



San Diego Association of Insurance Professionals

## SDAIP - QUARTERLY SNAPSHOT



Editor: Regina Lemanowicz, CLP

### PRESIDENT'S MESSAGE



As your new President, I'm looking forward to a great year ahead! I hope you are too. I'm here to serve you, our members and community. Please continue to bring your ideas and suggestions. We always want to be better.

We had our Annual Planning meeting for SDAIP in August with our Board and Committee Chairs who all had incredible ideas and input. I'm looking forward to our events to see you all in person. Make sure you've been added to our email list so you don't miss the invitations which can be found on our website: <https://sandiegoaip.com>.

October's Glow Golf Charity event has been postponed to February 26 th 2025 due to the many local golf tournaments already happening in Sept/Oct. This way there won't be any excuses why you can't attend and experience the fun of golfing in the dark and helping our local Charities. Also looking for volunteers to join our Golf Committee. Contact me or Terri Carver- Golf Committee Chairperson.

October 5th we're walking for Alzheimer's in Liberty Station @ NTC Park 8:30pm. Register so can be the largest group of fundraisers for them.

October 29th is our 88th Birthday and Past-Presidents Dinner Meeting. Be looking for the Invitation. It will be so great to see our Past Presidents again.

Several of us are just back from our wonderful Ca Council of IAIP. It was held in Glendale, Ca. at the Hilton Embassy Suites. It was a 1st Class affair. Our Host Associations, Ins. Prof. of Los Angeles, South Bay Assn of Ins Prof. and Ins. Prof. of Orange County did a great job in keeping it fun along with Education and Business.

As your President, I represented our San Diego Assn. as your Delegate. We voted on one By-law Change (One Member, One Vote). It passed and meant that all future voting will be done electronically by the individual members. Your vote won't need to go through a Delegate or Council. This way more members will have a vote on what is going on. If you'd like more information on this, please contact me. There were also some procedure changes on how Awards will be handled. Please contact our Awards Chairperson, Regina Lemanowicz for details.

The CE classes held were very informative with great speakers for a total of 5 Credits in total. Great way to get those CE's completed. We also had a crafting event making Gift tags for charity. Of course this was given by Regina Lemanowicz, our creative craft extraordinaire. They are so pretty and festive.

We had First Timers Gold Timers, Keynote Speaker, silent auctions, dancing, and awards ceremony and don't forget about the Networking Central where you can get relax, get a snack or drink. The Charity was Hoving Home (serving women of addiction, alcoholism and prostitution of which we made a considerable donation to. For more information: <https://hovinghome.org>

It would be a great pleasure to have some of you to get involved in the planning of some of our events. We are always needing volunteers. See me and I can place you on a committee.

In love and service,  
Cindy Lou Smith  
[Cindylou2smith@gmail.com](mailto:Cindylou2smith@gmail.com)  
(619) 322-3255

### VICE PRESIDENT'S MESSAGE



I mimic all the good ideas mentioned in our President's letter! Way to go! We rocked the recent CA Council in Glendale, CA Sept 20 and 21. We were the only Chapter to have all of our Executive Officers, Cindy Lou, Regina, Dawn, Christina and



He however not hear the bell (it was soft, and he said he was hard of hearing) and went over on his impromptu speech by 7 seconds which may have cost him the 1st place award. He is our Runner Up to represent next year in June in Oklahoma if Ms. Margaret cannot attend for any reason. Great job to Mark. Anyone who has had CWC knows how important it is to polish and use it periodically. When we have our 1-day conference in '26 we want 6 past CWC'ers to speak!

myself, plus Director, Mark McDonald and Committee Chair, Freeda Koopmans in attendance.

I'd like to give my perspective to attending our last CA Council to get you excited to attend the next one in San Francisco in 2025: then in '26 - we bid to have a 1-day Conference in San Diego! Hopefully, have it at C3's office.

Many personal connections were made to all. As I am approaching double digits of the number of Regional or National Conferences I attended, I realized that was a small number compared to others. This was only my 9th CA Conference meeting day, which means I am still a rookie. The members all know each other and are so glad to see each-other once a year to comfort and support one another. It was beautiful to see Gold timers; members who put in valuable time and love to take part! I am going to focus on a few fun events during the Conference at the Embassy Suites.

**CWC:** Who doesn't love a great CWC competition? We had the best speaker represent

San Diego: Mark McDonald. His speech had us at the end of our seats pertaining to Cyber Security. He had examples and solutions that were so great to hear.

**CE classes:** were very good. Even the Keynote Speaker talked to us about Long Term Care! **SKIT:** we participated in a SKIT (Cindy Lou was the JAIL Guard and Cleaning Lady) and Terri was Agent #1. We had Marky Mark as the claims adjusted for a recent Cyber Security Crime! We had so much fun that we even had Freeda swearing in German at the Sheriff (Christine.) **Awards Night:** We had our very own Christina Hernandez with CA Council Member of the Year! We all got out on the dance floor as we had song titles on each table. When the DJ played your song – the whole table had to go onto the dance floor and 'kick it up' We give the SD dance awards to Cindy Lou and Mark, Christina and Terri and Mark from Hawaii in drag! **Breakfast Buffet:** Full on everything you could want (omelet bar) to eat and drink, unlimited! **Happy Hour:** The Embassy Suites has the best – Free for a couple hours, so much fun!

**Comradery:** We heard reports from many people from Ca and other states: What fun!

**Recommendations:** For each and every member to attend in '26 and bring a friend, too!

In fellowship,  
Terri Carver, RHU, LUTCF

## 2024



October 5 - Walk to End Alzheimer's  
October 10 -Region VII Cactus Chat  
October 15 -IAIP Grant Application Due  
October 17- PWI Movie Night  
October 29 - SDAIP Birthday Dinner & Past President's Celebration  
November 15 - International Awards Submissions Due  
December 17 - SDAIP Holiday Social -Save the Date

\*Dates may be subject to change

Please visit the IAIP website for award and grant applications, events, education and volunteer opportunities!

<https://www.internationalinsuranceprofessionals.org>

### INDUSTRY INSIGHTS



Guest Columnist - Joe Erle, CIC, CRM, TRA, MBA  
Cyber Group Practice Leader  
[C3 Risk & Insurance Services](#)

#### [Hacked to Whole: Cracking the Code of Cyber Insurance Claims](#)

Imagine waking up to find your entire business locked out of its systems, a menacing skull and crossbones flickering on every screen, demanding a ransom. In June 2024, a series of widespread attacks targeting Snowflake customers led to a significant volume of data being stolen, with more than 150 customers impacted including Neiman Marcus Group, Ticketmaster, Santander Bank, Pure Storage, and Advance Auto Parts Mandiant reported that up to 10 Snowflake customers received ransom demands ranging from \$300,000 to \$5 million each. This incident serves as a timely reminder of the vulnerability of storing your information in the cloud and how you can have enterprise level cybersecurity and still get hacked.

Cyber attacks, particularly ransomware, have become increasingly prevalent and devastating for businesses. This comprehensive guide provides practical advice on handling cyber claims.

#### [Understanding Ransomware Attacks](#)

A ransomware attack typically begins when organization systems are compromised, often displaying a threatening message demanding payment. The message usually has a readme.txt file or instructions on the screen to contact the hacker.

Who do you call first? The FBI? Your IT professionals or MSP? The Hacker?

#### [Business Interruption and Extra Expenses](#)

- Policies often cover lost revenue due to downtime up to the policy limit during the restoration period.
- Coverage may be subject to time limits or a restoration period (e.g., 90 days, 180 days, 1 year, etc) and time deductibles (e.g., 8-hour for direct losses, 12-hour for contingent losses).

#### [Documentation and Claim Submission](#)

To facilitate the claims process:

1. Document a detailed timeline of events, including breach discovery, investigation results, and resolution milestones.
2. Track and explain the impact on operations, customers, and potential long-term business effects.
3. Set up a separate general ledger account to track all breach-related expenses. Be sure to get the insurance carrier's authorization for major purchases.
4. Gather and organize all relevant financial documents, including invoices, payroll records, and vendor contracts. Financial statements may be requested to compute business income losses.
5. Submit monthly claims to insurance carriers as costs are incurred.
6. Save important emails from insurance company and vendors.

#### [Risk Mitigation and Preparedness](#)

TLDR: The first call should either be with the insurance company or your incident response vendor.

### Navigating the Claim

When a ransomware attack occurs, several key parties become involved:

1. Incident Response Team: The incident response team is often your first boots on the ground to secure your system and start restoring your digital network.
2. Breach Counsel: Hired by the insurance company to handle negotiations with hackers. They will also help you understand your requirements for notification to avoid regulatory fines.
3. Digital Forensics Team: Investigates the extent of the breach and assists in recovery.
4. Insurance Company: Covers costs for services and potential ransom payments, subject to policy terms.

### Ransomware Negotiation and Payment Process

- Experienced consultants familiar with specific hacker groups typically lead negotiations.
  - The average ransom payment is approximately \$2 million to \$2.54 million.
  - Resolution time varies but can take 1-3 weeks under ideal circumstances.
  - A formal process, like hostage negotiations, is followed to verify hackers claims. For example, you'll ask to see a file they say they have or send them a file and ask them to unencrypt it.
  - Payments must be checked against OFAC (Office of Foreign Assets Control) lists to avoid legal issues. Payments often go through an intermediary vendor to pay in Bitcoin or other cryptocurrencies.
- Important note: Don't make the mistake of trying to negotiate and pay the hacker yourself. I've seen this go bad and even if you negotiate the hacker down, you won't have enough crypto to pay. Due to know your customer money laundering laws, your crypto account will be frozen if you try to move that much money in a short amount of time. Let the professionals help you resolve this problem.

Cyber insurance policies typically cover:

1. Direct damage repair or replacement of assets
2. Claims avoidance costs
3. Third-party liability claims
4. Extra expenses to avoid or minimize service interruption

### AWARDS/SCHOLARSHIPS



CA Council annual awards ceremony was held on September 22, 2024. The following members received well deserved recognition.

Gayle Reskin Angel Award - Andrea Gable-Setterstrom, CLP  
Member of the Year - Christina Hernandez, CIC, AAI  
Mentor of the Year - Shideh Rad, MBA  
CWC Runner-Up - Mark McDonald

Membership Retention Award:

Northern California- San Francisco Insurance Professionals  
Southern California was a tie between SDAIP and the Insurance Professionals of Orange County. SDAIP proudly retained 100% of our members.

Regina Lemanowicz, CLP  
Awards Chair

### COMMUNITY ACTION

Thank you for your continued support of Rachel's Women's Center.

To minimize the risk of cyber attacks and improve claim readiness:

1. Regularly update and patch all software and systems.
2. Implement strong password policies and multi-factor authentication.
3. Conduct employee training on cybersecurity best practices.
4. Perform regular data backups and store them securely.
5. Invest in NextGen anti-virus such as MDR (managed detection and response)
6. Create and practice your incident response plan. Tabletop exercises will show you

where you can improve and demonstrate who needs to be involved inside and outside your organisation.

7. Consult with cyber insurance experts for tailored advice and policy selection. Bonus: Retain an incident response firm, so you have no delay if you are hacked. What cyber policies may not cover:

- Cost to upgrade your system (unless you have a betterment endorsement)
- The value of your intellectual property that was stolen or corrupted
- Wrongful Collection of Biometric Data (BIPA)
- Rogue Employees or inside jobs
- Cyber War

By understanding the claims process, implementing strong security measures, and selecting the right policy, businesses can protect themselves from the impacts of cyber attacks. Regular review and updates to your cybersecurity incident response plan and insurance coverage are essential. When it comes to cyber insurance, hope for the best, prepare for the worst, and document everything in between.

### About the Author:

Joe Erle is a cyber insurance expert based in San Diego, where he works at C3 Risk & Insurance Services as the Cyber Group Practice Leader.

Joe and his two boys live in North San Diego and enjoy playing baseball and grinding out levels on their favorite video game, Fortnite.

Stay informed with practical tips and the latest in cyber insurance and security news by

subscribing to his [LinkedIn newsletter](#) and podcast, & Ransomware Rewind on [Spotify](#), [Apple](#), or [YouTube](#)



Congratulations to all the award winners!



It's a blessing to be able to make someone else's day a little brighter.



These wonderful volunteers gave of their time and served lunch on at least one Saturday during 3<sup>rd</sup> quarter. Some served multiple times: Pam Legge - Betsy Johnson - Diane Patterson Belinda Mitchell - Christian Hernandez Cheena Malicki - Trinity Tuttle - Julie Brown.

These wonderful volunteers used their time and personal resources to provide and serve lunch on several Sundays during 3<sup>rd</sup> quarter: Shideh Rad - Trinity Tuttle - Pam Legge  
Nancy Trejo.

The women appreciate our continued commitment to their program, and Georgia sends her heartfelt Thank You!

### EMPLOYMENT



As we all know, particularly since Covid, the insurance landscape continues to evolve, and so do the pathways to success within it! Whether you're navigating your first steps in the field or looking to pivot your career, there's never been a better time to explore the opportunities available.

For those with some job movement or new to the sector, embracing a mindset of continuous learning and adaptability is crucial. Our upcoming events and resources are designed to support you in honing your skills and expanding your network. From mentorship to specialized training workshops, we're dedicated to helping you build a foundation for long-term success.

### MEMBERSHIP



Join Us in Making a Difference: Become a Member of San Diego Association of Insurance Professionals! Our association is focused on education, networking and community service. We invite you to be part of this amazing organization and see how it can transform your career, for the better!

We will have Networking Opportunities though out the year that allow you to connect with professionals, experts, and thought leaders in areas of insurance. Our events provide the perfect platform to share knowledge, experiences, and best practices.

Our educational classes offer amazing professional development opportunities with access to exclusive training sessions, webinars, and even the opportunity to earn new designations. These classes are designed to enhance your skills and knowledge, including the ever-important soft skills. Our programs are tailored to keep you at the forefront of industry trends and innovations.

### LEGISLATION



working remotely.

Cal/OSHA recently voted to adopt new regulations on indoor heat illness prevention. This new regulation applies to any indoor work area where "the temperature equals or exceeds 82 degrees Fahrenheit when employees are present," which has the possibility to impact many industries excluding prisons, local detention facilities, and juvenile facilities. The regulations do not apply in certain circumstances, such as where the employee is

We still need volunteers to serve lunch on Saturday, December 14; and Saturday, December 28. If you can help with this, please let me know. They are in need (always!) of sanitary pads. If anyone is scheduled to serve in the next few months, it would be great if you could donate a couple of boxes when you go.

With much appreciation,  
Nancy Trejo, CPCU, CIC

Community Action Committee: **Nancy.Trejo@Safeco.com**  
Betsy Johnson, CIC, CISR, **bejohnson@bhhc.com**  
Mark McDonald, **markmcdonald@legalsshieldassociate.com**  
Regina Lemanowicz, CLP, **ginalem1823@gmail.com**

Employers are increasingly valuing candidates who show initiative and a willingness to learn. Highlighting your unique experiences can set you apart in this competitive landscape. Remember, every role—whether in underwriting, claims, service, or sales—contributes to the broader mission of delivering security and peace of mind to clients.

Stay tuned for our upcoming networking events, where you can connect with industry leaders and fellow professionals! These gatherings are excellent opportunities to share insights, gain knowledge, and forge relationships that can open doors to new roles and advancement!

In Fellowship,  
Dallas Pietak, CSP

Being a member allows you to make an impact on our community by giving either your time or donations. Through our various outreach initiatives, we work to support organizations such as Rachel's House, YWCA, Alzheimer Walk, and Grossmont Professionals OPT program. Your involvement can make a significant difference in someone's life.

On top of all that, our members enjoy range of benefits, including discounts on educational classes, access to exclusive publications, and opportunities for leadership roles within the organization. Becoming a member is simple! Visit our website at <https://sandiegoaip.com> and click on the Join Us! Link. We offer Individual Membership and Corporate Membership. Contact me with questions about either option. While you are on our website be sure to check out the Upcoming Events page and sign up for updates to get all the latest news about what we are up to!

<https://sandiegoaip.com/>

Christina Hernandez, CIC, AAI  
SDAIP Membership Chair



Under these new regulations, any time employees are present, an employer must ensure that they always have one or more cool-down areas. Employees should be permitted to take preventative cool-down rest breaks to prevent overheating. However, if individual employees do take these preventative cool-down breaks, an employer should monitor them for symptoms of heat illness, encourage them to stay in the cool-down area, and not be required to resume work until the signs of heat illness have abated, but no less than 5 minutes in addition to the time needed to access the cool-down area. If an employee displays or reports symptoms of heat illness, the employer must provide appropriate first aid or emergency response according to their emergency response procedures.

There are a considerable number of requirements under these new regulations. Employers who are required to comply with these new rules should ensure that they have met all the requirements. Employers should also note that under these new regulations, employees are protected from discrimination and discharge for exercising their rights under the new rules or for offering occupational safety and health protection to employees.

The following are some key aspects of the regulations. The below list is not exhaustive. Therefore, employers should ensure that they read the new regulations in full to ensure compliance and contact their favorite CDF Attorney with any specific questions.

Written Indoor Heat Illness Prevention Plan (HIPP):

Employers are required to have a written indoor heat illness prevention plan ("HIPP"). Employers are permitted to integrate their new indoor heat illness prevention plan into their current Injury Illness Prevention Plan (as required under section 3203), or the employer may integrate it into their current Heat Illness Prevention Plan (as required under section 3395j); or keep it as a separate document. The HIPP must include certain procedures, such as access to cool down areas, emergency response procedures, and provision of water.

1. Provision of Water and Cool-Down Areas: Employees must be granted access to potable drinking water that is pure, suitably cool, and fresh for free. The water station must be as close to the work area as feasible. In the instance when water is not plumbed or capable of being continuously supplied, employers are required to provide sufficient quantities.

2. Acclimatization: In instances where the employer cannot effectively use engineering controls, like air conditioning, mist fans, cooling fans, or other applicable methods, to control the impact of the outside temperature on the indoor temperature, employers must require a supervisor or designee to closely monitor employees throughout a heatwave.

3. Implement Assessment and Control Measures: To minimize heat illness, employers must use "control measures." Employers are required to measure the temperature or head index to record the greater number. These records must be maintained by the employer, and include the date, time, and exact location of measurement. These regulations require routine checking of temperature and maintenance of tools used to take such measurements.

4. Train Your Employees: Employers are required to train both their supervisory and non-supervisory employees *before* the employee starts work that may reasonably expose them to risk of heat illness. The regulations require extensive training on the different subsections, and requirements.

5. Implement Procedures for Emergency Response: Further, employers are required to implement emergency response procedures, which includes ensuring that there are effective communication measures (i.e. through an electronic device with good reception); responding to signs and symptoms of potential heat illness; contacting emergency medical services; and providing clear and precise directions to the worksite. It is critical that employers ensure they have an effective response plan.

Respectfully submitted,  
Betsy Johnson, CISR, CIC  
Legislation Chair

## **RESERVATIONS AND SOCIAL**

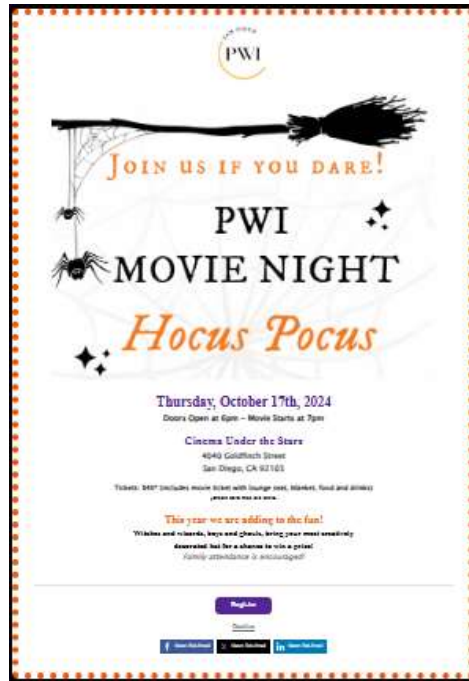


As a reminder to members & guests, we will no longer be selling raffle tickets at our dinner events. Everyone at the meeting will receive a "free" ticket for attending the dinner, as well as another ticket for wearing your \*\*SDAIP badge and/or company name badge. If you do not have an association name badge, please contact our Membership Chair, ([christina.hernandez@epicbrokers.com](mailto:christina.hernandez@epicbrokers.com)) with your information and she can assist in ordering one for you. Look forward to seeing everyone at our annual Birthday Meeting on October 29th.

**\*\*Must be a SDAIP member in good standing.**

In Fellowship,  
Pam Legge RHU, CIIP, DAE, CHRS  
Reservations & Social Chair

## **EVENTS**



Click here to register: [Movie Night with PWI San Diego](#)

## IAIP NEWS

2024 SAVE THE DATES for our "Cactus Chat" with your Region VII Leadership Team



Mark your calendars and watch for individual invites to the meetings for registration details.

• Jan 16, 2024	• July 11, 2024
• Feb 8, 2024	• Aug 23, 2024
• March 7, 2024	• No Scout meeting
• April 28, 2024	• Oct TBD
• May 9, 2024	• Nov 7, 2024
• No June meeting	• Dec TBD

Questions for our team? Contact our team and we will add them to the agenda for that Month.

There will be a chance to win a \$25 Gift Card at each meeting - must be present to win!

Please RSVP to Rene Lynn at [rllyn@iaip.org](mailto:rllyn@iaip.org) and Mark at [mcolbert@iaip.org](mailto:mcolbert@iaip.org). Hope to "see" everyone in the gallery!

Region VII Leadership Team

Education Director: Sherry Gamble      Marketing Director: Regine Lemahowitz  
 Member-at-Large (MAL) Director: Sandy Malona      Membership Director: Alison Holmes  
 RVP Assistants: Mark Colbert and Rene Lynn Zachary

Please visit our IAIP Region VII website for additional information - [IAIP Region VII](http://IAIPRegionVII.org)

or, follow us on Facebook, Twitter, LinkedIn, Instagram, YouTube, and Pinterest.



### Distinguished Insurance Professional of the Year

Introducing a new IAIP international award created to recognize an insurance professional who has demonstrated superior mentoring and leadership skills, and promoted IAIP to new and younger members, and encouraged their development and involvement in IAIP. This new award is generously sponsored by Marica Tepp.

Criteria for eligibility include IAIP involvement, mentoring and member engagement activities, community involvement and an essay on one of two IAIP related topics. Learn more: [https://www.internationalinsuranceprofessionals.org/...](https://www.internationalinsuranceprofessionals.org/)

### DOWNLOAD THE ACR BROCHURE



- To receive credit for each course -
- Purchase Student Guide for an instructor-led event (including in-person, virtual or eLearning events) from the IAIP Store.
  - Successfully pass an assessment quiz with a minimum score of 80 (8 out of 10 questions answered correctly). Your score is provided at the end of the quiz and if the score is less than 80, you will need to re-take the quiz and pay quiz-retake fee.
  - Individuals completing 13 ACR courses (40 hours total)
- Download the [ACR Brochure](#).

2025 International Convention - June 19, 22 - Oklahoma City, OK  
 Link to video: <https://fb.watch/sVEDJFwuDh/>

Start making your plans now to Join Us at IAIP's annual convention June 19-22, 2025 at the Omni Oklahoma [#IAIP2025](#)  
[Omni Oklahoma City Hotel](#)



**MasterMind**  
 AN IAIP COMMUNITY

Join us in a mastermind group!  
<https://blog.internationalinsuranceprofessionals.org/joi.../>



**IAIP YouTube**

### LINKS

- [SDAIP Website](#)
- [SDAIP LinkedIn](#)
- [IAIP International](#)
- [California Council of IAIP](#)
- [Region VII of IAIP](#)
- [Region VII Facebook Page](#)

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[ginalem1823@gmail.com](mailto:ginalem1823@gmail.com)

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