



### WITH A NEW LOOK, ACUITY'S RELAUNCHED WEBSITE

# Focuses on the User Expenience

s the saying goes, you only have one chance to make a first impression. And in today's online world, the time you have to make an impression with an agent or a potential customer is measured in seconds.

"When someone visits a company's website, the site has to be instantly visually appealing or they are gone. You also need to have a consistent look and feel across your website, Facebook, and any other online channel," says **Ben Salzmann**, President and CEO.

Acuity will soon be launching a major redesign of our website.

More than a simple facelift, the new acuity.com improves navigation and includes tons of new, jargon-free content designed with personal and business customers

in mind. The site also incorporates several new features to enhance the visitor experience.

"One of the most exciting new things with the site redesign will be industry-focused pages," says **Trisha Krautkramer**, Director - Branding. "We will now have web pages specific to industry segments for trucking, manufacturing, construction, and mercantile, an

industry overview page, an expert corner highlighting our industry specialists, and a specialized coverages page detailing the unique coverages Acuity offers for each industry."

The redesign will initially focus on public-facing web pages and has a planned launch in January. The Agent Center will look the same for now, but a redesign is planned for the future.



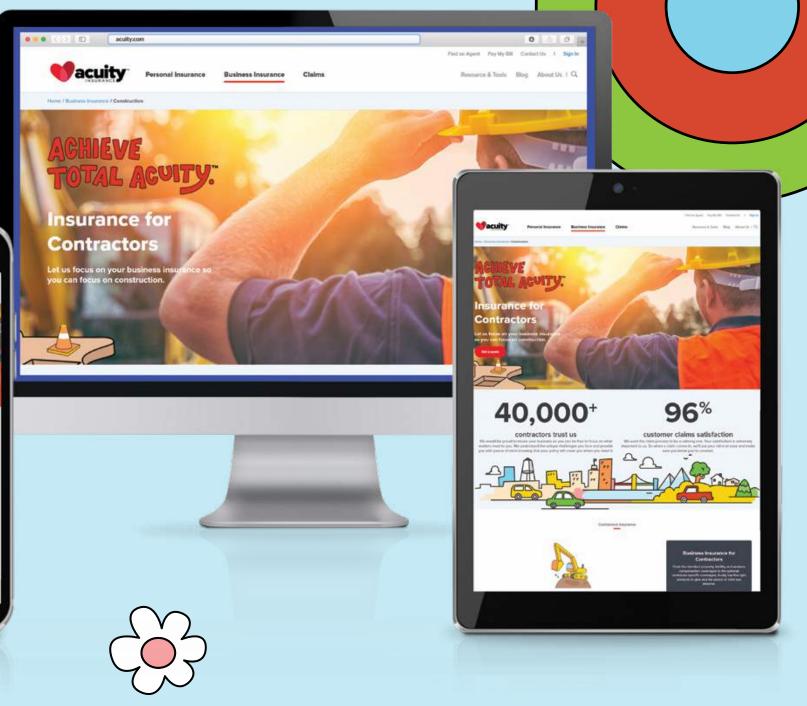






"We want to deliver content and capabilities that consumers and agents can use in a way that is visually interesting and emotionally appealing," says **Shane**Paltzer, Vice President - Personal Lines and Marketing.

"Our goal is to create a site that captures the Acuity culture while also forming a connection and building trust, credibility, and brand loyalty."





# FAITH AND SERVICE GUIDE FOURTH-GENERATION WISCONSIN AGENCY

he motto of Buska & Buska Insurance is "We don't sleep soundly until you do." Because they are committed to taking good care of their customers, they take their motto seriously.

"We work hard to be thorough and try to provide the coverage that our customers need," says Cindy Newman, agency Vice President. "It weighs on our conscience to leave any items outstanding."

Agency President Sandy Straub adds that part of Buska & Buska's reputation for service excellence is based on the customer education it delivers.

"Insurance is a complex product, so we work hard to educate our customers on insurance and explain it in layman's terms," she says. "A lot of customers have told us they did not understand insurance before they started doing business with us.

#### **Serving Central Wisconsin**

Headquartered in Rothschild, Wisconsin, Buska & Buska has been helping customers in central Wisconsin since 1939. The agency's tradition of service started with its founder, Joseph Buska, Sr.

"He was the type of person who would go out to fix a customer's furnace on a cold winter night," Cindy says. "He went out of his way to help everybody. People in the community knew him for it, and that reputation carried over to the agency."

That reputation continued when his son Joseph Buska, Jr., Cindy and Sandy's father, took over the reins of the business. "Our father ingrained in us that if we take good care of our customers, referrals will follow. If you don't, they will walk out the back door and all you will be doing is spinning your wheels," Sandy says, "That's the philosophy we have always operated under and what we will continue to follow."

Agency staff members have always been known not as well, with many supporting local charities and causes.

its customers and has also forged a remarkable 77-year partnership with Acuity—the first insurance company the agency represented when it began doing business in 1939.

#### The Next Generation

Cindy and Sandy joined the agency in 1980 and 1988, respectively. Earlier this year, Sandy's twin sons, Ben and Brandon became the fourth generation of the Buska Family to work at the agency, which is a rarity in any business.

Buska & Buska Insurance plans to leverage Ben's and Brandon's interests and skills to expand its online presence and digital marketing efforts. "Technology is very important to the upcoming generation

of customers, so we have to adapt to their needs and expectations," Sandy says. However, the agency recognizes that face-to-face communication continues to be important.

"There is more of a connection when you meet someone in person, and we want to make that connection," says Cindy. "When you are dealing with customers by email, phone, or computer, the relationship is often not there. They do not see you as a person, so we strive to meet our customers face to face."

Maintaining a family-based insurance agency through four generations is not an easy task. However, Buska & Buska Insurance looks to the future with confidence because of a shared desire to help people, a strong work ethic and, most important, their faith.

"Why we survived first and foremost is that God's hand and provision was in our success," Cindy says. "Some days our problems and achieve our shared goals."



# ACUITY'S SUPER UNDERWRITERS CAN DO IT ALL

n a service business like insurance, people make the difference. What distinguishes Acuity's commercial lines underwriters is that they can do it all: all sizes of accounts, all classes of business, and all lines of business.

This is in stark contrast to how some other carriers handle commercial lines. Our agents tell us they are frustrated with other insurers that use:

- A pool of underwriters to handle their agency, making it difficult to build relationships.
- Different underwriters for different lines of business (property, liability, excess, etc.).
- Different underwriters for different classes of business (trucking underwriter, contracting underwriter, etc.).
- Different underwriters for different sizes of accounts.

At Acuity, each of our agencies is serviced by a specific underwriter, and that underwriter can handle any account that crosses his or her desk. We do this because it benefits agents by streamlining service and building stronger relationships.

Having true multi-line underwriters starts with the hiring process, where we look for talented, smart people who fit our culture and commitment to service excellence. It continues with the extensive training we provide our underwriting staff from their first day on the job. Our training includes four key components:

- Initial training. New underwriters all go through basic training, which lasts roughly six months. The first three months are spent in the classroom learning a wealth of information including coverage forms, ISO/NCCI classifications and rules, and other underwriting basics. After the classroom portion, our new underwriters spend three months on the job with an experienced mentor.
- Continued development. Each year, we have two-day workshops at our headquarters to enhance our technical knowledge, provide state-specific learning opportunities, and deliver professional/soft skill training. We also do small-group training sessions on a variety of topics throughout the year.

 Business segment training. We've delivered trucking training where underwriters receive classroom instruction on federal regulations as well as hands-on training in a semi tractor/trailer. We've provided educational opportunities on construction contracts and panel discussions with a pool of contractors to learn about their daily work. Our trucking, contracting,

and manufacturing business segment specialists continuously provide training opportunities to learn more about these segments. These are just a few examples of the industry training we continue to provide.

• Individual learning.
We highly encourage and financially support taking courses in programs such as CPCU (Chartered Property Casualty Underwriter), AU (Associate in Commercial Underwriting), CIC (Certified Insurance

CIC (Certified Insurance Counselor), and more.

Our agents love our underwriters because they can do it all! But don't just take our word for it—read what agent **JD Dawson** at Integrated Insurance in Utah has to say. His testimonial is one of many we receive about our Super Underwriters!

"When I was just getting started in the industry, underwriters from other carriers would just pass by during visits to the agency when they found out I was the new producer. Garrett Westera, our underwriter at the time, was willing to take the time and meet with me, go through coverages and accounts, and help me understand what Acuity does. That's continued over the past six years with our subsequent underwriters, and it has helped us write good accounts. Acuity views its underwriters and agents as true partners, and from our side of the table that is invaluable."



BY **STEPHANIE SCHREIBER**, GENERAL MANAGER -COMMERCIAL UNDERWRITING







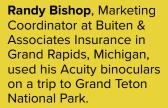
Mike Skelton, Senior Product Analyst, visited Russian Gulch State Park in Mendocino County, California.

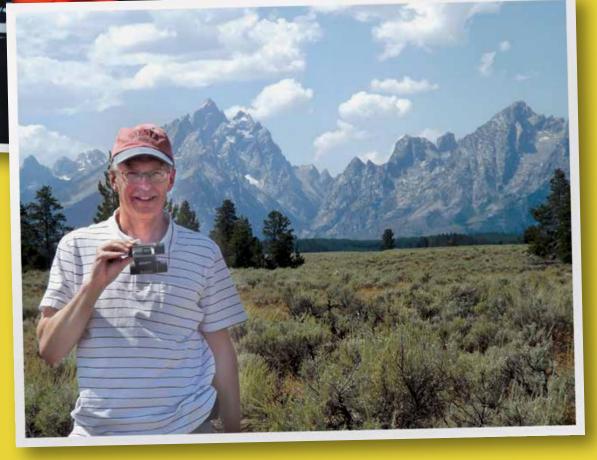






Acuity Business Analysts **Tim Muldoon** and **Zach Hall** ran
the Fox Cities Half Marathon
with captain **Zander** as part of
myTEAM TRIUMPH





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.



# SHANNON VAN ROO IS DRIVEN TO SUCCEED

hen **Shannon Van Roo** graduated from high school, she looked for the chance to travel and see the country. Working as a cashier at a Wisconsin truck stop, she began to make connections with people in the transportation industry and see the opportunity to fulfill that goal through truck driving.

Shannon began learning to drive commercial trucks with the help of friends, and a year later earned her CDL for Classes A, B, and C. Since she was just 19, Shannon needed an in-state driving job, and one appeared swiftly through her connections at the truck stop. Soon, she sat behind the wheel of an old Kenworth quad-axle dump truck—a shiny, loud vehicle with straight pipes and that "old-school rumble"

"Mechanically, it was a terrible truck. It had a spring-ride suspension and fell apart frequently," Shannon recalls.

#### **Learning the Ropes**

However, driving that truck taught her an important lesson: perseverance. It took time and experience to master maneuvering the truck into all the odd places it needed to go. Shannon also learned the importance of safety, pre-trip inspections, and routine maintenance. After a season spent driving the problematic truck, she was rewarded with a brandnew Western Star dump truck.

"Everything's local when you're hauling with a quad, so my second-year truck was leased to a company hauling to a new road project in Waukesha County," Shannon says. "It was a grinding loop day in and day out."

Eventually, she advanced to longer runs hauling lime to farms in Western and Northern Wisconsin and decorative rock back to the Milwaukee area. Shannon greatly enjoyed truck driving and the sense of community it provided.

"There was a whole network of local drivers to chat with and rely on for help if I got stuck in a farm field or blew a tire on the side of the road," says Shannon.

In addition to gaining friends and coworkers through trucking, Shannon met her future husband. Years later, Shannon—now married with children—found herself co-managing her husband's trucking company and driving occasionally when she had the opportunity. Learning about regulations, bookkeeping, and recordkeeping was new to her, but was a necessary and interesting part of running a trucking company.

#### **Coming to Acuity**

A few years later, Shannon became a single parent and decided to finish her bachelor's degree in political science at the University of Wisconsin-Milwaukee, and a friend suggested she apply at Acuity after graduation. She started in the Marketing department as a regulatory affairs analyst and is part of our business segment team for the trucking industry.

"Through my years of experience, I learned that success in trucking isn't just about driving. It takes many people with a variety of skills and interests working together. The same is true for any company—people make the difference," Shannon says. "We have a great team at Acuity, and I'm excited to be a part of it."



Shannon lives in Port Washington with her children Nathan, Caitlin, Hannah, Marshall, and Lilly.

## MARKET FOCUS

#### Mercantile

Food can become contaminated with norovirus when:

- Infected people who have stool or vomit on their hands touch food.
- Food is placed on counters or surfaces that have infectious stool or vomit on them.
- Drops of vomit from an infected person spray through the air and land on the food.

Foods can also be contaminated at the source when:

- Oysters are harvested from contaminated water.
- Fruit and vegetables are contaminated in the field.

Simple tips to prevent norovirus from spreading include:

- Avoid preparing food for others while you are sick and for at least 48 hours after symptoms stop.
- Wash your hands carefully and often with soap and water.
- Rinse fruits and vegetables and cook shellfish thoroughly.
- Clean and sanitize kitchen utensils, counters, and surfaces routinely.
- Wash table linens, napkins, and other laundry thoroughly.

Source: Kentucky Restaurant Journal – Food Safety

#### **Trucking**

On October 20, Acuity hosted the Wisconsin Motor Carrier Association's Risk Management 2.0 seminar. The event focused on a variety of topics and featured Acuity's own **Cliff Johnson** (pictured below) talking about equipment maintenance and its relationship to the FMCSA's Safety Management Cycle.

The human-machine environment—technology within the cab and how drivers are interacting with it—was another topic covered. The main message is that when drivers are given technology, it should not be just another screen or device in trucks. The technology should be used to collect data to help drivers.

Another hot topic was DOT drug and alcohol testing—not just why it's important, but also tips for a stronger program. Cliff covered the importance of performing random testing, getting operations on your side as a motor carrier, and developing strategies for accomplishing these tasks. Look for videos highlighting the event and



other key topics on our Facebook page, in *Trucker Focus*, and on our YouTube Channel.

#### Construction

On September 29, members of Acuity's 4M Construction Team visited Associated Builders and Contractors, Inc. (ABC) in Madison, Wisconsin, to continue to build our relationship with the association.

The main reasons contractors join the nonprofit association are access to safety resources and apprenticeship training. However, ABC offers numerous services and benefits including group buying programs, legal and governmental affair assistance, construction training, and business development.

The association is a valuable resource to a wide variety

of contractors, some of which are Acuity insureds. Team members also spent time in a simulator lab honing their virtual heavy equipment operating skills on a crane, excavator, wheel loader, and crawler dozer—it was an eye opening experience!



Members of Acuity's 4M Construction Team at ABC. Front row (left to right): Angie Prinsen, Crystal Kultgen, Brittney Passini, Amy Hughes. Back row (left to right): Jordan Harrington, Joel Katsma, John Lack.

#### Manufacturing

Acuity loves manufacturers! A key component to underwriting manufacturers is

understanding the products liability exposure.

Here are some items to keep in mind:

- What is the end use and who is the end user of the product?
- Is the product designed by the insured?
- Where do materials and component parts come from?
- What are the quality control and recordkeeping procedures?
- How long is the expected life of the product?
- Are there any prior product losses?
- Are there any discontinued products and, if so, why?
- What future products are planned?

Answering these questions keeps surprises to a minimum, expands your knowledge, and enhances your interaction with the policyholder. •





## ASK THE SPECIALIST

#### ASK JOHN

What are the benefits of apprenticeships to construction?

When we think of apprenticeship, we might think of learning a trade such as carpentry, electrical, or plumbing. Many young people are stirred with excitement when they see bulldozers, cement trucks, and cranes. Then too, seeing an empty lot developed into a beautiful building that will stand for many years is intriguing. For some of us, it was our first childhood Tonka truck or Lincoln Log set that sparked the direction of our career in construction.

Whether you take part in building an office building or hotel, remodeling a kitchen, or amazing a homeowner with the new deck you built, you might still connect with that youthful excitement that first motivated you to go into the construction industry.

Learning a hands-on skill in the trades can benefit anyone. It can turn into a career in building or developing. On the other hand, understanding how to improve your own home as well as helping others is of value too.

There are many apprenticeship programs available today. Apprenticeship programs are a great way for young men and women to learn the correct process of the skill they desire to acquire. It's also important to understand safety practices when operating tools and equipment throughout the building process. The sequences of learning over time can make it easier for one to prepare to become very talented in his or her trade.

Although there are many types of teachers and teaching styles in the construction industry, teachers focused on raising up the next generation of people bring out the heart of the industry. This type of teacher will always stand out. Not only do they teach the mechanics of the

trade, but they also teach other things such as character and integrity, work ethics, creativity, and why things work the way they do. This type of teacher paves the way for leadership development.

I believe one of the greatest responsibilities we have is to the next generation. Imparting a skill of excellence is often lost in our society in favor of rushing through the logistics to just get it done. Instead, true apprenticeship will focus on all areas of a skill to make it well-rounded and applicable for future levels of expertise. It brings fullness

to what can sometimes become an empty journey of learning.

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

This 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.

# FOCUS ON **inSTRUCTION**

Congratulations to four staff members who recently earned insurance designations: Andrew Siegel, Regulatory Analyst – Associate in General Insurance (AINS)

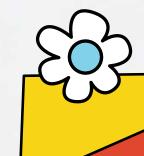
Gina Heitzmann, Commercial Processor – Associate in General Insurance (AINS)

Lindsey Van Ess, Commercial Underwriter – Associate in General Insurance (AINS) Kari Kuen, Commercial Underwriter – Associate in Commercial Underwriting (AU)

Additionally, congratulations go out to several employees who completed insurance coursework: Crystal Goessi, Commercial Underwriter – CPCU 520 Megan Collins, Programmer – AINS 24 Nate Miller, Field Claims Representative – AINS 21

Rich Denicourt, Field Claims Representative – AIC 37

Sabrina Bethke, Commercial Underwriter – CPCU 553 Tucker Walbrun, Programmer – AINS 24



# HINTS FROM THE HELP DESK

e sure you have the most up-to-date software that works best with our website by checking the System Requirements option located at the bottom of our web page.

#### **Supported Web Browsers:**

Internet Explorer 11 Microsoft Edge Firefox 13 or higher Chrome 16 or Higher Safari (Mac) 5-7

#### **Additional Software Requirements:**

Adobe Acrobat Reader 9 or higher Adobe Flash Player 10 or higher Browsers must support Javascript Browsers must accept session-based cookies Browsers must support 128-bit encryption •





# PREA INSIGE

# CUSTOMERS' TRUST IN ACUITY VERIFIED WITH TRUSTPILOT

nline reviews have become an important tool for consumers to use in evaluating the companies they choose to do business with. However, the problem with some systems is that the ratings they assign are not credible because not all feedback comes from customers who have actual experience with a company. With those systems, companies can create their own "dummy" reviews to inflate their own scores and drive down ratings of the competition.

Trustpilot is an independent, Google-certified review platform that Acuity has partnered with to provide consumer rating information online. Unlike other systems, Trustpilot bases its verified reviews only from people who actually have a genuine buying or service experience with a particular company. This helps make online research and shopping experiences more trustworthy and transparent.

The verification process can happen one of two ways. Consumers can independently visit the Trustpilot site and enter information about their relationship with a company, such as the policy or claim

they have with Acuity. Otherwise, a company can invite customers via email to complete an online review. This invitation must be extended to all customers in a particular group equally and identically to ensure that ratings are fair and accurate.

By being Google-certified, Trustpilot also fits in perfectly with Acuity's digital marketing strategy.

Our rating will soon appear in a variety of places, such as within our Google Search ads, on our website, and within Lead Generation Quote (LGQ) remarketing emails. Research shows that having verified seller ratings:



- · Increases purchase conversion rates.
- Increases search engine result page "real estate" with search engine optimization (SEO) listings.

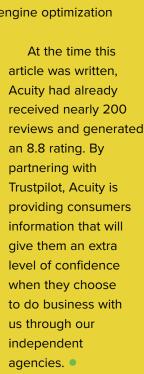
TRUSTPILOT

\*\*\*\*\*

\*\*\*\*

\*Every interaction I have had with this company has been extremely positive. I have been with Acuity for over 20 years."

-Thomas ventiled customer



# ACULTY Update

ecember features the debut of the newest Acuity U video, Loss Control on Display.

The film follows an agent, new to commercial lines, on a visit to the Museum of Loss Control. The agent meets up with a museum guard who shows him that there is a lot more to loss control than meets the eye!

In the museum, the agent learns about the prep work that goes into each account visit, what a day in the life of a loss control representative looks like, and why loss control is so important. The film ends with a real-life loss control visit to a manufacturing plant.

Go to **www.acuityu.com** and check out the museum today! •



# CURTIS WARREN PROMOTED TO PRODUCTS MANAGER

urtis Warren is promoted to Manager - Commercial Lines
Products at Acuity's headquarters.

Curtis began his career at Acuity in January 2006 as a Claims
Representative. In September 2008, he moved to the Commercial Lines
Product team within the Marketing department. He was promoted to
Analyst II in January 2013 and to Senior Analyst in 2014. Curtis has been
the facilitator of the Trucking 4M team and has been involved with many
commercial lines projects.

A graduate of the University of Wisconsin-Eau Claire, Curtis lives in Sheboygan with his wife, **Stephanie**, and daughter, **Aria**.





## Searching for a Job?

## Sheboygan Corporate Headquarters

Director - Managed Care Commercial Lines Underwriter (Entry) Document Composition Technician Programmer Senior Human Resources Specialist Business Segment Specialist - Mercantile Marketing Product Analyst Mailroom Clerk

#### **Field**

Field Claims Representative Colorado Springs, Colorado Dallas/Fort Worth, Texas Minneapolis, Minnesota

Commercial Field Underwriter Dallas/Fort Worth, Texas

Loss Control Representative Dallas/Fort Worth, Texas Western North or South Dakota



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.

# Find the Flagpole

Our November flagpole was hidden on Mike's shoulder on page 12. The three winners of \$100 chosen from among those who found the icon are:

Melanie Hinckley Archibald Insurance Center Rexburg, ID **Sandy Molitor** Fischer, Rounds & Associates, Inc Rapid City, SD **Shannon Hubans** The HDH Group Inc a HUB Intl Co Pittsburgh, PA

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



## Industry Insider

## Claims Satisfaction Higher with Agents

The J.D. Power 2016 Auto Claims Satisfaction Study found that:

- Customers who have their agent file a claim are happier with the service than those who use a call center.
- 8 out of 10 customers who purchased their auto policy through a local agent still call their agent first to report or seek out advice regarding a claim.
- Only 7% of customers prefer to use digital channels to report their claim.







#### Q. What is Simply Acuity?

A. Simply Acuity is a series of fun and informative blogs about lifestyle- and insurance-related topics that span seven personal and commercial categories.

Blog posts are written by knowledgeable Acuity experts and posted weekly.

## Q&Acuity

#### Q. Where can we find Simply Acuity blogs?

A. Click on the Simply Acuity link located in the top right corner of Acuity's website home page. View all blogs or select from a particular category. Blogs are also posted on Acuity's Facebook pages.

#### Q. Why Simply Acuity?

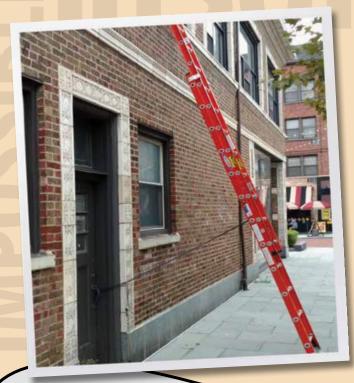
A. Acuity's blogs are a way to share information, break down insurance matters, and connect with others. From expert tips to current events, look no further than Simply Acuity—and share with your customers as well!

## KNOCK, KNOCK

adder security is important on any job site. However, to "secure" this ladder, the contractor chose to use a rope to tie it to the knob of a nearby door.

We're not sure what will happen if someone from the inside tries to open the door, but we won't be insuring the risk to find out!

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.





## ALEX GEPNER IS A TEAM PLAYER, LEADER

t First West Insurance in Bozeman, Montana, Alexandria "Alex" Gepner is known not just as a team player, but also as a leader.

"Alex has shown her leadership abilities, which First West has recognized by naming her Team Leader of the Select Business Unit," says Richard Deming, agency President. "She is committed to providing

excellent service to her customers

as well as gaining the trust of her underwriters by doing effective frontline underwriting. Her professionalism and commitment to the industry is commendable." Alex, a CISR, has been with the agency since 2012 and has been working in the insurance industry since 2005. educating customers on the intricacies of insurance helps reduce confusion and increase customer satisfaction.

"I try to relay the insurance product in layman's terms and educate clients so that they feel comfortable with what they are purchasing," she says. "That builds trust and brings repeat customers and referrals."

Alex enjoys the diverse nature of her work. "It's not a 'cookie-cutter' business-no two accounts are alike," she says, adding that the entire staff at First West share her passion for service excellence.

"We have great camaraderie and a really good core group of educated and experienced people," she says. "I think we make an outstanding team!"

Congratulations to Alex Gepner, an Outstanding Service Professional!



cuity's Facebook post getting to the heart of why employees leave—which ties back to our Simply Acuity blog on the same topic is generating a lot of interest and reactions from visitors! Learn more about what matters to manufacturers by visiting

facebook.com/acuitymanufacturing.

