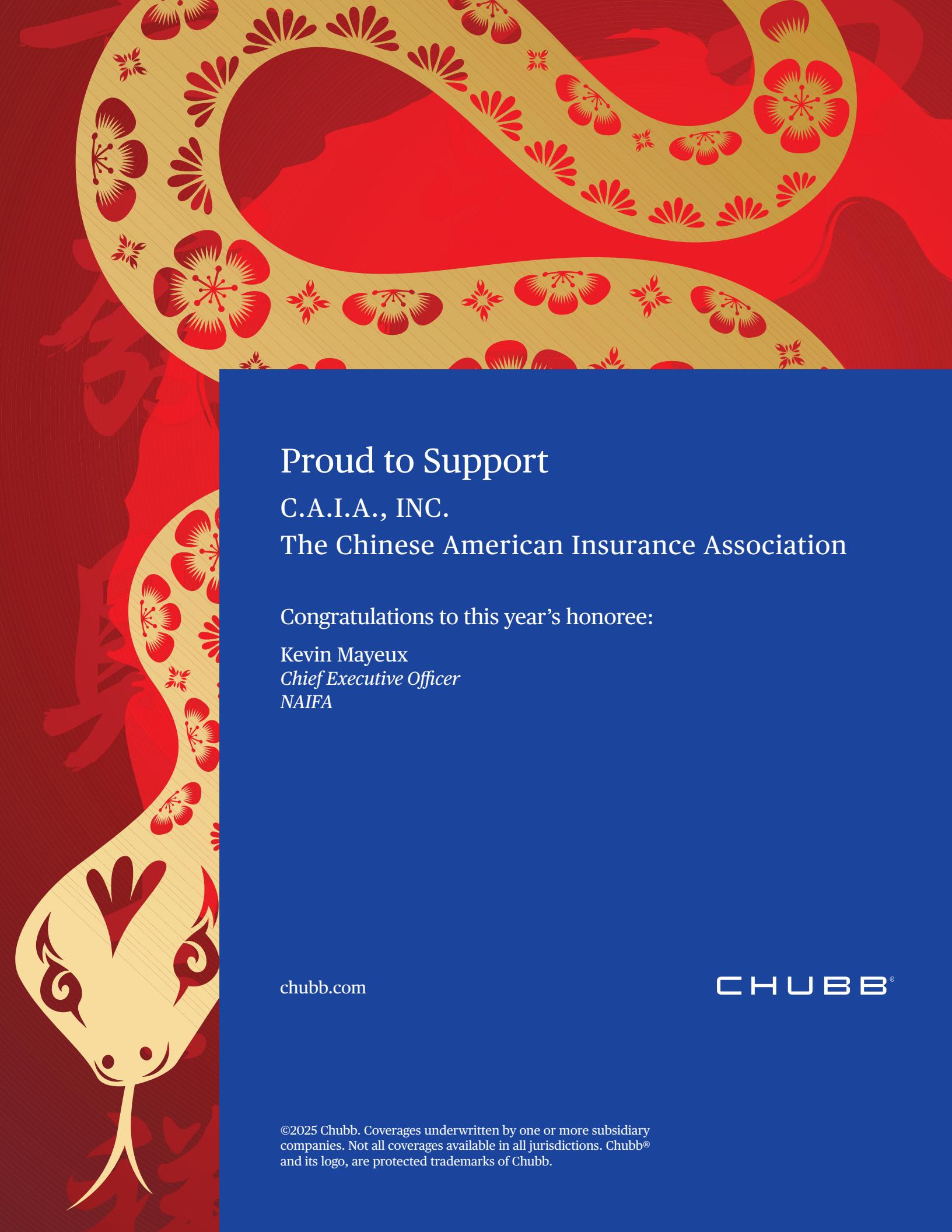


## COCKTAIL



## TABLE WINE





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### The Chinese American Insurance Association

Congratulations to this year's honoree:

Kevin Mayeux  
*Chief Executive Officer*  
NAIFA

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# CAIA PRESIDENTS



2024, 2025	<b>Vince Vitiello</b> , New America Marketing
2022, 2023	<b>Pamela Corey</b> , Seneca
2020, 2021	<b>Stephen Chiu</b>
2018, 2019	<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> , MetLife
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





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<sup>1</sup>Access to cash value through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance of policy lapse, and may result in a tax liability. MM202512-303839

# PAST HONOREES



2024 **Mike James**, Executive Vice President and Chief Sales Officer, NFP

2023 **Michael Chang**, Head of Corporate Risk and Broking, North America, WTW

2019 **Brian Duperreault**, President & Chief Executive Officer, AIG

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





NATIONAL AFRICAN AMERICAN  
INSURANCE ASSOCIATION

OUR BELIEF:  
**Black  
empowerment  
starts within.**

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DISCOVER THE  
**#NAAIA**  
DIFFERENCE!

A close-up, slightly blurred photograph of a Black man with short, dark hair and a beard. He is smiling warmly at the camera. He is wearing a light-colored, possibly grey or blue, suit jacket over a white collared shirt and a dark tie. A patterned pocket square is visible in his jacket's breast pocket. The background is out of focus, suggesting an indoor office or professional setting.

AT **NAAIA**, WE KNOW INSURANCE TOOLS AND CAREERS ARE KEY TO CREATING THE  
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## 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



# Celebrating inclusivity. Encouraging diversity.

**NFP is a proud sponsor of The Chinese American Insurance Association and its annual banquet.**

Together, we can foster industry collaboration, support education and encourage professional development among Chinese American insurance professionals and clients.

**Property and Casualty**

**Benefits and Life**

**Wealth and Retirement**

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# 2025 GEORGE TSUI SCHOLARSHIP PROGRAM



**For** the past 18 years, the Chinese American Insurance Association has awarded well-qualified students' with academic scholarships. To qualify, students must demonstrate excellence in academic achievement, a dedication to insurance related studies, and a well-balanced approach to education with extracurricular activities.

This year, we received many qualified applications from a handful of local New York Universities; however, two students have been uniquely impressive, standout out from the crowd.



Our first winner for 2025 is **Dongnan Wang**. Dongnan Wang is earning a Bachelor of Science degree in Marketing at Fordham University's Gabelli School of Business and is carrying a GPA of 3.33. He looked up to his father who worked his way up all by himself, studied accounting and established an accounting firm in Jinan, China. Dongnan selected Fordham University as the first stop of personal growth to learn English and to gain a strong foundation for his business career. He aims to enter the actuarial business field and follow in his Dad's footsteps. He wants to begin his career in the insurance arena in the US then bring the knowledge back to the family's business.

Our second winner for 2025 is **Zhanan Wang**. Currently attending Columbia University's School of Professional Studies studying Actuarial Science, Zhanan graduated in 2024 from Peking University with a GPA of 4.24 (on a 4.0 scale). She has also served as a Teaching Assistant, and has a broad set of interests including long-distance running and mountaineering. With summer internships at Colliers Beijing, Berkley Re, and AIA Life, Zhanan has already secured a strong insurance foundation thus far, and her remaining time at university will provide the right footing she needs to enter the corporate world.



The Chinese American Insurance Association – with our board members and our sponsors – congratulate this year's scholarship winners: Dongnan Wang and Zhanan Wang. We look forward to their contributions to our wonderful insurance industry.

# CHANGES IN EXPOSURE



## Preparing for Natural Catastrophe Disruption in Asia



### Navigating new forms of volatility

#### Snapshot

- Typhoon Yagi was the peak weather event for economic and insured losses in the region in 2024.
- Flooding, as a secondary impact of this event, caused significant losses.
- Exposure of commercial infrastructure to extreme weather will continue to be a challenge requiring companies and insurers to explore the impact of changing weather patterns on assets.

While Typhoon Yagi made a significant impact on economic and insured losses in China, Vietnam and Philippines, 2024 was a relatively quiet year for natural catastrophes in Asia when compared with the long-term regional trend. This also contrasts with the global picture where economic losses from natural disasters in 2024 are estimated at USD\$360 billion, more than 10 percent above the long-term average since 2000.<sup>1</sup>

#### Typhoon Impacts: What's Changed in a Decade

Making landfall in September 2024, Typhoon Yagi was one of the most severe storms to hit the region since Typhoon Rammasun in 2014. Much of Southeast Asia, including Vietnam, China, Myanmar, Philippines and Thailand, suffered extensive damage. As well as having major humanitarian impacts (over 800 people were killed and thousands more were injured across several countries<sup>2</sup>), Yagi resulted in some of the highest typhoon-related economic losses recorded in recent years.

"Typhoon Yagi was the strongest Autumn typhoon that hit China since 1949, and it is one of the strongest typhoons on record to land in Hainan province, second only to Typhoon Rammasun in 2014<sup>3</sup>," says Yifan Fu, Head of Analytics, Greater China. "It followed a similar path to Typhoon Rammasun, though it lasted longer as a super typhoon and caused damage to new exposures, for example offshore or near-shore wind farms, which highlights how economic developments bring new risks and insurance considerations."

The impacts of this storm system also revealed the importance of considering flood risk from typhoons, as well as wind damage. "In low-lying areas like Vietnam, typhoon flood had a significant impact on industrial estates," says Brad Weir, Head of Analytics, Asia. "This requires risk managers to assess local mitigation or adaptation measures to prevent major losses."

# AND WEATHER RISK



Despite Yagi's severity, the overall frequency of severe weather events in Asia was relatively low in 2024. This reduced frequency has seen insurance premiums remain stable, offering some relief to organisations in the region.

## Ongoing Earthquake Risks in Japan and Taiwan

April 2024 saw a significant earthquake impact Taiwan, one of a series of seismic events to affect the country.

Japan also experienced an earthquake on 1 January 2024, near the Noto Peninsula. It was one of the largest magnitude shallow crustal earthquakes rupturing directly beneath mainland Japan in more than 100 years. "While the affected area has a relatively high proportion of older buildings, it had relatively low exposure compared to other regions in Japan," says Sayaka Ochi, Head of Catastrophe Research, Japan. While the earthquake resulted in localised heavy damage to properties, the region's low population concentration meant there was little impact on reinsurance treaties.

## Risk Challenges: Exposure and Multi-Country Event Impacts

Despite low insured losses from extreme weather and earthquakes in 2024, exposure development is a continual challenge for insurers. The underlying growth in exposure, rather than climate change alone, are driving shifts in loss patterns. "Climate risk contributes to volatility," Weir says. "But exposure growth remains the primary underlying driver of loss trends."

The Typhoon Yagi experience highlights learnings about taking a risk management approach that extends beyond sovereign borders. "Many people assess risks at a country level rather than from a regional perspective," Weir says. "Typhoons and monsoonal flooding often impact multiple countries at the same time, which demands a broader approach."

Indirect business interruption coming from weather events is another risk to consider. "If manufacturing and supply chains are impacted, even businesses that aren't directly damaged can suffer," says Weir. "We've seen power and water supply disruptions, as well as agricultural damage, across affected regions," adds Fu. "These considerations should be part of the risk outlook for companies that rely on suppliers in the region."

## Advances in Modelling for Flood Peril

While flooding is considered a secondary peril coming from the typhoon events that are typical in Asia, Typhoon Yagi demonstrated the importance of flood as a driver of economic and insured loss. This is of particular concern for companies and insurers, as floods have historically been difficult to model, compared to earthquake or wind risk. "Asia is at the forefront of flood modelling," Fu says. "Despite this, there remains a need for better tools and industry collaborations with academics. Advancements in technology are helping to close this gap."

"Improvements over the past five years have made a significant difference," agrees Weir. "At Aon, we now have better tools and data to understand the complexities of flood risk."

Despite limited impacts from weather and natural catastrophe in Asia over the last year, peak events highlight the region's ongoing vulnerability to typhoons, earthquakes, and flooding, with changes in exposure introducing new risks. A comprehensive, multi-country strategy, together with advanced modelling and data inputs, is critical in helping risks managers prepare for future events, as climate and exposure trends continue to evolve.

## View Global Report

<sup>1</sup> Aon, 2025 Climate and Catastrophe Insight Report

<sup>2</sup> Aon, 2025 Climate and Catastrophe Insight Report

<sup>3</sup> China Meteorological Administration, September 2024



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# C.A.I.A. SCHOLARSHIP

## Success Story: Allen Tan



**Allen** was a recipient of the C.A.I.A. scholarship in 2011. He became aware of the scholarship at St. John's University in 2008, where he was enrolled in the Bachelor of Science program in Actuarial Science, while reviewing an email from the school's career program. Intrigued by the details, he decided to apply for it during his senior year.

The impacts of winning the scholarship were far-reaching. After graduating and before officially starting his job at Ironshore in 2011, there was a gap of several months. The financial support he received during that time helped cover living expenses, including rent and food. The scholarship afforded him the opportunity to support his educational goals while helping alleviate the financial burden of college and pre-employment living expenses.

He had a long career at Ironshore, working there for six years until they were acquired by Liberty Mutual, where he remained for another five years. Currently, Allen Tan serves as the deputy chief actuary at Hudson Insurance Group, responsible for P&C lines.

Allen encourages students interested in a career in insurance to apply for the C.A.I.A. scholarship, since applying is free and if you win, you receive generous monetary support — a remarkable benefit to students, who are often on tight budgets. Additionally, winning presents a great networking opportunity during the dinner event. Winners receive a warm welcome from the board of directors as well as other attendees. They also are offered valuable insights from attendees' decades of experience, and sometimes winners are even offered job opportunities. The benefits to this scholarship go beyond just the monetary rewards, and Allen is truly grateful to have been selected as a recipient.





# H I S S &



By **Richard C. Hsia**

Former President  
Chinese American Insurance Association



**Chinese Year of the Snake**, Lunar Year 4723, began on January 29, 2025, and will be auspicious. You should be proud and glad if you happen to be a Snake. If born in 1905, 1917, 1929, 1941, 1953, 1965, 1977, 1989, 2001, 2013, or this year 2025, chances are you're a Snake. All things, including prosperity, peace and love, become possible. You can even form a cult.

Snakes have real character. Of all the 12 animals in the perpetual celestial cycle, the Snake is definitely the most down-to-earth. Smart and alert, the Snake is a symbol of graceful sophistication, keen intelligence and intuition, great charm and charisma, deep wisdom, creative problem-solving and prowess, abiding conscience, and excellence in doing business.

All Snakes come from the same suborder: Serpentes. The Latin incantation “novum domini et serpente” is a solemn prayer for fresh beginnings.

Cecil the Sea-Sick Sea Serpent, with his cartoon pal Beany, is among the first and only attempts to humanize the Snake -- trying to make Snakes cute and even cuddly.

Yet why do so many people think Snakes are sinister, slithery, slippery, and even evil?

Perhaps the genesis of this myth maligning the Snake has something to do with Original Sin: succumbing to temptation in the Heaven-on-Earth Garden of Eden, when as Devil-incarnate the Serpent, speaking with forked tongue, caused Adam and Eve to be cast out of paradise, forever and fruitlessly, over biting into a forbidden apple.

Maybe, in mythological terms, because Medusa's hairdo was made of squirming snakes, and she could turn anyone in her gaze to stone (perhaps the origin of the fearsome term “petrified”).

# H E R S



In more contemporary terms, unluckily throwing Snake Eyes will make you crap out in craps — losing money, if not your head. Maybe as a creepy crawlly reptile, the letters for "Snake" can, coincidentally, also spell "Sneak". With hidden meaning, hiding in the grass, Snakes excel at camouflage. And Snakes, like Dracula, have fangs.

More pointedly, some Snakes are venomous with poisonous personalities — just like some human beings who, in their toxicity, denigrate and diminish humanity. (Did you know that a conclave of snakes is called a congress?) Naturally no one flying wants Snakes on a plane. (Did you know that, like turning bad into good, anti-venom is made from venom?)

There is a recurring anti-Snake motif in movies. The realm of Harry Potter, who could speak Snake, is replete with Snakes, slithering with Snape through Slytherin, including the Basilisk within the Chamber of Secrets. Snakes have been featured to frighten unbelievers in the James Bond film "Live and Let Die" set in fictional and voodoo-filled San Monique, and Indiana Jones' fear of Snakes was revealed to young Indy at the outset of the "Last Crusade" -- only for that dread to be revisited when, as veteran tomb raider, he finds himself sealed with thousands of squirming Snakes within the Well of Souls in "Raiders of the Lost Ark". Like Indy, even the bravest of the brave might hate snakes.

But Snakes get a bad rap. Most Snakes are good for the Earth and, indeed, for Humankind. Though cold-blooded, most Snakes are warm-hearted. Snakes actually have innumerable virtues.

After all, Snakes always have skin in the game, and thus are most courageous risk takers and heroic risk sharers. Unlike humans unable to shake off their burdens and forge forward, Snakes just shed their skins, and then move on.

Snakes are seductive, sinuous, and renowned for great Flexibility -- willing and able to twist, turn and coil themselves in any direction and every dimension in order to achieve their destination and objective.





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# HISS & HERs



Snakes symbolize vitality and the healing arts. Entwined around the rod of Asclepius, the Greek god of medicine, the Snake serves as the enduring emblem of the American Medical Association and the World Health Organization; with two snakes intertwined, it is called the caduceus. In Biblical times, Moses performed miracles, including parting the Red Sea, holding high a serpent transformed into his staff. Exodus 4:2-4; Numbers 21:8; John 3:14-15.

Snakes inspire action -- especially nowadays, when people and politicians, purporting to represent people, have become so intransigent and so unwilling to interact, much less intertwine -- making it still harder to compromise, cooperate, or even cope (much less copulate).

Snakes are iconic. Coiled and ready to strike, Snakes are potent symbols of Liberty and Freedom, as the Revolutionary War flag recognized, waving proudly in the wind, against all odds. Snakes capture our values and ideals, our sense of community and, indeed, the American spirit. But never step on a Snake in the grass. Spake the patriotic Snake: Don't Tread on Me.

A lifetime of fascination for herpetologists, over 4,000 different species of Snakes abound around the world, on every continent (except Antarctica), in all habitats. There are all kinds of Snakes, including: giant anacondas, aspiring asps, boa constrictors, king cobras, choral coral snakes, cunning copperheads, incisive indigos, garden garters, baby rattlers, sidling sidewinders, vile vipers, water moccasins, mamboing mambas, Monty pythons.



Fundamentally, Snakes reflect and represent the beauty and value of Diversity. Snakes come in: all sizes, many types & different lengths, from surprisingly short to extremely long; a wide range of dazzling textures and patterns; and many colors of the rainbow. A symbol of longevity, Snakes serve as a model for maximizing the potential and appreciating the diversity of the Human spectrum.

# 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.

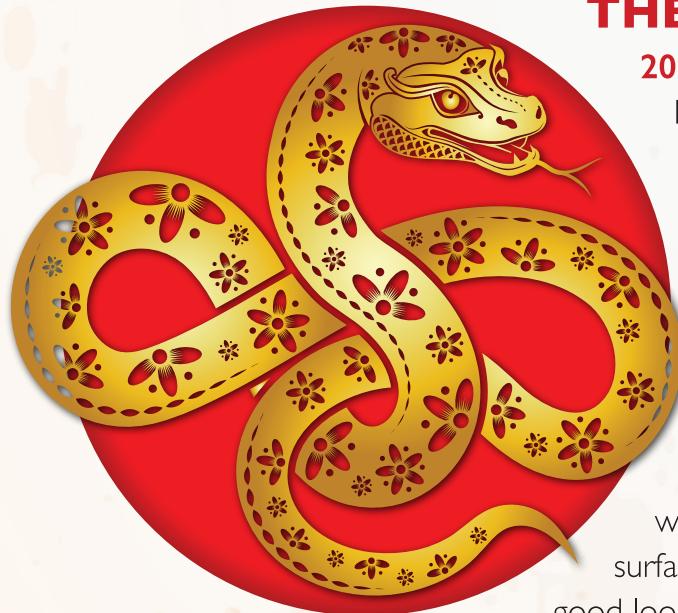
One complete cycle takes 60 years and is made up of five simple cycles of 12 years each. The 78th cycle started on February 1984, and will end on February 2044.

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 to Rat, then the Ox, the Tiger, Rabbit, Dragon, Snake, Horse, Ram, Monkey, Rooster, Dog and Pig. Thus, we have the twelve animal signs of Today. The animal ruling the year in which you were born exercises a profound influence on your life. "This is the animal that hides in your heart".



## THE YEAR OF THE 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 marital 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*

# WHAT IS YOUR SIGN?



## 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, Herbert 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*



## 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 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 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 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 aggressive, they will probably live a normal and average life. They are most compatible with those born in the years of the Sheep, Pig, and Dog.

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

## THE YEAR OF THE DRAGON

**2036, 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*



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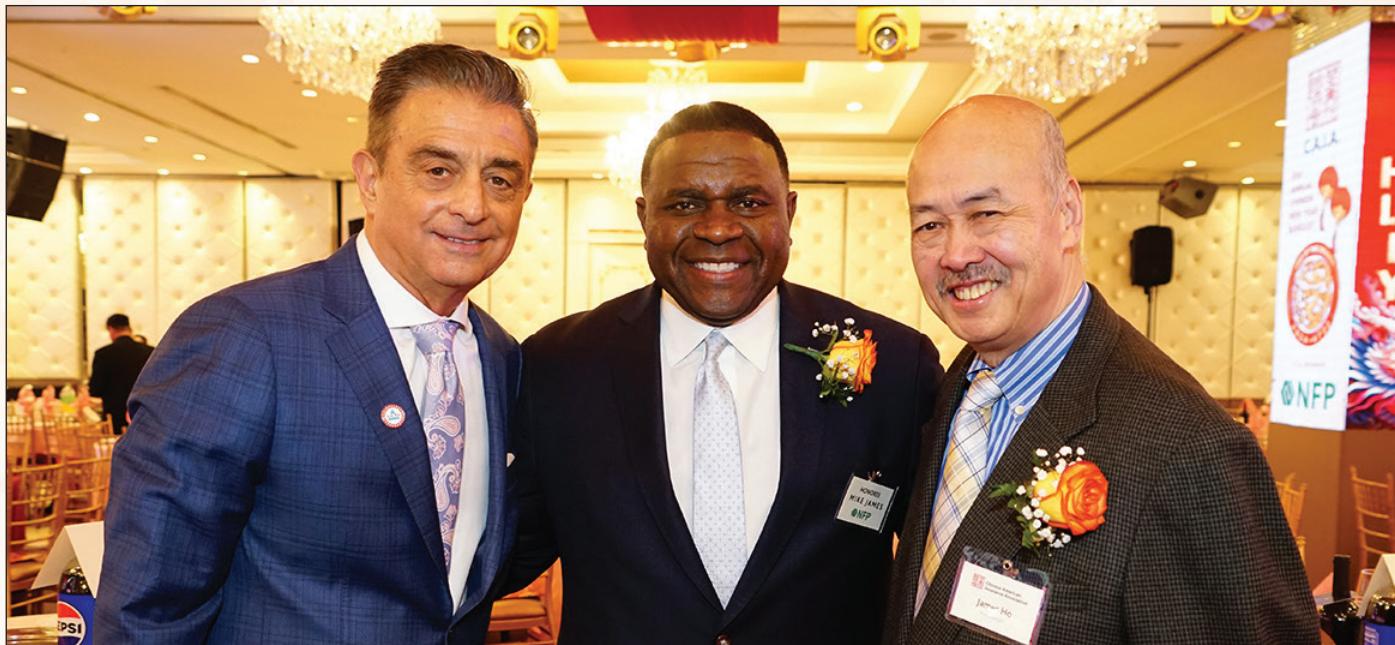
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# 2024 BANQUET PICTURES





## CAIA 2025 EVENT CALENDAR



<b>January</b>	Preparation for Year of Snake Annual Banquet
<b>February</b>	Scholarship Candidates Review
<b>March</b>	Final Preparation for Annual Banquet
<b>April</b>	4/3/25 Annual Banquet at Royal Queen Restaurant, Flushing, Queens
<b>May</b>	Banquet Review and Recommendations
<b>June</b>	Insurance Seminar / TBA
<b>July</b>	2026 Honoree Nomination
<b>August</b>	Strategic for 2026 Annual Banquet / Committees
<b>September</b>	Scholarship Guideline & Rule Review
<b>October</b>	Insurance Seminar / TBA
<b>November</b>	Preparation for Holiday Party / Annual Banquet Process
<b>December</b>	Holiday Networking Party





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