



Gregory & Appel Insurance

Covering All Aspects of Employee Wellness

By Matt L. Ottinger

Gregory & Appel Insurance began its journey in 1884 when Fred Gregory and John J. Appel rented an office in downtown Indianapolis, working from a modest \$7 desk. In 1914, Gregory sold his interest to the Appels, who have directed the company ever since.

Steve Appel and his cousin, president Dan Appel, run the show, and the family has recently added its fifth generation of lineage to the company with the hiring of Dan's son, Andrew. However, the company is owned by employees (Dan is the majority shareholder and 25% of the employees own the rest).

For nearly 125 years, Gregory & Appel has fulfilled the needs of Indiana residents as a full-service, independent insurance agency. But it has also strived to meet the needs of its staff (now at 105), as well as the city it calls home.

Insuring happiness

The company offers many onsite amenities like a workout room with exercise equipment and health screenings to enhance physical wellness. It also assists with mental and financial wellness by providing money management meetings and 24-hour access to anonymous consultation with an off-site professional regarding "anything that could impact their lives, including adoption, addiction, pretty much anything," according to Steve Appel, vice president of corporate development.

Gregory & Appel also offers a 401(k) matching program and a benefits package that is highly subsidized by the company. Additionally, employees are privy to a break room featuring gourmet coffee and a 60-inch plasma television.

According to commercial service agent and three-year employee Cathleen Selke, Gregory & Appel's treatment of its staff is "unbelievable."

"They really care about their employees, but they don't Big Brother you either," she says. "I call this my piece of heaven because I love coming to work. They really listen to their employees and treat us with respect."

Selke also notes it's the little gestures that really speak volumes to her.

"When gas prices shot up, they walked around dressed up as big Texas oil guys and handed out \$50 gas cards to everybody. ... I can't stop bragging about this place," she beams.

Another employee explains the company caters to everyone, even if he or she is planning an exit strategy. Megan Ober started as a senior service representative in 2004, but is now working toward becoming a nurse while taking courses at Indiana University-Purdue University Indianapolis. When her classes began, she was allowed to scale back her hours and become a part-time technician in the benefits department.

"They're very flexible with my time," Ober says. "I enjoy the atmosphere that the board and the owners have created. They really embody the concept that employees are the number one asset. And instead of getting upset that I want to leave and become a nurse, they help foster my goals. My department even threw a congratulatory party for me."

Giving back

Civic duty also is stressed within the company, which moved into its 10th different office building in April 2006.

"This is the second consecutive time our office has been part of a building renovation project, and both times it was during an economic revitalization to the area," Steve Appel says of the company's current location near 14th Street and Capitol Avenue.

Additionally, Dan Appel is the immediate past chair of the Arts Council of Indianapolis and the Indianapolis Museum of Art boards. The company also gives 10% of its pretax earnings to charity, will match employees' charitable donations and provide each up to 15 hours of volunteer time in the community.

"There's a good sense of camaraderie here," Steve Appel concludes. "We feel happy employees translate to well-served clients."



Cathleen Selke (top) and Megan Ober are among the many staff members who truly appreciate being treated with care and respect.