

CELEBRATING

75

YEARS

1946-2021

KAPNICK INSURANCE GROUP

2020 YEAR IN REVIEW

DRIVE TO 75



Kapnick

➔ Strength. Knowledge. Direction.®



KAPNICK'S VISION FOR OUR 75TH ANNIVERSARY

by Jim & Mike

Back in 2018, we created an internal roadmap for Kapnick Insurance Group: **THE DRIVE TO 75**. It is a document that outlines our goals, methods, and vision for our 75th year in business in 2021. In the 2020 Year In Review, we would like to share that manifesto with you.

Throughout the next pages, we will outline how we embody key components of the Drive to 75, starting with our overall vision:



Together we have created a culture where we enthusiastically engage in our work, tap into our greatest creative potential, and feel free to express ourselves. We believe in what we are doing and are passionately motivated to help others in our communities and beyond. We are guided by our vision, mission, beliefs, and core values. These principles, our Kapnick Compass, provide direction and inspiration as we work collaboratively to drive our organization forward.



It comes as no surprise that 2020 was a difficult year here at Kapnick, just as it was throughout the world. Yet from disruption comes innovation, and we're proud of the way the Kapnick team banded together to serve our clients through uncertainty, regulation fluidity, and stress. Our principles and family-based corporate culture provided the roadmap for our responses. Now, more than ever, we know what we're capable of, and that's excellence, despite our physical location or circumstances.



Andy Shaw



Baxter E. Hall



Choppy Cepida



Cindy Prusinowski



Dyana Garza



Holly Newcomer



Jenna Davis



Karen Wegryn



Kelly Newsome



Kristin Vallade



Michael Spath



Michelle Kabeity



Sakura Bals



Savannah Gibson



Seth Kasten



Stephanie McAllister



Summer Chellman

NEW HIRES



NEW SENIOR VP

Doug Bryant
SR. VP, Client Executive



NEW PARTNER

David Huntzicker

NEW VICE PRESIDENTS



Mike Fenstermacher
VP, Client Executive



Rubin Torrez
VP, Strategic Development



Russ Richards, Jr.
VP, Real Estate Practice



Sara Armstrong
VP, Wellness



**Better Tomorrow
Than Today**

ASSURING A LASTING COMPANY

3 MILES

In the **Better Tomorrow Than Today** section of The Drive to 75, we state:

“We have evolved from a company where decisions were made by a select few, to a dynamic and nimble firm where decision-making and innovation are driven by many. Kapnick employees at all levels of the organization are empowered with responsibility and given quick access to decision-making tools.”

As a family-owned agency, we believe our independence is crucial to our success. We're thrilled that despite a difficult year, our organization continues to grow and our employees continue to reach new milestones.

A Cool Place to Work WORTH THE DRIVE

"We are consistently recruiting great talent, attracting them with our unique market position, inclusive family-like culture, and opportunities for future ownership. We are known in the industry, and marketplace, for our ability to attract and retain both exceptional young talent and established insurance professionals."

FUN COMMITTEE EVENTS



St. Patrick's Day



U of M vs MSU Tailgate

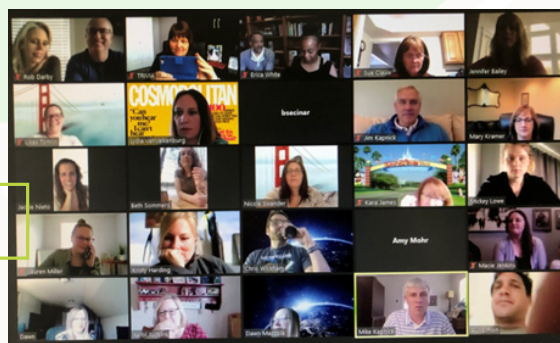
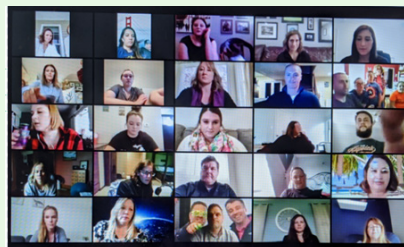


Derby Day

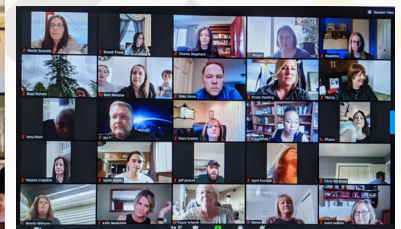


Red, White & Blue Dress Up Day

SPRING IT ON - VIRTUAL EVENT



Pre-Covid Conference





Staying Safe at Work



Hope Center Basketball



Strive Team Blood Draw Challenge



Comstock Park Christmas Tree Decorating

HALLOWEEN

Trunk or Treat



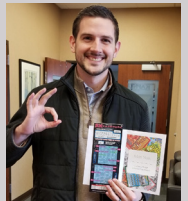
INTERNAL REWARDS



Cappuccino Man



Lottery Tickets



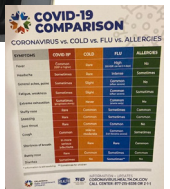
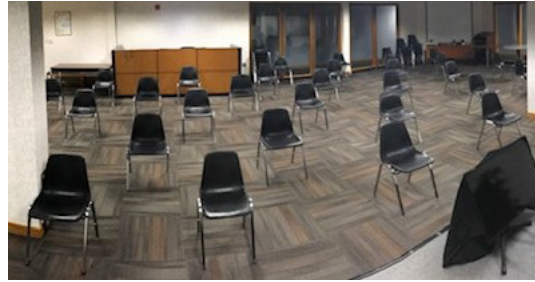
Food Trucks



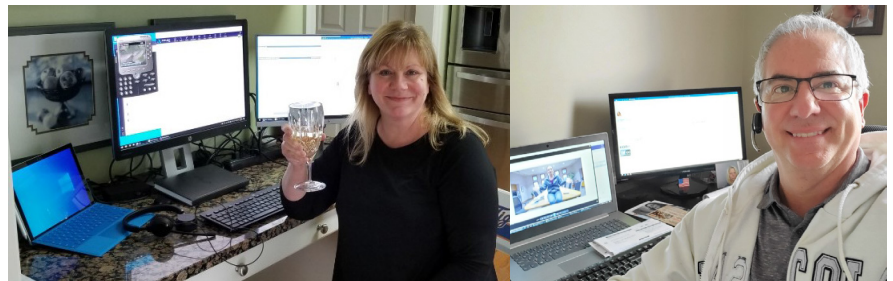


2020 was all about embracing technology in order to stay engaged and connected. From moving our three offices totally virtual at the beginning of the pandemic, to rolling out videos for Open Enrollment, conferences, and platform demonstrations–Kapnick's use of technology allowed us to stay engaged, connected, and serving our clients at the same high standard they've come to expect from us.

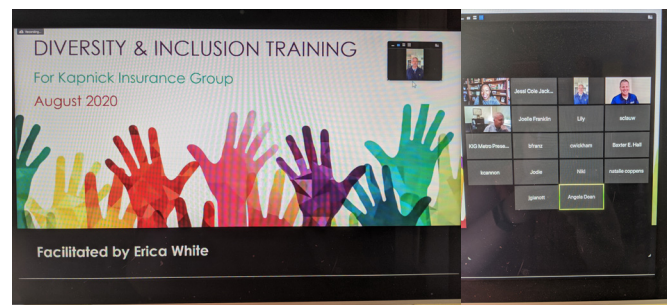
"We intentionally, actively, and successfully use technology whenever we can to enhance the Kapnick experience, but never for technology's own sake or to have the shiniest new gadgets or systems. We embrace innovative technology to improve our communication and streamline our processes."



Kapnick continuously monitored the latest health guidelines and made changes to ensure the office remained a safe environment.



Employees set up to Stay Home and Stay Safe.



In-person trainings turned into virtual trainings.

GOING VIRTUAL FOR COVID

TECHNOLOGY BY THE NUMBERS

285 individual prospecting video emails

79 open enrollment video presentations

21 Strive client videos

5 sales pitch videos

4 technology user experience videos



BENEFITS CALL CENTER

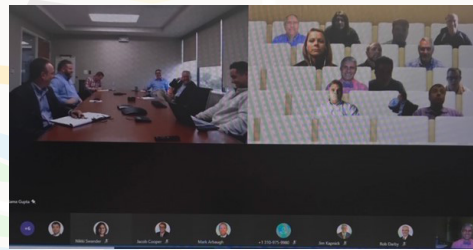
TRANSLATION SERVICES

Kapnick offers a valuable, inclusive translation service for our clients. We can now translate over the phone with clients and employees in over 150 languages! Through a three-way call with an interpreter, we can assist non-English speaking clients and employees with all their insurance questions.

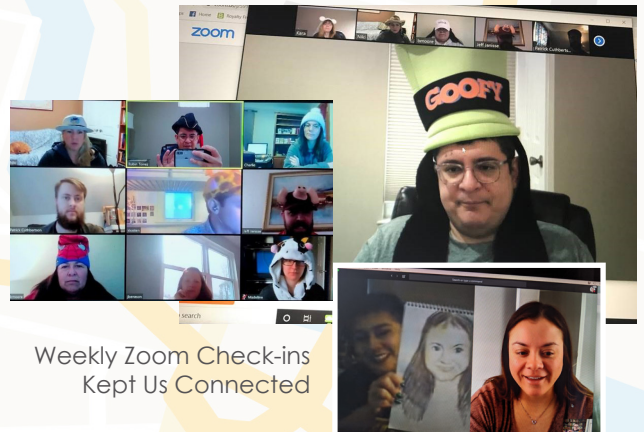


NEW ROLL OUTS IN 2020

VIDEOS



Company-wide Teams Meetings



Weekly Zoom Check-ins Kept Us Connected



CHAT & TEXTING FEATURE

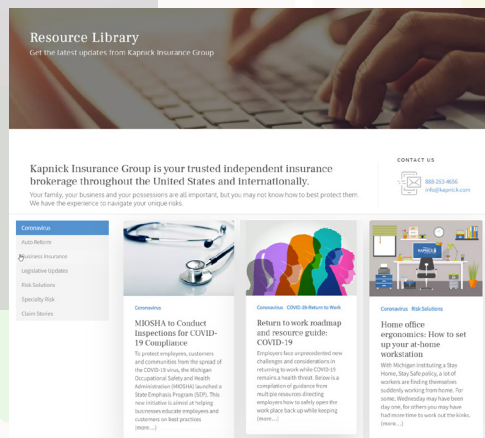
Kapnick constantly strives to provide easy and convenient solutions for our clients to contact us. In

2020 Kapnick added chat and texting communication options to do just that! With these new features, our clients and employees will be:

- ☒ Better connected
- ☒ Easier to reach for prospective clients
- ☒ More productive



RESOURCE LIBRARY BLOG



Virtual Open Enrollment Presentations

ALWAYS LEARNING



"At Kapnick we are intellectually curious and unafraid to dig deep for the correct answers to complicated questions. We are knowledge leaders, which is a key competitive advantage."

New Certifications & Degrees

Congratulations to the following who earned their licenses in 2020:

Baxter E. Hall

Life & Health Producer License

Michael Spath

Property & Casualty
Producer License

Andy Shaw

Life & Health Producer License



Alexis
Booms



Anca
Craciun



Anna
Vander Hoff



Emma
Volkert

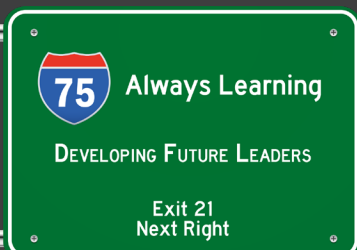


Jack
Leavy



Jaclynn
Tofilski

2020 SUMMER INTERNS



Molly
Chinavare



Nick
Cross



Rebekah
Engle



Sakura
Bals



Savannah
Gibson



Stephanie
Li

VIBRANT BUSINESS *and* BETTER FINANCE BY THE NUMBERS

Overview



3 locations

74 years in business

1 largest independent insurance broker in southeast michigan

100% privately-owned by employee partners

13 partners

#88 of top 100 insurance brokers in U.S.

3rd generation family business

3% annual growth



Demographics

172 insurance professionals

17 new hires

10.6 years of service on average

12 interns

3 retirees

33% of employees are millennials and gen z



In The Community

190 lunches delivered to essential workers

45 employee thank you messages sent to kapnick frontline family members

100 rubber gloves and other supplies donated to local Hospice workers

100 gift cards donated to area frontline workers

\$150,000 donated to charitable organizations in the communities where we do business

72+ organizations served

15 coffee deliveries to frontline clients

8 fun committee events

8 bonus rewards

4 wellness challenges

50,375,745 employee tracked steps

624,394 strive reward points earned

16 cardio for cash events completed

23 putt for prizes mystery prizes

5 diversity & inclusion assessments completed

14 internal diversity & inclusion education emails sent

2 employee diversity & inclusion lunch and learns

3 diversity & inclusion corporate training sessions

Employee Appreciation



"Our culture of finance has helped every person in our organization realize that numbers can be fun as we consistently celebrate great financial results. We are all pulling together in the same direction."



A Wide Circle of Safety

KAPNICK CARES

1/2 MILE

Like a family, we are caring, empathetic, and supportive. We value giving back, and are always ready to help or give the support needed in our communities. 2020 was no exception. We doubled down our efforts to support our communities, frontline, and essential workers during the most uncertain times of the pandemic.



"We are pillars within our communities, supporting charitable needs with not only our dollars, but—more importantly—with our time and talents. Through Kapnick, all employees are given opportunities to make a difference in others' lives and to improve the quality of life in our communities."



Virtual Day of Giving - Ozone House



Wear Red for Heart Health



Thanksgiving Food Drive



Life Remodeled



Walk to End Alzheimers



Hustle for Housing Virtual 5k



Plastic Bag Recycle Drive for Earth Day



Meal Delivery to Frontline Workers



Food Distribution





PRESIDENT'S
Club



CRAIN'S 2020
**COOL
PLACES
TO WORK**



**BEST AND
BRIGHTEST**
COMPANIES
TO WORK FOR
**IN THE NATION
WINNER 2020**



PROVIDE GREAT EXPERIENCES

EARN GREAT HONORS

"We have extensive client service standards in place to keep us on track and accountable, both internally and within our client-facing teams."



**BEST AND
BRIGHTEST**
IN WELLNESS
WINNER 2020



INTEGRITY | RESPECT

STEWARDSHIP | INNOVATION



1201 Briarwood Circle | Ann Arbor, MI 48108

DRIVE TO 75

SUBSCRIBE TO OUR NEWSLETTER AT [KAPNICK.COM](https://www.kapnick.com)

Business Insurance | Risk Solutions | Employee Benefits | Personal Insurance
Corporate Wellness | Global Solutions

➞ Strength. Knowledge. *Direction.*®

Troy	26
Ann Arbor	39
Adrian	89

[kapnick.com](https://www.kapnick.com)

CELEBRATING
75 YEARS
1946-2021



888.263.4656 | [KAPNICK.COM](https://www.kapnick.com) | [INFO@KAPNICK.COM](mailto:info@kapnick.com)

➞ Connect With Us 