

SPRING 2016 ISSUE

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Happy 2nd Values Anniversary SterlingRisk!

- Tammy Kuhl

The first week of May was the celebration of our 2nd year Anniversary rollout of our values.

INTEGRITY COLLABORATION INNOVATION CARE & RESPECT EXCELLENCE

While our values week was an action-packed, smashing success, it is important to remember how this journey began and how far we have come.

Here is an excerpt from David Sterling's Company Memo regarding "Built on Values Initiative" dated November 25, 2013:

"We have for many years passionately and effectively executed on the mission of protecting people. We have done this by being relentless in our pursuit of products and services that our clients, their shareholders, employees, customers, and other stakeholders need in order to protect them from adversity. It is with that same passion that we all need to turn our attention inward and ask are ourselves are we truly protecting each other. This project will be about all of us designing the kind of environment that recognizes and rewards actions and behaviors that exemplify our values not just with respect to clients but with respect to each other. The decision to begin this journey was not taken lightly. There was much soul searching and reflection about what type of company I would be proud to be a part of. I found that the answer was an organization we would all be proud to be part of. Once we have achieved that and only then can we truly say We Protect People!"

Our key goals are to:

- Enhance our customer and employee experience.
- Become known as a great place to work Employer of Choice in our communities.
- Enhance the SterlingRisk brand and differentiate ourselves from the competition.
- Improve efficiencies around processes and procedures.



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- Implement a hiring model to attract, hire and retain 'A' Players.
- Create a place where everyone understands their purpose, and where goals are clearer.
- Create an environment where transparency is the rule, not the exception."

We are grateful to David Sterling for seeing the vision, blazing the trail and making valuable changes possible.

Our values activities began with switching up the color teams, which is a great way to get to know and collaborate with people you may not have interacted with before. On Monday May 2nd, the decorations were rolled out and it was wonderful to see the office looking so festive with Team spirit.

May 3rd was our Values Kick off/Team Spirit day, which was fun-filled day of activities:

- Care & Respec-Teasers
- Excelle-Ace
- Jengo-vation
- Integri-toss
- Collabora-pong

Sadly, the cool & wet weather had the final say regarding our day of Community Service to beautify Robert Moses Beach. We improvised and had the values games play-offs downstairs while enjoying our boxed lunches. Our remote offices carried the torch for #SterlingRiskgivesback (Story on Page 11).

Snack day was a sumptuous feast! The photos on the accompanying page speak a thousand words.

Topping off our values week was the highly anticipated Values Day, where each team came together to represent their value. The Red Team took the lead and victory with their inspired "Captain Care" comic, which demonstrated all of the values consisting of Care and Respect. Larry Rowe in a red leotard is a sight not soon forgotten. The Blue Team's Integrous University video was wildly entertaining with Jonathan Friedman featured in a role he was born to play. The Green Team did a SterlingRisk version of "Shark Tank" with a video presenting Innovative ideas gathered from the staff. Congratulations to Dee Smith for her winning idea of the "Tranquility Room". The Yellow team created a beautiful and most Excellent mosaic of photos taken of all the teams participating in the events. The Purple Team created a video of Collaboration featuring members performing various activities promoting team work.

The team captains were as follows:

Red – Lilian Morataya & Sonia Cristales Blue – Rory Natter & Rob Grassi Green – Craig Herbst & Kristina Kaplan Yellow – Jeremy Sterling & Jenny Racanelli Purple – Colleen Gaitings & Sara Lucas

Congratulations to the Red Team for their Victory and to all for a well-played fabulous week!

Insurance Humor

An insurance salesman, risk manager and a safety director are traveling in the countryside. Weary, they stop at a small country inn. "I only have two rooms, so one of you will have to sleep in the barn," the innkeeper says.

The safety director volunteers to sleep in the barn, goes outside, and the others go to bed.

In a short time they're awakened by a knock. It's the safety director, who says, "There's a cow in that barn. I'm a Hindu, and it would offend my beliefs to sleep next to a sacred animal."

The risk manager says that he'll sleep in the barn.

The others go back to bed, but soon are awakened by another knock.

It's the risk manager who says, "There's a pig in the barn. I'm Jewish, and cannot sleep next to an unclean animal."

So the insurance salesman is sent to the barn.

It's getting late, the others are very tired and soon fall asleep.

But they're awakened by an even louder knocking. They open the door and are surprised by what they see: It's the cow and the pig!



Executive Corner

Change. Growth. Transition. Innovation. Movement. No matter how you say it, SterlingRisk has seen tremendous change in a very short time. I am a huge fan of change because with it comes self-reflection and new challenges. John F. Kennedy said, "Change is the law of life. And those who look only to the past or present are certain to miss the future." Nothing could be more true. I feel that what differentiates SterlingRisk from many other organizations is the ability to define your own future. Excellence paves a career path and there are no roadblocks impeding how far you can go. Being really great at your job does not come easy. It takes tremendous effort and diligence to learn from mistakes. The desire to be more proficient and more efficient truly defines excellence. The ability to be open and receptive to criticism, as long as it is constructive and well-intentioned, is what I believe is the key to professional development. I feel



Marci Waterman

extremely lucky to be in an organization where I am surrounded by colleagues that are constantly raising the bar and inspire me to be better at my job. And, perhaps the best part of my job is the opportunity I have to work with a team that challenges me to be a manager that must lead by example. Every day poses new opportunities to challenge the status quo and to be better than the day before. This to me is the catalyst of change and change is good!

2016 Values Anniversary Photos





SterlingRisk Spotlight

Q: Can you tell us about your family life?

A: This past November, my wife Danielle and I celebrated our 10 year wedding anniversary. We live in Woodmere and have 3 children: Noah is 7, Lily is 4, and David is 6 months old.

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

A: My dream job is to be an owner or General Manager of a professional basketball team but



Jeremy Kupferman

if I had to be more realistic I would probably still be in some aspect of Finance, perhaps investment banking or stock trading. I really like numbers...

Q: Where is your favorite place to vacation?

A: Although I have never been to any of them, I would love to visit the National Parks in the US. I'd rather be doing a great outdoor activity (hiking, boating, rafting, fishing, etc.) than sitting on a beach somewhere.

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

A: I enjoy spending my free time with my kids and watching them grow up. I also enjoy playing basketball and hiking whenever I have time to do so.

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

A: Book: My favorite book as a kid was <u>The Princess Bride</u> so I'll go with that one. Music: Dave Matthews Band.

Food: Chocolate.

Person: Aside from my family, I'd say Tony Kornheiser (he's a sports and radio personality I really like).

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

A: Not sure how interesting this is but I once spent an afternoon playing pickup basketball with George Clooney.

Q: Do you have a favorite quote?

A: My favorite quote is "The most dangerous phrase in the language is, "We've always done it this way," by Grace Hopper, Former Admiral in the US Navy and pioneer of computer programming language.

New Hires

Welcome to the following new SterlingRisk Associates!

Intern

Igor Niyazov Matthew Gordo Alda Brasil Tera Stanley Shana D'Angelo Ian Sterling

Pat Johnston Christie Miller Simon Bowler Anna Young Jacqueline Hankins Jennifer Sommer Cesar Chica Madeline Arroyo Sandra Noirjean Bonnie Olsen Kathleen Hill Jenna Fierstein Robert Bartalini

Allison Avent Mathew Guyette Jessica Murway Associate Attorney
Associate Attorney
Temp
Associate Attorney
Program Administrator
Program Bus Dev &
Marketing Associate
SVP, Senior AE
VP, Senior AE
Junior AE

VP, Risk Advisor/SAE Associate AE Temp Senior AE SVP, Senior AE Account Executive Compliance Manager Legal Analyst Associate Marketing Representative Associate Attorney

Associate Attorney

Associate AE

Birthdays

SterlingRisk Associates with birthdays in the months of May!

May

2nd - Jami Todisco Kui Ma

5th - Janet Gatti Robert Grassi Thomas Murray

6th - Jennifer Ferris

7th - Monica Bustamonte

8th - Ann Stabile

9th - Kelly Zuraitis

10th - Victoria Huestis

13th - Barry Wolf

Cynthia Lockett

17th - Sonia Cristales Maureen Watchmaker

19th - Richard Lippin Thomas Brown

23rd - Michelle Soto

26th - Matt Winter Ronny Sulimani

27th - Sharline Rodgers





Birthdays Continued

SterlingRisk Associates with birthdays in the month of June & July!

<u>June</u>

2nd - Mark Scott Brad Dubler

3rd - Luciana Conte

5th - Robert Flynn

6th - Jeremy Sterling Meghan Hagans

7th - Craig Herbst Sebally Queylin Stephanie Ishida

8th - Howard Tollin

9th - Angelo Caleca Marni Horowitz

13th - Donna Raab

14th - Robert Larocca

19th - Carmine D'Angelo

26th - Camille Morgan

27th - Lia Krautmanis

29th - Pat Johnston

<u>July</u>

6th - Dianne Rizzo

8th - JoAna Dowd

12th - Harry Das

13th - John McDonnell

14th - Tom Clementi

16th - Christian Gresalfi Sandra Fuhrmeister

17th - Iris Puskarich

19th - Matthew Stein

20th - Larry Rowe

Meghan McDonough Sara Wattuhewa

22nd - Genie Klimkowski

28th - Nicholas Losciale

29th - Diane Moore Carole Gravenese

31st - Connie Chiara

Interview with Angela DeChiara

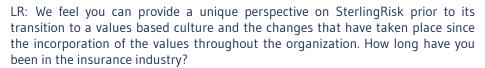
- Interviewed by Larry Rowe

LR: Good morning Ms. DeChiara. May I call you Angela?

AD: Yes, Ms. DeChiara is my mother-in-law.

LR: I appreciate you taking a few minutes to speak with us.

AD: You're welcome, but why me?



AD: 28 years. It just doesn't seem possible that it's been that long.

LR: You must have started prior to getting your working papers as a teenager. How did you get into the insurance industry?

AD: I kind of fell into it. I was a business major at Seton Hall University. In my senior year, I was a waitress at a restaurant when one of my good customers who was the Director of an Ocean Cargo Department at a NYC insurance broker asked me if I wanted to come in for an interview. I got the job, and my first task was typing endorsements.

LR: Now that you have been back at SterlingRisk for 5 months what positive changes have you seen and experienced?

AD: Sterlingrisk is a different company. There is a very positive energy throughout the organization where everyone displays a sense of pride across the board. The Values have an extremely positive effect. Collaboration amongst departments is one of the values that stands out the most.

LR: Have you ever worked in a values based organization before?

AD: Yes I have. The organization that I worked for placed an emphasis on Care & Respect. That organization would celebrate their employees showing the values annually. I like that we celebrate the values throughout the year with the Values Cards.

LR: What is the current structure within Commercial Lines?

AD: The current CL structure consists of 4 areas:

- The current Select which consists of accounts of \$20k in revenue. We have added staff in that area consisting of Tammy Kuhl, AE and Sheila McGowan, AAE. We also have just announced that Efram Mitrani has been promoted to Marketing Specialist focusing on strengthening the marketing in the Select Unit.
- Real Estate Focusing on any accounts pertaining to Real Estate. This industry group is headed up by Nick Losciale.

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- National Accounts Managing accounts of \$100k > in revenue. The National Accounts area is overseen by John McDonnell.
- Middle Market Managing accounts between \$20k-\$100k in revenue. This group is led by Joanna Dowd.

LR: What are some of the immediate projects that you are spearheading in CL?

AD: We are in the process of reallocating books of business in order to evenly spread out the work amongst AE's. This process takes some time in order to show Care & Respect to the AE's, Producers and to facilitate a smooth transition for our clients' best interest. This also allows Collaboration between the various groups.

LR: Which other values have experienced since your return?

AD: Innovation has been a huge one for CL, providing additional value added services to reinforce client relationships. IT Department working within the Agency Management System in streamlining workflows & processes especially with the portals that Scott has created. Excellence has also been demonstrated throughout CL by striving to be proactive. AE's taking an active role in mentoring AAE's and Team Associates. The mentoring enables those AAE's to go to the next level. We want to provide a clear career path for those who would like to progress within the organization. We are in the process of creating a new role in CL, Account Specialist. In this role, an AAE will begin servicing accounts on their own, while still being mentored by an AE. STAY TUNED!

LR: Tell us an interesting fact about you.

AD: I love to ski and I'm a beach bum. I love to spend time with my family and I try to have a positive impact on people around me.

LR: Thank you, Angela.



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/?page id=460
- 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 ...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: My family is very close-knit; I live at home with my Mom and Dad who have been happily married for 34 years. I have one older brother who is 29 and has been a Biology teacher at Jericho High School for the past four years. He recently moved out and bought his own house four minutes away and still manages to make it home every night so we all can have dinner together. (Thank God he finally learned how to do his own laundry!) We have two dogs, a German shepherd and my baby; a Yorkshire terrier. My mother and I have "date night" every Thursday where we go to dinner, make our weekly trip to Target (my favorite store) and occasionally we will see a movie, with the most recent being "The Boss" which I don't recommend to anyone.



Danielle Croce

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

A: For the most part I am still trying to figure out what my career path will be. From the few events that I helped take part in planning and decorating for here at Sterling, I do find the event planning business of interest and would like to explore more in that field.

Q: Where is your favorite place to vacation?

A: I enjoy any vacation, from a long weekend getaway upstate in the mountains or a week in Mexico. Anything that allows me to see a new place, relax and explore you can sign me up for! Dream vacation would be to go to Thailand to the Siam safari nature tours in Phuket.

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

A: I recently enrolled in a kickboxing class and I love it thus far. Very invigorating! I also enjoy helping out in the community in any way that I can and of course a stroll around a mall with a cup of Starbucks is the perfect way to spend any down time.

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 the one book that I would want with me is "How to survive on a Deserted Island by Tim O'Shei" because well, that only makes sense. Music could be anything from Rock and Roll to Rap, but I'll leave all country on the ship that crashed. Food would be broccoli rabe with crumbled sausage over rigatoni, assuming this is a fancy island. Person would be Christopher Columbus because he did a good job in 1492 and the main objective would be to get off the island.

- Q: Can you tell us a little known interesting fact about yourself?
- A: I played basketball from third grade to college...Taking all bets on a game of HORSE!
- Q: Do you have a favorite quote?
- A: YES! "Two things define you: Your patience when you have nothing and your attitude when you have everything."

 Imam Ali

A Message from Pat Forsythe

- Pat Forsythe

After a long time in the Insurance business, I will be retiring in June. I'll miss my colleagues and some of my clients, but not the everyday work.

I'll be able to help my daughter with my grandchildren and I'll be able to devote more time to my 86 year old father. With any kind of luck I'll find time for the beach and more cruises!



Demonstrating the SterlingRisk Values

Here are five associates who were awarded a care card over the past year for demonstrating one of our SterlingRisk Values.

Nick Losciale

Values Card Given: 10/15/2015 **Value Demonstated:** INTEGRITY

Nick's dedication to solving problems and smoothing out difficult situations on the Beachwood account was professional and greatly appreciated.

Joseph Bottigliere

Values Card Given: 9/1/2015 **Value Demonstated:** CARE & RESPECT

Within a short amount of time from Joe's hire, he immediately pitched in, rolled up his sleeves and helped his coworkers. He continues to show "Red" with every interaction. He is a great team player and is respectful and supportive of everyone he works with.

Jeremy Sterling

Values Card Given: 10/13/2015 **Value Demonstated:** EXCELLENCE

Jeremy has been a great addition to the SterlingRisk team. He is always looking to help others and make sure that things run smoothly. He is always attentive to others needs and strives for excellence in all he does.

Steve Schiffer

Values Card Given: 5/19/2015 Value Demonstated: INNOVATION

Thank you to Steve for jumping in and showing the value of innovation by putting forth an immediate solution with correcting Canadian placement of KeeneyWin!

Pam Baione

Values Card Given: 5/19/2015 **Value Demonstated:** COLLABORATION

Pam has gone above and beyond to assist in the implementation of our GREEN program including leading with GREEN in Crepe renewal emails. Pam is also always a team player!

Insurance Humor

An insurance sales rep, an administration clerk and their manager are walking to lunch when they find an antique oil lamp. They rub it and a genie comes out in a puff of smoke. The genie says, "I usually only grant three wishes, so I'll give each of you just one."

"Me first! Me first!" says the admin clerk. "I want to be in the Bahamas, driving a speedboat, without a care in the world."

Poof! She's gone.

In astonishment, "Me next! Me next!" says the sales rep. "I want to be in Hawaii, relaxing on the beach with my personal masseuse, an endless supply of piña coladas and the love of my life."

Poof he's gone.

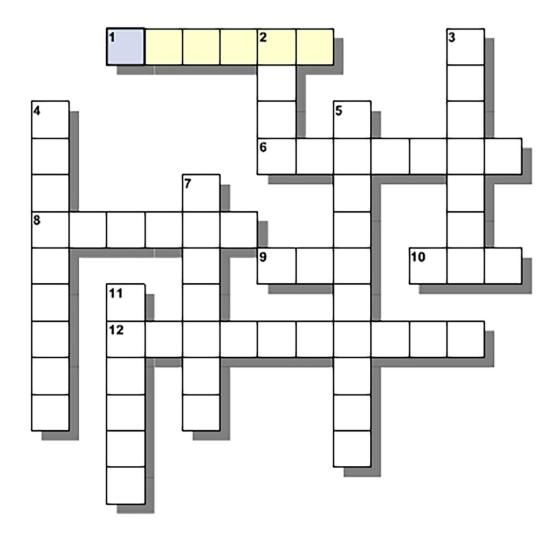
"Ok. You're up," the genie says to the manager. The manager says, "I want those two back in the office after lunch."

Moral of the story: Always let your boss have the first say!



"I think you misunderstood. The million dollar umbrella policy only covers you for claims involving an umbrella."

Games & Entertainment



Across

- The written contract of insurance.
- The amount of money an insurance company charges for insurance converage.
- A licensed person or organization paid by you to look for insurance on your behalf.
- Covers you and your passengers if you are involved in an accident with a person that does not have insurance.
- 10. This coverage waives your collision deductible if you are hit by a negligent, uninsured motorist.
- 12. Certain causes and conditions, listed in the policy, which are not covered.

Down

- 2. Covers your vehicle from fire, theft, vandalism, sand, and hail damage..
- The policy holder(s) entitled to covered benefits in case 3. of an accident or a loss.
- 4. Is required by law.
- The amount of the loss which the insured is responsible to pay for before benefits from the insurance company are payable.
- 7. Covers medical expenses for you and your passengers in case of an accident, regardless of who is at fault.
- 11. Covers \$30 for 30 days.





3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 AWENERUVDSIFVCHREJ NJRTABSOLUTEHNDI ORSEMENTSNDFS YCNAPUCCONUUEUHWET AYTMAQISILRCSR QCBDIWSONLUAWT OAEXVERNIVSCSASRA UCBRLOUDNTP NRONB YLLIRI IWERADEME IOUEDRTCETRVEABQE RZSNCNRSENUAI L ZRRUOG EZKEPDMDILIOGSLTCDRCL DVFDVMNEAONDNOHISCGCA IPUOTDSNEEQRANAL SHYCLEIRTNHSURQBDGARI RCAVRCAEIADNUX OFEAENAIRLKCBGRSBSYEY CTBXZXCPLEEOPIFNNRENH LEBILFMYSTRUCTURE SJOXGOWHARVESUSSOLNED ZHRBCHLIABILITYMIGUUX

Solution on Page 16

Reflections from Robin Waring

- Robin Waring

Being at Sterling for over 30 years, there have been many milestones and memories. The first one was the retirement of David's dad, Joel Sterling.

I have many memoires from the Great Neck office, way too many to list but here are just a few examples:

Every time it rained we would lose our lights. Employees would keep a flashlight in their desks. Once a squirrel shorted the outside wires and we lost our lights. The squirrel died and we drew a crime scene with chalk.

When we moved to the Woodbury office, we were at 45 Crossways Park Drive and the geese would go for a swim every afternoon in the pond. Once a group of geese came walking in into the office and were heading toward Howard Meyer's office. All Howard did was call his assistant and ask her to close his office door. We all laughed.

I have seen the company grow and grow under David's leadership. I'm very proud to have been a part of this company for so long and will miss everyone.

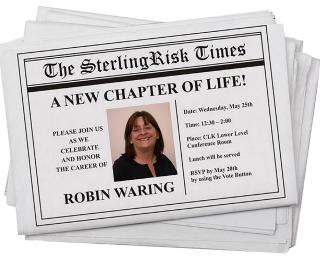
As far as retirement, I will enjoy spending time watching my 3 year old Grandson. I will be relaxing and catching up on books I want to read.

It will be very strange not listening to the alarm go off but to be totally honest I won't miss the commute on the LIE.

Weird Insurance Claims

Remember the Three Stooges? Younger folks may not! The characters Larry, Moe and Curly were a trio of none-too-bright gentleman who were always getting themselves into improbable scrapes. Known for their gut-busting slapstick, the Three Stooges perfected the art of chain-reaction physical comedy: Moe would slap Larry, who would fall backward into Curly, who would stumble into the stove, causing his pants to catch on fire, causing Moe to slap down the flames, causing Curly to slap Moe and so on.

Here is a weird auto claim that reads like it was hand-crafted to be performed by the Stooges; unfortunately for the shamefaced driver, it was not. As the driver reported on his insurance claim, he was involved in a minor rear-end collision in which he smashed the taillight of a car ahead. He then reversed slightly so that he could survey the damage, but in a stroke of ill luck, he hit the front bumper of the driver behind him. Then, when he opened his door to exit his vehicle, he knocked down a passing cyclist! While those who witnessed the accident were probably in stitches by the time it was over, we imagine the unfortunate driver was less than amused.





#SterlingRiskGivesBack

We are thrilled to announce the various community service projects across the country that our employees took part in during our Values Anniversary Week and as part of our #sterlingriskgivesback initiative!

As many already know, here in the Woodbury office, we planned on spending the afternoon of May 4th preparing the beach for summertime fun at Robert Moses Park.

We'd like to shine the spotlight on our fantastic remote offices and their service projects:

- Our NJ office volunteered their time at St. Peter's Children's Hospital on May 4th.
- Our LA office volunteered at St. Francis Center food pantry, helping sort and distribute donated items to families in need on May 3rd.
- Our CT office prepared a healthy lunch and then serving it at their local shelter, Operation Hope, on May 6th.
- Our Destin, FL office volunteered to help with the O.Y.S.T.E.R. Shell Recycling Program for the Choctawhatchee Basin Alliance (a nonprofit organization responsible for sustaining healthy local waterways) on May 6th.

And as for our amazing remote employees:

- Lana Gorman helped out at a local animal shelter with her daughter's girl scout troop on April 28th .
- Ralph Cohen and his family volunteered their time over Passover weekend to deliver food to those less fortunate through their local Synagogue in the Chicago area.
- Rebecca Ragsdale, Tera Stanley, and Catherine Shirhall volunteered at a soup kitchen in their Charlotte, NC area on May 4th.
- Pam Baione in Florida spent the afternoon of May 7th at the Annual Florida State Youth Rally as part of her active involvement in the Big Brothers Big Sisters program.
- Alexsis Gonzalez in Florida assisted at the St. Vincent de Paul food pantry on May 4th.
- Heather Nance volunteered at a blood drive at a school in her community on May 5th.

We are so excited by the generosity of time and energy that our employees are demonstrating by giving back to their communities. Thank you to all who are participating for making **#sterlingriskgivesback** such a success!

32nd Bi-Monthly S.H.I.E.L.D VALUES Winner

Congratulations to the winner of the 32nd bi-monthly drawing of our S.H.I.E.L.D VALUES Program: Stephen Rosenberg!!

Stephen, you have shown that you are a true A-Player by living and mirroring the Values and Behaviors of the organization.

We would also like to take the time to acknowledge all the recipients of the Values Care Cards that were given out these past few weeks:



Alicia Prestia, Nick Toscano, Sara Wattuhewa, Efram Mitrani, Will Kremmelbein, Jeremy Sterling, Yvette Jones, Kristina Kaplan, Alda Brasil, Denise Ricardo, Cesar Chica, Scott Chirls, Christian Gresalfi, Sebally Queylin, Genie Klimkowski, Pam Baione, Ruth Azzato, Kelly Zuratis, Susan Warhurst, Susan Corva, Jen Alimonda, Matt Auer





SterlingRisk Programs Updates

- Ian Sterling

A lot is happening over at the Programs Department!

We had a great first quarter! The CREPE team of Carole Gravenese, Danielle Dalaoia, Denise Ricardo, Lana Gorman, Monica Bustamante, Pam, and Stephanie Ishida helping to write \$1,000,000 of new business premium as well as renew \$5,000,000!

Our FEC program may have found a new GL carrier...more on that soon. Tara Castora has been working hard to maintain the existing property book as well as lend support to our SMART-U program.

On the High Value Homeowners program, Luan Burkholder and Jessica Carucci have been getting our new rate, quote, and bind system off the ground. We have over 15 brokers signed up and have been helping push this system out.

IncomeAssure was featured in a column in the Chicago Tribune on March 3rd which brought a large number of new clients our way! Katie Lahren was able to step up with the help of Robert Grassi to not miss a call.

MusicPro, which is handled by Laura Donelan has been growing showing that a great online system can go a very long way!

NRSA — The original Retail Umbrella program continues to maintain the book at a steady pace. Wendy Newman has been working with Doreen Mathis to place retail stores coming from our consultant partner.

SMART-U — Our own retail umbrella program is growing steadily thanks to the efforts of Howard Meyers and Doreen Mathis targeting large supermarkets, restaurants, and clothing stores. Thanks also to the support of Jeffrey Seisser. We are also launching a quote, rate, and request to bind system for this umbrella.

SterlingRent — We have partnered with Travelers to offer renters insurance to one of our larger real estate broker. Ronny Sulimani is spearheading that initiative by positioning himself as the insurance representative at a large real estate broker's busiest office.

Van Wagner — Addiction Counselors Program — Our Van Wagner team has been hard at work trying to maintain our clients in the wake of losing an endorsement from our association partner. Patricia Kenny and Shana D'Angelo along with some help from Stephanie Ishida have reached out to each of our clients and helped secure our renewals as well as binding some new business!

All our program teams are supported by the sales efforts of Robert Sperber and lan Sterling who hope to keep programs on track through the second quarter and for the rest of the year! We all couldn't hit our goals without Ann Stabile's leadership for all our programs! Here's to a great year!

Weird Insurance Claims

A lawyer from North Carolina purchased a box of expensive cigars and insured them against flooding, storm damage and – of all things – fire.

Needless to say, his investment went up in smoke within a month – after which the lawyer filed a claim with his homeowners insurance company, stating that he was owed compensation because "the cigars were lost in a series of small fires."

The insurer refused to pay, assuming (correctly) that the man had smoked the pack himself. A judge ruled, however, that since the insurer had never stated what was considered to be "unacceptable" fire, the company did, in fact, owe him \$15,000 to replace his property.

Result: The insurance company paid the claim, but then had the lawyer arrested. He was sentenced to 24 months in jail and a \$24,000 fine for 24 counts of arson and insurance fraud.



"Rock, you I can cover. Scissors, you're too big a risk."



Values Sub Committees and Their Goals for 2016

Performance Management

Goals for 2016 will be to focus on setting metrics for each position within the organization, and set individual goals, as well as department goals. This may evolve into a separate module within the Performance Management program. In addition, we will create and implement a 30 and 90 day review for new hires.

Rewards & Recognition

Goals for 2016 will be focusing on moving the Values Care Card program online, and adding other layers to the program as well. The online integration is a fun way to get everyone more involved, and a chance to let all employees recognize their peers for living the values. We also have the difficult task of raising the bar set by our 2015 Living the Values Award presentation!

Communications

Goals for 2016 will be to keep SterlingRisk informed, entertained and involved. We intend to make STRIVE a prominent base for our communications and hardcopy newsletters will resume quarterly. We want to facilitate sharing departmental information going forward as well. We look forward to a wonderful Value-enhanced 2016.

Hiring

Goals for 2016 are to build off of what the committee has already begun, continuing to make our onboarding experience one that embodies all our Values. We have so many great ideas to incorporate and implement.

New Sub Committees and Their Goals for 2016

Wellness

Goals for 2016 will focus on ways to introduce continued health and wellness to our valued employees. From uncovering information embedded in our own health insurance program to prolonged weight loss and beneficial nutrition strategies to innovative ways to bring exercise into the work place, we are enthusiastic to get up and get moving!

Community Service

Goals for 2016 will be to organize, promote, and encourage volunteering and charitable giving among our co-workers. We would like to organize at least one volunteering event per quarter. In addition to these events, we will also plan other smaller events throughout the year – a food drive, a blood drive, etc., all staggered throughout the year. We would also like to look into teaming up with the Wellness Subcommittee on getting a "running team" together to participate in a 5k race for charity, and if it is a success, other races.

Values Sub Committee Team Members

Performance Management

- Jillian Menna (Lead)
- Maegan Carley
- Craig Herbst
- Genie Klimkowski
- Robert Grassi
- · Carlo Caringal

Rewards & Recognition

- Jeff Marino (Lead)
- Olivia Rodriguez
- Matt Stein
- Jami Todisco
- Lia Krautmanis

Communications

- Tammy Kuhl (Co-Lead)
- Marguerite Wolfe (Co-Lead)
- Nicholas Toscano
- Larry Rowe
- · Steve Schiffer
- Matt Auer

<u>Hiring</u>

- Michelle Soto (Lead)
- Jeremy Sterling
- Mike Tampone
- Helen Behek
- Brad Dubler
- Mary Beth Coursen

<u>Wellness</u>

- Marci Waterman (Lead)
- Sonia Cristales
- Hal Cabasso
- Karin Governale
- Denise Ricardo
- · Alicia Prestia
- Matt Auer

Community Service

- Tom Murray (Co-Lead)
- Erin Sussman (Co-Lead)
- Danielle Croce
- Howard Tollin
- Jennie Racanelli
- Melissa Gross
- Monica Bustamante
- Stephen Rosenberg
- Rory Natter





Departmental Updates

Risk Management Services

It has certainly been a time of change and growth for the RMS Department. With our veteran and new members, we have come together as a united team focused on living the values and professionally developing every day. We are proud to share with our Sterling Family that a few of those on our team, Rory Natter, Tracey Nixon and Helen Behek have recently acquired their P&C License. CONGRATULATIONS!

Environmental

Our GREEN program has doubled its starting premium in only its second year since its launch. They had a very big win taking over as broker of record for all lines for Bolla Group. They own and operate 70 gas stations in New York and New Jersey.

Construction

They had a very big win taking over as broker of record for L&M Group.

Sterling Analytics

Sterling Analytics has recently been approved by the New York State Continuing Legal Education Board to offer a CLE program for teaching lawyers to become better billers. Sterling Analytics is the only legal fee consulting firm of its kind to have an approved NYSCLE program. We have also recently revamped and updated its branding and website (www.sterlinganalytics.com). This is in an effort to have a fresh, and professional new look for attracting new clients and partners. In addition to the website rebranding, we have revamped our Blog on www.controllinglegalcosts.com, where we continually track updates in the legal profession about what attorneys can ethically bill for.

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 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.



Sterling Patriots

Scott Sharfman

After a prolonged absence, the Sterling Risk Softball team; The Sterling Patriots, has been resurrected in an attempt to teach all other insurance brokers who is the greatest at insurance and softball. We have the insurance part won, hands down. Please feel free to come out and play or root for the home team any chance you have, it's a great chance to show your purple.

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Community Service

The Community Service Committee is excited about the following projects:

- May 4th: New Jersey office volunteered their time at St. Peter's Children's Hospital.
- May 6th: Our Connecticut office prepared a healthy lunch and then serving it at their local shelter, Operation Hope.
- May 3rd: LA office volunteered at St. Francis Center food pantry, helping sort and distribute donated items to families in need.

During Values Week, we conducted a shoe drive to collect gently-worn shoes in conjunction with Soles4Souls, a charity that helps provide shoes to the less fortunate. Since 2006, Soles4Souls has distributed over 26 million pairs of shoes in 127 countries. More information can be found here: Soles4Souls. We also conducted a cellphone drive for The Safe Center LI and victims of domestic violence on Monday, April 11th through Friday, April 22nd. Additionally, our March Madness Pool, raised \$875 for the Fisher House Foundation, in support of our wounded US Veterans and their families. David Sterling has very generously offered to match the total amount raised!

Rewards and Recognition Committee

Expect lots of exciting changes! Stay tuned, the roll-out is expected in Late May.

Wellness Committee

The Wellness Committee has started the Tueday morning healthy "Breakfast on Us" program. This is in the hope that Sterling can give its employees a healthier option of fruit, oatmeal, and yogurt to start their day. The healthy breakfast provides a convenient alternative to an unhealthy breakfast, and is intended to stimulate employees. Breakfast provides energy for the activities during the morning and helps to prevent mid-morning slumps and increases concentration in the morning. There are also a few more projects in the works, aimed at improving the health of everyone at Sterling, so there is more to come.

Healthfood Potluck Lunch

Sponsored by the Wellness Committee, there will be a Health Food Potluck on June 30th. At the event will be fun games a free food. **Attractions will include a dish tasting contest, guess that ingredient, a main tasting and smoothie station.**

Visitors will have the opportunity to donate to <u>Action for Healthy Kids</u>, which is a non-for-profit whose mission statement is to mobilize school professionals, families and communities to take actions that lead to healthy eating, physical activity and healthier schools where kids thrive. Keep an eye out for future news regarding further details.

Sterling Patriots 2016 Softball Schedule

| <u>Date</u> | <u>Time</u> | <u>Location</u> | <u>Team</u> |
|-------------|-------------|------------------------------------|---------------------------------------|
| Thu - 4/28 | 6:45 PM | Mitchel Athletic Complex - Field 4 | LEVITTRASH vs Sterling Patriots |
| Thu - 5/5 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Christie Simmons vs Sterling Patriots |
| Thu - 5/12 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Astoria Bank vs Sterling Patriots |
| Thu - 5/19 | 6:45 PM | Mitchel Athletic Complex - Field 4 | LEVITTRASH vs Sterling Patriots |
| Thu - 5/24 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Christie Simmons vs Sterling Patriots |
| Thu - 6/2 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Astoria Bank vs Sterling Patriots |
| Tue - 6/7 | 6:45 PM | Mitchel Athletic Complex - Field 4 | LEVITTRASH vs Sterling Patriots |
| Thu - 6/16 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Christie Simmons vs Sterling Patriots |
| Thu - 6/23 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Astoria Bank vs Sterling Patriots |
| Thu - 6/30 | 6:45 PM | Mitchel Athletic Complex - Field 4 | LEVITTRASH vs Sterling Patriots |
| Thu - 7/14 | 6:30 PM | Mitchel Athletic Complex - Field 4 | Astoria Bank vs Sterling Patriots |
| Tue - 7/19 | 6:45 PM | Wantagh Park - Field 2 | Christie Simmons vs Sterling Patriots |

Field Information / Directions:

Mitchel Athletic Complex: http://www.newyorksportsassociation.com/location/19025 http://www.newyorksportsassociation.com/location/19025 http://www.newyorksportsassociation.com/location/19025





33rd Bi-Monthly S.H.I.E.L.D VALUES Winner

Congratulations to the winner of the 32nd bi-monthly drawing of our S.H.I.E.L.D VALUES Program: Hal Cabasso!!

Hal, you have shown that you are a true A-Player by living and mirroring the Values and Behaviors of the organization.



We would also like to take the time to acknowledge all the recipients of the Values Care Cards that were given out these past few weeks:

Christian Gresalfi, Kathleen Cheuk, Mike Tampone, Stephen Rosenberg, Kelly Zuratis, Nick Toscano, Kristina Kaplan, Doreen Dicicco, Jacqueline Mora, Jeff Marino, Marc VanDusen, Gina Murphy, Maeghan Carley, Sebally Queylin, Sara Lucas



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

Word Search Solution

ABSOLUTE (2:6) ACCIDENT (17:4) ACV (5:5) BURGLARY (10:19) COLLISION (11:5) COMPREHENSIVE (21:5) DECLARATIONS (3:21) DEDUCTIBLE (1:12) **DIRECT (2:16)** DWELLING (8:11) EARTHQUAKE (9:19) ENDORSEMENTS (3:1) EXCLUSIONS (6:3) HAZARD (10:2) INDEMNITY (16:11) INDIRECT (12:11) INSURED (1:14) **INSURER (5:13)** LIABILITY (21:7) LIBEL (19:5)

LOSS (20:18) MORAL (9:18) MORALE (13:6) NFIP (18:16) OCCURRENCE (11:20) PERIL (14:5) PHYSICAL (19:21) RENEWAL (1:9) RISK (9:3) ROBBERY (21:3) SLANDER (5:12) SPECULATIVE (7:15) STRICT (9:21) STRUCTURE (19:9) SUBROGATION (17:18) THEFT (14:2) **UNDERINSURED (14:6)** UNINSURED (21:20) UNOCCUPANCY (4:14) WHARVES (20:7)

Crossword Puzzle Solution:

