



Insurer Puts Integrity in its Name and Culture at its Core

A Focus on Service, Gratitude, and Calm Helps American Integrity Insurance Recruit and Retain Highly Engaged Employees



Just a stone's throw from Tampa Bay is an island-themed place of refreshment and relaxation. But it's no tiki bar. It's the break room—a workday getaway—at [American Integrity Insurance Group](#) (AI), a company that has built a Top Workplaces culture that it protects and carefully cultivates with innovative approaches to recruiting, the creation of “extraordinary experiences,” and a focus on gratitude.

In 2006, company President and CEO Bob Ritchie created American Integrity Insurance after the 2004 multiple hurricane season significantly reduced the number of sound homeowners insurance options in Florida. “The name ‘American Integrity Insurance’ was chosen because the business was founded during a time when the industry was overwhelmed with integrity issues,” Ritchie said.

A decade later, AI is one of the largest writers of Florida homeowners insurance, with more than 235,000 customers and representation by more than 900 independent agents. The



Tampa-based company offers traditional home insurance, as well as coverage for vacant homes, condominiums, manufactured homes, umbrella, golf cart, and dwelling fire policies.

It also offers an employee-centric workplace environment that not only wins awards, but fuels recruiting, retention, and revenue growth. Human Resources Manager Michael Goodman said that environment starts with Ritchie and flows throughout the organization.

“We’re so successful at what we do because we’ve fostered a collaborative and entrepreneurial culture that comes directly from our CEO and our board of directors,” he said. “Their passion has helped us create an environment that is welcoming, diverse, and engaging.”

“Our employees are a priority in everything we do. It’s not about the bottom line; it’s not about making money for the company. Those things happen naturally when you have a highly engaged workforce and when you make a concentrated effort to keep them engaged,” Goodman commented. “In all of our departments, leadership is tangible. They’re available and they’re accessible. That’s intentional – but it’s also because our leaders understand the importance of open communication and developing a sincere and genuine connection with their teams.”

Environment as a Recruiting Priority

Goodman, whose background includes both customer service and accounting, joined AI in 2013. By then, the company culture was already in place because AI had made the decision to focus on culture right from the start of employment – and even before, during the recruiting process.

“We don’t recruit for talent. We recruit for culture. Because while we can teach people skills, we can’t teach them to fit into our environment,” said Goodman, who said he, too, was drawn to AI in part due to its recognition as a top workplace in the state and industry.



“It was a culture that was absolutely appealing,” he said, adding, “A critical component of our success is that the people who are looking for these kinds of work environments are the same ones who help foster these work environments.”

Goodman said, “It helps tremendously that the lens that they look through is one of optimism. They are constantly seeking the positive. Anything that’s challenging, they see as a challenge, and not as a negative situation.”

Creating an ‘Extraordinary Experience’

“It seems counterintuitive to think of a modern workplace as a place of tranquility, but that is exactly AI’s approach,” Goodman stated.

“We want to be an oasis away from the news, away from what’s going on ‘in the world,’” he continued. “We want to make these eight hours precious, valuable, even joyful. We don’t have televisions in our office. We don’t have the radio playing. We don’t have newspapers delivered,” Goodman said. “We focus on what’s going on inside our four walls, and on finding ways to exceed our customers’ and agents’ expectations.”

Inside, there is a quiet Zen room, a massage chair, and that tropical island break room, where Goodman said employees can be found in the afternoon “enjoying their coffee and taking time just to tune out.”

Traditional employee diversions are not just offered, they’re enhanced. Goodman explained, “We have the ping pong table and the air hockey table that a lot of companies have. But we have a ping pong tournament that draws 60-70 percent of the staff to watch the finals. And the CEO is there supporting and rooting for the contestants.” He said, “We take what others have created and what we’ve heard about and we find ways to elevate it and customize it to our culture.”



Cultivating a Culture of Gratitude

A cultural cornerstone at AI happens not during the December holiday season, but at Thanksgiving, which also has a purpose. “Thanksgiving is something we focus on for over a month,” Goodman said. “Each November, we place a deliberate emphasis on being grateful, and sharing our gratitude with others. We have a “Gratitude Tree” (like a Christmas tree) and we ask employees to decorate the tree with paper ornaments shaped like leaves, on which they write the reasons why they’re grateful. They decorate the tree over the course of the month.”

Goodman continued, “At our Thanksgiving luncheon, we ask our newest leaders to read every single gratitude leaf. Many of the leaves have messages that are focused on the workplace, co-workers, and relationships among coworkers. It’s a meaningful opportunity to share how much we mean to each other and it reminds us how fortunate we are to work in an environment that encourages us to value each other, both personally and professionally.”

Goodman said having new managers do the readings brings them into the culture of gratitude: “It carries forward. It builds that momentum.”

The latest Energage study provided confirmation that when it comes to employee engagement at AI, there is plenty of momentum. Some 75 percent of employees said that in the last year they have not considered searching for a better job. That was up 8 percentage points from a year earlier. Employee engagement overall improved 4 percentage points year over year.

Sales and Marketing Engagement at 89 Percent

In AI’s sales, marketing, and agency department, an area where some companies’ pressures to meet goals have serious repercussions, engagement climbed 12 percentage points year over year to a whopping 89 percent. Goodman credits a recent change in philosophy that has made sales a priority company-wide.

“We took the approach that every department is sales, and every department is impacted by sales,” he stated. “We include the entire company on our sales numbers on a regular basis. We had outbound calling and inbound calling managed and handled by everyone in the company.

“When we ran promotions, it wasn’t just our sales team and marketing team that called our agents to inform them about the promotion. Our claims team, our customer care team, the HR team, the IT team, the business analysts, every single employee had a list of our agents, called them, and established personal relationships with them.”

Goodman said, “We not only hit the sales goal, we exceeded the sales goal, and we threw a huge party in the office to celebrate.” He said, “That’s actually how we’ve sustained our sales momentum, by having each employee take ownership and recognize that, as a member of the American Integrity staff, we are all in sales.”

An Unprecedented 100 Percent Engagement Among Managers

You can’t do better than 100 percent...and that was the [2016 Energage Survey](#) results revealed among AI’s sales, marketing, and agency managers.

Goodman said, “This is a staff of managers and leaders who are excited by the challenge, and find that the support comes when you need it, and the reward and the celebration comes also, when you achieve it.”

He added, “We’re transparent in everything. So when we say, ‘We need this because these are the goals that we have, and this is the rationale behind what we’re doing,’ our employees will rally for the cause. We explain the why and our employees rise to the occasion.”

Interdepartmental Cooperation Up 15 Percent

When it comes to cooperation between departments, AI’s numbers are not only up 15 percent year over year, but they are 17 percent higher than the benchmark.





“Interdepartmental cooperation at AI was tested like never before when Hurricane Matthew struck all along the east coast of Florida,” Goodman said. Employees, regardless of department, were taking inbound calls from impacted customers.

“You hear them on the phone. You hear the compassion in their voices. They know what to say instinctively because they’re the people we hired – the right people,” Goodman elaborated. “These were people who genuinely wanted to help our customers in their greatest time of need.”

He said, “When the challenges came, our culture rose to the top. And it was one of gratitude and service.”

A Phenomenal Culture Takes More Than ‘Buy-In’

Too often, Goodman mentioned, managers trying to improve a company culture are stuck looking for buy-in.

“Wording it that way makes it sound like you’re trying to convince someone of something. At AI, it works differently. The culture here trickles down from the top. So, this is not someone in my position convincing the CEO of the company that we need to change the culture. It’s the CEO who established the culture and then hired the right people to deliver on that.”

Goodman said, “We’re here at the service of the culture ... What I do is nurture it.”