



Inside

Executive Corner	page 2
Project Renewal	page 2
STRIVE	page 2
Birthdays	page 3
New Hires/Interns	page 3
Team Articles	page 4-6
SterlingRisk Presents	page 7
New Product Round-Up	page 7
Community Services	page 8

Values Anniversary

On May 4, 2015, SterlingRisk employees celebrated the one year anniversary of the culture initiative at the Bowlmor Lanes in Huntington.

The 4-hour event included yummy appetizers, a buffet lunch, bowling, trivia and mini-golf. But first, the five color teams were asked to perform their team cheers, and then the much-anticipated bowling championship began!



In the week leading up to the anniversary event, each team earned points for team participation in multiple activities including cubicle decoration, snack day, and values day.



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The Executive Corner

By: David Sterling

On May 4, 2015, we celebrated the one year anniversary of the rollout of our Values. Often we take for granted changes we are part of. In our case the changes to our organization have been vast. At every level we have been successful at the messaging. We all understand what our values are. We have attracted and retained an amazing team who share our values and care about what we do. But valuing values will never be enough if we are going to truly transform our company and realize its promise for all of us. We must behave in ways consistently that reflect the values. We must connect our values and our actions to our mission of protecting people. While I believe a great deal of progress has been made in this realm, as we move beyond this first year we must engage in honest conversation as to what that means and how we can deepen those connections. Some of the most helpful input as to how we can better become a values based company has come from those, who in an unguarded moment, chose to speak the truth. We need more of that and we need it throughout the organization. Our culture needs to develop to the point where all of us trust each other and trust that we all share the mission, goals and values. To aid in that effort, in the coming months we will be rolling out a tool that will allow everyone to see what their goals are and how they are doing. The Values Performance management team worked very hard to find something that speaks to the concerns we have all had about the lack of coherent performance reviews. The tool will also capture all of our values based goals as well. I believe this tool will catapult our progress this year. I want thank all of you from the bottom of my heart in joining us on this journey. The milestone we reach today is significant. I am so proud of everyone for getting us here.

Suggestion Box

Have a suggestion for the Values Communications sub-committee?

Have an idea for possible stories in this newsletter?

We want your ideas!

Email us:

valuescommunications@sterlingrisk.com

STRIVE

For all SterlingRisk information, news and updates, please make sure to bookmark our intranet.

<http://spin:8082/STRIVE/>

-Twitter posts for IncomeAssure and SterlingRisk

-Announcements about Fundraisers, Events and Values Updates

-Human Resources documents

-Training Documents

-Request Tools

-Branded Company Templates

SterlingRisk Joins Project Renewal In Fundraising Effort After Tragedy

SterlingRisk in partnership with Project Renewal is raising money for the children of Ana Charle, Director of their Bronx Boulevard Men's Shelter who was murdered April 27th by a former shelter client.

SterlingRisk has set up a fund to help Project Renewal raise money for Ana's daughters, Daniela (10) and Angela (9), should you feel moved to support them. SterlingRisk will generously be making a matching contribution. To donate, visit <http://www.gofundme.com/SR-ProjectRenewal>.



Thank you in advance for your support.

Birthdays

APRIL

4th – Erin Sussman
 7th – Janet Roselle
 8th – Alan Silberling
 9th – Laura Johnson
 14th – Eliana Reyes
 14th – Eugene Marichal
 17th – Lori Konikoff
 21st – Eli Mishanie
 23rd – Melissa Gross
 26th – Jennie Racanelli
 27th – Maegan Carley
 30th – Jonathan Friedman
 30th – Michael O'Donnell
 30th – William Kremmelbein



MAY

2nd – Jami Todisco
 2nd – Kui Ma
 5th – Janet Gatti
 5th – Thomas Murray
 7th – Monica Bustamante
 8th – Ann Stabile
 9th – Kelly Zuraitis
 10th – Victoria Huestis
 13th – Barry Wolf
 13th – Cynthia Lockett
 13th – Elaine Croxton-Narain
 15th – Sophia Arzoumandis
 17th – Maureen Watchmaker
 19th – Richard Lippin
 19th – Thomas Brown
 23rd – Michelle Soto
 24th – Courtney Butler
 25th – Carol Wright
 26th – Matt Winter
 26th – Ronny Sulimani
 27th – Evelyn Riddick
 27th – Sharline Rogers

JUNE

2nd – Mark Scott
 2nd – Brad Dubler
 3rd – Luciana Conte
 5th – Robert Flynn
 6th – Meghan Hagans
 7th – Craig Herbst
 7th – Sebally Queylin
 8th – Howard Tollin
 9th – Angelo Caleca
 9th – Marni Horowitz
 12th – Nirupika Sharma
 13th – Donna Raab
 14th – Robert Larocca
 19th – Carmine D'Angelo
 22nd – David Avasthi
 26th – Camille Morgan
 27th – Lia Krautmanis
 30th – Melissa Walker



New Hires

Welcome to SterlingRisk. The following are new hires as of 3/1/14.

Ronny Sulimani
 Jami Todisco
 Sara Wattuhewa
 Ralph Cohen
 Joseph Bottigliere
 Alicia Prestia

Sales
 Executive Assistant
 Personal Lines
 Sales
 Large Commercial
 Legal



Summer Interns

Welcome Summer 2015 Interns!

Domenico Bruschi
 Courtney Butler
 Jacquelyn Carroll
 John DiSanto
 Kirsten Dolan

Marissa Joy
 Marisa Losciale
 Melissa Rowe
 Frank Sciortino
 Nirupika Sharma

Green Giants

2015 Values Week was a high energy event for the green team. We saw great participation from all of our members, which was a key ingredient in propelling Green to victory. Office decorations were just the beginning. The snack day event was a hit for all the Value teams; Green was excited to present our cakes and homemade goodies to the office. We were proud of how great the design for the table came out. Values day was a big success for Green Team; our video was sent throughout the office, offering contestants the opportunity to try the Innovation obstacle course for a chance to win big prizes (the biggest of which being bragging rights).

Values week culminated with the office wide bowling event, which everyone agrees was one of the best work days of the year. Overall Green had a great run in 2015, which we are looking forward to repeating in 2016.

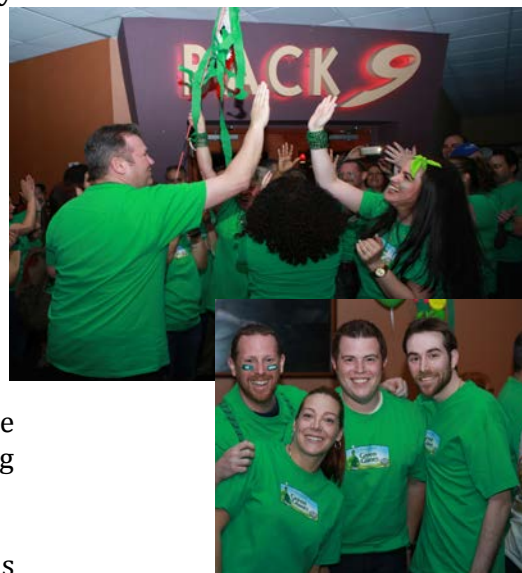
The Green Team at SterlingRisk represents the Value of

Innovation. Being innovative is not just a Value held by Sterling employees; it is one of the defining factors which set us apart from our competition.

SterlingRisk has many innovative programs which are implemented to help our clients both protect their interests and keep insurance costs associated with those interests to a minimum. We have the CREPE program which is an enormous help to those looking for retail umbrella coverage, the program provides residential risks with much higher liability limits (up to \$200,000,000) for pricing that is far below the standard markets. Through the success of this program, SterlingRisk has recently rolled out the SMARTU program. Like the CREPE program, this SMARTU program allows the clients to easily place their retail umbrella coverage with high limits at an affordable price without compromising coverage.

But SterlingRisk's innovation does not end there; we have an established in house third party administrator; ES&P, which is available to those clients who

require such services. In following the trend of making the correct coverages easily available to clients, the Environmental unit has rolled out their Green program, which provides pollution coverages in an easy to quote format for pricing which is far below the market. A Green quote can easily be obtained with a basic schedule of values sent to the environmental unit. These are just some of the innovative programs at SterlingRisk, keep thinking outside the box and keep thinking green.



**Congratulations
GREEN Team on
your win!**

Purple Harmony

Purple Harmony had a great time during spirit week and at our Anniversary event at Bowlmor Lanes, Monday May 4th. We were fortunate to stand for the value of collaboration.

We feel that our values day project perfectly represented our value. We chose to have our Sterling Values Blueprint made into a custom puzzle. It was broken up into pieces and each team was asked to help piece it together. Piece by piece, each

team came together, cumulating in the final Blueprint.

It is said that Art imitates Life. Our puzzle could not have been completed without every single person who put a piece into it. When we first considered this endeavor, there was concern that if someone lost a piece, our project would be ruined. We needed to trust that in the spirit of true collaboration, it

would come together. Pioneering a new path requires trust and vision. David, Leslie and Donna trusted all of us when the

Values project began.

They saw what the end result could be. The first step required Collaboration, taking input from a diverse cross section of employees. Much like a puzzle, our values blueprint was established. Our rollout and anniversary party were celebrations, but we shouldn't forget what they represent. When the fanfare dies down, each day we must make a choice to live these values and expect them of each other.

Life's lessons can show up in unusual places. Living and expressing our values both professionally and personally allow us to learn, grow and thrive in purposeful ways.



Marvelous Minions

On Thursday, April 30th, better known this year as Values Day, the Marvelous Minions took the day to promote "Striving for Excellence". Our goal was to educate our fellow colleagues on how to best utilize the company intranet, "Strive". It's been a year since the launch of the revamped intranet and it came to our attention that many colleagues were still unaware of how easily accessible basic company resources were available to them. The day started with an email to all employees from our Excellence Minion & Jillian Menna, highlighting some of the

helpful documents that are on the "Corporate Communications" page. Another email followed mid-day emphasizing "Legal" procedures for requesting forms and how they are to be submitted. The final email showcased the materials available on the "Human Resources"

page from change of address forms to benefits information. What Excellence means to the company – Performance that redefines the standards and exceeds expectations. What Excellence means to our colleagues - Greatness, a person who always puts their

best foot forward. What Excellence means to our clients – Being able to demonstrate the knowledge, integrity, technical expertise and competence that results in a trusted advisor status.



Blue Thunder

The Blue Team represented the value of Integrity. This was conveyed through song and a video that will continue to be shown on MTV. Written by A.B. Darr (Abbe) the song was performed by The Blue Team Choir to the tune “Greased Lightning.”

The song opens with the line “Our value is Diplomatic”

- Respects all people equally without regard to title or tenure.

The next word in the line is “Democratic”

- Honors commitments and gives credit where credit is due.

The song then goes on to state Integrity is “Quite Socratic”

- Never compromises our values for short term results or personal gain.
- Puts the company’s interests ahead of individual agendas.

The last line of the ditty is “Not the least Problematic”

- Communicates and acts in an honest, ethical, transparent and constructive manner.

In short, our song communicates the core ideals that makeup the team value of Integrity.



Red Riding Hoods

In order to celebrate the one year anniversary of our values initiative, the Red Team exhibited their care and respect by excitedly participating in our team challenge event. Our passion for supporting our colleagues was evidenced by our team members coming together to support our efforts. On behalf of the team,



some team members went to gather decorations, while others baked delicious treats—healthy and otherwise! Nick Toscano did a great job in portraying us jibjab video; Joe Santospirito can really move!

SterlingRisk’s red team represents care and respect; a value which encompasses all others. Everything we do at SterlingRisk is colored red. We show care and respect in our collaborative efforts by meeting commitments and supporting one another with open and honest communication. We innovate to increase coverage,

reduce risk, and decrease premiums—all out of care and respect. We demonstrate excellence to redefine standards because we want to support colleagues, partners, clients and community. Finally, with care and respect in mind, we demonstrate integrity by engendering moral empowerment.





SterlingRisk Presents...

On Wednesday, May 20th, **Howard Tollin** spoke at the New York State Bar Association: Environmental Law Section conference. He addressed the environmental risk solutions for typical environmental claims encountered during real estate development, and ownership. Howard also spoke at the New York State Law Journal's "NYC Waterfront Development Disputes: The Next NYC Litigation Boom?" There he addressed environmental claims and insurance solutions, to allow real estate owners and developers with waterfront property to sleep at night.

Bob Sperber recently attended the Professional Insurance Agents (PIA) and Florida Association of Insurance Agents (FAIA) tradeshow, to promote SterlingRisk's products. Programs that were promoted include Cyber Liability, CREPE, GemSafe, and HVHO.

New Product Round-Up

High Value Home Owners

Successful individuals with high-net-worth need to protect their assets. We have now partnered with the Ironshore Group to provide our retail customers with a personal lines homeowners' product for values in excess of \$1 million. We designed a model that gives clients direct access to experienced talent on a daily basis from initial valuation to policy handling and claims. This excess and surplus line high value homeowners program is offered in New York, New Jersey, Connecticut, Florida, Massachusetts, Rhode Island and South Carolina.

- Higher Property & Deductible Limits
- No flood insurance or wind mitigation certificate required.
- Liability Protection: We offer comprehensive Personal Liability coverage up to \$1M.
- Primary and Excess Flood: Flood and wind coverage for homeowners with comprehensive property coverage and a streamlined claims process in the aftermath of a weather event.
- Fine arts & valuables, watercraft and builders risk is available.

GemSafe

GemSafe is a new, simple and affordable jewelry policy based on an appraisal or detailed bill of sale. Visit gemsafe.com for more information about this product.

- **GemValue** policy repairs or replaces with safeguards against all forms of loss and inflation.
- Our **GemExtensive** policy is for collections based on appraisals and settling claims in cash.
- This policy eliminates the risk of claims against a homeowner's policy, and will enable protection for millions of jewelry purchasers that do not own a home, and thus do not have homeowner's insurance. This will benefit insureds in coastal states and areas of extreme weather where homeowner's policies have become more restrictive.
- A specialized appraisal program for the jeweler. This program can be a simple download from our site. This appraisal program will provide a tool to the jeweler for producing rapid high quality appraisals.

**Find more information
about our products on STRIVE.**

Community Service: March of Dimes



For the 2015 year, SterlingRisk fundraisers have raised \$15,310.76 for the March of Dimes fundraiser, exceeding our goal. Fundraisers included creative events such as Chinese Auctions, Weekly Cake Sales, Lotto Ticket Raffles, Candy Guesses, 50/50 Raffles, and March Madness. Funds were also raised offsite by spreading the word of our efforts for this cause. Thank you to all our Fundraisers.

SterlingRisk remains committed to matching 100% of donations. David Sterling will continue SterlingRisk's commitment to match 100%, which brings our 2015 total to \$30,621.52

All fundraising led to the final event, which was the Walk on Sunday, April 26th at Eisenhower Park. It was great to see so many faces in support of such a great cause.



Rewards & Recognition Corner

We would like to take the time to acknowledge all the recipients of the Values Care Cards that were given out since March 2015:

Jennifer Alimonda, Matt Auer, Pam Baione, Helen Behek, Tom Brown, Maddie Carroll, Marie Casimir, Danielle Croce, Grace Colquhoun Gardener, Luciana Conte, Lauren Cooper, MaryBeth Coursen, Abbe Darr, Laura Donelan, JoAna Dowd, Marcia Flores, Rob Flynn, Sandra Fuhrmeister, Colleen Gaitings, Karin Governale, Christian Gresalfi, Meghan Hagans, Nicole Heise, Craig Herbst, Marni Horowitz, Laura Johnson, Lori Konikoff, Will Kremmelbein, Tammy Kuhl, Katie Lahren, Laura Laino, Rob Larocca, Nick Losciale, Gene Marichal, Jeff Marino, Steve Markowitz, Maura Martinez, Sheila McGowan, Jillian Menna, Terry Merrifield, Efram Mitrani, Diane Moore, Lilian Morataya, Camille Morgan, Gina Murphy, Mike O'Donnell, Tracey Nixon, Reid Perlstadt, Frank Piccininni, Iris Puskarich, Sebally Queylin, Donna Raab, Jennie Racanelli, Rachel Rapisarda, Evelyn Riddick, Olivia Rodriguez, Steve Rosenberg, Scott Sharfman, Steve Schiffer, Rose Schneider, Jeff Seisser, Alan Silberling, Michelle Soto, Dennis Sturtz, Erin Sussman, Kim Testa, Jami Todisco, Howard Tollin, Robert Trinagel, Jason Walker, Susan Warhurst, Maureen Watchmaker, Marci Waterman, Marguerite Wolfe, Rafaela Zinnanti and The Mailroom (Yvette, Sebally, Kris).

March 2nd – Gina Murphy

March 16th – Harry Das

March 31st - Karin Governale

April 17th – Lora Godsey

April 22nd (2nd Quarterly winner) – Rachel Rapisarda

May 11th - Dee Smith

