

OUR BIG PICTURE

OUR BRAND

STRENGTH through collaboration, stability, and teamwork.

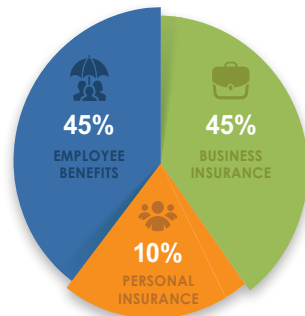
KNOWLEDGE through intellectual curiosity, continual learning, and specialization.

DIRECTION through advice, experienced counsel, and simplifying the complex.

OUR MOTIVATION

We are motivated by our passion for helping people and businesses manage their risks, recover from unexpected life events, and achieve their dreams.

OUR BUSINESS MIX



WE VALUE INTEGRITY

A great reputation takes a long time to build but is quickly destroyed. At Kapnick, we work hard to protect our reputation by being open, honest, and fair.

RESPECT GUIDES US

We respect, value, and nurture every client, carrier partner, and colleague relationship, striving to always treat everyone as individuals with trust and caring.

THE HEART OF OUR SOLUTIONS IS INNOVATION

Change can be difficult, but from change comes innovation. At Kapnick, we differentiate ourselves by seeking creative solutions, guided by experience, to meet clients' challenges and goals.

STEWARDSHIP IS OUR PASSION

As advisors, we each take personal responsibility for solving clients' problems. Providing exceptional results, responsible planning, and great service is required as stewards of our clients' resources.

OUR CENTERS OF EXCELLENCE

SERVICES:

- Advanced Analytics
- Claims Management
- Compliance & Legislative
- Contractual Risk Transfer
- Diversity & Inclusion
- Safety & Loss Control

SPECIALTY PRODUCTS:

- Alternative Risk
- COBRA/FSA
- Environmental
- Executive Risk, Cyber, & Professional
- HR Technology
- International
- Private Client
- Surety
- Well-Being

INDUSTRIES:

- Construction
- Education
- Food & Agribusiness
- Hospitality & Leisure
- Manufacturing
- Real Estate
- Professional Services
- Transportation & Towing

1946 - When Elmer Kapnick first opens his doors, he believes success comes from a deep commitment to client service, hard work, and giving back to the community.

1969 - Doug purchases Kapnick, perpetuating to the second generation.

1997 - Kapnick goes international with our partnership in Assurex Global. Today, Assurex gives Kapnick clients access to 100+ partner brokers on 6 continents.

2001 - A strategic acquisition doubles Kapnick's benefits operations, allowing the firm to provide more holistic risk strategies to our clients.

2007 - Jim and Mike purchase Kapnick, formally perpetuating the firm to the third generation.

2012 - Kapnick ranks in Business Insurance Magazine's Top 100 Brokers of U.S. Business for the first time, a position we still hold today.

2019 - For the first time in our history, the firm welcomes new partners outside of the Kapnick family.

2021 - Kapnick celebrates our 75th year in business.

OUR GUIDING PRINCIPLES



OUR HISTORY

OUR FAMILY BUSINESS ADVANTAGE

BENEFITS OF REMAINING AN INDEPENDENT, FAMILY-OWNED BUSINESS:

- We are motivated by our **clients**, not by outside shareholders.
- **Thinking in years, not quarters** allows greater connection to our clients, colleagues, carrier partners, and communities.
- Stability of **ownership** and our **team**.
- **Team members** at all levels of the organization have access to partners.
- We value **long-lasting, real relationships** above profits.
- Family culture builds **strong morale** and drives our ability to attract the **best talent**.
- Our reputation matters. **Kapnick** is not just our company name, it's our **family name**.

OUR IDEAL CLIENT VALUES:

- Superior execution and results
- Full-service relationships
- Continuous communication and knowledge
- Having Kapnick as an extension of their team
- Trusted advisors
- Shared vision of success
- Long-term partnerships

OUR IDEAL TEAM MEMBER IS:

- Motivated by helping others
- Values diversity of opinions, experiences, and background
- Accountable and driven
- Caring and empathetic
- Ethical and trustworthy
- Always learning and always teaching
- Able to explain complex concepts, simply
- Interesting, inquisitive, and fun

OUR SLOGANS

- One Firm
- Live Above the Line
- Take Initiative
- Sometimes You Win; Sometimes You Learn
- Seven Days Not Seven Months
- Simplify the Complex
- Create a "Wow, That's Cool" Factor
- Dinner Table Service
- Make Someone Smile Everyday
- Work a Little Bit Harder and a Little Bit Smarter
- Exceptional Behaviors Drive Exceptional Results



TO OUR CLIENTS:

- We're an extension of your team, providing a full-service relationship.
- We'll provide proactive strategies, advocacy, and insight to help you minimize risks, reduce costs, and maximize value.
- We admit our mistakes, correct them, learn from them, and move on.
- We are your trusted advisor and partner - open, honest, and transparent.

TO OUR COLLEAGUES:

- We treat each other with the same level of professional respect, regardless of title or length of tenure.
- We encourage learning, provide career pathing and mentorship.
- We use our specialized knowledge to teach one another.
- We support work-life balance and overall well-being.
- We strive to be a more inclusive and diverse organization, listening to the valuable input, ideas, and experience of everyone.

TO OUR COMMUNITIES:

- We support local charitable organizations, not just financially, but with our time, labor, and expertise.
- We provide our colleagues with the time, support, and encouragement to get involved with their communities as volunteers and board members.

OUR PROFILES



OUR PROMISES