2014 Annual Report

relentless
exceptional
enduring

KNIGHT
INSURANCE GROUP

Front Cover:

(counter clockwise from top)

Ken Knight
Mark Willis
Kristy Margerum
Allison Hammons
Robbie Wilson
Selena Stagnolia
Stephanie Ehman
Carol Taylor
Tracy Barber
Linda Lopez
Jason Chisholm

Back Cover:

(top to bottom)

Matt Dysinger
Jane Crispen
Sherri Hanish

KNIGHT
INSURANCE GROUP

JANUARY 2015

Dear Stakeholder:

Relentless. Exceptional. Enduring. Strong words that evoke images of a driven, high-performing, and lasting organization. They describe our ONE agency and are part of our Core Values, crafted this year as the next step on our journey as your **Agency of Choice**.

You'll read more about our Core Values in the following pages. We created them as a "definition" of **Agency of Choice** to provide clarity for our team members, clients, carriers, and community. Now, it's crystal clear what we intend to deliver to our clients, what we expect from our team members, and how we work with our carriers.

2014 was an expansive year for Knight Insurance Group. Here are highlights of what we accomplished this past year:

- Opened a Findlay office, led by a local, experienced agent.
- Merged our Highland, Indiana, office with a long-standing agency.
- Expanded our sales team in the Toledo and Westlake offices.
- Sold 34% more Middle Market accounts than last year.
- Hired an unprecedented number of new employees—a sign of our growth.
- Expanded our IT department.

In addition, we continued our work toward ONEness with more internal integration of corporate resources. Our team was busier than ever making sure that each step moved us in the ONE direction of **Agency of Choice**. We hope that as you read this report, you will agree that we gained significant traction in 2014.

We remain relentlessly focused on delivering exceptional service that delights our stakeholders.

relentless f**o**cus
exceptional sta**n**dards
enduring r**e**lationships

Kenneth P. Knight, CEO

Samuel Hammons III, Partner
President

Diane T. Keil-Hipp, Partner
Chief Operating Officer

Mark Willis, President and Partner
Knight Willis Insurance Agency, LLC

Norman Fairman, Partner
Knight Chisholm Insurance

Joe Frankovich, Partner
Knight Chisholm Insurance

Jason Chisholm, Partner
Knight Chisholm Insurance

John Gage, Partner
Knight Willis and Knight Chisholm Insurance Agencies

Andy Murphy, Partner
Knight Willis Insurance Agency, LLC

D. Bradley Wilson, Vice President
Wilson Lawson Myers Insurance Agency

Rich Miller, Partner
Spitz Miller White Havens

Thomas G. Hart, President
KCM Consulting

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How We Become the Agency of Choice

Values drive behavior. It's a fundamental principle of human nature. We behave based upon what's important to us. If we believe deeply in something, our behavior becomes passionate. If we are lukewarm on a value, we'll behave inconsistently.

This principle about values drove us to spend some time defining our values, and from our values, what specific behaviors we expect from our team members. Values drive behaviors, and behaviors produce outcomes (VBO). Our VBO or Core Values Statement was created with guidance from Tim and Brian Kight of Focus 3 Culture.

Creating a Core Values Statement is not unique. In fact, many corporations create these impressive documents and hang them on walls, but they fail to inspire the team or direct them to behave in a certain way. So, we knew that the real test is how the team acts on them, talks about them, and rallies behind them.

VALUE	BEHAVIOR	OUTCOME
Relentless **Focus**	• Seek opportunity in every challenge. • Focus on daily high-payoff activities. • Cultivate internal and external enthusiasm.	**We grow and thrive in a fun environment.**
Exceptional **Standards**	• Build yourself as a person first. • Build exceptional business skills. • Always be creative.	**We are the best at what we do.**
Enduring **Relationships**	• Seek to understand first. • Live the Golden-Platinum rule. • Earn trust in every interaction.	**We delight our stakeholders.**

Agency of Choice

Here are some of the ways we have integrated our Core Values:

- Created a Core Values wallet card for every team member to easily reference.
- Challenged every team member to pick one or two behaviors and work on them over the next year.
- Included Core Values at every departmental or agency meeting. Peppering every meeting with a reference—even if it's minor—integrates the language into our culture.
- Posted Core Values at our offices.
- Painted our Toledo conference room wall with the entire statement.

In 2015, our executive team is going to set personal goals for each of the Behaviors and share them with the entire agency. The buck starts and stops with leadership! We are excited about the potential that our Core Values can have on our agency, and we know that it will take work to keep it alive and part of our culture. We are committed to that work.

Highlights of 2014 Sales Team

It was an exciting year for our sales team in 2014. Although market conditions had changed with fewer prospective opportunities than in previous years, the KIG team didn't give up and worked hard to position us for a strong 2015. Here are some highlights from last year:

- Added six new commercial lines sales executives.
- Strengthened our middle market capabilities by forming professional alliances with sales resource providers, Zywave and Marsh Berry.
- Conducted our first round of Partner Carrier planning meetings and quarterly reviews.
- Developed and implemented a Sales Executive Mentoring Program.
- Implemented a niche program focus for all sales execs.
- Conducted two Knight Academy sessions on Risk Management.
- Developed a more accurate and robust sales reporting format.

12%

Agency-wide volume increase

Key Outcomes for 2014

- Top Sales Executive: Matt Dysinger, Findlay Office, at 129% of goal.
- Wrote 151 new commercial accounts.
- Achieved 50% hit ratio on new commercial business.
- Average commission per commercial client increased by 7%.

A Look Into the Future – 2015 Sales Plans and Vision

- Identify and complete a merger with our Hamilton office.
- Recruit and train two new sales executives.
- Target Columbus, Ohio, as a market for new sales initiatives.
- Ramp up referral sales opportunities.
- Review and update the KIG Partner Carrier Program.
- Launch Knight Life Program to cross sell life and disability products.

> “The only place success comes before work is in the dictionary.”
> Vince Lombardi

Knight Vision & Knight Playbook “We see things that others don’t.”

Last year, we officially unveiled Knight Vision, our proprietary tool for business clients. Knight Vision is a diagnostic process that takes a holistic approach to our client’s business. The four-step process sets us apart from our competitors who are simply copying policies and quoting a price. In 2014, our sales team uncovered and solved client needs through the diagnostic approach of Knight Vision. Here are some examples:

- Provided disaster preparedness manuals for clients.
- Offered OSHA compliance education and OSHA record keeping guides.
- Provided niche-specific regulatory guidelines.
- Performed no-obligation workers compensation mod analyses.
- Assisted clients in reducing their workers compensation experience mods.
- Developed return-to-work programs.
- Assisted clients in implementing an effective safety culture.

Having all of our sales team fluent on Knight Vision requires in-depth internal training. That’s where the Knight Playbook enters. The Knight Playbook is simply a salesperson’s guide to our Best Practices. It is a work in progress and as such, is updated and expanded regularly. Our ultimate goal is for it to be a “bible” of how to “see what others don’t” through Knight Vision. Some overarching objectives of the Knight Playbook:

- Improved hit ratios (proposal to orders) to over 50% better than industry average.
- More efficient use of agency and carrier resources, measured by higher carrier submission hit ratios.
- Achievement of sales goals.
- Truly bringing value to our clients as a trusted advisor (partner).

It is early in the development, yet we are excited about the results we have already seen. We look forward to reporting more successes to you in 2015.

> “It’s not how big you are. It’s how big you play.”
> John Wooden

2014 Sales Retreat

In August, our sales team convened at the Grange Insurance headquarters in Columbus, Ohio, for our annual Sales Retreat. The theme this year was **Agency of Choice**, and more specifically, how our Core Values define **Agency of Choice**. To that end, we unveiled the Core Values Statement and discussed the critical elements of a sales culture, including Knight Vision.

Here are some other highlights of the Retreat:

- Keeping the sales funnel full.
- Sales activity and accountability.
- State of the Industry (by Tom Welch, CEO of Grange).
- Introduction of the Knight Playbook.

The retreat set the stage for strong sales results for the last quarter of 2014 and a great start for our new business in 2015!

"I skate to where the puck is going to be, not where it has been."
Wayne Gretzky

Joe Frankovich

The Knight Academy

In 2012, we developed an in-house training program for our sales team that is intended to take our continuing education to a higher level. While classroom work is helpful, we felt that practical, hands-on, and detailed account training would improve our overall performance.

Led by Joe Frankovich, our most effective training to date was the Academy 4 training in Toledo, Ohio. Our sales team spent two hours touring a very tough property account that manufactures fiberglass products, including usage of highly flammable solvents. We then spent four hours doing a deep-dive on the exposures and possible insurance solutions. This level of hands-on training proved invaluable.

Our team will push forward with two sessions in 2015 that continue this focus of practical, hands-on learning.

2014 Service Results

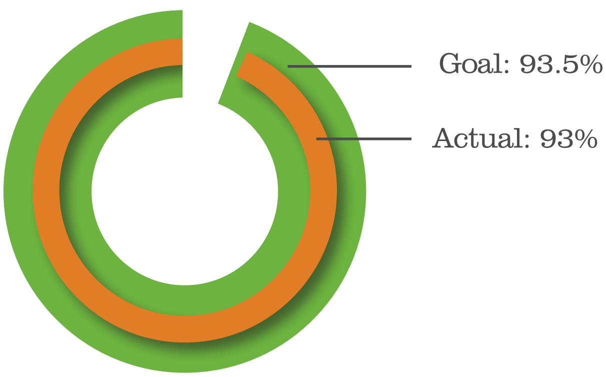
As we have reported for many years, the goal for our service team is very simple: retain profitable, relationship driven clients through a high quality service experience and expert advice. This year, many of our service team focused on improving their "expert advice" and continued their work toward insurance designations: Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR).

Gainsharing was again "in play" in 2014. In fact, we "played" Monopoly and integrated the game pieces, Community Chest cards, and the board into our monthly meetings. Here are the results of our performance against goal:

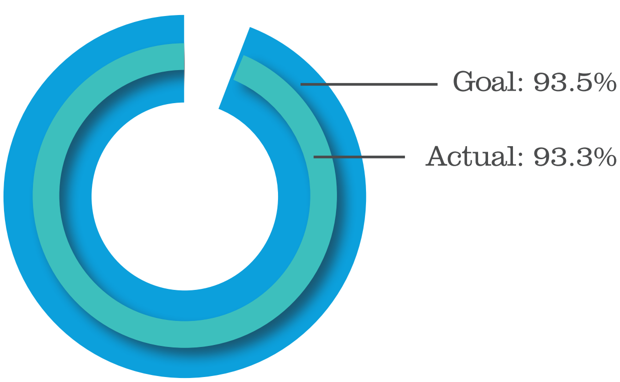
Reviews with personal clients:

Reviews with commercial clients:

Retention of targeted personal clients:



Retention of targeted commercial clients:



> "Just having satisfied customers isn't good enough anymore. If you really want a booming business, you have to create Raving Fans."
>
> Ken Blanchard, **Raving Fans**

While we didn't hit our retention goals as an entire agency, we came darn close! Two offices hit their goals, so a Shout Out to our Hamilton and Connersville teams on their results!

Our team is already working on 2015, with specific initiatives to proactively contact our top clients prior to renewal, improve our phone call quality with call feedback, and create a VIP program for our best clients.

Client Service Retreat: Low Hanging Fruit

The concept of Low-Hanging Fruit is well known: pick off the easy things…minimal effort, maximum benefit. We decided to use this concept as our theme for the 2014 Service Retreat. Rather than creating committees with grandiose objectives, our service team was asked to think about simple things, such as recording a friendlier voice mail message or minimizing the Outlook inbox when on the phone with a client… things so easy that anyone would say, "I can do that!" When we all do these easy things, we collectively make a big impact on our level of service.

We again called on Erika Oliver to facilitate the meeting—and instruct us in yoga! She worked with our Team Leaders to plan an event that incorporated FUN and learning. Thanks, Erika!

Hosted at the Hilton at Easton Town Center, in Columbus, Ohio, our team of 33 people enjoyed dinner in the private dining room at Smith & Wollensky's, after-dinner entertainment at Easton, and shopping the next day with the $100 gift card each person received. A splendid time was had by all!

"I felt like the agency really wanted the employees to know that they care about them as a person outside of the office."

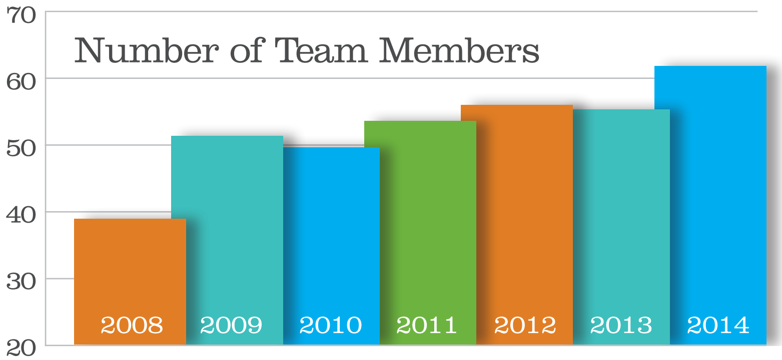
"Thankful that the agency takes the time and resources to make their employees feel special."

"Can't wait til next year. LOVED the $100 gift card! We have a terrific agency!"

Our "low hanging fruit" turned into trees of fruit!

Exceptional People

To be "the best at what we do," we must have exceptional people. This past year, we focused more energy than ever before on expanding the agency with top-notch people. As a result, ten new team members came into the agency, filling new roles in every department—sales, service, and administration.



15% Growth of total team members in 2014

22 Total team members from acquisitions since 2009

12 Average tenure of team members in years

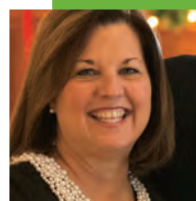
In 2014, we celebrated significant anniversaries for four of our team members, and we introduced a new way to recognize our tenured team members.

With the help from our client, Jensen Jewelers, we unveiled a custom-made K charm for lady team members who've been with us five years or more. But wait…there's more! The charm fits on a Pandora-style bracelet, along with other charms that equal the number of years of service. Each year thereafter, the team member will receive a new charm to commemorate another year of service.

And what about the guys? They will be able to pick from a catalog of K items: a custom-made K tie, money clip, or K pin (again crafted by Jensen Jewelers). Who knows…maybe a K golf club is in the works!

Congrats!

Lucy Spitale, celebrated 15 years at our Griffith office. Lucy specializes in home and auto insurance, and she knows her stuff! Her clients are extremely loyal because of Lucy's expertise and personal attention. They know she will always look out for their best interest.



Diane Luechauer celebrated five years at our Hamilton office where she handles large business accounts. She has a great eye for marketing new business and matching clients with the best product for their needs. Her carrier relationships are based upon trust and honesty, the basis for solid partnerships.

Linda Lopez celebrated five years this past April. Linda works in the Personal Lines Department of our Toledo office and has an eagle eye for detail! She does all of the behind-the-scenes work for the Toledo account managers. One of her tasks is to ensure that changes requested by clients are processed accurately. She is such an expert at what she does that she trains new employees!

Brad Wilson has been in insurance for 35 years, having started when he was ten! Brad grew up in insurance, with his father and grandfather as mentors. Now, Brad has his son, Robbie, at the agency, and the family legacy continues. Brad has impressive insurance knowledge, and he fosters long-standing relationships with his clients. He is a trusted counselor in his community.

Congrats to all of our long-time team members! You are what make us the Agency of Choice!

The Best at What They Do

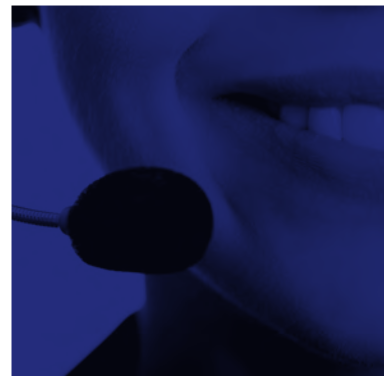
Several employees received recognition this past year for their accomplishments above and beyond. A round of applause for each of them!

Lisa Sabatka

Lisa began as an intern at our Westlake office, working this past summer. She is a college student at Kent State, majoring in Insurance. Lisa was presented with the Francis Herzog Scholarship Award from the Professional Independent Agents Association. She received a $1500 scholarship toward her college tuition.

Tracy Barber

Tracy successfully passed the required five parts of the designation, Certified Insurance Service Representative (CISR), and earned her designation in 2014. Tracy spent two years attending classes and passing the exams.



Woohoo!

Cynthia Matus

Cynthia received two honors this year: she won the Toledo Association of Insurance Professionals Industry Person of the Year and she won the National Alliance's Ohio CSR of the Year. As winner of the Ohio award, her essay was automatically entered in the national contest, and Cynthia was a Top Five Finalist! Her essay, which addressed how a CSR can have a meaningful impact on new and renewal business, was published in **Resources Magazine**, a National Alliance countrywide publication.

We have experienced a bull market since March 2009.

Recapping the Financial Markets in 2014

Domestic equity averages rallied in 2014, capping Wall Street with its sixth consecutive annual gain, the longest bull market since the 1990s. U.S. indices reached new heights as investors grew optimistic over improvement on the jobs front, increased private-sector profits, heightened M&A activity and corporate buybacks, and broadening home and auto sales. On the flip side, American wage growth has been persistently low, as has consumer and wholesale inflation.

172%

Dow Industrial Increase

Overall, **Dow Industrials rose 172%** during the bull market that began in early March 2009. During the same period, the S&P 500 rose over 200%. In other 2014 highlights, including dividends:

- **Utilities rose 29%** most among the ten major sectors, led by Integrys Energy, up 49%.
- Among all the S&P 500 stocks, Southwest Airlines performed best, up 126%.
- **REITs returned 32.3%** last year.
- Among the Dow Industrial's 30 big board stocks, Intel performed best, up 44%.

What's ahead in 2015

Our outlook for 2015 is as follows: growth in the United States, while still not as robust as in previous recoveries, will be strong enough to allow the Fed to raise interest rates; the decline in oil prices will be positive for global growth; and quantitative easing programs in Europe and Japan should allow those economies to avoid a downturn.

We continue to maintain an allocation to equities based on long-term investment objectives and favor domestic over international equities. We recommend an essentially defensive position in fixed income. Finally, to mitigate the effects of market volatility on a portfolio, we believe it makes sense to retain an allocation to alternative investments due to their low correlation to traditional investments.

Embrace the opportunities and stay healthy in 2015.

"I wanted to thank Renata for all the help…we were very pleased with the outcome!"

Resourceful ONEness

One of the many benefits of our regional agency is the ability to have specialists on board who are available to anyone within the organization. In 2014, we implemented several enhancements – all designed to provide better service to our clients.

Claims Specialist

Our Westlake office is home to Renata Zbydniewski, a team member whose sole job is managing claims for our clients. Whether it's a car accident, house fire, flooded basement, or liability claim, Renata is available 24/7/365 for those who need help now! In 2014, we expanded Renata's reach to our Toledo clients, and the response has been extremely positive. High five, Renata!

Seamless Service

The common data base and phone system that were installed in late 2012 and 2013 have been great investments in seamless service. In 2014, we broadened our ability to service clients from any location. So, if an account manager is off on vacation or just on the other line, another account manager – maybe in a different city – can service the client seamlessly. No separate phone number to call, no separate data base to view. Even answering the phone can be handled by one person for multiple offices!

Technical Insurance Expertise

2014 saw this resource expanded more than ever before. Our sales executives sought out fellow team members for their expertise in an industry or product line. The result: more new sales sold by teams, rather than individuals. Heading up our team sales: Joe Frankovich, whose technical expertise and market knowledge won several new accounts this year. For the new client: an expert, customized solution with creative thinking at the forefront.

We believe these enhancements offer clients the resources of a large regional agency, while still maintaining the intimacy of a small agency that provides our clients with personal attention.

SPITZ MILLER WHITE HAVENS
INSURANCE Agency

All of the Spitz Miller team is with us, and we are proud to introduce them to you:

Enduring

In August, our Highland, Indiana, office merged with the Spitz Miller Insurance Agency of Griffith, Indiana. Spitz Miller was a 134-year-old agency, with Rich Miller as the fourth generation principal. In November, our Highland team moved to Griffith, as the Spitz Miller office was completely renovated to accommodate the additional team members.

The new combined team solidifies our footprint in Northwest Indiana and brings extensive experience and expertise to the entire agency.

Rich Miller
Principal
30+ years

Kevin Fitzpatrick
Commercial Sales
5 years

Phil Shields
Commercial Sales
14 years

Nancy Tuttle
Commercial Service
30+ years

Sharon Schlink
Personal Service
15 years

Lisa Miller
Administrative
Assistant
2 years

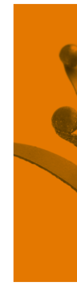
Introducing...

In February 2014, we entered into a new venture: opening a brand new location from scratch. We were drawn to the idea because of the opportunity to add Matt Dysinger to the team. Matt had many years of insurance sales experience before leaving the industry in 2010 to pursue a business venture. His network and connections in Findlay made it the opportune location for our newest office. And so, Knight of Findlay was born.

Matt quickly got to work, immersing himself in the community, re-connecting with old friends, and his work has paid off handsomely. He became our 2014 Salesperson of the Year, writing 129% of his new business goal.

We are excited to have him on board, along with Jane Crispen, a top-notch account manager. The team of Matt and Jane has produced results that rival any start-up in our area.

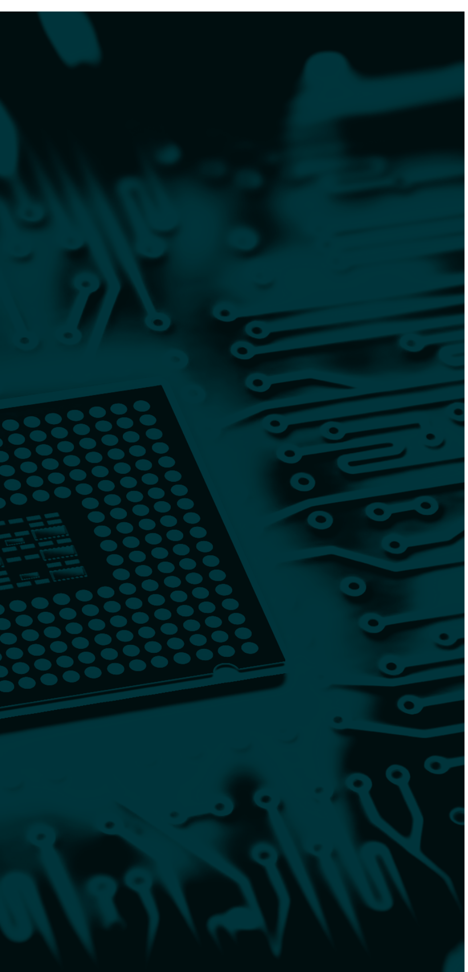
KNIGHT of FINDLAY
INSURANCE Agency



News from IT

In 2013, our IT Department was John Gage. As a one-man operation, John did a remarkable job keeping up with the agency's expansion, upgrades in technology, every-day help desk issues, and training. Our goal in 2014 was to get him some help! So, in March we hired Nate Cook, an experienced IT person, to help with large projects and handle the day-to-day help desk.

perform with greater speed and accuracy



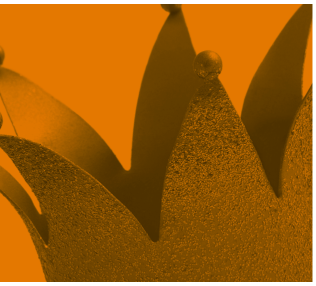
With a larger department, IT was able to accomplish many things.

IT Highlights:

- Implemented a call recording solution to provide greater E&O protection for the entire agency.
- Transformed the communication log from a mammoth paper report into an Excel spreadsheet with filter functionality. This log is a critical tool in processing policies, claims and commissions that download into our agency management system.
- Developed a custom trailing 12-month production report that is not available directly from our management system.
- Aided both personal and commercial lines departments in determining business to redistribute between account managers and to service centers.
- Designed and implemented a human resources portal on our agency intranet for attendance and benefit tracking.

2015 Focus

In 2015, IT is charged to present a business case for the next wave of insurance agency technology so that our service team can perform functions with greater speed and accuracy. In addition, more HR enhancements are on the way and a sales tracking tool that is user-friendly to salespeople.



A Knight to Remember

In May, Ken Knight celebrated 40 years in the insurance industry. (Yes, he started when he was 10!) We couldn't let an anniversary of that proportion pass by without a celebration! So, in true Knight fashion, we crowned him "King of Insurance" and celebrated with a roast full of laughs and jabs!

The "King of Insurance" has been crowned.

Hold the Presses!

In September, Ken Knight announced the promotions of Sam Hammons and Diane Keil-Hipp. We reprint this press release published in the local media:

Knight Insurance Group Announces Promotions: New President and COO Named

Toledo, Ohio. September 1, 2014: Kenneth P. Knight, CEO of Knight Insurance Group, announces the promotions of Samuel Hammons, III, CPIA, CIC, ARM to President and Diane T. Keil-Hipp to Chief Operating Officer.

Mr. Hammons has been in the insurance industry for over 35 years, the majority of it in Sales. Hammons graduated with a BA in Accounting from Muskingum College. He joined Knight in 1998, and became a partner in 2003. A leading producer for the agency, Hammons was instrumental in developing the agency's proprietary Knight Vision process. He will lead the sales team at all six locations in focusing on organic growth through their diagnostic, consultative approach while fulfilling their vision to be "The Agency of Choice For All Our Stakeholders."

Mrs. Keil-Hipp has been at the agency since 1985, working in Service, Accounting, Marketing, and Human Resources. In 1999, she was named Vice President, and in 2006, she became a partner. Keil-Hipp leads the service team at all six locations. Additionally, she oversees the agency's brand and technology. Keil-Hipp holds a BA in Business from Lourdes University and a Master of Organization Development from Bowling Green State University. Since 2006, Keil-Hipp has been President of the Toledo Warehouse District Association. She also serves as Treasurer of the Professional Independent Agents Association of Ohio and as a board member of Westfield Insurance Agents' Association.

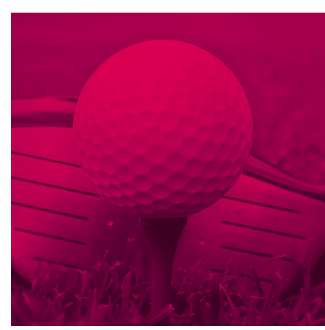
Clients

More for our Clients

In a heavy state election year, we felt it was important for our clients to have opportunities to learn about the candidates. To that end, we brought the two Ohio Supreme Court Justices (up for re-election) to Toledo for a luncheon with clients and community leaders. Justice Judith French and Justice Sharon Kennedy spoke on their judicial philosophies and answered questions from the group.

Client Golf Outing

To show our appreciation for their business, a number of clients were invited to a round of golf at Westfield's Country Club at Westfield Center, Ohio. The day included golf, lunch, and a steak dinner on outdoor grills. It was more than an opportunity to say, 'Thanks for being a client.' It was an opportunity for people to mix and mingle with other business owners and create new connections. Better than LinkedIn!



Highlights of our Fun

Fun Stuff!

One of the Outcomes in our Core Values Statement is, "We grow and thrive in a fun environment." We take FUN seriously! So much so that we have a committee that does nothing but plan fun activities for the agency!

Halloween Pumpkin Contest. An annual favorite, we had ten entries, and our winner this year was also our winner last year! Kendallyn Jacobs' Minion got the People's Choice and Carol Taylor's Olaf was a close Second!

Ugly Christmas Sweater Contest winner, Diane Luechauer, with co-workers modeling ALL of her sweaters!

Casino Night. Everyone's a winner at the KIG casino! Gamblers were given chips to play poker, the roulette table, and blackjack. Our big winner, Marlene Lemons, won a $500 VISA gift card!

Organizations we helped:

- Honor Flight
- Pet Food for Humane Ohio
- Toy-A-Thon
- Toys for Tots
- Reading at Holy Rosary Cathedral School
- Sparrow's Nest
- Adopt-a-Family for Christmas
- Take Steps/Be Heard. Cure against Crohn's Disease
- Hammond Charity 10K Run, supporting the Hammond Back-to-School event

2014 Community Activities

Being part of our communities is integral to being **Agency of Choice**. Each of our locations is encouraged to find and help a local charity or worth-while cause. This year, our team members helped over 15 different causes, with the agency matching dollar-for-dollar on many of them.

Relentless.

Reporting back to you about our actual results from this past year is a critical piece of accountability that sets us apart from our competitors. The goals we set are not just fancy words for a public document. We work hard to accomplish what we set out to do…in other words, we are relentless!

2014

Here is what we set out to do in 2014, and how we did:

Establish Knight Insurance Group Core Values.	Carefully written with guidance from Focus 3 Culture, we feel the finished document captures our personality, and more importantly, can be easily translated into action.
Continue our quest for ONEness.	We hosted a handful of events designed to bring our team together from all the offices. From Annual Meeting to Retreats to Casino Night to the Christmas Party, people are enjoying more opportunities to interact in person.
Continue to grow Middle Market.	Our goal was to increase new revenue by 30% over last year. We actually exceeded our goal by 4% and hit 34%.
Continue personal and professional development.	We held two Knight Academy sessions and our team members successfully passed 10 CIC and CISR classes.
Pursue acquisition/merger opportunities.	Completed a merger in Griffith, Indiana, with our Highland office, and opened a new office in Findlay, Ohio.
Solidify Team Leaders in their roles.	They completed an eight-week Effective Leadership Development program, met bi-weekly with their mentor, and provided close supervision to their teams.
Share our collective talents across all locations.	Our Corporate Resource Center has provided receptionist help, claims assistance, and back-up customer service. Our sales execs teamed up on more new accounts than ever before.
Continue to build tools in our Knight Vision toolbox.	Zywave, Marsh Berry, and APPEX are all new additions to our toolbox.
Continue Stakeholder Intimacy program.	Renamed the Knight Initiative, various committees worked to build partnerships with each of our stakeholders.

2015

Relentless, Exceptional, Enduring Goals for 2015

Our goals in 2015 are designed to align with our Core Values and Behaviors. A relentless focus on our Core Values will drive results in the direction we envision. Here are our top priorities:

Core Behavior	Goal
Seek opportunity in every challenge.	• Launch Knight Life, a cross sale program that introduces our existing clients to life and disability products. • Back-room improvements. Continue to automate HR functions and make internal functions faster and easier. • Merger/acquisition in Hamilton. We are actively pursuing an opportunity in the Cincinnati area to pair with our existing Hamilton office.
Focus on daily high-payoff activities.	• Realize 10% net organic growth in commercial lines. • Hire two new commercial sales people.
Cultivate internal and external enthusiasm. Build yourself as a person first.	• The buck starts with leadership! Our executive team will commit to personal goals based upon the behaviors in our Core Values Statement.
Build exceptional business skills.	• Sales execs will be firmly entrenched in a niche, complete with a niche marketing plan and a path to become expert in that niche. • Continue to add top-notch people to our Service and Administrative Departments, specifically in Westlake and Toledo. • Research and report on business case for new agency automation technology.
Always be creative.	• Explore the creation of a VIP Personal Lines Program.
Seek to understand first. Live the Golden-Platinum rule. Earn trust in every interaction.	• Improve our retention. We have a few initiatives in place designed to improve the retention of our profitable, relationship-based clients.

"Everyone has the sense that right now is one of those moments when we are influencing the future."
Steve Jobs

We are extremely energized about the possibilities in 2015. In the last few years, the momentum has been building. New team members catch our energy and tell us frequently how special they feel to be part of the vision. We hear often of our reputation in the marketplace as an Employer of Choice. New carriers approach us for appointments. These are real outcomes of our work these past few years.

Knight Insurance Group is relentless in its focus. All of our team members are held to exceptional standards. We treasure enduring relationships. The pursuit of Agency of Choice continues, and we appreciate your support of our work this past year.

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