

ANNUAL REPORT

20

REFLECT

We appreciate your continued interest in our organization and offer our reflections on 2020 in this Annual Report.



R E F L

JANUARY 2021

DEAR STAKEHOLDER:

The year 2020 will be inextricably linked to COVID-19, the coronavirus. Never could we have imagined an event that affected every individual, every business, every industry, every state, and every country in the world. As it unfolded, there was confusion and disbelief—how could this be happening to an economy in one of its longest booms in history? Well, we all now know how it played out. The pandemic devastated many industries, companies, families, and individuals. The words *furlough*, *quarantine*, *social distancing*, and *vaccine* were uttered daily on media outlets and in personal conversations. We all long for our old normal but realize that life's changes because of COVID may be part of our new normal. Pundits will reflect on this year for decades to come.

As we reflect on 2020, of course COVID will be in our thoughts, and our prayers go out to those who experienced hardship. Luckily for our team, we could focus on more than COVID. We executed the plans created in the fall of 2019 and performed exceptionally well, given the year's challenges.

Most importantly, we held firm to our convictions of growth, privately held ownership, and bringing value to our clients through relationship-based service. Digital offerings expanded, our online presence grew, and our reputation as one of the top insurance employers in the region strengthened. 2020 was an excellent year for Knight Insurance Group.



Kenneth P. Knight
Chairman of the Board



Bud Bonner
Chief Executive Officer



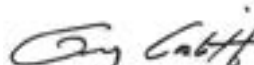
Samuel Hammons III
President



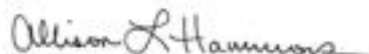
Diane T. Keil-Hipp
Chief Operating Officer



John Gage
Chief Information Officer



Greg Corbitt
Commercial Sales Team Leader



Allison Hammons
Business Development Team Leader

E O T

20/20 Progress

We have been laser-focused for three years on our goal of 20/20—20 percent revenue growth and 20 percent EBITDA. In 2020, we made significant strides toward both goals and are proud to report our best results yet.

20% GROWTH. We begin with last year's revenue by department and calculate a 20 percent increase. This is the basis for our sales goals for the year. Then we estimate 5 percent attrition (loss of current business) to net a growth rate of 15 percent. Consistently achieving these targets would double our revenue in five years.

Achieving these hefty growth goals is more manageable with more horsepower. In late 2020, we hired three salespeople. They will kick off 2021 with a bang. More sales, of course, means more clients to service. Through connections at Bowling Green State University (BGSU), we hired several college interns over the years. One was recently promoted to business account manager, and another will graduate in 2021. BGSU's insurance program has been key to adding quality people to our organization.

20% EBITDA & ESOP. This goal is important because of a higher goal—perpetuating the agency internally. To maintain local ownership, we must produce an EBITDA in this range. After investigating many internal perpetuation options, we are leaning heavily toward an ESOP, Employee Stock Ownership Plan. This solution aligns with our culture as an employee-driven organization and with our values of relentless focus, exceptional standards, and enduring relationships. The Agency of Choice, our ultimate vision, is possible. In adopting an ESOP, we gain a permanent perpetuation solution and send a strong statement to all of our stakeholders about our commitment to independent ownership and the community.



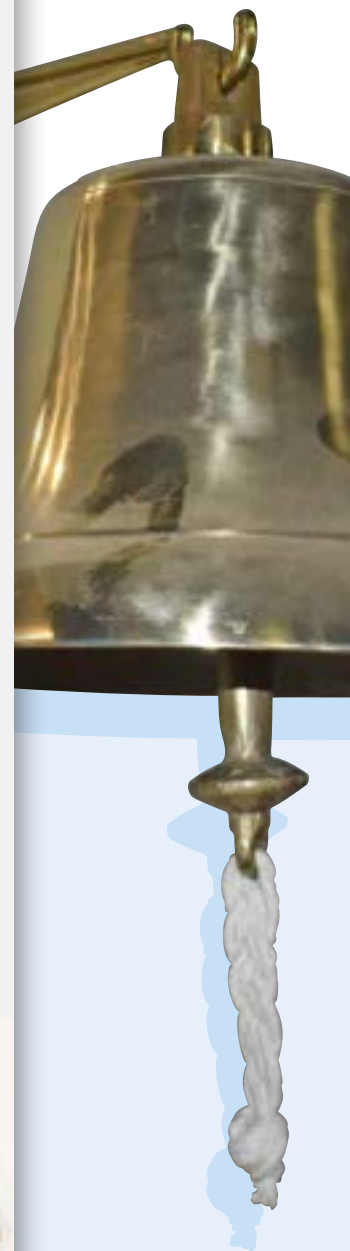
GREG CORBITT

NEW OWNERS

As a step toward internal perpetuation, Greg Corbitt and Allison Hammons became owners in Knight Insurance Group this year. Greg should be a familiar name to you. He has won the Golden Hammer Award for highest sales in five out of the last six years. Allison has been with the agency since 2006 in a sales role and won Golden Hammer for her strong sales performance in 2017. Both Greg and Allison added sales management responsibilities this past year. Their powerhouse sales ability, entrepreneurship mindset, and ability to lead will be instrumental in the continued success of the team. Congrats!



ALLISON HAMMONS



2020 Sales Results

We started the year off with a bang. Record sales in late December 2019 jump-started our January. Then COVID hit in March, and the world quieted. Even so, April was our third best month for new sales. By summertime, businesses were meeting with our sales team, much of it virtually. Thanks to technology, the paperwork that used to be done in person was completed digitally. As fall came around, momentum was growing, and by December, we had record sales again! We couldn't be more thrilled with the results we achieved, especially in a pandemic! Great job, team!

Last year we reported that our new business insurance premium was an all-time best at \$2.8 million. In 2020, we exceeded it by nearly \$500,000, an increase of almost 20 percent!

	NO. OF NEW CLIENTS	NEW PREMIUM	% REVENUE GROWTH
BUSINESS INSURANCE & BONDS	122	\$3,240,000	12%
PERSONAL INSURANCE	159	\$426,000	0.3%
OVERALL	281	\$3,666,000	9.2%

Ring that bell!

This is a long-standing tradition at the agency. When a large new account is written, the producer rings a large ship's bell, and the details of the sale are broadcast over our phone system. In 2020, the bell was rung over 80 times!

PPOG!

Predictable, profitable organic growth (PPOG) has become a mantra among our sales team. Their results are measured against this bar, and each team member is accountable for new business that meets this standard.

Golden Hammer Award

At our 2020 Annual Meeting, Greg Corbitt was awarded the Golden Hammer—our recognition for the year's highest sales performance. This is Greg's fifth award in the last six years. Be assured that other salespeople are ready to give him competition in 2021!

80%

Another noteworthy trend is our percentage of new business wins. We won eight out of every ten proposals we presented in 2020.



2020 Service Results

The service team was in its groove in 2020. Even amidst COVID, the group was undeterred in achieving the goals set in January. Three main goals—reviews, rounding accounts, and Google review requests—were bundled together and called a Triple Play, an added incentive to interact with our clients in three ways.

The team was motivated to achieve its annual goals a month early, and it did! Through careful monitoring, pep talks, and a team attitude, the team completed the coverage reviews and rounded accounts goals on November 30. Way to go, team!

Despite COVID, our personal account retention was better than last year, at 95.6 percent. Retention of our business accounts took a hit this year, some due to COVID, some due to ultra-competitive pricing. Be assured, we will pursue these accounts in the future!

Congrats to the entire service team for a year of dedicated, consistent effort to reach the goals!

		GOAL	ACTUAL
	FACEBOOK & GOOGLE REVIEW REQUESTS	240	356
PERSONAL	CLIENT COVERAGE REVIEWS	640	716
	ACCOUNT ROUNDED PREMIUM	\$30,000	\$46,372
	RETENTION OF TARGETED ACCOUNTS	95%	95.6%
BUSINESS	CLIENT COVERAGE REVIEWS	135	196
	ACCOUNT ROUNDED PREMIUM	\$50,000	\$65,259
	RETENTION OF TARGETED ACCOUNTS	95%	89.5%



Stephanie Ehman

"My best part of 2020 was my family remaining healthy, having amazing work flexibility, and watching my kids' hard work pay off."



Westfield Auto Insurance Premium Relief

We're excited to announce auto insurance premium relief from Westfield Insurance. Fewer people on the roads means fewer auto accidents, so Westfield wants to pass on the savings to you at this critical time.

[Read More >](#)



As your local, trusted risk advisor, we want you to know that per the Governor's order, our agency is an essential business and will remain open to serve you. While our federal, state and local government leaders have implemented many measures to reduce social interactions to slow the spread of the coronavirus, no order can stop adverse events that cause insurance claims and occur in everyday life, like bad weather, flooding, tornadoes, car crashes, fires and cyberattacks.

Our agency is exercising many precautions while we remain open. Nearly all of our employees are working remotely. A skeleton crew will work from the office, and we will continue to follow the government's recommended precautions: employees are six feet from each other, we take employees' temperatures every day, hand sanitizer and masks are available throughout the office.

While our agency is open for business, we ask that you contact us via phone, email, or text.

Phone: 419.241.5133

Email: knight@knightinsurance.com

SMS text: 419.963.3223

Should you need to come into the office, please set an appointment with your account manager so that we can ensure everyone's safety during your visit. Again, during this vulnerable time, we will be here to continue to serve you as questions, coverage concerns, adverse events and claims arise.

We greatly appreciate your business.



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Coronavirus Scams — Beware!

During the Coronavirus outbreak, some people feel vulnerable, isolated, and

Here When You Need Us

When governors closed everyday life due to the pandemic, citizens were confused, scared, unsure, and upended. So many uncertainties and no fast answers. As an essential business, we remained open and knew that clients needed answers. So we ramped up our client email communications at an unprecedented rate. Here are just a few of the emails that we shared with clients to answer questions, offer information, and reduce uncertainty.



Agency Planning Day

Our agency retreat, usually a two-day event at a destination, became an agency planning day in Toledo. Thanks, COVID. We made the best of it and kept the core focus of this event: to plan sales and service targets for 2021 that get us to the first 20 of our 20/20 goal.

Through a mix of in-person and virtual presentations, several guest speakers helped to make this a meaningful day:

- **Jeff Smith**, CEO of the Ohio Insurance Agents Association, served as our keynote speaker and shared a state of the industry and future insurance trends.
- **Tom Daniels** of BGSU shared insights of the Predictive Index assessments and helped us learn more about ourselves and each other through a fun activity.
- **Erika Oliver** presented on the power of the brain and the impact of negative versus positive thoughts.
- **Mark Roso** of Frankenmuth Insurance presented the recent changes to Michigan no-fault auto insurance.

It was a jam-packed day! We came away with our 2021 sales goals, and more importantly, how we're going to reach them. We learned more about ourselves and our co-workers and built camaraderie in the process.



JEFF SMITH, OIA CEO



WHAT IS YOUR WHY?

Sam - To help lead this agency through transition to the next generation. To lead and help guide this agency to the forefront of the industry as high performing and highly successful and successful.

Del - I go in the morning usually between 7:00 and 8:00 and usually have a great time and I feel energized in helping people and business people who really need the help.

Adrian - To protect my clients while providing the best service.

Carl - To retire with my family and kids.

Karl - Love people, his family and employees.

Matt - Love people, freedom to spend his time.

Greg - To be worth it.

Paul - Peace of mind - Family.

Dave - To make my kids proud.

Lindsay - My daughter Marley.

Matt D - Helping others.

Phil - Family.

Quinn - I love people.

But - helping others be successful.

MAKE IT YOUR REALITY

Most of the people who are successful through their business and their personal lives.



Sales team members were challenged to write the reasons they want to achieve their sales goals. Surface answers were not sufficient; they had to dig deep inside for personal motivations. Here's a collection of the responses that each salesperson created.





Agency of Choice Awards

The Agency of Choice Awards provide tangible recognition of employees who live our Culture Statement. Each year, team members nominate their co-workers who demonstrate the values of Relationship Builder, Relentless Focus, and Exceptional Standards. In 2020, we honored three team members.



Exceptional Standards:

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

Winner: Stephanie Ehman.

Stephanie is a first-time winner!

Trifecta Award: Stephanie Ehman was nominated by her peers in every category, earning her the Trifecta Award. Congrats!



Relentless Focus:

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

Winner: Jane Crispen.

Jane won the Relationship Builder Award in 2014.



Relationship Builder:

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

Winner: Brenda Robinson.

Brenda is a repeat winner; in 2016, she won this same award.

Winners received their personalized award and...



Adam Sheets

"I am so proud of my wife and family that even through Covid, we fed 30-50 people each Thursday at our church."

Awards & Designations



Top Workplace Award Winner

Top Workplace is the nation's most credible employer recognition program and is well known across the country. It is unique because the basis for the award is solely employees' feedback. A confidential survey is sent to all employees on topics such as communication, culture, values, innovation, pay

and benefits. Anonymous responses are tabulated and compared to other competing organizations. For the third time, Knight Insurance Group was named a Top Workplace. This designation sets us apart and draws new talent and prospective clients who value how we run the company.

As excited as we were about the Top Workplace win, we benefited tremendously from the anonymous feedback we received. There are always areas to improve, and the survey data spotlighted areas that needed attention. Based upon this feedback, we initiated ***Dream Sessions***, whereby employees shared ideas for their "dream benefits." Management reviewed the ideas, and in late December, we launched several enhancements to our benefits program. Without Top Workplace, these enhancements would not have been implemented.

Highlights of Benefits Enhancements

- Five more paid days off.
- Ability to carry over five unused days into next year.
- Full day off, Christmas Eve.
- \$2,000 for medical expenses.



BBB Torch Award Finalist

Each year, the Better Business Bureau invites local businesses of all sizes to apply for its Torch Awards, a recognition of excellence in ethical business practices and integrity in business dealings. The application process includes a nomination and completion of a formal entry that addresses six categories:

- Leadership Commitment to Ethics
- Communications of Ethical Practices
- Organizational Commitment to Ethical Practice
- Organizational Commitment to Performance Management Practices
- Organizational Commitment to Ethical Human Resource Practices
- Organizational Commitment to the Community

Entries are reviewed by an independent panel of judges, who determine the finalists and award winners. In 2020, Knight Insurance Group was a finalist for the award, recognizing our organizational commitment to ethical behavior with our employees, clients, and community.

Certified Personal Risk Manager: Diane Keil-Hipp and Carol Taylor

Two team members earned the CPRM designation in 2020—Diane Keil-Hipp and Carol Taylor. CPRM is an advanced insurance designation requiring successful completion of five courses that focus on risk management for individuals and families. Congrats, Diane and Carol!



DIANE KEIL-HIPP



CAROL TAYLOR



Certified Insurance Service Representative: Linda Lopez

Linda earned her CISR in 2020, completing five courses, ranging from personal auto exposures and residential property to commercial casualty. The designation denotes exceptional account management and customer service. Great job, Linda!



KEN KNIGHT, KURTIS BROWN, RJ COLEMAN, BUD BONNER, PAT JACKSON, SAM HAMMONS AND ADAM ANSPACH

National Agency of the Year

Central Insurance awarded us its National Agency of the Year. The award is based on several factors: growth, profitability, retention, and agency relationship. Only one agency in Central's entire agency force is chosen for this award, so it is a high distinction and a great honor.

Trilogy!

Westfield named Knight Insurance Group a Trilogy agency for the fourth time in a row, marking eight years that we've held this distinction. A trilogy agency is Westfield's best of the best—the highest level of partnership, mutual performance, and commitment to clients. It is a coveted honor that fewer than 7 percent of Westfield agents earn.

"Knight Insurance Group is progressive, forward-thinking and innovative. Their four-time Trilogy achievement is only matched by 13 of our agency partners. Quite a testament to their long-term performance."

Craig Welsh, Chief Distribution Officer, Westfield



Carrier of the Year Award

The Carrier of the Year Award was created in 2017 to recognize one carrier who has contributed significantly to our success, partnering with us on new business, long-standing accounts, and claims. This past year, Central Insurance was selected as our Carrier of the Year, a second-year win—the only carrier to achieve it! Congratulations, Central Insurance!



Team Anniversaries

2020 was a BIG year for significant anniversaries. Out of the seven noted here, six of them are 20 years or more. Quite a testament to the atmosphere, culture, and character of Knight Insurance Group. Another reason why we proudly call ourselves the Employer of Choice!



35 years
Diane T. Keil-Hipp
COO

Diane started at the agency working after school, filing client folders, and processing mail. She continued to work through college and accepted the position of Treasurer upon graduation. In those 35 years, she had two daughters, earned her master's degree, became a partner, and is now COO. Diane is currently pursuing her doctorate.



25 years
Marlene Levengood
Personal Team Leader

Marlene came to the agency with insurance experience. A lifelong Toledoan, she worked at several local agencies before joining Knight, handling clients' home and auto insurance. She had young twin girls at the time. They are now both married with children of their own, so Marlene is now a grandma of five. She currently oversees the personal insurance service team.



20 years
Bridgett Purpich
Business Team Leader

Bridgett joined the agency's personal insurance department in 2000. Before too long, an opening in the business insurance department became available, and Bridgett lobbied for the position. Even though she didn't have business insurance experience, she convinced management that she was a quick learner. The switch suited her! She's still in the business insurance department, servicing business clients and leading the service team. Twenty years later, she also still enjoys being challenged and the art of cooking!



Cynthia Matus

"2020 was emotionally engaging, and it challenged me to be creative to meet the needs of clients."





35 years
Tracy Barber
Account Manager

Tracy started right out of high school at the Keith Keisser Agency. When Mr. Keisser passed away unexpectedly, Knight Insurance purchased the agency, and Tracy's relationships with her clients were vital in the transition. Over 35 years, she married and had three children, all adults now. Her daughter is getting married in 2021, starting a new chapter of Tracy's family life.



30 years
Carl Richardson
Commercial Agent

Carl was a college buddy of Ken Knight's. After Carl earned his bachelor's degree, he took a job in Georgia. In 1990, he and his wife wanted to get back to Ohio, and Ken convinced Carl that insurance was a promising career. Thirty years later, Carl still has many of the clients he wrote in the 90s.



20 years
Carol Taylor
Account Manager

Carol also joined the agency's personal insurance department in 2000. For Carol, this was a new industry. Her dad was an insurance agent, but she had never worked in the industry. She learned quoting, processing, underwriting, and coverages and became an invaluable aid to the other account managers. In 2009, Carol became an account manager herself, and over the years, she has built great relationships with her clients. In that time, Carol's three kids grew up and had kids of their own. Carol is a grandma to three grandchildren.

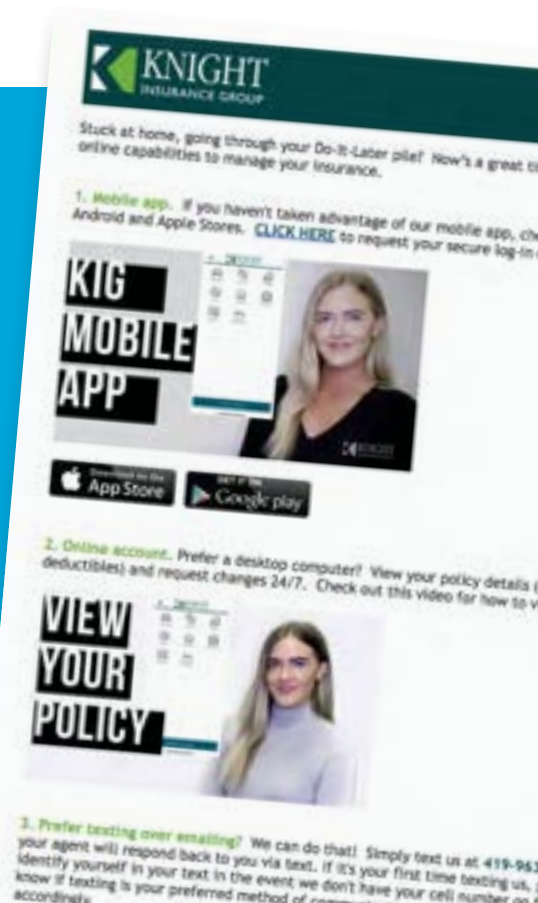


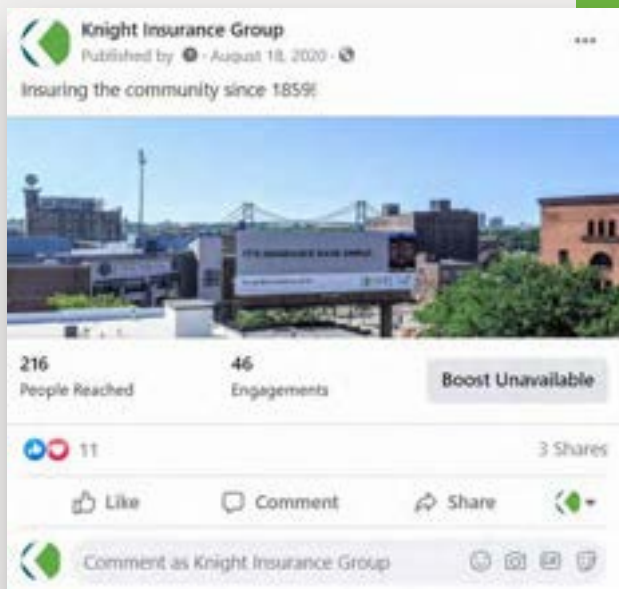
5 years
Elyse Labardee
Digital Marketing Specialist

Elyse is the newbie in this group. Her mom and dad were clients and friends of Ken's for a long time. Plus, her dad is related to Diane. So through those connections, Elyse came in to interview, not knowing anything about insurance. Today, she manages our social media sites, creates and edits videos, designs client email communications, and keeps us current with our digital presence.

Insurance at the Speed of You 2.0

Last year, we announced three new digital services for clients: a mobile app, an online portal for viewing policies, and texting. So when the world went virtual, we were already there. In 2020, we shared the many ways that clients can manage their insurance, file a claim, and rid themselves of paperwork. Take a look.





Top Social Media Posts

We posted over 120 stories on social media—the pandemic, insurance tips, our team, and our community efforts were highlights. And you engaged with us. Nearly 1000 people follow us on Facebook and LinkedIn.





★★★★★

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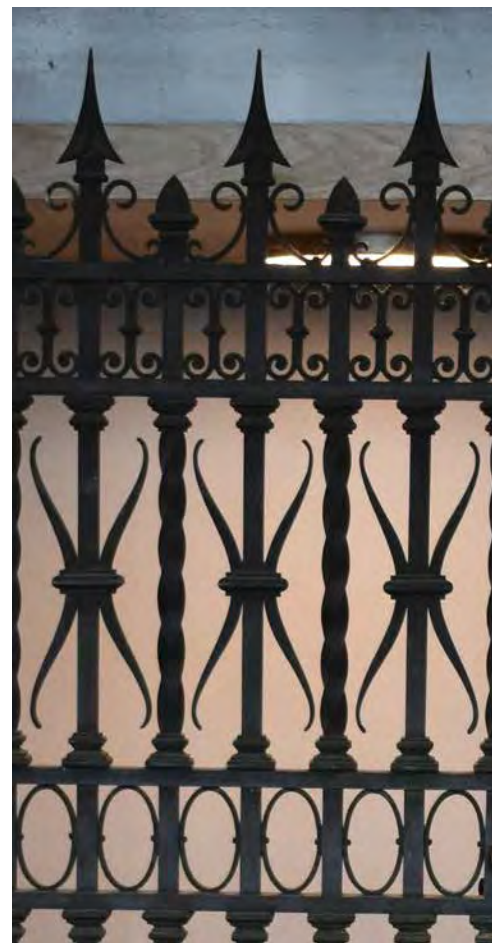


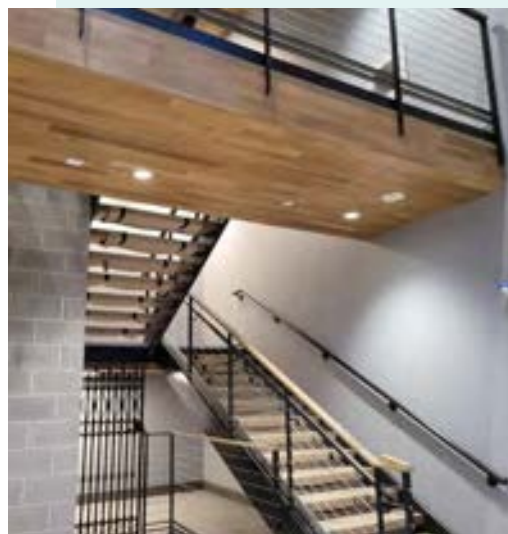


UPDATE ON 14 NORTH ERIE STREET

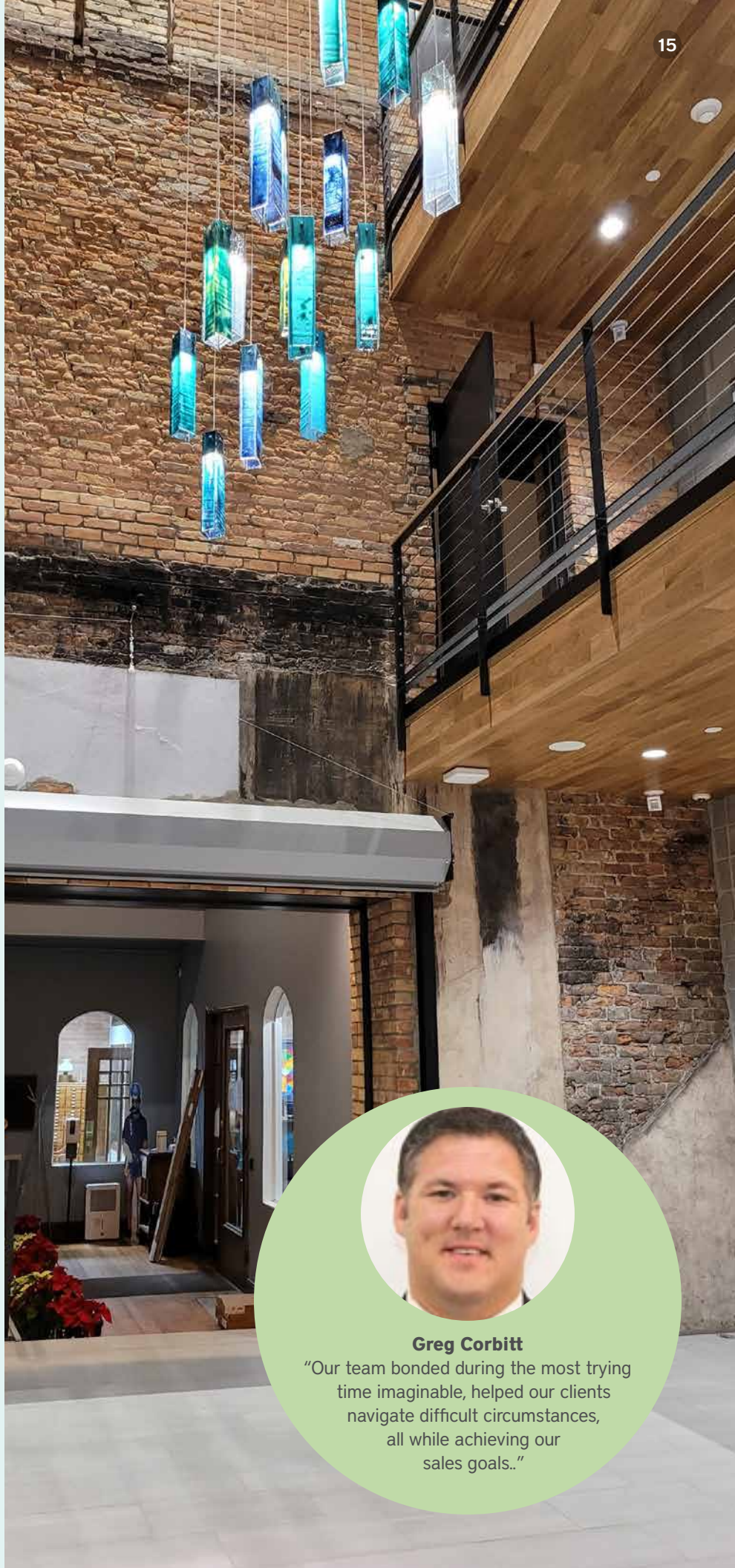


In a commitment to downtown Toledo, Ken & Deborah Knight purchased the building next to our headquarters and began major renovations of the structure in 2020. The three-story, 25,000 square-foot facility will house office/rental space on the first two floors and Ken and Deb's new residence on the third floor.





These photos
are the envy
of HGTV!



Greg Corbitt

"Our team bonded during the most trying time imaginable, helped our clients navigate difficult circumstances, all while achieving our sales goals.."

Supporting OUR COMMUNITY

More than ever, community organizations needed our help.

The double-hit of reduced contributions against increased need hurt many nonprofits. With our carrier partners' support, we offered aid to several organizations at a most crucial time.



MILVA VALENZUELA WAGNER, TIM MENKE,
ALLISON HAMMONS AND SAM HAMMONS

Lott Industries

Lott's mission to provide opportunities for people with developmental disabilities is unique in the area. This year, we partnered with Central Insurance to donate \$3,000 toward their many projects that educate and employ developmentally disabled individuals. Sam Hammons and Allison Hammons both serve on committees to aid Lott's business development efforts.



TIFFANY BAILEY - YWOE ADVISOR, SUPERINTENDENT DURANT,
DIANE KEIL-HIPP AND JOHN LEPE - YMOE ADVISOR

YMOE/YWOE, Bowsher High School

In partnership with Westfield Agents Association, Diane Keil-Hipp awarded \$1,500 to the Young Men and Women of Excellence organizations at Bowsher High School. These groups were established by the superintendent of Toledo Public Schools, Dr. Romules Durant, to promote excellence in academic and moral development, community engagement, and leadership.



BRENDA ROBINSON, CAROL TAYLOR, KEN LESLIE
AND SELENA STAGNOLIA

Veterans Matter

In a most ambitious effort, our activities committee decided to raise money for Veterans Matter, a national organization (founded in Toledo) to help veterans move "from cardboard to headboard." All year long, committee members organized various activities to raise money for Veterans Matter. They set up an open vending machine (on the honor system), held bingos, a silent auction, and 50/50 raffle. Then they were awarded two grants—one from Central Insurance and one from Hastings Mutual—to supplement the agency's funds. In the end, we awarded over \$2,000 to Veterans Matter for their most worthy cause.



KEN KNIGHT AND DEBBIE APGAR

The Learning Club

The Learning Club is an after-school tutoring service with five locations in Toledo. Ken Knight has served on its board for nearly ten years, and the agency has been a supporter for the entire time. This year, Westfield Foundation partnered with us and awarded a \$5,000 grant to this worthy cause.



Catholic Charities

In December 2020, Diane Keil-Hipp was selected as Treasurer of the Catholic Charities board. Catholic Charities' mission is to aid people of all faiths by serving the poor, assisting the neglected and forgotten, and respecting and promoting life. COVID raised the need in all of these areas, and Catholic Charities was there to serve.



BRENDA ROBINSON, DORIAN HAMON, LINDA LOPEZ AND SELENA STAGNOLIA

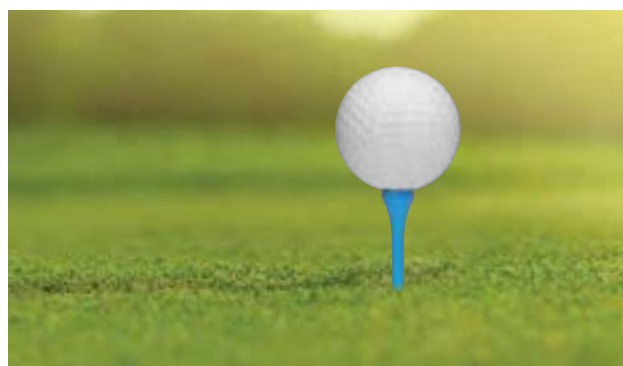
Toledo Signature Literacy Event

We participated in the literacy event at the University of Toledo, distributing 20,000 books to local schools and programs that work with children in need. The event was one of only five being held across the country to promote reading and literacy. Volunteers from the agency helped unload the books and distribute them to the many recipients.



Hope Learning Academy and Northwest Ohio Scholarship Fund

For the fourth year in a row, we have been a major sponsor of the Polar Express fundraiser for Hope Learning Academy and Northwest Ohio Scholarship Fund. This year, Polar Express was a virtual event, and we donated \$5,000 in support of their mission.



Fellowship of Christian Athletes

The Fellowship of Christian Athletes (FCA) ministers to coaches and athletes, challenging them to use athletics to impact the world for Jesus Christ. Sam Hammons and Greg Corbitt continue to serve on FCA's board. This year, they organized a golf outing that raised \$24,000 for the ministry.



Ten to Tempt Your Tastebuds!

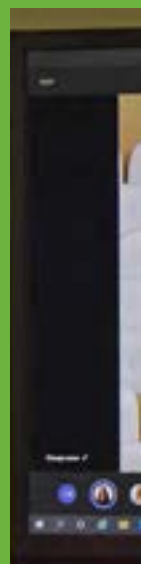
When restaurants re-opened to dine-in business, we wanted to help them get back on their feet, so we developed a "tempting" offer in conjunction with Central Insurance. Six downtown Toledo restaurants, all clients, participated in our Ten to Tempt Your Tastebuds program. Clients took this postcard and received \$10 off their meal. We then reimbursed the restaurants for every redeemed postcard. In total, we distributed over \$3,000 to these local restaurants.

Virtual Christmas Party

A year ago, we would have never dreamt of a “virtual party.” It sounds like an oxymoron! But as COVID challenged us, we stepped up to the plate and were determined to create a fun yet virtual Christmas party. The Knight Christmas party has a reputation as a must-attend, super-fun event, so it was a tall order.



A surprise video was also shown, featuring Santa Ken and his elves. If you'd like to sneak a peek, follow this QR code to our YouTube channel.



We started in October with a Knight Before Christmas virtual store. In the “store” were over twenty items that team members could choose from as their Christmas gift from us. The presents were then delivered to people’s homes the week of the party. Because we couldn’t have the traditional luncheon, each person was given \$50 to have a Christmas meal compliments of the agency.



KEN KNIGHT DRAWING THE WINNERS OF THE REVERSE RAFFLE

Then, we converted the annual team trivia contest into a 10-day trivia contest two weeks before our party. Teams connected virtually every day to discuss the questions, research the answers (yes, that was allowed), and submit their responses. The teams qualified for a reverse raffle where the grand prize was \$100 per person!

We wrapped up the party with a virtual ugly Christmas sweater contest where live voting was done via chat.

All in all, the party was a hit. But next year in person!



NICOLE ROE DRAWING THE WINNER OF A RING DOORBELL





In Closing

We joined most of the world in wishing 2020 a swift goodbye. The pandemic upended lives economically, physically, and emotionally. We consider ourselves lucky to be in an industry that was resilient under these circumstances. None of our jobs were lost. Our sales were strong. Our team could work from home to stay safe. Many businesses were not that lucky, so we count our blessings.

In 2021, we look forward to all being together again, although we share the opinion that life is forever altered. Some elements of remote work will remain with us. Mask wearing may prove to be an easy way to reduce flu transmission. Cleaning and sanitizing will be the norm. These are not necessarily bad changes.

COVID forced innovation at breakneck speed. According to the *Wall Street Journal*, “business changes that normally might have taken years unfolded in months” (Ip, 2020). This is American ingenuity at its best: capitalizing on opportunities to do business in a different environment, seeing the future when others only see problems.

Americans have proven that we are resilient in bad times. The Great Depression, two World Wars, and the Great Recession are history lessons that teach us how to rebound. We all look forward to 2021, where all of our industries can thrive in a country united.

**Thank you for your partnership with us.
Our commitment to you, our stakeholder,
is paramount in everything we do.**



Aliya Haupricht

“The best part of 2020 for me has been having a lot of quality family time and embracing a new way of life.”



"we count our blessings"





R E F L E C T



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