

2021
Annual
Report



It is to the one who endures
that the final victory comes.

GAUTAMA BUDDHA

ENDURE



A full-page background image of a male athlete in a starting crouch on a running track. The image is overlaid with a teal color filter. On the right side, the word 'RUN' is written vertically in large, bold, lime-green capital letters. The 'R' is partially cut off at the bottom.

This is no time for ease
and comfort. It is time
to dare and endure.

WINSTON CHURCHILL

January 2022

DEAR STAKEHOLDER:

To endure is to last, to remain in existence, to persist, to continue. It also implies a fighting spirit—enduring despite challenges, living through life's ups and downs and gaining wisdom because of it. Knight Insurance Group, established in 1859, is the epitome of endurance. The agency has lived through many of the country's challenges—wars, recessions, natural disasters, even pandemics.

We not only endured 2021, but we also made significant strides! Blessed to be in an industry with fewer challenges than others during the pandemic, we forged ahead. You'll read about our organic growth and client retention—two critical barometers of a successful insurance agency. You'll notice that many pages are devoted to our people. They deserve the spotlight! We are so proud of our team and the culture we have cultivated.

Our culture is based upon three core values, one of which is Enduring Relationships. Whether with clients, carriers, fellow employees, or the community, long-standing relationships are critical to our success. As the pandemic challenged so many norms, clients looked to us for advice on navigating their businesses. Carriers learned virtual ways to stay connected with us. Internally, we experimented with the right balance of work-at-home and work-at-office. The corporate value of Enduring Relationships kept us focused.

The end of 2021 was an exciting time for us. Rather than wind down and coast through the end of the year, we were busy setting the stage for significant changes in 2022—changes that will secure our future for generations to come. Stay tuned.

As always, thank you for your interest and your support of this local company.



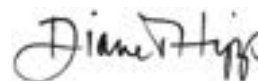
Kenneth P. Knight
Chairman of the Board



Bud Bonner
Chief Executive Officer



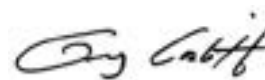
Samuel Hammons III
President



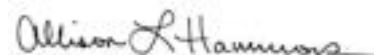
Diane T. Keil-Hipp
Chief Operating Officer



John Gage
Chief Information Officer



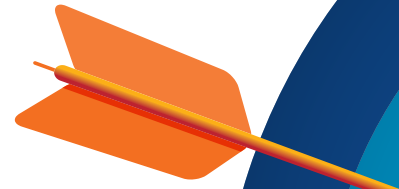
Greg Corbitt
Commercial Sales Team Leader



Allison Hammons
Business Development Team Leader

PERFORMANCE THAT ENDURES,

Embraces the Power of Culture



Type “remote work and corporate culture” in your internet browser, and you’ll receive over 35 million results. It’s a hot topic. Business consultants and scholars are currently debating and researching how corporate culture evolves in remote work settings. Many business periodicals offer advice on building a strong culture virtually. Whether such a thing is possible is debatable.

Why is culture so powerful? Corporate culture is a system of shared beliefs and values; it’s the social “glue” that holds an organization together.* Culture is the primary tool that leaders use to teach their employees how to think and behave. If leaders’ ability to connect, collaborate, and communicate with employees is hampered, culture will suffer.

Three workplace approaches came out of the pandemic: permanent work-from-home, hybrid, or work-in-office. In May 2020, we opted for the hybrid model. In retrospect,

bringing everyone back to the office just two months after lockdown was a vital decision for our culture. Employees enjoyed the flexibility that work-from-home offered but also valued the culture we had cultivated in the office. Zoom and Teams are no substitute. We are better together than apart. The sidebar conversations about policy terms do not happen virtually. The personal connections in the hallway matter. Collaborating on projects is easier face-to-face.

Today, our hybrid team works in the office the same three days every week. Some employees choose to work in the office five days a week. This way, connections happen; the work-family is nourished. As other agencies still struggle to bring employees back, our culture will distinguish us even more from our competition.



“I elect to come into the office five days a week because I enjoy collaborating and building relationships with my co-workers. Each day I get the opportunity to learn something new from a co-worker, and our relationships go beyond office hours.”

Mitchell Fink Account Manager



“Being a people person, I missed the interaction with my co-workers while working from home. It was the everyday talk about our personal lives and the discussions we have with each other on account issues. It no longer felt like a family or a team! I feel the mix we have now is a great balance.”

Carol Taylor Account Manager

* Levin, I. & Gottlieb, J. (2009). Realigning organization culture for optimal performance: Six principles & eight practices. *Organization Development Journal*, 27(4), 31-46. And, Smircich, L. (1983). Concepts of culture and organizational analysis. *Administrative Science Quarterly*, 28(3), 338-358.

20/20 VISION

In 2017, we announced our 20/20 vision: 20 percent organic growth and 20 percent EBITDA. We knew then that it wouldn't happen overnight, and we've remained dogged in pursuit of our target. How have we done? Take a look at our progress over the last five years.

Growth Engine

The numbers tell quite a story. Since 2017, new account sales have nearly doubled.

	INCREASE 2017 TO 2021
BUSINESS INSURANCE & BONDS	96%
PERSONAL INSURANCE	81%

We achieved this growth by implementing two simple plans: hire additional salespeople and increase sales from existing salespeople.

Profit Engine

Last year, we shared why we need to achieve a 20 percent EBITDA: to perpetuate the agency internally so that the Knight Insurance Group endures beyond the next generation. We remain focused on local, independent ownership. Passing on the agency to the next generation requires a healthy profit. We are still leaning heavily toward an ESOP, Employee Stock Ownership Plan, as our solution for perpetuation. This organizational structure provides long-term security for our employees who become owners of the agency. Employees can feel assured that a private equity firm won't gobble up the agency. It also enhances our recruiting strategy. After all, how many local agencies can offer ownership to prospective employees? More news to follow in 2022.



"I really enjoy the hybrid work model because it gives me the best of both worlds. I feel much more balanced between my personal and work lives. I enjoy being with my co-workers and having the comradery we're used to. Yet, two days when I am not rushing between work and home allows me to slow down a little to enjoy more time with my family. I think that is one of the best things that came out of this pandemic. I appreciate that we have been given this opportunity to prove we can still be successful no matter where our desk is located."

Michele Merritt Business Insurance Marketer

In August, the executive team engaged in a two-day strategic planning session to guide our 20/20 vision for the next five years. The discussions focused on our strengths, the opportunities in our market, our aspirations for the future, and the results we desire. We developed four main plans from this discussion that we presented to the entire agency at the agency retreat in October. Team members heard details of each plan at break-out sessions and had the opportunity to ask questions of the executive team.

Yes...And...

They also got their creative juices flowing in an activity called Yes...And. Typical brainstorming sessions generate ideas that are quickly rejected with reasons why something won't work. Brainstormers leave deflated. Not this time. With two simple rules, this brainstorming session generated over 450 ideas. Everyone was asked to respond to ideas with an enthusiastic "Yes!", followed by an anticipatory "And..." to encourage further development of the ideas. Wow, did it work well! The ideas now reside with team leaders responsible for vetting and implementing them.

Thanks to Westfield for hosting us at their campus. The meeting rooms, inn, and amenities made for a fabulous get-a-way to recharge and reinvigorate.



You are today where your thoughts have brought you; you will be tomorrow where your thoughts take you.

JAMES ALLEN

SALES MOMENTUM



The momentum we started in 2017 continued through 2021. New business account premium nearly matched last year's all-time high. This achievement was a team effort—a combination of additional salespeople joining the team and existing salespeople uncovering and winning larger opportunities. New personal account premium exceeded the 2019 all-time high by a whopping 30 percent! Three strategic moves contributed to our success: improved cross-sales between the business and personal departments, radio advertising, and the addition of a new salesperson.

Shout outs to these employees:



Lindsay Lumpford joined the personal insurance team in January and hit the ground running. She exceeded her first-year sales goal by 32 percent!

Rick Diegel joined the business insurance team in February. The team has leaned heavily on his insurance expertise.



Nicole Roe became a business insurance marketing assistant, helping with the increasing carrier submissions. This position is in addition to her role as event planner for the agency.

Matt Fox transitioned from personal insurance to business insurance sales in November. His community and personal connections have been spreading the word.



SPOTLIGHT



BRENDA ROBINSON

My dream vacation is hanging out with my family (husband, kids, and grandkids) in Hawaii!

THE SERVICE TEAM ROCKS

We couldn't be prouder of our team of account managers, account assistants, and account technicians. They ride the waves like Olympic surfers, handle sharp curves like NASCAR drivers, and slam dunk like NBA players. Since 2018, the team has exceeded its client coverage review and account rounding goals. 2021 was no exception. Check out these impressive results:

		GOAL	ACTUAL	DIFFERENCE
PERSONAL	CLIENT COVERAGE REVIEWS	650	665	+15
	ACCOUNT ROUNDED PREMIUM	\$30,000	\$43,395	+ \$13,395
	RETENTION OF TARGETED ACCOUNTS	95%	96%	+1%
BUSINESS	CLIENT COVERAGE REVIEWS	166	203	+37
	ACCOUNT ROUNDED PREMIUM	\$50,000	\$103,970	+ \$53,970
	RETENTION OF TARGETED ACCOUNTS	95%	93%	-2%

Special kudos to the personal insurance team for achieving 96 percent account retention.

This level of retention is the envy of every insurance agency. It is a barometer of the quality of our service and the best indicator of how well we do our job.



Since 2000, the service team has been challenged to meet the goals of our Gainsharing program. Gainsharing is a team bonus program wherein the team shares equally in a bonus pool if designated goals are met. Client reviews and retention comprise the core of Gainsharing, and for good reason. Reviews ensure that clients' policies are up-to-date with life's changes. Retention is the ultimate measure of our client service.

Carrier of the Year

For the third consecutive year, Central Insurance earned our Carrier of the Year Award. A new carrier to us in 2017, Central was determined to become a valuable business partner and immediately put their words into action. Not only were they enthusiastic about new business opportunities, but they also delivered when we needed it. We were proud to award them for the third time.



A business endures by staying true to its vision.

SUSAN STERN

PROPEL (formerly Trilogy)

We have been a Westfield Trilogy agency for eight years—the program's entire existence. In 2021, Westfield sunsetted Trilogy and created a new agency program called Propel. This program measures growth and profitability in each business unit. We are proud to announce that we earned Propel status in all three business units. Countrywide, we are one of only 13 agencies who earned this distinction in all three business units.



SPOTLIGHT



NICOLE ROE

I can't pick just one favorite sports team. So in order:

1. THE Ohio State Buckeyes
2. Cincinnati Bengals, WHO DEY!
3. Columbus Blue Jackets
4. Cleveland Indians—I will never call them the Guardians

AWARDS GALORE!

Woohoo!
Applause!
High-five!

This year, we were honored with several awards that recognized us as the **Agency of Choice**. Take a look.



Top Workplace 2022

Now a four-time winner, we were humbled to earn the Top Workplace Award for 2022. This award is really given by our employees. They answer survey questions about leadership, benefits, strategic direction, and connection. Then the results are compared to similar-sized firms in the region. Again this year, we came out on top.



City Paper's Best of Toledo Award

The Best of Toledo Award has been around for over twenty years. It's a fun local popularity contest where individuals can nominate and vote for their favorite businesses. First, a business needs to garner enough nominations to be among the top five firms in a category. Then, once nominated, the voting begins. Individuals can vote daily for their favorite company.

Knight Insurance Group was voted the Best of Toledo in 2016 and 2020. Votes for the 2021 award are being tallied, and winners will be announced in March 2022. We are a Top Five Finalist. Thanks to all the clients, employees, and fans who voted for us.



Toledo Blade Reader's Choice Award

The Reader's Choice Award recognizes excellence among local businesses in over 200 categories. Readers of The Blade nominate and vote for their favorite local companies. In 2021, we were chosen as the favorite insurance agency in the region.



BBB Torch Award Finalist

For the second year in a row, we were chosen as a finalist for the Better Business Bureau's Torch Awards. The Torch Awards recognize businesses for their ethical business practices. The best of the best apply, so it's an honor to be in the finalist ranking.



35^{years}

Stephanie Ehman
Team Leader

Stephanie has spent her entire career in insurance, starting at the Mullan Agency right out of high school. She joined Knight when the two agencies merged in 2012. Stephanie quickly embraced the new culture and impressed everyone with her insurance knowledge, loyal clientele, and work ethic. Today, she is a team leader with dual responsibilities in sales and service.



25^{years}

John Gage
CIO

John started at Crockett Miller when he was a senior in high school, acting as receptionist. When Crockett Miller and Knight merged in 1999, the internet was in its infancy, and John was studying computer science at the University of Toledo. He became Systems Administrator in 2000, helping us navigate the new digital world. He earned his master's in computer science from Bowling Green State University in 2007. In 2019, he became a shareholder and Chief Information Officer. John is a frequent speaker at AppliedNet, an insurance tech conference.



20^{years}

Ron Carter
Bond Manager Emeritus

Just shy of fifty years of experience in surety bonds, Ron is our Bond Manager Emeritus. He spent half of his career working as an agent to firms in the construction industry. Ron has earned several designations: Associate in Risk Management, Construction Risk Insurance Specialist, Associate in Fidelity Surety Bonding, and Chartered Property & Casualty Underwriter (CPCU). In addition, he has been an active member and board member of Northwest Ohio CFMA for thirty years.



15^{years}

Allison Hammons
Business Development Leader

Allison's official tenure is 15 years, but being Sam's daughter, she has been a part of the agency since she was 18. She even served as receptionist a couple of summers during her college years. Allison is now a partner and business development leader for the commercial insurance department. As such, she works with businesses to solve their insurance needs and trains new salespeople in our processes, most notably Knight Vision. Allison has a bachelor's degree in business from Muskingum University.

Tough times never last,
but tough people do. ROBERT SCHULLER

Golden Hammer & On Target Awards

For the sixth time, Greg Corbitt won the prestigious Golden Hammer Award for the highest new account sales in the year. Greg also won the On Target Award, given to the salesperson who was on track against goal for the most months of the year. Way to lead the team, Greg!



Agency of Choice Awards

Since 2015, the Agency of Choice Awards have been presented to team members who have excelled in living our culture. Nominations come from co-workers, making the awards especially meaningful. In 2021, three deserving team members earned Agency of Choice Awards. All three of them were first-time winners!



Relationship Builder Award

to the employee who seeks to understand first, lives the Golden/Platinum Rule, and earns trust in every interaction.

Winner: Dorian Harmon



The Exceptional Award

to the employee who builds exceptional business skills, is always creative, and builds herself as a person first.

Winner: Michele Merritt



Relentless Focus Award

to the employee who seeks opportunity in every challenge, focuses on daily high-payoff activities, and cultivates internal and external enthusiasm.

Winner: Nick Etter

Trifecta Award

Nick Etter was nominated by his peers in every category, earning him the Trifecta Award. Congrats!

Each winner received a personalized trophy and a cash award.



Persistence Leads to **ACHIEVEMENT**

Certified Personal Risk Managers

Tracy Barber and Selena Stagnolia earned their CPRM designations in 2021. CPRM is a series of five advanced insurance courses that focus on the risk management needs of individuals and families. Each class consists of 16 hours of coursework followed by a written essay exam. All five exams must be passed to earn the designation. Congrats to Tracy and Selena for their dedication and persistence in completing the coursework.



TRIP

Nick Etter is now a Transportation Risk and Insurance Professional (TRIP). He completed five courses on topics like motor carrier liability, cargo risks, regulations, and transportation liability. Nick then completed and passed five written exams to earn the designation.

THERE'S AN AUTHOR IN THE HOUSE

2021 was a prolific year for Diane T. Keil-Hipp, COO. Five articles written by Diane were published in academic journals and industry magazines. Topics included small business strategic planning, employee reward programs, managerial decision-making, and an exploration of the factors affecting long-term company performance. Take a look!

Diane welcomes your comments and questions. Reach her at: hipp@knightinsurance.com.



Rest, Relax...Retire

Thirty days shy of twenty years of service, Cynthia Matus retired from Knight Insurance Group. Yes, it was unexpected and early compared to “normal” retirement age, but Florida was calling. Who can argue with that?! Here’s a stroll down memory lane about our friend and colleague, Cynthia.

Cynthia started in 2001 as one of our first remote employees. With a newborn, she wanted to work from home, and technology, though in its infancy, made it possible. Cynthia started as a business insurance marketer, preparing carrier submissions for the sales team. She became an account manager for business clients in more recent years. One of her proudest achievements was the relationships she built with clients.

Cynthia was very involved in the International Association of Insurance Professionals and its Toledo chapter. She served in nearly every local board role, including president. Cynthia earned the Insurance Professional of the Year from the Toledo chapter in 2014 and 2017. In addition, she competed at the regional level and served on national committees. Cynthia also won the Ohio CSR of the Year from Professional Insurance Agents Association in 2014.

Professionalism, organizational skills, and creativity are just a few of Cynthia’s hallmarks. She committed herself fully to anything in which she was involved. Her legacy will live on at the agency through the names of our conference rooms, which she penned. She also named the department, Knight Choice Unit, to describe our small business division.

Best wishes in sunny Florida!



SPOTLIGHT



MATT FOX

As a kid, I wanted to be the quarterback for the Detroit Lions.

CONTINUING COMMUNITY SUPPORT

In a spirit of continuity, our charitable donations focused on some familiar organizations. These local charities have come to depend on our team's gifts of talent, time, and treasure. We are proud to deliver! All in all, these organizations received over \$30,000.



Mom's House

Mom's House was our spotlight charity for 2021. Mom's House supports single moms who strive to graduate from high school, technical school, and college. The Team & Families Committee planned events all year long to raise funds for the charity. A few of the events included filling Easter baskets, donating geraniums on Mother's Day, sponsoring a lemonade stand, holding a bake sale, and collecting school supplies.



Lott Industries

Lott Industries' mission is to provide opportunities to people with developmental disabilities. Through a partnership with Westfield's Legacy of Caring, we contributed toward their many programs that focus on education and employment. Sam Hammons and Allison Hammons both serve on Lott's business development committee.



Veterans Matter

Veterans Matter raises funds to house homeless veterans. Often, the required rental deposit impedes a veteran's ability to secure housing. Veterans Matter donates the deposit, helping veterans at a crucial time. Through WRQN's fundraiser on Veteran's Day, we donated over the radio and then challenged employees to donate as well. When the segment concluded, nearly one-third of our employees joined to support the cause.



Catholic Charities

In 2021, many people still suffered the economic impact of the pandemic. As a result, Catholic Charities served more people than ever. Their mission is to aid people of all faiths by serving the poor, the neglected, and the forgotten, and respecting and promoting life. Diane Keil-Hipp serves as treasurer of the board.



Hope Learning Academy and Northwest Ohio Scholarship Fund

For the fifth consecutive year, we were a major sponsor of a joint fundraiser, the Polar Express event, to raise needed funds for both organizations. Hope Learning Academy provides an educational alternative for students with mild learning disabilities and those who struggle in a traditional classroom environment. The NOSF provides need-based scholarship assistance to low-income K-8 students throughout Northwest Ohio.



**BOYS & GIRLS CLUBS
OF TOLEDO**

Boys & Girls Club

The pandemic restricted access to facilities like the Boys & Girls Club, leaving many children without a safe place to learn and grow. Thankfully, the club is operating again! The statistics are impressive: students who spend time at Boys & Girls Clubs are 43 percent less likely to drop out of school, 51 percent less likely to use drugs, and 63 percent less likely to become teen parents. Our contribution helped to support the Toledo-area organization so vital for the community.



Fellowship of Christian Athletes

FCA seeks to make disciples of coaches and athletes, empowering them to know and grow in Christ. Sam Hammons and Greg Corbitt served on the FCA Toledo board and were involved in several fundraisers in 2021.



The Learning Club®

This after-school tutoring service offers help in math and reading to at-risk students. Also hindered by the pandemic, the Club re-opened to an even greater need. Ken Knight sits on The Learning Club board.

WOW

in the Warehouse District

We are proud to be headquartered in downtown Toledo's Warehouse District, where historical buildings live on in repurposed ways. Like our agency, these buildings have endured the test of time by changing to suit the current times. Here are the latest photos of the \$6 million expansion to our headquarters.

The first and second floors have office space for long-term expansion. But, for now, the space is available to interested tenants.



Nothing endures
but change.

PLATO


SPOTLIGHT

NICK ETTER

My favorite sports team is the Wisconsin Badgers. My family on my mom's side is from Sheboygan, Wisconsin. As a kid, we would travel to Wisconsin every summer, and I grew to enjoy watching and rooting for the Badgers. Also, my grandpa didn't give me much of an option, as we always went to his house to watch football games.



GETTING BUSINESS DONE AN ONLINE WORLD

Let's face it—the internet is the new Yellow Pages. People start there to get a phone number, check out a company, research a product, and read online reviews. In 2021, many new clients told us that they found us online, read the glowing reviews, and chose to write their insurance with us. Thanks to the clients who took a few minutes to post an online review and share their experience with us.

Over 1,000 followers have viewed our posts on Facebook and LinkedIn. Check out just a few of the 120 posts this past year.

We have over **265** 5-star online reviews to date, beating our competition 15 times over!





Proud to be the Best Insurance Agent in Toledo!



Norman Fairman and 60 others

9 comments • 3 shares



Knight Insurance Group Announces Next Generation of Owners!

Kenneth P. Knight, Chairman of the Board, has announced that Greg Corbitt and Allison Hammons have become owners in Knight Insurance Group. Greg has been at the agency since 2014 as a commercial insurance producer. For five out of the last six years, Greg has won the Golden Hammer Award for highest sales in the company. Allison has been in a sales role with the agency since 2006 and won Golden Hammer for her str... See more



Insights unavailable for this post

46

46 Comments • 9 Shares



KIG's team donated 22 Easter baskets to Mom's House of Toledo. Mom's House strives to break the cycles of poverty and welfare. Their mission is to guide at-risk single parents through the process of achieving educational goals and ...see more



2

2 comments • 1 share

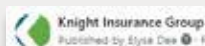


Never give in.
Never, never, never.

WINSTON CHURCHILL



Join in! Hover your smartphone over either of these QR codes to give us an online review. Thanks in advance.



Published by Slysie Dee • February 16, 2021

Don't get blindsided by carbon monoxide poisoning in your home! As the snow piles up, it's important to keep your furnace vents, hot water heater, and any other appliances free of snow. Blocked vents could cause deadly carbon monoxide to build up in your home.



The Fun Stuff ENDURES

After a LONG 2020 of isolation and social distancing, we were chomping for some togetherness. Here are some of the ways we reconnected with our work family.

Bonding Event

In July, the service team went to Columbus, Ohio, for a bonding event. (That's bonding as in togetherness, not bonding as in surety!) The two-day event was strictly about reconnecting with co-workers we hadn't seen in a while. It started with a dinner at a downtown Dublin restaurant, followed by arcades, cards, and more socialization at Pins and VASO. Team members enjoyed shopping, spa, or golf the next day before heading home.



SPOTLIGHT

**LINDA LOPEZ**

As a kid, I wanted to be an orthodontist assistant. As for music, I absolutely love Bruno Mars!

**Pig Roast**

Another event delayed a year by the pandemic, the pig roast was on a beautiful fall day at Diane's house. Employees and their families enjoyed cornhole, cards, and other games.

Opening Day Party

After a year's hiatus, all of downtown Toledo was excited to bring back Mud Hens baseball games. Opening Day was delayed by a month, but fans were undeterred. We hosted an outdoor party with food, refreshments, and foam fingers!



Rookie Christmas Performance

Each Christmas, new employees (rookies) must perform a talent for the rest of the agency. This year, the rookies were Lindsay Lumpford, Rick Diegel, David Boyer, and Mitchell Fink. With the help of John Gage, Bridgett Purpich, Del Vath, Ken Knight, Allison Hammons, and videographer Elyse Labardee, the rookies performed The Wizard of Oz, complete with Dorothy (Lindsay), Scarecrow (Del), The Cowardly Lion (David), a yellow brick road (Rick), Toto (Mitchell), and the Wizard (Ken).





Annual Meeting

SPOTLIGHT



DORIAN HARMON

As a kid, I always wanted to be a teacher. I had a couple wonderful teachers during my elementary education that I truly looked up to. I don't think I would be able to do it today, but I guess in a way, maybe I am? I do enjoy educating my clients on that all-time favorite subject: Insurance.

The Annual Report Tradition ENDURES

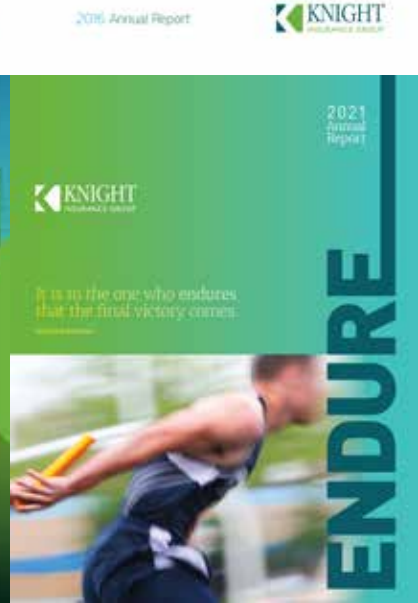
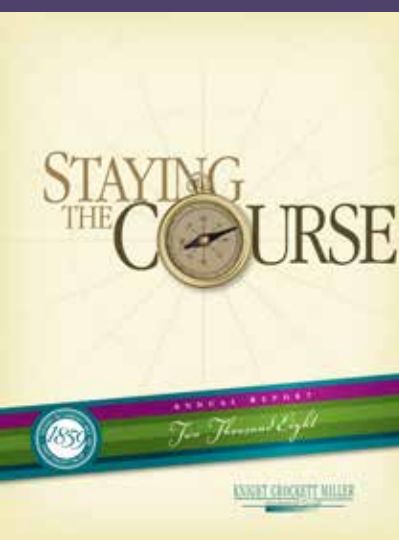
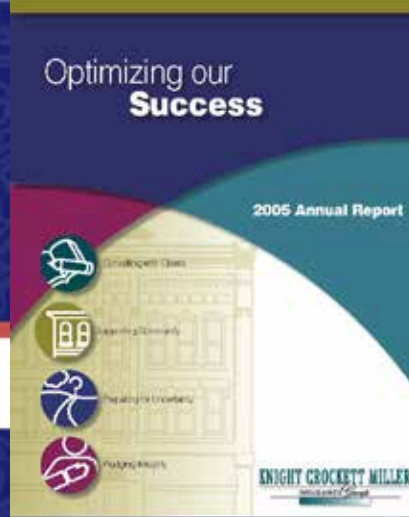
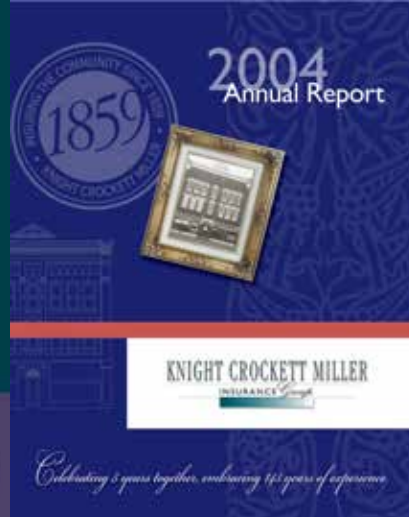
In 2000, we published the very first annual report. It was written and designed in-house and printed at Kinko's. (If you remember that name, you're old like us!) Since then, we've come a long way, but the report's purpose has remained the same: to share the year's results with stakeholders.

Our stakeholders are our clients, carriers, employees, owners, and the community. Each group is part of our success. We have a debt of gratitude to pay for the loyalty, dedication, and interest in the agency.

The report has been a blend of the new and the familiar—a new theme each year and a report on our results in consistent areas every year. There's value to both. Newness keeps things from getting stale, yet consistency garners effectiveness. Team members can focus on driving results in proven areas. Those proven areas are the barometers of our success: organic sales to profitable, relationship-driven clients; retention of targeted accounts; and client coverage reviews. Everything else supports those three simple measures.

The Annual Report also celebrates our fantastic team and culture. We get to brag a bit, showcase their achievements, and share the fun that is Knight Insurance Group. So enjoy these images of past Annual Reports and celebrate with us an enduring tradition.







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