



2016 Annual Report





**“Where focus goes,
energy flows.”**

Tony Robbins



January 2017

Dear Stakeholder:

Focus. A powerful word that invokes concentration, clarity, precision, centrality. Add Relentless and you have a center point that you constantly keep in view, never straying from that true North. There's a reason why Relentless Focus is our first agency value. It's a powerful combination that requires a high standard of behavior from every team member here. When each person in our organization performs their daily tasks with focus, the agency achieves great things.

We are excited to share with you the events of 2016 at Knight Insurance Group. It was a busy year in every department, and when each unit pushes toward its goal, the entire firm rises up.

Here are some of the things we were up to in 2016:

- Continued to grow middle market commercial new business.
- Added several team members in response to our growth.
- Established a committee to prepare for a new agency management system, Epic.
- Enhanced and refined our call feedback program.

As always, we appreciate your interest in Knight Insurance Group. For many years, we have recognized our stakeholders as clients, carriers, community, employees, and owners. Whatever your role as a stakeholder, know that we consider you a partner on our journey.

Kenneth P. Knight, Chairman of the Board

Bud Bonner, CEO

Samuel Hammons III, Partner
Risk Strategist

Diane T. Keil-Hipp, Partner
Chief Operating Officer

Mark Willis, Partner

Joe Frankovich, Partner

Jason Chisholm, Partner

John Gage, Partner

Andy Murphy, Partner

D. Bradley Wilson, Vice President

Rich Miller, Partner




one brand

It's been nearly a decade since we acquired First Financial Bank's insurance agency. And since that time, additional agencies were brought into the fold. Four years ago, we created Knight Insurance Group as a regional co-brand to tie us all together under ONE identity. Now, it's time to simply be Knight Insurance Group.

We are proud to announce that in 2017, all of our offices will be known simply as Knight Insurance Group. As part of this branding change, a media campaign will be launched in all markets to share the exciting news. Additionally, our websites will join as one—www.knightinsurance.com.

Rest assured that while our name has changed, our commitment to our clients and the communities we serve hasn't. You can trust that our same great service, provided by the same great people, remains.

A decorative graphic on the left side of the page, consisting of concentric circular segments in blue, green, and yellow.

**“If you chase
two rabbits,
both will escape.”**

Unknown



Bud

Welcome!

On January 3, 2017, Ken Knight announced an addition to the leadership team. Here is a reprint of that announcement.

In the continued quest to be Agency of Choice, Kenneth P. Knight, CEO of Knight Insurance Group, is proud to announce that Boyd (Bud) Bonner will join the firm as its new CEO. Mr. Knight will become Chairman of the Board and continue to lead the direction of the agency. This strategic change is “one of the most exciting things we’ve done,” says Knight. “To have someone of Bud’s caliber as part of our firm is a huge step for our long-term future. Under his leadership, we expect to make significant advances on our strategic goals.”

Mr. Bonner comes to the agency from the Arizona Group, Gilbert, Arizona, where he served as president for the past five years. In that time, the agency doubled in size, added new profit centers, and became a growth and profit engine. “I am really looking forward to working with such a high-powered team at Knight. Together, we will have a lot of fun making the agency’s goals a reality,” says Bonner.

This leadership change is effective January 3, 2017-- also Mr. Bonner’s first day at the agency. He welcomes your contact at bonner@knightinsurance.com.

Knight Vision

We See Things Others Don't

Knight Vision was developed a few years ago as a risk management process to help clients identify and mitigate their exposure to risk. The focus of the Knight Vision process is to assist our clients in reducing their TCOR (Total Cost of Risk) and not just their cost of insurance. It starts with questions designed to develop a deep understanding of the client's business and the challenges the business is facing. Once all areas of risk have been identified, then we develop solutions to either reduce or eliminate the exposures to risk. This proprietary approach is refreshing to those clients who tire of the "price shopping" agents—those who offer no different solutions, just promise a cheaper price.

We know that businesses are more sophisticated than that and are looking for consultants that bring solutions to a myriad of challenges--regulatory, financial, human resources, or the unexpected. Our agents have a broad range of knowledge and creative solutions for problems not typically viewed as insurance-related. And our focus all starts with a conversation about our client's business.

“No one can hit their target with their eyes closed.”

Paulo Coelho

Sell

We are proud to report another successful year in new business. Our focus for the past several years has been to grow the middle market division, and we continued to see healthy results in that area. Over half of our commercial new business was in the middle market division (\$25,000 accounts and larger).



From an educational standpoint, we held another Knight Academy session; this one on workers compensation. Thanks to FCCI for hosting us! Additionally, we held a LinkedIn training session to educate our team on the use of social media to build a prospect database.

In 2017, members of our sales team will read *The Only Sales Guide You'll Ever Need*. Partnered with the book is a 17-week coaching session that works on mindset, attitude, and skills sets. That coaching session focuses on weekly accountability, pipeline management, and tools to bring value.

2017 sales goal:
20% new business growth;
15% net organic growth.



▲ Greg Corbitt, winner of the 2015 top sales award.

Key Results for 2016:

- Middle market accounts represented 62% of all commercial new business.
- Active producers grew their books by 21%.
- New commercial premium \$4,409,326.

Serve

Getting Some R & R

In the service department, we focus on two Rs: Reviews and Retention. We believe the first leads to the second.

The Reviews are an opportunity to get to know our clients better, learn about their family and belongings, and display our expertise in insurance. The ultimate goal? To have clients for many years that refer friends and family to us.

In 2016, we created a conversational review questionnaire that imitates a conversation you'd have with a trusted friend. (How many people consider their insurance agent a trusted friend?!) This format has been well received by clients who value the insurance knowledge we possess.

As for Retention, our personal accounts retention improved .2% over last year. Given the high retention we already enjoy, any level of improvement is an achievement! We dipped a little from last year in our business accounts retention. This was due to the loss of one middle market account. Still, we continued with the daily relationship building that we know makes a difference in our retention.

This year, several of our team members began studying for a new designation: Certified Personal Risk Manager (CPRM). Already we have learned several methods for uncovering exposures. Through active listening and insightful questioning, we can offer a variety of techniques to mitigate risk.



How can I help?

In 2017, we are excited about a new feature of our bonus program that puts focus on the personal emotional connections we make with our clients. This year's theme is "Creating Enduring Relationships," not coincidentally one of our Agency of Choice values. We've also created visual reminders of various ZingTrain phrases that we want to incorporate in our daily conversations.

I'm more than
happy to do that.

Yes!

Reviews
with personal
clients:

GOAL: **886** ACTUAL: **1040**

Reviews
with business
clients:

GOAL: **351** ACTUAL: **344**

Retention
of targeted
personal clients:

94.7%
(Premium Retention)

Retention
of targeted
business clients:

93.1%
(Premium Retention)



Service with a Zing

The 2016 service retreat rounded out a trifecta of retreats focused on how we communicate with our clients. This year, we invited Zingerman's Deli (ZingTrain division) to share their proven "recipes" of great customer service.

Weaving in our Agency of Choice behaviors, we again emphasized that the most important thing we do in the service department is interact with our clients. Last year set our baseline of how well we communicate with clients on the phone. This year, we learned how to be even better. Here are some of the lessons from the ZingTrain seminar:

- Body language talks! We "heard" eye rolls, inattention, and smiles!
- Avoid jargon (big in our business!)
- Use calming phrases to acknowledge someone's feelings, such as "You're absolutely right." or "I can completely understand why you feel that way."
- Pay attention to your own energy level and be a source of positivity for others!

Westfield Insurance again hosted our group, and we gambled the night away at our private Casino Knight (play poker chips, of course!) Everything was first class—accommodations, meals, meeting space—so thanks, Westfield, for providing such a wonderful atmosphere!

Back at the office, we were anxious to adopt the ideas we learned from ZingTrain. An outcome from the meeting is a focus on creating personal connections with our clients and acknowledging them in simple handwritten notes. Additionally, we revamped the call feedback sheet to focus on open-ended reflection. In 2017, those reflections will have a significant impact on each person's performance review.



We'll make
it right.

What else can I help you with today?



Analyze

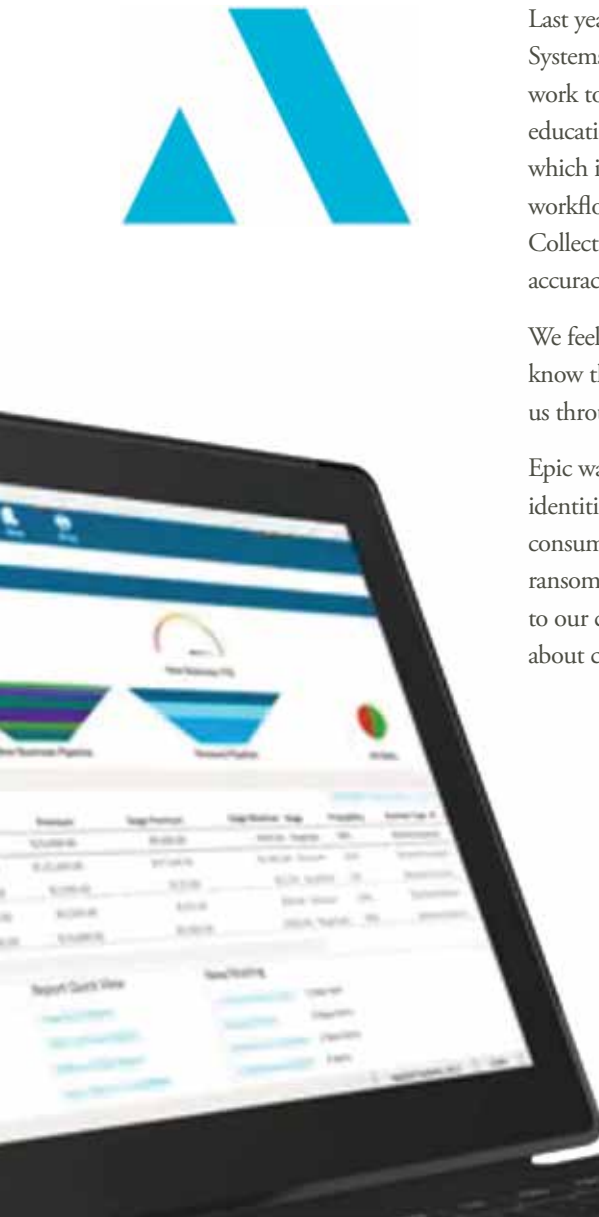
IT Delivers Focus

Don't blink! Technology just moved ahead again! Luckily, our IT team does more than watch the proverbial bar rise higher; it looks forward to the technology that will offer us a competitive advantage and creates plans to get us there.

Last year, we reported that we were upgrading our agency management system to Applied Systems Epic. Our go-live date remains third quarter 2017, and our team has done considerable work to prepare for this major conversion. Six members of our agency attended Applied's annual education conference to increase our knowledge of Epic. Additionally, we have an Epic team, which is a cross-section of departments and positions. This team is responsible for creating new workflows, giving design feedback, and being champions once Epic is launched. So far, so good! Collectively, we've completed over 150 hours in virtual training and 100 hours in testing the accuracy of our sample data for migration.

We feel confident that our pre-work will prepare us as best as possible. Still, being realists, we know that Day One of launch will have its bugs, and we certainly appreciate your patience with us through this transition.

Epic wasn't the only focus of 2016. Unfortunately, 2016 was a year of cyber crimes, stolen identities, and phishing schemes. We dealt with these challenges in a two-pronged way: as consumers of technology and as risk advisors to our clients. Our IT team implemented an anti-ransomware solution to protect our systems against these dangers. We also sent educational emails to our clients about phishing schemes and had numerous conversations with our business clients about cyber liability insurance.





Our IT Guy is Published!

In two editions of *Rough Notes* magazine, an industry publication, John Gage's articles on mobile devices were published. John, our Chief Information Officer, has both bachelor's and master's degrees in computer science. He has been with Knight Insurance Group since 1996, just before the dawn of the internet age. He has guided the agency's technology path for 20 years; his current project is to convert our management system to Applied Systems' Epic. John is a partner and sits on our executive board—a sign of his significant contribution to the agency's success.

We are keenly aware that the talent of our people is our biggest asset. Having talented professionals like John in our organization is what makes Knight Insurance Group your Agency of Choice.



Consumers increasingly want to initiate and direct the dialogue and interaction with insurance providers on their own terms.

TECHKNOWFILE

By John Gage

CONSUMERS ARE MOBILE. ARE YOU MEETING THEM THERE?

Where mobile is touching the agent's world—Part 1

Mobile isn't going away. And it is being used by more than just Millennials.

In fact, 91% of smartphone users turn to their phones for ideas while in the middle of a task, according to research by Google/Ipsos.

Mobile technology—which includes the traditional mobile phone, a data-enabled smartphone or any of dozens of tablet computers—is now the channel of choice for consumers.

So consumers' use of mobile devices in insurance shopping, buying and servicing is something every agency must consider in its work with consumers and as it makes decisions about agency management systems and other technology.

"Mobile impacts every aspect of our businesses and everything that we are doing moving forward with technology in our distribution channel," notes Ron Berg, executive director of Agents Council for Technology (ACT). ACT's recent "Hard Trends" report of February 2016 boosted mobile "to the very top" of the trends list, he adds.

"Everyone knows that [mobile] impacts pretty much every way that you're doing business outside the insurance industry," Berg says. "So mobile must be the primary consideration as agencies, vendors and carriers develop any set of tools moving forward. And that's why we really need to be thinking 'mobile first.'"

Karlyn Carnahan, research director of the Calent property/casualty practice, says, "Customer expectations are changing very dramatically. They are driven by experiences outside the insurance industry."

Insurance agents might expect that most consumers primarily use a desktop or laptop computer. That was true just a few years ago. But now the numbers have flipped. For many consumers, using a mobile device has replaced the desktop or laptop experience. (See chart on page 38.)

Across every age group, the share of users engaging with mobile devices is growing, according to comScore.

Mobile is accessible no matter where a consumer is, whether at the office or at the beach. While some might wait to return to a desk or kitchen table to boot up a traditional personal computer, consumers' mobile devices are likely always on, no matter what time of day or in what location they find themselves.

Is your agency ready for these consumers—or at least working on providing mobile solutions?

More than ever, independent insurance agencies need to seek a mobile solution to what was once primarily a desktop or laptop experience.

The fight against inertia has always affected the insurance industry: Just when we get something set up and working, it's time to change.



Shine

Celebrating significant milestones in life is important...and we'd like to think the anniversary of working at Knight Insurance Group is one of those significant milestones! We are so proud of our employee longevity; it speaks to the uplifting culture that we have here...a place where people can grow in their careers and yet stay with the same employer. That's a rarity these days! So, congratulations to these ten people who celebrated a significant anniversary in 2016.

Employees show off their anniversary bracelets – one bead for each year of service.

30
Years



Dorothy Hale. Dorothy is a “lifer” — one who started in insurance right out of high school and never looked back! She spent time in accounting and commercial lines before making personal lines her focus. The best part of the job for Dorothy is working with people she considers family. Over the thirty years, Dorothy has been through life's ups and downs with her clients, and she treasures those relationships.



Stephanie Ehman. You'd swear Stephanie was born with an insurance policy in her crib! This girl knows her stuff! She has spent her entire career as an account manager, counseling clients on their personal insurance needs. Stephanie was at Mullan Insurance for 26 years, and when it merged with Knight Insurance, she quickly impressed the team. She became a Team Leader in 2014, supervising the Toledo personal lines service team. Stephanie is a technical resource for the most complicated accounts and enjoys long-standing relationships with her clients.

20
Years



John Gage. John started as the only male employee in an all-female agency...as the receptionist! With that kind of beginning, only unexpected things could result! His career journey was more of an evolution than a planned path. As he was studying computer science at the University of Toledo, something called the internet was in the news. John led the agency into the age of the internet, protected us against Y2K, and before we knew it, we had a full-time IT guy! John later earned his master's in computer science from Bowling Green State University, furthering his skills and keeping us in the forefront. Today, John is a partner at the agency and our Chief Information Officer.

15
Years



Cynthia Matus. Cynthia has been in insurance since 1992, starting at Daniel James as an account assistant. When we approached her to join Knight in 2000, we learned that she was expecting a baby! So, plans pushed out a bit. And when the baby was born, Cynthia became one of our few remote employees. She worked as a commercial marketer out of her house—a role that required discipline, dedication, and flexibility. She offered all of those attributes and was a great team player. In 2013, she began working in the office and became our small business account manager. Cynthia has been very involved in Toledo Association of Insurance Professionals, serving in many roles locally and regionally. She has won numerous awards over the years, including Ohio's CSR of the Year. She earned her CIC in 2016.



Ron Carter. Ron is one of those rare birds, but that doesn't have anything to do with his career, so we probably should just move on. Ron has spent an impressive 44 years—yes, 44 years—in the surety business. That's an arm of the insurance industry that provides bonding to business clients. He split his career between carriers and agencies, having spent the last 15 with us. Ron has impressive credentials: a CPCU, Associate in Fidelity/Surety Bonding, Associate in Risk Management, a Construction Risk Insurance Specialist, and a bachelor's degree from Western Michigan. Ron is one of the original members of the local CFMA (since 1992) where he served in multiple roles.

10
Years



Allison Hammons. It really feels like Allison has been here longer than ten years. She worked for us during two summers as an 18-19 year-old. After she graduated from college, she went to Auto Owners as an underwriter trainee. But home was calling her, so in 2006, she came to the agency as a commercial salesperson, and here she is today! Allison has a bachelor's degree from Muskingum College and holds a CIC designation.



Amy Russell. In 2006, Amy started at Wilson Lawson Myers as temporary front desk help, and within a few months, she had obtained her license. She worked a bit in personal lines, but quickly moved to commercial lines, where she is an account manager today. Amy's strength is developing relationships with her clients; she knows it's the key to keeping them as clients. Amy has a bachelor's degree from Indiana University; she is married with two children.



Janna Gray. Janna started working in insurance part time as a secretary for an unnamed captive. Shortly thereafter, she obtained her license, and in 2006, she started at Wilson Lawson Myers as a personal lines account manager. The best part of the job? That it isn't a job! Janna loves the personal and professional relationships she has developed with her clients over the years.

5
Years



Kendallyn Jacobs. Even though Kendallyn just earned her bachelor's degree last December, she is already a seasoned employee. Kendallyn started with us as a high school co-op student through Maumee High School's business club, DECA. We recognized her as a quick study, detail oriented, and reliable, so when the program was over, we offered her a part-time job. Kendallyn worked for us while she was in college, juggling both work and school. She actually finished school an entire semester early—a testament to her persistence and work ethic! Of course, once graduated, we offered her a full-time job, and today she is a business and bond account manager.



Joe Frankovich. Five years ago, Joe joined us for a daring opportunity—to build a middle market division. He was the right one for the job; his credentials and background were perfect for the role. Joe has his CIC and CRM designations. Additionally, he was involved in developing other divisions prior to joining us: risk management, centralized marketing, and small commercial marketing. Joe's knowledge of complex insurance solutions, such as retroactive, captive, and basket aggregate programs, have benefited many new clients. He also won the prestigious national award for the most innovative insurance product at the Entrepreneurial Insurance Symposium, sponsored by PC Central, in 2011.

Strive

Agency of Choice Awards

The Agency of Choice Awards, started in 2015, have been a visible symbol of recognition to those team members who display the Agency of Choice behaviors. Nominations are provided by fellow employees, so it's especially gratifying to be acknowledged. Here are the categories, nominees and winners from our 2016 Annual Meeting:

Relationship-Builder Award

To the employee who lives the Golden-Platinum Rule, earns trust in every interaction, listens to understand, and delights clients and/or stakeholders.

Nominees

Brenda Robinson	Jane Crispen
Bridgett Purpich	John Gage
Cynthia Matus	Matt Werner
Debbie Coffman	Nate Cook
Elyse Labardee	Ron Carter

Relentless Focus Award

To the employee who sees the glass as half full, choosing to look at problems as opportunities, shares his/her enthusiasm with others, and is daily focused on work that provides the greatest benefit for the agency.

Nominees

Andy Murphy	Jane Crispen
Ann Ireland	John Gage
Brad Wilson	Kendallyn Jacobs
Brenda Robinson	Lucy Spitale
Debbie Coffman	Stephanie Ehman
Greg Corbitt	

Exceptional Award

To the employee who shines as one of our best. The candidate regularly seeks continuing education (designations, advanced degrees, computer classes, etc.), is technically competent on the job, is a professional representative for the agency in word and deed, thinks of creative solutions to problems, has a positive attitude and smile for everyone around.

Nominees

Brenda Robinson	Kendallyn Jacobs
Bridget Donovan	Lesley Kleinhenn
Bridgett Purpich	Michelle Bowe
Cynthia Matus	

Agency of Choice Award

A new award was added in 2016: the Agency of Choice Award. It was given to the team member who exudes all of the Agency of Choice characteristics.



And the Winners are...

(as pictured from left to right)

Bridgett Purpich Exceptional Award

Brenda Robinson Relationship Builder Award

Brad Wilson Agency of Choice Award

Andy Murphy Relentless Focus Award
(pictured right)



Give

Being part of our communities is an important part of being Agency of Choice.

We are local people, rooted in the churches, schools, and charities of our towns. Each year, as we reflect on our charitable works, we are so proud of how generous our people are. Here are a few of the stories of giving in 2016.



Christmas Generosity

Lucy Spitale, account manager at our Griffith office, enjoys getting to know her clients personally. In one phone conversation with long-time client, Karen Kornauss, Lucy was more than just a good listener. Karen shared her health challenges over the past fourteen years, stemming from an auto accident, and then a freak fall while she was running away from a bee. The result? Both of her legs are now amputated. In listening to Karen, Lucy was inspired by Karen's positive attitude despite her challenges, and she felt compelled to help somehow. That's where the agency came in.

Karen's story was shared with the agency's 60 employees, and soon a 50-50 raffle was underway at the employee Christmas party. The money flowed in. Then it was announced that the agency was matching dollar-for-dollar. When the winning 50-50 ticket was drawn, the winner, Carol Taylor, donated it back to Karen. Then, when a Reverse Raffle was played, the winner, Greg Corbitt, donated his \$500 prize to Karen. Dozens of employees also donated their Reverse Raffle winnings. All told, the agency raised over \$2000 for Karen.

Overwhelmed by the agency's generosity and kindness to her, Karen was extremely grateful. "I would love to thank each and every one in person," said Karen. Needless to say, Karen will be able to put this gift to good use.





The Learning Club of Toledo

Ken Knight sits on the board of the Learning Club, which offers reading and math tutoring in low-income inner city neighborhoods. The non-profit organization relies on donations and grants to continue its important work, and funding is always a challenge. Through the generosity of the Westfield Foundation's Legacy of Caring, the agency delivered a \$6000 check to Debbie Apgar, Executive Director. These funds helped the organization avoid a fiscal year-end shortfall and continue this most important work.

Notre Dame Academy Scholarship

In conjunction with Westfield Agents' Association, we have awarded a tuition scholarship to a Notre Dame Academy (NDA) student for the past three years. Diane Keil-Hipp, our COO, is Vice President of the Westfield Agents Association and a 1985 NDA alumna. "I am truly honored to be able to be a part of this annual award. This award is not fully academically based but more based on service and community involvement. We want to support those students who faithfully serve those in need around them," she said.

NDA incoming freshman Jessica Lehmkuhl received the \$1,500 scholarship. Ms Lehmkuhl is the third member of her family to attend NDA. Her mother Karen (Grady) Lehmkuhl graduated in 1983 and her sister Emily graduated in 2014. "I feel honored to receive this scholarship and was so happy when my mom told me. I am also excited to start high school at NDA because my mom and sister always talk about their time there and how much they loved NDA."



Team Westlake



Griffith Volunteers



Westlake Stocking Drive



Excel

We are a Best Practices Agency!

Knight Insurance Group is part of an elite group of independent insurance agencies around the United States named by the Independent Insurance Agents & Brokers of America (IIABA).

Each year since 1993, IIABA and Reagan Consulting study the country's leading agencies in six revenue categories. Agencies are selected every third year through a comprehensive nomination and qualifying process and awarded a "Best Practices Agency" designation. The selected "Best Practices" agencies retain their status during the three-year cycle by submitting extensive financial and operational data for review each year.

More than 1,800 independent agencies throughout the U.S. were nominated to take part in the annual study, but only 254 agencies qualified for the honor. To be chosen, the agency had to be among the top-performing agencies in one of six revenue categories.

This distinctive honor of being named a Best Practices Agency affirms the work our entire team does every day. Our service, sales, support, and leadership teams love what they do. Our clients value the relationships, expertise, and responsiveness they receive from us. This recognition is just icing on the cake.



**“Life is like a camera.
Focus on what’s
important and you’ll
capture it perfectly.”**

Unknown

Educate

Here's the challenge: most people don't understand insurance nor do they care to. How do we then educate our clients on matters that may mean the difference between a claim that's covered and one that isn't? The solution: take it in small bites! That was the goal of our educational email campaign: to focus on one topic and educate our clients in a brief, well-written manner.

Here are some of the headlines that hit our clients' in-boxes:

- What you need to know before signing up as an Uber driver.
- An easy and fun way to create a home inventory.
- Simple procedures for protecting against employee theft.
- How to be ready for an emergency.
- Stop the telemarketing scammers.
- Don't get hooked—phishing scams you need to know about.



Achieve

It's with great pride that we showcase the achievements of our team members this past year.

Certified Insurance Counselor (CIC) designation

This designation requires passing five insurance parts: commercial property, commercial casualty, agency operations, life and health, and personal lines. Each part consists of two days of lecture, followed by a test on Day 3.



Cynthia Matus & Bridgett Purpich

National CSR of the Year Award

Jane Crispen



Sponsored by Professional Insurance Agents of America, this award is given to the person who demonstrates excellent client relationships, professionalism, and insurance knowledge. Jane was chosen from applications submitted by account managers from all over the country! She and her husband were flown to Washington DC where she received her award--and \$1000--at the national conference.

Old Man on the Fence Award

Stephanie Ehman

An anniversary award from Westfield Insurance that recognizes agents who've represented them for 25 years.



Toledo Association of Insurance Professionals Rookie of the Year

Tracy Barber

Awarded to the new member of the organization who has demonstrated initiative and commitment to the organization. Tracy volunteered in numerous ways, attended local and regional meetings, and donated her time and treasure to the charitable works of the association. Way to go, Tracy!



Execute

This is our focus for 2017.

With a new CEO at the helm, we are extremely excited about what important work we will accomplish in 2017. Improving any organization is a combination of building on its current strengths, adding capabilities strategically, and raising the bar with all employees. Here is an assessment of where we're at in those categories:

Strengths	Additional Capabilities	Raise the Bar
<p>Our Culture! Agency of Choice is in the air! This will continue to be a focus.</p> <p>Middle market expertise. We have top-notch technical experts who can address even the most complex business challenges.</p> <p>Top-notch people! We are very proud of the quality of our people and know that this is a competitive advantage.</p> <p>Technology. We are already ahead of our competition in how we utilize our technology.</p>	<p>Private Client Group. Building on the pockets of success we have had, we seek to add capabilities to make this a full-fledged division.</p> <p>Select Business Unit. We strive to create a structured select business unit with team members specifically focused to sell and service these clients.</p> <p>More sales people! Can you ever have enough?</p> <p>Sales training program. To have successful sales people, you must have a structured training program.</p>	<p>Improved Reviews. Just launched in 2017, our new performance review form promotes deeper reflection and puts more focus on the most vital job duties. Achievement of goals remains a requirement for additional compensation.</p> <p>Educational goals. Each team member will have goals that put them on a path for a designation or a degree.</p> <p>Accountability. In sales and service, our team members will be regularly measured against quantitative targets.</p> <p>Call feedback. We will continue to improve our call quality through regular reflection of random calls.</p>

We are mindful that this is not a to-do list for 2017; rather, it is an analysis of what we already have, what we need to get, and how we can be better. Work will clearly be on-going, and we look forward to reporting to you next year on our progress.

Retire

In 2016, two of our top people decided it was time for long-term rest and relaxation. Not only is it hard to say goodbye, it leaves a void at the agency. Lots of businesses say that people are replaceable. When one goes, just bring in the next guy. That's not our belief. Each person is unique, with a combination of skills that is not like the next person. So it was bittersweet to say goodbye to Sandi Mominee and Norman Fairman. Allow us a little stroll down memory lane for each of them.

Sandi started at the agency in 1992, when it was The Crockett-Miller Company. She came with commercial insurance experience from two well-respected agencies. She introduced herself to clients, many of them long-time customers. And to her credit, when she retired, she said goodbye to many of those same customers. You see, Sandi's gift was building relationships, and her clients loved her. Rarely did one of her clients leave because they trusted her advice and knew she was looking out for their best interest.

Sandi was a member of Toledo Association of Insurance Professionals (formerly known as Insurance Women of Toledo) for over 20 years. She served as chair of various committees, as officer and president numerous times, and attended regional and national conferences.

At the agency, Sandi was a Team Leader over the entire commercial service team, and she had the respect of everyone with whom she worked. Her listening skills, careful advice, and genuine concern for her co-workers shone through every day.



**Sandi's gift
was building
relationships.**



Norman came to the agency in 2010 after an already full career. He retired from another agency, but later decided he wanted to contribute a few more years. So a call to Ken Knight, subsequent conversations, and it wasn't long before Norman joined us as our sales manager. The agency benefited from Norman's broad and deep carrier relationships. He knew everybody! Through Norman's connections, the agency was able to expand its offerings and add top-notch people to the firm.

While at the agency, Norman was enjoying a new hobby—photography. He would post his pictures on Facebook, National Geographic, and other sites, much to the admiration of viewers. Pretty soon, people were buying his prints, and Norman couldn't keep up with the orders. As his fans increased, Norman could see that his hobby might also be a revenue stream, and he began devoting more time to it. But Norman wasn't ready to leave the agency entirely! Although retired, he still comes into the office a few times a month, offering his assistance in carrier relationships and sales.

He knew everybody!



Both Norman and Sandi are examples of the Agency of Choice, and we were proud to be their Employer of Choice for so many years.

Fun!

Enjoy this photo collage of our team having fun together... We know that if you love your job, you'll give your all and be a great representative of the agency. So let the fun begin!







Thank you, our stakeholders, for your interest, support, and confidence in our agency.

To our client stakeholders: thank you for your continued business. It is not taken for granted, and we strive to earn your business every day.

To our carrier stakeholders: Thank you for your partnership. Your quality products, superior claims service, and mindful underwriting are necessities to our business.

To our community stakeholders: Thank you for involving us. It is said, “You get more from giving than receiving,” and we certainly have experienced that. To help a fellow neighbor in a time of need is what life’s all about.

And finally,

To our employee stakeholders: Without you, there is no Agency of Choice. Your daily commitment to performing at the highest level is the biggest distinction we enjoy. We strive to say thank you throughout the year in small ways and big ways.

Thank You



**“Always remember:
Your focus determines
your reality.”**

George Lucas

focus on being your **Agency of Choice**



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