



### **ACUITY COMPLETES KEY CONSTRUCTION PHASES OF**

# Headquartens expansion

n January 2014, the rumble of a backhoe, operated by **Sheri Murphy**, Vice President - Services and Administration, signaled the groundbreaking of a \$130 million, 240,000-square-foot addition to our corporate headquarters. In June 2016, the roar of hundreds of employees assembled in our new theater-in-the-round signaled the completion of a key phase of a project that will increase our campus by more than 50 percent.

In addition to the new theater, our expanded campus features additional office space, new training facilities, an upgraded cafeteria, enhanced infrastructure and security, and two new parking structures.

But the most remarkable feature of our renovated headquarters is a permanently installed, 65-foot

Ferris wheel.
Dubbed the
Acuity Charity
Wheel, the
installation
will be used
to increase
public interest
in charitable
events and
fundraisers
held at our

headquarters and will occasionally be available to staff at special workplace events.

"Acuity has a proud history of corporate philanthropy and hosting charitable events at our headquarters," says **Ben Salzmann**, President and CEO. "Our Charity Wheel will be a constant and visual reminder of our commitment to supporting the community."

#### Faith in Our Future

Construction continues on the addition, which will ultimately increase our headquarters to one million square feet. The project represents faith in the future of our company and our shared mission.

"Acuity's expansion is made possible by the tremendous growth we have achieved over the

past 17 years," says Salzmann.
"Our agents and employees have made that growth possible, and we owe it to them to have the facilities and resources in place to sustain our success in the years ahead."



Chris Alexander, Heather Krauss, and Anthony Simanovski collaborate in one of the new workspaces in the commercial underwriting department.





Ben Salzmann addresses employees in the new 2,000-seat theater





A lucky crew from Shepherd Insurance in Indiana were the first agents to ride the Acuity Charity Wheel. Left to right are Quinn Shepherd, Managing Partner; Pete Harrington, COO and Vice President of Sales; John English, Territory Director at Acuity; Dave Shepherd, agency CEO; and Jeff Kweder, agency President.

# VICE PRESIDENT OF BUSINESS CONSULTING





# FOUR CORNERS INSURANCE PAIRS SMALL-TOWN SERVICE WITH LARGE-AGENCY RESOURCES

eavitt Group Four Corners Insurance Agency knows that, in a relationship-based business, people make the difference.

"We're proud of the fact that all of our clients know we personally care about them," says **Ryan Woolverton**, Account Executive. "That happens because we take the time to get to know our customers and build relationships with them. And if a client has a claim, when their life is turned upside down, our people truly shine."

People are at the center of the agency's small-town approach to service. "We're from here. We know our communities, our customers, and what's important to them," Woolverton says.

By being affiliated with the Leavitt Group, Four Corners Insurance is also able to combine small-town service with large-agency resources.

"Leavitt brings us the national resources, expertise, problem-solving skills, and key insurance company and underwriting relationships that enable us to create effective risk management, employee benefits, and human resources strategies," Woolverton says. "With our access to resources and approach to business, we are more of a consultant and advisor than an insurance agent."

#### **Road Warriors**

Leavitt Group Four Corners Insurance has offices in Farmington, New Mexico, and Durango, Colorado. Even though the locations are only an hour apart, the agency's broad geographic reach means that keeping a commitment to personal service keeps producers on the road.

"We spend a lot of time traveling to accounts, but that's important," Woolverton says. "We have a lot of 'road warriors' who are committed to providing the best personal service to our clients."

He adds that the agency's staff is more than willing to literally go the extra mile for accounts. "Our people believe in the importance of what we do for customers. We are all on the same team," Woolverton says.

About 60 percent of the agency's business is in commercial lines, with the remainder split between personal lines and benefits. The agency's largest book of business is in construction, and it also writes a large number of businesses connected to tourism and the energy sector.

"Being located in and near resort towns, we've taken care to diversify as much as we can as a hedge against swings in the economy," Woolverton says. "Providing consistent service to our customers requires us to sustain our growth and financial strength regardless of market conditions."

#### Mentorship

Four Corners Insurance has targeted personal lines and benefits as growth opportunities in the coming years. The agency is also working to perpetuate both its business and its high standards of customer service and knowledge by actively hiring new producers and creating a mentorship program for them.

"We partner new producers with seasoned staff and really go through the 'Xs and Os' of what makes them and us successful," Woolverton says. "We want to ensure that the newer generation that is coming in doesn't just learn the business, but also understands how we believe in serving our clients. That is essential as we continue to expand and grow."







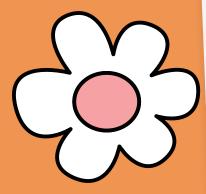


**JoAnn Mehring**, Customer Service Agent at Insure Forward in Fargo, North Dakota, visited Rocky Mountain National Park near Estes Park, Colorado.





Acuity employees **Jacquie Thompson**, Senior Inside
Claims Representative, and **Melody Wuest**, Inside Claims
Representative, traveled to Inis
Mor, the largest of Ireland's
Aran Islands.



Linda Hemenway of Kilmer Insurance Agency in Wyalusing, Pennsylvania, recently traveled to Arizona to visit family and posed with her Acuity "handerwear" by the area's iconic saguaro cactus.



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.



### AGENTS GET ROLLING WITH ACUITY PERSONAL LINES

o you want to consolidate carriers at your agency, increase contingent commission, and earn a potential book roll bonus? Then take a look at converting your personal lines business to Acuity and spend your time selling, not quoting!

Acuity's dedicated and experienced book roll team can help. We've rolled over \$30 million in written premium from such carriers as Allied, The Hartford, QBE, Safeco, State Auto, Travelers, and Westfield.

Acuity's book roll service offers:

- · An experienced and dedicated team.
- · Pre-qualified quotes.
- · Rate comparison spreadsheets.
- Real-time access to review, print, and update quotes and applications.
- No down payment requirements.

But don't just take our word for it. Agents who have rolled personal lines books to Acuity have reaped the benefits of our pain-free conversion process.

Acuity has delivered on every aspect of their detailed and well-thought plan to remarket a significant amount of our personal lines business. Since the first day we started discussing the book roll, we were impressed with the Acuity team. It was clear that their commitment to deliver on their promise of a smooth and organized process, while providing a more robust product offering with competitive pricing, would be achieved. I have explored

competitors' conversion processes and embarked on a few over my career, and all others have failed to deliver the intended results. We know that our clients will be thrilled to be counted amongst the happy and completely satisfied Acuity family.

> —Brianna McBride, VP Operations HUB International Midwest Limited

Acuity makes it very easy for our agency to proactively move business to them. Between their coverage offerings and our underwriter's recommendation and attention to detail, we are able to give our clients a better coverage package with an outstanding carrier for similar pricing as their expiring policy. Acuity understands book rolls and is able help to minimize the stress that comes with them for our staff. To me, that is a win for us and a testament to our partnership with a truly outstanding company.

**–Kelly Godejohn**, Personal Lines Operations Manager Ansay & Associates

HUB International and Ansay & Associates are just a couple of the over 250 agencies that have successfully rolled books to us. So how do you sign up? Contact your territory director and get the book rolling!



BY **BRAD GLOCK**, DIRECTOR — PERSONAL LINES CONVERSIONS

LEAGUE OF SUPER-VISORS

### ASK THE SPECIALIST

### ASK JOHN

#### How can I protect my interests when using purchase orders?

A purchase order is a contract authorizing a purchase of goods or services. You should be sure it contains all the essential details, including a purchase order (PO) number, a list of products with quantities and pricing, shipping date and address, billing address, and payment terms. Many software programs provide templates you can use.

Purchase orders provide many benefits. A good purchase order provides detailed instructions and adds legal clarity to the process. Controlling costs becomes more manageable by ensuring purchases are approved. Referring to a PO number makes tracking orders easier for both the buyer and the supplier. By using a PO, you have a permanent record of the item you ordered, which can be useful when assigning purchases to specific job expenses or removing items from inventory.

#### **Cautions**

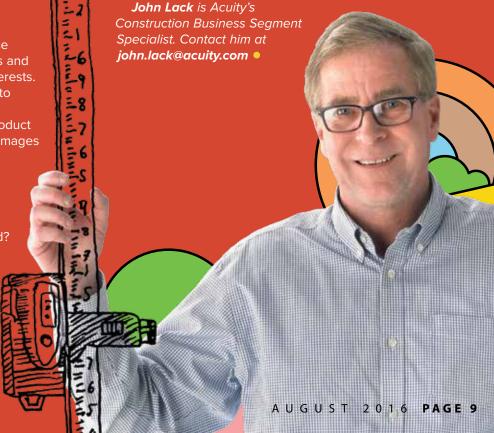
It's important that you review purchase orders carefully and attach specific terms and conditions as needed to protect your interests. Here are some questions you may want to address in your terms and conditions:

- Who pays for damages, such as product defects, shipping damages, and damages caused by installation?
- Can you reserve the right to refuse defective goods?
- Who owns the rights to custom fabricated orders?
- Is the supplier licensed and insured?
   If so, does their insurance cover their employee(s) while working on your job site?

into article is provided for informational purposes only, is general in nature, and is not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought. The information presented in this article is based on the most current information available at the time of publication.

- Can the supplier charge you for overtime without your consent?
- If items/services purchased are not delivered within a reasonable time frame, who is responsible for any increased cost related to re-shipment, rework, or cancellation?
- In the event of a claim, who is responsible for legal fees?
- Who will communications flow through to ensure all parties are in the loop around project updates (contractor, owner, architect, engineer, etc.)?
- Does your purchase order specifically reject supplier's terms and conditions, and by supplier accepting this purchase order, is supplier accepting the terms and conditions stated in this purchase order?

Consulting legal counsel to draft your terms and conditions is wise. They can tailor language to your company's specific needs. Using purchase orders won't avoid all problems, but well-constructed contracts can help resolve many issues that do arise.





# HEATHER KRAUSS CREATES HAPPINESS WITH CREATIVE CUPCAKES

hen Heather Krauss started bringing cupcakes to work, she was simply looking for a creative outlet. "I enjoy baking and being creative in the recipes I use, but you can only bake so much for yourself. I started bringing cupcakes and people enjoyed them," says Heather, Commercial Underwriter.

Soon, her coworkers began requesting special deliveries, and for good reason. Heather's creations are no ordinary cupcakes.

"Any time there is a special event or a birthday, she amazes us with her amazing flavors," says Commercial Underwriter **Tami Koriath**, who nominated Heather for our employee spotlight.

Consider just a few of Heather's recent creations: chocolate peppermint, cherry vanilla almond, strawberry lemonade, lemon blackberry, and blueberry white chocolate. There has even been a "unicorn poop" cupcake complete with rainbow frosting.

"That was my coworkers' favorite," Heather laughs.

#### **Creative Cakes**

Born and raised in Ohio, Heather earned a bachelor's degree in creative writing from Asbury University in Kentucky. She joined Acuity in 2015 and lives in the Sheboygan area.

Heather is always looking for ways to make her cupcakes even more creative, turning to sources such as Pinterest, Foodgawker, and the Food Network for inspiration and sampling the wares of bakeries that she visits. Along the way, she's learned several tips to creating a great cupcake that she is happy to share.

"I discovered that adding marshmallow cream makes frosting sweet and fluffy," she says. "Also, adding various alcohols to the batter brings a great flavor to the cake. Red wine adds complexity and a deep red tint. Different alcohols add richness to the cake, particularly chocolate."

Hence the flavors—chocolate with red wine, bourbon caramel, chocolate stout with whiskey ganache, and chocolate espresso Kahlua. This past St. Patrick's Day, Heather also baked an "Irish car bomb" cupcake made with Irish whiskey.

"A lot of happiness was baked into that one," she says.

#### **Creating Happiness**

Although baking is an outlet for her creativity, the most important reason Heather keeps baking and bringing cupcakes is the happiness her creations bring.

"I like to make people feel special by baking something just for them," she says. "I like making people happy, and food—especially cupcakes—always seems to put a smile on people's faces."

Heather Krauss

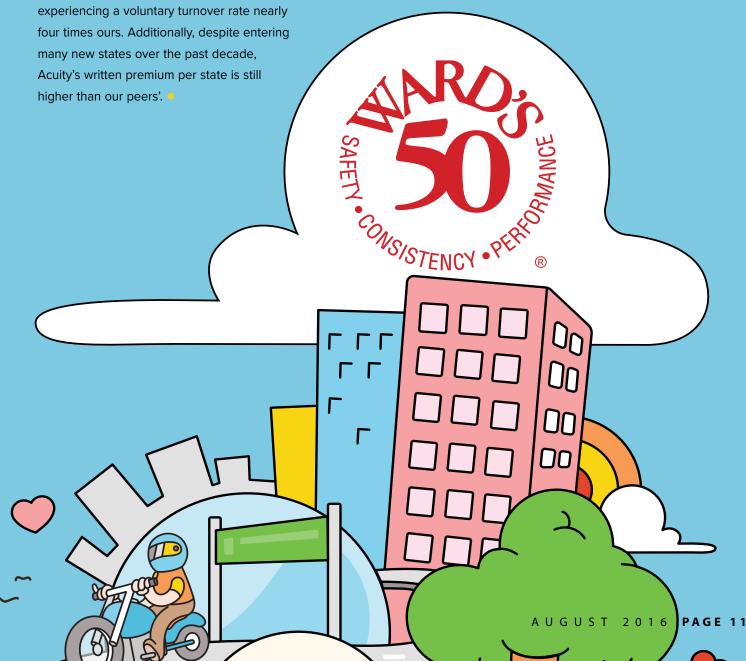


# ACUITY MAKES IT 17 STRAIGHT YEARS ON WARD'S 50

cuity is named to the 2016 Ward's 50 list of top-performing property-casualty companies, putting us in the top 2 percent of insurers nationwide. Acuity has earned a spot on the Ward's 50 every year since 2000, making us the only regional insurer to have been named to the list for 17 consecutive years.

"Ward Group recognizes Acuity for achieving outstanding financial results in the areas of safety, consistency, and performance," said **Jeffrey J. Rieder**, partner and head of Ward Group. "From 2000 through 2016, Acuity demonstrated its ability to consistently generate outstanding results."

Delving into the details of Ward Group's report reveals that Acuity is well positioned to continue our outstanding performance. Our proactive investment in technology means we can focus on the core business of insurance while other companies are playing catch-up on systems projects. Unlike Acuity, other carriers are struggling to find talent and





## ACUITY'S ANNUAL REPORT GOES INTERNATIONAL

cuity's Storybook Year, our 2010
Annual Report, is featured in an exhibition of pop-up books on display in the National Library of Portugal. Created by illustrator and paper engineer André Pimenta, the display highlights books created over the past century.

"Acuity's 2010 Annual Report is indeed a project of rare beauty and one of the most interesting pop-up books I have ever seen," says Pimenta. "It combines beautiful graphics and complex paper mechanisms."

In addition to this latest display, Acuity's Storybook Year is a permanent part of the rare books section of the Cooper-Hewitt collection at the Smithsonian Library and has earned numerous creative awards.



# ACUITY Update

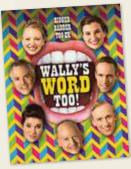
ugust features the debut of Acuity U's

Insurance Tonight with Ed Warren.

Insurance Tonight, a one-credit CE course,
is a take-off of popular daytime and late-night talk shows.
In the episode, John Kautzer, General Manager - Sales,
portrays all four guests on Ed's talk show. The four
guests represent our top four commercial segments:
trucking, manufacturing, mercantile, and construction.



There are 14
other onecredit titles in
the Acuity U
collection. Check
them out today!





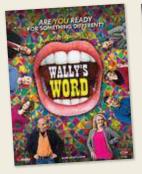


























### ACUITY EARNS SPOTS ON MULTIPLE TOP EMPLOYER LISTS

cuity is named to several lists of top workplaces published by *Fortune* and Great Place to Work®. Our multiple recognitions include:

- Best Workplaces in Financial Services and Insurance
- Best Workplaces for Baby Boomers
- Best Workplaces for Recent College Graduates
- Best Workplaces for Millennials

In compiling its Best Workplaces

These awards add to Acuity's growing recognition for our unique, innovative, and employee-friendly culture.

"Acuity is honored to be recognized as a top employer," says **Ben Salzmann**, President and CEO. "Everyone at Acuity shares in these accomplishments and has contributed in building a great workplace and achieving excellence in all we do."

"We are all committed to doing what it takes to be a great workplace not just within our industry, but across all sectors and for employees of all ages and backgrounds," says **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources. "Our consistent recognition as a top employer shows we are getting it right." of employees. Top employers are selected based on corporate culture, communication, employee pride, and other key factors that define a great workplace. Criteria for specific lists include:

- Companies on the 30 Best Workplaces in Financial Services and Insurance list are rated highly by employees for management's honesty and ethics, camaraderie among employees, fair and respectful treatment, and clear expectations, among other factors.
- The 20 Best Workplaces for Baby Boomers list is based on surveys of employees born between 1946 and 1964 who rate advancement opportunities, impact of their organizations on the community, pride in work, and other factors.
- Companies on the 50 Best Workplaces for Recent College Graduates list are experiencing high job growth and jobs are filled with a high percentage of recent graduates. Workplaces also excel in providing great employee experiences in areas important to recent graduates.
- Best Workplaces for Millennials are selected based on Millennial employees' responses to factors such as sincerity of manager support for personal and professional lives, transparency of communication, the meaning people get from their jobs, and other factors.



Craig Snyder, Manager - Premium Audit; Rachel Voss, Commercial Processor; David Hynek, General Manager - Staff Commercial Underwriting; Megan Augustine, Inside Claims Representative; Ben Matheys, Commercial Underwriter



# HINTS FROM THE HELP DESK



he Help Desk answers hundreds of emails a day. Although we respond to all emails quickly, sending your email to an address that best matches your inquiry can generate an even faster response.

Here are some useful email addresses:

Email Address	When to Use
commercial.endorsements@acuity.com	Commercial policy changes, commercial driver updates, and rejection of terrorism forms
personal.endorsements@acuity.com	Personal policy changes and good student forms
billing@acuity.com	EFT forms
sales@acuity.com	Create or delete an agent account
firstname.lastname@acuity.com	Contact specific Acuity staff members



### ACUITY RECOGNIZED AS A "STAR" IN THE INSURANCE INDUSTRY

cuity earned a 2016 Stakeholder Team Accomplishment
Recognition™ (STAR) Award from independent financial analysis
firm Demotech, Inc., putting us among the top 1.1 percent of
insurers nationwide.

The Demotech STAR Award recognizes insurers whose performance benefits all stakeholders, including agents, customers, employees, consumers, regulators, and reinsurers. Acuity was honored with a STAR Award for exceeding the industry in all areas of performance, including financial strength and stability, profitability, claim handling, and compensation to employees and agents. Of the 2,628 property-casualty carriers evaluated, just 29 qualified for a STAR Award.





### MARKET FO

# FOR BUSINOS ES

#### Mercantile

Much of the success of retail and restaurant operations relies on having quality staff, so it is important to retain and hire the right people. However, that can be a challenge for retailers and restaurants.

At the 2016 Midwest Foodservice Expo in Milwaukee, Chef Pat Weber, owner of Mise en Place, a hospitality consulting firm out of Minneapolis, spoke on staffing in restaurants. He explained that in order to compete in the industry, a company needs to have a positive work environment, which will reduce employee turnover. A work-life balance is extremely important, and conducting "stay" interviews with employees to determine what makes them want to stay should be part of this process.

Experienced, trained employees can also help improve safety. Acuity offers resources on topics such as new employee orientation and hazard communication programs to help your retail and restaurant customers reduce the frequency and severity of risks.

#### Manufacturing

When quoting new business in manufacturing, a loss control pre-inspection is beneficial to all parties. This visit gleans information that can help underwriting price the risk accurately by verifying operations, safety controls, and management's dedication to loss and injury prevention. The visit also serves to answer any questions the risk may have about Acuity and directly introduces them to an experienced Acuity team member.

Loss control representatives often gauge the future service needs of the risk and can supplement any safety activities the agent has planned. This positions the agent and Acuity as a team to assist the risk with injury and claim prevention. A positive experience at this crucial step in the quoting process represents you and Acuity well and is effective in adding profitable accounts to any book of business.

#### **Trucking**

Effective September 30, 2016, the FMCSA will implement the second phase of the Unified Registration System (URS). Those already registered with FMCSA must begin to process new applications and updates to existing records by utilizing the new online URS.

Key changes established with the URS phase two rollout:

- Paper forms or faxes to apply or update records will no longer be accepted.
- USDOT numbers will be the sole identifier for all entities within the FMCSA jurisdiction. FMCSA will no longer issue MC and FF numbers. Entities with only an MC or FF number will be issued USDOT numbers prior to the phase two rollout.
- New URS applicants must pay a \$300 registration fee for each registration type, which includes safety and operating authority registrations.

Phase three, the final URS rollout phase, will be effective December 31, 2016. For more information on the Unified Registration System, visit **fmcsa.dot.gov**.

#### Construction

With the construction season in full swing, it is important to continue conversations with your construction insureds on ways to promote work-site safety. According to the latest report from the Bureau of Labor Statistics, electrical-related injuries are the second-leading cause of death in construction, making electrical safety an important topic.

Although there are many electrical hazards to be aware of, the handling of cords is an everyday occurrence, and mastering how to use them safely is easy. Remember to follow these electrical cord safety tips:

- Ensure cords are plugged into outlets that are on a circuit that includes a ground fault circuit interrupter (GFCI).
- Do not plug multiple extension cords together.
- Inspect cords for cuts and defects or any duct or electrical tape that may be hiding a defect.
- Do not attach extension cords to walls or ceilings with fasteners that could damage a cord's jacket.
- Ensure cords are marked as meeting requirements of a nationally recognized testing laboratory, such as UL.
- Do not run extension cords through doorways. •



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# FOCUS ON **inSTRUCTION**

Congratulations to staff members who recently earned designations and completed coursework. Earning the Chartered Property Casualty Underwriter (CPCU) designation are:



Laura Ramos, Manager -Staff Commercial Underwriting



Nicole Wuestenhagen, Inside Claims Representative



63

Other staff members earning designations include:

Ben Klaas, Business Analyst – AINS

Carla Drath, Senior Inside Claims Representative – AIC

Monika Boswein, Staff Claims Consultant – CMSP and AINS

Sandy Herwig, Staff Workers' Compensation Claims Consultant - CMSP Staff completing insurance courses are:

Austin Jacobsen, Commercial Underwriter – AU 62

Marcello Lucas, Inside Claims Representative – CPCU 500 Nate Miller, Field Claims Representative – AIC 30

Nathan Simons, Commercial Underwriter – CPCU 520

Sabrina Bethke, Commercial Underwriter – CPCU 540





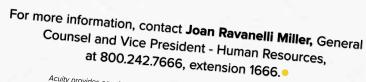


### Sheboygan Corporate Headquarters

Business Segment Specialist - Mercantile Commercial Underwriter (Experienced) Manager - Premium Audit Mailroom Clerk

### Virtual Office Openings

Loss Control Representative Northern Ohio Western North Dakota/South Dakota



Acuity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, sex, sexual orientation, gender identity, origin, 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



### Find the Flagpole

Acuity's flagpole was hidden near a building on page 6 of the July *infocus*. The three winners of \$100 chosen from among those who found the icon are:

Kris Beebe Fishbowl Insurance Agency
Renae Shaw MBT Insurance
Alesha Pfaff Powell & Meadows Ins Agency, Inc

Webster, WI Clear Lake, IA Carthage, TN

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 September 7, 2016. This contest is open to agency staff only.



### Industry Insider

### Back-Up Cameras Connected with Lower **Accident Rate**

According to the NHTSA, from 2008 to 2011:

- · The percentage of new vehicles with back-up cameras increased from 32% to 68%
- · Related Injuries decreased by 8%
- · Fatalities from back-over crashes decreased by 31%

Back-up cameras will be required in all passenger vehicles by 2018.



Q.Does Acuity reward customers who buy cars with high-tech crash prevention features?

A. Yes. We are industry leaders on this point, having

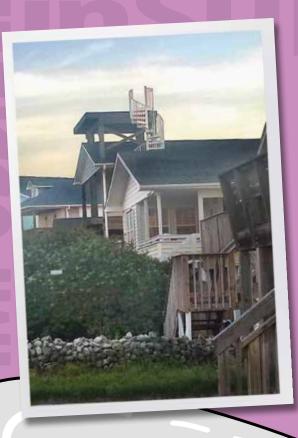
### O&ACUITY

Q. What vehicle features are discounted and by how much?

A. Discounts are based on data compiled by the Insurance Institute for Highway Safety (IIHS). Automatic braking, warning without automatic braking, adaptive headlights, and rear cameras are rewarded with discounts ranging from 1% up to 6%, depending on the combination of features.

Q. How does Acuity know which cars to discount?

A. Because these safety features cannot be identified by deciphering the VIN, we added questions to the personal auto application, but only for cars where these features are optional.



# STAIRWAY TO HEAVE

t's understandable that a beachfront homeowner would want to enjoy a million-dollar view from a rooftop sundeck. However, the deck these stairs lead to appears to be missing one essential piece of safety equipment!

It's too much of a risk for Acuity to insure, but it is our Risk of the Month!

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, can not 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.



### KYM HUSSONG GOES ABOVE AND BEYOND TO DELIVER GREAT SERVICE

t the Mitchell Agency, **Kym Hussong** is known for putting her best effort into any task. "Kym always goes above and beyond the call of duty. If a task needs to be accomplished, she is always willing and able to conquer it," says Jackson Bogan, agency Vice President. "She is always looking for the best value for

our clients and how to make everyone's

life at the office easier and more enjoyable.

A Commercial Lines Customer Service Representative, Kym has been with the Lafayette, Indiana-based agency since 2010. She has been in the insurance business since 1991 and holds the CIC designation.

that building relationships is the foundation of service excellence.

ANDING SERVICE

"I try to get to know my customers personally so that when they need me the most—when they've had a claim-they are working with somebody they know and trust," she says.

Kym enjoys working with her agency colleagues and says that they share her commitment to delivering great customer service. "Everybody at our agency is focused on protecting people and looking out for the best interest of our customers. I truly enjoy coming into work each day," she says.

Congratulations to Kym Hussong, an Outstanding Service Professional!



WORD OF MOUTH he largest timber-framed structure in the world, a life-size replica of Noah's

Ark, is generating a lot of interest since it opened for visitors in Kentucky. Acuity's post on the project, called Ark Encounter, also generated a lot of discussion and has reached nearly 100,000 people!

To see what else is happening

in construction visit facebook.com/ acuityconstruction.

