



Building  
Better  
Together





No one can whistle a symphony. It takes a whole orchestra to play it.

H.E. LUCCOCK





January 2024

Dear Stakeholder:

2023 was a sort of rebirth of our 164-year-old agency. As the first full year as an employee-owned company, 2023 was filled with feelings of building the agency anew. For the first time, employees became employee-owners when shares were distributed. Setting strategic goals and achieving objectives took on new meaning. New terms were learned, such as EBITDA, ESOP, share price, valuation, and allocation. Mostly, there was a sense that we were all building a better agency together.

And boy did news of employee ownership hit the street! We spent 2023 confirming the "rumor," explaining ESOP to family, friends, and interested colleagues, and using it as a recruiting tool with employee candidates. We proudly declared that we are the only 100% employee-owned independent insurance agency in the region.

While much changed when we became employee-owned, we held on to the foundations of our historical success. In this report, you'll find familiar accounts of our sales and service results, award winners, community involvement, and honors.

2023 was also the Year of the Hard Market, where insurance carriers tightened underwriting and raised rates in response to a nearly \$30 billion net underwriting loss in 2022.\* The difficult environment challenged us to find coverage for clients and provide them with creative risk management recommendations to offset rate increases. We expanded our reach to excess and surplus carriers. You'll read more about our hard market strategies in this report.

Despite the hard market, new sales and client retention were strong, thanks to our clients who trusted us to provide the best counsel. We applaud our sales and service teams for "seeking opportunity in every challenge" rather than blaming the market for lesser results.

As always, thank you for your interest in our employee-owned agency, and we welcome your comments, questions, and ideas.

  
**Kenneth P. Knight**  
Chairman of the Board  
ESOP Board Member

  
**Bud Bonner**  
Chief Executive Officer

  
**Samuel Hammons III**  
President  
ESOP Board Member

  
**Diane T. Keil-Hipp**  
Chief Operating Officer  
ESOP Board Member



\*Source: 2024 global insurance outlook | Deloitte Insights

<https://www2.deloitte.com/us/en/insights/industry/financial-services-financial-services-industry-outlooks/insurance-industry-outlook.html>



# What is a "Hard Market?"

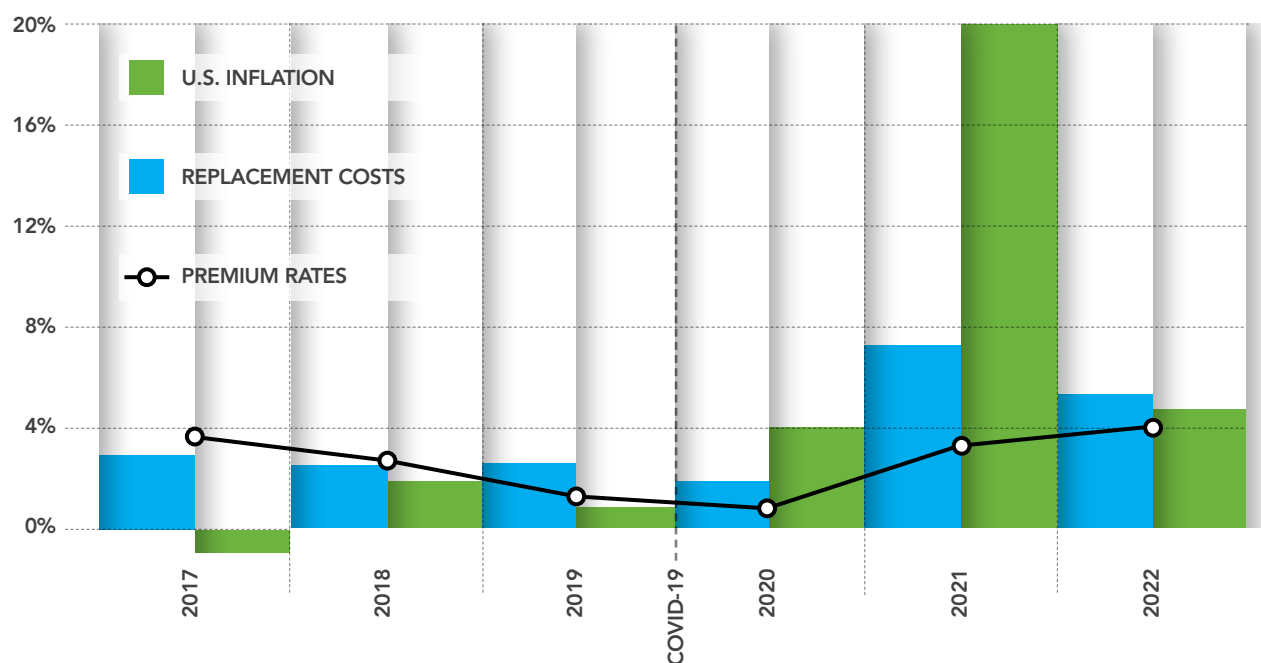
The insurance industry's 2022 results reflected the many challenges our economy experienced since the pandemic. A combination of forces pelted the industry. Inflation, product and labor shortages, third-party litigation, and reinsurance costs outweighed premiums by an average of 10-25 percent. As a result, the property-casualty insurance industry reported a nearly \$30 billion net underwriting loss, six times higher than 2021's loss and the biggest since 2011.\* These losses forced carriers to restrict new business to stellar accounts, increase rates, and tighten underwriting rules.

The graphs below from the Insurance Information Institute (iii) illustrate how inflation and replacement costs outpaced rates at an unsustainable level. To stay in business, insurers had to stop the bleeding.

As distributors of insurance products, we have no control over rates or underwriting. However, as an independent agency, we have access to many markets, and we drew on our market relationships to find solutions for clients. More than ever before, clients appreciated the value of our market access and expertise.

## PERSONAL AUTO AND HOMEOWNERS PREMIUM RATES VS INFLATION AND REPLACEMENT COSTS\*

### PERSONAL AUTO INSURANCE



\* Inflation numbers, replacement costs, and premium rates are year-over-year numbers.

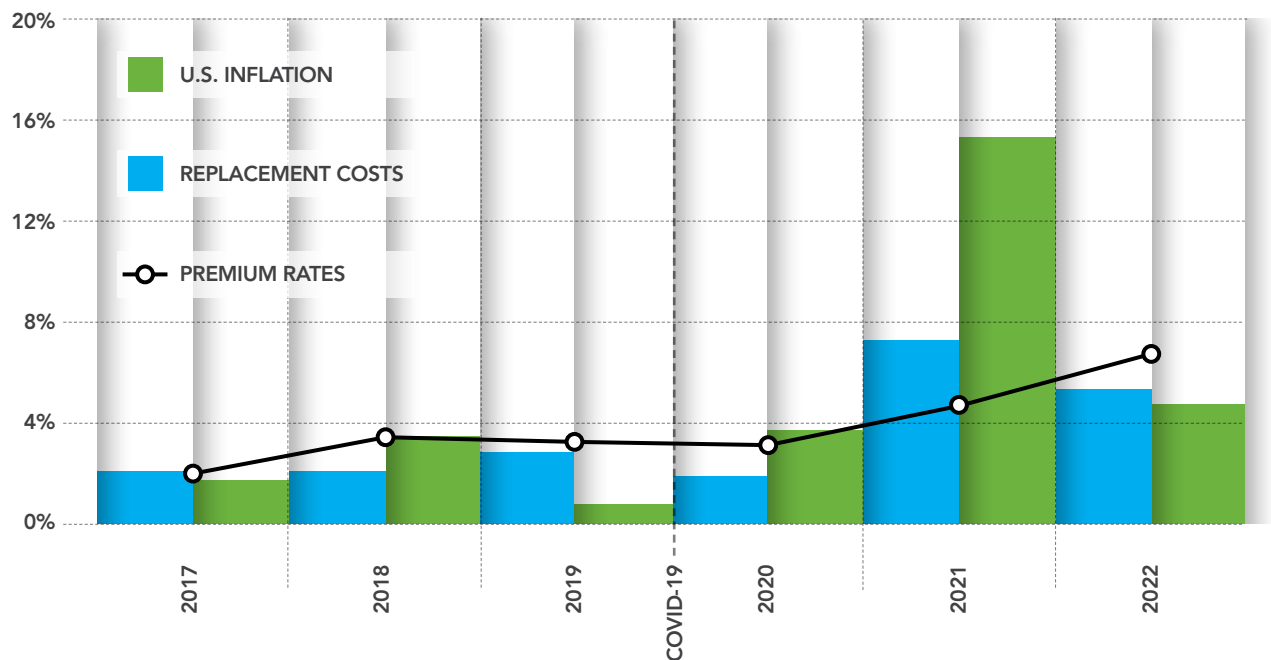
Source: Inflation data from the U.S. Bureau of Labor Statistics and Federal Reserve; Replacement cost data from Triple-I; Premium rates from Triple-I and Milliman



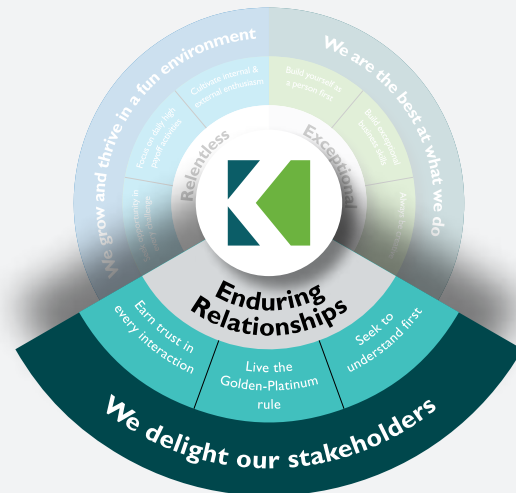
Amid such a volatile market, our advice to clients centered on stability and relationships. Often we recommended that clients absorb the rate increase and remain with their current carrier, knowing another carrier will likely be similarly priced. We suggested risk management techniques to offset rate increases. Techniques like higher deductibles, risk transfer, and self-insurance were frequently recommended. We also counseled clients at claim time. If the claim was barely over the deductible, absorbing the claim made sense. In this market, having a loss-free record is the priority to ensure a reasonable renewal.

At this writing, total insurance losses from 2023 are still being calculated. The National Centers for Environmental Information confirmed that 2023 was a record year for natural disasters. Locally, the Point Place neighborhood was hit by tornadoes in June, affecting many of our clients. Insurance forecasters expect the hard market to continue in 2024 and perhaps relax in 2025. We will continue to communicate with clients proactively, utilize risk management strategies to reduce exposures and claims, and propose solutions from expanded markets.

#### HOMEOWNERS INSURANCE







## It's All About Delighting our Stakeholders

Everything we do is designed to fulfill our ultimate purpose: to delight our stakeholders. Whether clients, carriers, fellow employee-owners, or the community, we exist to serve you. How we delight our stakeholders is founded in the value of Enduring Relationships. We enjoy long-standing relationships by earning trust in every interaction, living the Golden-Platinum rule, and seeking to understand first. These behaviors are the building blocks of our success and, interestingly, apply to all types of relationships—even the personal kind!



# How We Grow and Thrive in a Fun Environment

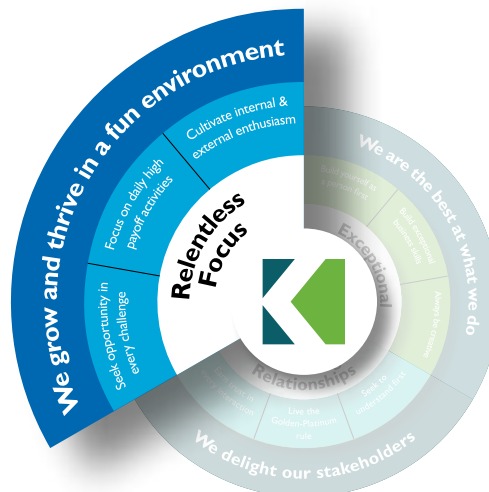
Clients, carriers, colleagues, family, and friends regularly ask our employee-owners how we created such a great work environment. Yes, hosting fun events brings everyone together, but they are only part of a great work environment. The foundation is a Relentless Focus on our clients. Our clients are why we exist; we strive to deliver impactful results that earn their loyalty. We are also committed to viewing challenges as opportunities rather than defeats, acting enthusiastically with all stakeholders, and devoting daily attention to goals.

How do we promote this behavior? Growing and thriving in a fun environment is easier with a bag of tools. In our case, the tools are data, measurement, and communication. Whether it's weekly reports that measure sales, monthly reports that measure client reviews, or quarterly State of the Agency meetings, we run data and share it with all employee-owners. Our bag of tools keeps us relentlessly focused.



“I’d love to meet Leonardo da Vinci. He was gifted in SO many ways. I’d like to watch him write in different languages with different hands and see him create something. It feels like it would be so inspiring to witness pure genius.”

**VICKIE GONZALEZ**  
Account Analyst





# Why We are the Best at What We Do

Being *The Best At What We Do* starts with the value of Exceptional Standards. We live out Exceptional Standards in three ways: each employee-owner is focused on growing as a person first, then building exceptional business skills, and finally, creating new ways to bring value to our clients. These Exceptional Standards sound impressive, but how do we measure and monitor these lofty objectives practically? We're glad you asked!

One of our measurements is education, specifically insurance classes that lead to designations (initials after a person's name identifying successful completion). Clients expect us to know the complex twists and turns of insurance coverages. Because the field is ever-changing, we chase a moving target. Every licensed agent completes 20 hours of education every two years. Those with designations complete 16 hours each year. Insurance education is an absolute priority at Knight, as evidenced by the number of employees who have earned designations. The infographics to the right showcase the many designations we hold in-house.

**Learning never ends** at Knight Insurance Group, which is why each employee has personal goals to further their education through formal schooling or on-the-job training. We also promote emotional intelligence and self-awareness training through 360 feedback. These tools are critical to being *The Best At What We Do* and continuing to earn our clients' business.



## 82%

**of employee-owners have a college degree and/or an insurance designation**



New Certified Insurance Counselor [CIC]:

## Michele Merritt

Michele earned her CIC in record time. In three years, she attended five classes and passed five exams on topics such as commercial auto and commercial general liability.





Your words are building blocks of which you construct your life and future. CHARLES CAPPS



**50%**

of client-facing employees in our Commercial Department

**Certified Insurance Counselor [CIC]:**

Five courses in commercial property, commercial casualty, agency management, personal insurance, and risk management.



**88%**

of client-facing employees in our Personal Department

**Certified Personal Risk Manager [CPRM]:**

Five courses in risk management for high-net-worth personal clients.



**38%**

of service employees

**Certified Insurance Service Representative [CISR]:**

Nine courses focused on understanding and analysis of risks and exposures.



Several employee-owners are over-achievers and have multiple designations, making the grand total exceed 100%.



# Sales and Service Results

The hard market presented both challenges and opportunities in 2023. More than ever, our sales and service teams counseled clients, met prospects, and discussed the merits of accounts with underwriters. These conversations proved valuable in strategizing the best action in this unprecedented market.

## Sales

Many of our sales team had never experienced a hard market before, so it was a learning experience to negotiate with carriers who were scrutinizing potential accounts under tighter rules. Still, the sales team met the challenge, scouring the market for alternative carriers, proposing risk management strategies, and sharing solutions with prospects. Despite the tough market, the business insurance team duplicated last year's results, and the personal insurance team had a stellar year, exceeding the \$1 million mark for the first time.

2023 SALES RESULTS	Number of new clients	New Premium	% Revenue Growth
Business insurance and bonds	171	\$3.7 million	17.0%
Personal insurance	303	\$1.25 million	11.6%

## Service

The service team set a record in client reviews, counseling over 1000 clients through our formal process. Over one-third of these clients had never before formally reviewed their coverages. Given the unprecedented hard market, clients craved advice and counsel. We were happy to oblige!

If you're a regular reader of our Annual Report, you know that client retention is the ultimate measure of our service excellence. A high retention percentage indicates that clients are happy with our service and continue to do business with us. This year, our personal client retention rate hit a record high of 96.2 percent! Said another way, only 3.8 percent of our personal client premium was lost to attrition. Our commercial retention tied a record high at 94.5 percent. Not since 2019 has our commercial retention rate been this high.

Congratulations to our entire service team on their record-breaking results!

2023 SERVICE RESULTS		Goal	Actual	Difference
Business	Client Coverage Reviews	180	267	+87
Business	Retention of Targeted Accounts	93.5%	94.5%	+1.0%
Personal	Client Coverage Reviews	715	827	+122
Personal	Retention of Targeted Accounts	95.0%	96.2%	+1.2%



"My dream travel destination is to see the Great Pyramids of Giza in Egypt one day."

**MITCHELL FINK**  
Account Manager



# Private Client Group



## Welcome Home.

Private Client Group (PCG) is a division within our personal insurance unit that offers premier carriers, custom solutions, elevated claims service, and annual review meetings. PCG is designed for families whose assets require a higher level of risk management expertise. As such clients gain access to premier carriers who offer coverages that standard markets do not write. Clients work with our team of advisors who have experience developing customized solutions to meet their lifestyle. At claim time, they receive concierge claims service, with resources from both Knight and the carrier. Every year, clients meet with their advisor to review changes to family, lifestyle, and assets and update their insurance accordingly.

In January, Tamara Dunaway joined our personal insurance Private Client Group as a risk consultant. Tamara has over 15 years of experience providing insurance for high-net-worth individuals and families. Her reputation in the industry earned us a new appointment with Pure Insurance, a carrier that specializes in insurance for high-net-worth families.

Tamara spent her first year generating interest with community leaders, joining local community groups, and securing coverage under challenging circumstances. She was also instrumental in building new private client services.

Tamara joins our existing personal sales team of Selena Stagnolia and Stephanie Ehman. Together, this Rock Star Team exceeded last year's sales by over 200 percent! In 2024, they plan on setting another sales record.

### Specialty coverages include:

- High Value Homes
- Collector and Exotic Auto
- Excess Liability
- Collections including jewelry, art, sports memorabilia, etc.
- Domestic staff coverage
- Yacht
- Aviation



### THE PCG TEAM



TAMARA DUNAWAY



SELENA STAGNOLIA



STEPHANIE EHMAN



MONICA ROMSTADT

## HOW KNIGHT ADVISES CLIENTS BEYOND THEIR POLICY.

Risk transfer is a risk management technique whereby you reduce or eliminate an exposure by transferring the exposure elsewhere. Here's an example: You are hosting an event in your home to support a political candidate. Rather than having your teenagers park your guests' cars, you hire a valet company. In doing so, you eliminated the possibility that you are responsible for damage to a guest's car that your teen might have caused, because you transferred the exposure to the valet company. This is just one example of how our advisors reduce risk.





## Golden Hammer Winner: Greg Corbitt

Greg was back on top in 2023! After Sam Hammons won the Golden Hammer Award in 2022, Greg was determined to regain it. So, for the **seventh time**, Greg won the Golden Hammer Award for the highest new account sales.

## Golden Pin Award Winner: Stephanie Ehman

For her sales performance in 2022, Stephanie won the Golden Pin Award, which recognizes the salesperson who achieves (or comes closest to) the 12 monthly sales goals. Stephanie consistently performed, month after month, in addition to fulfilling her service responsibilities.

**Woohoo, Steph!**





# Employee-Owners Receive Their First Shares!

After the first full year as an ESOP closed and the regulatory documents were finalized, Knight employee-owners received statements documenting their first shares in the agency. What made this event even more exciting is that employees do not pay anything for their shares—no salary reduction or payroll deduction. The shares are granted to employees who meet the hour and tenure requirements.

From the original close date to the end of the first fiscal year, ESOP shares increased by 26 percent! Quite a partial-year return, particularly compared to the rocky U.S. stock market. Our stock price increase is due to our collective focus and execution of our strategic plans, specifically the 20/20 vision that has guided us since 2018. Given our robust 2023 performance, we look forward to generating another double-digit share price increase in 2024.



“  
Build your own  
dreams or someone  
else will hire you  
to build theirs.

FARRAH GRAY





# Kahoot!

## Agency of Choice Awards

### Go Live!

For eight years, the Agency of Choice Awards have recognized the best of our team. Centered on our values, each award highlights behaviors that make us the Best at What We Do. Fellow employee-owners nominate candidates in three categories. This year, we shook things up a bit and used Kahoot! technology to vote **live** for the winners at our Annual Meeting. Kahoot! let employee-owners vote on their phones and the totals appeared in real-time. This voting method added an element of suspense as we watched the votes appear on the screen.

## Congratulations to the 2023 Agency of Choice winners!



### **The Relentless Focus Award winner, Michele Merritt.**

The Relentless Focus Award honors the individual who focuses on daily high-payoff activities, cultivates internal and external enthusiasm, and seeks opportunity in every challenge.

*"It's clear with the success of the commercial new business team that Michele is focused on writing new business and looks for ways to write those challenging accounts!" Quote from a nominator*



### **The Relationship-Builder Award winner, Jane Crispen.**

The Relationship-Builder Award honors the individual who earns trust in every interaction, lives the Golden Platinum rule, and seeks to understand first.

*"Of the account managers I work with, none have better relationships with their clients than Jane. Her clients trust her knowledge and have a rapport with her." Quote from a nominator*



### **The Exceptional Award winner, Lesley Buccilla.**

The Exceptional Award honors the individual who builds exceptional business skills, personal awareness skills, and is always creative.

*"Lesley is the consummate professional. She takes great care of all her clients and does a fantastic job as our cyber expert." Quote from a nominator*





L TO R: SAM HAMMONS, STEVE SPRAY, DIANE HIPPI, BUD BONNER, STEVE JOHNSTON, KEN KNIGHT, GARY BANKS

## Carrier of the Year A Repeat Win

Last year, we published that Cincinnati Insurance was determined to earn a repeat win of Carrier of the Year. In what may now look like foresight, Cincinnati Insurance won the Carrier of the Year Award for the second year in a row. Cincinnati proved itself to be the “go-to” carrier in both business and personal lines. This award is earned through relationships, consistency, and responsiveness, and Cincinnati delivered on all three.



**Congratulations, Cincinnati Insurance!**



You don't build a business—  
you build people—and then  
people build the business.

ZIG ZIGLAR





## Sam Hammons' 25th Anniversary!

On September 1, 1998, Sam Hammons walked through the doors of 22 North Erie Street as Knight Insurance Agency's newest employee. That day was months in the making. Sam had talked with many of our competitors, but none offered him the package Ken Knight proposed. Sam was also excited about a merger in the offing—Crockett-Miller was slated to join Knight on January 1, 1999. At Knight, Sam had the opportunity to be a top salesman and a leader of the organization.

Sam fulfilled both roles at Knight. For years, Sam led the organization in sales. He soon became a sales leader, coaching others in his proven methods. Sam became an owner of the organization in 2004 and assumed the role of president. As president, Sam inspired employees to reach their potential and challenged the leadership team with new ideas. He was pivotal during the ESOP discussions, driving it to the finish line.

Clients are loyal to Sam for good reason. Sam takes an interest in his clients' businesses and finds risk management opportunities to drop more profit to their bottom line. He is a consummate negotiator with carriers, effectively arguing for his clients' benefit.

A driven personality, Sam is always on the move. Whether at work or play (golf!), Sam moves with the energy of someone half his age. His energy, love of life, and faith in God are a few of his hallmarks. Today, Sam is president and an ESOP board member. He continues to challenge the leadership team with new ideas and is *only slightly* slowing down after 25 years at Knight. (Maybe a little more golf!)



**Congratulations, Sam,  
on 25 years!**



SAM'S FAMILY



# Employee-Owner Anniversaries

## The Building Blocks of Our Success



**10** years  
**Michelle Bowe**

Ten years ago, Michelle left a competitor to join our agency. Colleagues had told her “what an amazing place” Knight was, and she wanted to be part of it. A BGSU alumna, Michelle has exceptional computer skills, and she quickly put them to use, creating our first intranet resource. Since then, Michelle created various internal tools to streamline processes and increase our efficiency. Most importantly, she is a joy to work with. She always wears a smile and spreads her positivity. Michelle’s rookie Christmas video remains the most-watched rookie performance and can still bring people to tears of laughter.



**5** years  
**Del Vath**

Del changed industries five years ago to work as a business risk consultant at Knight. Del is a graduate of the University of Toledo and a proud supporter of UT Athletics. He is actively involved with Mobile Meals of Toledo, currently serving on the Executive Committee, Finance Committee, Board of Directors as the Vice President/Operations, and as board member of the MMOT Foundation. He lives in Perrysburg with his wife, Victoria, and their two children. Del enjoys volunteering for his church and the community. Outside of the office, Del can fix a car, remodel a bathroom, smoke a brisket, and catch a walleye.



**5** years  
**Michele Merritt**

When Michele joined us in 2018, she jumped in with both feet. She started as a business account manager and, a year later, moved into her dream job as a new business marketer. The following year, she was promoted to marketing leader and started classes to earn an insurance designation. In 2023, Michele earned her CIC (in record time!). A natural cheerleader for the agency, Michele regularly promotes the agency to prospective clients and employees. Michele is also a cheerleader at home—to her four kids, who play football, lacrosse, and basketball.



**5** years  
**Phil Bowles**

Five years ago, Phil joined Knight as a business risk consultant. He quickly impressed everyone with his ability to engage business owners and discuss their business goals. Today, he specializes in larger business accounts, using risk management techniques to drive more profit to their bottom line. The move to Knight also changed Phil’s personal life. He met his wife, Nicole, at Knight, and they were married in 2023. In his free time, Phil enjoys golfing, coaching youth travel hockey, and volunteering for community and business groups.



**5** years  
**Vickie Gonzalez**

Vickie started in the insurance industry in 2015, right after her first child was born. It was a far cry from her original plan—classes in engineering and accounting! She joined Knight in 2018 and is now a commercial account analyst. Her keen eye for detail and experience deciphering complex policies have been an asset to account managers, salespeople, and clients. Also in 2018, Vickie earned her CISR—Certified Insurance Service Representative. She served our country in the Army from 2007 to 2015. Thanks for your service, Vickie!



**5** years  
**Matt Fox**

Matt joined us soon after he graduated from BGSU. A marketing major, Matt also played on BGSU’s basketball team. He started as a personal risk consultant, quickly connecting with family and friends. After two years of success in personal insurance, Matt leapt to business insurance and has enjoyed the challenge and variety of business accounts. Matt tied the knot in 2023 and lives in Columbus with his wife, Sydney.

# FLASHBACK

Phil, Matt, and Del were our first sales cohort—three salespeople who started on the same day in 2018 [Image from 2018 Annual Report].



**Sales Team Trifecta**

On September 17, we welcomed our first sales cohort—a triple hit of three new salespeople starting on the same day that brings our total number of salespeople to 10. This is a clear demonstration of our growth and commitment to our clients.

The nuclear trio of Phil Bowles, Matt Fox and Del Vath.



# We're Published!

This year, several of our employee-owners shared their knowledge and expertise in trade magazines, on social media and on radio. Here's a glimpse of articles and interviews involving our team.



Check out this radio interview on the unprecedented changes in personal insurance between Denny Schafer of WRQN 93.5 and Stephanie Ehman in June 2023.



Leadership article written by Diane T. Keil-Hipp and published in the *Independent Agent* digital edition, December 2023.



Leadership article written by Diane T. Keil-Hipp and published on *LinkedIn* on October 19, 2023.



Risk management article written by Phil Bowles and published in *Water Finance & Management*, June 2023.



Personal auto article in which Stephanie Ehman was interviewed. Published in the digital edition of *Independent Agent* magazine, December 2023.





# Whatever good things we build end up building us.

JIM ROHN



## We are a 6-time Top Workplace!

For the sixth year, employee-owners declared us a Top Workplace. This award is most coveted because it comes from inside the organization. Employee-owners completed a lengthy survey about the agency's culture, benefits, and leadership. This past year, 99 percent of employee-owners completed the survey.

The survey results offered valuable insights into the agency's strengths and areas that could be improved. This year, employee-owner feedback inspired several enhancements to benefits, working conditions, and culture.



TAMARA DUNAWAY AND DEL VATH  
ACCEPTING OUR AWARD



"I grew up watching every John Wayne movie because he was one of my dad's favorite actors. Watching his films today takes me back to my childhood where it makes me appreciate family that much more. Ironically, I made my wife watch two John Wayne movies with me over the years [*The Alamo* and *The Cowboys*] and she was not happy with me because his character dies in both films."

RICK DIEGEL  
Account Executive



# We are Social!

Over 1200 followers read our social media posts in 2023. If you are one of them, thank you! If not, what are you waiting for? Follow us on Facebook and LinkedIn. Our posts range from community news and agency updates to insurance education. Here's a look at the top posts of 2023.



## FOLLOWERS

Facebook  
**657**

LinkedIn  
**624**

FOLLOW US  
FACEBOOK



FOLLOW US  
LINKEDIN



## ONLINE REVIEWS

Facebook

**124** [Total]



Google

**218** [Total]



## Review Us

Many of our newest clients tell us they found us online, read our online reviews, and decided to move their insurance to us. Our reviews are all five-star, so thank you if you took the time to share your experience with the world. If you haven't yet, or it's been a while since your last review, visit our social media sites to submit a review of our service.



# Lending a Helping Hand in the Community

## Neighborhood Properties, Inc.

In 2023, the Team & Families Committee chose Neighborhood Properties, Inc. (NPI) as our focus charity. This year, we donated \$2,700 through fundraising efforts, such as a bake sale, Halloween raffle, and vending products. This donation supplemented the \$6,500 we donated last year through our partnership with Westfield's Legacy of Caring.

**Mission:** Neighborhood Properties' goal is to end homelessness for persons living with mental illness and/or addiction disorders by offering permanent supportive housing. NPI owns 540 apartments in 60 locations in greater Toledo. Its newest location is a wellness and recovery center.

CONSIDER DONATING TO  
NEIGHBORHOOD PROPERTIES, INC:



ALLISON HAMMONS, STEPHANIE, AND DENISE FOX.

## Aurora Project

We awarded Aurora Project a \$7,500 grant this year from our partnership with Westfield's Legacy of Caring program. Since 1986, the Aurora Project has provided service-enriched housing to homeless women and their children. The program is the only one in the area that allows mothers and their children to live together while they work on the issues that led to their homelessness. Aurora Project offers three phases of housing: transitional housing, permanent housing, and permanent supportive housing.

**Mission:** Aurora Project offers a comprehensive housing and life skills program that empowers homeless women and their children by encouraging self-sufficiency and independence, providing resources and learning opportunities, and offering a supportive and safe environment.

CONSIDER DONATING TO  
AURORA PROJECT:



"My dinner party invitation list of famous historical figures would have to include Socrates, Sigmund Freud, Abraham Lincoln and George Carlin."

JOHN GAGE  
Chief Information Officer





## Fun Stuff

2023 was full of activities, both in and out of the office. We celebrated accomplishments, weddings, holidays, and sporting events. These celebrations are the mortar that makes us feel more like a family than an organization. Our Christmas parties are famously known as “the most fun you’ll have at a company Christmas party.” As we build better together, part of the reward is the closeness we share. Enjoy this glimpse into the fun we had.















Building  
Better  
Together





Before we can build the world we want to live in, we have to imagine it. Greatness starts with a clear vision of the future.

SIMON SINEK 

## Sneak Peak at 2024

2024 will mark 165 years since the founding of Knight Insurance Group. The country has changed dramatically since 1859, and so has insurance. One thing has stayed the same: people want to do business with people they trust. For 165 years, we have been earning your trust.

Such a milestone is worth celebrating, so be on the watch for throwback social media posts, commemorative swag, interviews with long-time clients, and a few more surprises!



16  
YEARS





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# Building Better Together

THE ANNUAL REPORT  
GOES DIGITAL!



Want to watch the Annual Report  
instead of reading it? Scan the QR code  
for a digital video of the entire report.