ACUITY: A Community of Giving
Volunteerism and Philanthropy Make a Difference

Page 2
Particularly in today’s sputtering economy, charitable and nonprofit organizations across the nation are faced with difficult challenges. They must meet a continually growing demand for services at the same time that the individuals and businesses they rely on for contributions deal with financial struggles of their own. Across the nation, annual charitable contributions are still $11 billion below 2007 levels.

But in 2011, ACUITY’s charitable contributions increased 35 percent over the previous year, and we increased the funding of our Charitable Contributions Committee again in 2012. In addition, we sponsor fundraisers that benefit the community and make our Corporate Headquarters campus available for charitable events—all part of our three-pronged approach to corporate philanthropy that involves social stewardship, education, and ACUITY and the Arts.

“ACUITY could not exist without the support of the local community,” says Sheri Murphy, Vice President - Services. “We believe it is part of our mission to give back to the communities in which we do business.”

In addition, the spirit of philanthropy is seen in the personal actions and activities of our staff. We encourage our employees to participate in community events wherever they live and, each year, our employees give thousands upon thousands of hours of their time in their own lives supporting causes and organizations they believe in.

“ACUITY’s dedication to helping our policyholders carries over to helping the community at large through charitable endeavors,” says Ben Salzmann, President and CEO. “Our mission as an insurance company is to help people, and it’s humbling to see that mission reflected in the activities our staff members are passionate about in their own lives.”
Helping the NICU

Lining the walls of ACUITY’s Corporate Headquarters are dozens of posters featuring staff members who supported Sheboygan County’s only neonatal intensive care unit (NICU) by participating in the inaugural ACUITY Health Challenge in July.

The NICU is housed at the Aurora Sheboygan Memorial Medical Center and provides an advanced level of care for babies born at greater than 32 weeks gestation and those recovering from serious health conditions. Having a local NICU allows parents to remain close to their child, close to home, and close to the support they need while having access to highly trained staff and the latest technology and equipment designed to treat and support infants.

“For many parents, the joy of bringing their newborn home from the hospital is put on hold due to premature birth or other health complications,” says Laura Conklin, Vice President - Business Consulting. “Aurora’s NICU offers a new level of specialty care and a unique healing environment to infants and their families.”

A+ for the A Team

ACUITY’s A Team raises funds for and promotes a number of charitable organizations throughout the community while advancing the individual fitness goals of team members. Over the past year, the A Team participated in numerous events, including:

- Julie Silletti TRI for Your Heart
- Indoor Triathlon
- South Shore Half Marathon
- Pine Line Half Marathon
- Crazylegs Classic
- Semiannual Legend Larry’s Run
- Cellcom Green Bay Marathon/Half Marathon
- Team Tara Benefit Walk
- Silver Lining Boys & Girls Club 5K for Kids
- Elkhart Lake Olympic Triathlon
- Walleye Run/Walk
- Bellin Run

ACUITY TOP TEN

When it comes to the community support ACUITY provides through charitable contributions, education tops the list.

To date, ACUITY has contributed more than $4 million in support of community schools, including $1.8 million to the UW-Sheboygan Foundation for the ACUITY Technology Center. Other schools benefitting include the Sheboygan Public Education Foundation, the Fond du Lac Area Foundation, West Bend Public Schools, Oostburg Community Education, and the Plymouth Public Schools Foundation.

Over the past year, ACUITY’s 10 highest charitable contributions went to the following groups:
1. Sheboygan & Plymouth Area United Way
2. Salvation Army
3. American Cancer Society
4. Just Give
5. WisconsinEye Public Affairs Network
6. Theater for Young Audiences
7. Sheboygan County Health and Human Services
8. Sheboygan County Cancer Care Fund
9. Junior Achievement
10. Safe Harbor
A single issue of the In focus isn’t big enough to feature the hundreds of ACUITY employees who give thousands of hours of their time each year in support of their local communities. Here are snapshots of what a few of these many devoted volunteers do.

Mike Moegenburg, Director - Product Development Commercial Lines, volunteers on mission trips through his church. Mission teams consist of five youths from across the country with an adult as group leader. The weeklong trips involve service projects for individuals or organizations in need. On a recent trip, Mike’s team helped repair the ceiling and paint the inside of a church in Charleston, South Carolina’s central city.

Senior Staff Accountant Brian Gensch, CPA, has been involved with Coastal Connections in Sheboygan for seven years and is currently co-Vice President of programming/events. Coastal Connections is a young professionals organization that provides members and nonmembers with avenues for networking, socializing, education, and professional development.

Commercial Processor Ashley Sauter has been volunteering at the Sheboygan County Humane Society for nearly three years. The Humane Society takes in animals from owners who aren’t able to keep them and gives them a second chance at finding a family who can give them a great life. Ashley works through the shelter’s outreach program with the local PetSmart store, which has a habitat for cats that are ready to go to new homes, has helped with special adoption weekends, and has been part of the “PAWS TV” cable television program that features adoptable pets.

Timothy Klinkner, Manager - Field Claims, has been part of the Recreation Advisory Board in Two Rivers, Wisconsin, for the past three years. The board considers issues having to do with the city’s many parks, cemeteries, and public spaces. The board also volunteers its members for Family Nights, Ice Cream Sundae Thursday, and various events that take place at the parks in the summer. Timothy is also part of the Harbor Master Plan Committee, which is charged with identifying ways to best use Two Rivers’ water frontage for the benefit of the community.

Pennsylvania Senior Loss Control Representative Lyle Domico has been a volunteer firefighter with the Alpha Fire Company #5 in State College for four years. As a loss control professional, Lyle focuses his career on the prevention side of fires. Being a firefighter allows him to be part of the response side of the process as well. It’s an experience that not only benefits his local community, but adds to the knowledge that he can bring to ACUITY insureds.

Commercial Underwriter Randy Nitsch has been on the board of the United Way of Ozaukee County since July 2011. The United Way of Northern Ozaukee has been serving the community for over 60 years, with its 15 to 20 volunteer directors helping the organization support dozens of local community nonprofits.

Idaho Senior Loss Control Representative Barry Young volunteers with the American Water Ski Association at the local, regional, and national levels. He has served as a coach and a judge and organized waterskiing tournaments. Barry also provides support services to both adult and youth teams, including the U.S. team that will be participating in the Junior World Championship next February in Australia.
ACUITY received the 2012 Interface Partnership Award from Applied Systems. The award recognizes ACUITY’s accomplishments in agency interface over the past year, including download, real-time inquiry, and real-time policy rating.

This is the 13th consecutive year that ACUITY has received awards from Applied Systems or the Applied Systems Client Network (ASCnet) for helping agents implement cost-saving download and real-time transactions. Agents using Applied’s solutions can interface with ACUITY’s own policy, rating, claims, and billing systems directly from their desktops without needing to rekey any information.

“This award doesn’t just show that we are leaders in agency interface technology,” says Neal Ruffalo, Vice President - Enterprise Technology. “It shows that after 13 years, we haven’t lost the drive, the desire, and the commitment to do right by agents.”

---

FIND THE!

Stop! Our September / was hidden near the truck brake light on page 3. The three $100 winners chosen from correct entries we received are:

Laurel Specht Westland Insurance Services Marshfield, WI
Adam Sohns Zingen & Braun Ins Agency Brookfield, WI
Evelyn Erickson Solutions Insurance Agencies Duluth, MN

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 October 31, 2012.

This contest is open to agency staff only.
ACUITY’s largest commercial book of business, contracting, is a competitive business that is extremely price sensitive. Many states offer a special program for contracting risks called the Contracting Classification Premium Adjustment Program (CCPAP). This program provides a workers’ compensation premium discount for contractors that provide a rate of pay above the contracting average wage as determined by the individual states.

To qualify, a risk must typically have more than 50 percent of manual premium attributed to one or more contracting classifications and an experience mod of 1.0 or less. For most states, the CCPAP is calculated based on the payroll for each contracting classification from the prior 3rd quarter of the year preceding the anniversary rating date.

To obtain a CCPAP credit, the risk must apply using the form from the National Council on Compensation Insurance (NCCI). Once the form is submitted, the contracting mod will be calculated and sent to the insurer, typically within a week.

States currently offering this program include Illinois, Minnesota, Missouri, Nebraska, New Mexico, Pennsylvania, and Wisconsin. NCCI requires the CCPAP form be completed and submitted within 180 days of policy inception. However, ACUITY requests this information be submitted prior to the policy inception so the contractor’s mod can be considered when the policy is quoted, whether new business or renewal. The insured must provide records to verify payroll and hours worked, and this information will be audited by ACUITY.

In a competitive contracting environment, CCPAP helps high-paying contractors reduce their workers’ compensation costs. It also gives agents a competitive tool to use with accounts that are not aware of the program. Additional information regarding the CCPAP and rules for specific states can be found by visiting the NCCI website (www.ncci.com) or your respective state workers’ compensation bureau websites. You may also contact ACUITY’s Premium Audit Department.

By Scott Van Norwick
Manager - Premium Audit
Hartland Agency’s “Client Service Fanatics” Elevate Customer Care

At RC Insurance Services, “good” isn’t good enough when it comes to customer care.

“We are client service fanatics,” says Jeff Cardenas, Principal at the Hartland, Wisconsin-based agency.

“Client service fanatics are people whose number one goal is to make life easier for clients,” he explains. “They are people who have energy and attitude, who make sure things are done right the first time, who keep things simple and straightforward, and who do whatever it takes to service clients.”

That fanatical service focus stems from the agency’s core values, which focus on the well-being of its staff.

“Taking care of our associates is an important distinction we make compared to other agencies,” says agency Principal Dimas Ocampo. “We believe it’s our job as a business to focus on our associates, and our associates know it’s their job to take care of our clients.”

As a family enterprise, RC Insurance Services has worked to build an environment that is supportive, creative, and fun. The result is a close-knit staff where associates enjoy a strong bond. “We have a high sense of loyalty and a strong level of caring and interaction among all our associates,” Cardenas says.

RC Insurance celebrates the successes of its associates with regular recognition of individual and team accomplishments and accolades received from clients. The agency also isn’t afraid to mix a little friendly competition into the environment as well, such as a recent Nintendo Wii tournament.

“Events like that are a chance to mix people from different departments who might not normally have a lot of communication with each other. It’s a good team-building exercise,” Ocampo says.

Changes and Challenges


RC Insurance Services has achieved strong growth over the past 10 years and is on pace to at least triple its volume with ACUITY in just two years. The management team has been intently focused on growing all four of the agency’s focus areas: commercial lines, personal lines, employee benefits, and financial services.

In a strong growth mode, the agency’s biggest challenge is finding people who match its sales and service attitude. “We interview 12 months out of the year. It is a constant process to be sure we have people on board who share our vision for customer care,” says Cardenas.

RC Insurance Services plans for strategic growth to come both organically and through acquisition.

“We’re excited for the opportunity to partner with other agencies,” Ocampo explains. “There are a lot of agencies out there where internal perpetuation may not be an option but don’t want to sell to a mega agency. We’d like to be a resource for them.”

While growth is necessary for any agency, Cardenas and Ocampo stress that quality, not quantity, is their ultimate measure of success. They are going to achieve that goal by being fanatical about client service and remaining focused on what has fueled their success over the past 30-plus years.

“Our core belief is that God and family come first, then business,” Cardenas says. “If you keep those priorities straight, everything falls in line.”

Dimas Ocampo and Jeff Cardenas
After enjoying many years of running and rollerblading, Systems Engineer Todd Zirbel was looking for a new form of exercise that was easier on his middle-aged knees. “You could call it a midlife crisis,” Todd says. He found a new outlet in biking. “First I started mountain biking, then I fell in love with the speed of road biking,” he explains. Todd began increasing his mileage each season, and currently bikes the equivalent of a coast-to-coast trip across the U.S. each year. He’s also worked on increasing his speed over time, rewarding himself with a new bike purchase after reaching a new mileage milestone. His last goal was to average 18 miles per hour over 100 miles.

“It’s important to set goals,” Todd says, adding that he’s currently on his fifth bike. Todd, who lives in New Holstein with his wife, Jennifer, also belongs to several cycling groups, including the Maywood Ecology Center cycling team. Group rides bring together up to 100 cyclists, broken into smaller groups, that hit the road several nights each week.

**Cycling for a Cause**

Several years ago, Todd was introduced to charity rides by his cousin, James. “He started me off on a 35-mile charity ride,” Todd recalls. “From there I went to 75 miles and did my first 100-miler after that.”

Today, Todd participates in about five charity rides each year. Most of them benefit ecology centers, including Maywood, which features an annual ride with different routes ranging from 12 to 112 miles.

Todd’s next goal is to become “race ready.” Next year, he plans to expand into competitive races to complement his charity rides. “I’ve been putting off racing for years, but several members of my riding groups have encouraged me to get into the competitive aspect of the sport,” he says.

This past summer, Todd also had the opportunity to tie his bicycling hobby into research being done by Lakeland College to benefit athletes. Participants completed a 32-mile time trial, exerting 75 to 100 percent of their energy over that distance to wear down their muscles. Then, they consumed different nutritional drinks and supplements to see which were most beneficial for recovery.

“That was an incredibly grueling trial, particularly since we had to do it completely alone with no drafting,” Todd explains. Drafting involves following other bikes to reduce wind resistance and taking turns at the head of a pack to conserve energy. Results of the study are still being tabulated.

**The Great Outdoors**

For Todd, cycling provides the opportunity to spend quality time outdoors. “I enjoy the great scenery, the solitude of the road, and the variety of people I meet along the rides,” he says. Like any outdoor hobby, cycling comes with its share of challenges, from weather changes to road hazards. “I’ve been sworn at by motorists and chased for miles by dogs. I’ve had deer run alongside me and ducks cross the road ahead of me. I’ve been chased by a potbellied pig and charged at by a bull,” Todd says. “Many interesting things happen when you’re covering a lot of distance and time.”

But the rewards are worth the occasional irate motorist or charging animal. “The good feeling you get from exercise is what I like,” Todd says. “You live in the moment while biking.”

---

**TODD ZIRBEL PUMPS UP THE MILES FOR FUN, FITNESS, AND CHARITY**
ACUITY Named a Top Technology Innovator

ACUITY moved up 87 spots to be ranked 56 on the InformationWeek 500, a list of the top technology innovators in the U.S. This marks ACUITY’s ninth consecutive year on the list.

InformationWeek honors the nation’s most innovative users of information technology with its annual listing, evaluating thousands of companies before narrowing the field. Rob Preston, InformationWeek Editor In Chief, says that two qualities are essential in order for a company to be chosen.

“What the editors looked for are unconventional approaches—new technologies, new models, new ways of grabbing business opportunities and solving complex business problems with IT,” Preston explains. “The InformationWeek 500 has recognized the most innovative users of business technology for 24 years, and this year’s innovations were particularly impressive.”

InformationWeek recognized ACUITY for its achievements in mobile technology. ACUITY has focused on “mobilizing” key consumer- and agent-facing applications and on equipping its own field staff with the latest mobile platforms. This commitment keeps the insurer on the leading edge of technology, controls costs, and enhances the service ACUITY provides agents and customers.

“Agents need to partner with innovative companies that leverage technology to add value to the insurance transaction,” says Ben Salzmann, President and CEO. “Being named to top 100 in the InformationWeek list proves that we deliver those capabilities.”

“It is rewarding to be named a top technology innovator by InformationWeek for the past nine years, but we’re not done yet,” says Neal Ruffalo, Vice President - Enterprise Technology. “We never stop looking for ways to make it easier for agents to do business with ACUITY, for our employees to do their jobs most effectively, and for our customers to have the best experience possible.”

---

INSURERS BEAT BANKS IN CUSTOMER SERVICE

A survey by Deloitte Research found that small businesses feel their insurers and agents provide better service than their banks.

In the survey, banks were criticized for excessive fees, difficulty in obtaining service over the phone, lack of personal relationships with staff, account mishaps, and lack of accountability for poor service.
Why is ACUITY collecting personal lines policyholders’ email addresses?

We are expanding our communication efforts by sending a monthly email of news and information to personal lines customers.

What kind of topics do these emails cover?

These short emails cover a wide range of topics and may include links to articles and helpful hints such as improving their credit or preventing sewer backup—even safety tips for backyard grilling. The purpose is to educate and connect with policyholders.

How does my agency fit into ACUITY’s email program?

This program is an opportunity to promote your agency and our valued partnership by including your agency’s name and contact information in each and every email. Together, we can build valuable relationships!
You’ve got to admire creative solutions to common problems. Here, two 50-gallon drums, some reclaimed stove parts, and a common box fan combine to provide toasty heat to a workshop using scrap lumber. Unfortunately, creative solutions don’t always make for insurable risks, so we’ll have to let another company handle this business.
According to Missouri General Insurance Agency Principal Mitch O’Brien, there’s only one word you need to describe Ginny Balke: “exceptional.”

“Ginny is an exceptional customer service professional. She is a highly skilled technician who knows her clients and works hard to keep them her clients,” he says.

“Ginny’s work ethic is inspirational,” adds Jon Jackman, agency Producer. “She is able to accomplish an incredible amount, takes great pride in her work, and knows that what she does can make a difference in the lives of our clients.”

An Account Executive, Ginny has been with the St. Louis-based agency since 2001 and has over 30 years of insurance industry experience. The key to customer service, she says, is being there for customers when they need help the most.

“Customers expect and deserve an immediate response,” she says.

“My customers know that if they call me they’re going to get an answer.”

Ginny enjoys the challenges and diversity of servicing commercial lines clients and appreciates the support of all the staff at Missouri General.

“We have a great group of people here who are extremely helpful,” she says. “If there’s ever a problem, everyone is willing to step up and help out.”

Congratulations to Ginny Balke, an Outstanding Service Professional!

We’re Hiring!

ACUITY has several openings for employment at our Headquarters and in the field:

**Headquarters**
- Business Analysts
- Commercial Underwriters (entry level and experienced)
- Inside Claims Representatives
- Marketing Analysts
- Software Developers
- Technical Support Analyst

**Field**
- Field Claims Representative – Tennessee
- Loss Control Representative – Iowa

For more information, contact Lynn Coady, Vice President - Human Resources, at 800.242.7666 extension 1153. •