

General Messaging & Talking Points

KRIST INSURANCE SERVICES

Krist Insurance Services team members should reference this document as a guide for communicating the acquisition to clients and the larger community.

If you have questions and/or recommendations for additional talking points, please send your suggestions to stacy.monroe@northriskpartners.com.

1. On May 1, the Krist Insurance Services (Krist) team will join/joined North Risk Partners, an independent insurance agency that has grown over the last 5+ years to become one of the largest agencies in the Midwest. The firm has roots dating back over 100 years and over 30 offices spanning Iowa, Minnesota, Nebraska, North Dakota, and South Dakota.
2. Joining North Risk Partners means more coverage and service options for Krist clients. Clients will have immediate access to North Risk's wide array of capabilities and carriers in the areas of property and casualty and employee benefits, as well as value-added services for businesses in the areas of human resources, health and safety, and more.
3. Operationally, Krist Insurance Services will function as part of North Risk Partners' Bearence Division, which includes locations in Iowa, Nebraska, and South Dakota. Our team members will merge with North Risk's current West Des Moines office location and relocate to 1045 76th St. Ste 4000 in West Des Moines on Monday, May 2.
4. The Krist Insurance team has new email addresses. The general format for each email is firstname.lastname@northriskpartners.com. Emails to the team's previous Krist Insurance addresses will be forwarded.
5. Existing insurance policies will remain in place, unchanged.
6. The Krist Insurance team is committed to continuing to deliver the core standards its clients have come to expect – service, expertise, professionalism, and quality. The team is excited to gain the support and capabilities that come with being part of North Risk (i.e., enhanced technology solutions; dedicated departments for IT, accounting, and communications; more client services; education opportunities; and more). Greater support will allow the Krist team to continue advancing the service it is able to deliver to its clients.
7. Krist Insurance Services will be co-branded with the North Risk Partners name and logo for up to two years. After two years, Krist Insurance Services will do business under the name North Risk Partners only. The Krist Insurance Services website will be redirected to northriskpartners.com.

General Messaging & Talking Points

KRIST INSURANCE SERVICES

8. Krist Insurance clients will receive a formal communication by email and/or postal mail providing more information about the transition and North Risk Partners.
9. **Why North Risk Partners?** North Risk Partners' mission of service to their clients, each other, and their community aligns directly with our approach at Krist Insurance Services. With this change, we are joining an organization we know has the same level of integrity as we do. It's not only a great fit in terms of culture, the partnership also grows our services in the areas of property and casualty and employee benefits, and gives our clients more human resources, health, and safety resources.

Value-Added Services Messaging

This section applies only to business clients.

1. In the coming months (after May 1), Krist Insurance business clients will be activated with North Risk's Zywave Client Portal. As a result, clients will be prompted to set login credentials for their portal. More information will be coming on this and clients will be notified. **The Zywave Client Portal is a digital resource portal that helps employers achieve compliance and best practices for their business with on-demand access to attorney-reviewed guides, templates, and additional automation tools such as an online employee training system.*

[Learn more about the Zywave Client Portal >](#)

[Learn about the online employee training system \(Zywave Learning\) >](#)

^All Zywave tools are free to North Risk Partners employer clients.

2. Effective immediately (on May 1), Krist Insurance clients have access to the **North Risk Partners' Value-Added Service Hotline**, which has an option for on-demand human resources support, and also safety and loss control support. The team at North Risk Partners – Krist Insurance Services will be connecting its clients with access to the hotline and explaining how it works in the coming months. Unlike the Zywave tools, there is no enrollment process for the hotline.
3. **Email communications, including webinars** – Krist Insurance clients will begin receiving emails from North Risk Partners in the coming months after May 1. Emails will include communications such as invitations to monthly educational webinars as well as important regulatory updates in the areas of human resources, safety, worksite wellness, and more. Examples of these communications can be seen on our [past webinars archive](#) on our website and by viewing our website's [landing page for all of our recent regulatory updates](#).

General Messaging & Talking Points

KRIST INSURANCE SERVICES

4. **Sponsorship of custom projects and services** – North Risk Partners has a program that supports sponsorship of custom HR and loss control/health and safety services.

**Note: Sponsorship opportunities are reserved for larger clients only and should not be promoted to clients who may not meet the sponsorship requirements. HOWEVER pre-negotiated discounted rates with our service partners are an added value we make available to all clients. For more information on value-added service sponsorship opportunities, contact your division president and/or functional sales leadership team (i.e., for Bearence Division: Property & Casualty - Dan Seemuth, Craig Borwick, Sarah Lorenzen, Employee Benefits - Lisa Daniels, Tom Hoffman, and Colton Storla).*

5. Once the Krist Insurance team has been integrated into North Risk's operations and educated on its services, the team will make Krist clients aware of any new services now available to them. Services available will vary by client, though there are many services that are available to all clients for free (e.g., client portals, webinars, regulatory update emails, hotline, and benchmarking).