

TIMELY NEWS AND INFORMATION FROM ACUITY

Infocus

FEBRUARY 2016



HIGH-FLYING RESULTS

**ACUITY'S 2015 FINANCIAL
PERFORMANCE**

page 2

ACUITY

www.acuity.com

ACUITY SOARS IN 2015

In 2015, *ACUITY* recorded a more profitable combined ratio, a lower loss ratio, and higher sales and surplus growth than other insurers. If that story sounds familiar, it's because it is. *ACUITY* has outperformed the industry for an incredible 16 straight years.

"*ACUITY* is relentlessly focused on consistency," says **Ben Salzmann**, President and CEO. "Consistency of financial results means that agents can count on us."

"We don't need to make drastic corrections like other companies do that require an agency to remarket accounts and throw its business into turmoil," adds **Wendy Schuler**, Vice President - Finance. "Consistency means agents can grow with us."

Flying High

ACUITY's 2015 financial results show an incredible performance across multiple categories of measurement.

- **Combined Ratio.** *ACUITY* recorded an amazing 93.0 combined ratio, a nearly two-point drop from 2014 and the fifth straight year our combined ratio has been under 100. In contrast, the industry-average combined ratio was 99.9, an increase over the prior year and nearly seven points higher than *ACUITY*.
- **Loss Ratio.** *ACUITY*'s profitable results were driven by a year-end accident loss ratio of 47.9, a 5.0 percent decrease over the prior year.
- **Premium Growth.** *ACUITY* wrote a whopping \$1.33 billion in written premium in 2015, equating to a 7.0 percent growth that compares to just 5.1 percent for comparable companies, according to Conning. *ACUITY* booked over \$213 million in new business in 2015, marking the fourth straight year this number has been over \$200 million. *ACUITY* has added nearly

\$500 million in premium over the past four years alone and has recorded 20 straight years of premium growth!

- **Policy Increase.** *ACUITY*'s policy count ended the year at 296,000, up 3.9 percent.
- **Cash Generation.** *ACUITY* generated nearly \$266 million in cash from operations (GAAP) in 2015, a 24.5 percent increase, compared to an 8.1 percent decrease at comparable companies, according to Conning.
- **Asset Growth.** *ACUITY*'s assets under management rose to a record of nearly \$3.7 billion (GAAP).
- **Surplus.** *ACUITY*'s policyholder surplus increased 8.0 percent over the prior year to finish 2015 at \$1.573 billion, an all-time high. *ACUITY*'s leverage ratio finished the year at 0.89:1, marking the seventh straight year it has been under 1:1.

Come Grow With Us

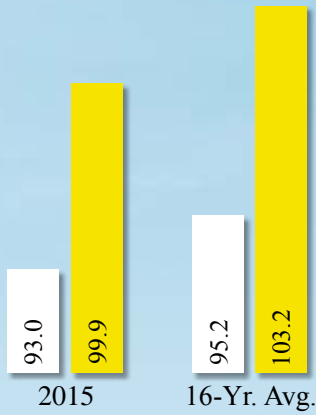
Consistency and stability are reflected in *ACUITY*'s ratings and recognitions from independent analysts as well. In an era where other companies are suffering rating downgrades, *ACUITY* maintained A+ ratings from both A.M. Best and Standard & Poor's, was awarded the elite STAR award from Demotech, and was named a top-performing mutual insurer by Conning (see related article, page 11).

"*ACUITY* continues to offer agents and policyholders financial strength and stability," says **Wally Waldhart**, Vice President - Sales & Communications. "Our success is important to all the stakeholders who depend on *ACUITY*—agents, employees, and customers."

"To everyone who helped us achieve a year that soared in 2015, we say, 'Thank you!'" Salzmann says. ■

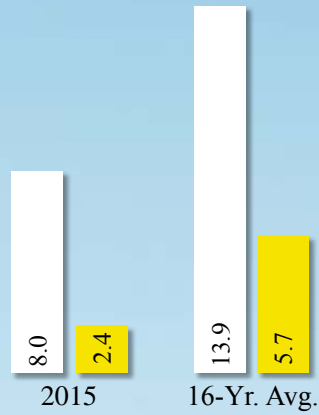
ACUITY VS. INDUSTRY

COMBINED RATIO



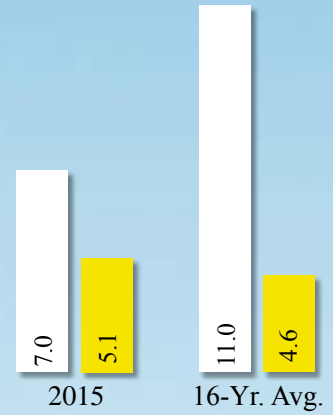
SURPLUS GROWTH

Percent



SALES GROWTH

Percent



ACUITY
 Industry*

*Based on industry averages from Conning Research & Consulting, weighted by ACUITY's mix of business.



IDAHO AGENCY PUTS ALL THE RIGHT PIECES IN PLACE

Walk into the conference room at the Boise, Idaho, office of Associated Insurance Services, and you just might find that jigsaw puzzles have taken over the meeting table. It's an illustration of all the pieces the agency brings together to provide outstanding service—extensive experience, a caring attitude, technical expertise, and much, much more.

The puzzles are also a reflection of the agency's culture that combines an uncompromising commitment to insurance professionalism with a serious amount of fun, from its company softball team to companywide birthday celebrations.

"Our culture is our greatest strength, which is why we focus on fun, teamwork, and taking care of employees," says **Toni Graham**, Agency Manager. "We joke about having lifetime contracts, but we truly do hope that employees retire with us because they love working here."

Rich History in Idaho

Associated Insurance Services was established in 2005 to oversee the insurance program of Associated Loggers Exchange in the state. Toni was hired to set up and manage the agency based on her experience working with logging contractors since 1979, and **Dan Musselman** was brought on to manage a second office in Coeur d'Alene.

In 2010, Associated began to focus on diversifying the agency while still maintaining excellent markets and service for logging contractors. A management team consisting of **Emily Kolenko**, **Clint Paskewitz**, and **Bryan Graham** has guided the agency's expansion to include other competitive markets for commercial insurance, life and health insurance, personal lines insurance, as well as commercial and construction bonds. Associated Insurance Services is one of the fastest growing agencies for **ACUITY** in Idaho.

"Trucking is one of our specialties, given our history with logging," Emily says. "From there, it was a natural extension into

construction and manufacturing. We also have established a strong book of professional services clients because of our workers' compensation and professional liability expertise."

Program business has also continued to play a key role in the agency's growth. "We are definitely known for the 'associated' part of Associated Insurance Services," Toni says. "We will continue to grow that business."

The agency is also a staunch supporter of professional associations for independent agents. Clint serves as President of the Independent Insurance Agents & Brokers of Idaho (IABI) and was honored by the association as Agent of the Year in 2015 and Young Agent of the Year in 2013. Emily serves as the head of the IABI Young Agents Committee.



Building on Strength

The agency's staff is a source of its strength. "Several of our producers worked in underwriting and loss control for insurance carriers, so they have insight into that aspect of the business they can bring to customers. Several members of our staff have insurance degrees. We feel we bring a deep level of expertise to clients," says Toni.

Associated plans to double its staff in the next 10 years to both respond to and prepare for continued growth.

"We are methodically and intentionally setting up our team for the long term," says Emily. "We plan to keep growing by staying local, providing excellent service, and supporting our employees and clients in every way we can." ●

Cathy Tarpley, Bryan Graham, Amy Perry, Clint Paskewitz, Emily Kolenko, Becky Carlson, and Courtney Mitchell



BEING AN UNDERWRITING COMPANY BENEFITS AGENTS

In any market, you will always be able to find carriers that throw underwriting out the window. In contrast, *ACUITY* has been unwaveringly consistent over the years when it comes to underwriting accounts and exercising sound underwriting discipline.

Underwriting is the foundation of *ACUITY*'s business success and a key reason we have outperformed the industry in growth and profitability for 16 years and counting. We know that we must continue to underwrite in order to maintain that success.

Also important, sound underwriting benefits our agents, starting with the application process. Neither *ACUITY* nor our agents want to be surprised if information comes out after we quote an account that forces us to withdraw it or change pricing or terms. That's why loss runs, loss control surveys, and other investigation and underwriting practices are a standard part of our procedure.

By underwriting up front, agents don't have to deal with moving an account shortly after it is written or at the first renewal, as often happens when carriers don't really know what they are writing. Additionally, loss runs are also crucial to experience rating, especially in a cutthroat marketplace where every percentage point of credit matters.



Sound underwriting also results in lower loss ratios, which benefit everyone. For instance, lower loss ratios in workers' compensation lead to lower experience mods and higher dividends. Favorable loss ratios across an entire book of business also translate into higher contingency checks for agencies.

Being an underwriting company also benefits agents over the long run. Companies that abandon discipline eventually have to take drastic action to solve underwriting-related problems. They often have wide swings in appetite or pricing, to the point of causing agents to have to remarket accounts or even move large blocks of business. This takes time and resources away from an agency's pursuit of true new business growth!

In contrast, *ACUITY*'s consistency in underwriting means that we are a stable market. We don't piston in and out of classes or lines of business. Agents can grow confidently with *ACUITY* because we are consistently there for them, through good market times and bad.

Finally, although we are consistent in our approach to underwriting discipline, we are not rigid. We will be flexible on underwriting requirements when it makes sense to do so for everyone involved, making every effort to be competitive to write good business.

Being an underwriting company has proven to be a key factor in our mutual success and is a foundation of strength that we will not abandon. ●



**BY NEIL ARGALL,
GENERAL MANAGER -
COMMERCIAL UNDERWRITING**



ASK THE SPECIALIST

ASK MIKE

What is hard milling?

Hard milling is a specialized machining process that allows machine shops to mill parts that have a Rockwell hardness of up to 64.

The process of hard milling is very similar to normal machining; however, it requires special equipment and understanding of material hardness, machining capabilities, tooling, and tool holding devices.

Hard milling was first used to re-machine parts that were previously heat treated (made harder to increase performance or life expectancy) and which needed additional machining or changes. It quickly turned into an independent machining process.

The main drivers for hard milling as an independent process are:

- The need for quicker turnaround on mold and die components (faster time to market).
- The cost and time intensity of EDMing (electronic discharge machining), surface grinding, and jig grinding.
- The availability of newer pre-hardened materials such as P20, H13, 4140, etc.
- Improvements in CAD/CAM and 3D machining.
- Dramatic improvements in machines, machine tools (cutters), and tool holding devices.
- An ever-increasing need to manufacture replacement or new tooling components, reduce lead times, and improve surface finishes.

Hard milling machines need to have high static and dynamic rigidity. Machine bases are made of polymer concrete in monolithic construction to absorb vibrations and help dampening, ensuring high cutting speeds to generate great surface finishing and cutting tool utilization. Glass scales are needed to ensure accuracy as well as machine controls that can handle the higher feed rates and true positioning.

Machine axis should be direct drive. Machine spindles should be vector-controlled with at least 15,000 RPMs. Tool holders need to be hollow cup taper (HSK) to increase rigidity and reduce overall tool length, not the standard CAT, ISO, or BT holders.

Tools should be shrink-fit to ensure minimal run-out and vibration reduction as well as increased accuracy and tool life. Tooling needs to be solid carbide or ceramic. Carbide should be coated, and roughing endmills should have four or more flutes to reduce chip load and allow increased feed rates. Flute length should be short and helical angles should be 30 degrees.

Work with cutting tool OEMs to get the most for your money. Tooling is even more critical in hard milling than in high-speed milling (HSM), as you will not reap the benefits of your machine and the hard milling process if your cutting tooling can't perform at an optimal rate. Remember that speed, surface finish, and accuracy as well as eliminating secondary processing is where hard milling will pay off and give you a new business opportunity.

To summarize, hard milling is a specialized process of machining that can be very lucrative and give you a new way of machining hardened steel. It is a great alternative to EDMing, grinding, and other slower and more time-consuming processes.

Michael Schlagenhauser is Manufacturing Business Segment Specialist. Contact him at Mike.Schlagenhauser@acuity.com. ●



ACUITY RECEIVES FAA APPROVAL FOR DRONE USE

ACUITY has

received approval from the Federal Aviation Administration (FAA) to use unmanned aerial vehicles (UAVs), commonly referred to as drones, in our insurance operations. We intend to use drones to enhance service to customers and agents and maintain the safety of employees in hazardous locations and situations.

Our use of drones will begin in the claims handling process, such as surveying locations that are inaccessible due to damage, buildings that feature steep roofs, or other locations where employee safety would be jeopardized by a physical inspection. ACUITY also plans to use drones for inspections of properties for loss control, valuation, and insurability purposes.

“ACUITY recognizes the importance of drone technology in claims, underwriting, and many other facets of the insurance process,” says **Jamie Loiacono**, Vice President - Claims. “With a drone, on-site personnel can survey a location faster and safer than they can through a physical inspection. Drones can also deliver a high degree of accuracy and provide additional data, videos, and still imagery.”

ACUITY’s use of drones will also be done with public safety and privacy concerns in mind.

“We are committed to respecting the safety and privacy of the public while using this technology in a way that benefits our customers, agents, and employees,” Loiacono says. “All drone operations will be conducted in complete accordance with regulations and with all vehicles under the full control of licensed pilots, as required by the FAA.”

Our FAA permit includes operation of the DJI Phantom 2 Vision +, DJI Phantom 3, and the PrecisionHawk Lancaster. ACUITY currently owns several drones purchased in anticipation of FAA approval and plans to increase our fleet in the months ahead. ●



ACUITY’s lead drone pilot, Property Claims Specialist Paul Georgescu, operates a drone during a test flight at ACUITY’s corporate headquarters.

MARKET FOCUS

Construction

In September 2015, we rolled out our Construction Contracts Toolkit, an educational resource for everyone at the agency. The goal of this series of documents is to provide a better understanding of legal and contractual matters inherent to the construction industry. *ACUITY*'s Construction Contracts Toolkit is your go-to resource when your contractor clients turn to you with compliance issues related to the agreements they work with. Topics include a review of indemnification laws by state, sample construction contract language, a guide to match common contract language terms with insurance offerings, and more.

We recently enhanced the toolkit by adding a new document to help you understand how to analyze indemnification wording in a contract you may be presented.

Not sure you could even define indemnification? Transfer your risk of not knowing what terms like this mean by checking out our very popular Construction Contracts Toolkit in the Brochures section of our website today!

Manufacturing

In December, *ACUITY* had the privilege of presenting at the Midwest Food Processors Association trade show in Green Bay, Wisconsin. **Gwendolyn Arps**, Senior Loss Control Representative, spoke to attendees on the topic of "Leveraging Your Insurance Team to Improve Your Safety Program."

She covered four primary objectives: identifying insurance team resources, trigger points for service, realistic service expectations, and best practices in managing tasks assigned to multiple providers. Each objective was expanded and included specifics on cost of insurance, a carrier's need to understand an insured's business, and big-picture services offered by some agents.

Carrier service opportunities presented included data analysis/benchmarking, safety walkthroughs, safety program and policy review, focused hazard assessments, safety training, and claims management. At the end of the presentation, attendees spearheaded a spontaneous discussion regarding multiple carrier competitive bids and acceptable timelines for agent RFPs (requests for proposals).

Mercantile

Customer service is a top priority for retailers, and for good reason. Bad customer service costs the average company \$54,511 annually per employee, according to an article from the National Retail Federation. Here are a few tips you can share with your mercantile clients to help them provide good customer service:

- Be proactive and ask how you may be of service.
- Stay visible and available.
- Don't turn away, walk away, or make a phone call as a customer is approaching.
- The customer in front of you always takes precedence over a customer calling on the phone.
- Treat all customers the same, no matter their appearance or age.
- If an item isn't available, offer to try and find it or order it.
- Give customers more than they expect.

Trucking

ACUITY understands truckers and the trucking industry. As part of our ongoing focus to find new ways to share our trucking expertise and provide additional value to our customers, we have launched a blog tailored to providing truckers with informational content.

Simply *ACUITY* provides our Trucking Specialist **Cliff Johnson** the ability to reach out to truckers and help provide education on important issues that are affecting the industry. Blog posts will touch on many different trucking topics, including safety tips, industry updates, loss control information, trucking business best practices, and fun posts about the industry.

With over 29 years in the transportation sector, including experience as both a company driver and an owner/manager of a trucking company, Cliff has detailed knowledge of transportation regulations, a background in insurance loss control to help answer questions that arise, and first-hand experience that helps him understand truckers' concerns.

Check out *ACUITY*'s trucking blog at: www.acuity.com/SimplyTruckingBlog. ●

LOSS CONTROL VISIT HIGHLIGHTS IMPORTANCE OF SPRINKLER SYSTEM CHECKS

According to National Fire Protection

Association, sprinkler failure is most often tied to accidental shutoff rather than a defect or mechanical fault. Even if systems have automated monitoring, it's a good practice to spot-check systems manually, as a recent *ACUITY* loss control survey illustrates.

In the process of conducting a property survey, Senior Loss Control Representative **Troy Eisenrich** found that the main gate valve to the sprinkler system had been turned off, despite the fact that the electronic monitoring system was showing no warnings. The sprinkler contractor was contacted, who corrected the double-fault on the system.

“A property owner can't take for granted that everything is right regarding their fire protection just because they haven't had any obvious problems,” Troy says. “This was one case where we definitely helped the insured avoid a potentially devastating loss.” •



RECRUITING IS A COMPANYWIDE EFFORT

You could say that we've been a bit busy lately in Human Resources. *ACUITY* hired 162 staff members in 2015 alone and plans to hire 120 more over the next six months! After the latest round of staffing is completed, we will have hired 700 employees over just a five-year span.

With this volume of hiring, our jobs certainly aren't easy; however, our recruiting is made easier by the fact that nearly half of our new hires in professional positions are referrals. Additionally, of the thousands of resumes we receive each year, over one-third of those come as a result of referrals by agents and employees. When we recruit on college campuses, it's not just Human Resources staff who are on hand to talk about *ACUITY*; we bring employees from across the organization to give a first-hand perspective into what various jobs are like.

What also makes our jobs easier is the fact that *ACUITY*'s benefits really sell themselves: a 401(k) plan with an unprecedented 8 percent employer contribution every payday—even if an employee contributes nothing, continued pay when an employee is sick or injured, 85 percent of employee health insurance expenses paid by the company along with a generous health savings account

contribution, and more. We have flex time to care for personal matters and on-site amenities such as a mothers room, a fitness

facility, ping-pong tables, on-site massages—the list goes on and on.

Our workplace—the best in insurance and one of the best in the nation—and our staff-focused culture attract people as well.

Companywide meetings, small-group luncheons with executives and staff, two monthly newsletters, Ben's Gossip Line, and electronic message boards are just some

of the ways we target our goal of ongoing employee communication. From annual company picnics to elegant holiday parties and everything in between, there is always something going on at *ACUITY*.

We in Human Resources are busy, but we wouldn't have it any other way! We owe a tremendous thank-you to our agents and staff for continuing to bring outstanding candidates to our attention and for spreading the word about why *ACUITY* is such a great place to work. ●



BY TRACY WUSTERBARTH,
SENIOR HUMAN RESOURCES
SPECIALIST



ACUITY NAMED GROWTH AND PROFIT LEADER

In a recent report entitled “Growth and Profit Leaders in Personal Lines Insurance,” independent research firm Conning, Inc., ranked *ACUITY* among a select group of five standouts that led their peers in both growth and profitability over both long-term (10-year) and short-term (5-year) measurement periods.

“*ACUITY*’s underwriting discipline, precision pricing, and expert claims handling consistently produce both growth and profit in personal lines,” says **Ben Salzmann**, President and CEO. “Conning’s ranking of *ACUITY* as a Growth and Profit Leader is further validation of the success of our strategy.”

ACUITY produced a personal auto loss ratio over the past five years that was more than four points better than the industry benchmark. Conning also noted that the independent agency distribution channel is the most commonly used distribution format among the five top performers, including *ACUITY*.

“Despite the millions of dollars spent by direct-writing, ‘name your price’ companies, *ACUITY*’s profitable results show the importance of the independent agent in a company’s performance,” Salzmann says. “Agents’ ability to provide front-line underwriting and risk management are essential components to pricing business accurately and keeping costs under control.” ●



Mary Jane Cleary, Account Executive at FA Peabody Company in Houlton, Maine, uses her *ACUITY* “handerpants” to pretend she is holding the 49-foot World’s Largest Axe in Nackawic, New Brunswick, Canada.



Commercial Underwriter **Tony Berg** jumps for joy in his *ACUITY* mukluks on the edge of the Cliffs of Moher in Doolin, Ireland. The cliffs stand over 700 feet at their highest point. He visited the country while on honeymoon with his wife, **Haley**.



Jared Sedlmayr, Customer Service Specialist at TRICOR Insurance in Platteville, Wisconsin, wore his *ACUITY* scarf to stay warm while waiting for the sunrise atop Mount Fuji in Japan.



Field Claims Representative **Kathy Theriot**'s husband, **JP**, caught her being anything but calm while wearing her *ACUITY* shirt in Sedona, Arizona.

Would you like to win \$100? Email a picture of you or your family with *ACUITY* logo gear featuring an interesting location to infofocus@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. ●

FOCUS ON **in**STRUCTION

Congratulations to **Lynn Grossheim**, Senior Commercial Underwriter, **Christin Buzaitis**, Commercial Lines Staff Underwriter, and **Mike Schuh**, Manager - Commercial Underwriting, who recently earned the Chartered Property Casualty Underwriter (CPCU) designation from The Institutes. CPCU is The Institutes' premier designation.



Lynn Grossheim



Christin Buzaitis



Mike Schuh

Additionally, congratulations go out to many ACUITY staff members who completed insurance coursework:

- Rachael Nagode**, Commercial Underwriter - AINS 23
- Ben Miller**, Commercial Underwriter - CPCU 551
- Zach Arndt**, Commercial Underwriter - AU 61
- Andrew Pipp**, Commercial Underwriter - CPCU 530
- Josh Reynders**, Programmer - AINS 24
- Zach Fivecoate**, Commercial Underwriter - CPCU 556
- Nicole Wuestenhagen**, Inside Claims Representative - CPCU 552
- Mitchell Elmer**, Programmer - AINS 24
- Alec Bernander**, Commercial Underwriter - AU 61
- Neil Oelrich**, Commercial Underwriter - CPCU 553
- Sarah Bublitz**, Commercial Processor - AINS 21
- Jaime Adkins**, Commercial Processor - AINS 21
- Sean Kelley**, Programmer - AINS 24
- Mindy Heraty**, Commercial Processor - AINS 21
- Tami Koriath**, Commercial Underwriter - CPCU 530
- Joel Janke**, Commercial Processor - AINS 21
- Joel Katsma**, Branding Specialist - CPCU 520
- Michelle Miller**, Senior Personal Lines Underwriter - CPCU 556
- Vicki Hibbs**, Commercial Processor - AINS 21
- Mary Mangan**, Commercial Processor - AINS 21
- Kari Kuen**, Commercial Underwriter - AU 62
- Ben Matheys**, Commercial Underwriter - AU 61 ●



BOB NIENHUIS NAMED COMMERCIAL UNDERWRITING MANAGER



Bob Nienhuis is promoted to Manager - Commercial Underwriting. In his new capacity, Bob will manage the Nevada/New Mexico team.

Bob began his career at *ACUITY* in 2003 as a Commercial Lines Underwriter and was promoted to Senior Commercial Underwriter in 2009. In January 2014, Bob was named Commercial Field Underwriter and has been handling some of our larger agencies in southeast Wisconsin for the past two years. Bob is a graduate of UW-Green Bay. ●

ACUITY HIRES CUSTOMER RELATIONS SPECIALIST

ACUITY is pleased to announce the addition of **Monica Rincon**, Customer Relations Specialist. Monica comes from Sartori Company in Plymouth, Wisconsin, where she coordinated events for domestic and international trade shows, entries into product competitions, companywide communications, sales team support, competitive analysis, and procurement of promotional materials.

In her new position, Monica will work with the Employee Activity Committee to coordinate companywide employee and agent social and educational functions as well as procurement and distribution of major promotional items and gifts with all associated communication.

A graduate of UW-La Crosse with a bachelor of arts degree in communication studies – organizational and professional communication with a minor in interpersonal communication and a primary interest in corporate event management, Monica lives in Sheboygan. ●



AFTER LOSS, KIRSCHNER FAMILY FINDS WAYS TO COMFORT OTHERS

Even in the final days of his life, **Jake Kirschner** was always thinking of someone else. His mother, **Julie**, can recount numerous stories about how, in the midst of his own treatment for leukemia, including a bone marrow transplant, Jake focused on the struggles of others and offered support.

“Even in his difficult situation, he was always there for his friends, cheering them up on a bad day or taking the time to pray for them,” says Julie, Senior Workers’ Compensation Claims Representative. “Often during Jake’s treatment we talked about ways to help other patients.”

We Believe

Jake passed away on November 16, 2014, but his legacy of giving back lives on in the “We Believe” foundation. The foundation grew from the “We Believe in Jake” effort that was started by his friends, classmates, and family while Jake was undergoing treatment. We Believe is committed to providing caring, kindness, and comfort to pediatric oncology patients and families.

“We all received such tremendous support from the community during Jake’s treatment and wanted to share that love and support,” says Julie. “Because of our intimate knowledge of what a family struggling with cancer treatment goes through, we are positioned to find ways to really make a difference for them.”

Playing key roles in the foundation are Jake’s parents, Julie and **Jeff**, his sister, **Leslie**, and Julie’s sister, **Beth Landgraf**, Inside Claims Representative at **ACUITY**. In addition, there are countless other people who help We Believe bring hope and comfort to kids undergoing cancer treatment.

“We really want to thank all the people who not only supported us during Jake’s treatment, but also those who continue to support us through We Believe,” Julie says.

Game-Changing Support

Supporters of We Believe visit patients and families, bringing gift cards for groceries and gas and homemade blankets, because blood-cancer patients are often cold. Several times a year, the foundation holds blanket-making events.

“During Jake’s treatment, we had several blankets given to us as gifts that were with Jake all the time. We learned how important they were,” Julie says.

We Believe also coordinates regular deliveries of frozen custard from Jake’s favorite custard shop, Culver’s.

“It’s often difficult for kids undergoing treatment to eat many foods because of mouth sores or nausea, so ice cream or frozen custard is a welcome treat. It can be a real game-changer because these kids need calories. We often got Jake vanilla custard from Culver’s and made him root beer floats, so we kept that tradition going through the foundation,” says Julie.

“Our passion to give back comes from Jake. He taught us that no matter what we are personally going through, we can get involved and make a difference to others,” Julie adds. “We have many ideas for more things that We Believe can do and just need continued support to make it a reality,” Julie adds.

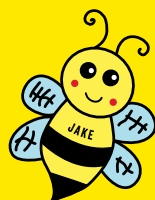
To learn more about the We Believe foundation, visit [facebook.com/WeBelieveinJake](https://www.facebook.com/WeBelieveinJake) or webelievefoundation.net.



Jake, Julie, Leslie, and Jeff, before Jake’s diagnosis.



Michelle Molkenhine of ACUITY’s Accounting Department (left) and Julie work on a blanket.



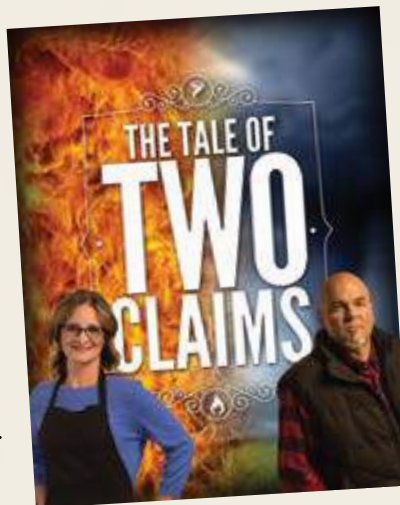
We Believe.

The We Believe logo was inspired by one of Jake’s Snapchat doodles.

ACUITY U *update*

The next video to be released by ACUITY U will be *The Tale of Two Claims*.

The Tale of Two Claims explores the underwriting and claims process of both a personal lines claim, where a home is destroyed by a tornado, and a commercial lines claim, where a bakery suffers a fire loss. The video breaks down the risk management process that leads to the successful claims resolution of both losses and provides powerful insight from experts.



Online CE Catalog

- *Anatomy of a Super Claim*
- *Ben's Industry Update*
- *CCI: Construction Contracts Investigated, Part 1*
- *CCI: Construction Contracts Investigated, Part 2*
- *Ed's Insurance Odyssey*
- *Ethics: Divergent Dilemmas*
- *Ethics: Three Agents in Prison*
- *Inside a Commercial Underwriter's Head*
- *Inside a Personal Underwriter's Head - The ACUITY Insurance Carol*
- *The Tale of Two Claims*
- *Wally's Word*
- *Work Comp: The Next Frontier*

HINTS FROM THE HELP DESK

When updating your password on our website, it is a good idea to also check your challenge questions to make sure they are up to date.

Selecting questions that have answers that don't change is always a good idea. For example, if your favorite color changes, you may want to stay away from using that as a challenge question.

Also note that challenge question answers are case sensitive and need to be entered exactly the same way as they were set up when answering them online to obtain a password reset. •

Searching for a Job?

FORTUNE
100
BEST
COMPANIES
TO WORK FOR
2015
#3 ON THE LIST!



Sheboygan Corporate Headquarters
Commercial Lines Staff Underwriter
Commercial Underwriters (Entry)
Commercial Underwriter (Experienced)
Contracting Business Segment Specialist
Customer Service Representative - Billing (Spanish Fluency)
Database Administrator
Director - Mechanicals
Imaging Processor
Programmers

Programmer Interns
Regulatory Affairs Analyst
Systems Engineer - Mainframe

Virtual Office Openings

Claims Representatives:
Indiana (Indianapolis)
Michigan (Ann Arbor to Detroit)
Wisconsin (Southeast)

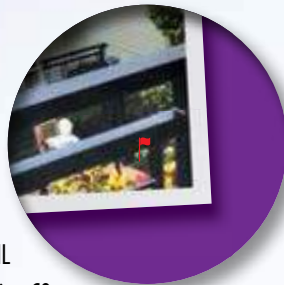
Loss Control Representatives:
Western North Dakota/South Dakota

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


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FIND THE FLAGPOLE

Our January flagpole was hidden on page 15, in the bottom-right corner of the month's Impossible Insurable. The three winners selected from among correct entries we received are:



Leigh Ann Test Cason Huff & Schlueter Inc Quincy, IL
Shaun Pritchard Front Range Insurance Group, LLC Fort Collins, CO
Laurel J Brinkman Marsh & McLennan Agency, LLC New Berlin, WI

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



OLDER DRIVER DEMOGRAPHIC GROWS

According to the Federal Highway Administration, people 85 and up represent the fastest-growing group of licensed drivers.

People age 60 and above represent almost 26 percent of all drivers, while those under 30 make up 21 percent. ●



Q. When writing motorcycles, does ACUITY include any coverage for custom equipment?

A. Yes, custom equipment installed on the motorcycle when the vehicle was purchased is covered on an unlimited basis.

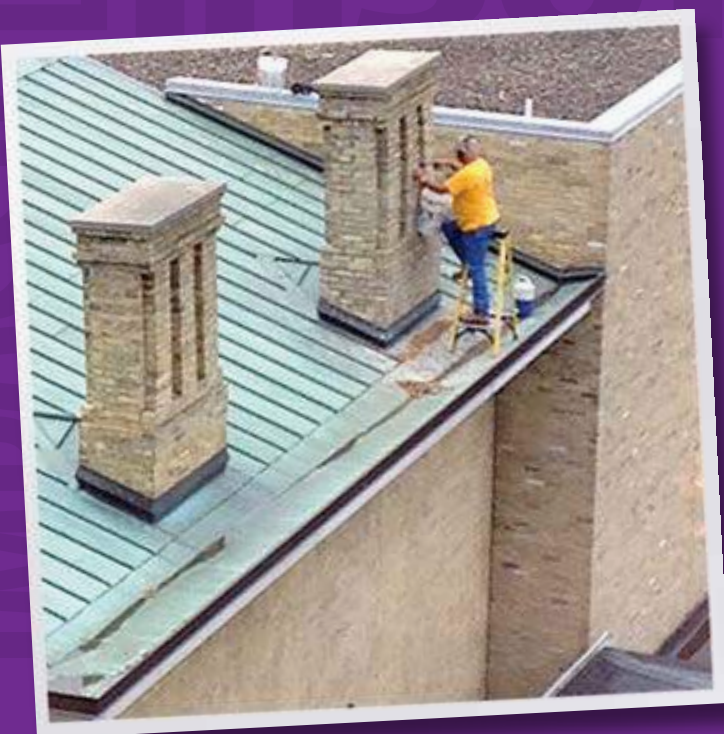
Q & A **ACUITY**

Q. Does coverage apply when the customer adds OEM accessories or equipment?

A. Yes, added equipment from the original manufacturer is covered on an unlimited basis.

Q. When is policy coverage limited for custom equipment?

A. A \$1,500 limit applies when the customer adds non-OEM equipment. To request an increased limit, schedule the motorcycle on the Motorcycle Custom Equipment Coverage endorsement. ●



HIGH-RISE HAZARD

Recently spotted by one of our agents was this contractor who was performing some tuck-pointing on the chimney atop a six-story building while standing on a ladder perched near the edge of the roof and with no fall protection whatsoever!

This is definitely not the way to do business, 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. ●

AN EYE FOR DETAIL MAKES TERRI ROSE'S SERVICE SPECIAL

A keen eye and sharp attention to detail are things that set **Terri Rose** apart when it comes to customer service.

“Terri is an outstanding practitioner of her craft. She is quick to handle any task given to her with no supervision, and her final product is always flawless,” says agency

Principal **Ches Riddle**.

“Terri’s respectful and professional demeanor allows her to get to know her clients and efficiently manage their needs,” Ches adds. “She’s a very caring person and treats all of us, including her clients, like we are part of her family. We are truly blessed to have this classy lady as an integral part of our team.”

A Commercial Lines Customer Service Representative, Terri has been with the Madisonville, Kentucky-based agency for 30 years. She says that following

the Golden Rule is the most important component of quality service.

“I try to treat people the way I would want someone to treat me: always taking the time to listen and get back to them quickly,” says Terri, adding that a variety in her work and great colleagues make it easy to come into the office each day.

“We’ve always been known for providing some of the best customer service around,” says Terri. When she’s not working, Terri enjoys bicycling, exercising, watching University of Kentucky Basketball, and making quilts, which she donates to schools, veterans centers, and other charitable organizations in the local area.

Congratulations to Terri Rose, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

As peak construction season gets underway, safety is paramount. Work with your contracting accounts to be sure they have and follow good safety practices, and our loss control representatives are here to help. Read more at [facebook.com/acuityconstruction](https://www.facebook.com/acuityconstruction). ●

