



INTEGRITY



INNOVATION

COLLABORATION

CARE & RESPECT

EXCELLENCE

SUMMER 2017 ISSUE

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Leaving the Interns with Lasting Values

We asked each one of the interns to tell us a little about themselves, how the internship has affected them personally, and their impressions on SterlingRisk's Values Week:

Aaron Marcus:

Hi, I'm Aaron Marcus, a rising junior at Colgate University and I'm interning in the systems and corporate communications department here at SterlingRisk! I'm majoring in philosophy and minoring in economics, with an interest in entering the marketing/advertising field. At school I participate in many on campus activities. I'm the vice president of a men's Jewish philanthropic and social group and I play on the club baseball team.

Excellence: Excellence is a value that each employee at SterlingRisk exemplifies in all of their work. Everyone ensures that they put the maximum amount of effort and attentiveness into everything they do, and it makes for a really encouraging work environment. After experiencing values week, I see that it is a celebration of the values that have become so embedded into the culture here at SterlingRisk. It's not just about dressing in different colors, each value really is integral to the company.

Jennifer Moore:

Hi, my name is Jen Moore and I am interning in the accounting department. This fall, I am going to be a junior, majoring in accounting at SUNY University at Buffalo. At school, I am a part of the club volleyball team and the outdoor adventure club. In my spare time, I really enjoy going to the beach, exercising, and spending time with my family and friends.

Innovation: I witnessed the value of innovation being implemented almost every day in the workplace. All of the employees create a fun and efficient environment by discovering new methods to complete whatever task is at hand. They are not afraid to take ownership of any problems or obstacles, and they use strategic thinking to solve them.

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I really enjoyed that I was able to experience the company's values week with the office. I saw employees from every department come together and work as a team. It was amazing to see how spirited everyone in the office is. It really creates a nice atmosphere to work in, seeing everyone get involved with the values week and enjoy it.

Stephanie Carroll:

I'm Stephanie Carroll, I am going into my sophomore year of college at LIU Post and majoring in psychology. I am on the equestrian team and I am also a part of the sorority Alpha Xi Delta. I enjoy playing guitar and bingeing movies and TV shows on Netflix. This internship gave me great work experience and insight into how a company works. Working here helped me develop new skills that I can use in my future career.

Care and Respect: Everyone in the office is willing to help one another with a problem they may have. During values week everyone was recognizing the hard work done by their coworkers and awarding them for it. It was a great thing to see happening around the office.

Matthew Gaughan:

Integrity: Everyone at Sterling risk demonstrates sound moral and ethical principles at work. They are committed to behaving appropriately, being honest with their coworkers and clients and always look to do the right thing, no matter the situation. When I noticed the way everyone carries themselves on a day to day basis and the way they communicate, I was very impressed and hope nothing but the best for sterling in the future.

Bolla Charity Run

- Steven Schiffer

One of our many Gas Station Clients, the Bolla Group, had a 5K Charity Run at Eisenhower Park on June 3, 2017. To support them, Howard Tollin, Jenna Alimonda, Steven Schiffer, Jenna Fierstein and Karla Rosa put on their running gear and went down to Eisenhower park. It was a great turnout as they had twice as many runners as the prior year (155 runners participated this year). In addition to the run itself, there were many treats and prizes. For starters, random draw gave away great prizes such as Yankee Tickets (Karla won them!), Met Tickets (Howard's brother won those!), Sunoco Gas Cards and a Giant Tate's Cookie Tower to name some of the nicer prizes. Now for the athletes, they had Cash prizes! First, second and third place winners Male & Female all were awarded great cash prizes of \$1,000, \$500 and \$250 respectively. They also awarded medals for the first place finishers in certain age groups. After the race, they provided plenty of refreshments such as freshly squeezed juices, fresh fruit and health bars. All runners were also given a cool T-shirt and SterlingRisk being a sponsor had their name on them. A great success and a great time.



PDI Acquisition

I am pleased and excited to announce our completed acquisition of the book of business of PDI, a specialty wholesaler of Architect and Engineer Professional Liability insurance located in Indiana.

We welcome their employees to our team effective immediately. Ken McComb - President of PDI Division, Terry Lee - Underwriting Manager, Lori Burton - Program Administrator, Lynda Glascock - Underwriter, Stephanie McComb - Underwriter, and Karen McComb - Office Manager.

I want to thank Joanne Krush who did a tremendous job in helping to negotiate this opportunity. I also want to thank all those who have been working behind the scenes on the Integration Committee in order to provide as smooth a transition as possible. Joanne Krush, Jeremy Kupferman, Scott Chirls, Jillian, Mike, and Donna. You are now front and center.

In the coming days we will be working on all the synergies I believe exist and capitalizing on them. Thanks to all who helped.



David Sterling

SterlingRisk Spotlight

Q: Can you tell us about your family life?

A: I'm originally from NY so most of my family are located there with others located in Florida. My family members are all absolutely hilarious. Quick witted, loud and extremely intelligent. I absolutely love spending time with them and wish I could see them more. My mother and 2 aunts especially, have supported me in every way my entire life. They're the backbone of our family now that my grandparents are gone and I owe all of my strength, smarts, and perseverance to them. I learned ALL of my best dad jokes from my own father, who sends me very random and hilarious pieces of mail throughout the year (postcards from fake family members or with made up stories, cookies that we share a love for, random gifts based on what I've said on facebook, etc).



Jenifer Ferris

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

A: Is being a Powerball winner considered a career path? Okay fine... I initially wanted to work for a record label, or for a touring company to handle meet and greets for bands. Having met my own favorites before, I think it would be an amazing job getting to see die-hard fans meeting their favorite band members for a living. And touring the country/internationally!

Q: Where is your favorite place to vacation or, alternatively, where is the most interesting place you ever visited?

A: Los Angeles was always my favorite place to vacation, so I moved here. I love going to London and Europe. I have plans to visit Greece, Austria, Switzerland, Germany. I'm going to Italy in November with my best friends and I'm really excited because I haven't been back since I went 24 years ago. I might not come back! Sorry Dianne!

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- Q: What interests/hobbies you enjoy doing in your spare time?
- A: My dog Daisy is basically my child so I usually do things where she can come with me. Most of the time I'm at the dog park where we all understand our love for each other's doggies. I like to take road trips to explore various parts of California and the surrounding states. My best friends are scattered across the country and we meet up several times a year for birthdays and for travel (mostly to coincide with concerts). All with Daisy in tow!
- Q: If you could be a character from a movie, TV show, or book, which one would you be and why?
- A: I'd probably be Larry David in Curb Your Enthusiasm. I feel as though our major difference is his wealth. Other than that I don't think I'd have to change much. Pretty...pretty...pretty...good!
- Q: If you could have dinner with anyone, dead or alive, who would it be and what would you have to eat?
- A: My grandparents passed and they were incredibly special to me. I feel like I didn't get to know my grandmother as an adult myself, so I'd love to have dinner with them. My grandfather could unleash his string of curses like no one else and my grandmother and I could prepare the dinner. Macaroni, sauce, and rice balls of course!
- Q: What's one thing at the top of your bucket list?
- A: Spend my summers in London!!!!
- Q: Tell us a little known interesting fact about yourself.
- A: I can pretty much relate everything back to a song or a movie quote and I do it to people all of the time. It's a problem. There are certain movies I can't even watch with people because I just recite the whole thing. Growing up my family would always ask me to re-enact certain scenes from certain movies because I would do it so well. They still do. The Exorcist (appropriate for a 5 year old!), History of the World, and Singin in the Rain. Similarly, growing up in a household where everyone loved their music, I grew up listening to my mom's oldies and Stevie Nicks, my brothers Guns N Roses and the likes and my own pop and rap music. So my favorites at this point are basically Guns N Roses, One Direction, The 1975, Ed Sheeran. But I can't even list all of my favorites. I feel like having a diverse knowledge and appreciation of movies and music enables me to get along with, and have a fun conversation with, almost anyone. Thanks for reading about me! It's good to be the King.

New Hires

Welcome to the following new SterlingRisk Associates!

Ken McComb	PDI
Karen McComb	PDI
Stephanie McComb	PDI
Lori Burton	Programs Admin. / MusicPro
Lynda Glascock	A&E
Terry Lee	A&E
Leigh Diamond	Sales
Frank Doria	Sales
John Beres	Executive
Megan Haydon	Programs
Hellen Marquesini	SterlingAnalytics
Mollie Ebrahimi	Sales
Phil Metz	Aviation
Daniel Rich	Sales
Ralph Cohen	Sales
Theresa Gelwicks	SterlingAnalytics
Alexa Beatrice	Commercial Lines
Janice Nussbaum	Programs

Birthdays

July

- 2nd - Matthew Guyette
- 3rd - Jeannette Staab
- 4th - Leight Diamond
- 6th - John Beres
Dianne Rizzo
- 8th - JoAna Dowd
- 11th - Audrey Orsini
- 12th - Harry Das
- 13th - John McDonnell
- 14th - Tom Clementi
- 15th - Katelyn Curran
- 16th - Sandra Fuhrmeister
Christian Gresalfi
- 17th - Susan Corva
Rebecca Lawless
Iris Puskarich
- 18th - Karen McComb
- 19th - Phil Metz
Matt Stein
- 20th - Meghan McDonough
- 22nd - Genie Klimkowski
- 24th - Diana Hernandez
- 27th - Jamie Duncan
Daniel Rich
- 28th - Nicholas Losciale
Deborah Ruiz
- 29th - Carole Gravenese
Diane Moore



Birthdays Continued

August

- 1st - Gina Murphy
- 4th - Rob Bartolini
- 9th - David Fried
Karin Governale
- 12th - Hal Cabasso
- 20th - Orville Myrie
- 21st - Sylvia Ferraioli
- 23rd - Danielle Croce
Ken McComb
- 24th - Megan Haydon
- 26th - Laura Laino
Sherry Walters
- 27th - Howard Meyers
- 31st - Jemmifer Johnson

September

- 1st - Lana Gorman
- 3rd - Ralph Cohen
- 4th - Evan Dictor
- 12th - Anthony Villano
- 13th - Norma Prus
- 14th - Alexis Gonzales
- 17th - Pam Baione
- 21st - Julie Leulling
- 23rd - Charlene Martin
Susan Warhurst
- 25th - Shana D'Angelo
- 28th - Yoselyn Alvarado
- 30th - David Sterling
Ian Sterling

October

- 2nd - Allison Avent
Joseph Bottigliere
- 3rd - Tera Stanley
- 7th - Madeline Carroll
- 10th - Ruth Azzato
- 11th - Jennifer Alimonda
Scott Chirls
- 14th - Rahul Hariharan
- 17th - Matthew Gordon
Joanne Krush
- 21st - Evelyne Caloras
- 29th - Alexa Beatrice
Laura Donelan
- 31st - Robert Sperber

Labor Day: Remembering How it Started

- Jennifer Johnson

Celebrated on the first Monday of September, Labor Day represents the unofficial end of summer for many Americans. But, how many of us know the origin and history of this national holiday?

The very first Labor Day was celebrated in New York City on Tuesday, September 5, 1882 when union workers took an unpaid day off and marched in Union Square. The second Labor Day was celebrated at the same time next year and, in 1884, the Central Labor Union designated the first Monday of September as the official day to celebrate the working man, urging other organizations across the country to follow this example.ⁱ

There is some confusion over who initially proposed the holiday. Some say Peter J. McGuire, the general secretary of the Brotherhood of Carpenters and Joiners and cofounder of the American Federation of Labor, proposed the idea while others think it was Matthew Maguire, who at the time was serving as secretary of the Central Labor Union in New York.ⁱⁱ

Either way, a bad recession hit in the early 1890s which greatly helped fuel the cause. In particular, Pullman, Illinois was struck hard. A company town founded by George Pullman in 1880, all its residents worked for the railroad sleeping car company and lived in company-owned houses.ⁱⁱⁱ Due to the economic depression, Pullman had to lay off hundreds of workers and cut wages which caused many to go on strike, feeling poorly treated and facing limited opportunities. The workers demanded lower rents and higher pay. Eugene V. Debs, leader of the American Railway Union, joined the cause and this boycott spread throughout the nation. The resulting rioting, pillaging, and burning of railroad cars could not be ignored. President Cleveland declared the strike a federal crime and even deployed 12,000 troops to break up the strike and place Debs behind bars. However, at the same time, there was pressure put on him to pass legislation to appease the angry workers.^{iv} Though this act did not secure President Cleveland the reelection, Labor Day became a legal holiday in 1894.

The Communications Committee hopes you all had a wonderful Labor Day and took some time to reflect on the importance of the American worker as well as the social and economic achievements made and those that continue to be made over one hundred and twenty years later.

ⁱ <https://www.dol.gov/general/laborday/history>

ⁱⁱ Ibid.

ⁱⁱⁱ http://www.pbs.org/newshour/updates/business-july-dec01-labor_day_9-2/

^{iv} http://www.huffingtonpost.com/2014/09/01/labor-day-2014_n_5738262.html



"We can contain health insurance costs if you're willing to let your coworkers diagnose you with information they find on the Internet."



Living the Values Award Winners

Congratulations to the 2016 recipients of the Living the Values Award!

- Carlo Caringal
- Erin Sussman
- Steve Markowitz



Spring Tea Time

We had our Spring Tea Time with the New Hires and Interns on June 13th, which was a huge success! We introduced the new team to the company. Our team members are: Brad Dubler, Carlo Caringal, Charlene Martin, Christie Miller, Orit Langhaus, Josh Weisberg and Michelle Soto. We also introduced the new hires and interns which is a change from the past. We've only introduced new hires, however, we wanted to include the interns in on the warm welcome from the company.



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: Family is very important to me – I don't get to see my parents as much as I'd like (they live in Saratoga, where I grew up), but my sister and her husband live close by, so I get to hang out with them and my little nephew all the time. I live with my wife Miranda and my Corgi (Bomber) on the south shore; the three of us are excited to welcome a baby girl into the family this coming Sept 1!

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

A: When I was younger I was really into science and taking things apart to understand them (and sometimes blow them up). For a while I thought I was going to become an architect or engineer, and took lots of engineering-related courses in high school. As I grew older I got more and more interested in theoretical/experimental physics and that sort of thing, so if I were to do it all over again I would probably try to go somewhere in that field – sort of a happy medium between Sheldon Cooper and Howard Wolowitz.



Matt Stein

Q: Where is your favorite place to vacation or, alternatively, where is the most interesting place you ever visited?

A: This is a tough one – I've visited a lot of pretty wild places. But the one that I keep coming back to is Japan – I absolutely loved my time there, and would go back in a heartbeat. The country is beautiful (I love the way ancient landmarks are folded into the modern cities, in the same way that some parts of old Europe are), the culture is amazing (and so different in a myriad of ways), and the food is pretty solid too!

Q: What interests/hobbies you enjoy doing in your spare time?

A: I am an avid photographer, musician (drums and guitar mostly, but I'll play anything you throw at me given the chance), golfer, and builder of models (I have a few hanging around my desk from time to time). I also thoroughly enjoy making incredibly bad puns (just ask Carmine).

Q: If you could be a character from a movie, TV show, or book, which one would you be and why?

A: This one might be a little out of left field, but I would be Wesley from the Princess Bride. You really can't be any more cool than that guy – good with a sword, better with his wit, good with the ladies. What's not to like? Also, it was one of my favorite books when I was a kid.

Q: If you could have dinner with anyone, dead or alive, who would it be and what would you have to eat?

A: My wife's great great great uncle (I think that's the right number of greats) was Marius Russo, a pitcher for the Yankees during the late 30s and early 40s. His career was cut short by the war and some other complications, but he did throw a complete game victory in the '41 World Series before retiring to work for Grumman in Bethpage. I am fascinated by history (not to mention I'm a big Yankee fan), so I'd love to hear his stories of that time period. I suppose we'd have to have a couple of hot dogs and a cold beer.

Q: What's one thing at the top of your bucket list?

A: I REALLY want to go to Iceland to take photographs. It's not even that far away, so hopefully I can make it happen sometime in the not too distant future.

Q: Tell us a little known interesting fact about yourself.

A: Before I got into the insurance biz, I was a sound engineer. I lived/worked in Hollywood for a while, worked on a couple of big movies, and even went on world tour with a band for the better part of a year. It was a tough life, and not one that I probably would ever really go back to, but I've got a million memories and a million stories from that time period that I wouldn't trade for the world.



SterlingRisk After Hours Fishing Trip

Departmental Updates

Legal / Compliance Department (Surplus Lines Compliance)

We recently completed a series of training sessions regarding surplus lines reporting. The sessions covered (1) general best practices (2) SterlingRisk's internal surplus lines reporting, and billing procedures, and (3) New York-specific requirements. We also used this opportunity to introduce some new features on the SterlingRisk Surplus Lines Portal, including the much-requested ability to save your progress as you go! We will continue to hold periodic re-training sessions, and look forward to continuing to improve our surplus lines compliance measures going forward. Check out the Surplus Lines Portal at <http://strive:8082/STRIVE/sterlingrisk-surplus-lines-form-general/>.

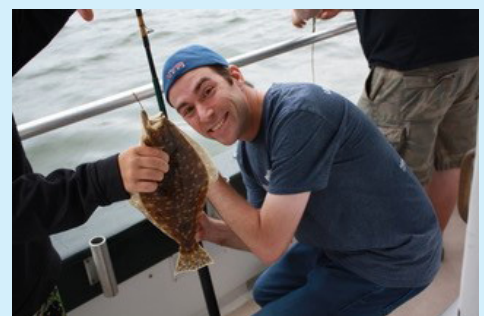
Benefits Department

Since 2010 we have spent an inordinate amount of time learning the details and the implications of the Affordable Care Act. While we zigged and zagged through Obama Care, and its ramifications to our clients the first few years, last year we decided to make an investment and expand our resources. We hired an in house attorney dedicated to help us navigate the future of healthcare reform and the arduous compliance surrounding it. Welcome Kathy Hill! Kathy joined SterlingRisk in May of 2016. Kathy and the AE's provide customized Health Care Reform analysis, specific to our clients, so that they can make strategic decisions that best suit their organization, and their employees, both financially and administratively. We also welcomed Senior Account Executive Madeline Arroyo in April 2016. Madeline has over 30 years of experience that combines a background in underwriting and both insurance company and brokerage experience. We upgraded our talent in our support staff too! Welcome Dan Rothman and Karla Rosa, who joined SterlingRisk in June and July respectively. Ironically, both Karla and Dan came to SterlingRisk from the same former benefits firm. They are our Client Concierge Coordinators and support our Account Executives and our clients on a daily basis.

Linda Brady, Will Kremmelbein and Pam Fitzgerald continue to work hard and service our largest and most complicated clients. While Jeff Marino, Hal Cabasso and Mark Scott have the same challenges with our "small" group clients. The "small group" NY market was expanded to 100 employees last year....so small is very relative!! Jeff Marino also helps lead the team and the organization as a member of the Rewards & Recognition team.

Cheresa Fields is our hybrid Account Executive. Cheresa has a ton of experience in the small group market, and she also partners with several Sr. AE's on larger clients that require more of a team platform. Cheresa works primarily out of our NYC office and Pam Fitzgerald is our NJ resident expert.

While we have many clients that we obtained through our P&C producer relationships, we are lucky enough to have two sales people dedicated to producing benefit business. Both Richard Lippin (White Plains) and Steve Jasinski (NJ) are working hard to add to our client list. We are fully staffed and ready to take on new clients!!



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Games & Entertainment



Across

2. Type of insurance in which the insured pays a share of the payment made against a claim.
5. A request to your insurance company to pay for damage or loss.
7. One who settles insurance claims.
8. A survey of the financial records of a person or organization conducted annually (in most cases) to determine exposures, limits, premiums, etc.
12. To make compensation to an entity, person, or insured for incurred injury, loss, or damage.
14. A person appointed to manage the property of another.
16. The basis of a claim for damages under the terms of a policy.

Down

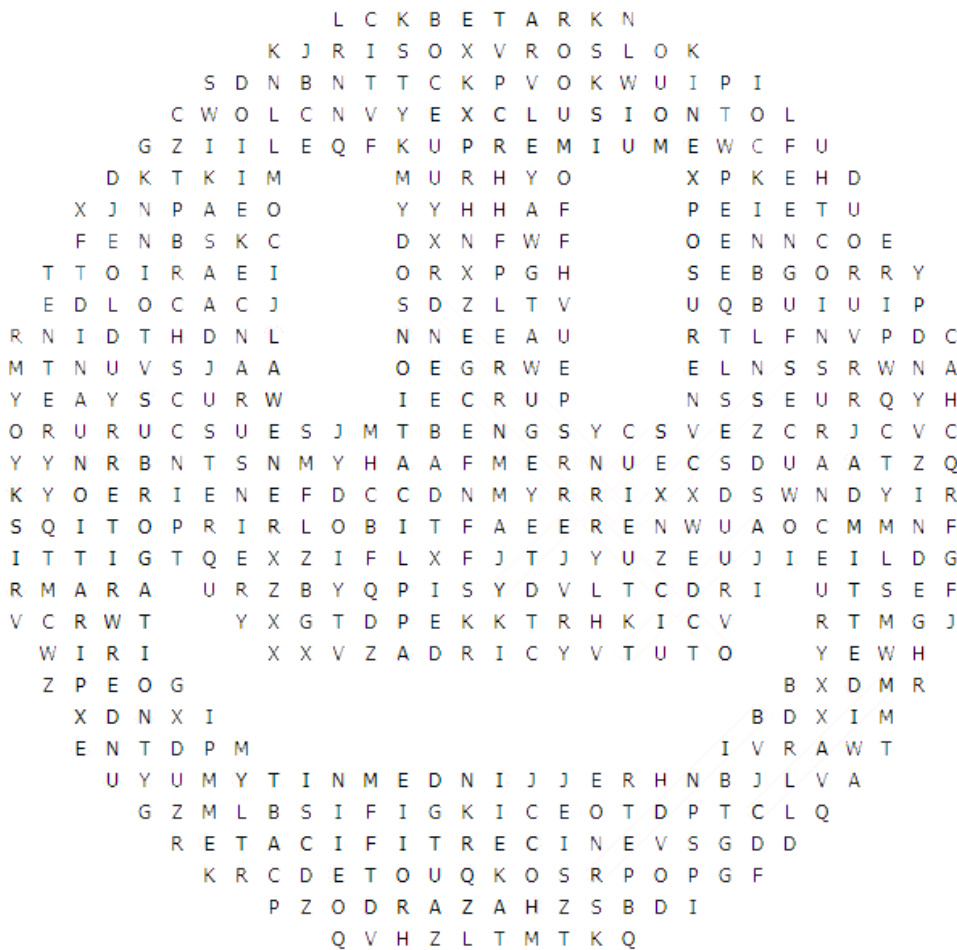
1. Assumption of risk of loss by means of noninsurance, self-insurance, or deductibles.
3. The person making the claim.
4. Business professional who deals with the measurement and management of risk and uncertainty.
6. Managing or organizing the work of a company.
9. Conditions that increase the probability of loss.
10. Physical harm impairing the value, usefulness, or normal function of something.
11. You may choose this type of insurance to protect your car or truck.
13. A legal doctrine restraining a party from contradicting its own previous actions if those actions have been reasonably relied on by another party.
15. An excess liability coverage for insureds with major wet marine exposures.

Solution on Page 14

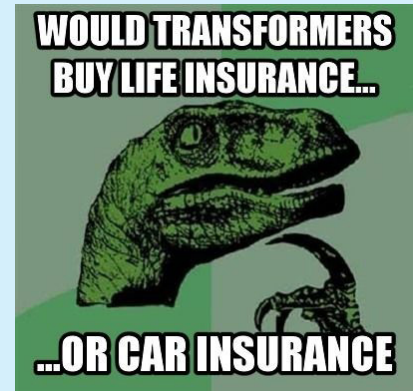


Word List

1. ACTUARY
2. ADJUSTER
3. ADMITTED
4. APPLICATION
5. AUDIT
6. BINDER
7. CERTIFICATE
8. CLAIM
9. COINSURANCE
10. ENDORSEMENT
11. EXCESS
12. EXCLUSION
13. EXPIRATION
14. EXPOSURE
15. HAZARD
16. INDEMNITY
17. INSURED
18. LIABILITY
19. OCCURRENCE
20. PREMIUM
21. PROTECTION
22. QUOTE
23. RATE
24. REINSURANCE
25. RENEWAL
26. RETENTION
27. RISK
28. SUBROGATION
29. SURETY
30. UNDERWRITER



Solution on Page 14



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

Who's Who? — SterlingRisk

Match the SterlingRisk Associate with the Correct Name from the Options Listed Below:

Person 1:

Occupation Before SterlingRisk (if any) — I have done essentially the same job for over 30 years now. However, prior to that I was an audiovisual technician, working for General Electric at their Plastics Technology Center in Pittsfield, MA.

Favorite Weekend Activity During the Summer — My favorite weekend activity is really doing stuff with the kids. I take my daughter to various parks to teach her about photography, and while my son and I generally enjoy games and hobbies, right now I am instead teaching him how to drive (sorry in advance everyone).

Favorite Hobby — My favorite hobby is games: board games, miniatures games, card games, word games, computer games, puzzles, and probably any other type of game you can think of.

Favorite Summer Song — My favorite summer song is The Trees, by Rush.

One Interesting / Quirky Fact About Yourself — Back in the 80's, I was a North Merrick Volunteer Firefighter.

Person 2:

Occupation Before SterlingRisk (if any) — I was an Office assistant at New York University.

Favorite Weekend Activity During the Summer — During my summer weekend, I often like to go to the movies.

Favorite Hobby — My favorite hobby is gaming! Such games as Overwatch, Diablo, Persona, Final Fantasy, Resident Evil and Mass effect.

Favorite Summer Song — My favorite summer song is Wish you were here by incubus.

One Interesting / Quirky Fact About Yourself — I was in the Army about 20 years ago for a short time.

Person 3:

Occupation Before SterlingRisk (if any) — Security Guard at a Chemical plant.

Favorite Weekend Activity During the Summer — Relaxing on the Beach or by the pool.

Favorite Hobby — Cooking.

Favorite Summer Song — "In the Summertime," by Mungo Jerry.

One Interesting / Quirky Fact About Yourself — I am avid Fly Fisherman.

Person 4:

Occupation Before SterlingRisk (if any) — Prior to becoming an insurance broker I worked during high school and college at 7-11 in Selden NY and often the midnight shift during summers.

Favorite Weekend Activity During the Summer — Extensive dog walking.

Favorite Hobby — Golf or tennis.

Favorite Summer Song — Come Sail Away, by Styx.

One Interesting / Quirky Fact About Yourself — Newfield Athletics Wall of Fame for Fencing.

Person 5:

Occupation Before SterlingRisk (if any) — Office manager.

Favorite Weekend Activity During the Summer — Being out with my son.

Favorite Hobby — Collecting sneakers.

Favorite Summer Song — Unforgettable by French Montana.

One Interesting / Quirky Fact About Yourself — I had over 500 pairs of sneakers at one point. Have it down to about 100 now.

Person 6:

Occupation Before SterlingRisk (if any) — Before getting into insurance I used to be in retail, merchandising and dressing display models.

Favorite Weekend Activity During the Summer — Give me my kids and grandbabies, a cold glass of rose and my son on the bbq and I am in heaven. It's all about the little things as the saying goes.

Favorite Hobby — I am addicted to crafting. Always on Etsy and Pinterest looking for new ideas.

Favorite Summer Song — Summer Wind by Ole Blue Eyes.

One Interesting / Quirky Fact About Yourself — Always wanted my own party planning/craft business, deathly afraid of water since almost drowning as a kid, and the quirky thing, ok here goes.....When entering Michael's or any craft store I begin to hyperventilate from not knowing which aisle to start in!

Associates: Brad Dubler, Carlo Caringal, Christian Gresalfi, Diane Moore, Dianne Rizzo, Evan Dictor, Howard Tollin, Maddie Carroll, Mike Tampone, Sebally Queylin, Sheila McGowan, Steve Markowitz.

Solution on Page 14



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We are committed to our growing list of service capabilities and act as an extension to our clients’ HR department. We are looking forward to a prosperous 2017!

Accounting

Maureen Watchmaker spearheaded the transition to Concur and Frosch, our new Travel and Expense software and Corporate Travel Agent. Both the software and new relationship with the Agent promises both cost savings and ease of use! Jeremy Kupferman successfully obtained his broker license last year and wrote several accounts in 2017, including a large Group Benefits effective during the 2nd Quarter. Cynthia Lockett has moved to the Premium Accounting Department, headed up by Kathleen Cheuk.

Aviation

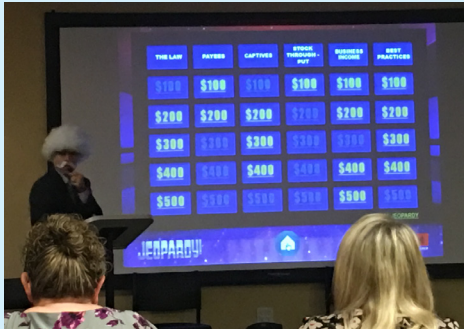
We have launched [sterlingdrone.com](https://www.sterlingdrone.com). It is also live on our website at <https://www.sterlingrisk.com/business-insurance/specialties-by-industry/aviation/unmanned-aircraft-systems/>.

This can be used by any of the departments if they have a client with drone exposure or non-owned drone exposure. It is automated and clients can quote, bind and pay-online. Most importantly this was a \$0 deployment for Sterling, the program manager Transport Risk handles all servicing of the program and we get full retail brokerage.

Jeopardy — SterlingRisk Edition

- Steven Schiffer

SterlingRisk’s First Annual Jeopardy event was highly attended, which made for a great success. Josh Weisberg truly channeled his inner Alex Trebek during the event and it was nothing short of perfection. Jillian did an equally amazing job judging contestant’s answers, while maintaining order and keeping score for all three teams. It was quite the task for contestants to not only answer the questions correctly, but to answer in the form of a question. The race was close at the start with The professional’s taking an early lead, but The “A” team took control shortly after and it was smooth sailing for them to the finish line. Final scores were: Team “Terrors and Submissions” (Jeremy Sterling, Lauren Cooper, Matt Stein, Sonia Cristales, and Christina Essopos) finished with 5,000 points, Team “The professionals” (Robert Bartalini, Collen Gaitings, Karin Governale, Kevin Michel and Harry Das) finished with 5,600 points and the winning Team, “The ‘A’ Team” (Marni Horowitz, Orville Myrie, Christine Miller, Kelly Zuraitis and Angela DeChiara) scored 5,700 points. Fun for all and if you missed it this year, I suggest you look to attend next year!



SterlingRisk Spotlight

Q: Can you tell us about your family life?

A: I met my wife Caite in college, and we started dating shortly after college. She's from upstate (Rockland County), but insists that doesn't count as upstate. Our fourth anniversary is coming up so I should probably get on top of that. We just moved into our first home in Bayport, which is a town over from where I grew up, in Sayville. My parents live close by, as does my sister, brother-in-law, and adorable nephew Greyson.

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

A: I've always thought a great job would be the White House Press Secretary. I watched a lot of The West Wing when I was younger and Allison Janney plays the Press Secretary, and she's amazing and it piqued my interest. I've also had some pretty good interactions with some journalists on twitter so I think I could keep up a good rapport with them.

Q: Where is your favorite place to vacation or, alternatively, where is the most interesting place you ever visited?

A: We went to Stockholm a few months ago for a friend's wedding and I fell in love with it. It was a nice mix of being on the water, with a lot of history, but also very modern and progressive in a lot of ways. Plus the wedding had a legitimate smorgasbord. I also learned a lot about Abba.

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

A: On Tuesday nights I usually play Dungeons and Dragons with a group of guys I went to high school with. We can play online so it's a great way to keep in touch with my friends who live out of town. I also like to watch a lot of TV and I am very much a snob about it. My top three shows of all time are The Leftovers, Mad Men, and the Wire, in that order.

Q: If you could be a character from a movie, TV show, or book, which one would you be and why?

A: This is tough since my favorite characters usually aren't very enviable. Maybe Paul Newman's Butch Cassidy. I could watch that movie a million times. I love the way he carries himself through the whole film, with the perfect mix of cunning and joie-de-vivre. "I've got vision and the rest of the world's got bi-focals."

Q: If you could have dinner with anyone, dead or alive, who would it be and what would you have to eat?

A: I think I would pick the Marquis de Lafayette, who was known as the "hero of two worlds," which is an insanely cool nickname, for his work both in the American and French Revolutions. When it comes to food I'm pretty much up for everything and will often choose something I haven't had before, so I would let him arrange the menu.

Q: What's one thing at the top of your bucket list?

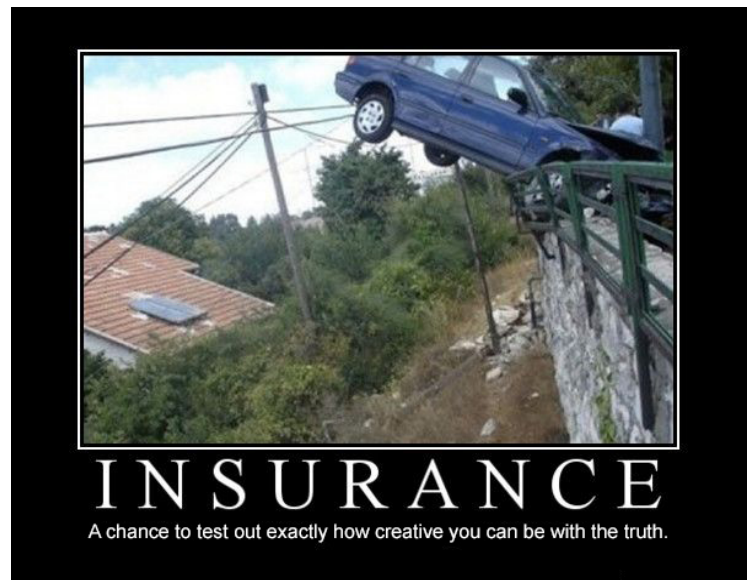
A: I would like to win, or at least be on, Jeopardy!

Q: Tell us a little known interesting fact about yourself.

A: I have been to four Wrestlemanias.



Tom Murray



Committee Updates

Community Service

We were truly blown away by the generosity and enthusiasm shown by so many of you last week during Values Week to benefit American Heart Association's Go Red for Women movement. **We raised a whopping total of \$3,602.95!**

For our remote sites and those who were not able to attend the winning team announcement, we just wanted to share each team's grand totals, and send another very heartfelt **THANK YOU** for your donations!

FINAL PENNY WARS COUNT! The teams are ranked in order with their Penny Wars Total (Pennies minus Silver):

- Blue Team:** \$83.73
 - Pennies: \$122.43
 - Silver: \$38.70
 - Total Raised: \$161.13
- Red Team:** \$43.89
 - Pennies: \$106.59
 - Silver: \$62.70
 - Total Raised: \$169.29
- Yellow Team:** \$40.88
 - Pennies: \$136.93
 - Silver: \$62.70
 - Total Raised: \$169.29
- Green Team:** \$13.65
 - Pennies: \$62.25
 - Silver: \$48.60
 - Total Raised: \$111.25
- Purple Team:** -\$35.70
 - Pennies: \$121.30
 - Silver: \$157.00
 - Total Raised: \$278.30

TEAM DONATION WEBSITE PAGES!

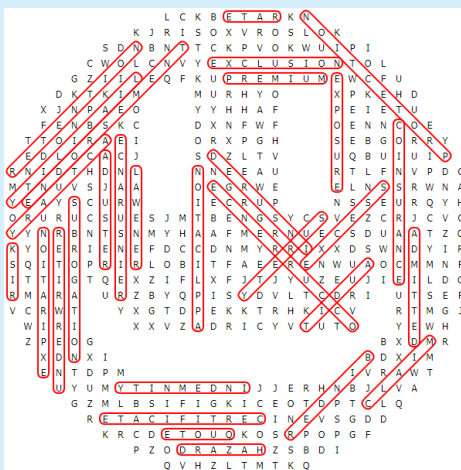
- Yellow:** \$1,135
- Blue:** \$625
- Red:** \$375
- Green:** \$290
- Purple:** \$225

Thank you again for making our [#sterlingriskgivesback](#) Values Anniversary Week initiative such a success!

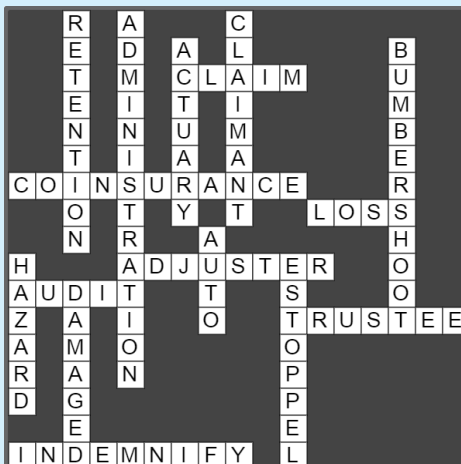
Who's Who — SterlingRisk Solution

- Person 1:** Evan Dictor
Person 2: Sebally Queylin
Person 3: Maddie Carroll
Person 4: Howard Tollin
Person 5: Carlo Caringal
Person 6: Dianne Rizzo

Word Search Solution:



Crossword Puzzle Solution:



Hiring Committee

We had our Spring Tea Time with the New Hires and Interns on June 13th, which was a huge success! I introduced the new team to the company. Our team members are: Brad Dubler, Carlo Caringal, Charlene Martin, Christie Miller, Orit Langhaus, Josh Weisberg and Michelle Soto. I also introduced the new hires and interns which is a change from the past. We've only introduced new hires however we wanted to include the interns in on the warm welcome from the company. We are currently working on coordinating our Summer Tea Time!

Rewards & Recognitions

Nomination requests for the Living the Values award 2017 will be going out within the new few months. In years past, we have asked that managers speak with their departments directly and submit a nomination on their departments behalf. This year, we will be sending the email to all employees. We do ask that everyone follows the procedure as requested. Any nomination that is not submitted in the requested format will not be accepted.

We will also have some news about a new member to our team very shortly, stay tuned!

Wellness Committee

Based on popular demand and the lack of leftovers, Breakfast on Us Tuesday is still being provided, surprise surprise, every Tuesday. Please be on the lookout for the cart (8:20-8:40), and take advantage of our offerings of fruits, nuts, yogurts and at times, a potluck special. Start your day in a healthy way.

On a related healthy note, our Weight Watchers at Work program began in January and ended in June. Participants had a remarkable success in losing about 225 pounds, collectively. Kudos to all 'losers' and may your losses remain. We are hoping to be begin a new program in the fall. More information to follow.

Also, be on the lookout for the exciting heart healthy wellness activities we have planned for the late summer and early fall as part of our ongoing initiative to the American Heart Association.

Executive Corner

Selecting a career path is one of the most challenging decisions a person must make. Choosing the right company is even more of a challenge. A myriad of thoughts start running through your mind. Will I be happy, will I have opportunity to enhance my knowledge, will I make a good living, can I advance and grow with this company are all important questions? But stop and think. Do we ask ourselves what is the culture of this company, what are there guiding values, where will this company be in 5, 10 or 20 years? I did, I asked myself those very questions nearly 18 years ago. Making the decision to leave the world of large public insurance companies and brokerages to join SterlingRisk was very scary. However, I can tell you today that I made my decision and never looked back. I've seen SterlingRisk grow, mature, expand capabilities and transition in so many ways during my tenure. When I joined the firm we had 1 office in Woodbury and 90 employee's. We've now strategically grown to more than 200 employees with 8 offices throughout the country. It's truly been remarkable ride.

Our culture is something that we all share in and take responsibility for creating. Your actions every day or lack of action shape this culture. Your decisions do make a difference. Values however are more individualistic. They are the compass that guides us in making decisions and is the fabric of who we are and what we are ultimately made of. I am proud to have spent the major part of my career as being part of an organization that is built on value's and recognizes & rewards individual and group contributions for our success.

Keeping with the theme of my colleagues in previous publications of the SterlingRisk "Voice" I will leave you with this quote. "Success is not final, failure is not fatal: it is the courage to continue that counts. ~ Winston Churchill ~



Rob Larocca



