



INTEGRITY



INNOVATION

COLLABORATION

CARE & RESPECT

EXCELLENCE

SPRING 2017 ISSUE

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Values and Goal Setting

- Tammy Kuhl

"If you want to fly, you must give up what holds you down." ~Anonymous
 "A goal without a plan is just a wish." ~Antoine de Saint Exupery

Values represent our deepest desires, what we want to stand for and how we relate to the world. They reflect our sense of right and wrong and connect us to a greater purpose in life. They drive our lives in a positive direction and move us forward.

While values have the power to influence our behavior, they should be the main determining factor of how we set our goals. Goals may change, but values remain more anchoring and consistent.

You may not realize it, but our values committees help us to express our values routinely in the workplace. Our Performance Management team recently collaborated with HR for us to set professional goals. It is healthy to examine this closely and ask the following. "How can I grow and challenge myself?" "What do I want to accomplish?" "How can I get there?"

Why stop at your professional life? Consider your relationships, health, and financial aspirations. Setting a goal is a promise you make to yourself. Believe that you can do it and you will!

Here are some great tips for successful goal setting:

1. Keep them few in number. Productivity studies show that you really can't focus on more than 5-7 items at any one time. Focus on a handful of goals that you can repeat almost from memory.
2. Make them "SMART." This is an acronym. They must be:
 - **Specific** – Your goals must identify exactly what you want to accomplish in as much specificity as you can muster. For example:
 - » Bad – Write a book.
 - » Good – Write a book proposal for (insert your title).

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Insurance Humor

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- **Measurable** – As the old adage says, “You can’t manage what you can’t measure.” If possible, try to quantify the result. You want to know absolutely, positively whether or not you hit the goal. For example:
 - » Bad – Earn more this year than last year.
 - » Good – Earn \$5,000 more this year than last year.
 - **Actionable** – Every goal should start with an action verb (quit, run, or finish), rather than a “to-be” verb (am, be have, etc.). For example:
 - » Bad – Be more consistent in blogging.
 - » Good – Write two blog posts every week.
 - **Realistic** – A good goal should stretch you, but you have to add a dose of common sense. Don’t be too careful, though. If you are not out of your comfort zone, you may not be thinking big enough. For example:
 - » Bad – Qualify for the PGA Tour.
 - » Good – Lower my golf handicap by four strokes.
 - **Time Bound** – Every goal needs a date associated with it. When do you plan to deliver on that goal? It could be by year-end or it could be more near-term. A goal without a date is just a dream. Make sure that goal ends with a “by when” date. For example:
 - » Bad – Lose 20 pounds.
 - » Good – Lose 20 pounds by December 31st.
3. Write them down. This is critical. There is a power in writing your goals down, even if you never develop an action plan or do anything else. When you write something down you are stating your intention and setting things in motion.
 4. Review them frequently. While writing your goals down is a powerful exercise in itself, the real magic is in reviewing them on a regular basis. This is what turns them into reality. You can review them daily, weekly or monthly. The key is to let them inspire and populate your daily task list.
 5. Share them selectively, Share them only with people committed to helping you achieve them.

The practice of goal setting is not just helpful. It is a prerequisite for happiness. Psychologists tell us that people who make consistent progress toward meaningful goals live happier more satisfied lives than those who don’t.

If you don’t have written goals, think seriously about making an appointment on your calendar to work on them. You can get a rough draft done in as little as an hour or two. Few things in life pay rich dividends for such a modest investment.

An insurance broker had a hobby wherein he liked to fly in his hot air balloon. One day, due to bad weather, he was forced to stay in the air for many hours, blowing many miles off course. Finally the weather was calm enough for him to descend. He was about 20 feet from the ground when he saw a man walking. He asked, “Where am I?”

The man answered, “You are in a balloon, approximately 20 feet off the ground.”

The balloonist responded, “You must be an underwriter.”

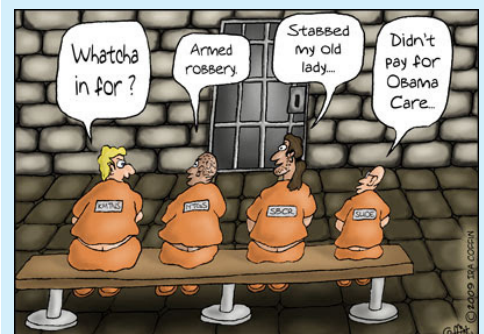
The man was surprised. He responded, “Yes, how did you know?”

“Because your answer, while correct, was no good to me at all in solving my problem.”

“Ah, then you must be a broker.”

“Well, yes. How did you know?”

“Because you asked me about a problem, and now that your problem is still unresolved, somehow it is now my fault.”



Executive Corner

Henry Ford said it best, "Whether you think you can or you think you can't – you're right!" Ford's quote speaks to me because it talks less to the challenge and more to your attitude. The two years that I've spent here at SterlingRisk have been years of change – not only for Accounting but the company as whole. New people, new IT systems, new phone systems, new clients, new lines of business, new processes ... the one thing we can be sure of is that change is our only constant! To this, though, I say "hurray" – the world around us is changing at breakneck speeds and it's important to keep pace.

I love change and always try to be a catalyst for change but it does induce stress... stepping out of your comfort zone, learning something new, working with different people ... it can be challenging. However, when the challenge is complete the feeling of satisfaction makes it all worthwhile. So when you're up against "new" and facing the challenge of change ... remember your attitude in facing the change is what matters ... whether you think you can or you think you can't you're right!!



Joanne Krush

SterlingRisk Spotlight

Q: Can you tell us about your family life?

A: I am married to a woman whose name is Skinny. That should not be a surprise to anyone since I have given many of you here at SterlingRisk a name that is not your given birth name.

Q: If you had to choose a different career path, what would it be and why?

A: Jockey, I wanted to be the tallest jockey in the world.

Q: Where is your favorite place to vacation?

A: Zihuatanejo. This is the place in the movie Shawshank Redemption that the protagonist was going to in order to elude the police after his escape from prison.

Q: What do you enjoy doing in your spare time?

A: Visit prisons, running and golf. In that order.

Q: If you were stranded on a deserted island, what book, music, food and person would you want with you and why?

A: Book: The Autobiography of Casanova. It is 3,500 pages long and, since I will not be commuting, I will not have to lift this book.

Music: I like Blues, since I am sure I will be blue on the deserted island.

Food: My food would be coconuts because there will be plenty of coconuts on the island I am stranded on.

Person: The person I would like to have with me is Thor Heydahl (the skipper of Kontiki). He will be able to build a raft and sail me and my coconuts back to the civilized world.

Q: Can you tell us a little known interesting fact about yourself?

A: My eyeballs have not changed in 30 years, and so I still cannot discern between red and green. It makes driving interesting.

Q: Do you have a favorite quote?

A: "You are a BUM!"



David Epstein



SterlingRisk Spotlight

Q: Can you tell us about your family life?

A: I have 4 sisters and one brother; we are all between the ages of 23-29! I am currently engaged and we are set to get married on April 28th! Less than 90 days to go!

Q: If you had to choose a different career path, what would it be and why?

A: If I had to choose a different career path I would've loved to be a doctor so that I can wear scrubs and carry around a stethoscope. And obviously help cure people.

Q: Where is your favorite place to vacation?

A: My favorite place to vacation is anywhere my family is. We try to do a yearly family vacation including husbands and kids and it is my absolute favorite.

Q: What do you enjoy doing in your spare time?

A: In my spare time I enjoy spending time with my adorable niece. I also enjoy running and biking. I'm not as athletic as it sounds, but I do enjoy staying active and busy.

Q: If you were stranded on a deserted island, what book, music, food and person would you want with you and why?

A: If I was stranded on a deserted Island I would probably not have a book on me (I do enough reading for school work), but I would definitely have some throwback 90's jams that never get old. I would have Nutella and pretzels for sure. And I would have Tom Hanks to help me survive that island.

Q: Can you tell us a little known interesting fact about yourself?

A: An interesting fact about myself is that I am currently in Grad school and have just 2 semesters left to graduate. Oh, and my family and I are set to run a marathon in June! **#GoTeamFuentes**

Q: Do you have a favorite quote?

A: My favorite quote "To be a star you must shine your own light, follow your own path, and don't worry about the darkness, for that is when stars shine the brightest."



Norma Fuentes

New Hires

Welcome to the following new SterlingRisk Associates!

Cameo Carter	Sterling Analytics
Theresa Gelwicks	Sterling Analytics
Kimberly Swanson	Large Commercial
Kristin Hansen	Large Commercial
Nichele Marks	Sterling Analytics
Antoinette Gregory	Construction
Diana Hernandez	Large Commercial

Birthdays

SterlingRisk Associates with birthdays in the months of March, April, May & June!

March

1 st	- Maria O'Connor
2 nd	- Marc VanDusen
3 rd	- Danielle Daloia
4 th	- Michael Fleischer
5 th	- Jenna Fierstein
8 th	- Kristin Hansen
	Igor Niyazov
9 th	- Marci Waterman
10 th	- Brenda Cohen
13 th	- Frank Piccininni
15 th	- Kimberly Toups
16 th	- Robert Wolfe
17 th	- Madeline Carroll
18 th	- Jeffrey Marino
19 th	- Doreen Mathis
	Denise Ricardo
21 st	- Stephen Rosenberg
	Orit Langhaus
22 nd	- Brenda Jacobs
24 th	- Rebecca Ragsdale
25 th	- Dianne Haines
27 th	- Angela DeChiara
28 th	- Lauren Cooper
	Simon Bowler
29 th	- Kathleen Cheuk
	Tara Castora
30 th	- Nichele Marks
	Kathleen Hill
31 st	- Alyssa Kehliher

Birthdays Continued

April

- 4th - Erin Sussman
- 5th - Christie Miller
- 8th - Alan Silberling
- 9th - Laura Johnson
- 11th - Shannon Fowler
- 14th - Eliana Fernandez
- 18th - Sara Lucas
- 19th - Christina Rusnak
- 23rd - Melissa Gross
- 26th - Jennie Racanelli
- 27th - Maegan Carley
- 30th - William Kremmelbein
Jonathan Friedman
Michael O'Donnell

May

- 2nd - Jami Todisco
Kui Ma
- 5th - Thomas Murray
Robert Grassi
- 6th - Jenifer Ferris
- 7th - Piercyn Fields
- 8th - Ann DeNardo
- 9th - Kelly Zuraitis
- 10th - Victoria Huestis
- 13th - Barry Wolf
Cynthia Lockett
- 15th - Cheresa Fields
- 17th - Emily Perich
Maureen Watchmaker
Sonia Cristales
- 19th - Richard Lippin
Thomas Brown
- 23rd - Michelle Soto
- 26th - Matthew Winter

June

- 2nd - Mark Scott
Brad Dubler
- 5th - Robert Flynn
Tejas Shah
- 6th - Jeremy Sterling
- 7th - Stephanie Ishida
Sebally Quelyin
Craig Herbst
- 8th - Howard Tollin
- 9th - Angelo Caleca
Marni Horowitz
- 11th - Jennifer Sommer
- 13th - Donna Raab
- 14th - Robert Larocca
- 19th - Carmine D'Angelo
- 20th - Kimberly Swanson
- 24th - Karla Rosa-Romero
- 27th - Lia Krautmanis
- 29th - Pat Johnston

Captain Care's Brave New Adventure

It is with heavy hearts that we said "Goodbye" to Larry Rowe in February. Larry's good nature and dazzling wit will be sorely missed.

Rumors are buzzing that Larry plans to step into his alter-ego Captain Care to spread his special brand of values-based altruism. Despite his attempts to keep this on the down low, we know he has been offered the following gigs:

- Life Coach to the stars in Hollywood
- New Age Guru at a meditation retreat in the Berkshires
- Recruiter for the Al Jolson Fan Club
- Interpretive Dance Teacher
- Creative Consultant/Muse for Stan Lee

These opportunities were tempting for their diverse and leotard-wearing experiences, but we happen to know the job that he took is: **UNITED STATES VALUES AMBASSADOR!**

Larry has exhausted himself living a double life these past few months during the vetting process. President Trump is hugely excited about this appointment. Sources say his first choice in super heroes was Captain America, who had prior commitments. Iron Man was a close second, but his alter ego was less than mild mannered.

Captain Care is thrilled to bring the values adventure to Washington and expand it globally. Inquiring minds can't help but wonder, will he do it in pants?

We've obtained some behind the scenes video of the President and Captain Care's meeting. Go to <http://strive:8082/STRIVE/the-ambassador-of-care/>.

We will always be grateful to Captain Care for his great work here, but he belongs to the world now. Farewell Larry! Farewell Captain Care!



Captain Care





STERLINGRISK VOICE SPRING 2017 - VOL. 11

Name That Movie!

Fill in the blanks and name the movie:

1. "What we've got here is a failure to _____." **Movie:** _____
2. "You had me at _____." **Movie:** _____
3. "Leave the gun. Take the _____." **Movie:** _____
4. "I coulda' had class. I coulda' been a _____." **Movie:** _____
5. "All right, _____, I'm ready for my close-up." (2 words)
Movie: _____
6. "Fasten your seatbelts. It's going to be a _____." (2 words)
Movie: _____
7. "I love the smell of _____ in the morning." **Movie:** _____
8. "The _____ that dreams are made of." **Movie:** _____
9. "A census taker once tried to test me. I ate his liver with some _____ and a nice _____." (3 words)
Movie: _____
10. "You can't handle the _____." **Movie:** _____
11. "I don't have to show you any stinkin' _____." **Movie:** _____
12. "You're gonna need a bigger _____." **Movie:** _____
13. "As God is my witness, I'll never be _____ again." **Movie:** _____
14. "Say hello to my _____." (2 words) **Movie:** _____
15. "Take your stinking paws off me, you damn dirty _____." **Movie:** _____
16. "Of all the _____ in all the towns in all the world, she walks into mine." (2 words) **Movie:** _____
17. "I have always depended on the kindness of _____." **Movie:** _____
18. "Cinderella story, outta nowhere, a former _____, now about to become the Masters Champion. It looks like a mirac- it's in the hole! It's in the hole!" **Movie:** _____
19. "Nobody puts _____ in a corner." **Movie:** _____
20. "Mrs. Robinson, you're trying to _____." (2 words) **Movie:** _____

Bonus question for Matt and Jeff:

21. "I feel the need, the need for _____." **Movie:** _____

STRIVE – SterlingRisk Insurance Values Exchange

What information is on STRIVE:

- Our Values Newsletter
- Virtual Suggestion Box (You can choose to remain anonymous if you like)
<http://strive:8082/STRIVE/suggestion-box/>
- Community Service
- Chatter Streaming/Twitter Feeds
- Human Resources – Forms/Resources/Employee Discounts/Job openings
- Corporate Communications – Business Card Request Forms/Branding Guidelines/Letterhead/Request Portal/Email signatures/Logos/Promotional Materials/Templates/Testimonial Release Forms
- Corporate Services – Request Portal
- ES&P – Brochures and Website Access
- Sales – Salesforce Login/Salesforce Training/Pardot Training/Useful Links
- Procedures – P&C Large Lines Commercial/EPIC Training/Salesforce
- IT Policies and User Documentation
- Emergency Procedures and Documentation
- Security Awareness Documentation
- ...and so much more

Information at your fingertips! Look for the STRIVE shield on your desktop or click the following link: <http://strive:8082/STRIVE/>.

Wellness Committee

Cordially invites you to
"Breakfast on Us"

Join us every Tuesday from 8:00 - 8:45 am sharp for oatmeal, fruit, nuts, yogurt and other healthy options.

À la "cart"

A Healthy Way to Start Your Day!



SterlingRisk Spotlight

Q: Can you tell us about your family life?

A: I feel very blessed to have the wonderful family I have. This year my wife Patty and I will be celebrating our 35th anniversary. We have 3 awesome children — my two daughters, Colleen who is 32, Alice who is 22 and my son John who is 21. We have actually reached the point where we aren't simply relegated to the traditional parent role but rather we often spend a lot of time socializing with my daughters and their friends and enjoy marking special occasions as well as significant dates with them. These young people are a lot of fun to be with and we regard them all as an extension of our own family having known them for so many years. As many of my fellow employees know, my son John has been through a lot with health struggles which was all consuming for us a few years back but I am happy to say that he is well and now in perfect health. My family was there for him every step of the way and really proved what it means to be united in good times and bad. I also am very grateful for the support and help we received throughout this ordeal from so many of my coworkers, friends and others who really showed their care and concern. Your family whether it's immediate, extended or even adopted are the important people in your life and you don't need to go through a crisis to know that but if and when you do, there is little doubt that you would want to be with anyone else at such a time to share the experience and work through it with. There also is no one else that you would want to celebrate the best of times with as well. I am sure that my daughter Alice's wedding next year will be such an occasion as this. I will be glad however that just leaves my son as 2 weddings in 3 years is definitely my limit!



John McDonnell

Q: If you had to choose a different career path, what would it be and why?

A: I have never given a great deal of thought to actively pursuing another career path but if I did, it would most likely have been in a customer service related field or even in a different area within the insurance industry. In fact, my first job interview was for a position as a Claims Representative for Aetna prior to entering the insurance world as an Underwriter Trainee. My older brother worked for Aetna as a Property Claims Representative and it sounded like an interesting career. He got to travel, work with a team, and handle a lot of complex claims. I am a firm believer that everything happens for a reason and in my case, being an Underwriter was what I was meant to do at that time. Taking the leap from working for a carrier to working for a broker ended up being my alternate career path. It was more challenging, more immediate and much busier environment but I will say that it is also more personally satisfying and rewarding. Working with others successfully and to the best of your ability no matter what your vocation, is what everyone should strive to achieve in order to deliver the best results to their customers.

Q: Where is your favorite place to vacation?

A: My wife and I love spending time on the Gulf Coast of Florida. Before my parents passed away, they moved to Nokomis which is a community about an hour's drive from Tampa. Two of my brothers also have vacation homes there and it is warm, sunny and the beaches are incredible. It's a terrific place to go to.

Q: What do you enjoy doing in your spare time?

A: My wife and I are big Sci-Fi fans and enjoy watching a lot of shows and movies which we find very entertaining. Occasionally, we will attend a convention and also get together with friends to watch certain special shows. In addition, we have a group of friends that meet frequently for game nights, concerts and other fun activities and events.

Q: If you were stranded on a deserted island, what book, music, food and person would you want with you and why?

A: I hope this never happens but if it did, I would bring the following:

Book: Lincoln the Unknown, by Dale Carnegie, because it provides a lot of great and little known facts about Honest Abe and is a very enjoyable read.

Music: This is tough as I like so many different artists and genres but I will have to go with Progressive Rock from the 1970's. That's what I grew up listening to and somehow and never seemed to have stopped.

Food: Seeming desert islands are hot, I will go with ice cream. Then again, I don't need to go to a desert island for a good sundae but at least it would be a good excuse!

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Person: I will go with my wife as we have had a lot of adventures together but, so far no desert island getaways. I do somehow suspect that after this, it would be the last such adventure to a desert island we would ever go on.

Q: Can you tell us a little known interesting fact about yourself?

A: I have been known to sing karaoke on occasion. I seem to also have a talent for clearing out an establishment fairly quickly. I used to think that it was just an impromptu fire drill practice taking place and commended the owners for observing Life Safety Codes so rigorously but when it started happening more frequently, I started to think that it may not just be a coincidence after all!

Q: Do you have a favorite quote?

A: I have my own quote that I often say to my daughter Colleen at times when I am letting her know that I am there for her; "You know, I've been with you since the beginning". It used to have the desired effect at first. Lately though she asks me if I had to remind her...maybe it's time for a new favorite quote!

#SterlingRiskGivesBack

We far exceeded our fundraising goal for Sunrise Day Camp, and had enough money left over to purchase the food to provide both lunch and dinner meals as well as dessert for the 50+ residents of Ronald McDonald House at our next #sterlingriskgivesback volunteer date. Your generosity has had, and will continue to have, a tremendous impact on families in our community.

On that note, we'd also like to extend a very big thank you to our amazing volunteers who participated in the Sunrise Day Camp carnival last week. You all truly demonstrated SterlingRisk's values by making their annual end of the year carnival that much more special for the children and their families!

Who's Who? - SterlingRisk Executive Cabinet

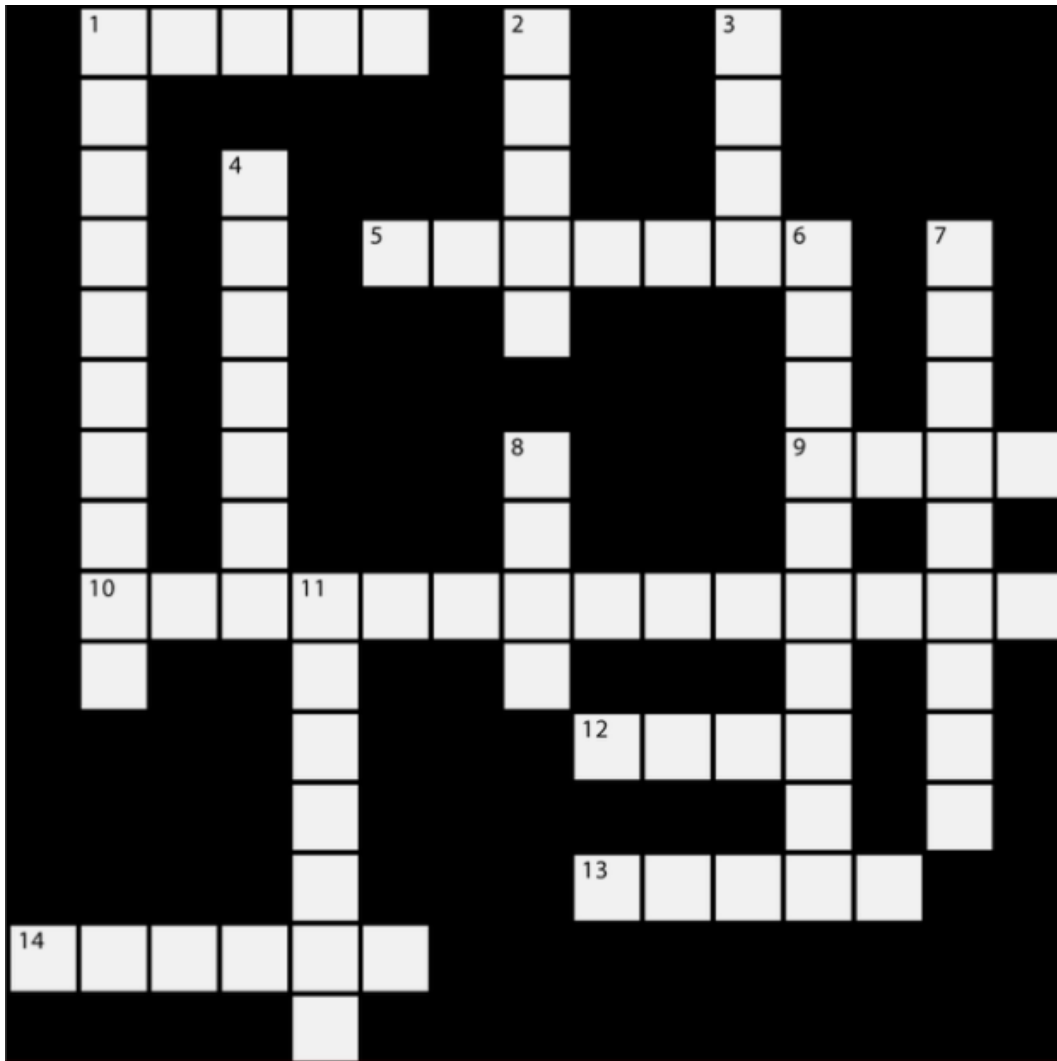
Match the Executive with his/her appropriate title:

Jillian Menna	CMO
Joanne Krush	CEO
Marci Waterman	General Counsel
David Sterling	CTO
Jason Walker	CAO
Donna Raab	CFO

Solution on Page 16



Games & Entertainment



Across

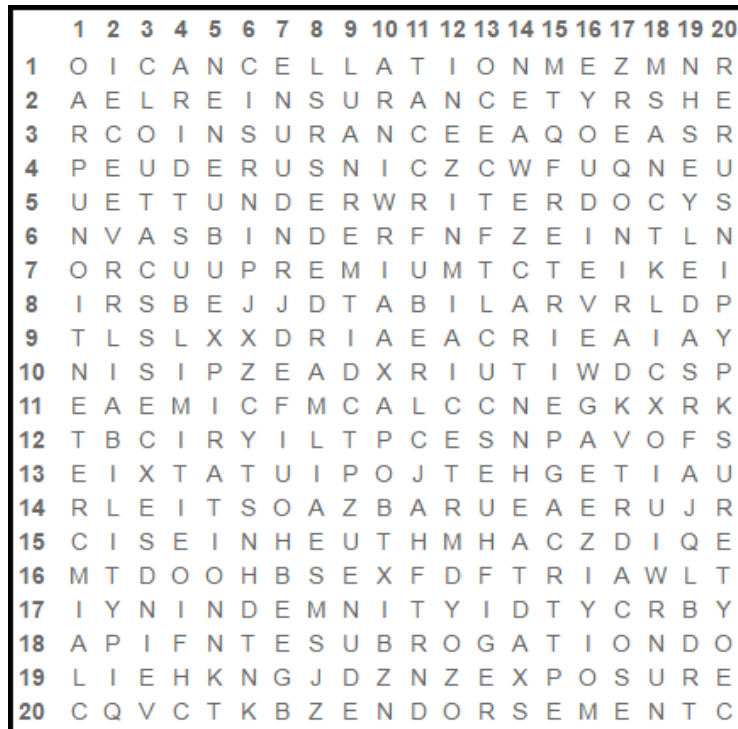
1. A request to your insurance company to pay for damage or loss.
5. Physical harm impairing the value, usefulness, or normal function of something.
9. You may choose this type of insurance to protect your car or truck.
10. Managing or organizing the work of a company.
12. You might choose this type of insurance to protect your house.
13. Tell a customer how much something will cost.
14. When something is taken without permission.

Down

1. A type of insurance you might choose to protect your business.
2. The conditions of an agreement or contract.
3. A type of insurance you might choose to protect yourself or a loved one in case of death.
4. The amount you pay for insurance during a particular period.
6. A part or section, of a company where people do a particular kind of work.
7. Put an end to the existence of (something) by damaging or attacking it.
8. Past and past participle of lose. Be deprived of or cease to have or retain.
11. Harmed or wounded.

Solution on Page 16





Solution on Page 16

The Interns Are Coming!

- Katelyn Curran

Who are they and how are they selected?

Throughout the year, the application is available on the website. Students submit their application with an essay, which helps the evaluation process. Insight can be gained from these essays to see why they want to be a part of it and to determine if they want to work in the insurance industry or just the corporate world. The applicants do not necessarily have to be insurance majors which sets SterlingRisk apart from others. The selection process begins in March by going through the applications then Donna and Jillian begin the interview process. By the end of the process there will be the selected few that we all get the pleasure to meet.

What do they do?

Starting the first week in June and going for 6 weeks there are many classes, projects, and activities they work on. Along with having an onboarding process like any employee, they are also given a FAQ sheet including where to park, what to do if they're sick or late, and even where they can eat lunch. Throughout the program they have "Breakfast and Learns". Some of these are with department managers where they get to hear about their backgrounds and what their defining moments were, along with getting career advice and what each department does. In addition to these breakfasts, they attend classes on social media, strive, loss runs, email etiquette, how to dress, and get help for their resume. They learn about the values, play insurance jeopardy, have Q & A sessions, and go over insurance terms. As a group, they will make a video that represents what their experience was like while

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Name That Movie Solution

- communicate — Cool Hand Luke
- hello — Jerry Maguire
- cannoli — The Godfather
- contender — On the Waterfront
- Mr. DeMille — Sunset Boulevard
- bumpy night — All About Eve
- napalm — Apocalypse Now
- stuff — The Maltese Falcon
- fava beans, chianti — The Silence of the Lambs
- truth — A Few Good Men
- badges — The Treasure of the Sierra Madre
- boat — Jaws
- hungry — Gone with the Wind
- little friend — Scarface
- ape — Planet of the Apes
- gin joints — Casablanca
- strangers — A Streetcar Named Desire
- greenskeeper — Caddyshack
- baby — Dirty Dancing
- seduce me — The Graduate
- speed — Top Gun



Wellness Committee

Please Join the "Wednesday Walking Club"

Come join us as we walk and talk with our colleagues, enjoy the sunshine and exercise together.

Where: Main Lobby
When: Every Wednesday
**from 1:00 - 1:30 During
Your Lunch Break**

Executive Spotlight

Q: How long have you been in the insurance industry?

A: 17 Years.

Q: How did you get into the insurance industry?

A: It was a sultry day in the month of May, 1999, I was working for the New York Racing Association when Elliot Spitzer (without escort) sauntered in and handed out 25 indictments for tax evasion to my beloved colleagues and coworkers. It was there and then, I decided to try my hand at this "insurance thing."



Jason Walker

Q: How long have you been with SterlingRisk? Also, please tell us about the position you hold at here and what responsibilities you are overseeing.

A: I joined SterlingRisk as the Chief Marketing Officer in November 2013, where I oversee the placement of all new business and larger renewals for our Large Commercial and Select clients. In addition to placement, I am responsible for managing carrier relationships at both the regional and national level, manage the day-to-day performance of the marketing team, and work closely with our producers to set and execute new business strategies.

Q: What values do you find most prevalent in your current position?

A: Integrity. I believe that Integrity is the most prevalent Value for any position in this company.

Q: How has Commercial Lines Marketing been restructured?

A: Since 2013, I have made a number of changes with respect to process and procedures, however, no change is more noticeable than the staff. I have been very fortunate to have assembled a team consisting of both seasoned SterlingRisk veterans and new talented marketing representatives. This team consistently demonstrates each one of our Values, and I am proud of each and every one of them.

Q: Please tell us about your family life, what outside interest and hobbies you have and also an interesting fact about you that we don't know?

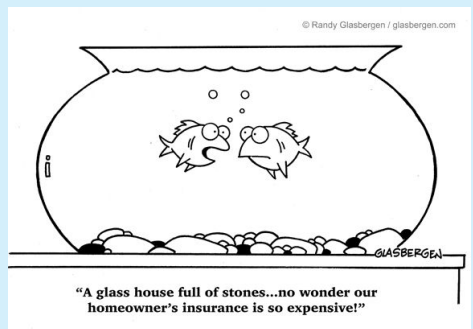
A: I am very blessed. Katie, my beautiful wife of almost 10 years has a very demanding job at PepsiCo. Together we have two amazing little girls, Lyla 7, and Scarlet 5. Both attend Wilson School in Rockville Centre and both are into dance, soccer, and their iPad. We pack the weekends in with as much family fun as possible. An average weekend with the kids usually consists of trips to the zoo, the aquarium, the beach or to Manhattan where we like to visit the Museums, Central Park, and any restaurant we can find that serves chicken fingers. In addition to family time, I am an avid golfer, an average fisherman, and a terrible horse player.



Weird Insurance Claims

A Restaurant Depot employee driving a forklift said, "excuse me" as he proceeded to pass by a few customers. One of the customers stepped back and tripped over her cart. That customer is claiming negligence against the store because she claims the driver should have told her friends to move, as they were the ones in the way, not her.

The customer was extremely irate and harassing towards the client. She really thought she had a legitimate case. Clearly, there was no liability here. After a while, we agreed to pay her out of pocket medical expenses only, which resolved the case at \$510.00. It would not have been cost effective to expose the client to any frivolous litigation over this matter.



Continued from Page 10

here at SterlingRisk. The first group even did a copy of the newsletter. They get to spend some time with Steve Markowitz and loss control and even have a meet and greet with David!

The program is evolving.

It is the hope that they walk away with a fun, enjoyable experience. For many it is their first corporate job so they will have a greater understanding about what SterlingRisk is about, as well as with insurance in general. The first group of interns was in the summer of 2015 and ran well. Many students of the students were from St. John's University. By the second year, the word got out about the summer internship program and there was a bigger variety in colleges from which students were applying from. The second group was the best group yet, and they walked away with a deeper understanding on the values. There is a hope that the bar will go up every year, and will provide even greater results and experiences. How will the interns of 2017 compare?

Parting Comments from the 2016 Interns

Chelsea Brandt:

As my internship at SterlingRisk nears its end, it has been a great experience to be able to learn and grow in an environment as innovative and collaborative as SterlingRisk. The internship program gave me an opportunity for me to utilize the skills I learned in school as well as to network and develop new skills from hands-on work experience. My internship experience has been positive. I had the opportunity to attend events in which producers and department managers offered knowledge and advice for when I begin my career. The people at SterlingRisk made the experience an incredible one. My mentor, Mary Beth, dedicated time to teach me important marketing and life skills that I will carry with me for the rest of my career. Donna and Jillian put in so much effort to ensure a positive and engaging learning experience for the interns and I cannot express my gratitude enough for all that you both did for us. SterlingRisk sets the bar high for my expectations of the type of company I want to work for after I graduate in May. I am truly lucky to have been an intern at SterlingRisk.

Alyx Lewis:

My internship experience at SterlingRisk was more than I could have asked for. I've learned so much; not only in the insurance industry, but in communications, technology, and about career paths for the future. The people at this company make up an impressive group that has been a pleasure to work with and learn from. I'm excited to take my experiences from SterlingRisk back to school with me and wherever I end up in the future. Thank you to everyone that has contributed to an excellent internship program, and thanks for a great summer!



Richard Jimenez:

SterlingRisk has provided me a great first-hand experience in a corporate environment. It was a pleasure to work with the department managers for Risk Management and Loss Control, I learned a lot about topics I would have never learned in my college education and it helped shape and change many of my ideas and perceptions. I thank all the department managers who took time to give us professional and personal advice on life choices and career decisions. I will miss working at SterlingRisk!

Alexa Beatrice:

My internship experience at SterlingRisk was an extremely rewarding and memorable one. All of the employees were so inviting, eager to lend a helping hand, and happy to teach us something new every day. The program was enjoyable and well put together. I wish nothing but the best for the futures of the other interns as well as interns to come. I am truly going to miss being part of such a great work environment!

Paige Loyer:

This past summer was my first time working in a corporate environment and I couldn't have asked for a better experience. The values you all live by everyday will stick with me from here on out, and as I'm looking for a job; I will definitely make sure it is with a company that possesses a similar culture to yours. You all made me want to come to work each and every morning, and I think that was the best part about my experience. You have all taught me so much; I honestly can say that I learned something new every day. It's going to be hard to find a place to intern next summer that's as great as Sterling was.

Thank you to my little corner: Sonia, Helen, Jennie, and Orit, for the endless laughs. Thank you, Jillian and Mr. Markowitz, for your guidance and support. And a special thank you to Donna, Jillian, and all who make the program possible; I wouldn't have had the amazing, rewarding, opportunity if it weren't for all of you!

Alyssa Smiley:

I would like to thank everyone at SterlingRisk for making this experience both educational and enjoyable! I looked forward to coming to work every morning knowing that I was going to learn something new. It's impressive that I came into this internship knowing absolutely nothing about the insurance industry and can now analyze loss runs and help create safety programs. Donna and Jillian, thank you for putting together this incredible program. It was a pleasure working with you all and I hope to be back in the future!

Margaret Ferguson:

It has been a privilege to intern at SterlingRisk this summer. Everyone in the company is so friendly and helpful. Additionally, I had the opportunity to be involved in tasks within my department that really allowed me to gain some real world on top of all the workplace experience I learned from my wonderful mentors in Sterling Analytics, interning at SterlingRisk has been so special due to the fact that SterlingRisk is a values based company. Each person that I interacted with in the company exemplified the values in one way or another. This helped to make SterlingRisk such a positive place to work.

Justin LoTurco:

Being only nineteen and never having an office job before, I felt a bit apprehensive about accepting an internship this Summer, but that was before I was introduced to the values-based work environment that is SterlingRisk. The geniality and approachableness of every employee, especially those within my department, were what made it possible for me to transform my cubicle into a second home by the end of my eight weeks.

Ella Garvey:

I am so grateful to have been able to work with some of the most talented and respected people in the insurance industry. I have learned so much from this internship program, by getting a firsthand experience on how all the departments of a brokerage work together. This experience has helped me tremendously when thinking about my future career in the insurance industry. I would like to thank everyone who took the time to mentor me and help me learn something new every day. I am going to miss everyone at SterlingRisk!



Departmental Updates

Risk Management Services

Jillian Mena has created a great way of keeping us all aware of our surroundings. She has implanted a weekly email with a real life claims scenario for all of us to take note and learn from.

Environmental

We had a record breaking year since we joined in 2012. Our GREEN program has quadrupled its base premium.

Large Commercial

We have added two new staff members:

- Kimberly Swanson, Associate Account Executive in our Middle Market Division. She will be working directly with Brenda Jacobs, AE.
- Kristin Hansin, Team Associate. She will be working with the staff in our Real Estate Division, overseen by Nick Losciale.

Programs

I am pleased to announce the promotions of Carole Gravenese, Patti Kenny and Ian Sterling to Programs Team Leaders. Effective immediately, the Team Leaders will be responsible for the employees and processes of their individual Program Units as follows:

Carole Gravenese:

- CREPE

Patti Kenny:

- The Van Wagner Group
- Social Services Safety Association (JCC's)

Ian Sterling:

- All Personal Lines Homeowner Programs
- Retail Programs (NRSA & SMART- U)
- FECSA Program
- GemSafe Program

Also, please join me in congratulating Doreen Mathis on her promotion to Sr. Program Underwriting Specialist. In her new role Doreen will act as liaison between Program Carrier's and the SterlingRisk Programs Team.

Construction

The road to success is "always under construction."

We have faced many challenges since our group was officially formed on September 4th 2012. In addition to finding the best and brightest construction insurance talent, our goal was to develop excellent relationships and provide impeccable service to our clients. Despite the ever-changing construction insurance marketplace, 2016 was a banner year for my department. Our results were excellent along with the fact that I was fortunate to hire some wonderful people to fill vacancies. In addition to myself, Carmine, Matt, Meagan and Sara the hiring's of Pat Johnston, Sandy Noirjean and Audrey Orsini were critical to our success. The addition of Toni Gregory (just a short week ago) fulfills our depth chart and we are ready to face the challenges ahead. Four teams now comprise the department under the day to day

Did You Know? — SterlingRisk Edition

Did you know that Matt Stein is proficient at:

- Granting Wishes
- Growing Hot Peppers
- Fluffing Pillows
- Walking

Did you know that Brenda Jacobs enjoys:

- Horseback Riding
- Cooking
- Trivia Contests
- Quilting

Did you know that Colleen Gaitings:

- Adores Organic Cucumber Crop Vodka with Green Tea
- Has a Baccalaureate of Science in Biology and Chemistry from an Ivy League College on full scholarship
- Was voted in elementary and high school as best looking for yearbook graduation
- All of the above

Solutions on Page 18



direction of newly appointed team leaders Carmine D'Angelo and Sandy Noirjean.

We could not be successful without the support of management, our producer staff, peers and carrier partners and for that I am very grateful. On behalf of Sterling Construction Services of New York, I look forward to a successful 2017.

Sub Committee Updates

Hiring

The hiring committee is working diligently behind the scenes to incorporate a values based "New Hire Initiative". Our goal is to provide new hires and interns with a warm welcome and to ensure they have the best on-boarding experience possible. We are in the final stages of carving out a process which includes the following procedures:

- New Hire Set Up — Cubicle Clean Up, Computer and Phone Installation etc.
- Welcome New Hire their first day along with a buddy from their department.
- Welcome Bag — Includes, Welcome Letter from CEO, Quick Reference Folder, Kind Bar, Water Bottle.
- New Hire Presentation.
- Tour of office, end by bringing them to their Manager and buddy.
- New Hire Photos.
- Follow Ups — 30 day Survey – We are asking new hires for their insight, suggestions, comments on their onboarding experience.
- Tea Time — Meet with New Hires (Monthly or Quarterly) to keep them engaged with the Hiring Committee.

Community Service

Here's what we all accomplished this year:

- Donated multiple bags of business clothing for the INN's Center for Transformative Change.
- Made a large donation to Fisher House (thanks to lucky scratch off game and Larry Rowe's NCAA bracket), which provides lodging close to hospitals for military families.
- Donated 81 used cell phones to The Safe Center LI to aid victims of domestic abuse.
- Raised money for Red Nose Day which benefits children worldwide (thanks to our clown, David Epstein).
- Donated 500 (!) pairs of shoes to Soles 4 Souls.
- Volunteered at the Sunrise Day Camp and the Ronald McDonald House, and were able to sponsor both events thanks to the amazing Raffle Basket fundraiser.
- Donated over a dozen boxes of books to Book Fairies.
- Raised money for Nassau Haven, helping Long Island's homeless youth.
- Donated food to the INN for Thanksgiving.
- Raised money for the John Brower, Jr. Foundation, which helps Long Island youth afflicted by the opioid epidemic. Donated coats to One Warm Coat & New York Cares to help those in need.
- Supported pop.Earth, a local organization provides services to those with autism that are often neglected. Adopted four families through Friends of Karen, providing holiday gifts for children with cancer and their siblings (with money left over from the Raffle Basket fundraiser).

Wellness Committee

This year, the Wellness Committee launched two successful seminars on Prostate Cancer Awareness and Breast Cancer Awareness. We launched the Weight Watchers at Work Program and continue to serve our colleagues a Healthy Breakfast every Tuesday morning. We are very appreciative of the support these programs have garnered and thank all those who have helped us achieve a healthier SterlingRisk.

Communications Committee

The Communications committee has recently been revamped with new members and even a new co-chair! Steve Schiffer is replacing Tammy Kuhl as Co-Chair alongside Marguerite Wolfe. Tammy is stepping down from the committee after 3 years of service and she will be missed dearly. Colleen Gaitings and Katelyn Curran are the newest members of the communications committee. The collaboration has been very strong with these recent changes and we all look forward to working together on future newsletters. The communications committee is looking for another member to join for the next newsletter and have two candidates in mind and will keep you updated.





March Madness at SterlingRisk

This year's March Madness Pool will be administrated by Steve Schiffer, in conjunction with the Community Service Committee. 50% of the proceeds will be donated to Pet Peeves (more info on Pet Peeves below!), a local organization that helps benefit animals on Long Island, whereas the other 50% will be prize money for the top three finishers. Each entry will cost \$10, and you are allowed to submit multiple entries (no cap).

Throughout the first quarter of this year, SterlingRisk has worked to support local pet and animal charities here on Long Island. One of them is Pet Peeves, Inc. We will be raising money during Pi{e} day on March 14, donating money from the March Madness pool, and participating at their upcoming "Unleash the Love" fundraising event at the Crest Hollow on March 31.

Pet Peeves, Inc. is a nonprofit umbrella organization that raises funds and awareness for Long Island's struggling animal shelters and rescue group. Their mission is to support animal shelters, pet rescue groups, humane education programs and pet therapy programs through financial contributions, donating goods and services or simply just spreading the word. Over the past 15 years, Pet Peeves has worked hard to raise the funds needed to support the non-profit groups whose hands-on efforts have saved many lives and improved the conditions for desperate animals. Pet Peeves has provided a total of nearly \$1 million in grants to Long Island based non-profits whose work aligns with Pet Peeves mission.

As expressed by Pet Peeves, "animals bring us so much joy. If you're like many of us, it would be hard to imagine not having pets in your life. Having our beloved furry companions waiting for us at the end of the day is often the best part of our day. While the thought of the great lives our own pets live will likely bring a smile to your face, we often avoid the harsh reality that they are among the lucky ones. Countless animals, right here on Long Island, live miserable lives. Many dogs spend much of their lives tied or chained outdoors, despite tie-out laws that make it illegal. We read stories of animals who suffer without adequate food or shelter, not to mention without any kindness or affection. Countless cats are dumped or left to roam, unspayed/unneutered, to produce countless unwanted kittens who are left to endure equally miserable, sick and often cruelly abbreviated lives."

Here are some of their success stories: <http://petpeeves.org/success-stories/>

With continued support from companies like SterlingRisk, Pet Peeves has been working to make a difference for animals like these.

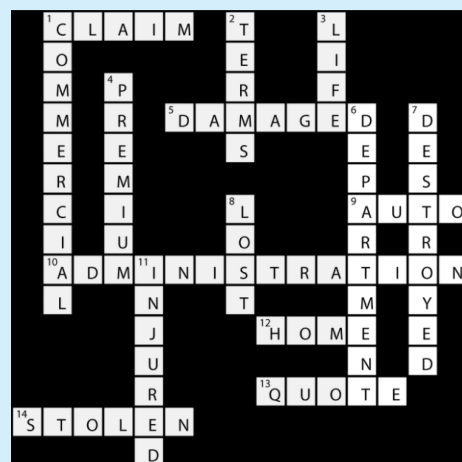
Executive Who's Who Solution

Jillian Menna – General Counsel
Joanne Krush – CFO
Donna Raab – CTO
David Sterling – CEO
Marci Waterman – CAO
Jason Walker – CMO

Word Search Solution

ACTUARY (11:10)	INSURER (7:20)
ADJUSTER (10:8)	LIABILITY (9:2)
ADMITTED (9:10)	NFIP (18:5)
APPLICATION (14:8)	OCCURRENCE (13:10)
AUDIT (13:19)	PACKAGE (8:20)
BINDER (6:5)	PERIL (12:15)
CANCELLATION (1:3)	PREMIUM (7:6)
CERTIFICATE (11:6)	PROTECTION (10:20)
CLAIM (20:1)	QUOTE (3:15)
COINSURANCE (3:2)	RATE (7:2)
DECLARATION (5:16)	REINSTATEMENT (8:17)
ENDORSEMENT (20:9)	REINSURANCE (2:4)
EXCESS (14:3)	RENEWAL (14:12)
EXCLUSION (9:11)	RETENTION (14:1)
EXPIRATION (8:5)	RISK (8:17)
EXPOSURE (19:13)	SUBJECTIVITY (16:8)
FORM (4:15)	SUBLIMIT (6:4)
HAZARD (13:14)	SUBROGATION (18:8)
INDEMNITY (17:4)	SURETY (12:20)
INSURED (4:10)	UNDERWRITER (5:5)

Crossword Puzzle Solution:



SterlingRisk Focuses on Animal Welfare

By popular demand, we are excited to announce a focus on animal welfare during the first quarter of this year!



Our first goods drive kicked off on Monday, 1/30! We will be collecting pet food and supplies for [Baxter's Pet Pantry](#), a wonderful program through Long Island Cares that supplies families on Long Island with everything they need to keep their beloved pet ([learn more here](#)). We will be collecting donations of all pet food and supplies through March 9th in the main lobby.



Stay tuned, as during March we will be announcing some fun opportunities to support another amazing Long Island organization, [Pet Peeves](#), a nonprofit that funds local rescue groups and shelters ([learn more here](#)). We are also working on organizing service-based events to benefit animals locally.

Thank you all for your ongoing support!

SterlingRisk Producer Prep Program

- Rob Grassi

Calling all SALES! Do you know someone who has the skill set to become a top Producer but has limited to no experience in either sales or insurance? If so, we have GREAT news! SterlingRisk has recently developed a program that helps college graduates become professional insurance Producers. The program is approximately 22 months in length and includes rotations throughout the organization including Inside Sales, Marketing, Claims, Large Lines/Real Estate, Personal Lines, etc. Wait! That's not all! Those in the program will also be receiving mentoring from five of our top Producers (Brad Dubler, Marc Kravitz, Robert Larocca, Tom Clementi and Wendy Newman). If you know someone who would be interested or would like additional information please contact Rob Grassi.



Annual Bowling Tournament

- Ian Sterling

On the first night of February, a brave crew of SterlingRisk employees ventured into the bowels of Melville to attain glory. Some came having plenty of experience. Some came having very little but the one thing that the team from Woodbury had was guts. Anthony Villano, Ian Sterling, Jenna Fierstein, Rahul Hariharan, Robert Bartalini, and Steven Schiffer stepped up to represent SterlingRisk at the Next Generation of Insurance Agents Annual bowling tournament. They were counted among many local brokers all of whom wanted the trophy. The evening held many surprises, but most noteworthy was the first round where a few of the group had back to back strikes. It was then discovered to be a practice round which nobody mentioned. The SterlingRisk team didn't win any trophies but everyone on the team had at least two strikes to their name. And while the glory wasn't on the table, it was a night to remember for everyone on the team. The Young Insurance Professionals gained a new member with Anthony and a potential new member in Jenna. Steve and Jenna formed a potential partnership with Jason Bartow of the Eugene Bartow agency and may have gotten a new environmental ongoing client. The end of the night came much too quickly and the team vowed that next year they would take 1st place.



PI(E) Day π

PI(E) Day was an absolute blast, and we'd like to extend a big congratulations to our winners of the pie eating contest: Mike Sussman in 1st place, Colleen Gaitings in 2nd place, and Matt Stein in 3rd place. A special shout out to our runner-ups and very good sports: Donna Raab, Steve Schiffer, and Rob Bartalini.

We'd also like to send a very big thank you to all who generously donated pies to the bake sale, and to anyone who came by to purchase a sweet treat, donated to watch the contest, or purchased raffle tickets. Congrats to Rob Larocca, who won the raffle and took home Jennie's fabulous pasta dinner pie!



Did You Know? Solutions

Did you know that Matt Stein is proficient at:
b) Growing Hot Peppers

Did you know that Brenda Jacobs enjoys:
b) Cooking

Did you know that Colleen Gaitings:
d) All of the above

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**Mother Goose
Insurance Co.**



"The old woman who lives in a shoe is covered for fire, theft and liability ...but not athlete's foot."

2017 Holiday Party



Cheers to a New Year 2017

STERLINGRISK
INTOXICANCE



Cheers to a New Year 2017

STERLINGRISK
INTOXICANCE



Cheers to a New Year 2017

STERLINGRISK
INTOXICANCE



Cheers to a New Year 2017

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