



The Alper Advisor

A Quarterly Publication

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AROUND ALPER

Looking Back At Moving Forward

David Macknin, CEO & President

Regardless of the industry, the past year was marked with “we never thought we’d see that happen” moments. This held true in our own business, as well. Yet in the midst of this constant swirl of change, one thing remained consistent — Alper Services’ commitment to putting your business at the center of ours.

Here are few snapshots of how we improved and evolved last year:

Team Growth—Offering More For Those We Serve

Staying true to our mantra that “People make the difference,” we expanded our Management Team and widened our professional services offerings in 2017. Dorothy Coletta was hired as our new Director of Employee Benefits to oversee the Health and Benefits practice. Carol Vervoort came on board as Director of the Commercial Lines division taking over for Mary Arola upon her retirement. Mark Jacobson joined us as Senior Vice President to lead our broadened Financial Services practice. Ken Cuvala joined us as Vice President and Director of our newly created Property & Casualty Select Division.

Retirements Of Some Who Built Our Core

After 60+ years of cumulative contributions to our Clients, colleagues and company, we celebrated the accomplishments of retirees Mary Arola and Cindy Harris (Property & Casualty Division), as well as Tina Xanos (Financial Services Division), as we bid them farewell.

Awards—A Few Proud Moments

For the second consecutive year, we were recognized as a “Best Practices” firm by the Independent Insurance Agents of America. This back-to-back honor is even more profound when one considers that only 250 agencies received the recognition out of over 30,000 total U.S. agencies. We are grateful to have earned this top one-half-of-one-percent quality ranking!

And also for a second consecutive year, we were named a “Hot 100” firm by Insurance Business America.

Technology Advancements To Serve You Even Better

We launched our Client Portal which gives our Property & Casualty Clients access to an array of powerful and useful information through a highly secure connection. Stay tuned for a

webinar to teach you the capabilities of the Portal.

Office Space—Best Environment For Our People

In November, we bid farewell to our long-time home (and private parking lot) on Superior Street, and moved our entire operation to new state-of-the-art offices on the 12th floor of the historic Wrigley Building on Michigan Avenue. We expanded our space just as we have expanded our expertise...and we have room to continue to grow. Our new home increases collaboration and communication among your support Teams, affords new ways for you to interact with your Team (both in person and via the latest tech connections), and provides an environment for those who make the difference, our People!

Brand Clarity & Consistency

We fiercely believe the only way we can continue to deliver the unrivaled levels of service to which you’re accustomed is for us to remain independently owned. A key piece to executing that strategy is to solidify our market position and refine our brand message. Through a months-long exercise that involved input from several of you, we launched a refreshed brand in late 2017: **Insurance Architects — Planning for now through when**, along with a modern logo.

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After working intimately with architects on our space design and build out, the parallels with how we help each of you shape and protect your businesses is even clearer to me. Like architects, we take you on a path of discovery to identify and understand exposures you face and protection you need...but may never have realized on your own. In our environment, the democratization of light and the connections to skyline views from every space in the office is something that we would never have imagined—nor achieved—without the expert professionals guiding us. We see our role in your life very similarly—to leverage our knowledge and experiences to illuminate your visibility to the risks of a dangerous, changing world, and to create precision-built programs that enable you to plan for your inevitable “Whens”...allowing you, your firm and your family to endure the test of time.

We look forward to the next chapters along our shared journey and to supporting your continued success in 2018 and beyond. Please contact me any time with your thoughts and/or questions.

CLAIMS MANAGEMENT

Avoid #MeToo: A Checklist To Prevent & Respond to Harassment

Leslie Morse, Esq., COO

“Workplace culture has the greatest impact on allowing harassment to flourish, or conversely, in preventing harassment.”¹ Regardless of the industry, company leaders more than ever, must be

prepared to handle harassment claims. Preventative measures, prompt responses to complaints and decisive remedial action will help send a message that your company will not tolerate abusive conduct.

Understand the Legal Basics

- Every manager or supervisor should know the basics of what behavior constitutes harassment and a hostile work environment.
- Managers should also be taught the importance of taking reasonable steps to stop the unwelcome behavior and efficiently remedy the problem.
- Reduce the risk of litigation by documenting all legitimate business reasons for terminations, discipline, and even decisions about compensation, employee advancement or demotion.

Get the Word Out About Preventing Harassment

- Fully comply with the notice posting requirements (federal, state and local) to inform employees about their rights.
- Avoid the appearance of harassment by implementing a zero tolerance policy for inappropriate jokes or comments.
- Encourage employees to speak up. Resolving complaints internally allows employees to feel their concerns are taken seriously, and reduces the risk that complaints will escalate to an EEOC charge.

Employees who feel treated with respect are less likely to file claims against their employers.

Implement and Enforce Policies and Procedures Prohibiting Harassment

- If you have a policy prohibiting harassment and retaliation that was

drafted years ago, now is the time to have it reviewed, updated, and most importantly, disseminated to your entire employee population. It should be:

- Easy to read and understand;
- Provide employees with a convenient, reliable and confidential way to report claims and concerns;
- Include the names and contact numbers of the employer’s representatives to whom a complaint can be made.
- Enforce the policy consistently for all employees, regardless of status, title or tenure.
- Make the policies easily accessible through handbooks and/or intranet sites.

Investigate All Complaints Promptly

- A prompt response to a harassment complaint is a key to a successful legal defense.
- Interview the complaining employee and witnesses, and document every element in writing.

Take Appropriate Action After the Investigation

- If the harassment is not confirmed, consider if other steps need to be taken to reduce the risk of future incidents. However, any proactive measures should be voluntary so they are not viewed as retaliation against either party.
- If the harassment is confirmed, swiftly implement the proper disciplinary measure as provided by your company policy.
- **In either case, if you have Employment Practice Liability Insurance, this is the time to report the claim to your insurance carrier. Even if the harassment is not confirmed, a record-only report to the insurance carrier will satisfy your obligation to put insurance on notice in the event the matter becomes a**

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formal complaint in the future.

With the prevalence of harassment claims in the news, employers should seize this opportunity to raise the level of knowledge, training and dialog among its management and employees

to significantly reduce or eliminate the risk of future harassment claims. Alper Services and many of your insurance carriers have training resources readily available to you.

¹ Select Task Force on the Study of Harassment in the Workplace, Report of Co-Chairs Chai R. Feldblum & Victoria A. Lipnic (June 2016); https://www.eeoc.gov/eeoc/task_force/harassment/

CLIENT SPOTLIGHT

33 REALTY Insurance providers do a lot of things for their clients. Risk management. Employee benefits. Liability coverage. If you're in the real estate, property management and construction business such as the team at 33 Realty, you have a host of other needs. For example, each property needs its own protection, and within its general contractor division, it has a host of other protection and liability needs to address.

But how many times has an insurance broker brought a trend to a Client to think about—even if it had nothing to do with its policies?

Stacy Karamanos, CFO of 33 Realty, qualifies Alper Services' Micah Kafitz as a trend watcher as much as an Insurance Architect, and his knowledge and insight has made him a part of the 33 Realty team.

"Alper Services is always on top of its game, both for insurance issues and other related activities that affect our business," Karamanos said. "In the past couple of years our industry has seen an increase in electronic bank fraud attempts, and Micah was one of the first people to discuss the best ways to protect our Company in light of the alarming trend. In fact, Alper was so early in identifying the trend that Micah's team equipped us with a thoughtful e-commerce fraud mitigation strategy—even before some of our banks presented their fraud prevention product offerings to us, which is truly impressive."

33 Realty was recently named one of the 500 fastest growing companies in the country and as 33 continues to expand its business offerings, the insurance portfolio has kept up with that growth. Karamanos was quick to point out what makes Alper Services such an invaluable part of the organization.

"We have been working with Alper Services since 2013, when we only had a few employees and a mess of an insurance package," Karamanos explained. "We were unsure of the adequacy of our coverage levels, as we were not relying on any one agent as our 'go to' resource. As a result, there was no cohesive strategy for insurance across the various business lines. Once we met Micah, he showed us how insurance could be a cohesive resource to help us mitigate risk as we grow our business, and Alper was well poised to grow with us." She noted that with Micah and Alper Services being on top of the trends and issues that face 33 Realty's business, it adds a layer of knowledge that other insurance organizations don't bring to the table.

"Micah and the Alper team spent the time to review insurance coverage downstream—ensuring we were requiring the right amount of coverage from our vendors. They regularly review all policies and vendor contracts to ensure they have the right protection which ultimately mitigates our risk and eliminates any audit penalties to which we would otherwise be subjected. It's an above-and-beyond service that we don't ask for but know that Micah and Alper will bring to us."



Inside Alper

We've moved! On November 15, 2017 we rolled out the welcome mat at our new office located in The Wrigley Building:

**410 N. Michigan Avenue, 12th floor,
Chicago, Illinois 60611**



We're excited to introduce the latest additions to our growing Alper Team. (Pictured left to right)

- **Natasha Rodriguez** - Account Manager, Property & Casualty Select
- **Ken Cuvala** - VP, Dir. of P&C Select Division
- **Sylvia Mata** - Sr. Account Manager, Property & Casualty
- **Kate Monaghan** - Executive Assistant
- **Mary Jakocko** - VP (Not Pictured)
- **Bill Lunzer** - Account Assistant, P&C (Not Pictured)

Congratulations to **Beth Rooke**, Communications & Graphics Coordinator, for being named Alper's Employee of the Year in 2017 and to **Chris Breck**, SVP, for being named Alper's 2017 Producer of the Year!

Alper said a fond farewell to **Cindy Harris**, Client Services Representative in our Central Processing Unit. Cindy had been an asset to the Team for 27 years.

We also said goodbye to **Mary Arola**, Dir. of the Commercial Lines Division, after 14 years of dedicated service in the Property and Casualty division. We thank Cindy and Mary for many years of exemplary service to Alper and wish them luck in their retirement.

We did it again! Insurance Business America (IBA) released their Hot 100 list for 2018 which highlights the leading professionals in the US insurance industry. We're excited to report that our President and CEO, **David Macknin**, was named to the list for the second year in a row.



Founder and Chairman **Howard Alper** and his wife **Frankie Alper** were recently interviewed by *Western Art & Architecture* magazine. The article delves into the Alpers' journey as art collectors and examines their unique relationship with sculptor John Coleman and Scottsdale's Museum of the West.



We're proud to announce that **Michael Jones**, Director of Alper's Personal Lines Division, has been awarded a Certified Advisor of Personal Insurance (CAPI) designation from the Aresty Institute of Executive Education at the Wharton School of the University of Pennsylvania and Chubb.

Additionally, our congratulations to **Tim Schwartz**, Commercial Lines Account Manager, for successfully passing his Certified Insurance Counselor (CIC) exams and becoming the recipient of the CIC designation.

Insurance Business America spotlighted Alper's new Property & Casualty Select Division and our mission to provide better service to small business. Read it [here](#).

On March 22nd, Alper will host a seminar titled, *Workers' Compensation Legal Update: What lies ahead for Illinois employers*. It will provide updates to new Workers' Compensation case laws in Illinois as well as employers' rights as they related to medical marijuana, drug testing and OSHA.

To RSVP contact Brenda Cook at BCook@AlperServices.com or 312-867-7312.

ALPER
SERVICES



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