



IN FOCUS
NOVEMBER 2018

SIMPLY GREAT!

ACUITY RECOGNIZED FOR
AMAZING WORKPLACE

GREAT PARTNERSHIPS START WITH A GREAT WORKPLACE

Year in and year out, Acuity proves that building a workplace people want to be a part of leads to high job satisfaction, low turnover, and industry-leading sales and financial results—all of which matter to independent agents. But being a great employer isn't just great for our business, it's also the right thing to do for our people.

"Acuity is committed to making our company a great place to work and aspires to treat everyone the best that anyone can," says **Ben Salzmänn**, President and CEO.

Read on to find out more about recent workplace recognition Acuity has earned.

Silver Stevie

Acuity earned a Silver Stevie® Award for Great Employers.

Being a great employer matters to agents because it directly impacts success in writing and retaining business for them. In the words of one of the Stevie judges, "Congratulations on investing in your employees with benefits and professional development, which pays off with increases in sales."

Here's more of what the Stevie judges had to say:

- *Excellent achievements in strategic planning and volunteering. Acuity employees are involved and have fun!*

- *Acuity's workplace improvements increase the quality of life of employees who obviously take pride in working at Acuity.*
- *I like the focus Acuity has on the team culture with team-building events.*
- *Congratulations to Acuity for making employee engagement a priority that you see leads to great financial performance.*
- *Your Charity Wheel is great. The open space. The workout area and more. I like the Employee Activity Committee as well! You are doing great things.*
- *What an incredible year the Acuity Team has had! From wellness initiatives to a "lighten up" approach providing outlets for employees and more venues for collaboration and communication. Awesome!*
- *Well done, Acuity, and congratulations on your 360-degree efforts to become a great employer!*



An Office Wonder

CEO Magazine named Acuity one of "The seven office wonders of the world." Featured alongside companies spanning the globe, Acuity was recognized for our forward-looking, employee-focused expansion project that is truly an office wonder.



Way Cool

Acuity was named one of the “6 Coolest Workspaces that Aren’t Apple, Amazon or Microsoft” by the Society for Human Resource Management (SHRM). SHRM noted that Acuity’s headquarters was designed with culture in mind, including open staircases that help people make connections and get exercise, a theater-in-the-round that symbolizes a flat organizational structure where all employees are equally welcome to offer input, and a climbing wall that shows employees can reach the pinnacle of success.



ACUITY’S ACCOLADES

Recent recognition from the Stevie Awards, *CEO Magazine*, and SHRM adds to an impressive and growing number of workplace awards for Acuity. Other honors received since 2017 include:

- PEOPLE’s 50 “Companies That Care”
- Forbes list of The Best Employers for Women
- Forbes list of America’s Best Mid-Sized Employers
- #9 on the FORTUNE 100 Best Companies to Work For® list



THE 12 STRENGTHS OF ACUITY

Over the past 11 months, this column highlighted unique strengths of Acuity that benefit you—Acuity's agents—as well as our employees and customers. This month, we complete the list.

1. Deep relationship with our agents
2. Being a mutual insurer
3. Being a great workplace
4. In-house systems
5. Generalists in employee skills
6. Commercial customer understanding
7. Underwriting discipline
8. World-class claims
9. No sales goals
10. Cycle management
11. Pursuing complex risks
- 12. Avoiding price-seekers**



#12

AVOIDING PRICE-SEEKERS

By avoiding price-seekers, Acuity builds a strong book of quality risks with sufficient premium.

KINCAID INSURANCE SHINES WHEN CUSTOMERS NEED THEM MOST

Solving problems is one of the key strengths of Indiana-based Kincaid Insurance. “We do best when a client is in a desperate situation—when there’s a serious claim, coverage is being cancelled, or complexities are challenging a client from obtaining coverage,” says **Dan Kincaid**, agency President and founder.

One of the leading agencies in southern Indiana today, Kincaid Insurance has very humble beginnings. In 1996, Dan left a successful sales career at a major insurer and started the agency in the office of a defunct car dealership in Rockport, Indiana. “My wife, **Sandy**, encouraged me,” Dan recalls. “I said, ‘Do you realize how hard that is?’ And she said, ‘I have faith in you, Let’s give it a shot.’”

Despite starting from ground zero, the agency broke even after just three months and had a full-time CSR after four. In less than a year, Kincaid Insurance outgrew the car dealership and moved to a new office, and then moved again in 2004. Today, the agency has 25 employees and writes over \$22 million in premium.

Consistent Growth

Kincaid Insurance writes personal lines, employee benefits, and commercial lines, which it further splits into a commercial package division and a trucking division. Through word-of-mouth referrals, the agency has grown and expanded into new markets and states, including Michigan, Tennessee, Alabama, and beyond.

“For the last 15 years, we’ve grown at least \$1 million in new commercial business every year and at least \$250,000 in personal lines,” says Dan, who credits the agency staff with helping take business to the next level.

“We have wonderful staff with very little turnover—people who have been with us since the early years,” Dan says. His sons are also part of the agency’s staff.

Jonathon Kincaid is Vice President, and **Jeremy Kincaid** is Marketing Director.

“We have extremely knowledgeable employees who put a lot of time and effort into education,” Dan adds. “Our people are honest, ethical, and

committed to doing the right thing for the customer. We’d rather not write an account and be right, than write it and be wrong.”

Although Kincaid Insurance uses the latest in agency management technology and is fully paperless, its approach to customer service is definitely old-school.

“You could say we are a ‘throwback’ agency in some sense,” Dan explains. “Pricing is important, but customers don’t ask about price when they have a claim. We try to educate the client on carrier stability, market volatility, and how we can help stabilize their protection over the long haul by being with the right program.”

Faith in the Future

With its problem-solving approach and commitment to customer service, Kincaid Insurance runs an enviable 96 percent retention rate in commercial lines and 92 percent in personal lines. This retention, combined with the agency’s consistent new business growth rate, has everyone at the agency excited about its future prospects and potential.

“When I started this business, I closed my eyes, said my prayers, then kept my head down and kept driving forward. That hasn’t changed,” Dan says. “I guess you could say we keep following the advice of my mom, who always said, ‘You pray to heaven and work like hell.’ That’s our mantra.”



The people of Kincaid Insurance are known for being honest, ethical, and committed to doing the right thing for the customer.





There are many great reasons to Sell Acuity! Each month we'll highlight sales tips, important coverages, and Acuity differentiators across the retail, manufacturing, construction, trucking, services, and personal lines market segments, written by different members of our Customer Focus Teams.

Construction

Make sure your construction clients understand the importance of safety and protecting themselves and their employees. Are they embracing good safety practices and using all the services Acuity has available for them?

Advise them to partner with Acuity's loss control representatives. Our loss control representatives are safety and insurance professionals who have college degrees, technical certifications, and an average of 25 years' experience in the field. They can help develop a plan for regular safety communication, which can include safety materials and our on-demand video library from acuity.com.

Acuity's loss control staff can be additional eyes at job sites to spot concerns and provide coaching to ensure continued safety away from the job location. They can also work with management teams to build a stronger safety culture and advise on early return-to-work issues, ergonomics, fire protection topics, and fleet safety controls. Reducing risks, injuries, and losses benefits the insured, their employees, and your agency. We all play a part in safety.

BY AMY HUGHES,
MANAGER - COMMERCIAL
UNDERWRITING



Trucking

As we move into late November, parts of the country will soon be dealing with inclement driving conditions. Truckers should take the time to prep their rigs and brush up on winter driving. Here are some tips you can share with your trucking clients to help them prepare for winter weather:

- Inspect your vehicle and have a mechanic make sure it is ready to withstand the harsh weather.
- Slow down.
- Increase the distance between you and the vehicle in front of you.
- Refrain from sudden braking, acceleration, or cornering.

Our Motor Carrier Toolbox includes a Trucker Talk on Winter Survival Tips. Written to provide your trucking customers with best practices on various subjects, the Motor Carrier Toolbox is another example of how Acuity serves both you and your trucking customers. Check out the contents of the toolbox at www.acuity.com/mctb.

BY STEVE MALIBORSKI,
SENIOR PRODUCT ANALYST



Services

Our services category, which includes industries from hotels to offices and everything in between, has seen written premium and policy count growth over the past year. In particular, auto repair business has seen a 40 percent increase in new written premium and 22 percent policy count growth. Janitorial is also seeing considerable growth in new policy count at 18 percent, with rental properties close behind at 17 percent.

This would not be possible without agents thinking of Acuity when placing these businesses. Thank you to agents for our services business growth!

If you are new to what Acuity has to offer for services businesses, know that we offer several specialized coverages, including liability for guests' property, broad form products coverage, garagekeepers liability, several professional liability coverages, and much more!

BY PAIGE K. NELSON,
PRODUCT ANALYST



Retail

Small Business Saturday® is November 24. Held annually during one of the busiest shopping periods of the year, Small Business Saturday is the day consumers show their appreciation for small businesses and put their purchasing power behind that appreciation.

As retailers are gearing up for their busiest season, Acuity can help. Our blog features helpful information for retailers. Visit www.acuity.com/acuity-focus and choose the Retail category. Retailers can also find news and information at facebook.com/acuitymercantile.

Acuity also celebrated Small Business Saturday by sponsoring an essay contest for small retail businesses. Retailers were invited to share stories about how they got started. Over \$4,000 in prizes were awarded to the winners:

- **First Place:** Justin Thigpen, Owner of Texas Heritage Woodworks
- **Second Place:** Caitlin Brotz-McNitt, Owner of Olivu 426
- **Third Place:** Kristina Uriegas-Reyes, Owner of Hello Tallulah
- **Honorable Mention:** Katie Ledvina, Owner of The Forward Project
- **Honorable Mention:** Shelly Jones, Owner of More Frosting Please! Sweet Shoppe

You can read the winning entries at: www.acuity.com/retail-contest.

BY **BETH DEVER**,
REGULATORY ANALYST



Manufacturing

There are over 250,000 manufacturing companies in the U.S. and three-quarters have fewer than 20 employees. Most of those small companies are growing and adding staff, automation, or new technologies.

Robotics and modular cell manufacturing are key drivers of automation. New technologies such as artificial intelligence (AI) and augmented reality (AR) directly impact real-time shop floor management, employee training, and performance.

Acuity's manufacturing team stays on top of these changes by belonging to several leading manufacturing organizations. In addition, our manufacturing team attends trade shows throughout the year, such as the International Manufacturing Technology Show this past September.

Team members are also recognized as knowledgeable professionals by the industry. Earlier this month, Senior Loss Control Representative **Gwendolyn Arps** and I spoke at FABTECH, North America's largest metal forming and fabrication event, in Atlanta. Being involved at all these levels ensures that Acuity understands the insurance needs of the diverse industries within manufacturing. Maybe we will see you at one of these events!

BY **MICHAEL J. SCHLAGENHAUFER**,
MANUFACTURING SPECIALIST



Personal Lines

Ridesharing is more popular than ever. In the U.S., an estimated 2 million people drive for transportation network companies (TNCs) such as Lyft and Uber. One thing many new rideshare drivers don't understand is that there are three distinct time periods in the ridesharing process that impact insurance coverage:

- **Period 1.** The driver has the TNC's app on and is available to pick up a passenger.
- **Period 2.** The driver accepts a ride request, then drives to pick up the passenger.
- **Period 3.** The passenger enters the vehicle until the passenger exits the vehicle.

Personal auto policies exclude coverage during all three periods. TNCs provide coverage for drivers during periods 2 and 3, but only the required minimum limits during period 1. An accident during period 1 can easily exceed those minimum limits.

Acuity is filling the gaps for rideshare drivers. The Limited Transportation Network Driver Coverage endorsement is available to extend all the same coverages on the Acuity personal auto to the vehicle during period 1 of the rideshare process, as long as the vehicle is specified for rideshare and rated for business use. Unlike other carriers' rideshare offerings, there are no special limits or deductibles to keep track of. Plus, an Acuity umbrella policy will provide an extra layer of protection.

Your customers can drive with ease, knowing Acuity has their backs.

BY **BILL WEISS**,
PERSONAL LINES STAFF UNDERWRITER





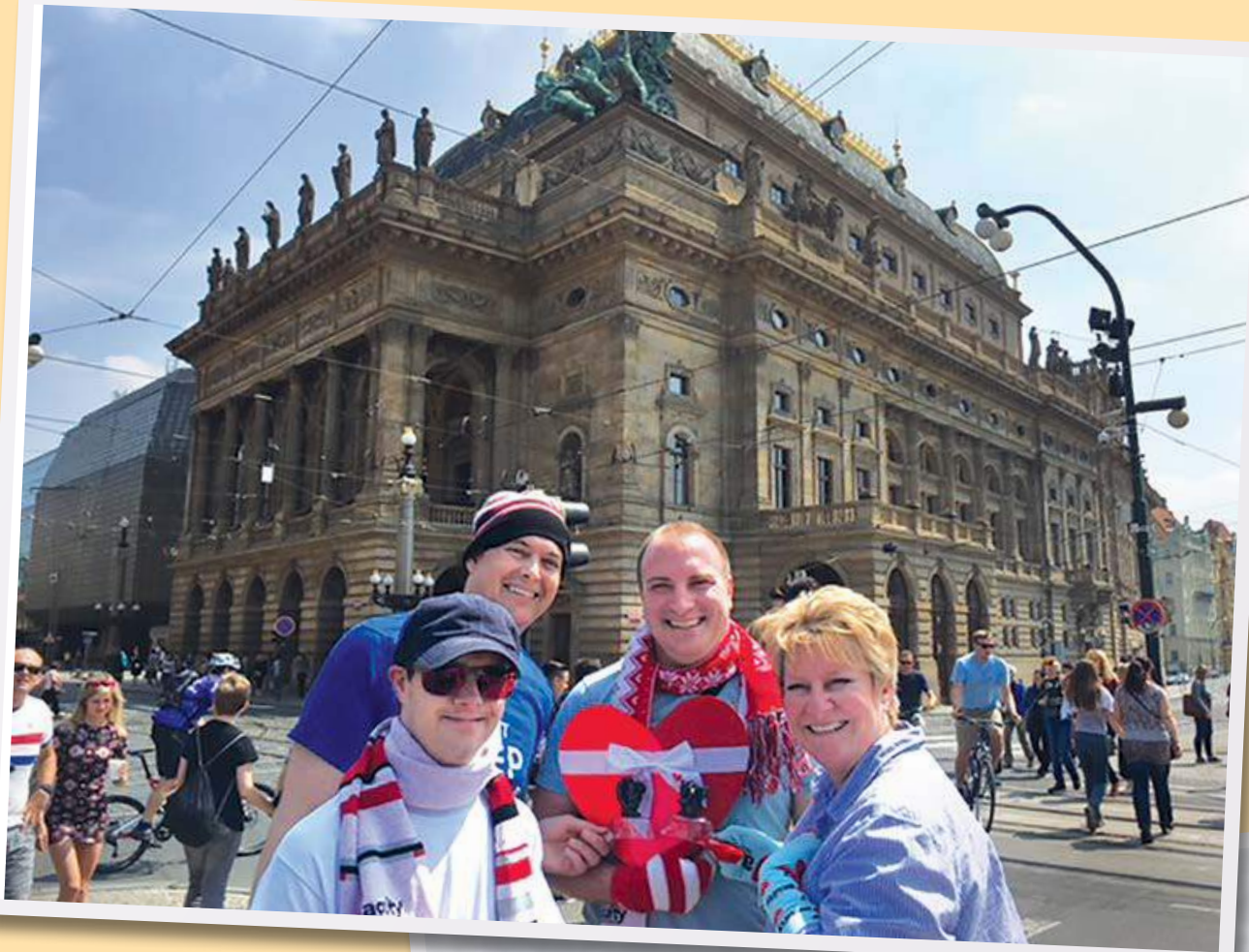
Joy Satz, Account Executive at Midwest Insurance Consultants, LLC, and her husband, **Marty**, donned some Acuity gear for a cool trip to Bow Lake in Banff National Park, Canada, just outside of Lake Louise.



Would you like to win \$100? Email a picture of you or your family with Acuity logo gear featuring an interesting location to infocus@acuity.com and include a brief description of Where in the World Acuity has been. If we use your picture, we'll send you \$100! This offer is open to all employees of Acuity and our independent agencies.

To increase your chances of being selected, consider these tips for a winning shot:

- Prominently display your Acuity swag—and the more the better!
- Location, location, location! Photos taken in exotic, amazing, and breathtaking locations catch the reader's eye.
- Send high-resolution images that have good lighting and focus.
- Send multiple pictures of your trip, even if they are taken at the same location.
- Keep in mind that all recognizable people will need to agree to a photo release if your picture is chosen.
- Have fun!



Senior Commercial Field Underwriter **Debby McClure** with (left to right) her son, **Chris**, family friend **Keith**, and nephew **Dan**, pose with a large assortment of Acuity gear in front of the National Theatre in Prague, Czech Republic.



Acuity Programmer **Kat Weber** recently traveled to Niagara Falls in Ontario, Canada, where she proudly wore her Acuity socks.

THE BATZLERS TAILGATE IN STYLE WITH THE “LAMBEAULANCE”

In the world of sports, there are fans, and then there are die-hards. Business Analyst **April Batzler** and her husband, **Justin**, are clearly among the latter. The two have been traveling to iconic Lambeau Field to tailgate since they were dating and try not to miss any home games.

“We tailgate whether or not we have tickets to the game just to be part of the unique experience of Lambeau,” April says. “You can hang out all day—starting when the sun rises!”

Party Perfection

April and Justin had a dream to one day own the perfect tailgating vehicle. That day came sooner than they expected when the opportunity arose to purchase the “Lambeaulance” earlier this year. Customized from a retired ambulance from Door County, Wisconsin, the Lambeaulance truly has everything a die-hard fan could ask for.

“It still has the original siren, lights, and loudspeaker. The interior was completely redone in green and gold. There’s a generator hookup in the front, and on the back there are outlets for a slow cooker, TV, and stereo,” says April. The seats are even upholstered in genuine football leather, and the Batzlers one day plan to add stadium turf to replace the current carpeting and a tap to serve their own homebrewed beer.

The Lambeaulance has a designated tailgating spot on the north side of the stadium and is a fan favorite.

“We have several people who come look for us each game,” April says. “There are also many people who find us just passing by. We always invite them to tour the Lambeaulance, have something to eat or drink, and even to play a few games.”

Football Family

For April and Justin, tailgating is about more than football.

“It’s about meeting people, having fun, and camaraderie. It’s a community of people that I didn’t know existed before we started tailgating. It’s like having a picnic, but everybody is wearing the same colors,” she says. But even if you’re not wearing the Green and Gold, you’re still welcome at the Lambeaulance.

“It doesn’t matter if you’re a Green Bay fan or a fan of the opposing team—we want to give everyone a great experience and provide a home base for people visiting Lambeau Field, whether it’s for the first time or the hundredth time,” says April. “It’s the people we meet along the way who make everything about this game special.”



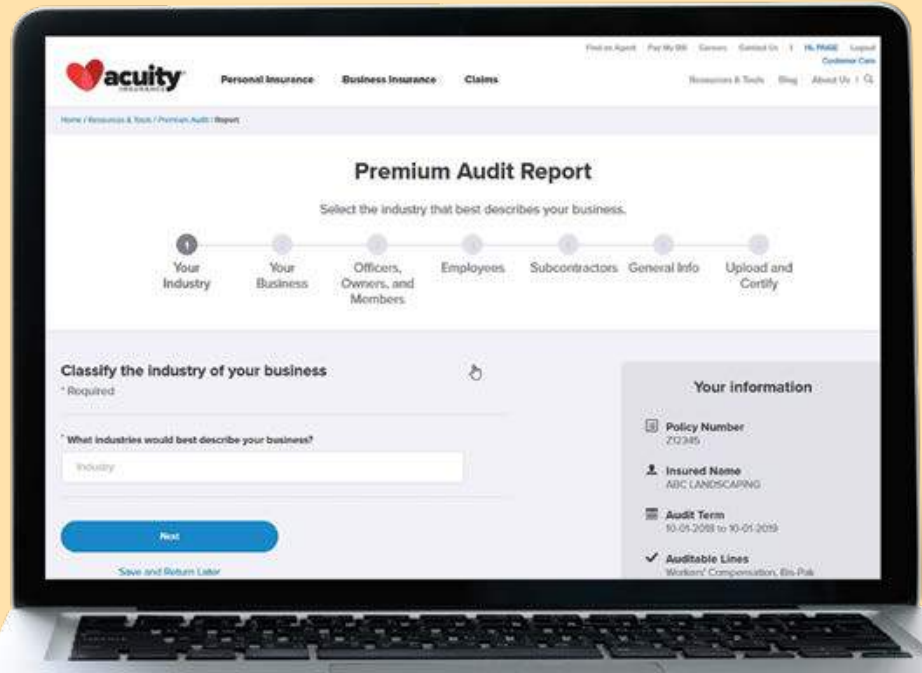
LAMBEAULANCE

The Batzlers had a ribbon-cutting ceremony for the Lambeaulance before the Green Bay home opener on September 9.

USING THE ONLINE PREMIUM AUDIT OPTION

Completing a premium audit online is an easy, convenient option for commercial insureds who qualify. Our online system is available to any account eligible to complete a mail or telephone audit (generally, those with auditable premiums up to \$2,500).

To complete a report online, customers should log in to **acuity.com**, select “Resources & Tools,” then “Premium Audit.” An easy, personalized, step-by-step process guides them through each screen. A video tutorial is also available on the Premium Audit landing page.



ACUITY EMPLOYEES HELP AREA STUDENTS START THE YEAR STRONG WITH SCHOOL SUPPLIES

We recently completed our annual school supply drive, coordinated by our Employee Activity Committee. Acuity employees provided a record outpouring of support this year, donating 22 cases of school supplies as well as nearly \$1,500 in cash. All contributions were provided to the Sheboygan County Health and Human Services Department to benefit area students.

“Acuity comes through once again to start the school year off on the right foot and help children have the correct supplies, a new backpack, and a good attitude for the academic environment,” says **Pat Prigge**, Social Worker at the Sheboygan County Health and Human Services Department.

“Thanks goes to Acuity employees not just from our department, but also from all of the children and families who received crayons, pens, erasers, pencils, calculators, a backpack, note cards, notebooks, folders, and so much more from Acuity,” she adds. “Acuity absolutely outdid its prior donations of school supplies and financial support.”



(Left to right) April Batzler, Sarah Horne, Hannah Favret, Nick Laurie, Monica Rincon Hart, and Corbin Mosher of the Acuity Employee Activity Committee are pictured with the record contributions made by employees during Acuity's annual school supply drive.

WE'VE GOT YOU COVERED!

Having umbrella coverage on your policy is important, and having an umbrella for coverage when it rains is too! Every time Acuity introduces a new video in Acuity U, agents and employees get a gift and, for *E&O Uncovered*, we made sure everyone is covered with an Acuity umbrella. Here is a collection of photos of Acuity umbrellas in action.

Ashlee Stellfox, A Plus Insurance Agency



AMS Insurance



C&M Insurance



Clark D. Hall, SentryWest Insurance



Denise Granath,
Schwarz Insurance

Bubany Insurance





Edwards-Brandt & Associates



Warner and Company Insurance

*Hannah Kueffer, Integrity
Midwest Insurance*



*Lawrence Weedon, Heather
Gruwell, and Shaleen Schlatter,
Weedon Agency*





Jerry Couri, Couri Insurance Agency



Lauren Handel, The Assurance Center



Robertson Ryan



Jodi Cordes, Glass Insurance Center



Kevin Rank, SIA of the Great Lakes, LLC



Richard and Barbara Fox,
Arizona Insurance Associates



Kevin Van Horn, husband
of Kathy from Jackson
McCormick Insurance



Thomas Heckman,
Central Insurers Group



*Lori Wood and Cheryl Litvin,
First Associated Insurance*



*Rachel Sullivan, Jaime Barlow, and
Jada Selby, Sunbelt Insurance Group*



*Renea Katz and
Wendy Feenstra,
American Trust
Insurance*



*The Martin family, Martin
Insurance Group*

WINNING VIDEOS CELEBRATE PRIDE IN MANUFACTURING

Acuity understands how important manufacturers are to our economy and to people's everyday lives. To say thank you, we sponsored a Manufacturing Pride Video Contest. The winner of the inaugural contest is Bay Motor Products of Traverse City, Michigan. The company manufactures motors used in various applications as well as fans and blowers used in both residential and commercial products.

"We have a great team here at Bay Motor Products," says Bay Motor Products President **Andy Robitshek**. "We are always excited to share our manufacturing experience as we are always learning. We are on a Lean journey and have worked with NMC, the community college, and share best practices and tours with a number of local manufacturing companies. We are looking to empower our employees to help make their jobs easier with many small improvements in the process. Our goal is to have everyone's job description focus on helping improve the process for making our products better."

In the contest, manufacturers were invited to submit a one-minute video that addressed the question,

"Why are you proud to be part of the manufacturing industry?" Andy's daughter, **Eve Robitshek**, spearheaded the project along with help from staff at Novum Productions, where she was interning this past summer. The video features **Ken Scott**, Manufacturing Engineer, who assists with process improvement.

"I'm proud to be in manufacturing because you take something and you transform it and change it in a way somebody else can use it," Ken says in the video. "The best way to improve something is to absorb as many ideas as you can, try as many things as you can, and keep going."

The second-place video was created by **James Bartosh** of Industrial Jig & Fixture LLC and the third-place video by Greater Wisconsin Sheet Metal, LLC. Three honorable mentions were awarded to **Colin Refner** of Marten Machining, Insulation Corporation of America, and **Michael Bracy**. To see all the winning videos, visit acuity.com/celebrate.



The team at Bay Motor Products



Eve Robitshek

Industry Insider

The Ohio State University did research on distracted driving, and the top three distractions may not be what you think:

1. Radios (because people adjust volume/stations frequently)
2. Navigation systems
3. Texting

The study also found that a number of drivers used social media apps, engaged in video calls, or watched movies on cellphones while behind the wheel.



Q. Acuity insures a lot of contractors.

Which of your specialized coverages is most unique?

A. Property in the Course of Construction, for sure. It was designed to give contractors flexible coverage to insure their projects.

Q&A ACUITY

Q. Tell me more.

A. This form protects insureds whether they are building a structure or installing fixtures in a kitchen.

Q. Is it easy to use?

A. Yes, it is. Select a limit of insurance, and you are ready to go. You do not need to schedule your jobs. We already have the rating information we need to rate the exposure.



Searching for a Job?

Headquarters

Business Analyst
Commercial Processor
Commercial Underwriter (Entry)
Commercial Underwriter (Experienced)
Customer Service Representative - Billing
Customer Service Representative - Claims
Inside Claims Representative
Programmer
Programmer Intern
Receptionist/Switchboard

Research Statistician - Data Scientist
Strategic Information Analyst
Systems Engineer - Open Systems

Virtual Office Openings

Commercial Field Underwriter
Dallas/Waco, Texas
Field Claims Representative
Minneapolis/St. Paul, Minnesota
Field Premium Auditor
Central Pennsylvania

For more information, contact Joan Ravanelli Miller, General Counsel and Vice President - Human Resources, at 800.242.7666, extension 1666.

Acuity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, sex, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, ancestry, national or ethnic origin, marital status, and all other protected categories in accordance with applicable federal, state, and local laws.

TRANSITIONAL RETURN-TO-WORK PROGRAM BENEFITS

EMPLOYERS AND EMPLOYEES

Returning injured employees to work benefits both workers and employers. For workers, being out of work for just three months significantly reduces the likelihood they will ever return to their regular job. Employees who are away from work more than 12 weeks are 50 percent more likely to never return to work at all. They are also at greater risk of suffering loss of self-esteem, increases in anxiety, and overall poor physical health and well-being.

For employers, getting an injured worker back on the job not only benefits business operations, but also reduces claims cost. There is a direct correlation between the length of time an employee is out of work and the total cost of the claim.

Sometimes workers who are recovering from injuries may safely perform some tasks, but they are not cleared to return to their regular job. That's where Acuity's transitional return-to-work program comes into play. Our program coordinates with employers to find alternative or temporary

employment that can accommodate employees' medical restrictions during the healing period.

There are two ways Acuity's temporary return-to-work program operates. First, we attempt to identify transitional work assignments at the employer's location. If that is not possible, we identify an alternative, transitional worksite or volunteer work opportunity for the employee that can accommodate medical restrictions.

Under this arrangement, the employer pays the employee at least the level of its state's hourly minimum wage, and Acuity makes up the difference between that and the level of payment that is owed under workers' compensation laws of the state. Although the employer does bear a cost in this program, it provides a positive return on investment by reducing overall time off.

Our transitional return-to-work program reduces the duration of disability as well as overall medical expenses, litigation rates, and overall claim costs. Equally important, the program delivers positive health impacts. Employees have the opportunity to be productive on a day-to-day basis and work on vocational recovery, rather than focusing solely on their medical issues. They are able to more quickly return to meaningful, quality work, helping maintain their sense of dignity and improving their overall well-being.



BY WENDY MEIDL,
MANAGER – WORKERS' COMPENSATION



Acuity partners with Trustpilot, an independent, Google-certified review platform that provides verified reviews from people who do have a service experience with us. See all our reviews at trustpilot.com/review/acuity.com.

Nancy



Acuity has been an excellent company to work with.

Acuity has been an excellent company to work with. Whenever we have had a claim, it was addressed quickly and efficiently.

FOCUS ON INSTRUCTION

Congratulations to Acuity staff members who recently completed insurance coursework:

- Michael Dodane**, Field Claims – CPCU 520
- Katie Gibbs**, Commercial Processing – AINS 21
- Collin Hubertz**, Commercial Underwriting – ARM 55
- Julia Jansen**, Commercial Processing – AINS 21
- Dylan Kelly**, MIS – AINS 21
- Nicole Reynolds**, Commercial Processing – AINS 21
- Jenna Rigwood**, Commercial Processing – AINS 21
- Michael Scott**, Commercial Underwriting – CPCU 500
- Lindsey Van Ess**, Commercial Underwriting – CPCU 530



ASK THE SPECIALIST

ASK JOHN

It's harder than ever to find construction employees—what should I look for when hiring?

The construction industry has changed in many ways from when I started in 1976, but one thing that has not changed is that great employees are often a key factor in a company's success. I describe great employees as those who are professional in several areas.

Even when they aren't on a construction site, your employees are representatives of your company. And this is an important factor to keep in mind as you or your HR department hires employees. Based on my experience, here are six areas of professionalism that great employees possess.

1. **Skill Set.** An employee must have the proper skill set. For example, a carpenter must be a skilled craftsman and know how to set up properly. This plays a key part in being efficient. Cleaning up afterward always makes a big statement and highlights a professional job. As an owner, to be able to send someone out to a job and know it will be done correctly is a great feeling.
2. **Safety.** Certifications in safety are not enough—the training must also be applied on the job site. It is my belief that each employee on a construction

site should be moving toward becoming a competent person. A competent person is defined by OSHA as “one who is capable of identifying existing and predictable hazards in the surroundings or working conditions which are unsanitary, hazardous, or dangerous to employees, and who has authorization to take prompt corrective measures to eliminate them.” These days, if a subcontractor has a bad safety record, many general contractors will not accept their bid.

3. **Team Oriented.** Construction projects are almost never a one-person show. You may start your work where someone had left off and someone else may start where you finished. Scheduling several contractors on a project at the same time runs much smoother when everyone has the mindset of working together to create the end result.
4. **Social Skills.** Social skills do matter in construction. Workers sometimes encounter clients and authority figures. As an employee representing the company, those encounters can have a profound effect—positive or negative. Listening skills, knowing what to say and what not to say, keeping calm in social situations, and having the ability to build a rapport and communicate well are all important. Likable employees are an asset to a company, and good social skills play a key role in this.
5. **Character and Integrity.** This is a code of morals and ethical conduct—it's how employees behave when no one is watching. Are they giving the company an honest day's work for an honest day's pay? Do they follow through with what they say they are going to do? Can they be trusted with confidential company information? It can take time to trust someone, but character and integrity are highly valued traits in any employee.
6. **Embracing the Core Values of the Company.** Each company has core values, whether specific or general. Core values reflect what is important to the company and its employees. They are intrinsic and come from the leaders inside the company. A company's core values should direct the strategies, decision-making, and behavior of the employees who embrace them.

To be a professional company, one must have professional employees, and the next generation needs to be trained. The best teachers are those who lead by example, and good role models are of great value in today's workforce.

John Lack is Acuity's Construction Business Segment Specialist. Contact him at john.lack@acuity.com.




Find the Flagpole



Our October flagpole was hidden on page 9. The three winners of \$100 chosen from among those who found it are:

Scott Gamel	American Heritage Ins Group	Cincinnati, OH
Suzi Spidell	Daniels/Nicolson Ins Agency Inc	Phoenix, AZ
Wesley Tedlock	Integrity Midwest/Hedges Insurance	Lawrence, KS

To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to contest@acuity.com by December 1, 2018. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

CAN I GET A LIFT!

There's the right tool for the job, and then there's this approach. It's never a good idea to stand in a loader bucket rather than using a proper lift. Additionally, there are overhead lines, no fall protection, and no traffic control devices—and it appears the vehicle being used is running, judging by the exhaust smoke seen in the picture. Dangerous!

Do you have an "Impossible Insurable" to share? Send your pictures to infocus@acuity.com. Pictures must be original photos taken by an employee or agent, cannot be of a prospect, insured, or claimant, and the subject of the photo must be in a public location. If we publish your photo, we'll send you \$100.



TESSA MCMILLAN FOCUSES ON THE BEST IN CUSTOMER SERVICE

Organization and attention to detail define the customer service provided by Montgomery Insurance Agency's **Tessa McMillan**.

"Tessa is extremely thorough, reliable, and dependable. She knows her companies and her coverages," says **Craig Stephens**, General Manager. "She also isn't afraid to tackle problems head on and make the best of them. Tessa really goes above and beyond to represent our companies and take care of our clients."



Tessa has been with the Carlsbad, New Mexico-based agency for over 10 years and is a Personal Lines Customer Service Representative. She also headed up the agency's personal lines reunderwriting program that started several years ago. "Our

customer retention has remained high because of this program," Craig says.

Customers know that Tessa will focus on providing the best service. "People appreciate knowing that you are doing the best for them—finding the best company and the best coverage at the best pricing," says Tessa, who holds the CISR designation.

"I enjoy helping people. It's gratifying when customers come to you stressed out about problems and you can solve those problems for them," Tessa says, adding that all the staff at the Montgomery Agency are committed to service excellence.

"We're all here to do the same thing—to help and do what we can for customers," she says.

Congratulations to Tessa McMillan, an Outstanding Service Professional!



WORD OF MOUTH

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Our spaces were designed with culture in mind, such as our theater-in-the-round, which symbolizes a flat organizational structure where all employees are equally welcome to offer input. Read more about Acuity's award-winning workplace at facebook.com/AcuityInsuranceCompany.

