

TIMELY NEWS AND INFORMATION FROM ACUITY

# Infocus

JUNE 2016

## WHERE IN THE WORLD IS ACUITY?

**SPECIAL  
75-PHOTO  
FEATURE**

page 2

**ACUITY**

[www.acuity.com](http://www.acuity.com)



# AGENTS AND EMPLOYEES TAKE **ACUITY ACROSS THE GLOBE**



The response over the past few years to our “Where in the World Is *ACUITY*?” contest has been overwhelming, with agents and staff sending in far more pictures than we will ever have room to print! Last summer, we published a special 50-picture feature; this year, we expand it to an incredible 75 photos. Keep the pictures coming!

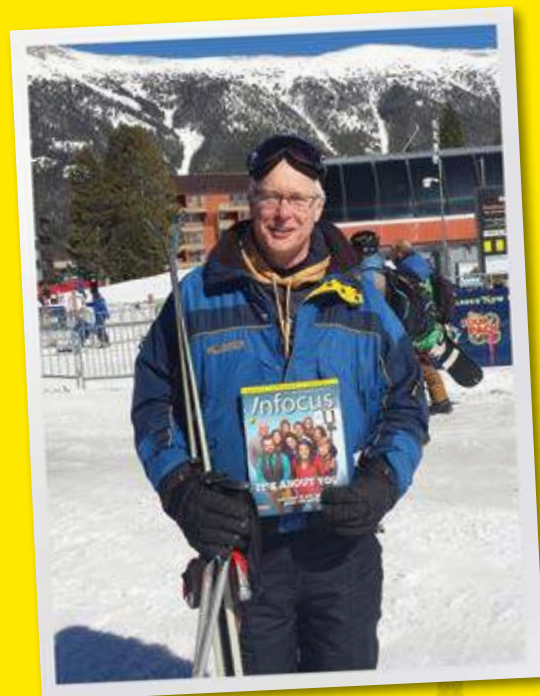
What makes for a winning picture? The best shots:

- Clearly show *ACUITY* gear and the people wearing or using it
- Are in an interesting or iconic location
- Show people having fun—be creative!

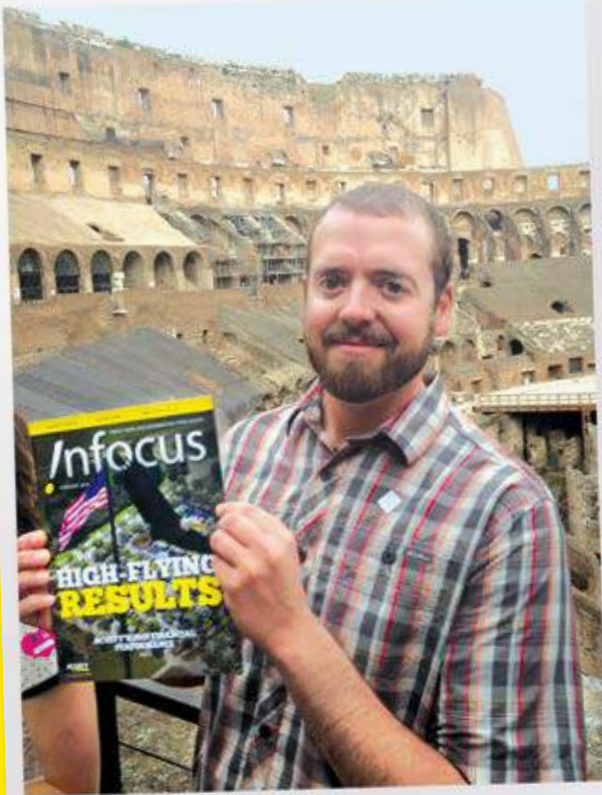
Cover: *Sean Lewandowski and fiancée Abby Clark, Commercial Underwriter, with Mary and Bill Clark of Klinner Insurance, at Havasu Falls in Arizona*



**Mark Ekeroth**, Senior Loss Control Representative, at the Coliseum in Rome



**Rick Hoffmann**, Senior Regulatory Analyst, at Copper Mountain in Colorado



**Rob Deming** of First West Inc.  
at the Coliseum in Rome



**Bonnie Hammes** of Fleis Insurance Agency, Inc.,  
visited Niagara Falls



**Angela Schneider**,  
Insurance Service  
Center, sailed in  
Saint Lucia



**Sarah Bublitz**, Commercial  
Processor, at Fiesta Americana  
Resort in Cancun



**Michelle Molkenthine**,  
Senior Staff Accountant, at  
Mayan ruins in Mexico

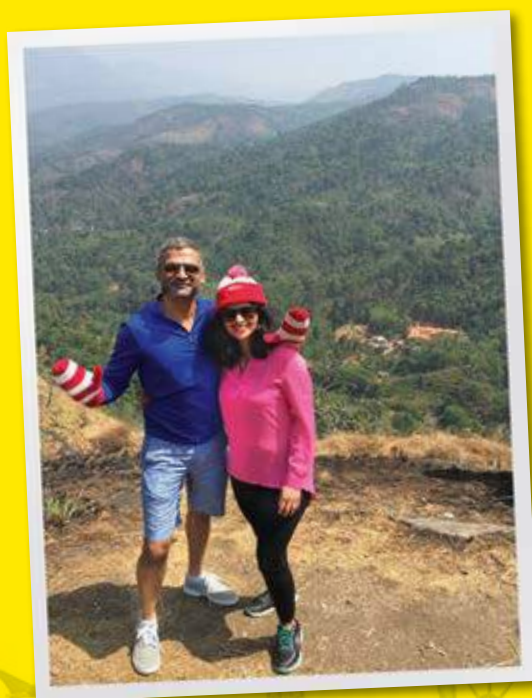


**Damir Hadrovic,**  
Regulatory Analyst,  
in Quebec

**Shelly Waddell** of F.A. Peabody Co.  
at the Grand Canyon



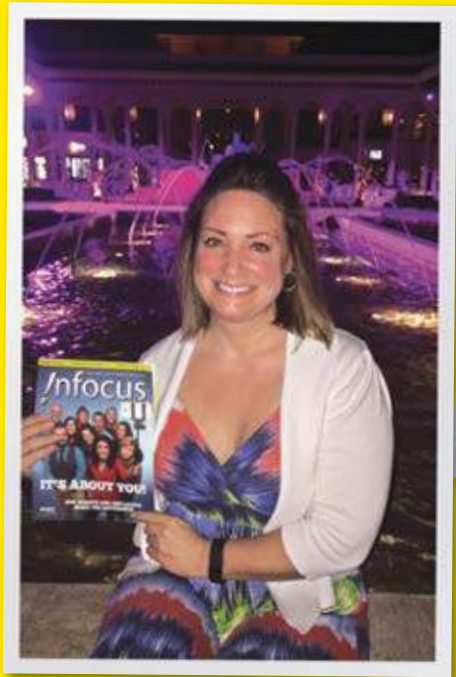
**Jason Tschudy,**  
Commercial  
Underwriter, at the  
Buddy Holly Museum  
in Lubbock, Texas



Building Maintenance/  
Inventory Specialist  
**Paul Bimmel** and family  
in Orlando, Florida



**Milan Patel** of Donaghy Kempton Insurors  
and his wife, **Purva**, at Karakoram Mountain  
Range in Kerala, India



**Jennifer Finstad**, SF Insurance Group, in Punta Cana, Dominican Republic



**Clint and Sarah Kueffer**, Integrity Midwest Insurance, and family at the Grand Canyon



**Marissa Murphy**, Business Analyst, at Universal Studios, Orlando



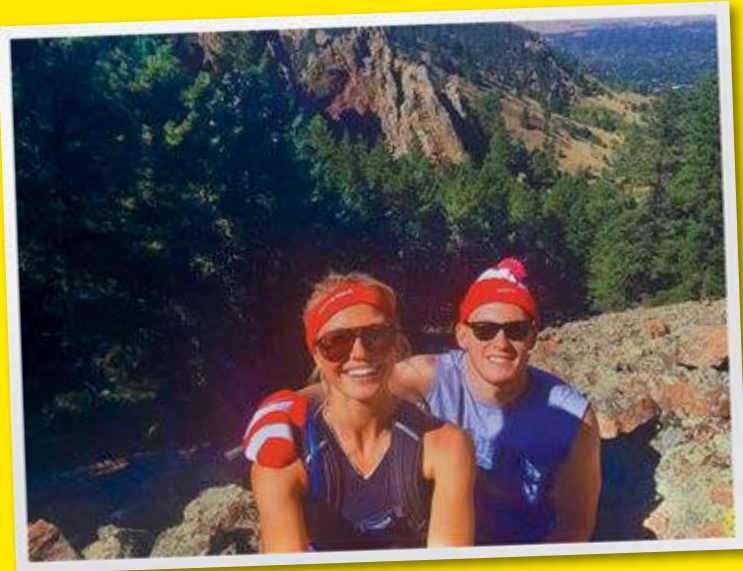
**Cathy Herr**, Senior Programmer Analyst, in Hollywood



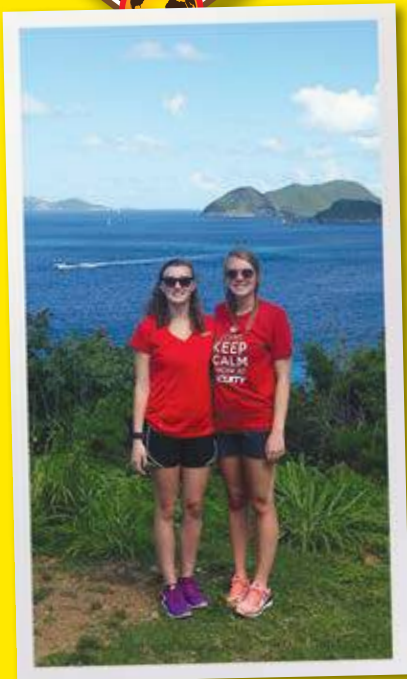
**April Stoker** of USI Insurance Services visited Tulum, Mexico



**Carol Gau** of Marsh & McLennan Agency at the Great Wall of China



Regulatory Analyst **Christian Wolf** and girlfriend **Kelsey** atop Flagstaff Mountain in Colorado



**Elizabeth Dies**, Commercial Underwriter, and sister **Sarah** at Peace Hill in St. John, U.S. Virgin Islands



**Zach Berg**, Business Analyst, in Mexico



**Karen Cartier**, Assured Partners/ AJ Lupas Insurance Agency, in Belize



**Emily Dixon** of Howey and Associates Insurance at the Great Barrier Reef



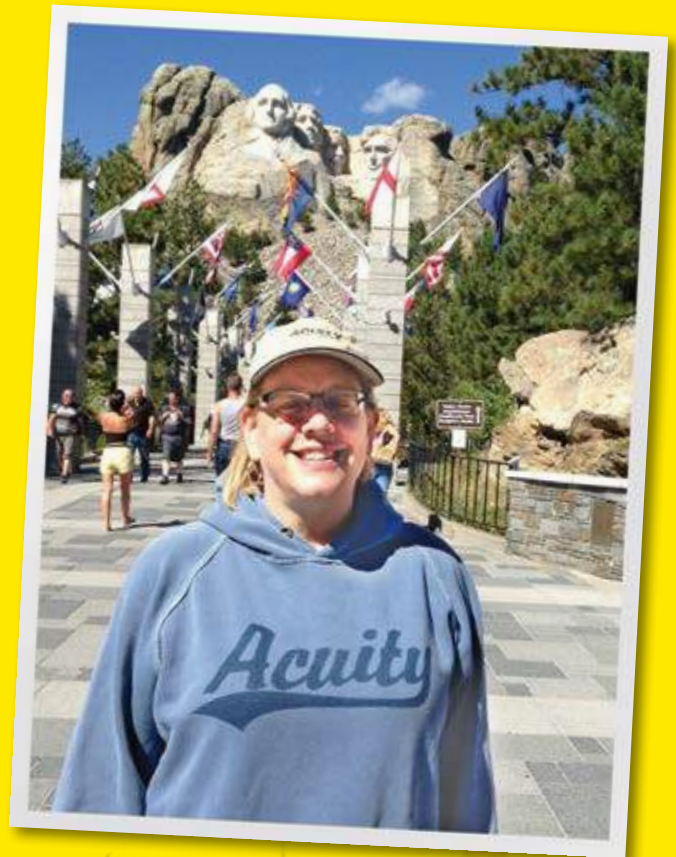
**Heather McCormick** of MBAH Insurance in Cancun



**Alan Anderson**, Leavitt Insurance & Central Bond Services, visited Seattle



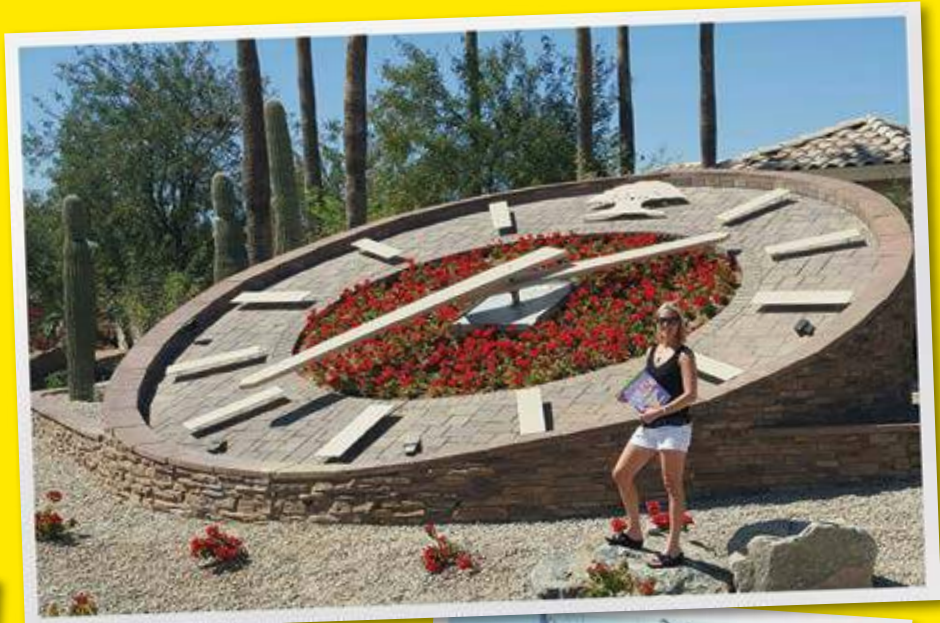
**John D. Yoder** of Hutchison Insurance Agency, Inc., visited Grassington, Yorkshire-Dales, England



**Marie Schuette**, Senior Personal Lines Processor, at Mount Rushmore

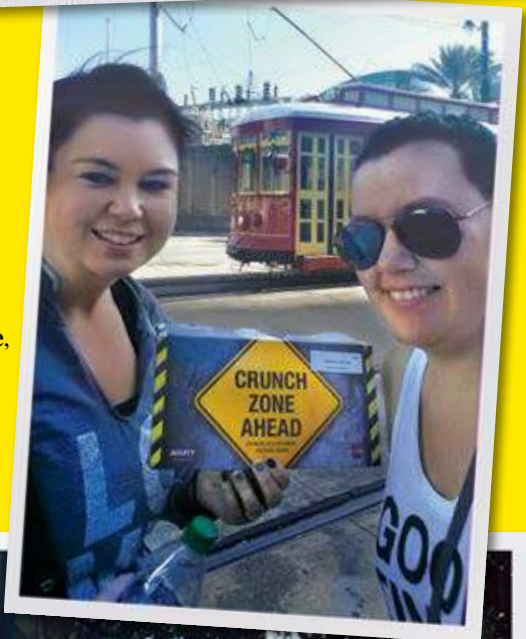


**Chris Fontaine**, Systems Engineer, in the Philippines



**Dana Repetowski** of Big Rivers Insurance visited Peoria, Arizona

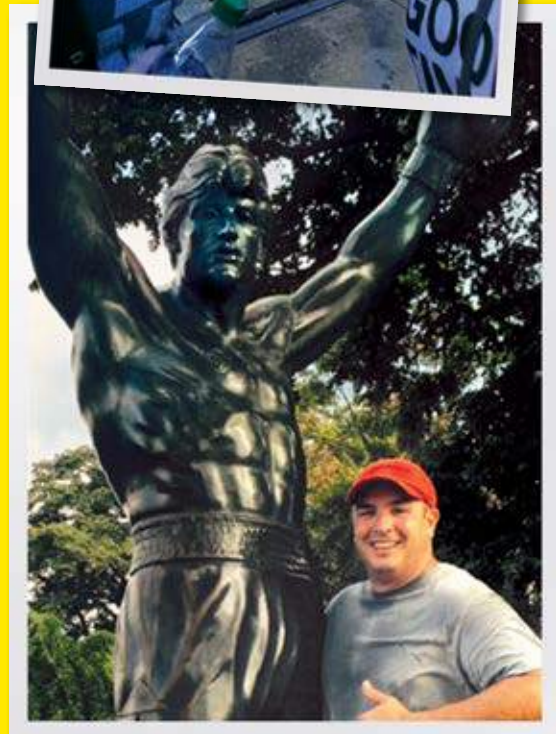
Daughter **Jessica** and niece **Tuesday** of **Danielle Belisle**, Insurance For Arizona, traveled to New Orleans



**Johanna Robinson**, Leavitt Insurance & Central Bond Services, at Half Moon Bay in California



**Angela Martinez Moore** of Freeman Insurance West in Kauai, Hawaii



Claims Representative **Brad Wagner** at the Rocky statue in Philadelphia





**Adrienne Goodrich** of Safeguard Insurance LLC in Port Canaveral, Florida



Commercial Underwriter **Anthony Simanovski** and his wife, **Kayla**, on Bradenton Beach, Florida



**Carol Williams**, Bowers Group, and husband **Frank** in Aruba



**Karen Wallace** of General Insurance Services at Tracy Arm Fjord, Alaska



**Amber Saunders**, Commercial Processor, visited Accident, Maryland



Special Investigator **Steve Starkey** at Alcatraz



**Shaun Armstrong**, Property Claims Specialist, and **Susie Gibadlo**, Senior Claims Representative, in the Grand Teton National Forest



**Barb Schiermeyer**, TRICOR, Inc., in South Africa



**Tammie Peterson**, TRICOR Insurance, in Ireland



**Jessica Kooienga**, Pioneer Business Insurance Agency, in Phuket, Thailand



**Susan Matzat**, Systems Architect, on the USS Ronald Reagan



**Brian Dandoy**, Ansay and Associates, at Happy Bay Beach in St. Martin



Systems Architect **Heidi Hughes** and daughter **Leah** at Laurel Falls, Tennessee



**Colleen Sheahan**, Wojta-Hansen-Braun Insurance



**Tom Heckman**, The Metz Agency, in Punta Cana, Dominican Republic



**Kathy Leader**, Marshfield Insurance Agency



**Laurie Stanley**, Stassen Insurance Agency, in Scottsdale, Arizona



**Alec Bernander**, Commercial Underwriter, in Key West, Florida



Workers' Compensation Claims Representative **Whitney Christopherson** and her husband, **Chris**, at the Gulf of Papagayo in Costa Rica



**Barbara Brian**, Western States Insurance Group, at Lapakahi State Historical Site, Hawaii



**Sue Porupcan**, Senior Personal Lines Underwriter, in Oahu, Hawaii



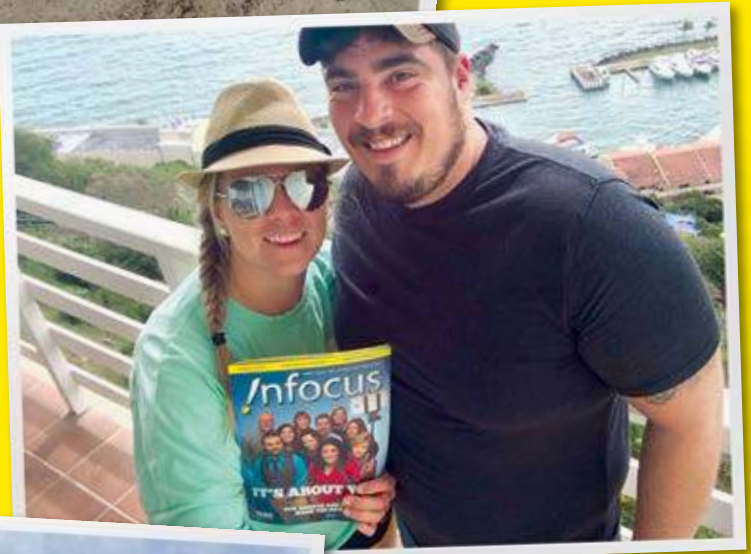
**Spencer Monk**, The Hartwell Corporation,  
at the Art District in Xi'an, China



**Dave Van Essen**,  
Prins Insurance, Inc.,  
in Belize



**Haley Lindstrom**,  
Human Resources  
Specialist, in Cabo,  
Mexico



**Sarah Burroughs**, Town &  
Country Insurance, and friend  
**Brett Dunnick** in Fajardo,  
Puerto Rico



**Natalie Clemens**,  
Commercial Underwriter,  
in Kauai, Hawaii



**Donna Foster**, First Western Insurance Agency, Inc., and husband **Rick** in Puerto Vallarta, Mexico



Senior Commercial Field Underwriter **Neil Machen** in Times Square



**Mary Jo Kaatz**, Schwarz Insurance, in San Tan Valley, Arizona



Manufacturing Specialist **Mike Schlagenhauser** and his wife, **Peggy**



**Stuart Lee**, Bassler & Co. Insurance, at Song Mountain in New York



**Racael Gonzales,**  
Dell's Insurance  
Agency, at Sports  
Authority Field at  
Mile High  
in Denver



**Kalli,** daughter of **Tony Reynolds,**  
Dimond Bros Insurance, LLC, at Panama  
City Beach in Florida



**Barbara Shrimp,**  
Davis Insurance  
Agency, at the Little  
League World Series  
in South Williamsport,  
Pennsylvania



**Patty Pairitz and Michelle Nelson,** Insurance  
Brokers of MN, at TCF Bank Stadium



**Al Meyer,** General Manager - Sales, **Melissa Meyer,** Manager - Commercial  
Underwriting, and **Lorie Scharenbroch,** Document Composition Technician,  
along with **Lilly** and **Blake** at Dutch Wonderland in Pennsylvania



Programmer Analyst **Kristen Buschke** in St. Thomas, U.S. Virgin Islands



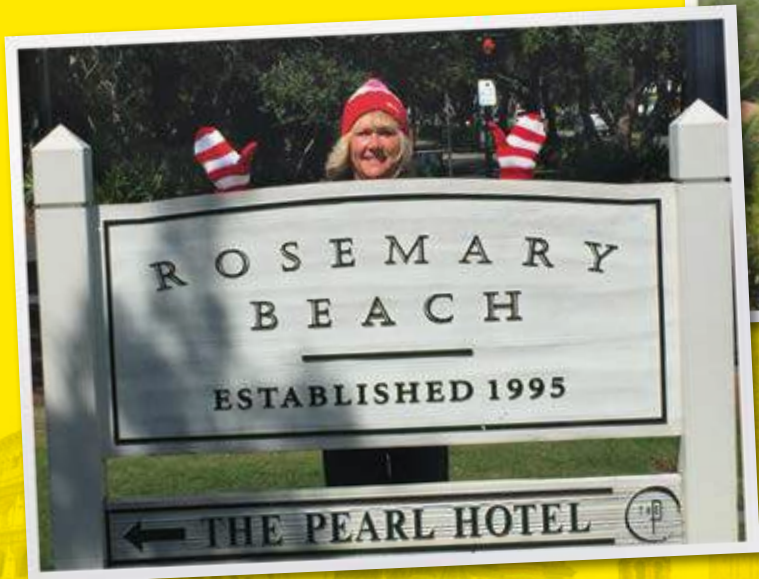
**Rogene Wheeldon** of Agri-City Insurance, in Belmont, Wisconsin



Senior Strategic Information Analysts **Michelle R Miller** and **Nikki Kraemer** in Las Vegas



**Kimberli Koeppen**, Commercial Processor, in Costa Rica



**Deborah DeRue**, Biglow & Company, Inc., at Rosemary Beach, Florida



# KANSAS AGENCY IS FOCUSED ON PROVIDING SOLUTIONS

**Kansas-based** Tozier Parkway Housh Jones (TPHJ) believes in providing solutions, not products.

“We do not see our role as an agency as a company that sells insurance—never have, never will,” says **Vance Logan**, agency Principal. “We focus on delivering information to customers that they can use to solve problems and make the best decisions around protecting their assets.”

Extending from that philosophy is TPHJ’s focus on the customer. “We prospect people, not accounts,” Logan says. “Some agencies focus on writing a particular type of policy or in a particular market, but we don’t. We design solutions around each customer’s needs and do whatever it takes to be their agent.”

## Deep Roots

In 1985, four independent insurance agencies merged to form Tozier Parkway Housh Jones, bringing together firms that have as much as 120 years of experience in the Kansas City marketplace. The merger was driven by both opportunity and competitive necessity.

“Each agency was successful and growing, but we realized we needed to get bigger or we wouldn’t survive because of the changing dynamics of the insurance marketplace,” Logan says.

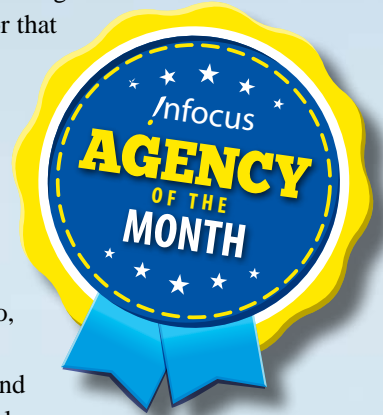
Over the past 30-plus years, TPHJ has not only survived; it has thrived. Today the agency has offices in Overland Park, Kansas; Perry, Kansas; and Kansas City, Missouri; and serves customers in 30 states. TPHJ’s leadership team consists of **David Tozier, Vance Logan, Dan Liston, Nick Biby, and Cary Jones III.**

The agency writes a broad mix of commercial and personal lines business along with life insurance and surety bonds. The direction the agency’s business takes is largely driven by the interest and passion of TPHJ’s producer staff, all of whom have a strong motivation to succeed.

“We always look to hire people who have a competitive drive,” Logan says. “We often recruit people who were athletes in high school or college because they understand the need for that drive, know how to work as a team, and don’t like to lose.”

The agency’s staff is also known for its extensive knowledge of insurance and for experience in local markets.

“There aren’t many exposures we haven’t seen,” Logan says. “Also, being ‘native sons’ of the area, we know what’s important to families and business owners. Something as simple as knowing the price of concrete or the going rate for different types of construction can make a huge difference in designing the best risk management program for customers.”



## Perpetuation Plans

With several of the agency’s current management team nearing retirement, TPHJ is working to ensure its perpetuation. Plans include current agents taking the helm in coming years, including producers Biby and Liston.

“We are proud of what we’ve built,” Logan says. “We are also confident that we have the people in place to continue our focus on providing solutions, to build on our momentum, and to grow the business even more in the years ahead.” ●



*David Tozier (left) and Vance Logan*

# ACUITY EXPANDS PREMIUM AUDIT SERVICES

It has always been *ACUITY's* philosophy to have as many audits as possible conducted by our own personnel. Currently, *ACUITY* field premium auditors complete 85 percent of all physical audits. All businesses, including small companies, are growing more and more complex, so having our own, experienced auditors working with insureds helps eliminate problems and answer questions regarding the audit process.

With the active and expansive growth of *ACUITY* into new states over the past several years, we have greatly increased our number of auditable policies, and we've increased our overall field auditor staff as a result.

Recently, *ACUITY* developed a telephone audit team to expand our services to insureds who complete audits by mail. Our new telephone audit team includes two seasoned veterans of the insurance industry. **Vickie Cady** has over 10 years of premium audit experience, and **Roxanne**

**Lawrence** has over 12 years of experience. They have also both conducted field audits in the past and bring a vast knowledge base to *ACUITY*. Vickie and Roxanne are handling audits in all 25 states in which we write and have been a welcome addition to the *ACUITY* Premium Audit team.



BY JOSH DAVIDSON,  
MANAGER - PREMIUM AUDIT

Making sure that we are well-staffed in the field and creating a telephone audit team helps reduce the number of audits we have completed by an outside fee company, keeping as many as possible in house. In turn, that helps ensure that we provide the best service to insureds during the audit process. ●



Roxanne Lawrence (left) and  
Vickie Cady

# ACUITY NAMED MINNESOTA COMPANY OF THE YEAR

*ACUITY* is named Minnesota Independent Insurance Agents Company of the Year by Minnesota Independent Insurance Agents and Brokers Association (MIIAB). Receiving *ACUITY*'s award are **Al Meyer**, General Manager - Sales, **Wally Waldhart**, Vice President - Sales and Communications, **Melissa Ceman**, Territory Director, **Chris Holm**, Commercial Field Underwriter, and **Neil Machen**, Senior Commercial Field Underwriter. ●



## ACUITY EXPERTS PRESENT AT RECENT INDUSTRY CONFERENCES



At the annual conference of the International Association of Arson Investigators, **Michael Rindt**, Manager - Special Investigations, presented on "The Team Approach: Should Public & Private Investigators Work Together?"

**Lea Kapral**, Manager - Field Claims, spoke at the Claims and Litigation Management Alliance Annual Conference on "Litigation Management - Excess Carrier: Friend or Foe?" ●

# RYAN BIRENBAUM PAYS IT FORWARD FOR

## CHILDRENS HOSPITAL

While he was working at Northwestern Mutual, **Ryan Birenbaum** was involved in the insurer's support program for Alex's Lemonade Stand Foundation, a national initiative dedicated to fighting childhood cancer. When he joined *ACUITY* as an Inside Claims Representative in 2014, Ryan sought out new ways to build on his passion for making a difference in the lives of children.

"I was looking for a way to help support kids in the local community," Ryan says. He found it in the Annual Dinner Auction to benefit Children's Hospital of Wisconsin. Sponsored by 5 Pillars Restaurant & Banquet Hall in his hometown of Random Lake, the dinner auction was created seven years ago by the Eischen family, the restaurant owners.

### Pitching In

Ryan rolled up his sleeves and put his education in communication and marketing from Marian University to work to help with mailings, the group's Facebook page, and other marketing materials. He helps secure donors and serves at the annual event.

In addition to the fundraising dinner, the event features a live and silent auction with nearly 200 items up for bids. Thanks to donations of the banquet hall, food, and auction items, 100 percent of proceeds collected goes directly to Children's Hospital of Wisconsin.

"People like knowing that every dollar that comes in goes to help children receive care," Ryan says. In 2015, the dinner auction

served 300 people and raised over \$20,000. The event also features an arts and crafts activity where families can make cards and gifts to send to children who are hospitalized for long periods of time.

"Hearing how children and families are impacted by visits from people and from cards and gifts is rewarding and lets us know how important the community's support is," Ryan says.

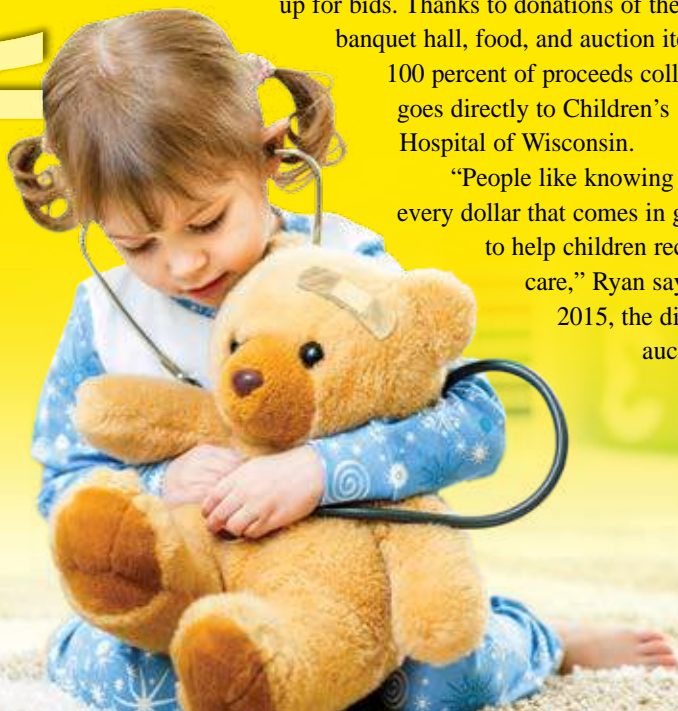
### Vital Care

Children's Hospital of Wisconsin is the region's only independent health care system dedicated solely to the health and well-being of children. It provides kids and their families throughout the state with a wide range of care and support, including everything from routine care to life saving advances and treatment options. Together with the Medical College of Wisconsin, Children's Hospital works to ensure that every child and family served receives the best care.

The 2016 dinner auction will be held in October. For more information, search for Annual Dinner Auction for Children's Hospital on Facebook, or follow the link at [fivepillarsupperclub.com](http://fivepillarsupperclub.com).

"You never know when you or someone you know will need to use Children's Hospital," Ryan says.

"I am passionate about what I do and believe it's important to be an active member of the community," he adds. "We all benefit by paying it forward." ●

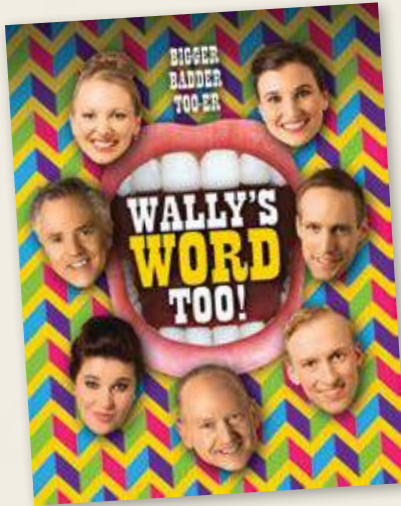


# ACUITY **U** *update*

## It's Wally's Word—again!

The newest video from ACUITY U will be Part Two (or is that Part Too?) of the popular course released in 2015.

*Wally's Word Too!* will cover key industry trends, from advances in vehicle safety to increases in the length of loan terms, and their impact on the industry. It will look at



revolutionary technology impacting travel, such as automatic braking and navigation, and explore the impact of new regulations, new fuels, and a new generation of drivers on the future business of automobile insurance.

*Wally's Word Too!* is scheduled for release in late June. ●

## SAYING "THANKS" IS EASY WITH ACUITY

Agents, are you looking for an extra way to say "thanks" to customers? As part of your customer service efforts, ACUITY is pleased to offer thank-you cards that can be used to make a personal connection with your customers.

These cards can be ordered in sets of 10 at [www.acuity.com/thankyou](http://www.acuity.com/thankyou), or under Agency Supplies via the Agent Center at [www.acuity.com](http://www.acuity.com).

Additionally, many other informational and promotional materials for agents are available to order at the Agent Center, including:

- Commercial lines overview brochures
- Corporate brochure folders
- Workers' compensation new business kits
- Workers' compensation loss reporting business cards and magnets
- Workers' compensation education kits
- Workers' compensation 24/7 M.A.S.H. nurse hotline materials
- Annual reports
- Auto fleet accident kits
- *InGear* transportation newsletters
- Inter-office memo pads
- Personal auto information kits
- Truckers' accident kits
- Corporate headquarters flyers
- Payment envelopes ●



# START-TO-FINISH CLAIMS HANDLING MAKES A DIFFERENCE IN CUSTOMER SERVICE

*ACUITY'S* property-casualty claims department includes field claims representatives who, as the title implies, work outside the home office, and inside claims representatives who work within our Central Claims department. Typically, inside adjusters handle high-frequency, low-severity claims, while field adjusters are assigned claims where "boots on the ground" are needed.

Although the types of claims handled by each type of adjuster are different, both inside and field claims have an important characteristic in common: each and every one is fully dedicated to providing the best customer service in the industry.

Also, all our claims representatives are true multi-line adjusters, which really separates our claims service from the competition. Having multi-line adjusters means not only that adjusters handle both commercial and personal lines claims, but also that every claim, whether handled by a field or inside adjuster, is handled start to finish by the same person. We do not pass off claims to an auto, subrogation, or litigation department. Our experience has shown this is not only more efficient, but also helps us deliver the best customer service by providing insureds, claimants, and agents with a single point of contact throughout the life of a claim.

Here are some interesting facts about Central Claims:

- We are an extremely busy department! Central Claims handles over 30,000 claims each year, including all equipment breakdown and cyber liability claims.
- Central Claims is the first to receive after-hours and weekend emergency pages for all *ACUITY* claims. Inside claims representatives are on call 24/7 to ensure our customers

are taken care of whenever and wherever it is needed

- In 2015, we answered over 6,400 general claims questions for insureds, claimants, and agents.
- Central Claims houses our auto physical damage specialists, including damage appraisers and heavy equipment appraisers. In 2015, they managed over 13,000 roadside and glass claims, worked with 1,200 preferred auto repair shops, reviewed nearly 2,000 non-electronic claims, and managed over 6,200 estimates that were electronically "scrubbed" by our expert system, for a total of over 8,200 estimates.
- We are the team that will reach out to policyholders proactively when catastrophes strike. Using business intelligence tools, we track storms and identify policyholders who may be impacted. We call our policyholders to make sure they are safe and identify if they have damage, helping us get a jumpstart on handling claims and enabling our field representatives to be on site well before other companies.

*ACUITY'S* Central Claims department is a large and diverse staff that handles a wide variety of losses, as does our field claims staff. What is important is that, whether an agent or policyholder is dealing with an inside or field claims adjuster, they can be assured of consistency and obtain the best, most efficient customer service because of *ACUITY'S* start-to-finish philosophy. •



**BY SARA LARSON,  
GENERAL MANAGER -  
CENTRAL CLAIMS**



# ASK THE SPECIALIST

## ASK CATHY

*What does the increase in OSHA fines mean to my business?*

On November 2, 2015, President Obama signed a new budget into law that included plans to raise OSHA citation fines up to 80 percent effective August 1, 2016. Below is a chart of current and proposed maximum penalty levels that OSHA plans to levy on employers:

Citation Level	Current Maximum Penalty	New Maximum Penalty
Other Than Serious	\$7,000	\$12,600
Serious Violations	\$7,000	\$12,600
Willful Violations	\$70,000	\$126,000
Repeated Violations	\$70,000	\$126,000

You can see how these fines could have a huge financial impact on a business. And the fines are for each individual violation—not an overall total for the number of violations a business may receive.

Let's take a look at how the new penalties could have impacted three actual ACUITY customers with previous OSHA inspection citations:

### OSHA Fine Examples

Class of Business	Violations	Actual Penalty	Current Maximum Penalty	New Maximum Penalty
Prefabricated metal building and component manufacturing	3 Serious (Respiratory protection, powered industrial trucks, and hazard communication)	\$9,945	\$21,000	\$37,800
Machine shop	4 Serious, 2 Other Than Serious (Exit routes, powered industrial trucks, machine guarding, and wiring)	\$6,000	\$42,000	\$75,600
Electroplating, plating, polishing, anodizing, and coloring	3 Serious, 1 Other Than Serious (Ventilation and noise)	\$15,295	\$28,000	\$50,400

Imagine how many more products or services a business would need to sell or provide to make up the fines that could be imposed!

How can you prevent this from happening at your business?

- Develop a written safety program highlighting how your business will comply with the OSHA regulations ([osha.gov](http://osha.gov)).
- Conduct compliance training as required by OSHA with your employees and document the training with employee sign-in sheets ([osha.gov/Publications/osha2254.pdf](http://osha.gov/Publications/osha2254.pdf)).
- Walk around your business on a daily basis and search for hazards and fix them before employees are injured.
- Get employees involved in your safety program. They do the hands-on work and probably have a lot of great ideas on how to improve the safety and efficiency of the business.
- Create safety committees to explore additional ideas that will work in your business.

ACUITY has many products available to help with your safety initiatives, including streaming safety videos, written programs, and other safety materials.

*Cathy Bacher* is a Loss Control Specialist at ACUITY. Contact her at [cathy.bacher@acuity.com](mailto:cathy.bacher@acuity.com).



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

# FOCUS ON *in*STRUCTION

**Congratulations** to **Tamara Koriath**, Commercial Underwriter, who earned the CPCU designation. Congratulations also go out to Senior Inside Claims Representative **Amy Pascoe**, who earned the AINS designation, and to several staff members who completed insurance coursework:

- Shannon Van Roo**, Regulatory Analyst – CPCU 520
- Chelsea Shireman**, Commercial Processor – AINS 23
- Laura Ramos**, Manager - Staff Commercial Underwriting – CPCU 530
- Nathan Simons**, Commercial Underwriter – CPCU 500
- Sabrina Bethke**, Commercial Underwriter – CPCU 552
- Nathan Tesch**, Commercial Underwriter – AU 60
- Andrew Jacobson**, Programmer – AINS 24
- Rich Denicourt**, Field Claims Representative – AIC 30 ●



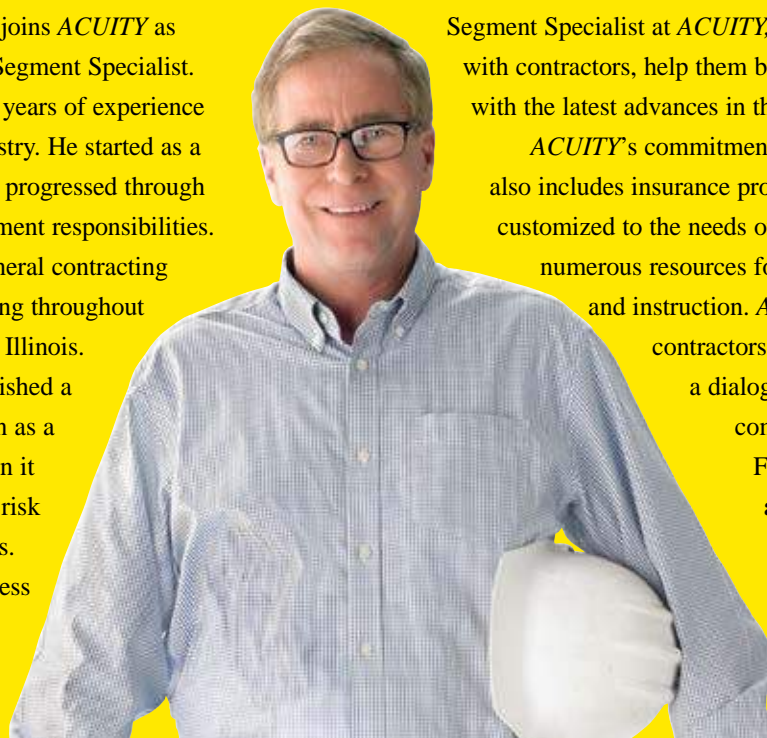
*Tamara Koriath*

## NEW SPECIALIST BOLSTERS ACUITY'S CONSTRUCTION EXPERTISE

**John Lack** joins *ACUITY* as Construction Business Segment Specialist.

John brings over 30 years of experience in the construction industry. He started as a carpenter in Illinois and progressed through various project management responsibilities. He founded his own general contracting business in 1996, working throughout Wisconsin and northern Illinois.

“*ACUITY* has established a well-deserved reputation as a construction expert when it comes to insurance and risk management,” John says. “As Construction Business



Segment Specialist at *ACUITY*, I want to share my experience with contractors, help them become successful, and keep up with the latest advances in the construction industry.”

*ACUITY*'s commitment to the construction industry also includes insurance products, services, and resources customized to the needs of contractors, including numerous resources for loss control, safety, and instruction. *ACUITY* is also active in contractors' associations and encourages a dialogue among the construction community via the *If You Build It* Facebook page, [facebook.com/acuityconstruction](https://www.facebook.com/acuityconstruction). ●



# MARKET FOCUS

## Trucking

The Owner-Operator Independent Drivers Association (OOIDA) filed a lawsuit with the U.S. Court of Appeals asking the court to strike down the DOT rule requiring truckers to use electronic logging devices (ELDs) to track hours of service. The OOIDA argues that the mandate violates truckers' Fourth Amendment rights and does not have a safety benefit.

Previously, the group successfully challenged the DOT's earlier attempt at an ELD mandate, arguing the rule didn't do enough to prevent harassment of truckers via the devices. The court agreed, striking down the mandate entirely.

After the court ruling, Congress asked the Federal Motor Carrier Safety Administration to produce another ELD mandate, which it did, publishing the Final Rule in December 2015 and giving operators two years to comply. Now, the OOIDA is arguing that the new rule is invasive of truckers' privacy, calling the mandate unconstitutional and arbitrary. A ruling by the court is expected by the end of 2016.

## Mercantile

The importance of a personalized experience in retail cannot be understated. It is imperative that retailers know who their customers are and tailor the personalized experience for maximum results.

Recently, Adweek discussed the "forgotten" generation, Gen X. Born between 1965 and 1982, this group is the "middle child" between the Baby Boomers and Millennials. The number of Gen Xers, 65 million, is also significantly smaller than Boomers (77 million) and Millennials (83 million).

Although Gen Xers have more spending power than any other generation, they are often overlooked by marketers. This is partly due to the generation's uniqueness. Unlike Boomers, who like to be in the offline world, and Millennials, who spend most of their time in the digital world, Gen Xers are planted firmly in both worlds.

## Manufacturing

June is National Safety Month! Encourage your manufacturing customers to look at the tale told by well-worn safety equipment:

- Safety shoes. Look at all the scuff marks and impacts the shoes or boots have taken, sparing the wearer's toes and feet from injury.
- Safety glasses. Each one of those scratches could have impacted the delicate eyes they are protecting.
- Hard hats. Every scratch, dent, or crack could have been a head injury. Many times, employees wear the same "lucky" hard hat for years. It is important to replace any that are cracked and dispose of any that have been in service for five years or more.
- Gloves. Each tear is a reminder of what could have happened to the wearer's hand or fingers.

Help your customers celebrate National Safety Month by encouraging them to assess and replace safety gear on a regular basis.

## Construction

Smartphones are an important part of everyday life. For your construction insureds, they can and should be used as safety tools. There are many safety apps available for iPhone or Android products that can make it easier to ensure a safe jobsite.

For example, OSHA has a heat stress app on its website that calculates the heat index, displays a risk level, and provides protective measures. NIOSH has a ladder safety app that helps a user position a ladder at the proper angle and provides other useful tips. TrenchSafety and Supply, Inc. has a slope calculator app that gives excavation requirements for sloping versus shielding.

All these useful tools are available at no cost, and many more exist in the app marketplace. To help assess the best apps for your construction accounts, you can find reviews on hundreds of safety apps at [safetyawakenings.com/apps](http://safetyawakenings.com/apps). ●

# SEARCHING FOR A JOB?



## Sheboygan Corporate Headquarters

*Commercial Underwriter (Experienced)  
Imaging Processor  
Programmers*

## Virtual Office Openings

*Field Claims Representative  
Eastern Michigan  
Chicago, Illinois  
Minneapolis, Minnesota  
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. ●

## HINTS FROM THE HELP DESK

When signing into our website, be sure to start from **acuity.com**. The site will recognize your login ID and take you directly to the Agent Center.

Be sure to also use your own login ID. This eliminates accidentally locking other users out, allows you to take CE classes to get credits, and eliminates some security risks.

If you need your own account, are not sure if you have an account, or need to remove a user, you can contact our Sales Department at **sales@acuity.com** or at 800.242.7666, extension 5577. ●

## FIND THE FLAGPOLE

Our May flagpole was hidden in a picture on page 4. The three winners selected from among correct entries we received are:

- |                           |                              |                 |
|---------------------------|------------------------------|-----------------|
| <b>Michaela Benavides</b> | Leavitt Group Southwest, Inc | Silver City, NM |
| <b>Cheryl Ginder</b>      | Edwards-Brandt, Inc          | Mason City, IA  |
| <b>Debbie Vanderborg</b>  | Paul W Kaiser & Assoc, Inc   | Waukegan, IL    |



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



## CONSUMERS STILL VALUE PERSONAL SERVICE

A recent survey by Accenture found:

- 83% of U.S. consumers would opt for human interaction over digital channels to resolve service issues.
- 77% prefer human interactions for advice.
- 45% will pay more for goods and services if it ensures a better level of service. ●



**Q. Will ACUITY pay for a car rental if an insured's car was damaged in an accident?**

A. Our Reimbursement of Car Rental Expense endorsement offers a variety of limits to choose from and is backed by ACUITY's exceptional claims service after a covered comprehensive or collision loss.

## Q&A ACUITY

**Q. Does ACUITY's personal auto policy cover a rental car while on vacation?**

A. The coverages, limits, and deductibles on a private passenger auto insured by ACUITY will apply to a rental car while on vacation within the U.S. or Canada for up to 30 days.

**Q. Why purchase the Collision Damage Waiver from the car rental agency?**

A. A Collision Damage Waiver (CDW) provides coverage for damage to the rental car if it is stolen or in an accident, same as comprehensive or collision except without the deductible. A CDW also covers the car rental agency's fees for the rental vehicle's loss of use or diminished value. ●



## LOOK OUT BELOW!

**Fall protection equipment** is required on roofing jobs, but it is only effective if it is being used by workers, rather than simply lying on the roof.

This contractor won't be insured with ACUITY, but it is our Risk of the Month!

Do you have an "Impossible Insurable" to share? Send your pictures to [infocus@acuity.com](mailto: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. ●

# JENNIFER HEAL'S ATTENTION TO DETAIL ADDS UP TO GREAT SERVICE

You'd be hard-pressed to find someone who pays more attention to detail than Query Insurance's **Jennifer Heal**.

"I think if you look up the word 'thorough' in the dictionary, Jennifer's picture would be beside it," says

**Gregory Query**, President of the Rochelle,

Illinois-based agency. "She gives excellent, personalized attention to everything and everyone.

It is an absolute pleasure working with her at the agency."

Jennifer joined

Query Insurance in 2011

and is a Commercial Lines Customer Service

Representative. A self-described "numbers freak,"

Jennifer enjoys the behind-the-scenes work that goes into creating an effective risk management program

for commercial lines customers.

"We provide the full picture to customers. We do our due diligence to show coverages and alternatives, company to company, to help our customers make the best choice," she says.

Jennifer also enjoys the variety of her work.

"There's never a dull moment," she says, adding that all the staff at Query Insurance pull together to help the agency deliver excellent customer service.

"We can always bounce ideas off each other, whether it's a question on coverage or exposures and regardless of whether it's a commercial or personal lines question. Service here is a true team effort," she says.

Congratulations to Jennifer Heal, an Outstanding Service Professional! ●



## WORD OF MOUTH

facebook

### ACUITY's banner

commemorating National Police Week—wrapping both sides of our 45- by 14-foot corporate headquarters sign—is seen by over 25,000 passersby each day. Our Facebook post featuring the banner has garnered over 1,500 likes, comments, and shares—and counting! See more at [facebook.com/acuitywow](https://facebook.com/acuitywow). ●

