



WELCOME TO #oneTEAM!



INTRODUCTIONS



AGENDA

- North Risk Core Values and Mission
- Our Story
- North Risk Partners Alignment & Organizational Structure
- Top Carriers & Product Mix
- #oneTEAM Member Experience
- Integration Timeline
- Q & A





NORTH RISK PARTNERS®

ABOUT NORTH RISK PARTNERS



CORE VALUES & MISSION



#oneTEAM'S PURPOSE IS SERVICE

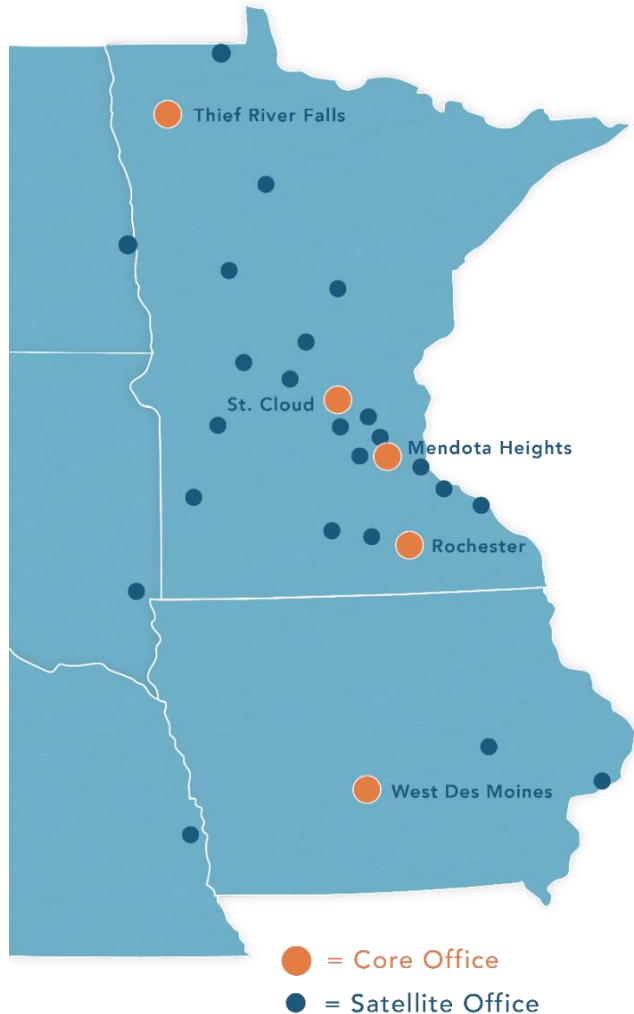
THIS IS HOW



WE SERVE



MIDWEST FOOTPRINT: 30+ LOCATIONS, 400+ EMPLOYEES



MINNESOTA

Albany
Annandale
Bemidji
Brainerd
Columbia Heights
Hastings
Lake City
Little Falls
Lakeville
Marshall
Mankato
Melrose

Mendota Heights*
Monticello
Owatonna
Plymouth
Red Wing
Rochester*
Roseau
St. Cloud*
Thief River Falls*
Willmar
Wadena

IOWA

Bettendorf
Hiawatha
Grinnell
West Des Moines*

NEBRASKA

Omaha

NORTH DAKOTA

Fargo

SOUTH DAKOTA

Sioux Falls

North Risk hit
\$80MM in
revenue in
Q1 2022 🎉



COMING TOGETHER



- Growth Milestone

Aa

- Acquisition Announcement



- Award Milestone

2013



- **Apollo Insurance, C.O. Brown Agency, and Johnson McCann** merged to become one unified group. There were **10 locations, 100 employees, and \$18.8M in revenue**.
- The North Risk Partners name and brand was created.

2015



- The company grows to **14 locations, 155 employees and \$24.9M in revenue**.
- One book purchase took place in 2015, which was the **Commercial Insurance Group (CIG)**.

2017



- North Risk's employee count is now up to **18 locations, 170 employees and \$30.1M in revenue**.
- North Risk acquired the following:
 - **Commercial Exchange Corp. (CEC)** group in Freeport and Melrose, MN
 - **David Paulson Agency** in Wadena, MN
 - **Deml Insurance Agency** in Little Falls, MN

2014



- **Thune Insurance Network** in Thief River Falls, MN joins as North Risk's fourth division.
- North Risk grows to **13 locations, 130 employees with \$20.3M in annual revenue**.

2016



- The firm's size is now up to **15 locations, 160 employees and \$26.8M in revenue**.
- Three growth milestones in 2016:
 - **Hatfield Bakken Agency book purchase**
 - **Corneil-Elkjer Agency** in Willmar, MN
 - **Roth Insurance Agency** in Annandale, MN



COMING TOGETHER



- Growth Milestone

Aa

- Acquisition Announcement



- Award Milestone

2018



- 2018 marked North Risk's largest year of growth thus far. With over **\$51.1M in revenue, one merger and eight acquisitions, increasing our employee count to over 300:**

- **☆ Bearence Management Group** - added three locations and two new divisions: Twin Cities and Bearence.
- **Holland & Frank Agency** in Waite Park, MN
- **Thompson Tonn Book** from St. Paul, MN
- **Midwest United Insurance** in Marshall, MN
- **Risk Management Services (RMS)** in Bemidji, MN
- **Big Horn Insurance Book** in Bemidji, MN
- **Benefits Solutions, Inc.** in Hiawatha, IA
- **Insurance Advisors** in Plymouth, MN
- **Provinet Benefits Agency** in Plymouth, MN

2020



- **North Risk Partners is recognized as 5th Largest Insurance Broker** by the Minneapolis/St. Paul Business Journal Broker List.
- Highlights from the year include **reaching \$61.1M in revenue, seven new acquisitions, expansion into North & South Dakota, and adding 50 more employees.**
 - **Marburg Book Purchase** from Omaha, NE
 - **Mactavish Benefits** in Minnetonka, MN
 - **Middaugh Benefits** in Fargo, ND
 - **Fiedler Insurance** in Sioux Falls, SD
 - **TPS Insurance** in Owatonna, MN
 - **McAlpin Agency** in Columbia Heights, MN
 - **Bernie Lowe & Associates** in Grinnell, IA
 - **Premier Benefits Group** in Fargo, ND

2019



- **Klein & Fleming** in Brainerd, MN was acquired in 2019.
- North Risk is now **26 locations, over 300 employees, and \$59.9M in revenue.**
- **North Risk Partners is recognized as the 4th Largest Insurance Broker** by Minneapolis/St. Paul Business Journal Broker List.

2021



- There are now **31 locations, 400+ employees, and over \$75M in revenue.**
- **North Risk is recognized as 5th Largest Insurance Broker** for the second year in a row.
- There were two acquisitions and two book purchases:
 - **American Agency** in Plymouth & Lakeville, MN
 - **Peine Book Purchase** in Hastings, MN
 - **Fink Agency with Bremer Bank** in Mendota heights, MN
 - **Kato Insurance** in Mankato, MN

NORTH RISK CAPITAL ALIGNMENT



Five Operating Divisions

APOLLO DIVISION
St. Cloud, MN

BEARENCE DIVISION
West Des Moines, IA

C.O. BROWN DIVISION
Rochester, MN

TWIN CITIES DIVISION
Mendota Heights, MN

THUNE DIVISION
Thief River Falls, MN

NORTH RISK 2022

Chris Meidt
President & CEO



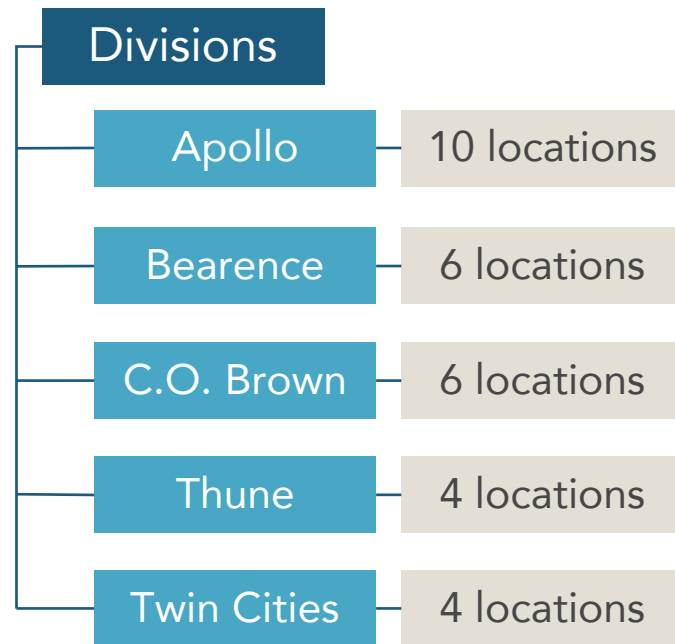
LEADERSHIP TEAM

Chris Meidt
Gretchen O'Brien
Brent Salem
Steve Thelen
Stan Hamann
Mark Hayford
Dan Seemuth
Mark Thune
Barry Quernemoen
Courtney McCann
Kate Burnevik
Aric Fier
Stacy Wade

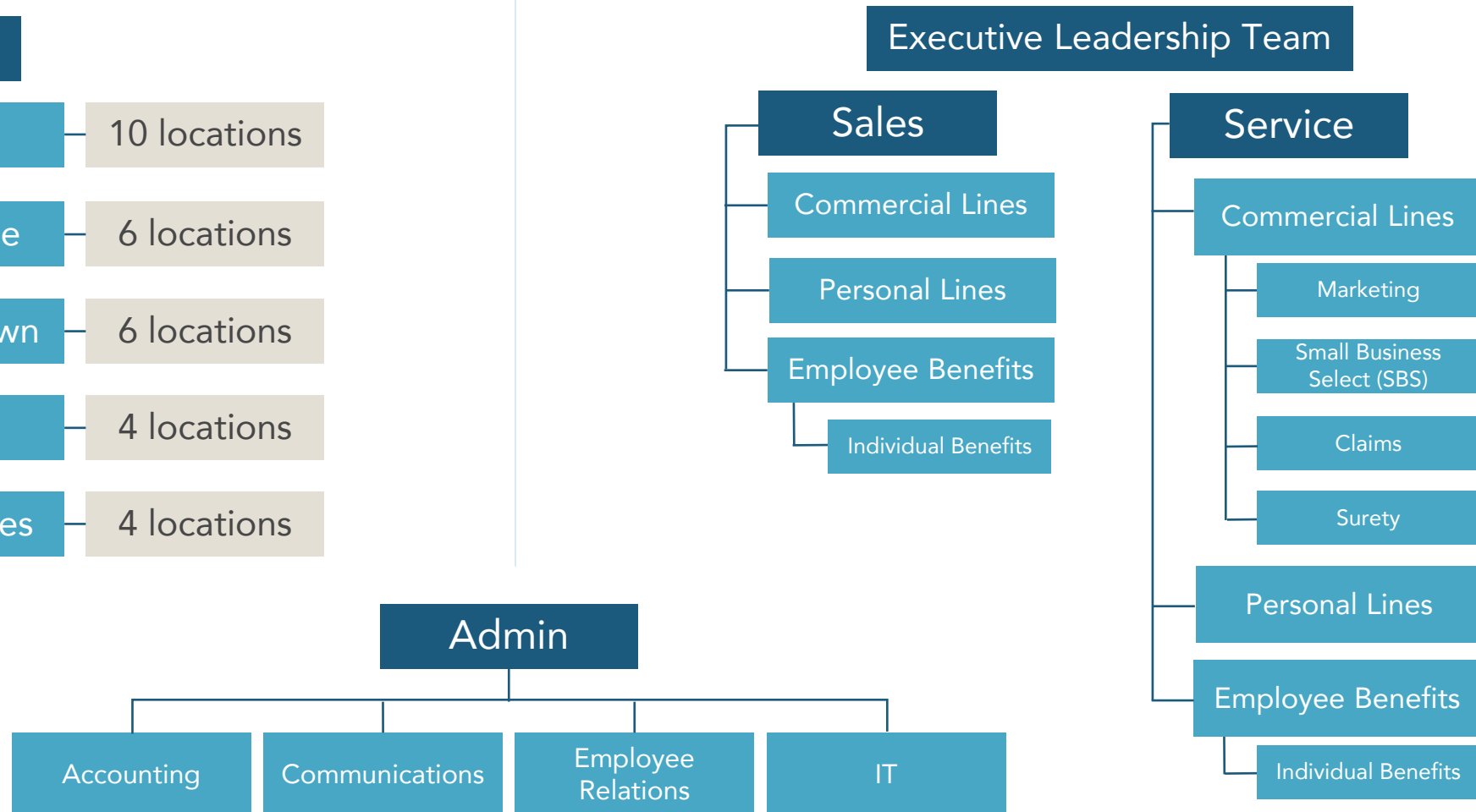
LOW OVERHEAD +
ALIGNED RESOURCES +
EMPOWERED DIVISIONS
TREMENDOUS RESULTS

ORGANIZATIONAL OVERVIEW

Geographic



Functional



YOUR TEAM: BEARENCE DIVISION



Dan Seemuth

Bearence Division President

West Des Moines, IA*	Hiawatha, IA	Grinnell, IA	Bettendorf, IA	Omaha, NE	Sioux Falls, SD
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Sales Leaders



Craig Borwick

CL Sales Leader



Marianne Kelso

PL Sales Leader



Dan Seemuth

EB Sales Leader



Lisa Daniels

EB Sales Leader



Tom Hoffman

EB Sales Leader



Colton Storla

EB Sales Leader



Jo Brown

CL & PL Service Leader



Dee Ann Swanson

Associate Dept Supervisor



Alyssa Willis

EB Service Leader

FUNCTIONAL LEADERS-CL



SALES LEAD

Barry Quernemoen

Sr. V.P. – Commercial Lines, Risk Advisor, Partner



SERVICE LEAD

Lisa Ratgen

Sr. Account Manager, Department Supervisor – Commercial Lines, Partner

VICE PRESIDENTS

NORTH (MN)

Bob Proudfoot

V.P. – Commercial Lines,
Risk Advisor, Partner

TWIN CITIES (MN)

Nate Cotter

V.P. – Commercial Lines,
Risk Advisor, Partner

SOUTH (MN)

Andy Bertram

V.P. – Commercial Lines,
Risk Advisor, Partner

FUNCTIONAL LEADERS

Thune

Aaron Enge
Mark Thune

Apollo

Bob Proudfoot
Steve Thelen

Twin Cities

Nate Cotter
Dan Delinsky
Jon Launstein

C.O. Brown

Andy Bertram
Mark Hayford
Dave Effertz

Bearence

Craig Borwick

DEPARTMENT SUPERVISORS

Apollo

Erin Pohlman

Bearence

Jo Brown

Sarah Lorenzen
Dee-Ann Swanson*

C.O. Brown

Lisa Ratgen
Diana Jerdon*

Thune

Brittany Wiseth
Stephanie Daley

Twin Cities

Krissi Tronnes
Stacy Gruba*
Tracy Haile*

* Indicates an Associate Department Supervisor

FUNCTIONAL LEADERS-EB



SALES LEAD

Stan Hamann

Sr. V.P. of Employee Benefits, Division
President (Twin Cities), Partner



SERVICE LEAD

Sydney Buss

Sr. Account Manager, Department
Supervisor Employee Benefits

VICE PRESIDENT

Courtney McCann
V.P. – Employee Benefits,
Risk Advisor, Partner

FUNCTIONAL LEADERS

Apollo
Gary Helm

Bearence
Lisa Daniels
Dan Seemuth
Tom Hoffman
Colton Storla

Thune
Gary Helm

Twin Cities
Courtney McCann
Charlie Seivert
Hokan Almstrom
Jose Ramirez-Rocha

DEPARTMENT SUPERVISORS

Apollo
Jessica Miller

Bearence
Deann Turner
Alyssa Willis

C.O. Brown
Sydney Buss

Thune
Jessica Miller

Twin Cities
Sydney Buss

Strategic Benefits Team (SBT)

Stan Hamann, Charlie Seivert, Courtney McCann, Kris Landis,
Skip Lowe, Sydney Buss, Lisa Daniels, and Jose Ramirez-Rocha



FUNCTIONAL LEADERS-PL



SALES LEAD

Brent Salem

Sr. V.P of Personal Lines and Sales Director,
Partner



SERVICE LEAD

Joelle Swan

Sr. Account Manager, Department
Supervisor – Personal Lines

FUNCTIONAL LEADERS

Apollo
Jodie Volker

Bearence
Marianne Kelso

C.O. Brown
Patty Czock

Thune
Jodie Volker

Twin Cities
Brent Salem

DEPARTMENT SUPERVISORS

Apollo
Denise Bauleke

Bearence
Marianne Kelso

C.O. Brown
Patty Czock

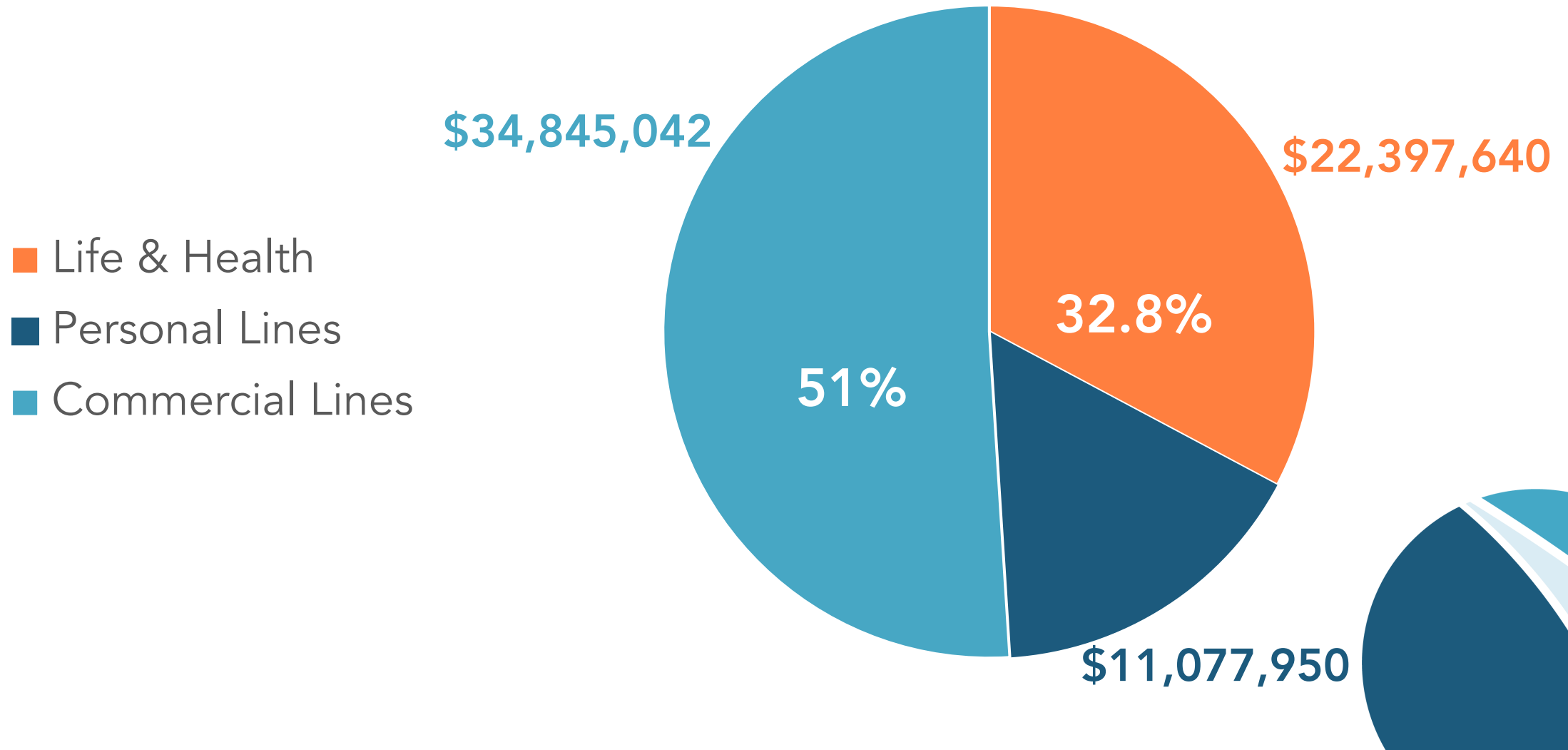
Thune
Denise Bauleke

Twin Cities
Joelle Swan
Almeida Music*

* Indicates an Associate
Department Supervisor



DIVERSIFIED PRODUCT MIX



VALUE-ADDED SERVICES



VALUE-ADDED SERVICES MENU

RESOURCES FOR YOUR BUSINESS



North Risk » Client

Education

- Email Updates
- Webinars & Seminars

Benchmarking Services

Commercial Insurance

- ModMaster – *Workers' Compensation analysis*
- Advisen – *Coverage and premium analysis, industry comparison*

Employee Benefits

- Decision Master Warehouse – *Health claims*
- Milliman – *Plan analysis, industry comparison*

Hotline | (888) 667-4135

- Safety & Loss Control
- Human Resources
- Legal & Contract Review

Client » Tools

Tools & Resources

- Zywave Client Portal
 - Includes 18 Toolbox Tools, including:
 - ACA Reporting
 - COBRA Notices Generator
 - Compliance Notice Builder
 - Federal Poster Advisor
 - Health Compliance Calendar
 - Job Description Builders
 - Interview Question Builders
 - OSHA Log
 - Zywave Learning (LMS)

Commercial Insurance

- InsurLink (client portal)

Employee Benefits

- Ease (enrollment platform)

Professional Consulting

Custom Projects & Services:

- Human Resources
- Safety & Loss Control
- Legal & Contract Review
- Wellness
- Benefits Compliance



PREFERRED RATES + SPONSORSHIP OPPORTUNITIES AVAILABLE

Talk to your North Risk advisor for more information.

↑ **NO COST TO YOU** ↓

P&C CARRIER RELATIONSHIPS

TOP CARRIERS





NORTH RISK PARTNERS®

#oneTEAM MEMBER EXPERIENCE



#oneTEAM WITH #oneMISSION OF SERVICE




#ONETEAM #ONEMISSION



PTO DONATION PROGRAM

#ServiceToEachOther

 NORTH RISK PARTNERS*

PTO Donation Program

Revision Date:	06/2018
Effective Date:	07/2018
Policy Owner:	Employee Relations

Purpose Statement
Provide employees an opportunity to support fellow employees who have experienced a medical emergency or a major disaster.

Eligibility
Employees that earn Paid Time Off (PTO) are eligible to donate or receive PTO under this program.

Policy Statement
Employees may donate to the North Risk Partners PTO donation pool for utilization by employees that request leave as a result of a medical emergency or major disaster. Donated PTO will be distributed to recipients on an approval basis. Employees must acknowledge the following criteria to donate and/or receive donated PTO.

Donating PTO

- The donation of PTO is strictly voluntary.
- An employee may donate PTO to a pool for use by eligible recipients.
- Recipient identity will not be disclosed to donating employees.
- PTO must be donated in one hour increments with a minimum of 4 hours.
- The maximum number of PTO hours an eligible employee may donate in one quarter is 20 hours with an annual cap of 40 hours.
- An employee may not donate more than 50 percent of the employee's current balance.
- A maximum of 240 PTO hours may be donated during the duration of employment.
- Employees cannot borrow against future PTO to donate.
- Employees who are currently on an approved leave of absence cannot donate PTO.
- Time will be transferred on an hour for hour basis without regard to the salary of either the donor or the designated recipient.
- Donors may not specify the recipient of donated PTO.
- Donors may not claim expense, tax deductions or charitable contributions for any leave donated under the plan.
- North Risk Partners has reserved the right to cap the PTO donation bank at 2000 hours.

PTO Donation Program - Page | 1

This program provides the opportunity to support fellow team members who experience a medical emergency or major disaster.

When there is an eligible team member in need of donated PTO, employees will be notified of the opportunity.



VOLUNTEER TIME OFF

#ServiceToCommunity

- Full-time team members: 24 hours per year
- Part-time team members: 8 hours per year



#SERVICETO
COMMUNITY



PROFESSIONAL EDUCATION

#ServiceToClients

North Risk Partners encourages educational opportunities in the insurance field or other areas directly related to your role

- Obtaining or renewing insurance license
- Designation Certifications (e.g. CIC, CPCU, CISR, etc.)
- Reimbursement for course tuition and any expense related to attending



#CelebrateRESULTS

- Celebration Guide
- \$75 yearly branded gear allowance
- Yearly bonus program (eligible Dec. 2022)
- #oneTEAM Recognition Tool
- All-Company Meeting (biennial)
- Sales Meeting (biennial)
- Fall Family Celebration

#oneTEAM Celebration

This program gives North Risk the tools to help #oneTEAM consistently practice one of our company's core values: **CELEBRATE RESULTS**.

Practicing our values creates the functional environment we need to best deliver on our #oneMISSION of service to our clients, each other, and our communities.

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- [Milestone Life Event Celebration](#)
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#oneTEAM Celebration Resources (p. 4 - 7)

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DRESS FOR YOUR DAY



As a general rule, North Risk Partners team members are expected to dress in traditional business attire when meeting with clients, prospects, and vendors.

On days when an employee knows he or she is not meeting with someone from one of the three previously mentioned groups, he or she is **free to dress casually (jeans are OK).**



OFFICE HOURS & FT/PT STATUS

North Risk offices are open from 8:00 AM – 4:30 PM Monday - Friday.

All employees are given two paid 15-minute breaks and one unpaid lunch break. These breaks cannot be taken at the end of the day.

- Full-Time employees → 40 hours per week
- Part-Time employees → less than 40 hours per week

**employees must work at least 30 hours per week to be eligible for benefits*

***Personal Time – Employees may make up, up to two hours of personal time within a given pay period.*

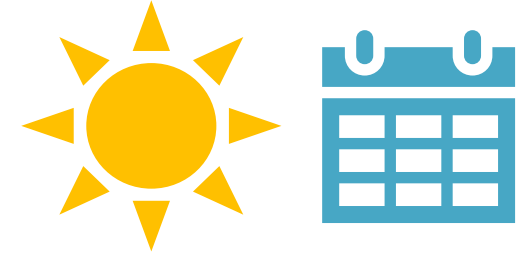


UPCOMING 2022 PAID HOLIDAYS

Holiday	Day Observed
Memorial Day	Monday, May 30
Independence Day	Monday, July 4
Labor Day	Monday, Sept. 5
Veterans Day (Veterans Only)	Friday, Nov. 11 (Veterans Only)
Thanksgiving	Thursday, Nov. 24
Day After Thanksgiving	Friday, Nov. 25
Christmas Eve	Close at 12 PM on Friday, Dec. 23
Christmas Day	Monday, Dec. 26
New Years Day (2023)	Monday, Jan. 2, 2023



SUMMER FLEX PROGRAM



MAY – AUGUST

Summer Flex is a voluntary program North Risk Partners offers to #oneTEAM.

During the summer months (May – August) team members may work a set schedule of longer hours in order to leave early up to four hours on a given day within the same week.



WORK FOR YOUR DAY

Full-Time: A team member performs job duties remotely 99% of the time

Part-Time: A team member who performs job duties remotely on a consistent schedule (e.g., 1 or 2 days a week)

Intermittent: A team member who works remotely on an as-needed basis

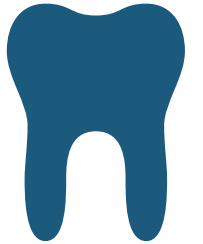
**Team members must go through application process.*



NORTH RISK'S BENEFITS OFFERING

***Team members joining North Risk through acquisition will be eligible for benefits the effective date of the acquisition (May 1)**

- Medical Coverage
- Dental Coverage
- Vision Coverage
- Long-term Disability (Employer paid)
- Short-term Disability (voluntary)
- Life - Employer paid
- Voluntary life
- 401k with employer match





NORTH RISK PARTNERS®

INTEGRATION TIMELINE



TRAINING & TRANSITION SCHEDULE

★ Go-Live: May 2

- **Information Technology (IT):** On-site support on May 2, and on an as-needed basis to support with:
 - New email addresses,
 - North Risk's computer systems and tools,
- **Department Training:** Training team will be on-site for support all week
- **Client data:** Client data is in North Risk's system (AMS)
- **Communications:** Client announcement letters/emails distributed, and co-branding goes live (e.g., branded supplies/stationery, website redirect, social channel alignment, etc.)
- **Employee Relations:** Benefits enrollment, team members are added to payroll platform (Paylocity)



INTEGRATION TEAM



Jessica Rieland
Employee Relations



Stacy Monroe
External Communications



Matthew Udovich
IT Integration



Jeff Skaar
Client Data Conversion



Sarah Maier
Carrier Relations (P&C)



Denise Bauleke
Departmental Training (PL)



Deb Geislinger
Departmental Training (CL Service)



Andrea Mattson
Departmental Training (CL Sales)



Alyssa Willis
Departmental Training (EB)



Kasi Gertken
Carrier Relations (EB)



SAVE THE DATE: 2022 ALL-COMPANY MEETING

June 14 - 15, 2022

Mystic Lake Center
Prior Lake, MN



Q & A

