

60TH ANNIVERSARY EDITION
GRAHAM ADVISOR



TIME-TESTED PARTNERSHIPS

“Graham is our partner, not just because they have reduced our risk and cost, but because they have our backs covered.”

ROSS MYERS
CEO, Allan Myers, Inc.



“They analyze your policy and labor over every word. To me, that is someone working on your side.”

MARTY JACKSON
EVP and CFO, Select Medical



“When I founded my company, no insurance broker would talk to me, let alone bond my projects. Graham believed in me since day one.”

CRAIG SABATINO
Co-Founder, INTECH



“We see Graham as an extension of our company. No matter how complex or simple an issue may be, they handle it all with the highest level of detail and professionalism.”

WILMER R. SCHULTZ
Founder, Schultz Organization



HONORING OUR LEGACY

WILLIAM A. “BILL” GRAHAM, IV
Chairman and CEO



While Graham Company is celebrating its 60th anniversary, I feel pretty young as I’ve *only* been here for 58 years. When I joined in 1962, I was one of six employees working with my father. Even back then, I knew I wanted to do things differently. The competition was reactionary and transactional. I wanted to build a company that embraced a proactive approach to risk management, based on long-term client relationships and mutual trust.

Early on, I realized we were really limiting ourselves by looking to recruit only from the insurance industry. You can’t teach intelligence and work ethic, but you can teach insurance. We set out to hire the best and brightest from any industry and invested heavily in our industry-leading training programs. That’s why our company attracts attorneys, engineers, CPAs, nurses and even a nuclear scientist.

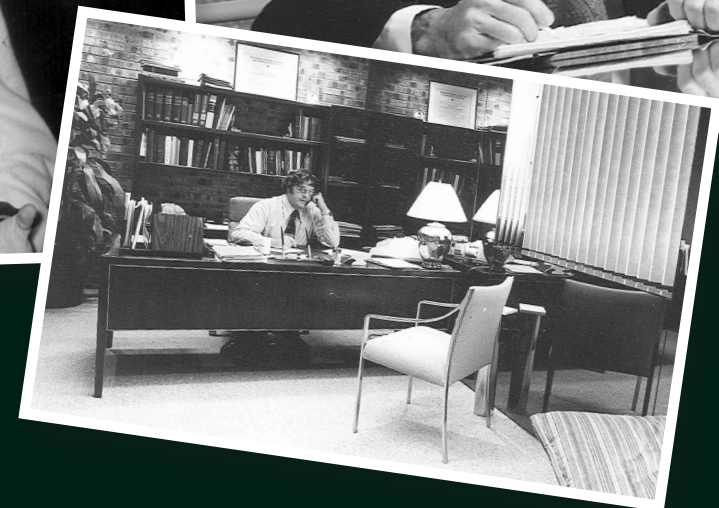
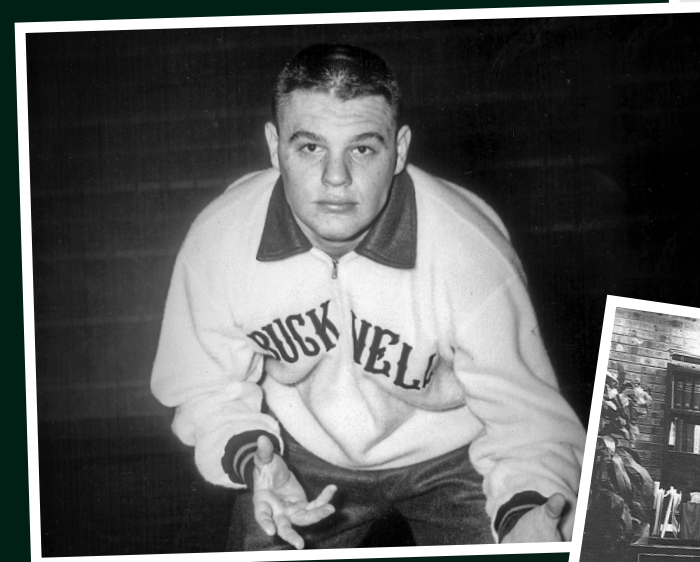
Talent is the lifeblood of any organization and our unique approach to hiring has been a true differentiator. For clients, this means we bring together a team of unmatched talent – who have often worked in their industries – and a depth of experience not found from another insurance broker. We worry about our clients’ businesses as if they’re our own. That’s something of which I am extremely proud.

I have seen so many great companies get acquired and lose what makes them special. We’ve been humbled to receive lucrative offers over the years to sell, but it was never something I even considered. I already have three motorcycles and can only eat one hot dog at a time. What more do I need?

To preserve The Graham Way, I was thrilled to announce in 2017 we were becoming 100% employee-owned through our Employee Stock Ownership Plan (ESOP). With each employee having a vested interest in the future of Graham, it provides a constancy of purpose and ensures the perpetuation of the values that serve our clients so well.

Today, we’ve grown to become one of the largest insurance brokers and consultants in the country. However, we’ve never lost our true north – the combination of hustle, business acumen and a 24/7 service mentality on which our clients rely.

Most importantly, our success has been directly tied to our clients’ business growth and prosperity. That is a legacy built to last.



Check out the digital version of our 60th anniversary issue:



OUR VISION FOR THE FUTURE

KEN EWELL

President and COO

MIKE MITCHELL

Vice Chairman



When we first began working for Bill Graham in the 1980s, we were attracted by his bold vision to redefine what it meant to be an insurance broker. His tenacity and enthusiasm for client service resonated with us and he was our kind of leader. Bill pushes us constantly to be better, but never asks us to do something he hasn't already done countless times himself.

As we turn the page on a new and exciting chapter in our history, his unique vision has crystalized into our strategy for the future: to embrace innovation in everything we do.

Our motto is Actions Matter® and every employee carrying a Graham Company business card acts as a relentless client advocate. Therefore, we are always striving to examine and refine our processes and invest in new technologies and training with one overarching goal: to be truly indispensable strategic partners for our clients.

That's why we established our Innovation Team and are strategically investing in and mentoring promising

startup companies through our partnership with BrokerTech Ventures. We recognize the incredible potential to leverage new technologies to help our clients gain unprecedented insights into their operations, drive efficiencies, and better protect their employees and balance sheets.

While we've grown to new heights over the last six decades and established Graham as a national leader with clients in all 50 states, we firmly believe in never resting on our laurels or last year's accomplishments. We are always looking for ways to better serve our clients.

Over the years, we've experienced a lot of wonderful times and our share of challenges. From 9/11 to the current pandemic disrupting practically every facet of life, we've found strength together and persevered.

As an employee-owned company, with each team member pulling in the same direction for our clients' success, we feel confident the best is yet to come.

COMMITMENT TO INNOVATION

MIKE MCINTIRE

Chief Technology Officer



As part of our longstanding commitment to holistic risk management, we're excited to be at the forefront of developing and implementing new technologies that improve the client experience and enhance insurance programs.

While the insurance brokerage space has previously been underserved when it comes to innovation and technology, we have set out to raise the bar and accelerate the availability of solutions within the marketplace. In doing so, we have been early adopters of forward-thinking technologies that have positively impacted business and risk management operations for our clients.

This includes GrahamAlytics®, our business analytics system that provides a comprehensive snapshot of clients' risk-related data, and our investment in BrokerTech Ventures, an insurtech startup accelerator that is fostering the next generation of insurance innovation.

We've also launched Graham Exchange, a solution that greatly streamlines the renewal process, and are leveraging artificial intelligence to mitigate manual material handling (MMH) incidents in real time.

Equally important, our Employee Benefits team has introduced new tools to centralize all benefits information into a single, easy to navigate platform. This helps us accelerate cost-containment strategies while powering retention and recruitment.

Driven by our relentless desire to consistently evolve the business, we will continue to push the envelope and elevate the client experience by embracing the latest technology solutions. Through our shared passion for advancement, the potential is limitless for what we can accomplish together.

THE BLUEPRINT FOR SUCCESS

TOM MORRIN

Senior Vice President



In an industry known for being transactional, we pride ourselves on serving as long-term strategic partners for our clients, working in lockstep to transform their risk management operations.

That's why we pioneered The Prime Process (P²RIME), our proven and repeatable methodology that seamlessly incorporates six key components of a holistic risk management plan: Prepare/Prevent; Risk Transfer; Insure; Mitigate; and Educate.

Leveraging advanced proprietary technology and data analytics, P²RIME identifies weaknesses that increase risk, cost and overall insurance spend. For our clients with complex risk exposures, P²RIME provides the peace of mind that their legacy, employees and bottom line are well-protected.

While the elements of P²RIME have informed our work with clients for decades, we recently branded this process to streamline communications and showcase our proactive approach to risk management. No other insurance broker is taking such a sophisticated, data-driven approach to holistically improve company culture, increase insurance choice and control, and reduce injuries and soft costs.

We understand reducing insurance utilization is the only time-tested way to effectively drive down costs. While most brokers focus on selling more insurance, P²RIME is the embodiment of our philosophy that insurance should be the last line of defense.



TEAM
36 yrs
MEMBER

A WORKPLACE TO CALL HOME

MARY JANE COLANTUONO

Senior Technical Development Department Assistant

How long have you been at Graham Company?

I joined Graham in 1984, right after graduating high school. Some of my colleagues and I have worked together for decades. That is a testament to how the company treats its employees.

What has kept you at Graham?

The people, hands down. I never had the itch to explore other opportunities – and that is because my colleagues are genuinely great people to be around. In many ways, Graham feels like home to me. I truly would not have thought my first job would turn into a career I love, and a place where I have literally grown up and crossed every major life milestone, but I'm so glad it did.

What makes Graham unique?

The kind, hard-working people. We work hard and care for one another. We have a familial culture and our leaders know that taking care of employees first will ultimately deliver better service to our clients. Bill Graham and the leadership team have created such a special place to work, and I hope this withstands the test of time.

Incorporation of Graham Company

1960

1968
Billed \$520,000 of premium

1972

Bill Graham became sole owner

1980
Established Claims Services Department

1982

Implemented unique hiring approach

1985
Established Technical Development Department and Graham University

1986

Moved to Graham Building headquarters

1992
Established Surety Department

1999
Established Safety Services Department

2005
Established Employee Benefits Department

2016
Opened DC office

2017

Converted to ESOP model

2018
Opened NYC office

2019
Created Innovation Team

2020

Billing \$753 million of premium and 60th anniversary celebration