

Timely News and
Information from Acuity

infofocus

JULY 2016

A Brand
with
Heart!



NEW LOOK REFLECTS
ACUITY'S MISSION

page 2

Digital Marketing Campaign Debuts

If you're researching insurance online or surfing the Web for the latest on new car models, you might notice Acuity advertisements appearing in your browser. Those ads are part of a targeted digital marketing campaign designed to deliver the right message at the right time to the right people.

"The key to effective advertising is providing relevant, precise messaging to prospective customers," says **Trisha Krautkramer**, Director - Branding. "Our digital campaign focuses on consumers who are online and looking to buy and guides them to Acuity and our independent agents."

Over 70 percent of insurance customers research insurance online before buying. Reaching out to those people online means that when they approach an independent agent about buying insurance, they already know something about Acuity.

Achieving Insurance Clarity

Acuity's mission is more than just protecting what matters most to people: it's about creating peace of mind.

"When people are sure that the details are being taken care of, they can pursue what makes them happy in their lives," says **Paul Miller**, Manager - Communications.

A key theme of Acuity's advertising is that, with us on their side, customers can set their worries aside. "We take a uniquely positive approach to insurance. Our people are enthusiastic champions of a life well-lived, here to help and guide our customers," says **Ben Salzmann**, President and CEO.

Our guidance also creates clarity around what can otherwise be a stressful and confusing insurance-buying process. That's the message behind our theme: Achieve Insurance Clarity. Achieve Total Acuity.

"We're not looking to sell insurance to people who want to shop their policy every year. We want a long-term partnership with people who value the things Acuity and our agents bring to the table," says Krautkramer.

Coming Soon

We are running our digital campaign this summer, targeting personal auto, home, renters, motorcycle, and general personal insurance. Starting this fall, we will expand our digital advertising to target contractors, truckers, manufacturers, and merchants.

To see examples of Acuity's digital advertising, visit acuity.com/ads. ●



SHARE OUR STORY!

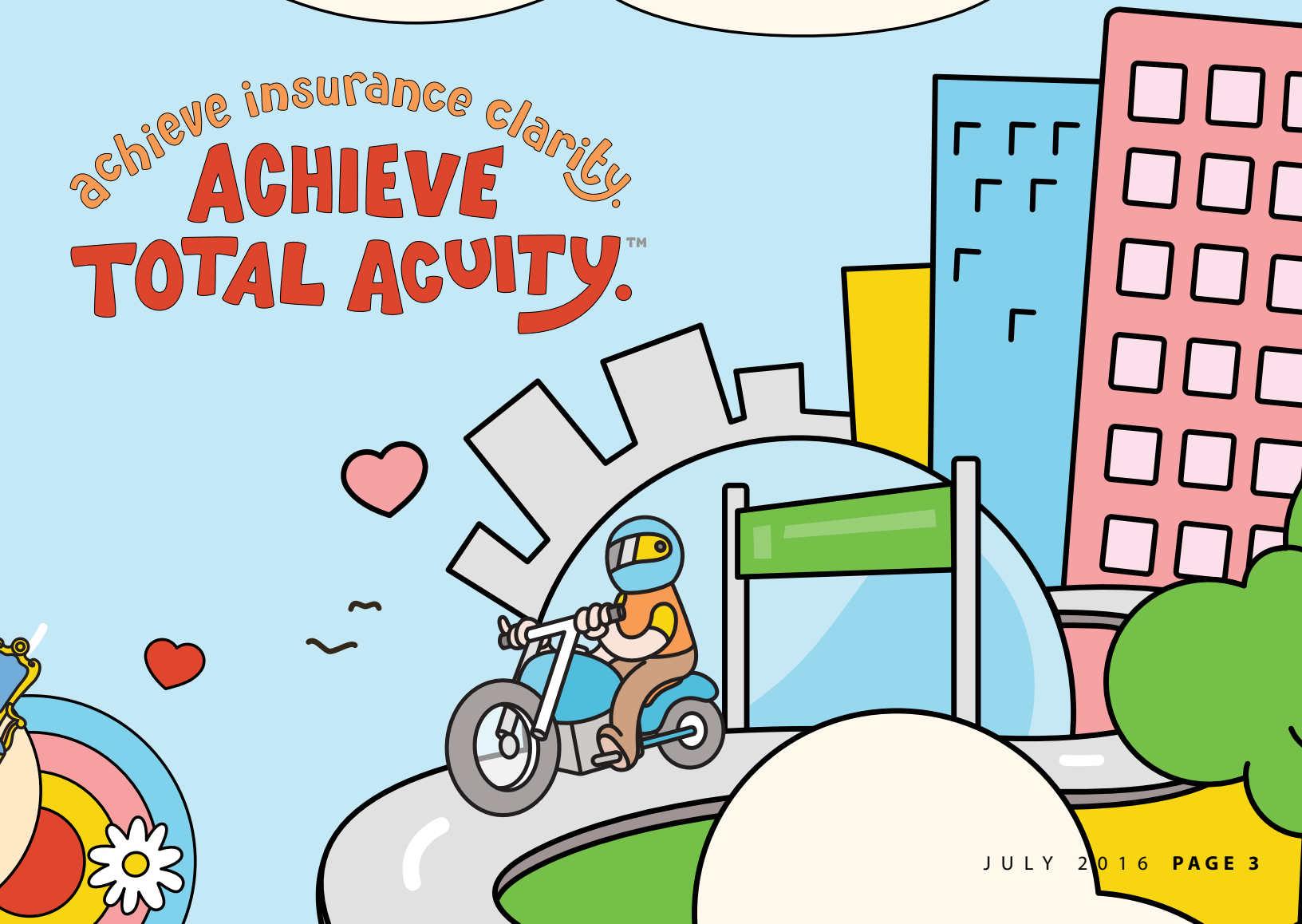
Acuity's story is told not just by our own advertising and outreach, but through insights and comments of countless people on social media. Every one of our employees and agents has an important part in promoting Acuity.

"It's vital that we take what we do and our approach to business and become evangelists for Acuity," says **Mark Carlson**, Chief Strategy

Officer at Laughlin Constable, which created our digital advertising campaign. "It's important we broadcast our message and get people to say, 'I want to find out more about Acuity!'"

So to all our agents and employees on Facebook, Twitter, and across social media, get out there and "Sell Acuity!" ●

achieve insurance clarity.
**ACHIEVE
TOTAL ACUITY.™**



Our New Logo!

Acuity is a company with heart, and our new logo shows it. The updated logo debuted at our June Town Hall meeting and will roll out on branded materials in the months ahead.

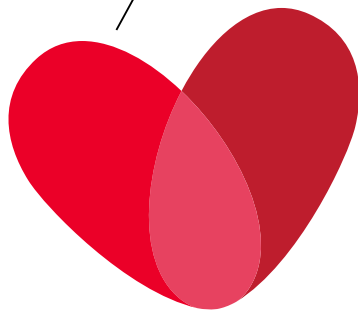
“We wanted to make our logo more approachable, friendly, and conversational and have it better reflect our unique corporate culture,” says **Ben Salzmann**, President and CEO.

In addition to using a lower-case font, the new logo features a heart that represents the convergence of the key stakeholders of Acuity.

Together, Acuity employees, agents, and policyholders have heart! ●

The left lobe is our employees.

The right is our agents.



*And the intersection is where we come together—
our customers.*

acuity™
INSURANCE

COLORADO'S ALPINE INSURANCE AGENCY KEEPS IT LOCAL TO THRIVE

Alpine Insurance Agency owes its success in Colorado to an unwavering focus on building strong ties to the local community.

"When we began writing business, people were yearning to work with an agent who they could sit down and talk with. They wanted an agency with a local area code, not just a 1-800 number," says **Chris Davis**, agency President.

The agency also ensures that when customers call its number, they get personal service. "We don't use an automated attendant, which is tremendously important for the community we're in. We know that our customers want to talk to a real person," Davis says.

Surviving the Storm

Davis was living in Virginia when he visited the Edwards, Colorado, area in 1993 for a ski trip and decided to move to the state. After working for a few other agencies, he founded Alpine Insurance Agency in 1998 to meet a need of businesses in the area.

"There simply weren't agents in the high country that were educated enough to understand and service complex commercial products," Davis says. "We have always invested heavily in education, including having every producer in our office earning or working toward the CIC designation."

Starting an agency from scratch was challenging, but Alpine Insurance grew quickly, developing a particular expertise in contractors. "What propelled our agency was that we were construction agents and knew the sector and coverages from A to Z," Davis says.

When the recession of the late 2000s brought construction in the area to a near halt, the agency faced a significant challenge that would test not only the strength of its business, but also the connections among its staff.

"I told the team that we had to let people go, or we all needed to make some cuts," Davis says. The tight-knit staff chose the latter.

"Everybody stepped up," Davis recalls. "It was an amazing team effort, and we survived the storm."

Alpine Insurance also emerged from the economic crisis with an appreciation for diversification. The agency has balanced its construction business with a strong book of hospitality, hotel, restaurant, and condo association accounts, as well as personal lines.

The agency has continued to be a strong and visible presence in the Edwards community as well. In 2011 it began sponsoring Ed Fest, an annual music, art, and food festival that celebrates the strong craft brewing community in the area.

"Ed Fest is a chance for us to give something back to the community," Davis says. "After a long winter of deep snow, it's also an opportunity to get outside, enjoy summer, and meet new friends."



Geographic Growth

Alpine Insurance plans to expand its geographic reach. "There is a huge demand both for good products and for insurance expertise in Frisco, Breckenridge, and throughout Summit County," Davis says.

Keeping a local presence and providing personal service will propel the agency toward achieving its growth goals.

"We believe in being a part of the community, protecting the community, and being held accountable for results," Davis says. "As long as we stay focused on those things, we will accomplish the business goals we set out to achieve." ●



Chris Davis

Alpine staff members (left to right) James McGalliard, Adriana Sandoval, Karen Oberholtzer, Justine Bossow, Lauren Schneider, Mike Campbell, and Amy Greinke



INNOVATION POINTS TO WHAT'S NEXT IN COMMERCIAL LINES

In 2015, we reached a new record in total commercial lines written premium. Credit for that volume of business goes to our agents, who continue to send us accounts that match our appetite. Our quote hit ratio last year reached the highest level in our 90-year history and is on pace to be even higher this year!

A key reason agents know and understand Acuity's appetite is that we are unwaveringly consistent. We don't piston in and out of markets, which gives agents confidence in placing business with us. Even though our appetite is consistent, we do continue to evolve and refine our commercial lines products and services to reflect and prepare for changes in markets and national demographics.

Sometimes it's easy to forget that our commercial lines programs have expanded over the past few years. We've increased our trucking eligibility from local-haul only to carriers that operate in a 600-mile radius. We've rolled out new coverages and products, such as Manufacturers' BOP, E&O, cyber liability, and pay-as-you-go premium payment, to targeted key classes.

At the same time, we've added resources to support our growing commercial lines business—not just new underwriters, loss control reps, and premium auditors, but also dedicated market specialists who deliver expertise to agents and customers. We continue to sharpen our focus on our key commercial lines segments of mercantile, construction, manufacturing, and trucking.

We will continue to refine and expand our commercial lines risk appetite.

This includes considering new classes and establishing pathways to pursue classes that complement our presence in existing sectors. We've already made plans to expand within current segments, such as greatly increasing our appetite for general contractors. New coverages, such as product withdrawal, are in the development phase.

We also know that the future of our country will look different from today, and our commercial products and services need to adapt. Demographics are changing, and with that the businesses that support the population will change as well. Healthcare is growing in importance and is an increasingly large part of our economy, presenting an opportunity to target the myriad of businesses connected with the industry or even within the industry itself. Our population is aging, affecting not only retail but also housing and construction trends. As we expand into new territories in the years to come, we will also continue to be more geographically, organically, and cyclically diverse.

Agents can be assured that we will always take a careful approach to expansion so that, once we make a change, we will stick with it. We will not deviate from our well-established underwriting, claims, and pricing discipline. Instead, we will select the right opportunities for a long-term commitment. What will not change is our business strategy in commercial lines and our long-term view of the Acuity-agency partnership. ●



BY DAVID HYNEK,
GENERAL MANAGER - STAFF
COMMERCIAL UNDERWRITING



MARKET FOCUS

Mercantile

Every retailer should have a cyber security strategy to protect valuable customer data and avoid public relations catastrophes caused by headline-grabbing data breaches. Tell your mercantile customers to:

- Use reliable technology vendors and put in place segmentation and isolation to protect applications on all networks.
- Manage security across all applications.
- Communicate security procedures to all employees to ensure that everyone is on the lookout for issues that arise.
- Anticipate breaches, be prepared for how to handle them, and focus on breach containment to keep hackers at bay.

Most important, have a risk management program in place that includes cyber insurance coverage. Acuity's Cyber Suite helps mercantile accounts assess risk and create effective strategies and also provides essential insurance protection if a breach occurs.

Construction



Acuity is proud to be a platinum sponsor for the Associated Builders and Contractors (ABC) of Wisconsin apprenticeship graduation banquet, which was held in May.

At the banquet, Senior Loss Control Representative **Andy Hughes** (right) and ABC of Wisconsin Apprenticeship Director **Leigh Emrick** (left) presented **Charles Vine** with the Apprentice of the Year Award and a new iPad from Acuity. Charles trained at Moraine Park Technical College and works as a carpenter for Northcentral Construction Corporation in Fond du Lac.

Trucking

The FMCSA is continuing to pursue the speed-limiter rule for tractor-trailers that could soon force truckers to slow down on highways nationwide. Though many major companies have already added speed governors to their trucks, the Department of Transportation has been working for three years with this new rule requiring the devices. The Senate recently approved an amendment that would put a deadline on the rule and require speed-limiting devices to keep trucks from traveling more than 65 miles per hour.

The American Trucking Association, the industry's largest group, said it supports adding speed-limiting devices to trucks. Supporters believe the devices will improve highway safety. Critics of speed limiters, including some truck drivers, say the rule would turn trucks into "rolling roadblocks."

According to the Department of Transportation, the proposed speed-limiter rule is currently under review by the Office of Management and Budget and will be issued when the review is completed.

Manufacturing

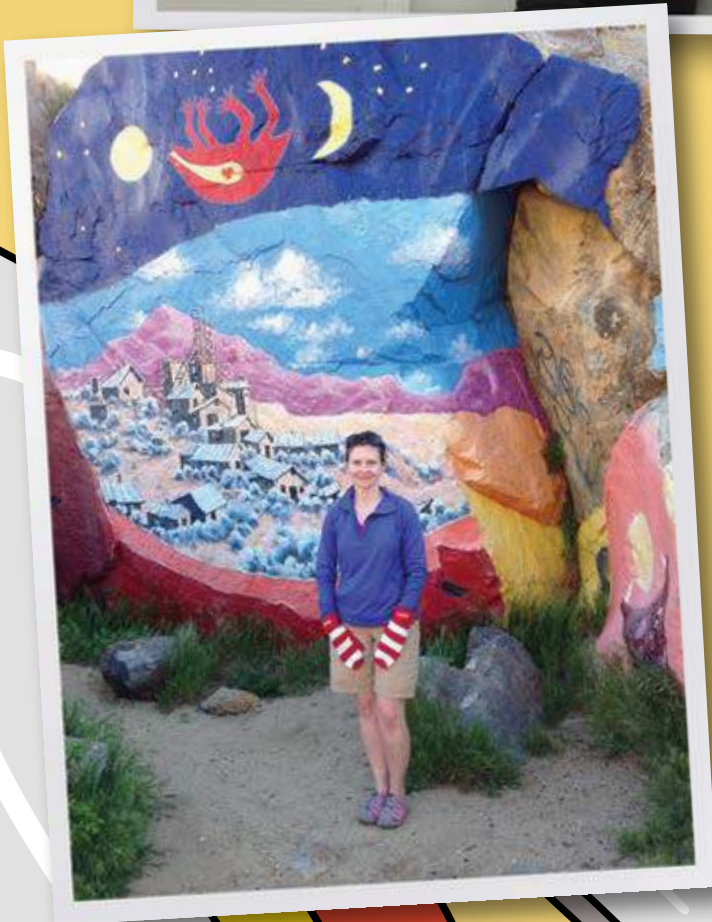
Many high schools are creating student-run businesses, and manufacturing is benefiting. Manufacturing still carries the stigma of being dark, dirty, and tedious work. However, things are changing thanks to innovative curriculum designed by teachers.

Two Wisconsin high schools, Eleva-Strum and Hustisford, created student-run manufacturing businesses named Cardinal Manufacturing and Husty Heavy Manufacturing, respectively. Local manufacturers donated machines for the schools with the hopes of having a pool of skilled job applicants after graduation. The student-led businesses handle oddball, one-of-a kind jobs, giving great experience in the design and project management phases.

These classes engage students, provide technical education, and elevate students' communication skills. Innovation is a founding word not only in manufacturing, but also in schools. Fostering innovation will lead to future prosperity. ●



Commercial Lines Staff Underwriter **Kate Jaehnke** stayed warm on a waterfall boat cruise through Milford Sound in Fiordland National Park in New Zealand—one of the wettest locations in the world!



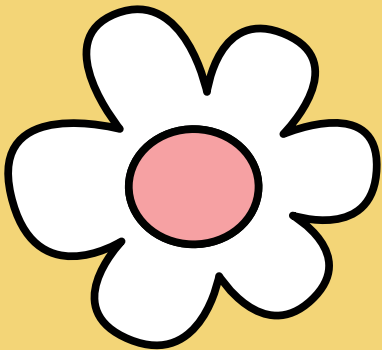
On a drive to the Grand Canyon, **Jenny Roatch**, Senior Systems Architect, stopped in Chloride, Arizona, to see rock murals painted by artist Roy Purcell.



Tom Ruble of Kentucky's Cecil Nethery Insurance took an Acuity kite along on a recent trip to Lesotho, Africa.



Long-time Acuity agent **Jennifer Faoro Weller** of Arrow Insurance Management flies an Acuity kite on a sailboat near Tintamarre Island, St. Martin.



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. ●

ACUITY'S INVESTMENT STRATEGY BUILDS CONTINUED STRENGTH

Acuity's mission is to protect and enhance the well-being of our customers. Fulfilling this mission requires us to have the financial strength and adequate surplus to pay claims year in and year out, regardless of the performance of financial markets. Therefore, our investment strategy is designed to maintain the strength for which we are known and that has earned us continued A+ ratings from both A.M. Best and Standard & Poor's.

It's tempting, particularly in a bull market, to pursue a risky investment strategy to gain high returns. However, we believe that chasing short-term gains is not worth the risk to our policyholders, agents, and employees. Instead, our strategy is to stay the course of what has proven to produce the best results over a full three- to five-year (or longer) market cycle. Acuity believes in a long-term investment horizon that produces optimum after-tax returns while minimizing risk and hedging against periods of inflation.

Our well-diversified investment portfolio is designed with these goals in mind and consists of three main categories:

- Fixed income securities
- Equity components, including common stocks and mutual funds
- Other asset classes, as approved by the finance committee

In each of these cases, the selection of investments is guided by our Investment Policy Statement, which covers permitted classes, credit quality, allocation targets, and other key guidelines. No investment purchase or sale decisions are made by Acuity's internal staff—only by external investment managers. We continually

monitor our portfolio and compare its performance to industry benchmarks and peer groups. We also remain vigilant regarding personnel or strategic changes at our investment manager firms and the macro economic climate that can affect long-term results.

Acuity uses multiple levels of involvement and control to govern its investment process. Internally, this includes our Board of Directors, the Board Finance Committee, and the Investment Committee comprised of Acuity officers and Finance Department staff. It also includes our independent investment consulting firm, a dozen investment managers, and the custodians of our assets. Importantly, Acuity will only engage investment firms that demonstrate adequate experience and skill managing institutional assets in the appropriate class over various market cycles.

Acuity is in the business of helping customers manage risk through its insurance operations. We do not pursue high-risk investments and ventures on the investment side of the business. Our conservative, long-term investment strategy has served us well over the years by continuing to build our surplus, maintain financial strength, and protect our policyholders. ●



**BY RYAN DEGNITZ,
DIRECTOR - FINANCE**

STRATEGY



FOCUS ON *in*STRUCTION

Congratulations to several staff members who recently earned the Chartered Property Casualty Underwriter (CPCU) designation:

- Joseph Balge**, Commercial Underwriter
- Jamie Roose**, Senior Field Premium Auditor
- Michelle Miller**, Senior Personal Lines Underwriter



Joseph Balge



Jamie Roose



Michelle Miller

Additionally, congratulations go out to many staff members who earned other designations or completed insurance coursework:

Designations

- Keri Herlong**, Commercial Field Underwriter – Certified Leadership Professional
- Nate Liddick**, Inside Claims Representative – Associate in Risk Management
- Mike Schuh**, Manager - Commercial Underwriting – Cyber Risk Management
- Michelle Miller**, Senior Personal Lines Underwriter – Associate in Claims

Courses

- Nicki Arpke**, Commercial Processor – AINS 21
- Trevor Berceau**, Programmer – AINS 24
- Abby Clark**, Commercial Underwriter – CPCU 540
- Rich Denicourt**, Field Claims Representative – AIC 32
- Austin Jacobsen**, Commercial Underwriter – AU 60
- Lindsey LaBissoniere**, Commercial Underwriter – AU 61
- Andrew Pipp**, Commercial Underwriter – CPCU 551
- David Schmidt**, Manager - Field Claims – CPCU 500
- Lisa Weimann**, Commercial Processor – AINS 23 ●



FOR STEPHEN SCHUSTER, SUPPORTING THE FIGHT AGAINST MS IS PERSONAL

Each year, thousands of people across the country are involved in fundraising efforts to fight multiple sclerosis (MS). More than 85 cycling events are held nationwide, including the Toyota Best Dam Bike Tour in Wisconsin. Each August, the tour travels from the Milwaukee area to Madison with an overnight stay in Whitewater and features courses of different lengths.

For Acuity's **Stephen Schuster**, the decision to ride in the tour was personal. His mother, **Mary Peterson**, was diagnosed with MS in 2008.

"Her diagnosis came during my first semester in college," Stephen recalls. "Our entire family became involved with the National Multiple Sclerosis Society to learn more about the disease and connect with support groups."

Stephen's stepfather, Randy Peterson, began riding in the tour in 2009. "Randy is a competitive cyclist and triathlete, so it was a natural way for him to support the cause," Stephen says. After joining Acuity in 2015, Stephen decided to team up with Randy on the 150-mile tour as well.

"Last year, being employed full-time, was the first time I had the resources to make an investment in the type of road bike I needed to take on a ride of that length," Stephen says.

Super Support

Despite some severe weather to contend with, the 2015 ride proved to be an enjoyable and memorable

experience. "Riding is fun, and I was able to bike along with Randy the whole time," Stephen says.

"The amount of volunteer support on the course is fantastic, with people making sure you're well fed and hydrated," he adds. "There is real peace of mind in knowing that there are resources if you have mechanical issues or problems."

Although Stephen was new to the tour in 2015, he is no stranger to volunteering and supporting charitable causes. After graduating from UW-La Crosse with a bachelor's degree in business management, he joined FEMA Corps, which is affiliated with AmeriCorps NCCC, a civil service program that meets critical needs in local communities. In his 10-month term, Stephen worked in different disaster locations spanning from the East Coast to the mountain states.

Stephen's experience in FEMA Corps has paid dividends in his role as an Inside Claims Representative for Acuity. "Helping to assess damages and coordinate relief efforts with city officials and public services gave me a firsthand appreciation for the processes that happen after a disaster," Stephen says.

Staying Involved

Stephen is looking forward to participating in the Best Dam Bike Tour this year and beyond. "It's a worthwhile and enjoyable way to support the vital work that the National Multiple Sclerosis Society does," he says.

To support Stephen's fundraising efforts, visit nationalmssociety.org/goto/stephenschuster, or his team page at nationalmssociety.org/goto/roadwarriors.

To get involved with a ride or other event in your local area, visit nationalmssociety.org.



Randy, Mary, and Stephen

ASK THE SPECIALIST

ASK MIKE

What does the “Internet of Things” mean to manufacturing?

The Internet of Things (IoT) refers to the growing universe of consumer devices that are connected via the Internet, such as “smart” thermostats and security systems, wearable fitness devices, connected cars, and more. The industrial sector has also started to install sensors, transmitters, and monitoring and communication equipment into machinery, effectively networking different pieces of equipment and providing additional monitoring capability. In manufacturing, IoT is sometimes called the Industrial Internet of Things (IIoT).

IIoT has enabled manufacturers to monitor machine performance, maintenance, process output and flow, and more. Providing a true worldwide monitoring system allows manufacturing operations to make adjustments, corrections, and improvements within seconds and from around the globe if needed, 24 hours a day and 365 days a year.

IIoT is sometimes referred to as Industry 4.0 or the fourth industrial revolution. The reason for this terminology is that history has documented three major steps related to industrial change, and IIoT is seen as the fourth.

The four revolutions in industry:

- The first industrial revolution was driven by mechanical equipment and machinery being powered by steam (water and heat).

- The second industrial revolution was driven by mass production powered by electricity (steam turbines and the assembly line).
- The third industrial revolution was driven by electronics and information technology (computers, solenoids, relays, software, and hardware).
- The fourth industrial revolution represents the connection of mechanical and electronic devices with cyber technology to create cyber-physical systems that allow machinery and equipment to communicate and be monitored and adjusted without someone standing at the equipment.

In summary, the term IoT is used to describe personal technology connected via the Internet. IIoT, Industry 4.0, and the fourth industrial revolution are essentially interchangeable terms that refer to Internet-connected industrial technology.

Whether personal or industrial, the number of connected devices is large and growing. A report by research firm Gartner projects that, by the end of this year, an incredible 6.4 billion “things” will be connected through the Internet. This connectivity will continue to shape not just industry, but our daily lives as well.

Michael Schlagenhauser is Acuity’s Manufacturing Business Segment Specialist. Contact him at Mike.Schlagenhauser@acuity.com.



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CO-BRANDING EXPANDS TO CONSTRUCTION CONTRACTS RESOURCES

Acuity's innovative Co-Branding Program allows agencies to include a custom image on many brochures, letters, emails, and other communications Acuity sends to customers. Recently, we expanded the program to allow several brochures from our Construction Contracts Resources collection to be co-branded, including:

- Anti-Indemnity Laws by State
- Construction Contract Example
- Indemnification Language Analysis
- Terminology Guide
- Certificate of Insurance Guide

You can include images such as:

- Your agency logo
- Your picture
- Your business card

Co-branding is a great way to reinforce the agency-Acuity partnership to customers. If you're not already taking advantage of co-branding, simply email a high-resolution version of the picture you'd like as your default co-branding image to logos@acuity.com. Accepted file types include jpeg, pdf, png, and eps. Any questions can be emailed to the same address.

Once your agency image is uploaded, it will be included automatically on all co-branded communications. Agents can also change the image to personalize it for a particular customer. ●

Indemnification Language Analysis

Construction Contract Risk Transfer

Construction contracts contain various types of risk transfer between multiple parties involved in a construction project. One of the key types of risk transfer is a transfer of liability found in the indemnification or indemnity section of a construction contract. The ultimate goal of that risk transfer is to place responsibility for job site losses with the party that most directly contributed to the loss.

An important part of any contractor's risk management process is to understand the level of risk being assumed in an indemnification agreement. The chart on the next page is a tool that can help identify and interpret indemnification language (red text) that can define the extent of risk being assumed by downstream parties to a construction contract.

Risk Transfer - Downstream

- OWNER**
Transfers risk downstream.
- GENERAL CONTRACTOR**
Accepts owner's transfer of risk.
Transfers risk downstream.
- SUBCONTRACTOR**
Accepts GC transfer.
May transfer risk further downstream.
- SUBCONTRACTOR**

Level of Risk Transfer	Key Contract Language	Meaning	Claim Example
Broad	"Subcontractor shall indemnify and hold harmless general contractor for any and all injury or property damage that arises out of its work, including claims for which the general contractor may be, or may be claimed to be, liable."	Risk is transferred downstream to subcontractor, including losses that result from the sole negligence of the GC. This level of risk transfer is invalid in most U.S. states.	Jury determined that the GC was 100% responsible for the loss. Per the broad indemnification agreement in the contract between GC and sub, the sub had to pay 100% of the damages.
Intermediate	"Subcontractor shall indemnify and hold harmless general contractor from any and all claims for bodily injury and property damage that may arise from the performance of the subcontract work, and is caused in whole or part by the negligent acts or omissions of the subcontractor."	All risk is transferred downstream to subcontractor EXCEPT the sole negligence of the GC. Subcontractor must share in the negligence, but if at all negligent, then GC can transfer its risk downstream.	Jury determined that the GC was 60% responsible for the loss and the sub was 40%. Per the intermediate indemnification agreement in the contract between GC and sub, the sub had to pay 100% of the damages. (GC was not solely negligent, but majority negligence passed down in indemnification agreement.)
Narrow	"Subcontractor shall indemnify and hold harmless general contractor from claims for bodily injury and property damage, but only to the extent caused by the negligent acts or omissions of the subcontractor."	The risk transferred downstream is limited to only the damages caused by the fault of the subcontractor.	Jury determined that the GC was 60% responsible for the loss and the sub was 40%. Per the narrow indemnification agreement in the contract between GC and sub, the sub had to pay 40% of the damages (only its share of the negligence).

5/16

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KERI HERLONG NAMED UNDERWRITER OF THE YEAR

Congratulations to **Keri Herlong**, Commercial Field Underwriter for Nevada, who was named Professional Underwriter of the Year for Region VIII of the International Association of Insurance Professionals (IAIP). IAIP Region VIII encompasses Arizona, California, Hawaii, Nevada, and Utah.

Keri represented the region at the 2016 IAIP National Convention in Richmond, Virginia. She holds the CPCU, CIC, CISR, ACSR, AIM, CIIP, and CLP designations. ●

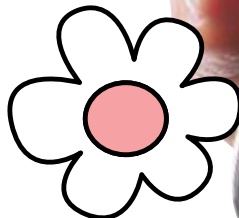


WORD OF MOUTH

facebook

The CVSA's International Roadcheck inspection blitz took place in June and had a special emphasis on tire safety.

Over 10,000 inspectors worked over a 72-hour period. News of the initiative generated a lot of discussion, with over 900 reactions, comments, and shares, and reached nearly 70,000 viewers. To read more, visit facebook.com/acuityingear. ●



FREE AGENCY-BRANDED MICROSITES PUT AGENTS ON TOP

“The only thing better than having your agency appear in search engine results once is having it appear twice!” exclaims **Wally Waldhart**, Vice President - Sales and Communications. “That’s the goal of Acuity’s microsites, which are co-branded with agency information and automatically increase agents’ search engine presence.”

Our compact, informative sites provide content that is custom-tailored to customers’ online searches. By including targeted information linked to search engine keywords, Acuity’s co-branded microsites display prominently in leading search engines and boost an agency’s online presence. Additionally, our microsites are offered to all our agencies at no cost and with no additional information required!

Other benefits to agents include:

- Live leads are sent directly to your website through direct referral links.

- Responsive site design allows the website to look and perform great on desktops, tablets, and smartphones.
- Your agency’s search engine ranking climbs because search engines show mobile-friendly websites ahead of other sites.
- Incorporating strategically placed insurance product keywords, such as *auto insurance*, *mercantile insurance*, or *insurance quotes*, with your agency’s name ensures that consumers searching those terms in your area will easily find your microsite.

Experience shows that customers who come to an agency through online searches are highly interested and motivated in finding out more about the products and services you offer. Co-branded microsites are one more way all our agents benefit through their partnership with Acuity! ●



Industry Insider



Q. How is Acuity's Manufacturers' BOP (Bis-Pak) different from other companies' programs?

A. We offer a true BOP, not just a package policy or a limited-form BOP.

Q&A CUITY

Q. Why is that important?

A. Acuity's Manufacturers' BOP automatically includes key coverages such as actual loss sustained Business Income without limitations, no coinsurance penalty, an automatic increase in building insurance of 6 percent, and a 25 percent seasonal increase in business personal property.

Q. What else should I be thinking about as I talk to my manufacturing clients and prospects?

A. Acuity's Manufacturers' Enhancement Endorsement includes \$50,000 for each of the following coverages: Employee Tools; Patterns, Dies and Molds; Salespersons Samples; Precious Alloys and Metals; and Property at Trade Shows. Brands and Labels and Manufacturers Consequential Loss are also included up to the Business Personal Property limit. ●

According to the Insurance Information Institute:

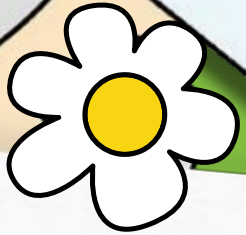
- Dog bites accounted for more than one-third of all homeowners liability claim dollars paid in 2015—over \$570 million.
- The average insurance claim for dog bites increased 16% in 2015 to \$37,214.
- The average claim cost has risen more than 94% since 2003. ●



JUST A-SWINGIN'

We have to give credit for creativity to the municipality that needed a flagpole painted. We do, however, have a few concerns about the workers' compensation exposure. Although we wouldn't be willing to insure this operation, 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. ●



Searching for a Job?

Sheboygan Corporate Headquarters

*Business Segment Specialist – Mercantile
Commercial Underwriter (Experienced)
Imaging Processor
Manager – Premium Audit*

Virtual Office Openings

Field Claims Representatives

Eastern Michigan

Chicago, Illinois

Loss Control Representative

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.

SARAH KEMP NAMED ACTUARIAL MANAGER



Sarah Kemp is promoted to Actuarial Manager and will manage our Actuarial Analysts. Sarah began her career at Acuity in June 1994 as a Business Analyst and later transferred to the Actuarial Department as an Actuarial Analyst. She was promoted to Associate Actuary (ACAS) in 2005 and Actuary in 2008.

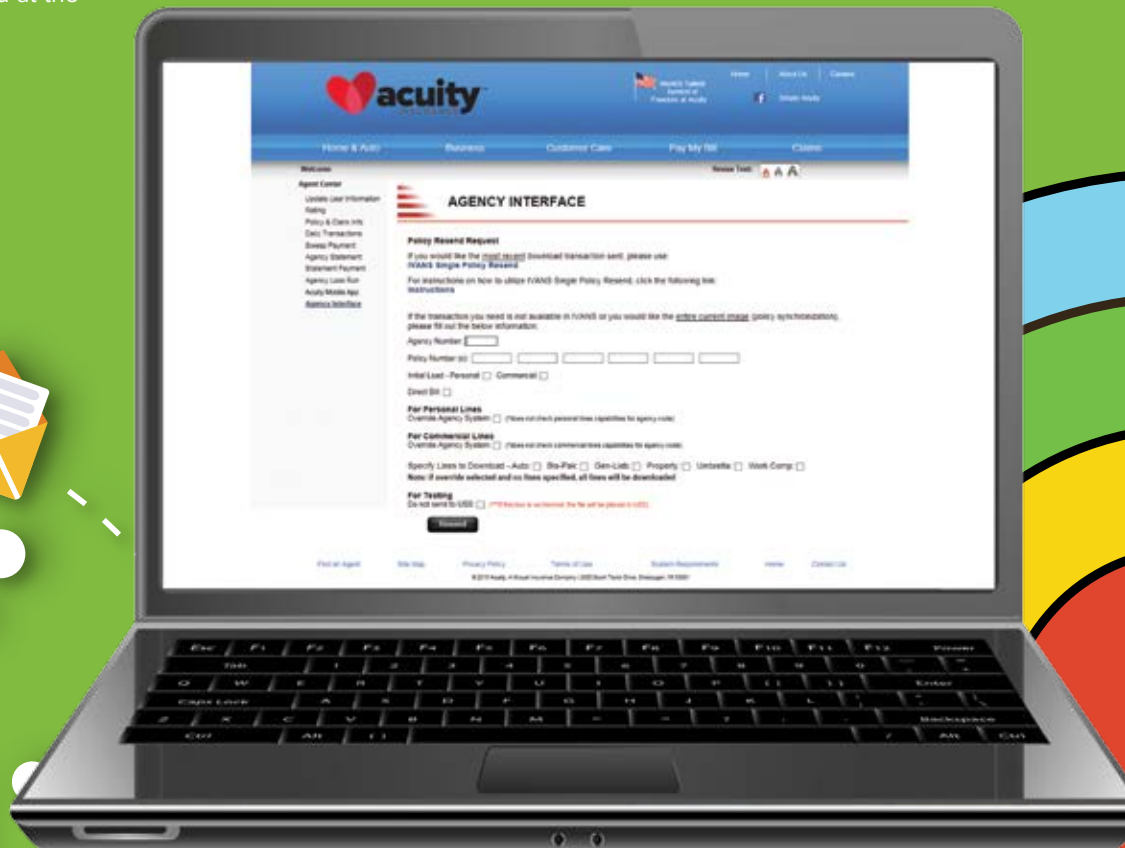
Sarah has earned the designations of Fellow of the Casualty Actuarial Society (FCAS) and Member of the American Academy of Actuaries (MAAA). She earned a bachelor's degree in mathematics from Marquette University. ●



HINTS FROM THE HELP DESK

Did you have a policy download incorrectly or one that did not download at all? Contact the help desk by phone or email or request it to be resent by going to Agent Center, Resources, Agency Interface, Policy Resend Request. Just enter in the needed policy numbers and hit Resend, located at the bottom of the screen.

The Agency Interface screen is also where you can find our Real Time and Download Options, Download Codes, and the Agency Interface Application to start the process of getting set up for downloads. ●



PERSONAL EXPERIENCE HELPS TINA POST DELIVER OUTSTANDING SERVICE

At Moody Insurance Agency, **Tina Post** is known as a true team player. “Tina is very supportive of the mission of our agency and is always looking for a way to help,” says **James Lummis**, agency Partner.

“Tina takes learning and insurance very seriously,” he adds. “Her customers know that she is looking out for their best interests.”



Tina’s customer-focused perspective comes in part from having a firsthand exposure to the importance of insurance. Eight years ago, a fire at her home resulted in a total loss.

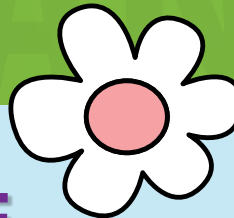
“Going through a catastrophic loss, I understand not only the importance of having the right coverage in place, but also the emotional side of loss. The claim process is very different when you live it,” says Tina,

who is a Commercial Lines Account Executive at the Colorado agency.

Tina has earned the Commercial Lines Coverage Specialist designation and always looks for ways to add value to the service Moody Insurance delivers to customers. “I find ways to connect with customers and do touch points throughout the year to check on how things are going,” she says, adding that all the agency’s staff members share her passion for service excellence.

“Everyone here is willing to pitch in whenever needed. We are also a very diverse group with different strengths that complement each other and really complete the service our agency delivers,” Tina says.


Congratulations to Tina Post, an Outstanding Service Professional! ●



FIND THE FLAGPOLE

Acuity’s flagpole was planted in the grass near the sign for the Crazy Cow Saloon on page 16 of the June *inFocus*. The three winners of \$100 chosen from among those who found the icon are:

- | | | |
|---------------------------|--------------------------------|--------------|
| Deb Logergren | Cartier Agency | Duluth, MN |
| Marina Schwarzbach | Sun Valley Insurance | Ketchum, ID |
| Laurel Brazil | Naught-Naught Insurance Agency | Columbia, MO |

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

