

TIMELY NEWS AND INFORMATION FROM ACUITY

/Infocus

MAY 2016



FLYING HIGH ACROSS THE COUNTRY



**ACUITY SOARS
INTO VERMONT**

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ACUITY

www.acuity.com

WITH VERMONT, ACUITY NOW IN HALF OF U.S. STATES

By the end of this month, *ACUITY* will be live in Vermont, our 25th state. In just the past 11 years, *ACUITY* has entered into 15 states, and we now write in half the states in the U.S.

“We want to take our independent agent-dedicated company to a larger group of agents and policyholders nationwide,” says **Ben Salzmann**, President and CEO. “At the same time, we want to expand in a controlled and careful manner—one that maintains our financial strength and regional culture.”

ACUITY's ability to move into new states quickly is a testament to both our commitment to the independent agency model and our operational efficiency.

“A lot of companies are constrained by legacy technology and processes. They can't enter new states without great difficulty, or they can only do so with a service-center approach. *ACUITY* is able to not only expand into new territories, but also to have the resources and personnel in place in the field to fully support agents

and customers,” says **Wally Waldhart**, Vice President - Sales and Communications.

Big Potential

Although Vermont is small in population, it is big in potential, with a mix of industries and a favorable regulatory climate.

“Vermont has traditionally been a very good market for property-casualty business,” says **Shane Paltzer**, Vice President - Personal Lines and Marketing. “We see many opportunities to write our top classes of business—personal lines, construction, transportation, manufacturing, and mercantile.”

Agents in the state will be serviced by Territory Director **Brian Little**. “*ACUITY* has gotten off to a fast start in Maine, and I expect the same for Vermont,” Little says. “Agents are excited about the opportunity to begin doing business with us.”

ACUITY has already appointed its first agencies in the state (see page 3).

Growing Strong

Over the next seven years, *ACUITY* plans to go into an additional 9 states, which will bring our total to 34 states.

“Balanced growth between existing and new territories has been a key to *ACUITY*'s success over the past 15 years, and moving into Vermont continues that strategy,” says Paltzer. “New states have been consistently profitable for *ACUITY*, and geographic expansion also helps spread our exposure to loss.”

“*ACUITY* has proven that our growth strategy works,” says Waldhart. “By carefully expanding into new territories and targeting agencies who see *ACUITY* as their go-to partner for the classes of business we write, we will continue to grow and succeed.” ●



ACUITY APPOINTS FIRST AGENCIES IN VERMONT

ACUITY has appointed

Hickok & Boardman Insurance Group and Kinney Pike Insurance as its first two agencies in Vermont. Both firms have long and storied histories in the state.

Hickok & Boardman Insurance Group traces its roots back to 1821 and today has five offices throughout Vermont. Although the agency has seen many changes over time, its reputation for superior customer service, risk management experience, and “integrity with heart” continue. The agency’s staff also features multiple generations of family members who have worked for the company over the years.

“Through our discussions with ACUITY regarding an appointment, it became very evident that ACUITY’s personal and commercial insurance products met a need in the Vermont marketplace that our agency

had been looking to fill for quite some time,” says **Paul Plunkett**,



Paul Plunkett

Senior Vice President, Hickok & Boardman. “We were also impressed with ACUITY’s dedication to the Independent Agency distribution system and their limited distribution model in the states in which they write business.”

Headquartered in Rutland, Kinney Pike Insurance has offices in seven locations in Vermont. The agency was founded in 1904 and today services clients throughout the Northeast. Kinney Pike is known for expertise that has earned it the trust and loyalty of many long-standing clients, as well as national recognition in the insurance industry.

“ACUITY has great products, an excellent service team, and is very financially strong,” says **Justin Barwood**, Principal, Kinney Pike Insurance. “ACUITY is what Kinney Pike looks for in a partner, and we look forward to representing ACUITY.” ●



Justin Barwood

Cover: Iris Solorzano from Arizona’s Cook Insurance, her husband, Salomon, and son, Dylan.

ACUITY GEAR A HIT, KITES TAKE FLIGHT

We take our culture with us wherever we go, and our 2015 Annual Report, sent to all our agents nationwide, is a great example. Shipped in a custom-crafted box and shaped like a kite, our 2015 report was packaged with candies and an ACUITY-logged stunt kite. Here are just a few of the many pictures we have received showing our agents having fun with ACUITY.



Staff at Idaho's Ricketts & Associates Insurance Services have some fun with ACUITY's "Handerwear."



Community Insurance & Associates in Iola, Wisconsin, ensured that its Christmas carolers were festive thanks to an assortment of ACUITY garb.



Robertson Ryan & Associates of La Crosse, Wisconsin, got in the holiday spirit thanks to a collection of ACUITY garb.



Alex, Zach, and Maxx, grandsons of Debbie Goetzel, Servant Insurance



Kris Natalizio, wife of Jim Natalizio, HNI Services



Maura Rodriguez, CIA-Leavitt Insurance Agency



Cooper, grandson of Christopher Reichelt, the McClone agency



Eden, niece of Daphne Sanders, Van Meter Insurance



Mica Beasley and family, The Swallows Agency



Brenda Koles, Senior Commercial Underwriter



Victor Blas, Programmer Analyst



Lane and Layla, grandchildren of LaDonna Bell, Harpenau Insurance Agency



Tammy Loftus, Kraus-Anderson Insurance



Leighton,
son of Peggy
Bradley,
Roberson Ryan
& Associates



Tanner and his mom, Lisa Dittrich, Document
and Transcription Processor



Angela Scheibl,
Commercial
Underwriter



Kevin, husband of Kathy Van Horn,
Jackson McCormick Insurance



The team of American Advantage - Petersen Group proudly
flies ACUTY kites on the Riviera Maya beach. ●

BARABOO AGENCY FOCUSES ON COMMUNITY CONNECTIONS TO SUCCEED

Since its founding in 1965 in Baraboo, Wisconsin, Johnsen Insurance has always looked for ways to set itself apart from the competition by looking beyond the insurance product itself. One of the key specialties the agency has developed is photography. Although the connection between photography and insurance sales might not be obvious, providing this service has helped the agency build a reputation in the Baraboo community and beyond.

“We are not in the photography business, but we have used photography as a way to build our business,” says **Bill Johnsen**, agency Principal. Many photos used by the Baraboo Chamber of Commerce, Circus World Museum, The Al. Ringling Theatre, and other businesses are courtesy of Johnsen Insurance. In some cases, the agency’s providing photographs—free of charge—has led customers to switch their business to Johnsen.

Johnsen Insurance built a large photography and recording studio with extensive equipment, including full, large-scale green screen capabilities. Several of the agency’s staff members are well-versed in photo editing software as well. The agency also recorded, directed, and produced musical productions for a local theatre that was undergoing restoration.

Going Social

As social media evolved, the agency saw a connection between that channel and insurance as well. “Insurance is about communication. Today’s technology allows everyone to communicate 24 hours a day, so it’s a natural fit,” Johnsen says.

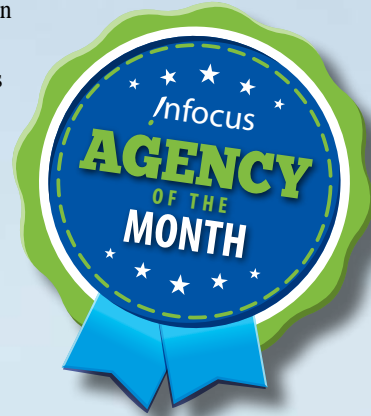
The agency combined its photography expertise and social media to promote the local community and business. “We brag about the Baraboo community and produce video relating to what’s going on in the community. Many organizations and our clients ask us for photos and videos to use in their own sites as well,” says Johnsen.

Many insurance agencies that have a presence in social

media struggle to see the results of their efforts.

Johnsen Insurance knows that it works.

“Accounts come in the door due to our Facebook page and posts,” Johnsen says. “We’ve had accounts switch to us because they feel like they know us because of our constant reporting of what’s going on in the community. It’s a free, 24/7 channel to connect with the community and meet many individuals and business people we would not have met before because of it.”



Continued Innovation

The next avenue of innovation the agency is exploring involves drone technology. Johnsen Insurance has a commercial pilot on staff, and it recently received FAA approval to fly drones.

“With drones, we can do a better risk analysis for a prospect or customer and provide a better submission to the insurance company. We will also be able to offer complimentary services to the community, such as drone-based emergency services and inspections, video clips for advertising, footage for documentaries, and more,” Johnsen says.

Johnsen Insurance intends to grow its operations while maintaining its 50/50 mix of personal and commercial lines business. The agency’s plans include not just a keen focus on risk management, but also continued innovation that will set its service apart.

“Without finding ways to connect with customers and add value, we end up battling other agencies on price,” Johnsen says. “We believe the relationship with customers and the community should be much more than that.” ●



Mike Johnsen, Sales and Marketing Manager, and Bill Johnsen, Principal, of Johnsen Insurance, at the Baraboo-Wisconsin Dells Airport where the agency’s photography and videography studio is located.

BUILDING OUR FUTURE

It has been exciting to be involved with *ACUITY*'s headquarters expansion project, particularly as anticipation builds for the finished product with each new stage of construction. At the same time, it is difficult to see the *ACUITY* headquarters' fantastic façade and iconic interior hidden by plywood, and I can't wait for it to come down so our building can be fully seen again!

I know that everybody at *ACUITY* is anxiously waiting for the project to be completed as well, and we appreciate the patience people have shown during the process. We do our best to minimize disruption, but this is an incredibly complex project! Literally every utility and side of our building is being impacted or opened up.

We are undertaking this project to benefit our agents and policyholders. *ACUITY* has grown tremendously in recent years, and that brisk pace continues today. We need to invest in our future. When we are done with our new construction and renovation, we will have the infrastructure and space to accommodate new staff quickly and maintain our service standards.

Our number-one priority throughout this project is to make sure there is no disruption in service to agents, customers, and

staff. I've lost count of the times our crews were here at 1 a.m. moving fiber cable, rerouting utilities, and doing the noisiest activities so everything was working and reasonably comfortable when people arrived to start their work day.

We also take great pride in maintaining the aesthetics of our building and grounds as we are undergoing transformation. We put a ton of work into staying on top of construction dust and debris. The nonstop cleaning, wall patching, wood refinishing, and more is not just for the visitors to our headquarters, but for our employees as well. We want to keep this a great place to visit and work, even as major construction happens.

The construction project itself is planned to avoid service disruptions in the future. We've always had redundancy in our utilities, but we are adding even more so our electricity, computer network, heating, cooling, water, and fire protection all have multiple backup systems. We will have two central utility plants, or CUPs, as part of the new parking ramp structures, and each of those CUPs has space to add capacity as the campus grows.

Yes, I'm looking forward to plywood coming down, but it's going to take a while. Our renovation is about two years in, and we have about two more years to go. We are looking down the road much further than those two years to be sure that long after anyone involved in the current project is enjoying retirement, our headquarters continues to be able to support the world-class service to agents and customers for which *ACUITY* is known. ●



BY KURT LODL,
DIRECTOR - FACILITY PROJECTS



STAFF PROMOTIONS ANNOUNCED



Nate Smith

Nate Smith is promoted to General Manager - Commercial Underwriting. Nate's region will consist of the underwriting teams handling the states of Michigan, Ohio, and Kentucky.

Nate started his insurance career at *ACUITY* in 1988. Over the next 10 years, he held several positions including Personal Lines Underwriter, Commercial Lines Underwriter, and Commercial Field Underwriter. He left the company in 1998 and spent about four years working as a sales manager for medical malpractice insurer PICOM. Nate returned to *ACUITY* in 2002 and has held various managerial positions overseeing several states including Michigan, Ohio, Illinois, and Wisconsin. He holds the CPCU and AIS designations.



Jeff Brey

Jeff Brey is promoted to Manager - Commercial Underwriting.

Jeff started his insurance career at *ACUITY* in 1984 in premium audit. He later left the company and held various positions in commercial underwriting and sales with EBI and Wausau/Liberty Mutual. Jeff returned to *ACUITY* in 2009 as a Senior Commercial Underwriter handling several states including Colorado and Wisconsin.



Joe Skalmoski

Joe Skalmoski is promoted to Manager - Commercial Underwriting. He will supervise a newly created team consisting of people handling commercial lines business in northern Ohio.

Joe started with *ACUITY* in 2006 as a Commercial Underwriter and was promoted to Senior Commercial Underwriter in May 2013. He has worked with the Ohio team for the last several years. Joe is a graduate of UW-La Crosse with a degree in finance and economics. He has earned his AU and AIS designations and is working toward his CPCU designation.



Chris Alexander

Chris Alexander is promoted to Manager - Commercial Underwriting. Chris will oversee a team of people handling much of our commercial lines business in Colorado.

Chris began his career with *ACUITY* in 2006 as a Commercial Underwriter. He was promoted to Commercial Field Underwriter for Colorado in 2012. Chris graduated from UW-Whitewater with a degree in corporate financial management and commercial real estate.



Amy Lemerond

Amy Lemerond is promoted to Field Claims Manager - Wisconsin.

A graduate of UW-Madison, Amy holds a bachelor of arts degree in psychology and English literature. She began her professional career as a district representative for Aid Association for Lutherans and joined *ACUITY* in 1996 as an Inside Claims Representative. Amy was promoted to Field Claims Representative in 1999, Senior Field Claims Representative in 2010, and Claims Consultant in January 2014. ●

MARKET FOCUS

Mercantile

After experiencing multiple food-borne illness outbreaks in 2015, Chipotle Mexican Grill saw its sales tumble and reported its first quarterly loss as a public company this year. This unfortunate incident highlights the importance of food safety in the retail sector.

According to the Center for Disease Control and Prevention, nearly 50 million people experience some degree of food poisoning annually, with the worst cases resulting in as many as 3,000 deaths. The most common sources of food-borne disease that retailers need to be concerned with are improper storage, unsafe sources, improper handling, inadequate cooking, and contaminated equipment.

Most insurance policies do not cover expenses arising out of food contamination. *ACUITY* offers standard food contamination coverage that protects from loss of income and costs for cleaning, food replacement, medical testing, and advertising to restore reputation.

Construction

With summer right around the corner, now is a good time to talk to your construction insureds about heat illness prevention. Heat exposure symptoms can escalate from dizziness, weakness, and confusion to potentially deadly heat stroke if not recognized and treated.

The keys to preventing heat illness are water, rest, and shade. Workers should drink water continually through the day, avoid caffeine, and take regular rest breaks in the shade or air conditioning. Workers who are not accustomed to working in the heat are the most vulnerable and should be gradually introduced to working in hot environments.

Encourage insureds to prevent heat illness by providing water and regular breaks. They should also educate employees on recognizing the symptoms of heat illness and the proper actions to take when they occur. For a host of information, educational resources, and training materials, visit www.osha.gov/SLTC/heatillness.

Manufacturing

June 28 is National Insurance Awareness Day. Although this isn't the most widely known holiday, it is a good

opportunity for agents to highlight the importance of insurance to their manufacturing clients.

Sometimes, manufacturers view insurance as a necessary expense of doing business. Agents know that insurance is more than that and that risk management is essential in protecting the financial well-being of their clients.

Use this year's Insurance Awareness Day to remind your customers that you and *ACUITY* are here for them—not just that day, and not just when losses occur, but 365 days of the year. Tell them about new products such as *ACUITY*'s Manufacturers' E&O, the National Association of Manufacturing Summit on June 7 and 8 in Washington, D.C., or *ACUITY*'s Made in America Facebook page.

Trucking

Do your trucking customers have a drug and alcohol policy in place? FMCSA regulations require that motor carriers develop a written policy on controlled substances use and alcohol misuse in the workplace and that the policy be provided to every driver. Motor carriers that use drivers who have not been tested for drug or alcohol use or that fail to implement a drug- and alcohol-testing program can be shut down by the FMCSA.

For motor carriers, creating a drug and alcohol policy can be a daunting task. The FMCSA has a number of resources at fmcsa.dot.gov/regulations/drug-alcohol-testing/employers-resources-and-downloads.

Also, *ACUITY* offers help in both researching and creating policies. At acuity.com, our Customer Care Center has free, streaming videos on the topic. To request a video, select Safety Videos, and then click Training Network Now or J.J. Keller to choose a video to stream. Motor carriers can also contact their *ACUITY* loss control representative for a sample drug and alcohol policy for motor carriers. ●

ACUITY HAS OPTIONS FOR INSURING OTHER STRUCTURES IN PERSONAL LINES

It's quite common, particularly in rural locations, for homeowners to have structures on other plots of land they own. A policyholder might have a utility shed on a separate parcel, a garage across the street, or even a storage building on a piece of recreational land across the state.

ACUITY's homeowners forms automatically provide coverage for other structures on the described premises, subject to the terms and limits of a particular policy. However, if you don't account for owned buildings off those premises, your insured could face a coverage gap.

Traditionally, off-premises structures have been insured on a dwelling fire form. However, that creates a separate policy for a customer, and the dwelling fire form does not carry the broad coverage of a standard homeowners form. Therefore, ACUITY recently began offering a Specific Structures Away From the Residence Premises endorsement.

This endorsement provides coverage that agents had been asking for. It is available for all lines of homeowners, including monoline home, package policies, and Road and Residence. Some coverage details include:

- Special form perils available
- Multiple structures and locations can be listed
- Losses are settled at actual cash value (ACV)

Pricing for the endorsement is based on the coverage amount requested, and rating is available through ACUITY's online rating tools.

Agents should keep in mind that the Specific Structures Away From the Residence Premises

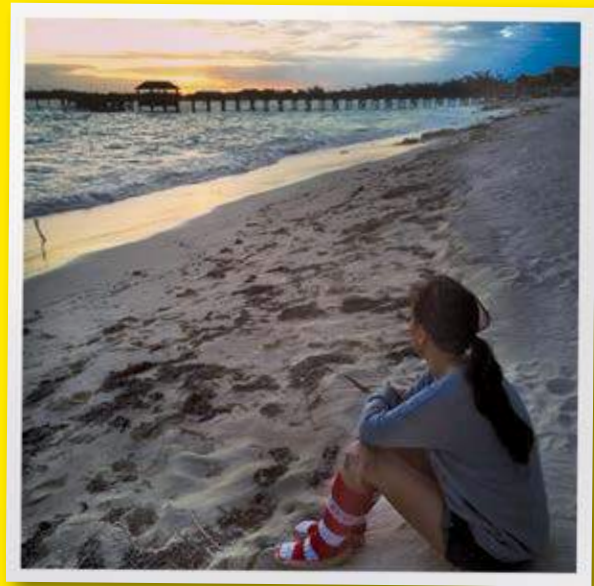
endorsement provides property coverage only. The Additional Residence Occupied by Insured endorsement can be added to extend liability, even if the additional structure is not a residence. The liability endorsement can also be quoted through Internet rating.

By extending homeowners coverage, the Specific Structures Away From the Residence Premises endorsement is not only more convenient than a dwelling fire form, but also provides broader coverage. It's a win-win for agents and customers alike. ●



**BY MARK GOODMAN,
SENIOR PERSONAL
LINES UNDERWRITER**





Natalie Lindquist of St. Marys Insurance Agency in Pennsylvania caught the sunrise in Nassau, Bahamas, on her 30th birthday while wearing her *ACUITY* mukluks.



Katie Baeckman, Manager - Services, took along her *ACUITY* mukluks on a visit to Key West, Florida, with her boyfriend, **Steve**.



Commercial Processor **Kristin Stangel** wore her *ACUITY* scarf while visiting all the major attractions of New York City, including the Statue of Liberty.

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. ●

MULTI-SPORT OFFICIAL FINDS PERSONAL REWARDS ON THE COURT AND FIELD

Paul Bloyer, Senior Field Claims Representative for ACUITY in southwestern Wisconsin, started officiating baseball when he was 19. Paul was immediately bit by the officiating bug and today works games in four different sports: football, baseball, basketball, and volleyball.

“Officiating keeps me busy pretty much year round,” says Paul, who lives in Holmen. He is also President of the Coulee Region Officials Association.

Juggling Act

It’s challenging keeping up with four different sports. “Almost every season, each sport has changes to the rules that you need to stay on top of,” Paul says. “It’s a lot of study and preparation that involves annual tests for every sport before you can work a season.”

An official must make instantaneous decisions, resolve conflicts, and deal with stress and pressure. However, Paul says that the greatest pressure doesn’t come from the fans.

“Fans will always complain. That comes with the territory, and you just let that roll off your back,” he explains. “As officials, we’re hardest on ourselves. We’re the first to know and the first to admit a mistake. But judgment calls are just that, and they are part of the game. You do your best and work hard to get it right.”

The challenge of officiating does come with some great personal rewards. “It’s exciting to be associated

with competition, and it’s a chance to be involved in the community,” Paul says. “You get to work with interesting and fun people, establish camaraderie, and build some good friendships. If you’re with a crew for a while, it’s like being with family.”

Paul has also seen the impact of his work on youth. “You have a chance to set a positive role model of sportsmanship and help young people grow in character development,” he says. “Young players can get really upset when they miss a free throw, drop a pass, or make a mental error. You can help them put that into perspective and move on.”

Full Schedule

Paul credits his family with being understanding about the demanding schedule officials have. “During some times of the year, I can be working games most nights of the week,” he says. Paul and his wife, **Tasha**, have three children, **Abry**, **Lahna**, and **Carson**, and are expecting a fourth in June.

Schedule demands have kept Paul from working collegiate games. “I’ve seriously considered officiating college football because I love the game, but I don’t want to spend my weekends away from my family,” he says. “I give a lot of credit to all the officials across the country who are able to do that and make the game possible for players and fans.”

Paul encourages people interested in officiating to take the plunge. “There is a shortage of officials in Wisconsin, as there is in many states,” he says. “It’s a fun activity—a chance to give back to the community and add some variety to your day-to-day work.”

Most states have athletic associations at different levels of competition. In Wisconsin, contacting the WIAA can get you pointed in the right direction.

“If you’re interested, give it a try,” Paul says. “It’s a rewarding experience.” ●



Pictured (left to right): Paul, Carson, Abry, Lahna, and Tasha Bloyer.

HINTS FROM THE HELP DESK



Are you trying to watch an *ACUITY* U CE class and the video is not popping up? Be sure to allow the website acuity.plateau.com in your pop-up blocker settings.

If you are getting a zoom error, you can check your Zoom percentage by going to Page or View on your Internet Explorer bar and checking the Zoom percentage. It needs to be set at 100 percent.

If you have a tip you'd like to share or a question you'd like to see answered in this column, email helpdesk@acuity.com using the subject line "Hints." •

ACUITY EARNS BEST WORKPLACE VIDEO AWARD

For the third year in a row, *ACUITY* is the winner of the "We Love Our Workplace" video contest from Great Place to Work®. By being chosen as the 2016 Grand Prize Winner, *ACUITY* earned \$5,000 for myTEAM TRIUMPH, an athletic mentoring program created for children, teens, adults, and veterans with disabilities who would normally be unable to experience endurance events such as triathlons or road races.

In the 2016 contest, companies from across the country submitted

a one-minute video that demonstrated why employees love their workplace. The winner was chosen based on the results of online voting.

Our video, which features many staff members, highlights workplace benefits and elements of *ACUITY*'s corporate culture that also helped us earn the #2 spot

on the *FORTUNE* "100 Best Companies to Work For®" list. The video was featured at the 2016 Great Place to Work Conference in San Diego in April.

All of *ACUITY*'s award-winning videos are available for viewing at www.acuity.com/careers. •



FOCUS ON **in**STRUCTION

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

Laura Dederig, Commercial Underwriter
Joel Katsma, Branding Specialist

Ben Miller, Commercial Underwriter
Neil Oelrich, Commercial Underwriter



Laura Dederig



Joel Katsma



Ben Miller



Neil Oelrich

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

- Alyssa Aleff**, Commercial Processor – AINS 23
- Ashley Balde**, Commercial Processor – AINS 23
- Paige Brown**, Commercial Underwriter – CPCU 520
- Brad Bubolz**, Commercial Processor – AINS 23
- Hannah Gottsacker**, Commercial Processor – AINS 23
- Joe Hansen**, Commercial Underwriter – CPCU 500
- Tessa Harrington**, Commercial Underwriter – AU 60
- Heather Kettles**, Commercial Underwriter – AU 60
- Ben Klaas**, Business Analyst – AINS 22
- Kimberli Koeppen**, Commercial Processor – AINS 23
- Becca Lee**, Commercial Processor – AINS 23
- Nate Liddick**, Inside Claims Representative – ARM 54
- Ben Matheys**, Commercial Underwriter – AU 62
- Michelle Miller**, Senior Personal Lines Underwriter – AIC 31
- Andrew Pipp**, Commercial Underwriter – CPCU 540
- Kent Rose**, Programmer – AINS 24
- Angela Vandenack**, Commercial Processor – AINS 23
- Lindsey Van Ess**, Commercial Processor – AINS 23
- Nicole Wuestenhagen**, Inside Claims Representative – CPCU 540 ●



ASK THE SPECIALIST

ASK CLIFF

What happens if carriers ask drivers to violate the new hours-of-service rules?

As the new hours-of-service (HOS) rules created by the Federal Motor Carrier Safety Administration (FMCSA) took shape, some raised concerns that unscrupulous carriers would attempt to coerce drivers to violate those rules by threatening to withhold payment, fire drivers, or other actions.

Drivers and others who testified at FMCSA listening sessions and before Congress said that some motor carriers, shippers, receivers, tour guides, and brokers insist that a driver deliver a load or passengers on a schedule that would be impossible to meet without violating the HOS or other regulations. Drivers may also be pressured to operate vehicles with mechanical deficiencies, despite the restrictions imposed by the safety regulations.

To head off these concerns, the FMCSA adopted the Prohibiting Coercion of Commercial Motor Vehicle Drivers (Coercion Rule) in January 2016. The Coercion Rule explicitly prohibits motor carriers, shippers, receivers, and transportation intermediaries from coercing drivers to operate in violation of certain FMCSA regulations, including the

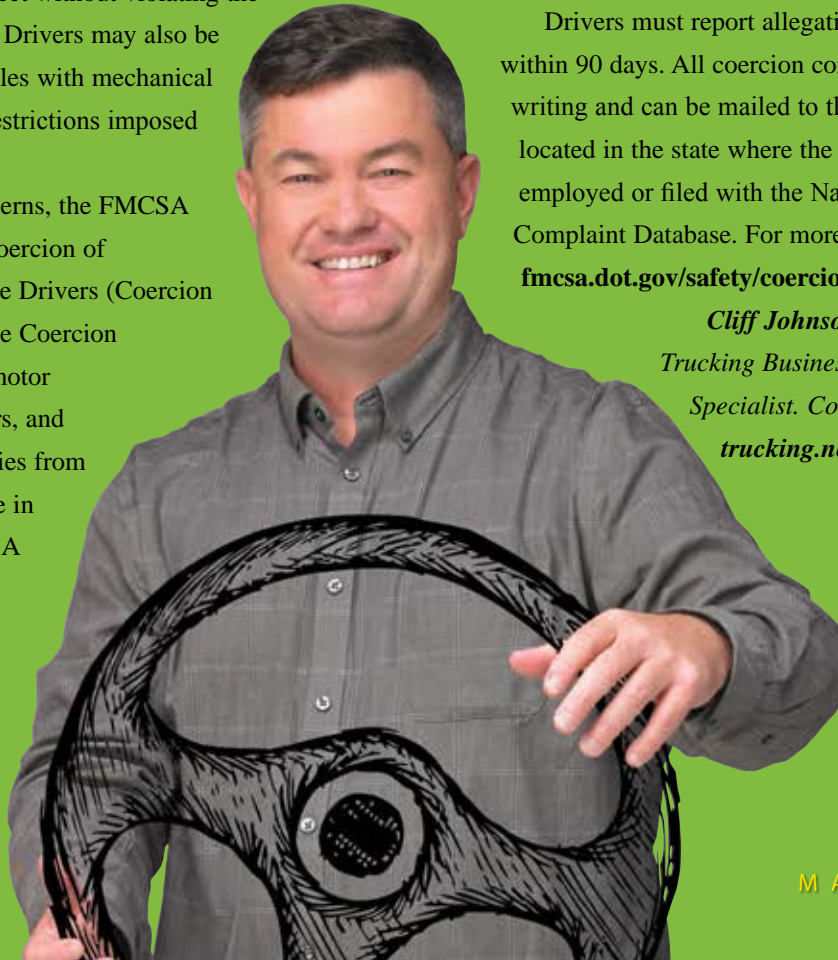
drivers' hours-of-service limits, the commercial driver's license (CDL) regulations, the associated drug and alcohol testing rules, HMRs, and some of the Federal Motor Carrier Commercial Regulations (FMCCRs).

The Coercion Rule allows drivers to report incidents of coercion to FMCSA and authorizes FMCSA to issue penalties against motor carriers, shippers, receivers, or transportation intermediaries that have coerced drivers.

Coercion occurs when a motor carrier, shipper, receiver, or transportation intermediary threatens to withhold work from, take employment action against, or punish a driver for refusing to operate in violation of regulations. Violators of the requirement can be fined up to \$16,000 per event. Coercion may be found to have taken place even if a regulation is not ultimately violated.

Drivers must report allegations of coercion within 90 days. All coercion complaints must be in writing and can be mailed to the Division Office located in the state where the complainant is employed or filed with the National Consumer Complaint Database. For more information, visit fmcsa.dot.gov/safety/coercion.

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

Searching for a Job?



Sheboygan Corporate Headquarters
Building & Grounds Interns
Commercial Lines Staff Underwriter
Commercial Processors
Commercial Underwriter (Experienced)
Imaging Processor
Programmers
Services Interns
Technical Support Analyst Interns

Virtual Office Openings
Field Claims Representatives
Eastern Michigan
Chicago, Illinois
Las Vegas, Nevada
Minneapolis, Minnesota
Loss Control Representative
Western North Dakota/South Dakota

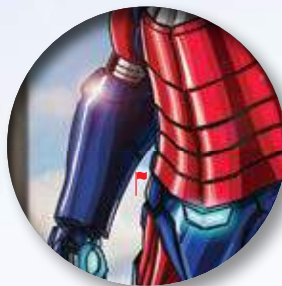


For more information, contact **Joan Ravanelli Miller, General Counsel and Vice President - Human Resources**, at 800.242.7666, extension 1666. ●


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.

FIND THE FLAGPOLE

Our April flagpole was being guarded by SUPERvisor **Jim Glavan** on page 8. The three winners selected from among correct entries we received are:



Kristine Smith	TRICOR Inc	De Forest, WI
Rainey Wesenick	Dempsey & Siders Agency, Inc	Cincinnati, OH
Lesley Bentz	USI Insurance Services LLC	Bismarck, ND

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



THE DRONES ARE COMING

The FAA estimates 2.5 million drones will be sold this year for hobby and business, a number that will reach 7 million by 2020.

The real estate, agriculture, and insurance industries are projected to be the biggest commercial users of drones. ●



Q. The industry commercial auto combined ratio is expected to be around 108 for the next couple years. What drives this expectation?

A. Increases in vehicles on the road, miles traveled, increased severity, and the beefing up of reserves are all playing a role. These factors seem to hit the trucking market harder.

Q&A **ACUITY**

Q. What are other carriers doing in response?

A. Some carriers are shutting down their trucking insurance business and others are exiting excess liability for trucking.

Q. What about **ACUITY**?

A. **ACUITY** works to keep reserves accurate and does not piston in and out of business segments. We remain committed to stability for you and your insureds in commercial auto, particularly with our focus on the trucking segment. ●

SLIP SLIDING AWAY

If the flimsy straps holding these oversized ladders fail, it's doubtful the driver of the truck would even know considering that there is a large tarp covering the entire rear window.

The passenger in another vehicle who took this picture reports that, fortunately, catastrophe did not result from this poorly secured load. However, insuring the contractor that owns this truck is not a risk that **ACUITY** would take!

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. ●



CUSTOMERS CAN BE CONFIDENT IN WINDY MATUSZAK'S SERVICE

A keen attention to detail is what sets **Windy Matuszak's** service apart. "Windy is extremely thorough in everything she does," says **Pat Dickenshied**, Principal of Dickenshied Cravillion Insurance in De Pere, Wisconsin.

"I don't have to worry about anything Windy does because I know it will be done correctly and on time," he adds. "I entrust some of my largest clients to her with confidence."

Windy has been with Dickenshied Cravillion Insurance as a Commercial Customer Service Representative since 2012 and has nine years of experience in the insurance industry.

She says that getting to know customers is an essential component of delivering outstanding service.

"You need to communicate frequently with customers, and not just about insurance," says Windy, who earned her CISR designation in 2013. "Building relationships means getting to know our contacts on a personal level as well."

Windy likes the variety of commercial lines business and enjoys working with her agency colleagues. "We get along well with each other and have fun while we're working," she says. "I look forward to coming to the office each day."

Congratulations to Windy Matuszak, an Outstanding Service Professional! ●



WORD OF MOUTH

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