



# Meeting Kick-off

Chris Meidt

President & CEO, Partner

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# North Risk Partners

**Thank You!**

**Ali Souza – party planner**

**Committees from each Division**

**Carriers who are sponsoring this event**



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# Today's Agenda

- 8:55 a.m.** Meeting kick-off
- 9:30 a.m.** **Department breakout sessions**
- 11:00 a.m.** Break
- 11:15 a.m.** General session
- 11:45 a.m.** Lunch
- 12:45 a.m.** Guest Speaker: Laurie Guest
- 2:00 p.m.** Closing
- 2:15 p.m.** Reception begins
- 4:30 p.m.** Load buses & depart



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# NORTH RISK PARTNERS CORE VALUES



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# Company Updates

Gretchen O'Brien  
CFO, Partner

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# North Risk Partners Growth



**2013**

10 locations

100 employees

\$18 M in revenue



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# North Risk Partners Growth



**2014**

13 locations

130 employees

\$18.3M in revenue



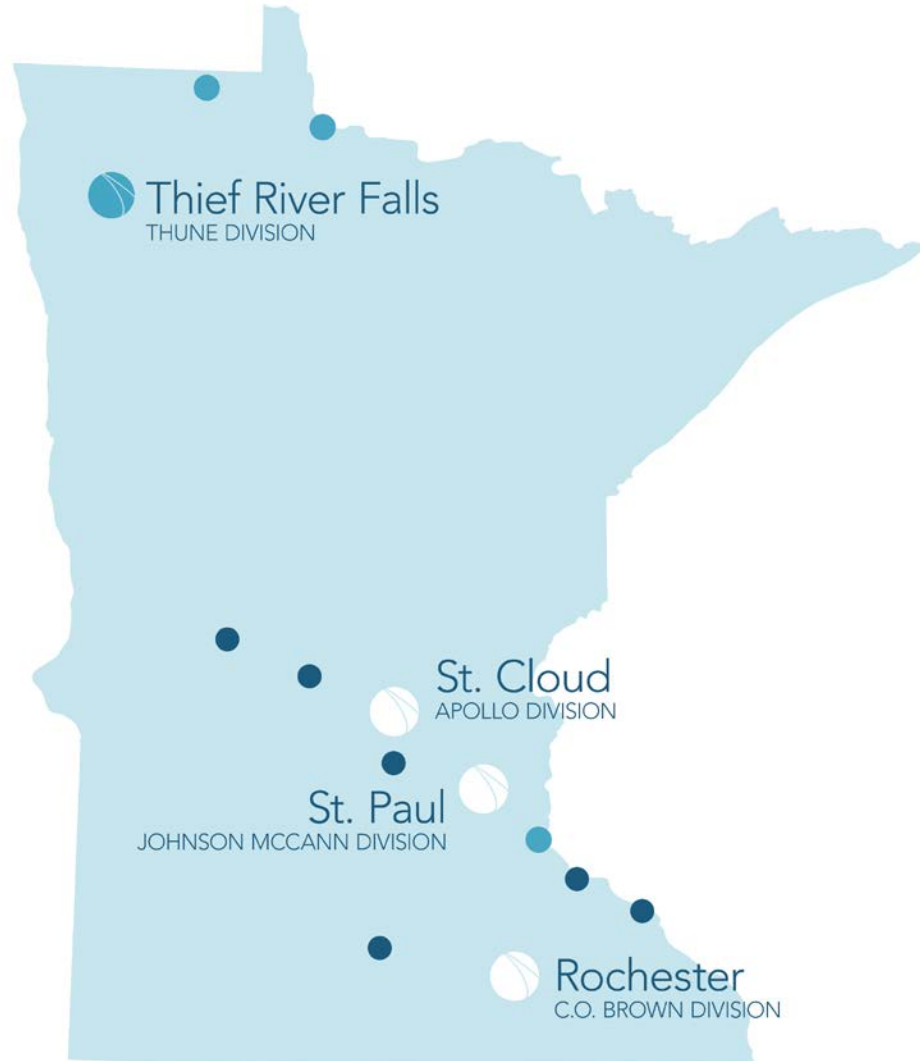
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# North Risk Partners Growth



**2015**

13 locations

155 employees

\$24.9M in revenue



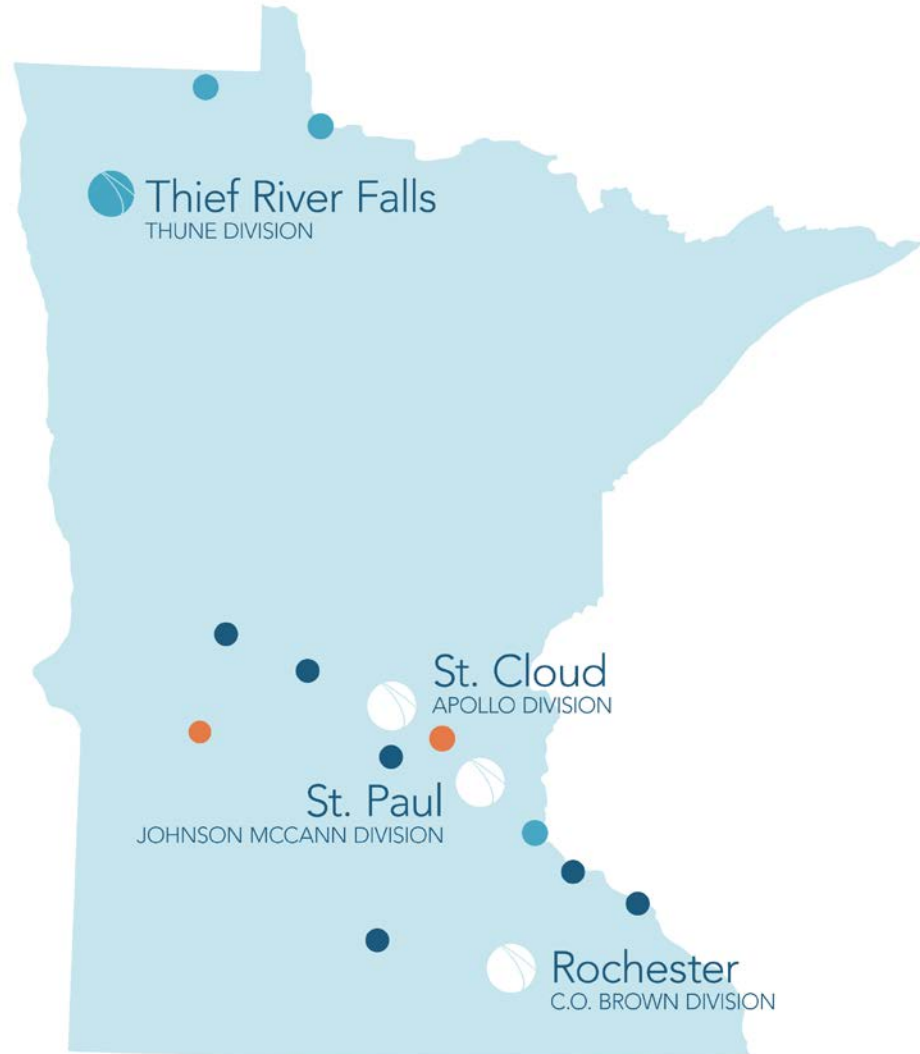
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# North Risk Partners Growth



**2016**

15 locations

160 employees

\$24.8M in revenue



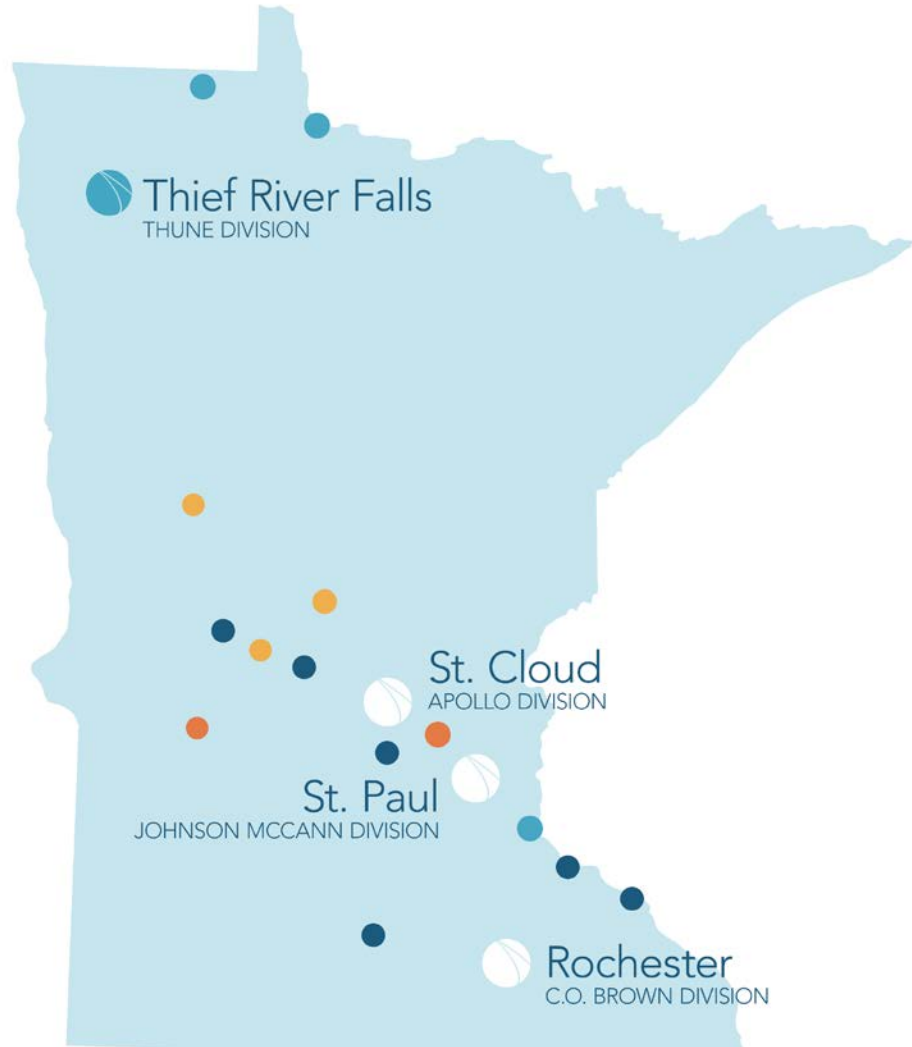
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# North Risk Partners Growth



**2017**

18 locations

172 employees

\$30.1M in revenue



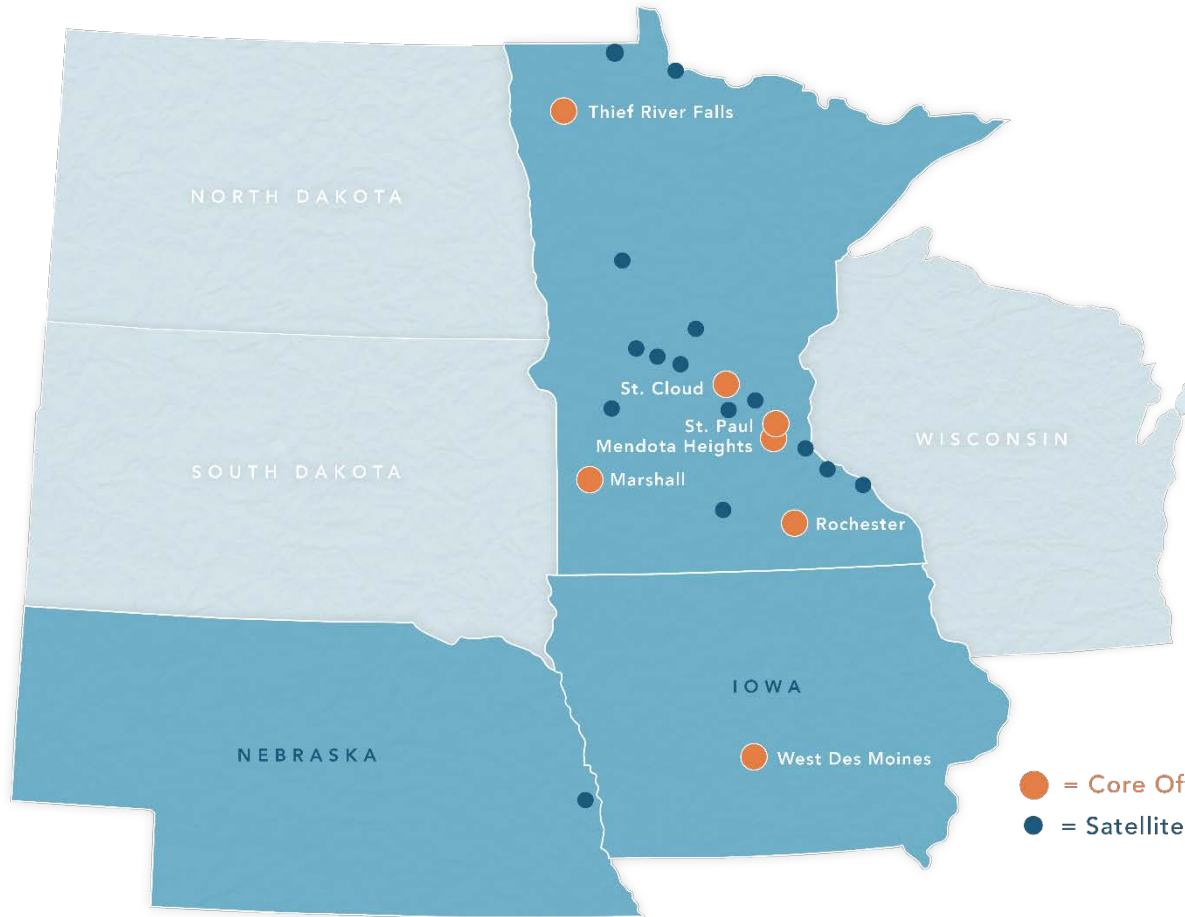
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# North Risk Partners Growth



## 2018

21 locations

260 employees

\$51.2M (est. revenue)

## Estimated by 12/31/18:

25 locations

300 employees



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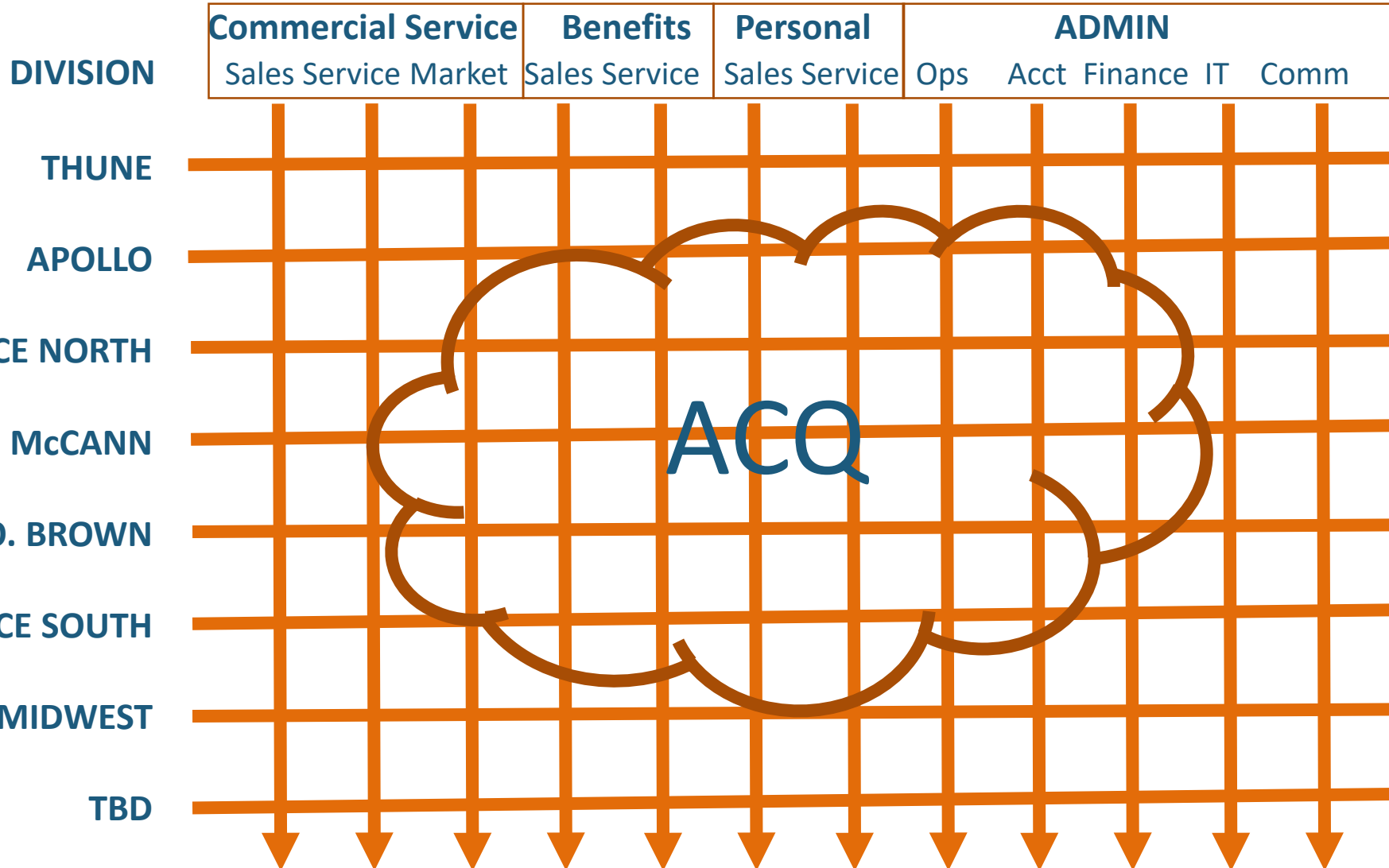




# North Risk Partners Operational Alignment

GEOGRAPHICAL

## FUNCTIONAL





# North Risk Partners Operational Alignment

## FUNCTIONAL

SALES

CL SERVICE

OPERATIONS

APOLLO  
DIVISION



C.O. BROWN  
DIVISION



THUNE  
DIVISION



GEOGRAPHICAL



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# Financial Update

- Revenue Growth
  - Overall Revenue Growth (includes acquisitions)
  - Organic Growth
- EBITDA
  - Earnings Before Interest, Taxes, Depreciation, Amortization
  - EBITDA with Contingencies (EBITDA)
  - EBITDA without Contingencies (Operating Margin)



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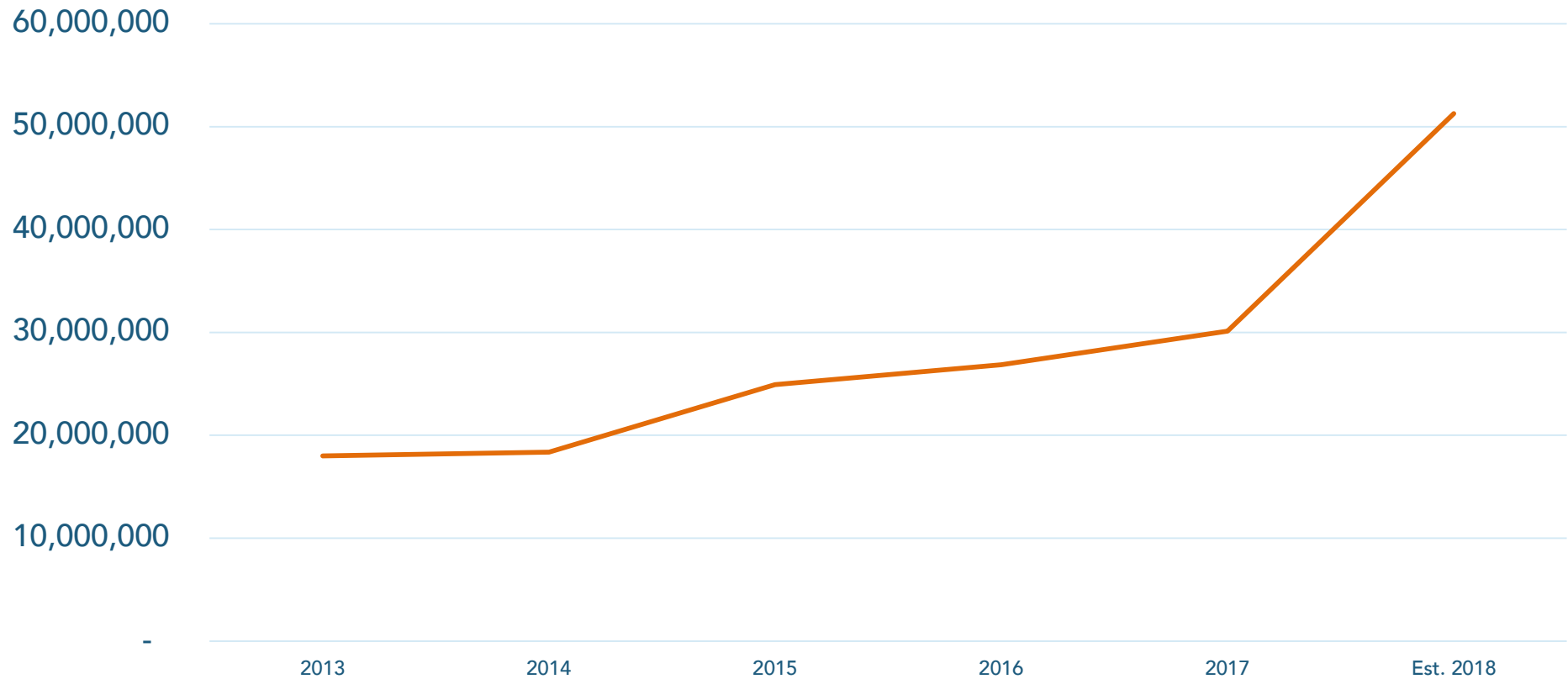


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# Financial Update

## Revenue



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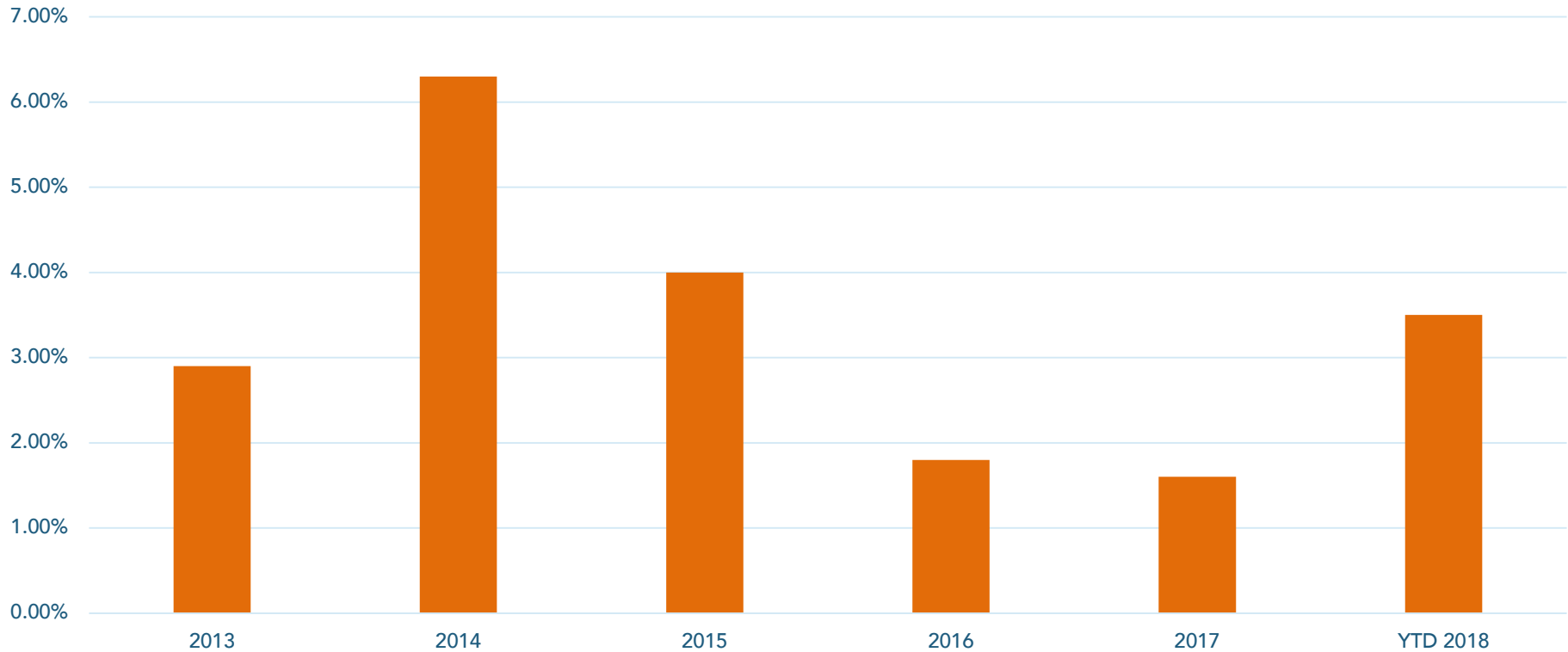
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# Financial Update

2018 Goal:  
3.0%

## Organic Growth



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# North Risk Service Awards 2018

- **Service to Clients:** A team member who goes above and beyond to serve clients
- **Service to Each Other:** A team member who exhibits extraordinary service to the NRP oneTEAM
- **Service to Community:** A team member who has made significant contributions to their community
- **Values Pyramid Role Model:** A team member who embodies the NRP Values Pyramid in their everyday life



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# Service to Community Award

*“A team member who has made significant contributions to their community.”*



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# Service to Community Finalists



Sarah Line  
Client Manager  
Mendota Heights



Deb Geislinger  
Commercial Service Advisor  
St. Cloud



Beth Morris  
Operations Manager  
Rochester



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# Service to Community Winner



**Deb Geislinger**

Commercial Service Advisor

St. Cloud

*“As long as I have been at North Risk Partners, I think Deb has either been on, or lead the United Way campaigns and other various community outreach programs that we are involved with in St. Cloud (Salvation Army, Quiet Oaks, etc.). Deb always brings a creative element to the campaigns along with an upbeat attitude that you can't help but get excited to participate and contribute to the worthwhile causes. Deb has obviously undergone some tremendous challenges at home that few can relate to over the past 4 years, and I am consistently floored with how she continues to always stay grounded and continue to look at ways to help others when it would be easy to just worry about yourself.”*



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# Department Breakout Sessions

9:30 A.M. – 11:00 A.M.

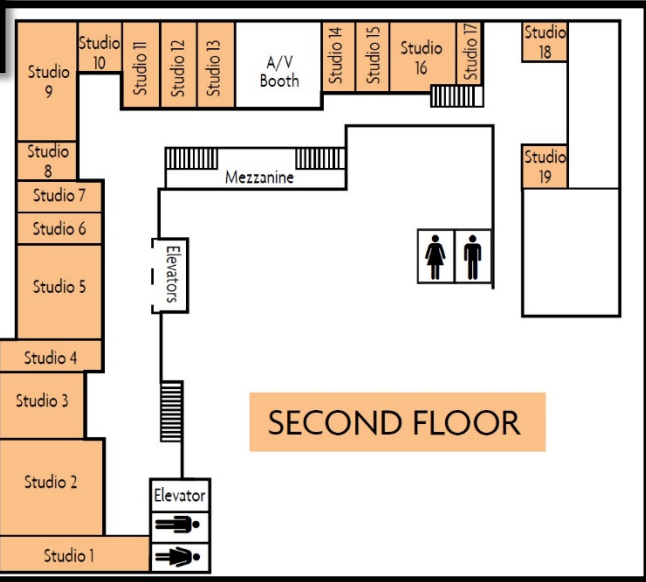
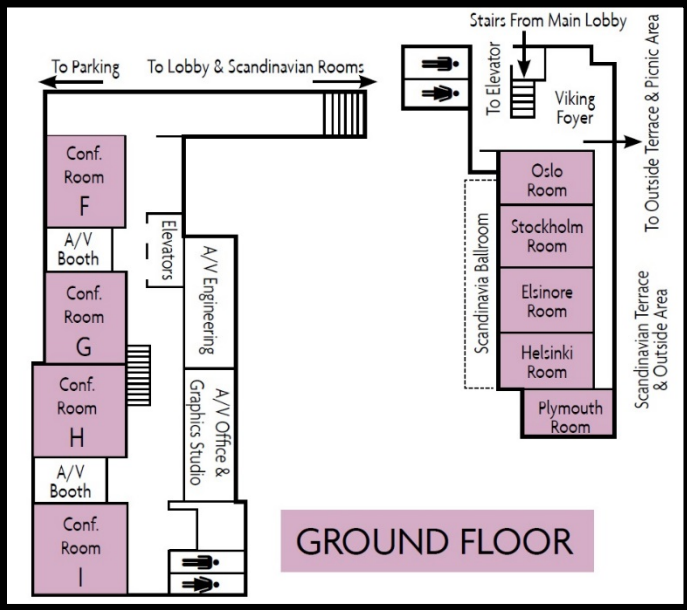
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# Department Breakout Sessions



- 1
- 3
- 2

Department	Room
Commercial Lines Service	Scandinavian Ballroom
Commercial Lines Sales	Conference Room F
Benefits Sales & Service	Conference Room H
Personal Lines Sales & Service	Conference Room G
Commercial Marketing	Studio 4
Information Technology	Studio 1
Accounting	Studio 3
Claims	Studio 6



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# BREAK

11:00 AM – 11:15 AM



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# President's Update

Thune Division President, Risk Advisor, Partner  
Mark Thune

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# How Do You Live the Life You Were Made For

*By providing:*

- *Service to Each Other and Ourselves*
- *Service to Our Clients*
- *Service to Our Communities*



***HOW DO WE DO THIS?***

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# Step One: Take Care of Ourselves & Feel Prepared Daily

*“The words you speak to yourself shape your self perception. Self perception shapes your actions. Actions shape your life. Your life determines your destiny. So what words are at the foundation of your destiny?”*



-Simple reflection at the beginning of the day help prepare us.





# Take Care of Ourselves and Feel Prepared Daily

***If we want to be inspiring people we have to take the time for things that inspire us first!***

*What do you need to be an inspired person?*

*Finalist examples:*

- *Many do whatever it takes attitude and actions*
- *Aging parent*
- *Repetitive IT Helpdesk with willing attitude and smile*



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# Step 2: Give of Yourself-Share Friendship & Inspire Faith/Trust

- **DEVELOP FRIENDSHIPS!**
  - Friendships take work.
- **BE POSITIVE!**
  - Make others feel like we have the best news in the world and the world needs to hear it.
- **LET PEOPLE IN!**
  - Share by example, share even if not completely welcome - you never know how you may touch a client, coworker, community member or future client.



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## Step 2: Give of Yourself-Share Friendship & Inspire Faith/Trust

- Company we keep.
- World is more connected than ever, yet we are lonelier than ever in the world.
  - IT story: Hurricane Team Building
  - A quote from Henry Ford “my best friend is the one who brings out the best in me”



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# Step 3: Life Challenges Allow Us to “Reboot” and Create Destiny

## Mickey Kyler story



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# Service to Clients Nominations



Britt Osterhues  
Senior Account Manager  
St. Paul



Carole Beedy  
Risk Advisor  
Thief River Falls



Bridget Satre  
Personal Service Advisor  
Hastings



Debbie Bledsoe  
Commercial Service Advisor  
St. Cloud



Tammy Amos  
Commercial Service Advisor  
Rochester



Brittany Wiseth  
Commercial Service Advisor  
Thief River Falls



Staci Mayers  
Commercial & Ag Service Advisor  
Melrose



Jackie Riley  
Commercial Service Advisor  
St. Cloud



Amy Hartman  
Personal Service Advisor  
Rochester



Jan Herzog  
Commercial Service Advisor  
Albany



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# Service to Clients Nominations



Jill Hatfield  
Commercial Service Advisor  
Monticello



Linda Speer  
Risk Advisor  
Rochester



Kim Swanson  
Benefits Service Advisor  
Thief River Falls



Brenda Borash  
Personal Lines Account Advisor  
Little Falls



Laurie Litke  
Commercial Service Advisor  
Little Falls



Barb Holthusen  
Risk Advisor  
Thief River Falls



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## Service to Clients Winner:

- What I find consistently amazing about these special people is they seem to have more time, NOT LESS, for people as time goes on even though they are busier each year.
- The most influential people in my life are the ones I found most available.

Uncle Ernie quote:

*“When you need something done call the busiest person you know, they will always be there for you.”*



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# Service to Clients Winner: Tammy Amos



## Tammy Amos

Commercial Service Advisor

Rochester

*“Tammy has 39 years of experience serving our customers in the C.O. Brown division, and many of those customers she has been their main contact for quite a few of those years. She has great relationships with these customers and gives superior service. One of the most impressive traits of Tammy is her ability and willingness to share her experience with newer service staff. She is a great mentor to teach the dedication and level of service customers should receive, and is a wealth of knowledge for them. We so appreciate having Tammy in the CO Brown division and on the NRP team!”*



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# oneTEAM oneMISSION

Gretchen O'Brien  
CFO, Partner

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# Volunteer Time Off (VTO)

- All full-time and part-time employees are eligible to participate.
- Employees can make an individual efforts or work together with a team with other employees effort to volunteer with a 501c3 charitable organization(s).
  - Full-time employees can use **24 hours (3 days)** per calendar year
  - Part-time employees can use **8 hours (1 day)** per calendar year
- Employees must be in good performance standing to participate in this program.



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# PTO Share Program

This program will give employees an opportunity to support fellow employees who have experienced a medical emergency or a major disaster.

- **Donating PTO**

- The donation is voluntary and the donation goes into a pool for use by eligible recipients.
- The maximum number of PTO hours donated in one quarter is 20 hours with an annual cap of 40 hours.

- **Requesting Donated PTO**

- Any employee that has experienced a medical emergency or major disaster may be eligible to apply for PTO from the leave share pool.
- Recipients may receive up to 12 weeks of pay annually.



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oneTEAM oneMISSION

“**Champions are champions**

NOT BECAUSE THEY DO ANYTHING

———— *extraordinary* ————

BUT BECAUSE THEY DO THE

———— *ordinary things* ————

**better than anyone else.”**

- Chuck Noll



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# Service to Each Other

*“A team member who exhibits extraordinary service to the NRP oneTEAM.”*



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# Service to Each Other Nominations



Mara Molenaar  
Marketing Manager  
St. Paul



Jessica Miller  
Benefits Service Advisor  
St. Cloud



Stephanie Daley  
Commercial Service Advisor  
Thief River Falls



Jill Rukavina  
Front Desk Coordinator  
Mendota Heights



Kristie Reynolds  
Commercial Marketing  
Coordinator  
St. Cloud



Shonta Skattum  
Commercial Service Advisor  
St. Cloud



Sandra Soto  
Support Center Coordinator - Commercial Lines  
Mendota Heights



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# Service to Each Other Nominations



Angie Anderson  
Benefits Service Advisor  
Thief River Falls



Brenda Klimstra  
Commercial Service Advisor  
St. Cloud



Kathy Batton  
Personal Service Advisor  
Thief River Falls



Martha Hoven  
Commercial Service Advisor  
Red Wing



Kerry Johnson-Morud  
Risk Advisor  
Thief River Falls



Gene Stoffel  
Controller  
Red Wing



Kristin Silbernack  
Commercial Marketing Coordinator  
Thief River Falls



Barb Bergner  
Accounting Specialist  
Rochester



Denise Bauleke  
Personal Lines Development Coordinator  
St. Cloud



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# Service to Each Other Winner: Kristie Reynolds



## Kristie Reynolds

Commercial Marketing Coordinator

Thief River Falls

*“Kristie is a total team player, she will go out of her way to help anybody who needs it. She is an encyclopedia of knowledge when it comes to marketing accounts. She takes notes in all our meetings and does it with a smile. She truly cares about NRP and its employees.”*



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# LUNCH

Europa Room

11:45 A.M. – 12:45 P.M.

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Laurie Guest

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ONE ENCOUNTER AT A TIME



Better Service. Better Performance. Better Results.

LAURIE GUEST, CSP



It's all about the snapshot



CLICK



CALL



COME



Customers must perceive the value



What's your bling?





STAY WELL FEATURES  
ROOM TYPE: KING

**Air Purification**

Reduces allergens, toxins, smoke and microbes from the air

**Aromatherapy**

Optional use of scent creates a relaxing, mood-enhancing environment

**Blackout Shade Elements**

Reduces light trespass to improve sleep quality and help maintain circadian rhythm

**Cedar Elements**

Natural properties of cedar protect and preserve clothing, repelling different types of pests in conjunction with cleaning protocol

**Cleaning Protocol**

Use of hypoallergenic products and state of the art UV wand cleaning tool, which neutralizes bacteria, viruses and other microbes

**Cleveland Clinic Wellness**

Access to online programs for sleep, stress and nutrition

**Dawn Simulation**

Gently awakens with gradually increasing levels of light and sound

**Deepak Chopra Welcome**

World-renowned wellness guru Deepak Chopra welcomes guests

**Designated Signage**

Signage indicates presence of Stay Well features and programs

**Energizing Light**

Bright white light suppresses melatonin and can help regulate circadian rhythm and reduce jet lag

**Guided Meditation**

Meditation narrated by Deepak Chopra encourages guests to relax and rejuvenate

**Healthy Bedding**

Healthy linens that are proven to protect against odors at their source, keeping linens fresh

**Healthy Menu Options**

Approved by leading nutritionists at Cleveland Clinic Wellness and designated by their Go! Healthy seal

**In-Room Program Guide**

Provides highlights of the features, programs and benefits of the room

**Long Wave Night Lighting**

Subtle lighting illuminates room for safe navigation while minimizing sleep disruption

**Mattress Encasement**

Encasement helps maintain a more hygienic sleep environment, in conjunction with regular cleaning strategies

**Stay Well™ Mattress**

Natural memory foam derived from plant extracts provides superior comfort

**Stay Well Mobile App**

Interactive app highlighting in-room features, Jet Lag and Cleveland Clinic Wellness

**Vitamin C Shower Infusion**

Reduces chlorine to help hair stay soft and smooth

**Warm White Room Lighting**

Improves ambience and is less disruptive to sleep

**Water Purification**

Stay Well implements a water filtration system that reduces chlorine, providing clean

# 21 Grand Features of the VIP Floor

and microbes from the air

### **Aromatherapy**

Optional use of scent creates a relaxing, mood-enhancing environment

### **Blackout Shade Elements**

Reduces light trespass to improve sleep quality and help maintain circadian rhythm

### **Cedar Elements**

Natural properties of cedar protect and preserve clothing, repelling

melatonin and can help regulate circadian rhythm and reduce jet lag

### **Guided Meditation**

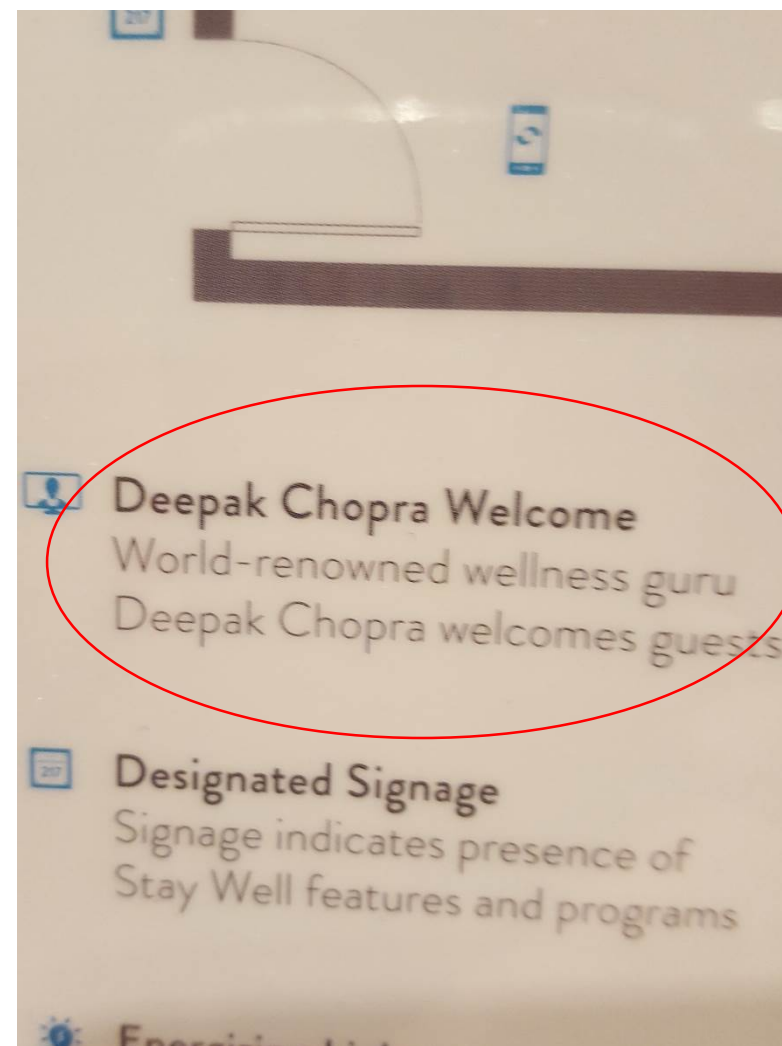
Meditation narrated by Deepak Chopra encourages guests to relax and rejuvenate

### **Healthy Bedding**

Healthy linens that are proven to protect against odors at their source, keeping linens fresh

### **Healthy Menu Options**

Approved by leading nutritionists





DR.  
DEEPAK  
CHOPRA

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How does this apply to you?



Designed by [TownMapsUSA.com](http://TownMapsUSA.com)

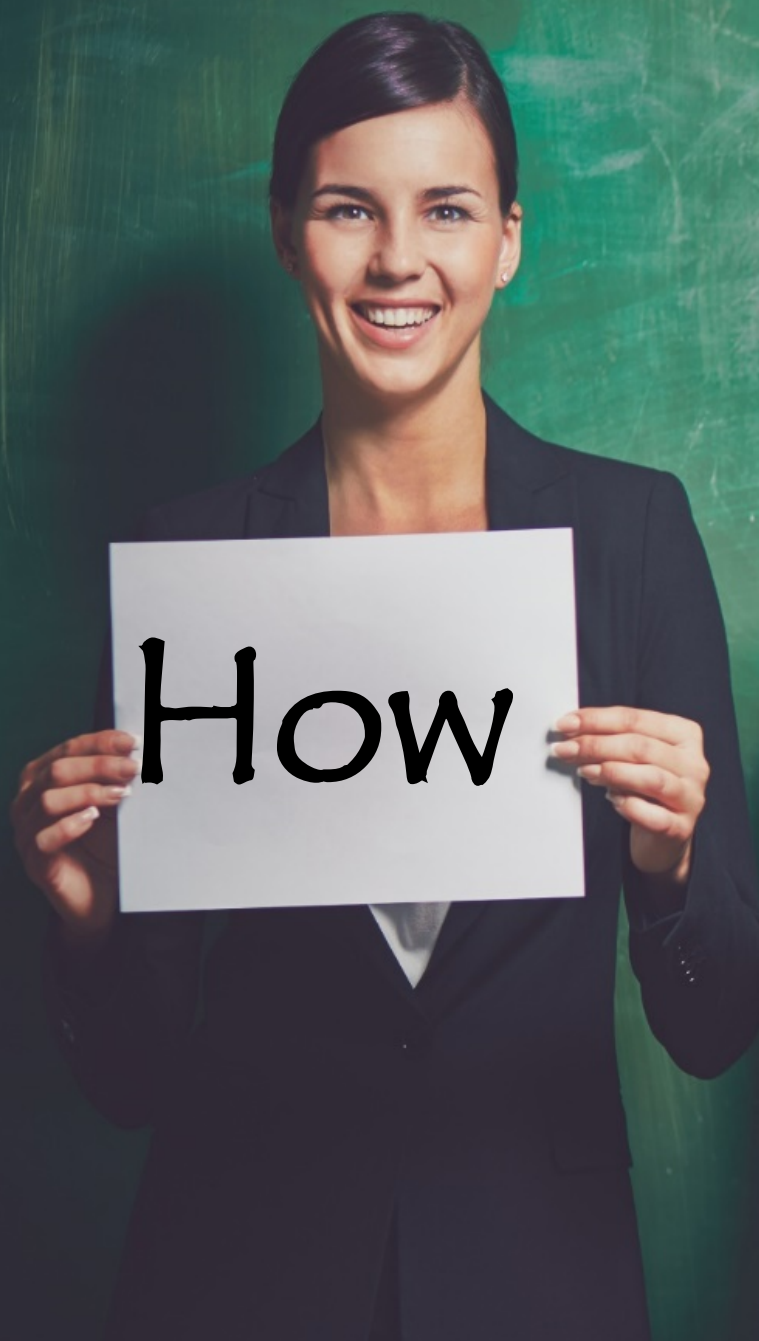




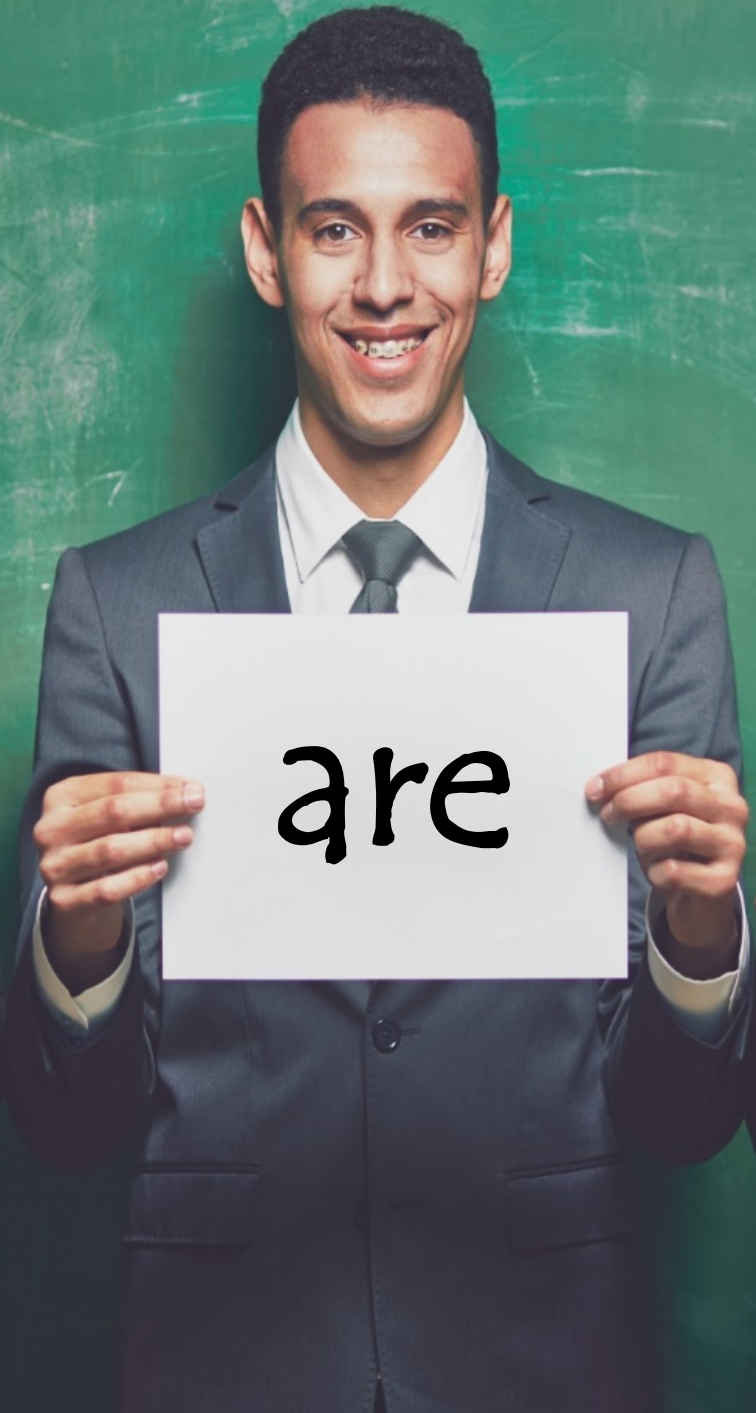
8

**Tabboo!**

**WORDS AND PHRASES**



How



are



you?

A photograph of three business professionals standing in front of a green chalkboard. On the left is a woman with dark hair pulled back, wearing a dark blazer. In the center is a man with short dark hair, wearing a grey suit, white shirt, and dark tie. On the right is a man with short dark hair and a beard, wearing a dark suit, white shirt, and patterned tie. All three are smiling and holding white rectangular signs with red text. The signs together read "Nice to see you".

Nice

to see

you

**BUSY**



**OOPS...**



# WAIT



**“THERE’S  
NOTHING I  
CAN DO.”**

**“THAT’S OUR  
POLICY.”**

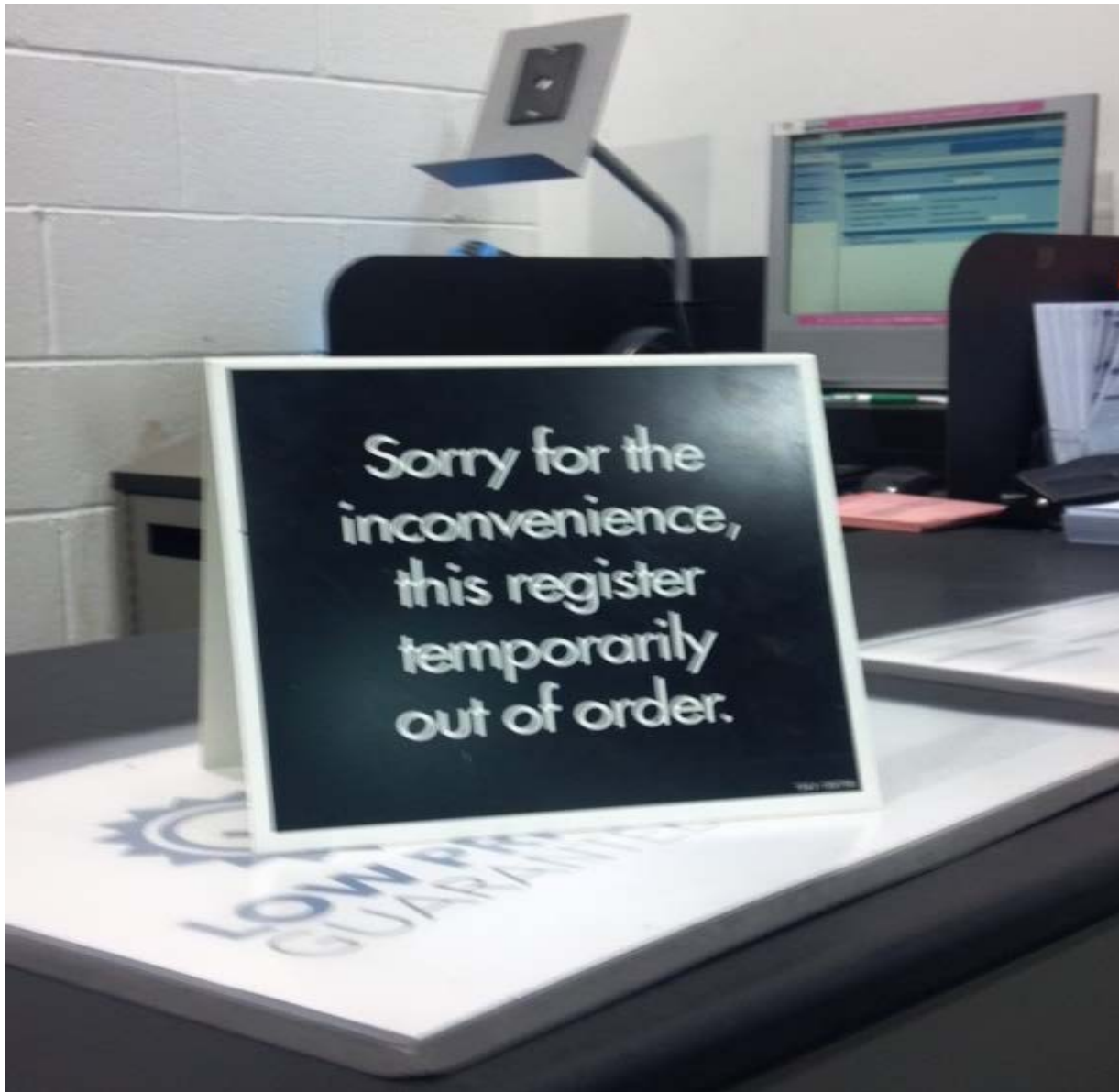


A person wearing a grey suit, white shirt, and dark tie is holding a white rectangular sign. The sign has a red rectangular area in the center with the word "ACTUALLY" written in white, bold, uppercase letters. The person's hands are visible, holding the sign from the top and bottom. The background is a plain, light-colored surface.

**ACTUALLY**



# Save the sorry for when an apology is owed





## Plungers Needed

---

Interested parties apply  
within.

[KOA.COM](http://KOA.COM)



## Selfish Change Machine

Machine is not in the giving mood. Currently only taking money.

KOA.COM



## Don't pick this one

---

Machine not living up to  
its full potential. Please  
use another.

[KOA.COM](http://KOA.COM)



# Silent Signals

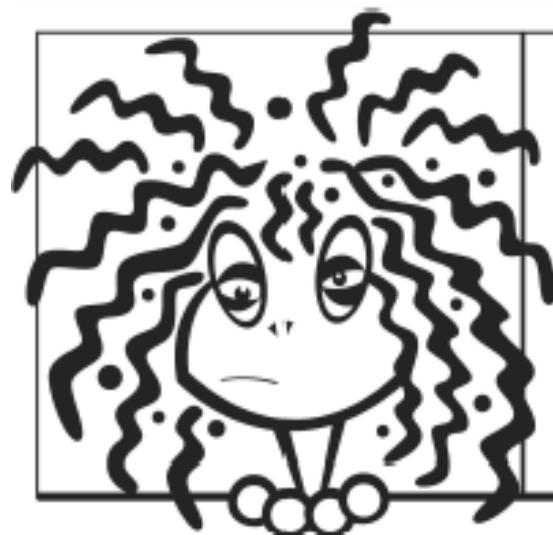
# Smooth Transitions and Redirects



Showtime!

Go time,

All the time...

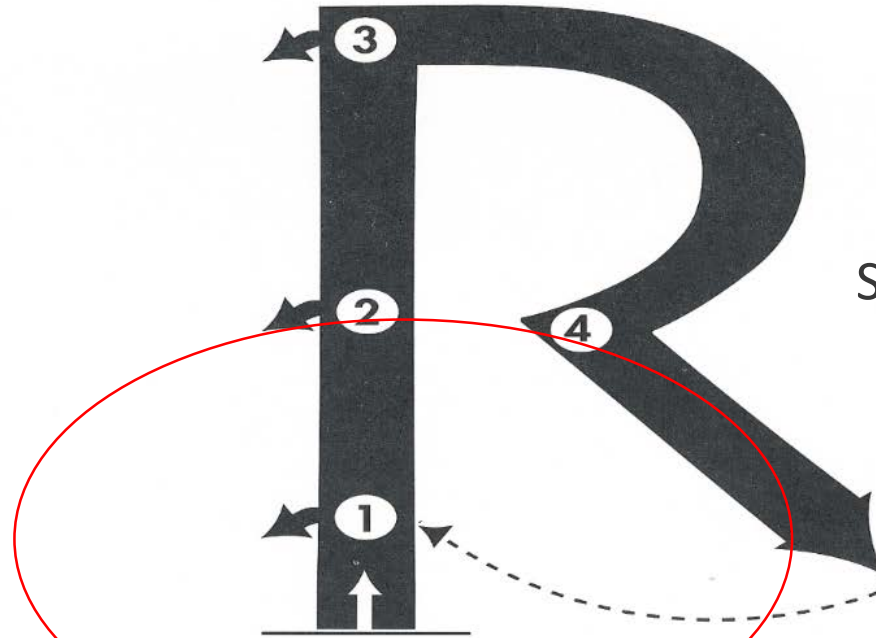


## 12 Ways to Respond to an **Angry** Customer

1. Stay calm.
2. Stop, look, listen, lean forward, be expressive.
3. Accept the anger – it is a common expression of frustration.
4. Accept responsibility. Never say, “There is nothing I can do.”
5. Refer the customer to the person who can help.
6. Ask questions. “What were you told?” “When did you call?”
7. Restate the problem and ask for confirmation.  
“You were told the order would be ready today at 3:00?”
8. Respond visibly.
9. Validate the concern.
10. Develop solutions.
11. Exceed expectations. The definition of complaint is  
“an opportunity to exceed expectations.”
12. Personalize by using the person’s name.



# Swaying Back Guests Your Have Lost!



Bad Bowl of  
Soup Syndrome

## KNOW

### Get on the Radar

- Name
- Location
- Appearance
- Advertising
- Public Relations
- Issue Management
- Stop Networking, Start Tunneling!
- Invitation to Sample
- Word of Mouth

## CHOOSE

### It's Rally Time

- Products and Services Offered
- Ability to "Be Known"
- First Impression Through Last Impression
- Ability to Deliver as Promised
- Degree of Pain or Urgency of the Buyer
- Showtiming
- Ask for the Sale
- Word of Mouth

## COMMIT

### Rave Reviews: How to Keep them Comin' Back

- Internal Environment
  - Teamwork
  - Individualized Staff Development
  - Attitude and Moral
  - Stress Level
  - Ability to Handle Change
  - Consistent Communication
- Noteworthy Customer Experience
- Attention Meter and Follow-up
- Consistency
- Extras count
- Uniqueness Factor
- Appreciate the Business
- Word of Mouth

## R-FORMULA

### The Secret Ingredient

- Reorder
- Revisit
- Refer
- Relationship Built

**RESULTS!**

# HUG YOUR HATERS



**How to Embrace Complaints  
and Keep Your Customers**

**JAY BAER**

*New York Times bestselling author of Youtility*



**13 words you  
never use when  
replying to a  
Customer**

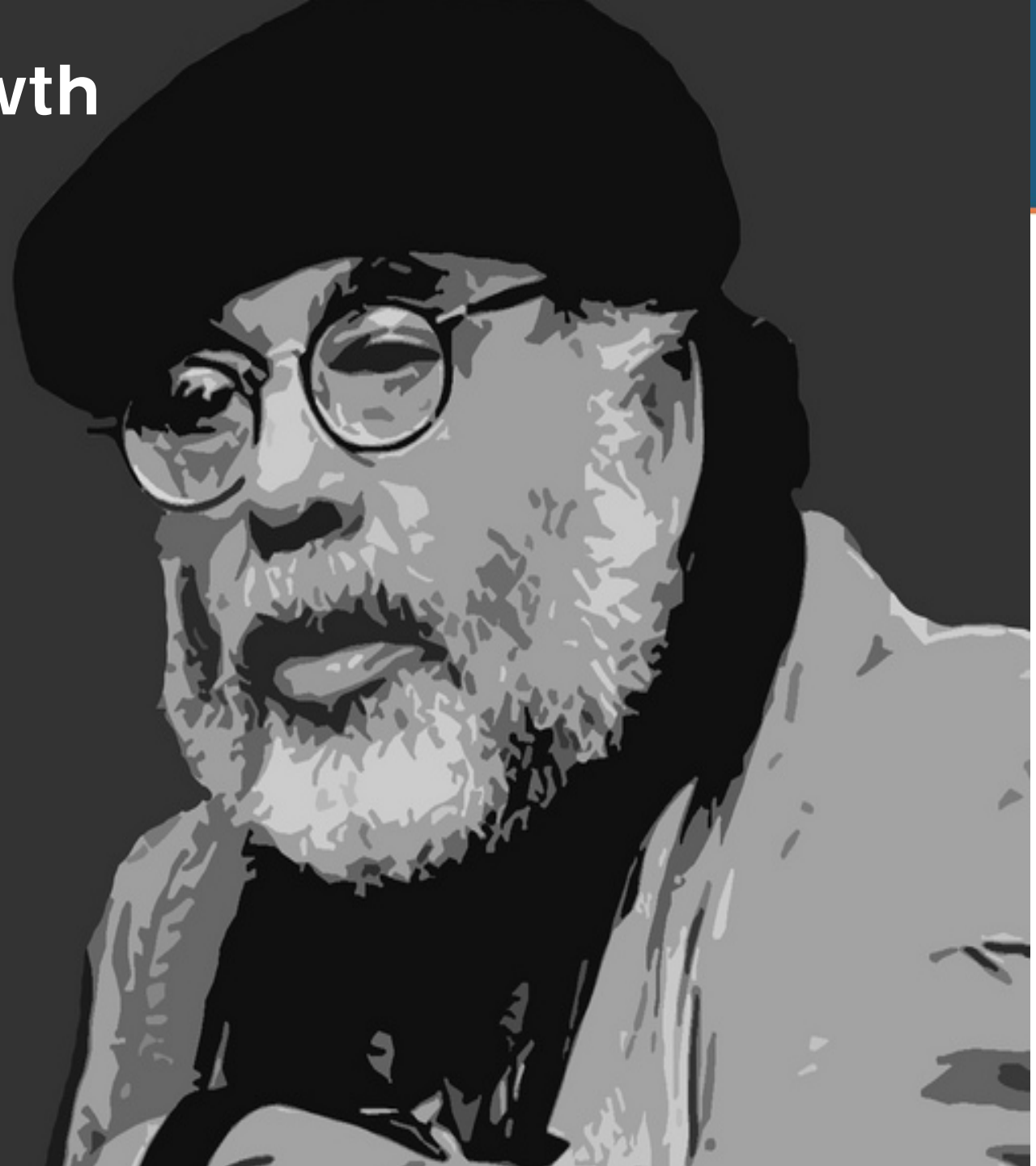
**[bonus@jaybaer.com](mailto:bonus@jaybaer.com)**  
put Laurie Guest in the subject line

- The world's most retweeted person by digital marketers

## Behaviors That Lead to Growth

"This first thing I do is make sure that everyone on set is making the same movie."

FRANCIS FORD COPPOLA







*“It doesn’t  
matter how  
good the  
baker is,  
if the cashier  
spits in  
your cake!”*

~Laurie Guest



@LaurieGuest



@LaurieGuestSpeaker



@LaurieGuest

[www.LaurieGuest.com](http://www.LaurieGuest.com)



# Closing Remarks

Chris Meidt

President, CEO, Partner

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# Thank You Premier Carriers



#ONETEAM #ONEMISSION





# All-Company Planning

- **Ali Souza**
- Angie Anderson
- Anita Borgerding
- Becky Eisenwinter
- Joey Wollner
- Kayla Thielhorn
- Kerry Johnson-Morud
- Leslie Schultz
- Robyn Udenberg
- Kate Burnevik
- Nicole Demolee
- Alexandra Fischer
- Eveline Meidt

*Thank  
You!*



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# Service = Servant Leadership

- Service: to Our **Clients**, to **Each Other**, to our **Communities**
- The power of service comes from your **HEART CONDITION**
- Servant Leaders willingly **SERVE** (award nominees)
- **EGO** (which is the enemy) only wants to be served ...
  - Bill Walsh, Super Bowl winning coach said with “untamed ego”
    - self-confidence becomes **arrogance**,
    - assertiveness becomes **obstinacy**,
    - and self-assurance becomes **reckless abandon**.
  - John D. Rockefeller
    - Q: “How much money is enough?”
    - A: “Enough is just a little bit more”



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# EGO is the enemy is service

- Ego is the enemy of what you **want** and what you **have**;
  - **Mastering** a craft and having real **creative** insight
  - **Working well** with others
  - Building **loyalty** and **support**
  - **Longevity** and ability to **repeat** and retain your success
    - Causes you to **lose advantages** and opportunities
    - Is a **magnet for enemies** and errors



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# Servant Leadership

- A heart of service will allow you to:
  - Think of others before yourself
  - Exhibit self control
  - Allow you to patiently endure
  - Display humility in victory, AND in defeat (no deny, deflect, defend)
    - Have an open thirst for knowledge (ask questions)
    - Listen intently without a ready response



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# EGO vs Service

- Think about the power of NRP – 300 people who service
- Think of the results if you simply give your gifts for free – without expecting a return.
- Today is a day of creating new relationships, celebrating each other and our results, contemplating our MISSION of become a person and team of servant leaders



- As Coach J encouraged us, “Give the good juice”
- Speaking of giving the good juice ....





# Values Pyramid Role Model

*“A team member who embodies the NRP Values Pyramid in their everyday life.”*



#ONETEAM #ONEMISSION



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# Values Pyramid Role Model Nominations



Dan Delinksy  
Risk Advisor  
St. Cloud



Kate Burnevik  
Marketing Communication Manager  
St. Paul



Kevin Johnson  
Risk Advisor  
Albany



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# Values Pyramid Award Winner



**Kate Burnevik**

**Marketing Communication Manager**

**St. Paul**

*“Kate has been a role model of the Pyramid. As a young employee, she is challenged to earn fellow employee's trust. She has challenged the “this is how we have always done it.” She is committed to making NRP a better place and continues to improve/grow herself and others around her. She drives accountability with each location on NRP's vision and what we stand for. And she loves to celebrate everyone's victories large and small! Kate puts NRP before herself. She is a role model of being committed to something bigger than herself and believing and living the values of NRP. “*



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**NORTH RISK PARTNERS®**



# EGO vs Service

- North Risk Partners is the broker of the future. Together we will become the best in class group of insurance professionals in the Midwestern part of the United States of America!



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# NORTH RISK STATS

Answers  
&  
winners!

## CAN YOU GUESS?

The average number of claims North Risk files per month? **642**

The average number of daily incoming phone calls throughout North Risk Partners? **576**

*\*this number does not include the Bearence Division*

How many clients North Risk Partners has companywide? **43,992**

The number of clients North Risk Partners has in Minnesota? **41,792**

The number of clients North Risk Partners has outside Minnesota? **2,200**

ALL STATS ABOVE WERE PULLED ON 5/31/2018



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# Reception

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