



By preventing risk, not just managing it,
RJF helps forward-thinking clients
strengthen their employees, assets and bottom-line.

R J F A G E N C I E S

RJF Agencies, a Marsh & McLennan Agency LLC company, is a risk prevention organization dedicated to helping businesses proactively eliminate risk by anticipating the needs of their people and their assets.

With our unique prevention-driven assessment and monitoring process, we can identify potential risk before anything happens and execute strategic solutions that make a measurable impact on our clients' business.

- **Commercial Insurance**
 - **Executive/Management Liability Insurance**
 - **Employee Benefits**
 - **Alternative Risk & Captive Services**
 - **Safety & Loss Control Consulting**
 - **Human Resource Consulting**
 - **Claims Advocacy & Management**
 - **Employee Wellness & Health Management Consulting**
 - **Financial Services**
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William D. Jeatran, CIC

Chief Executive Officer 763-746-8201 jeatranb@rjfagencies.com

Bill founded RJF in 1986, when he purchased a one-person insurance agency with annual revenues of \$100,000. Over the past 25 years, he built RJF into a national force and leader within the industry by establishing the structure to provide business risk solutions and advice rather than an insurance commodity. RJF is now the Upper Midwest hub of Marsh & McLennan Agency LLC.



Bjorn Honda

Executive Vice President - Management Liability Group 763-746-8507 hondab@rjfagencies.com

Bjorn advises, structures and procures Directors and Officers, Employment Practices and Fiduciary Liability insurance for companies of all sizes and ownership status. He previously held various domestic and international underwriting, management and technical positions with the Chubb Group where he dedicated much of his time to large complex risks.



PK Kriha

Sr. Benefits Consultant & Principal 763-746-8536 krihap@rjfagencies.com

PK's clients look to her to make sound recommendations about benefit options that serve the best interests of their businesses and their employees. She is known for developing, enhancing and launching customized employee benefits programs, providing for the health and wellness needs of employees while simultaneously reducing an employer's expenses in a world of ever-increasing health care costs.



Todd Ellingson

Risk Management Consultant - Life Science & Technology 763-746-8515 ellingsont@rjfagencies.com

Todd applies a consultative, needs-based approach to his work using skills honed at companies like Eli Lilly and Medtronic. He learns as much as he can about his clients, their business and their challenges by conducting a needs analysis and develops solutions to best address those needs. These solutions offer comprehensive, cost-effective coverage for the client's current status and are flexible enough to accommodate future company growth.

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