

TIMELY NEWS AND INFORMATION FROM ACUITY

/Infocus

JANUARY 2016



\$87

**THANKS ~~X~~
MILLION!**

**AGENTS & STAFF PROPEL
ACUITY TO NEW HEIGHTS**

page 2

ACUITY

www.acuity.com

ACUITY INCREASES REVENUE BY \$87 MILLION IN 2015

The numbers are in, and they are impressive.

In 2015, *ACUITY*'s written premium grew by a whopping \$87 million to an all-time high of \$1.33 billion, an increase of 7 percent over 2014. Our seventh straight year of premium expansion came from balanced growth across personal and commercial lines and throughout our entire operating territory.

To put our growth in perspective, at the start of 1999, *ACUITY* booked just under \$250 million in total written premium. In the past 48 months alone, we increased our annual revenue by nearly \$500 million—almost *half a billion* dollars!

“Over the past 16 years, *ACUITY* has grown 250 percent faster than the insurance industry. That shows we are a competitive, stable, go-to market for our agents,” says **Ben Salzmann**, President and CEO.

Highlights of 2015 include:

- A seventh straight year of premium growth.
- Over \$200 million in new business written for the fourth straight year.
- Double-digit premium growth in personal lines, leading to an all-time record in revenue, and an incredible 19th straight year of positive premium growth.
- A new record set in commercial quote hit ratio.

Stakeholder Satisfaction

In addition to our strong growth, renewal retention in both personal and commercial lines set an all-time record in 2015. Our companywide retention rate is 91 percent.

“Our retention rate shows that we are pricing fairly and, along with our agent partners, providing world-class levels of customer service,” says **Ed Warren**, Vice President - Commercial Lines.

ACUITY's track record of innovation is also a key factor in our growth and retention. For instance, in commercial lines, we continue to introduce new services and coverages that help agents write business, such as Manufacturers' E&O (see page 9). In personal lines, we provide lead generation

for agents and leverage the latest in analytic tools to develop pinpoint pricing that ensures customers get the right price with *ACUITY*.

Thanks to You

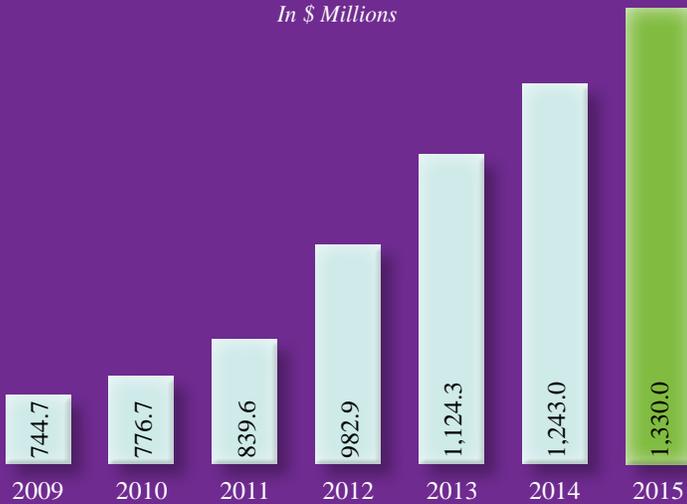
“Despite our long track record of success, *ACUITY* isn't standing still,” says Salzmann. “We know there are disruptive forces shaping the industry and are working to find opportunity for us and our agents that fuels continued growth.”

“*ACUITY*'s financial success in 2015 is a direct result of the efforts of our dedicated staff and trusted agency force,” says **Wally Waldhart**, Vice President - Sales and Communications. “We are extremely grateful to all our people for helping us achieve another record-setting year, and we look forward to continued success in 2016.” ●



COMPANYWIDE WRITTEN PREMIUM

In \$ Millions



FAITH IN OUR FUTURE

ACUITY's premium growth has led to an incredible surge in hiring. Over the next six months, we plan on bringing 120 new employees on board. After that round of staffing is completed, we will have hired 700 employees over the past five years alone. We are adding people at headquarters and throughout all the states where *ACUITY* does business.

"Growth continues to create opportunity at *ACUITY*, not only for new hires who are looking for rewarding work, but also for our current employees who seek to advance in their careers," says **Ben Salzmann**, President and CEO.

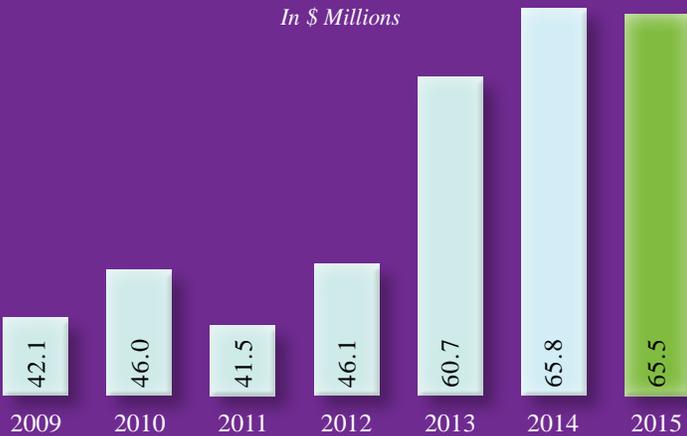
Our hiring also reflects faith in *ACUITY's* future. "We are staffing proactively to have the people and resources in place to serve our growing customer base of families, individuals, and businesses," Salzmann says.

"*ACUITY* has opportunities for candidates with a wide range of experience, from new recruits and college graduates to professionals with many years in the insurance industry," adds **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources.

ACUITY is also in the midst of an expansion that is adding 240,000 square feet to our headquarters campus, which will help provide the capacity we need to serve a growing customer base. ●

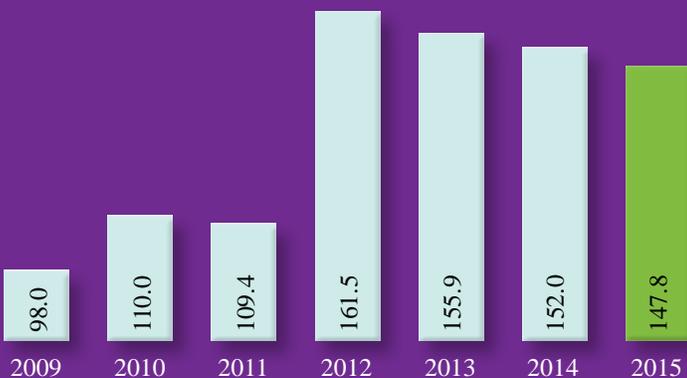
PERSONAL LINES NEW BUSINESS WRITTEN PREMIUM

In \$ Millions



COMMERCIAL LINES NEW BUSINESS WRITTEN PREMIUM

In \$ Millions



FOR OAK CREEK AGENCY, TRUST IS EVERYTHING

The staff at BWO Insurance

understands that when providing a product based on a promise, trust is the most important factor to building customer relationships.

“We give you our word, and we stick to our word,” says **Eric Wruck**, agency Principal.

Trust is also the key to BWO’s relationship with its staff and has been part of the agency since its founding. “We emphasize being open, honest, and fair with our agents and associates,” Eric says, adding that this includes letting staff share the rewards of the agency’s success.

“We share contingent commission equally with all our agents. That gives everybody incentive to not only write business, but also write good, profitable business.”

BWO Insurance has experienced dramatic growth with **ACUITY** over the past five years. Equally as important, the agency is among **ACUITY**’s top 10 agencies in profitability over the past 10 years.

Family History

Eric’s father, **Edward J. Wruck**, and partner **Russell J. Budzisz** founded the agency in 1985 with one goal in mind: provide the best possible combination of affordable insurance protection with a high degree of professionalism. In addition to Eric, current agency owners include **Thomas Budzisz** and **Michael Osborne**.

Among its clients, BWO Insurance is known for putting the needs and best interests of customers first and foremost. “Pricing is always an issue with people, but you need to educate customers that sometimes a cheap price isn’t the best option,” Eric says. “By showing prospects and clients the differences among carriers and products, people understand insurance better and know they can trust us.”

An experienced staff, some of whom have been with the agency for over 20 years, is another area of strength for the agency. “We have very dedicated, professional people who truly do care about the customer,” Eric says. “We hire people who mirror how we like to run the business in terms of trust and fairness. We also try to keep the atmosphere lighthearted because this can be a difficult job.”

An early adopter of agency management technology, BWO has also worked to stay ahead of the curve, deploying the latest in high-tech solutions to augment the high-touch customer service it provides.

Growth Goals

The agency’s mix of business is about 70 percent personal lines accounts and 30 percent commercial lines. BWO’s commercial business is focused on a broad mix of mainstreet accounts and is an area in which the agency would like to expand in the coming years.

“We’re not looking to grow massively, but smartly with organic growth and carefully targeted acquisitions,” Eric says. That growth will also be grounded in the qualities that have driven its success for the past 30 years.

“People know that we are open and honest,” Eric says. “Trust is everything in this business.” ●



Left to right: Paul Budzisz, Thomas Budzisz, Eric Wruck, and Michael Osborne

THE CORE OF ACUITY'S FIELD CLAIMS SERVICE

This month, we introduce a new column to the *Infocus*, told from the viewpoint of managers, directors, and supervisors within ACUITY who lead the teams of staff that come together to create the ACUITY difference.

Our customers typically know their insurance agents well. However, for many of our insureds, the only ACUITY employee they will ever meet in person—if at all—is a field claims representative.

When claims happen, we know how important it is to be a comforting, friendly face. There are four key factors that create the **CORE** of ACUITY's field claims experience:

Care. We handle claims every day, but for an insured, a claim might be a once-in-a-lifetime event. We approach every claim with this understanding, knowing that we are fulfilling the promise of protection to a customer made by their insurance policy with us.

Whether it's a major fire that forces people out of their homes or an accident that creates a crisis, we are helping people rebuild shattered lives.

Ownership. At a lot of our competitors, different claims adjusters handle different aspects of a claim. For instance, a fire on a homeowners policy could involve one adjuster for the home, one for damaged cars, one for the destroyed boat, and so on. This is confusing for the customer, which is one reason why ACUITY field claims representatives handle all lines on

a claim. Even if a claim goes to litigation, the original field rep is still involved so that the customer continues to have a familiar face to talk to.

Respect. Our understanding extends not just to our insureds, but also to all claimants. In liability claims, where our customer may be responsible to a third party for injury or damage, we treat that party with as much respect as we do our insured. Not only is this the right thing to do, but our duty of care to protect our customers demands it as well.

Experience. When it comes to experience, ACUITY is second to none. Our field claims staff average more than 23 years of experience each and have a broad background in multi-line claims, as do our claim managers. Ownership helps in recruiting claims staff, because experienced adjusters appreciate the opportunity ACUITY provides to handle all aspects of the claim from start to finish.

To customers in distress, field claim representatives are the face of ACUITY. We understand how important the claims touchpoint is to achieving the best outcome for everyone involved and helping build and maintain relationships between customers, agents, and us. •



**BY TOM BEHREND,
GENERAL MANAGER -
FIELD CLAIMS**



ASK THE SPECIALIST

ASK CLIFF

I'm concerned about about truck, trailer, and cargo theft. Is there anything I can do to reduce the risk?

You're right to be concerned. Trailer thefts were up in the first half of 2015, according to CargoNet. Although there was a decline in the third quarter, the average loss value jumped to nearly \$200,000, thanks to some high-value heists of more than \$1 million.

Any type of cargo can be targeted by thieves. In one particular Grinch-like theft, in November 2015, two trailers loaded with Christmas trees were stolen during the night while parked at a Florida Costco, resulting in a loss of nearly \$100,000.

There are four key practices you can put in place to reduce the risk of loss.

Using high-tech solutions. GPS (global positioning satellite)-based tracking tools are the newest technology being used to combat cargo theft. There are numerous tracking products available designed specifically for trailers and cargo that can report on location or indicate when trailers are moved unexpectedly. Trailer monitoring systems can be used to report when trailer doors are opened or closed. GPS-based "geofencing" technology can also be used to send an alert if a truck or trailer travels outside a prescribed route, which could indicate theft.

Using low-tech solutions. The Christmas tree theft is reported to have happened because the trailers were left unsecured. Avoid leaving trailers in unsecured locations, and always use locks to protect the vehicle and cargo, such as king pin locks that prevent the tractor and trailer from being separated, air brake valve locks that prevent brake release, and glad hand locks that lock the trailer's air line. Door seals also deter thieves and create a visual alert if doors are tampered with. Keep a record of all VIN and registration information and report any thefts promptly.

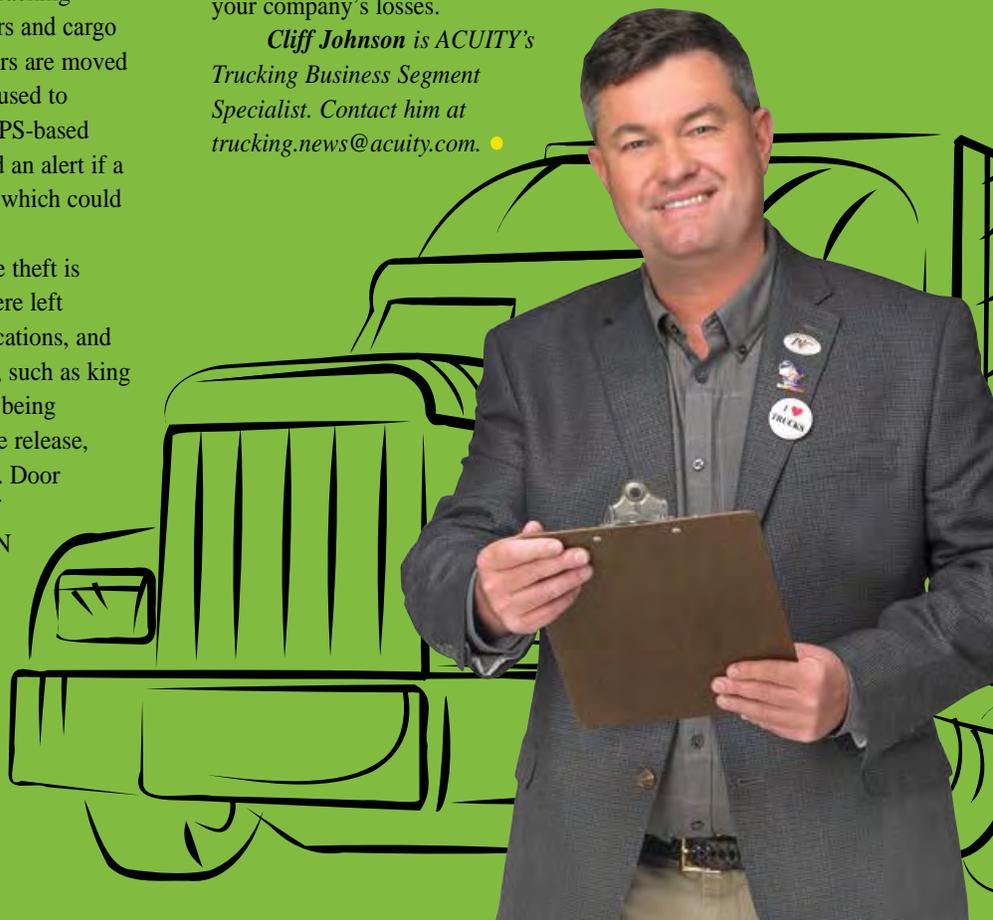
This article is provided for informational purposes only, is general in nature, and is not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought.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

Detering employee theft. Cargo theft is often an inside job. Though the overwhelming majority of employees are honest, the best practice to deter theft is using sound pre-employment screening of drivers, warehouse staff, or anyone who has access to or control of cargo. Consider assigning team drivers to high-value shipments. Provide ongoing training and let your employees know that your company will vigorously prosecute trailer theft.

Being prepared and alert. Vigilance is essential to deterring and detecting theft. Watch for signs that your facility's operation is under surveillance, including vehicles parked nearby or people walking near trailers unexpectedly. Thieves may also wait at truck stops and maintenance and repair shops, watching for drivers who leave trucks and trailers unattended. Park in well-lit areas and back trailer doors into a dock or near a structure, if possible, to prevent them from being opened.

Unfortunately, nothing can stop all theft. However, following good safety and security practices can make your truck, trailer, and cargo assets a more difficult target and reduce your company's losses.

Cliff Johnson is ACUITY's Trucking Business Segment Specialist. Contact him at trucking.news@acuity.com.



ACUITY RANKS AS A BEST WORKPLACE FOR CAMARADERIE

ACUITY is one of the 50 Best Workplaces for Camaraderie in the nation, according to *Fortune* and Great Place to Work®, which considered employees' assessments of the sense of team, fun, and collegiality in **ACUITY**'s workplace. Based on evaluations by over 255,000 randomly selected employees from nearly 600 companies, **ACUITY** ranked #9.

"Companies that develop strong personal ties among employees and make time for fun at work aren't just doing it to be nice. It's a critical strategic investment," says **Michael Bush**, CEO of Great Place to Work® United States. "Workplaces with strong camaraderie are associated with higher levels of cooperation, effort, and effective communication, which are all essential ingredients of a high-performing organization."

"Building positive connections among our staff is essential for keeping job satisfaction high and providing the best service to our agents and the individuals, families, and businesses we insure," says **Ben Salzmann**, President and

CEO. "All of our staff can take pride in helping build **ACUITY**'s outstanding workplace and in being recognized as a Best Workplace for Camaraderie."

ACUITY's headquarters campus is designed to build camaraderie, from a full-featured onsite fitness facility to Ping-Pong tables scattered throughout the central galleria. We host dozens of social and teambuilding events throughout the year, organized by our Employee Activity Committee.

ACUITY's commitment to camaraderie is exemplified by our newest program, "Be Joy, Be **ACUITY**, Be You!" This program recognizes employees who have brought joy to others and who inspire their colleagues. **ACUITY** has also been recognized as the #3 large company to work for in America, the best insurer to work for, a top employer for women and millennials, and one of the coolest offices in the U.S. ●

Justin Nagode, Commercial Underwriter; and Kristine Worth, Inside Claims Representative



ACUITY APP GETS AN UPGRADE

Version 2.0 of the **ACUITY** App is now available for download in the App Store and through Google Play.

The update introduces a new user interface and upgraded infrastructure that enhances responsiveness and performance. In the coming months, the **ACUITY** App will see additional changes and functionality, including offline access to digital ID cards and an all-new customer dashboard containing policy, billing, and claims information, as well as enhanced claim reporting capability. ●

MARKET FOCUS

Construction

The 2016 economic forecast for the construction industry will be music to the ears of many of our insureds. Dodge Outlook Report predicts commercial building will increase 11 percent, up from the 4 percent gain estimated for 2015. Office construction will reestablish itself as a leader in the commercial building sector aided by construction related to the technology and finance industries. Institutional building will increase 9 percent with educational facilities increasing K-12 school construction with the recent passing of school construction project referendums. Single-family housing is trending toward a 17 percent increase in units while multifamily housing is headed toward a 5 percent increase in units.

The forecast for 2016 is positive for many construction sectors. With this in mind, explaining the benefits of the *ACUITY* Contractors' Errors and Omissions coverage to insureds and potential clients could be just what you need to increase your forecasted production for 2016 as well. Contractors' E&O provides coverage for faulty workmanship and completed operations on a claims-made coverage basis. Please contact your commercial underwriter at *ACUITY* to learn more.

Manufacturing

A big thank-you to the insureds who participated in our recent manufacturing market research project. As part of the project, *ACUITY* connected with several insureds from across our operating territory to discuss the manufacturing industry.

We learned from our manufacturing customers their biggest concerns were healthcare reform, employee safety, technology, and state and federal regulations. The participants also stressed the need for continued and ongoing communication, particularly in the area of helping manufacturers understand what services *ACUITY* can provide.

ACUITY appreciates these manufacturers for taking time from their busy schedules to offer their input and suggestions. We plan to use the information gathered to tailor services and remain a strong partner with manufacturers.

Mercantile

Black Friday used to be the day merchants could count on for ensuring they would finally be profitable, or "in the black," for the year. But the continued success of Black Friday looks a little more "gray" every year. Sales in brick-and-mortar stores this year were down more than 10 percent. That's more than a million fewer shoppers than last year.

Does this mean that the American consumer is no longer interested in the holiday "mega deal"? They still want the deal, but use their computer or mobile device while sitting in the comfort of their home. E-retailers brought in an estimated \$4.45 billion on Thanksgiving and Black Friday, and 57 percent of customers used a mobile device to place those orders. That's an increase of over 400 percent from Black Friday 2014.

Shifting consumer trends is one more indicator that retailers large and small need to continue to improve their online marketing in order to reach that happy "black" day!

Trucking

As of December 4, 2015, the FAST Act has made much of the information previously available on the Federal Motor Carrier Safety Administration's (FMCSA) website related to property carrier's compliance and safety no longer available for public viewing. This has been a major priority of trucking groups for years.

While the agency is not prohibited from displaying all the data, no information will be available for motor carriers while changes are made. This also applies to information provided to the public through the QCMobile app.

Motor carriers can still view safety data by using their login information. ●

NEW MANUFACTURERS' E&O FORM FILLS THE GAP

ACUITY's new Manufacturers' Errors and Omissions (E&O) insurance is designed to bridge a potential gap in product liability coverage. E&O coverage helps complete the protection your clients need by covering damages that arise out of an error or omission in designing, manufacturing, or installing a product.

Our Manufacturers' E&O form provides coverage for the repair or replacement of a defective product as well as loss of use by third parties. Important to manufacturers, *ACUITY's* broad coverage includes defense costs and is triggered whether or not bodily injury or property damage occurs.

ACUITY's program also features:

- Flexible limits, including \$50,000, \$100,000, \$300,000, \$500,000, and \$1,000,000
- Multiple deductible options
- Competitive pricing tailored to each insured

Coverage is available for over 200 manufacturing classes, including food, metal, plastic, and wood manufacturers. Eligibility typically follows *ACUITY's* products liability eligibility, and coverage must be written along

with products liability coverage in either a general liability or Bis-Pak policy.

Include Manufacturers' E&O coverage with *ACUITY's* Bis-Pak Manufacturing program or an *ACUITY* Manufacturing package policy to provide complete protection for your customer. Contact your underwriter with any questions. ●



LAURIE KONRAD NAMED INFORMATION SYSTEMS MANAGER



Laurie Konrad is promoted to Manager - Information Systems, overseeing a second Commercial Internet Rating team.

Laurie started her career with *ACUITY* in March 1992. She held the titles of Programmer and Programmer Analyst before being promoted to Systems Architect, which she has held for the past 19 years. Laurie has a wealth of experience in both personal and commercial lines and with multiple technologies. Most recently, Laurie was a lead developer on the Commercial Internet Rating team for the Commercial Migration Corporate Strategic Initiative.

Laurie graduated from the University of Wisconsin-Oshkosh and resides in Sheboygan Falls with her husband, **Clark**, and their three sons, **Logan**, **Jackson**, and **Chase**. ●

AVOID AUDIT SURPRISES BY UNDERSTANDING GL EXPOSURES

Insureds can receive an unexpected bill after their premium audit if the liability policy estimates do not anticipate the correct exposures. Leased employees and temp service employees, mobile equipment operators, and property management companies are three commonly misunderstood liability exposures that are found at audit time.

Leased Employees and Temp Service

Employees. For general liability exposures, payroll can include more than just the payroll of the insured's employees. The ISO (Insurance Services Office) General Liability Manual Rule 24-E-2 specifies that payroll also includes the wages of leased employees and temp service workers. Payroll of those workers is classified and included in the code based on the work that they do.

Only payroll costs are included, with any fees or costs charged by the leasing agency or temp firm over and above the payroll excluded. Any premium overtime is still adjusted and clerical and salespersons are excluded as they would normally be.

Mobile Equipment

Operators. For carpenters and HVAC contractors who frequently hire mobile equipment services to set trusses or HVAC units, mobile equipment operators are a common exposure.

This cost is included in the insured's payroll.

If actual payrolls of the operator cannot be obtained, the exposure is developed by using one-third of the total cost paid to the operator.

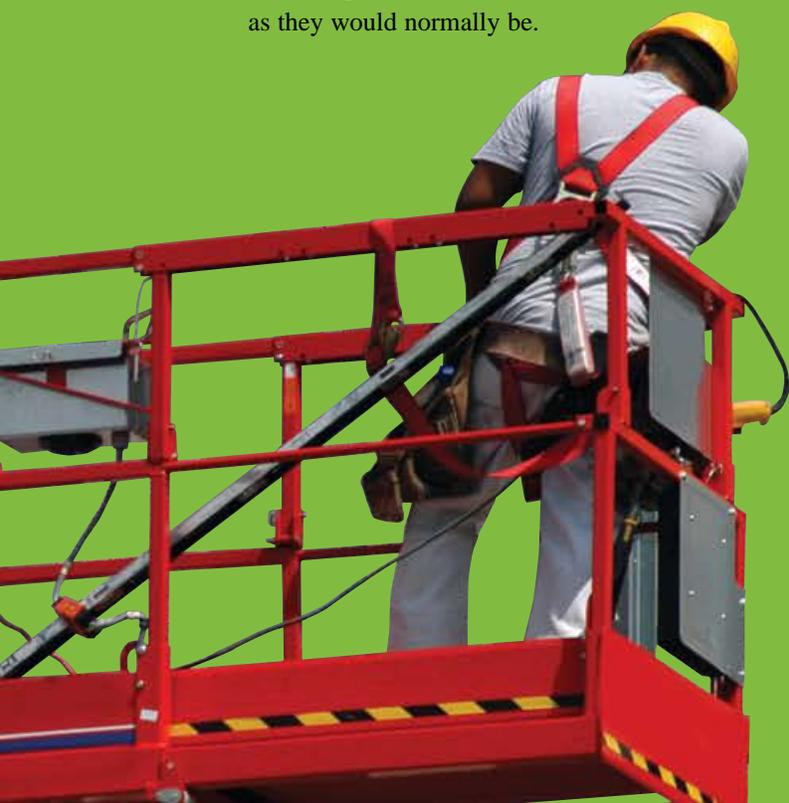
Property Management Companies. A final misunderstood exposure is that of a property management company, defined as when a business manages properties owned by other entities. This exposure is based on gross sales under code 47052 – Real Estate Property Managed. The basis of premium is gross sales, not just management fees.

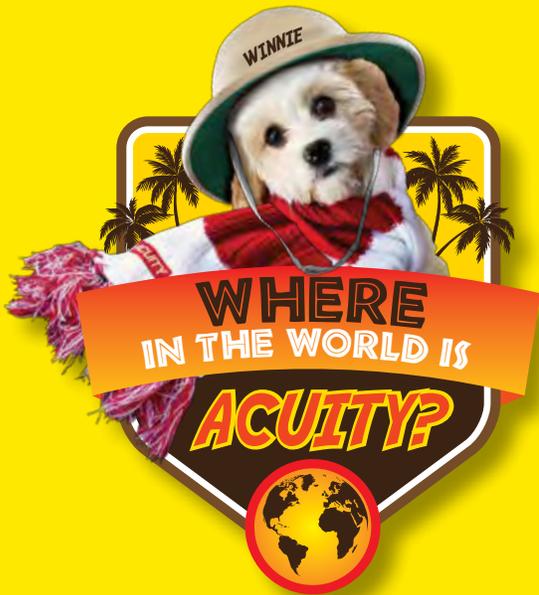
Gross sales will often include pass-through items such as subcontractor costs, garbage fees, cable fees, etc. These are all included as they are part of the services offered by the management company with repair and maintenance being covered whether it is completed by employees of the management company or by subcontractors. New construction and major renovations are separately rated under the appropriate payroll or contractor/subcontractor codes.

A proper understanding of exposure basis is important to help insureds avoid an unwanted surprise at audit time. Maintaining accurate GL exposures and estimates helps keep customer satisfaction high and minimize collection problems. ●



BY CRAIG SNYDER,
MANAGER - PREMIUM AUDIT





While on a recent trip to San Francisco, **Stephanie Gruling** of Compass Insurance Services in Kronenwetter, Wisconsin, stopped by the iconic Golden Gate Bridge. Her *ACUITY* hat was perfect for the foggy, cool weather.

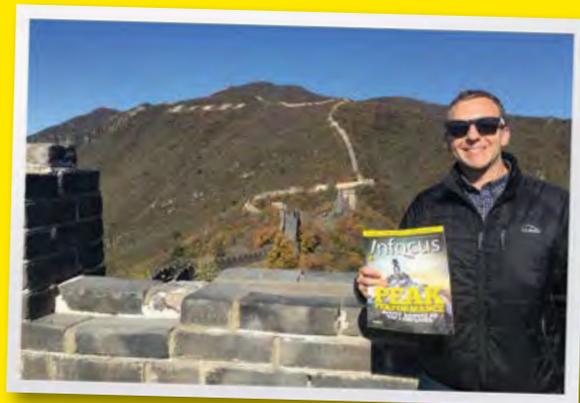


Lisa Lake of The Reilly Company in Leavenworth, Kansas, recently visited Colorado with her husband, **Ron**. Lisa wore her *ACUITY* mittens to the top of Pikes Peak after journeying up on the Cog Railway for the first time. Although it was a beautiful September day, at the top of Pikes Peak the temperature was in the 50s, and the mittens came in handy.



Each year, teams and solo runners in the Fall 50 race run the 50-mile course from Gills Rock to Sturgeon Bay, Wisconsin. *ACUITY* staff members **Michelle Miller**, **Hilari Renzelman**, **Meggan Sommersberger**, and **Kayla Schram** stayed warm at the finish of the windy, rainy, and cold race thanks to *ACUITY* hats, scarves, and mittens!

ACUITY's **Paul Hanley** spent over two weeks in China. He brought along his *ACUITY* sunglasses and an appropriately themed "Peak Performance" issue of the *nfocus* to the Mutianyu section of the Great Wall, northeast of Beijing.



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

THE FILLIONS HELP BUILD HOPE IN HAITI

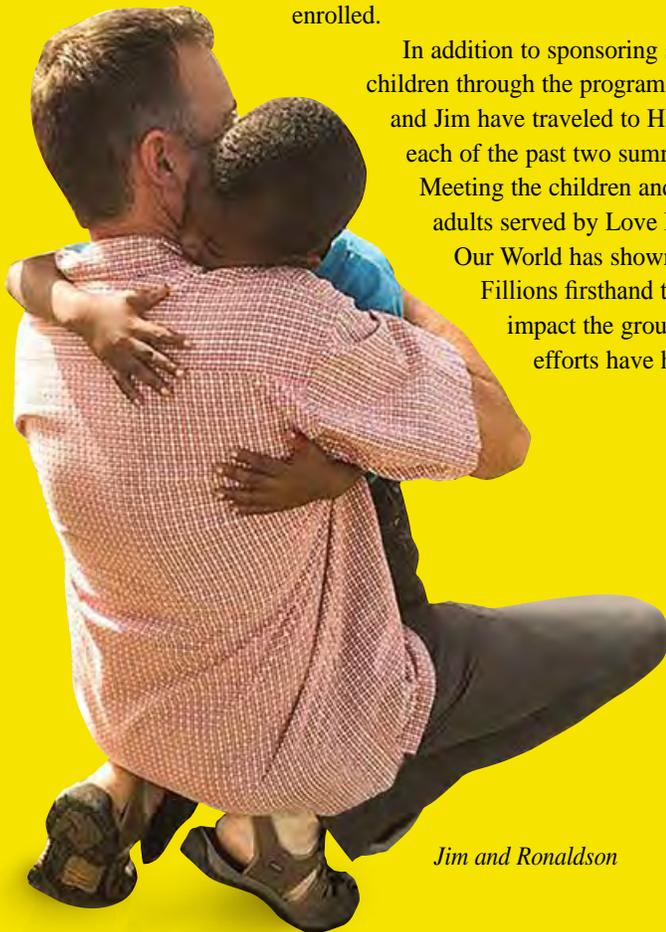
Haiti is just 700 miles from the U.S. coast—a two-hour flight—but it is a world away from the lifestyle Americans are accustomed to.

“Even the poorest regions in the U.S. are nothing like some of the conditions in Haiti. You can’t adequately describe it—it’s a different world,” says **Ann Fillion**, Manager - Accounting at ACUITY’s headquarters.

Conditions are so dire across the country that some families sell their children into servitude to make ends meet. “Parents simply can’t afford to feed their children and have no other choice,” says Ann.

Three years ago, Ann and her husband, **Jim**, became involved with Love Feeds Our World (www.lovefeedsourworld.org) and today serve on its board of directors. Love Feeds Our World is a faith-based ministry working to provide food, hygiene, and wellness care to the children and elderly of Haiti. The Sheboygan-based organization is the brainchild of **Laurie Haag**, who was inspired to create it after visiting the earthquake-devastated region of Macomb. The organization also operates Shilo Mission School, which has nearly 100 students enrolled.

In addition to sponsoring several children through the program, Ann and Jim have traveled to Haiti in each of the past two summers. Meeting the children and adults served by Love Feeds Our World has shown the Fillions firsthand the impact the group’s efforts have had.



Jim and Ronaldson

“Providing meals and vitamins helps combat the devastating effects of malnutrition,” Ann says. “Also, the school provides education that is essential to getting out of the deep poverty families can get mired in. It’s still difficult to get a job in the Haitian economy, but it’s impossible to get a good job without education.”

Building a Home

Two years ago, the Fillions also met the family of **Ronaldson**, a child they sponsor. “They were all living in a one-room shack,” Ann says. “We went inside the house and could literally see the sky through holes in the roof.”

Ann and Jim were determined to build a house for Ronaldson. They purchased land and hired a trusted local coordinator to help with construction in their absence. Today, the walls of the house are up and the roof and doors will go on soon.

“The amount of land the family will have will allow them to grow their own food to eat and hopefully have enough left over to sell,” Ann says.

A Common Bond

The challenges of helping people in Haiti are many: logistics, travel, and political unrest to name a few. Even the language barrier is a challenge, with the Haitian people speaking French and Creole. However, there is a common bond among all people that can help overcome any obstacle.

“It’s love,” Ann says. “The kids really just need love, and when we hold them on our laps and hug them, it crosses the language barrier.” ●



Ann and Jim (back row) brought toys from ACUITY to the children of Macomb

COMMERCIAL LINES TRAINING SEMINARS FOR NEW **ACUITY** AGENTS

ACUITY'S Commercial Lines New Agent Training Seminars help agents grow their commercial book quickly and profitably by providing fast-start training on all the advantages **ACUITY** offers in commercial lines.

Designed for agents new to **ACUITY** (but not new to insurance), the two-day seminars let agents experience **ACUITY'S** world-class training in our unique home-office atmosphere. Held twice each year in spring and fall, seminars feature overviews

of commercial lines underwriting, loss control, premium audit, claims, sales, and more. **ACUITY** provides two nights' accommodation at a local hotel for agents attending and also includes a special dinner with key **ACUITY** staff.

Our next Commercial Lines New Agent Training Seminar will be held May 16-17, 2016. Contact your territory director with any questions or to sign up for the next class! ●

FOCUS ON *in*STRUCTION

Congratulations to **Brooke Van Asten**, Territory Director, **Melissa Munger**, Senior Commercial Underwriter, and **Kristin Becker**, Senior Commercial Field Underwriter, who recently earned the Chartered Property Casualty Underwriter (CPCU) designation from The Institutes. CPCU is The Institutes' premier designation. Additionally, congratulations go out to **Justin Nagode**, Commercial Underwriter, for earning the Associate in Commercial Underwriting (AU) designation and **Becky Falzone**, Field Claims Representative, for earning the Associate in General Insurance (AINS) designation. Finally, kudos to many **ACUITY** staff members who completed insurance coursework:

- Brandon Felch**, Programmer – AINS 24
- Meghan Harden**, Commercial Processor – AINS 23
- Jennifer Beringer**, Commercial Processor – AINS 21
- Ben Klaas**, Business Analyst – AINS 21
- Sanja Boor**, Commercial Processor – AINS 23
- Sabrina Bethke**, Commercial Underwriter – CPCU 520
- Cindy Zamora**, Inside Claims Representative – AINS 21
- Joel Pence**, Commercial Underwriter – AU 61
- David Feldman**, Programmer – AINS 24
- Brittaney Prosser**, Commercial Underwriter – CPCU 520
- Michelle Bestul**, Commercial Processor – AINS 23
- Joseph Balge**, Commercial Underwriter – CPCU 551
- Taylor Schmitz**, Inside Claims Representative – AINS 21
- Amber Saunders**, Commercial Processor – AINS 23
- Sandi Wilke**, Commercial Processor – AINS 21
- Lisa Schmidt**, Commercial Processor – CPCU 500
- Erin Townsend**, Commercial Underwriter – AU 61
- Kristin Becker**, Senior Commercial Field Underwriter – CPCU 553 ●



Brooke Van Asten



Melissa Munger



Kristin Becker

Searching for a Job?

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

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

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:
Colorado (Front Range)
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. ●

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. ©2015 Time Inc. FORTUNE and FORTUNE 100 Best Companies to Work For are registered trademarks of Time Inc. and are used under License. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, ACUITY.



FIND THE FLAGPOLE

Cool! Our December flagpole was hidden on page 9 in the article on ACUITY's recognition as one of the top five "Coolest Offices." The three winners selected from among correct entries we received are:



Liz Collins	Anderson Insurance	Valparaiso, IN
Michelle Olson	Fischer, Rounds & Associates, Inc	Mitchell, SD
Kristin Little	Powell & Meadows Ins Agency, Inc.	Lebanon, 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 February 7, 2016. This contest is open to agency staff only. ●



IDENTITY THEFT: BY THE NUMBERS

The Federal Trade Commission received 332,646 identity theft complaints in 2014, up 15 percent from the previous year.

The most common kind of identity theft is fraud involving government benefits or documents such as Social Security cards, passports, or drivers' licenses. Other types of fraud involve credit cards, phone or utility accounts, banks, or employment.

The highest rates of identity theft are found in Florida, Washington, Washington D.C., Oregon, and Missouri. ●



UNSAFE APPROACH

When faced with the challenges of a four-story painting job, there are many approaches to reaching the top story that are accepted as safe. This approach would not be one of those.

ACUITY won't be insuring this contractor, but we will name it 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. ●

Q. I quote EPLI for my accounts on a regular basis and I would like to place more of this business with ACUITY. Is there anything you can do to help me out?

A. ACUITY recently decreased minimum premiums for Employment-Related Practices Liability Insurance (EPLI) by approximately 75 percent.

Q&A **ACUITY**

Q. That will help a lot. When are the new minimum premiums effective?

A. The new minimum premiums are available now! The change was effective November 2, 2015, for new business and January 1, 2016, for renewal business.

Q. How can I get a quote?

A. You can contact your underwriter who will help you get a quote for EPLI. ●

FOR MARCIA ELLIS, PROBLEM-SOLVING PRODUCES GREAT SERVICE

A keen eye for detail is one of the qualities of **Marcia Ellis** that sets her service apart.

“Marcia is extremely detail-oriented and conscientious about what she does. She traces problems to the source and makes sure they are completely resolved, every time. She’s also an extremely hard worker, loyal, and pleasant.

Our customers absolutely adore her,” says **Ray Olson**, owner of Premier Alliance Property & Casualty in Nampa, Idaho.

Marcia began her insurance career in the 1970s and has worked on both the agent and carrier sides of the business.

She has been a Customer Service Representative for Premier Alliance since 2000 and says that being an effective problem-solver is the key to great service.

“One of the reasons customers choose our agency over a direct-writing company is so that they can work with somebody local when there is a problem or claim,” Marcia says. “When customers call, we need to make sure that problem is solved and they are taken care of. I feel like I need to handle every customer that calls in as if they are my only customer to make sure they are getting the service they deserve.”

Marcia adds that all the staff members at Premier Alliance share her passion for service excellence. “We have an excellent team,” she says. “I love working with people both here and at our carriers. There’s not too much about my job that I don’t like.”

Congratulations to Marcia Ellis, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

Truckers paid attention to a post on the FMCSA’s announcement of the publication of the Electronic Logging Device final rule. The news has reached nearly 90,000 people and counting and has received over 2,400 likes, shares, and comments. To learn more, visit facebook.com/acuityingear. ●

