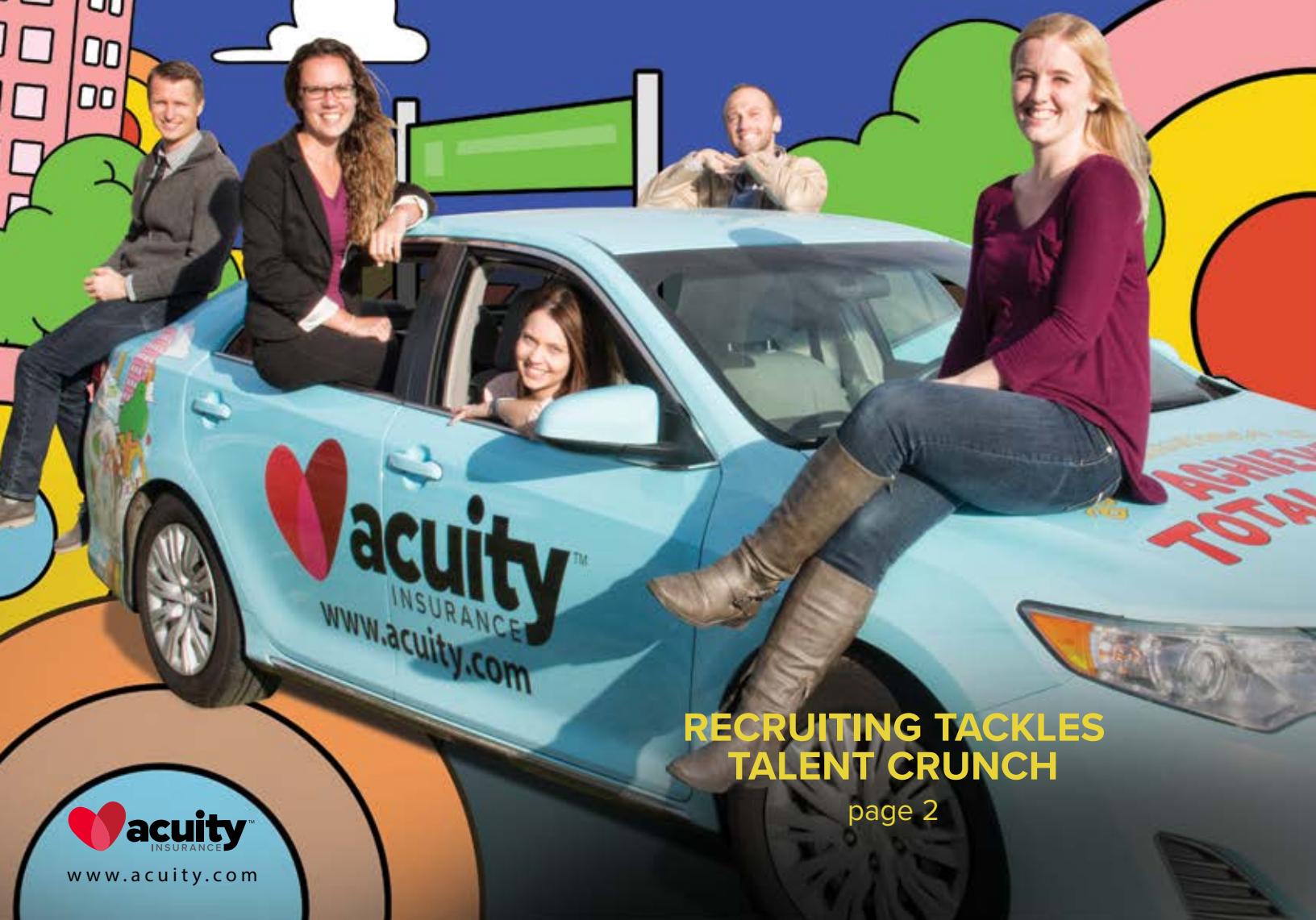


Timely News and
Information from Acuity

infofocus

NOVEMBER 2016

College 2 Acuity



**RECRUITING TACKLES
TALENT CRUNCH**

page 2



www.acuity.com

INNOVATIVE RECRUITING INTRODUCES

College Students to Acuity

The talent crunch for employers is real. Millions of Baby Boomers are retiring each year, and independent research firm The Conference Board reports that in the next 10 to 15 years, U.S. employers will need more workers than will be available. The challenge of recruiting is particularly acute in insurance.

“Insurance as an industry isn’t seen as an exciting place to work. The average insurance company is going to struggle with attracting talent and remaining relevant,” says **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources.

Acuity, however, is no average insurer. As the #2 Great Place to Work in the nation, Acuity provides a world-class benefits package, rewarding career opportunities, and culture second to none that is created by more than 1,200 employees.

“Our human resources team has successfully introduced our culture

to students at many campuses, helping us attract some of the best and brightest talent to Acuity,” says **Ben Salzmann**, President and CEO.

Acuity on Campus

College students are starting their job search earlier than ever before, often at the beginning of their senior year. More and more, they are also passing on traditional on-campus job fairs in favor of doing their own research.

“We often find at career fairs that only a small number of students are attending,” says **John Krechel**, Senior Benefits Specialist. “We needed to find a way to connect with students in a non-traditional way.”

That was the goal of College2Acuity, a nine-campus tour over a five-day period in September. More than a recruiting effort, College2Acuity was a way to introduce our company to students, faculty, and staff and to celebrate our status as a top workplace in the nation.

“We wanted to share our culture in a way that only Acuity could,” Krechel says. Highlights of College2Acuity include:

- **Our Car.** It certainly is eye-catching: a powder-blue car completely wrapped with our new logo and imagery from our branding campaign. “When you pull up in that car, everyone on campus—not only students, but also professors and support staff—wants to know what it’s all about,” says **Jordan Lindstrom**, Human Resources Specialist. “Our car is not just a recruiting tool; it’s a way for the general public to become aware of our brand as well.”
- **The Bacon!** It wouldn’t be an Acuity event without bacon, and we served nearly 100 pounds of it during College2Acuity campus visits. “The smell of





Reaching Out

Our recruiting efforts start well before the college level through community outreach that introduces high school and younger students to Acuity. At our headquarters, we host the Wisconsin Junior Achievement Business Challenge, Sheboygan County regional spelling bee and chess championship, Mathcounts competitions, 4-H club meetings, and more. We plan to open the Acuity Charity Wheel to visiting 8th grade students as well.

And because it's important to keep the people we hire, our efforts don't stop with recruitment. Many of our workplace events and clubs are designed with recent graduates and other new hires in mind, including our 5-Year Club, Gamers Club, and more. ●

bacon frying definitely brought people over to our display," says **Rebecca Flipse**, Human Resources Specialist.

- **Class Visits.** In addition to our outdoor display, Acuity's human resources team visited classrooms to introduce students to career opportunities in insurance, bringing staff members who were alumni of a particular college or university along as well. "We helped students discover that working at Acuity is not about selling insurance. We are an underwriting company with a service focus that offers a wide array of rewarding careers—analytics, technology, public relations, and much more," says Krechel.
- **Free Stuff.** "Sometimes people worried that we were going to give them a sales pitch about insurance, but once they found out we were giving away bacon and Acuity swag with no catch, the flood gates opened," says Lindstrom. "Sometimes professors would cut a class short to bring their students out."
- **College Connections.** We visited off-campus hotspots as well to network with students and staff. Acuity is also bringing professors to our headquarters to learn about us and encourage students in their classes to apply, and we guaranteed that any student who provided a resume during the tour would receive a phone interview.

College2Acuity has already had a strong impact. We reached over 2,000 students personally and received over 80 resumes during the tour. Our social media coverage of our campus visits has reached over 60,000 people and counting.

"We've received emails from students thanking us for stopping at their campus and telling us that they have switched to an insurance-focused major," Krechel says. "Our outreach is definitely making an impression." ●



Acuity Chess Invitational

Pictured on cover: Acuity's recruiting team (left to right): Jordan Lindstrom, Amanda Gebert, Haley Lindstrom, John Krechel, and Rebecca Flipse

EXPERIENCE AND EXPERTISE DRIVE INDIANA AGENCY'S GROWTH

German American Insurance believes that to best serve the community, you have to be part of the community. “We try to put our sales and service people as close to customers as we can. We are very involved in community functions and are deeply rooted and engaged within the communities we serve,” says **Joe Dedman**, President and CEO of the Jasper, Indiana-based agency.

By living in the communities the agency serves, agents and staff know the people and businesses well. “In the western part of the state, we have a lot of farming experience. In the Bloomington and Bedford areas that are close to Indiana State University, we have a lot of expertise in writing habitational business. In Jasper, there is a lot of manufacturing, so we have people with manufacturing backgrounds,” Dedman explains.

History of Success

In 1910, German American Bank was founded in the heart of a large Midwest region of communities rich in German-American heritage. In 1999, the bank bought its first agency—a firm that had been in business in Indiana since 1894.

For the first several years of the insurance division's existence, German American focused on agency acquisition. Then, it began adding new locations and emphasizing organic growth as it stretched its insurance footprint across southern Indiana.

Although the agency has expanded geographically, it has retained its historic name because of the recognition it carries throughout the state. German American continues to be known as a very strong southern Indiana financial services provider, specializing in banking, insurance, and investments for business and retail customers.

About five years ago, German American heightened its focus on middle-market commercial lines. “That was a key development that drove our growth in commercial lines,” Dedman says.

Today, the agency has more than 60 employees across nine offices. Writing a broad mix of personal lines and

commercial lines business, the agency focuses in particular on contractors, transportation, municipalities, and agriculture.

German American has a diverse mix of experience among its staff. While close to one-fourth of its employees have been with the agency since its founding in 1999, German American has also brought on many new producers and service staff, often recruiting graduates of Indiana State University's insurance and risk management program.

“Indiana State has a very strong program that has produced some outstanding people on our team,” Dedman says. “We have a tremendous, strong group of people. We also have an experienced and capable, but young, management team that has us well-positioned for the future.”

Future Focus

Looking toward the future, German American not only wants to build on its strengths, but also explore new opportunity.

“We already write a wide array of customers in personal lines and are working to develop a high-net-worth niche,” Dedman says. “Also, being a bank-owned agency, we are continually looking for ways to mirror our mutual customer base by providing targeted products and services.”

The agency is also looking to expand into several additional markets in southern Indiana through both agency acquisition and new sales and will be hiring several new producers in the coming months to accommodate expected growth.

“We're definitely in an expansion mode,” says Dedman. ●



Seated (left to right): Diana Wilderman, Commercial Lines Development Manager; Zach Sibrel, Vice President, Commercial Lines; Amanda Loya, Manager, Central Marketing & Commercial Lines Service; and Jenelle Himsel, Personal Lines Service Manager

Standing (left to right): Tim Bell, Small Business & Claims Manager; Brandon Jahn, Personal Lines Manager; and Joe Dedman, President, CEO

CLAIMS DOWNLOAD PROGRAM EXPANDS ACUITY'S SERVICE TO AGENTS

Acuity has expanded our Claims Download program to make claims information available directly through popular agency management systems agents already use. With Claims Download, agents can access details such as:

- Claims status
- History
- Adjuster assignment
- Payment transactions
- Reserve transactions
- And more!

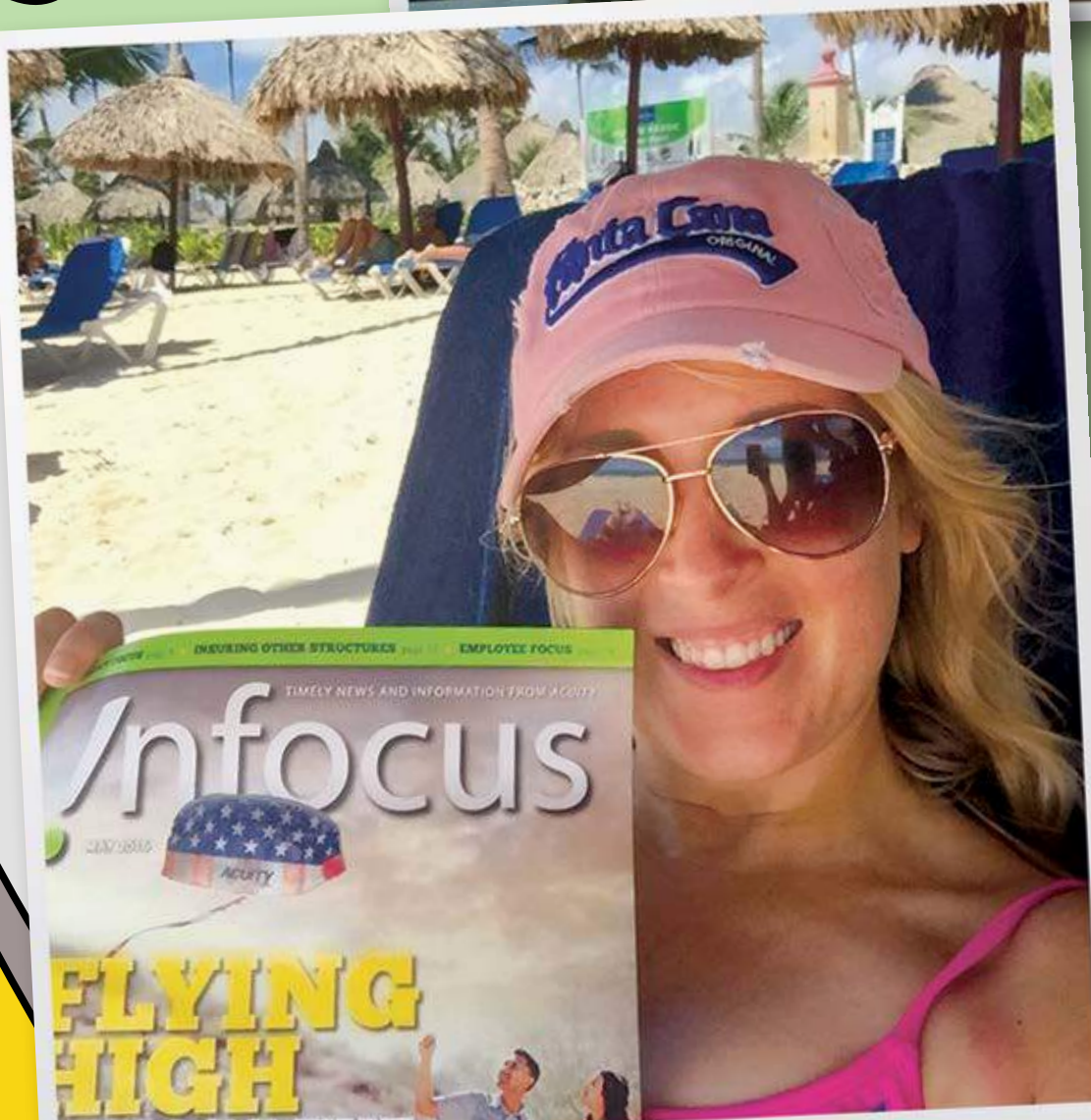
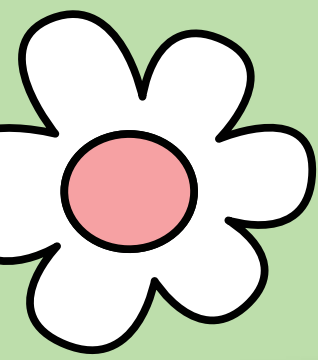
Claims Download is available now for systems of the following vendors:

- Agency Software
- Applied Systems
- HawkSoft
- NASA
- Quomation
- Vertafore
- Xanatek

Having up-to-date claims information available directly through agency management systems helps agencies deliver faster service to customers and increase claims satisfaction. It also streamlines agency operations around the claims process because it eliminates manual entry of claims information and simplifies the process of finding claims data. Acuity provides Claims Download and all our download capabilities at no charge to independent agents.

To get started with Claims Download, contact your territory director or email sales@acuity.com to request an Agency Interface Application. ●





Systems Architect **Joy Marquez** had a ball flying her Acuity kite on a recent vacation to Oregon. She is pictured in front of Mount Hood with her husband, **Jose**.



Ashley Froelke, Client Manager at Kraus-Anderson Insurance in Burnsville, Minnesota, recently honeymooned in Punta Cana. She brought along some quality reading material!

JUNEAU

Alaska's Capital City



Senior Product Analyst **Mike Jarentowski** recently took a cruise and land excursion to Alaska, the 50th state the family has visited! Pictured with Mike in his Acuity T-shirt are his children, **Zachary** and **Lauren**, with Acuity backpacks.

Kyle Woods, Risk Advisor at Associated Insurance Services in Boise, Idaho, took an Acuity kite to the top of Mount Borah. It is more than a three-mile climb with over a mile of elevation gain to the peak, which is the highest in Idaho at 12,662 feet.



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 ADDS TO INDUSTRY-LEADING ACORD AWARD TOTAL

Acuity received two ACORD awards for delivering independent agents technology solutions that support real-time business capabilities. Acuity earned a **Leadership Award** and a **Case Study Award**. The Leadership Award highlighted our use of ACORD standards in ways that have enabled us, independent agents, and trading partners to improve electronic communication and gain operating efficiency. For the Case Study Award, ACORD recognized Acuity's omni-channel approach that connects our company, agents, and customers, including development of Lead Generation and Quoting and integration with online insurance aggregators.

"Acuity continues to be a leader in the adoption of ACORD standards and in automating insurance processes that make independent agents more efficient and profitable," says **Marcus Knuth**, Vice President - Enterprise Technology. "We have been active in developing systems that utilize the ACORD standards since 2000 because of the value they deliver to Acuity, our agencies, and our business partners."

ACORD Awards are presented to organizations that have demonstrated outstanding achievement in implementation in the past year and recognize business process improvement, individual and organizational leadership, global outreach, and industry community excellence. Acuity has earned 66 ACORD technology awards over the past 17 years—more than any other property-casualty insurance company. ●



THE FACE OF ACUITY

Everyone in claims at Acuity understands that an insurance loss can be personally devastating. Fires, accidents, and natural disasters can destroy property, disrupt businesses, and turn lives upside-down. Catastrophic losses can affect people long after property is restored and the final claims check is paid.

When a claim involves injury, the personal impact is even greater. In workers' compensation, claims adjusters deal with injuries every day. Claims span the spectrum of severity, from minor cuts and bruises to amputations, paralysis, and fatalities. While not every workers' compensation claim is a catastrophic loss, over the course of a claims representative's career he or she will most certainly handle a number of catastrophic claims.

Whether minor or catastrophic, all workers' compensation claims present situations that can be emotional and highly charged. Nobody likes to be injured, and people often have a high level of anxiety about how an accident will impact their career and family. If people miss work due to a claim, it can compound their stress level even more.

Acuity's approach to handling a workers' compensation claim prioritizes returning workers to the job as soon as possible and restoring their quality of life to where it was before the accident. We assist injured workers in finding the best quality care, not just the lowest cost. We know local health care providers, and our field case management and expert medical bill reviews allow us to be advocates for both the injured worker and employer. We utilize workplace environment experts to help design job setups and make ergonomic changes to get people back on the job safely.

But physical recovery is only one aspect of what workers and families go through. Emotional recovery is a key part as well, and part of our role in workers' compensation is to be there for people and listen. Large claims remain open for many years, so our reps get to know quite a bit about people and even begin to feel like part of their extended family.

We also understand that injuries can be catastrophic—not just to workers, but also to employers. Particularly in smaller firms, people worry about their coworker's recovery and are concerned that they will be well taken care of. For some companies, a workers' compensation claim with Acuity could be their first claim, and part of our job is to help them understand the process and the impact on their business.

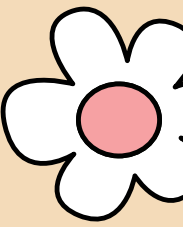
There are extraordinary stories that happen in workers' compensation every day as our people guide injured workers through recovery. They visit hospitals and homes on weekends and holidays, help family members of injured workers cope with anxiety and stress, and even do seemingly little things, like attending a Little League game. Some of the relationships our claims representatives have built with injured workers literally span decades.

Ultimately, our people know that, for injured workers and their employers, they are the Face of Acuity. It's a role we take seriously as we help people recover from what can be a life-shattering loss. ●



BY BRIAN PEACOCK,
GENERAL MANAGER - WORKERS'
COMPENSATION CLAIMS





ACUITY COLLEAGUES COMPETE IN THE SHOW RING

“Elegant” is probably not a term that would come to mind when describing a livestock show. However, not only is the annual Holstein Futurity show at the Sheboygan County fair an elegant affair, it is also one of the fair’s most popular events.

“It’s standing room only,” says **Brittney Mauk**, Commercial Underwriter. “Everyone looks forward to it.”

The Sheboygan County Holstein Futurity began in 2000 with the purpose of increasing interest in breeding and exhibiting outstanding registered Holsteins. Owners choose calves they believe will grow and develop into cows that will be productive on the farm and competitive in the show ring, register them with the Sheboygan County Holstein Association, then bring them to the show ring as 3-year-olds, typically after having two calves of their own.

No one is quite sure where the formalwear tradition of the Sheboygan County show began. “Most counties have futurity shows, as does the Wisconsin State Fair, but our county has always been more formal and more competitive than others,” Brittney says.

Women are required to wear formal gowns. Men must wear a suit or tuxedo, and most choose the latter. “Choosing the right attire is a big part of preparation,” says **Melissa Huberty**, Commercial Underwriter. “It makes the event more fun for both

participants and spectators.”

Donning formalwear around livestock does present a bit of risk. “Cows tend to lick everything, so the tux sleeves in particular take a beating. Fortunately, our formalwear rental provider is very understanding,” Brittney says.

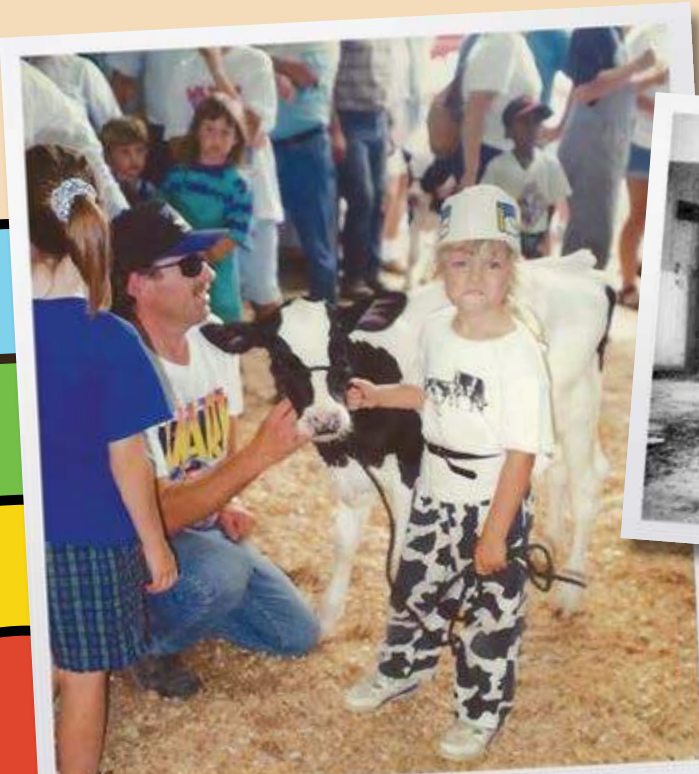
Mauk-E-Way

Brittney grew up on a Jersey farm in Plymouth, Wisconsin. She earned an associate’s degree in accounting from Moraine Park Technical College and a bachelor’s degree in accounting from Lakeland University. She and her husband, **Bryan**, have three children, **Natalie**, **Braxton**, and **Jayden**. They live on the Mauk-E-Way Farm near Plymouth and run the farm with Bryan’s parents, **Kyle** and **Sarah Mauk**.

“Farming isn’t always the easiest profession, and I have great respect for my husband and father-in-law who operate the farm day in and day out. In addition, being able to raise our children on the farm is a huge bonus because they grow up learning the value of hard work and respect for others, the land, and the animals,” says Brittney.



Margaret Born, Melissa’s grandmother, with her champion Holstein



A young Melissa Huberty and her father, John, in her first Farmerbud class



For several years, Brittney and Bryan showed Holsteins in the Futurity. In 2014, they won the event with Mauk-E-Way Destry Aubrey, competing against more than 30 other cows. Outside the county fair, the Mauk family also competes at many different shows at the district, state, and national levels. In addition, they have also shown at the World Dairy Expo in Madison, Wisconsin. "Our goal is to breed elite dairy cattle that can compete in the show ring and sustain our dairy farm," Brittney says.

For the past two years, Brittney and Bryan have been involved in the Futurity as organizers and were co-chairs of the 2016 event. The planning process starts in May and involves extensive fundraising to cover awards and cash prizes.

"It's a lot of work, but it's worth it," Brittney says. "Being raised in the dairy industry, my husband and I are both very passionate about it."

Family Tradition

Melissa and her husband, **Ed**, have a daughter, **Meta**, and live in Howards Grove near a farm that has been in the family for 150 years and is run by her parents, **John** and **Sue Born**. Melissa earned a bachelor's degree in communication and business administration from Lakeland University and joined Acuity in January of this year.

Melissa has been showing livestock since she was a young

girl. She started with the fair's Farmerbud Showmanship event, where children as young as age four handle Holstein calves between one and three months old.

Success runs in the family, which won the Futurity in 2006 with a cow named Badgerland High-Metro Prudence shown by Melissa's brother, **Brad Born**. Melissa's successes include a Grand Champion Holstein and Supreme Female of Show, **Margaret Born**, Melissa's grandmother, is a past Grand Champion and still lives on the Born family farm with her husband, **Wally**.

"Dairy showing and 4-H are things my grandparents and even great-grandparents were very involved in. They are very proud of our family," Melissa says.

The Next Generation

Both Brittney and Melissa hope their children stay involved in farming and showmanship.

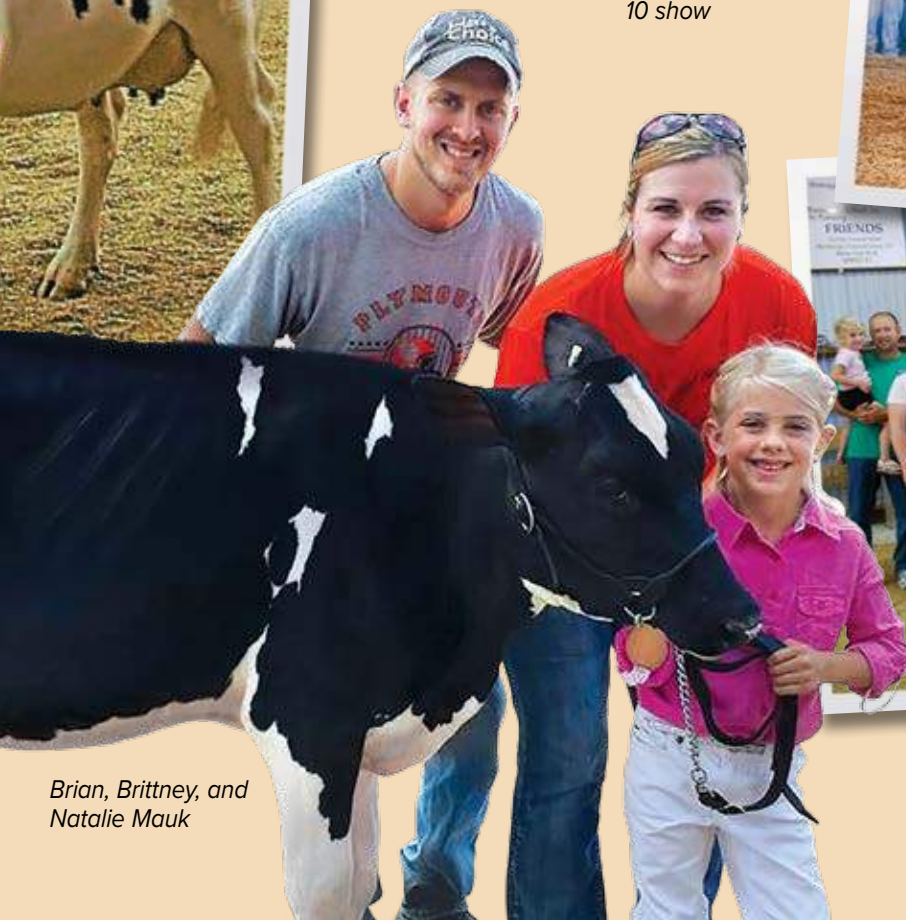
"The Futurity brings people together—not just farmers, but people from all over the county as well," Brittney says. Her children appear to be well on their way to carrying on the family tradition; Natalie showed her first calf at this year's Wisconsin District 10 Show and the Open Class Dairy Show at the Sheboygan County Fair.

"Growing up on a farm imparts values that stick with you, and the excitement of the showing and the lifelong friendships you make through the fair and 4-H are so important," Melissa says. "It makes you into a better person, and that's something I will always value." ●



Melissa showing at the 2010 Futurity

Natalie shows a calf in the Wisconsin District 10 show



Brian, Brittney, and Natalie Mauk



The Mauks with champion Destry Aubrey

ASK THE SPECIALIST

ASK MIKE

What makes the Industrial Internet of Things (IIoT) work?

Many parts and systems are needed to make the IIoT work—computing systems that crunch and process data, communication systems that transfer data from the micro-electromechanical system (MEMS) unit to the processing and computing units, and sensors.

Although sensors and communication units have been around for a while, advancement in MEMS technology has moved the IIoT forward over the last couple years. Electrical and mechanical engineers and scientists have been able to take the “old and large” technology and miniaturize it. And machine, equipment, smartphone, and other device manufacturers have been able to install the technology in everyday items, such as refrigerators, projection screens, cars, and more.

The advancement of manufacturing and processing technology, as well as the development of new manufacturing processes, has helped make those once-large sensors smaller. Processes like photo etching (dry or wet), vapor plating, electro discharge machining (EDM), and molding have advanced and developed to allow the production and processing of parts in the nano- and micro-size range.

Once the processes became cost effective, it was only a matter of time before manufacturing companies figured out how to produce these tiny systems at a consistently high level of quality and quantity. There are now single factories that make over 4.5 million MEMS units per day!

MEMS units can be manufactured from a single or a variety of materials and combinations. The materials, which may include silicon, polymers, metals, or ceramics, are layered upon each other through vapor deposit or other plating processes. This is called a wafer.

Next, an image is exposed onto the wafer and an etching process removes all material that was not covered by the image. Once this is completed, the wafer will be cut into individual MEMS units that are assembled. The assembly process includes soldering wires and other

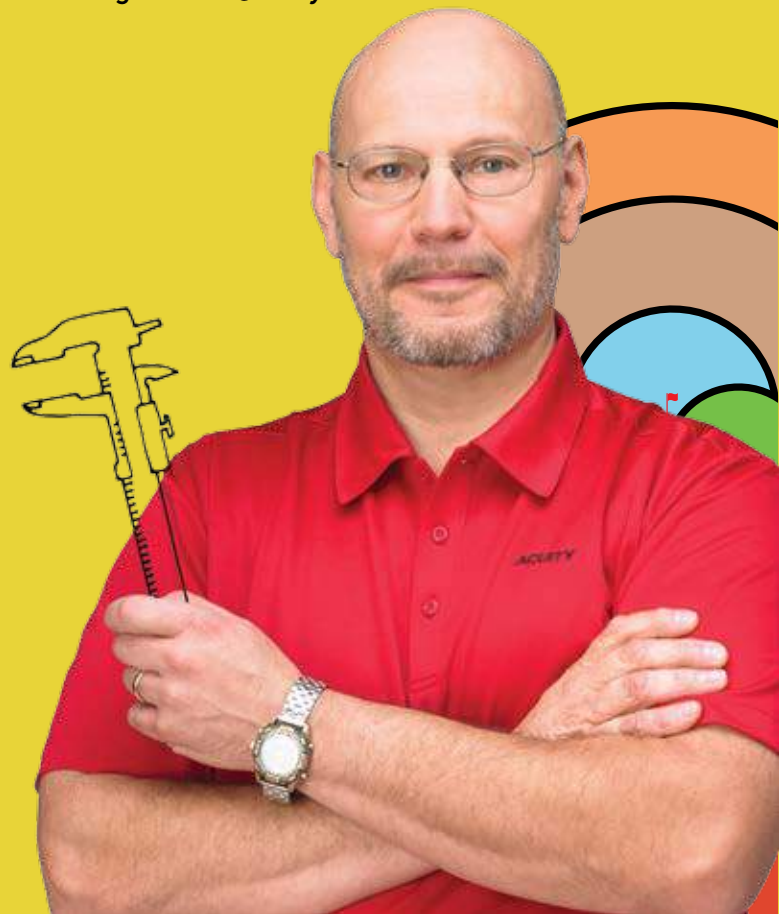
components as needed. The MEMS units are then sent to customers for additional processing or installation into the final devices.

The combinations of layers are endless and are driven by the properties needed as well as the environment the system has to perform in. For instance, a MEMS unit in a car has to operate in a different environment than if it were in the human body.

MEMS technology has many applications—accelerometers, gyroscopes, electrical stabilizers, pressure sensors, temperature sensors, movement generators, electrical switches, display activators, and much more. And the list continues to grow as engineers and customers push for more.

The IIoT would not be possible without millions of these tiny MEMS units, and the units wouldn't have been created without the manufacturing industry pushing the envelope of what was possible even a few years ago. ●

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



HINTS FROM THE HELP DESK

Did you receive a message on our website that your account was locked? The most common reasons for receiving this message are:

- User error
- Someone else using your login ID, which we do not recommend
- An agency management system entering an incorrect or old password three times in a row

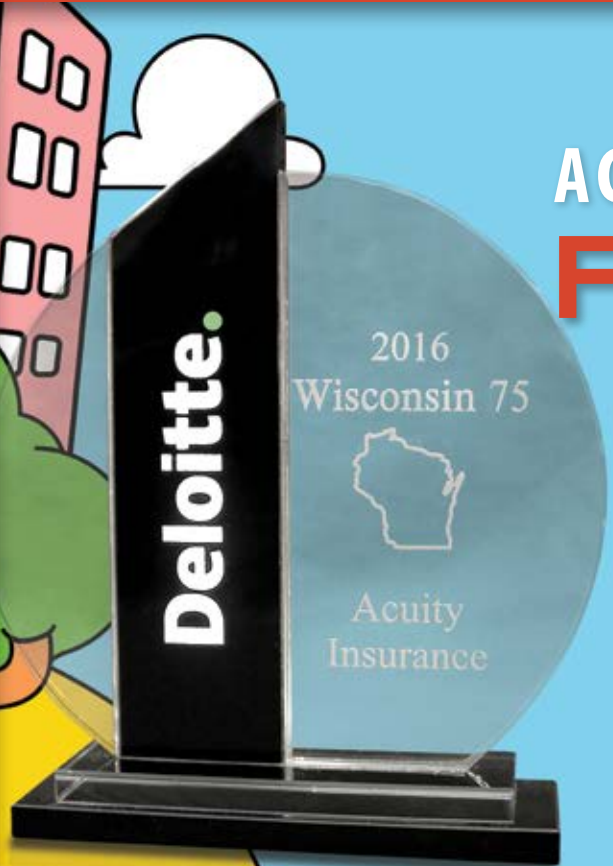
If you receive this message, you will need to contact the Help Desk so we can assist you with getting your password reset. We will need to go through the three challenge questions you set up on your account.

Agents' passwords need to be changed every 90 days. If you use a management system that signs you in automatically, the system may not alert you to update your password. Setting a calendar reminder may help, and be sure to update your management system after resetting your password on our site.

To change your **acuity.com** password manually before being prompted, go to *Update User Information* or *Update User Profile* on the Agent Center screen. ●



ACUITY EARNS RECOGNITION FROM DELOITTE



Acuity is named to the 2016 Deloitte Wisconsin 75, the annual program that honors the state's largest closely held firms for their contributions to their home communities and the state. The Wisconsin 75 recognizes the people who build the business and the overall Wisconsin economy of which they are a part. Since the launch of the Wisconsin 75 in 2003, Wisconsin's most recognizable private companies have participated. ●

CAR DAMAGE REPLACEMENT PROVIDES PEACE OF MIND

A brand-new vehicle can be a large investment, and it starts to depreciate the minute a customer drives it off the car dealer's lot. If a new vehicle is totaled in a loss, many insurance policies will only pay the depreciated value of the vehicle. This can be very frustrating for policyholders, particularly if the amount left on their vehicle loan is far more than the claim payment received.

Acuity eliminates this frustration by offering Car Damage Replacement coverage on vehicles and motorcycles. This coverage changes the limit of liability provision for car damage from actual cash value (the depreciated value) to replacement cost, except for losses caused by fire or theft. With replacement cost coverage, if a vehicle is a total loss, we will replace it with a brand-new vehicle of the same make and model. If that model is no longer available, we replace with a similar one of the current model year.

This coverage is available to owners of a vehicle or motorcycle of the current model year or the two preceding years. The insured can add the coverage at any point up to the second model year of the vehicle. The coverage stays on until the vehicle or motorcycle becomes five years old and will then be removed at renewal. The coverage will give the insured peace of mind that they will not have to face a financial loss by owing more money on the vehicle than what it is worth or having to replace their brand-new vehicle with an older model of lesser value.

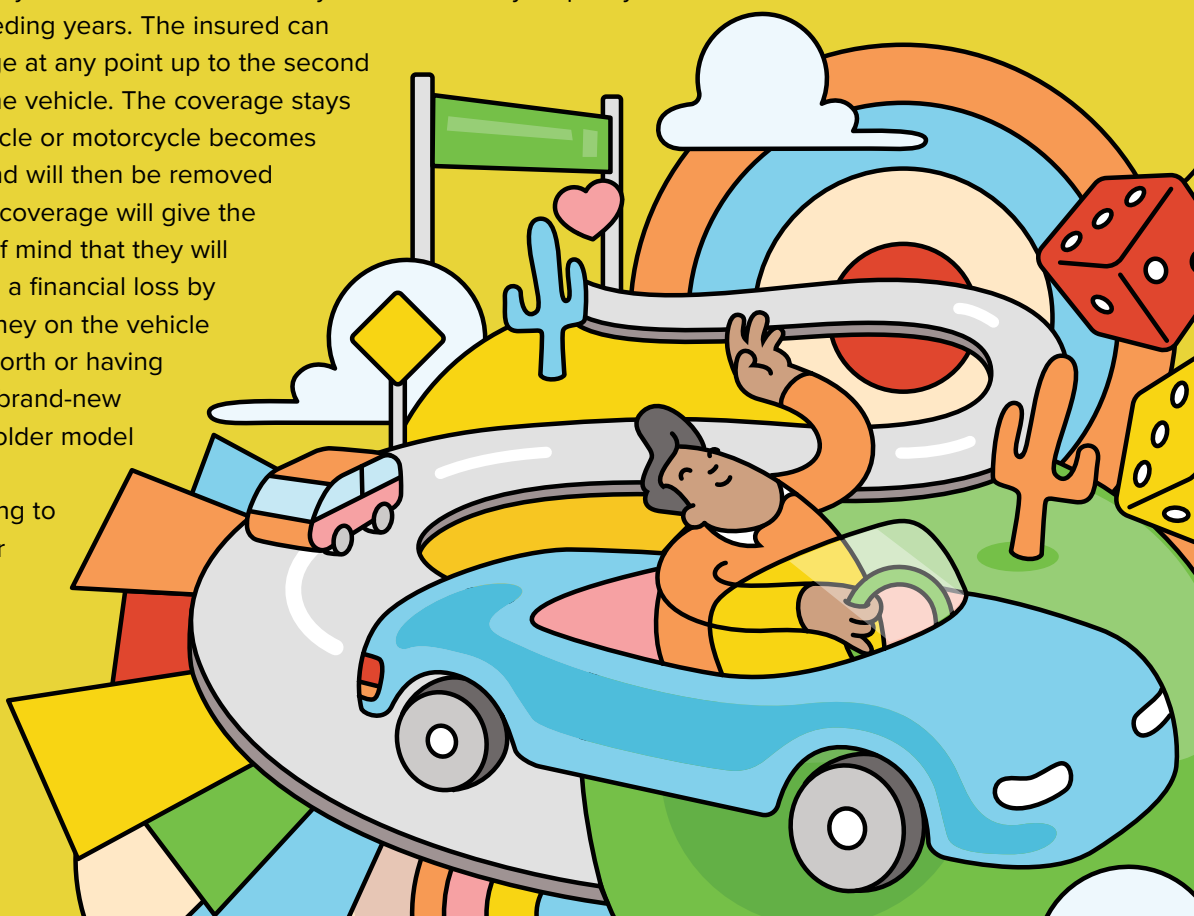
Agents looking to write a customer with Acuity often ask if comparable

coverage needs to be on the prior policy in order to obtain Car Damage Replacement coverage, or whether the insured has to be the original owner of the vehicle. The answer is no to each of these. We can add this valuable coverage to the policy of any customer who owns a qualifying vehicle.

Provide your customers who own newer vehicles greater peace of mind by adding Car Damage Replacement coverage to their auto or cycle policy. ●



**BY AMY GEZELLA,
SENIOR PERSONAL LINES
UNDERWRITER**



ACUITY **U** *update*

Acuity's continuing education videos deliver timely, relevant, and enriching content in a convenient, engaging format. Need more reasons to watch? Consider these great benefits:

- All our CE videos are FREE—just like all our other education for agents.
- We send out goodies each time we launch a new CE course.
- Our CE videos are all online, so you can take the courses when and where you want.
- We introduce several new videos each year.
- Our videos are professionally produced and feature prominent subject matter experts from within and outside Acuity.
- Did we mention our courses are FREE? ●



ACUITY NAMES NEW PREMIUM AUDIT MANAGER



Danni Williams joins Acuity's Commercial Lines Department as Manager - Premium Audit. In addition to managing inside auditors, Danni will oversee field staff in over a dozen states.

Prior to Acuity, Danni worked at Society Insurance, where she served as Field Premium Auditor and Premium Audit Manager. Earlier in her career, she worked for a premium audit vendor, serving as Field Auditor and Manager.

Danni majored in finance at Illinois State University. She holds the APA, AIS, and AINS designations and is pursuing her CPCU. She will be relocating to the Sheboygan area with her daughter, **Addie**. ●

MARKET FOCUS



Manufacturing

Let's face it, traditional four-year college isn't for everyone. Youth apprenticeships help high school students and recent graduates learn trade skills and achieve industry-recognized credentials in a vocation or profession.

The benefits to young people are practical, affordable, and tangible. The structure of these programs includes classroom instruction, academic testing, and on-the-job experience. Young learners develop workplace responsibility and solid work habits in the process. The benefits to employers include saving money in recruitment and teaching high-demand skills to apprentices eager to learn the job. Participation in these programs increases employer visibility throughout the community and state as well.

Encourage your manufacturing clients to consider apprenticeship programs. To learn more, visit <https://www.dol.gov/featured/apprenticeship>.

Mercantile

It's been over a year since retailers were first required to accept Europay, MasterCard, and Visa (EMV) chip cards, but thousands of retailers still don't have an EMV processing device. Additionally, although chip card readers are enabled for PIN authentication, not all chip cards in the U.S. are PIN-enabled. Using a PIN with a chip is the most effective way to combat fraud because it ensures the customer using the card is the owner of that card.

Merchants that don't have an EMV processing device could be on the hook for fraudulent transactions. Unfortunately for small merchants, chargebacks for fraudulent transactions have far exceeded expectations.

Adding to the concern, automated fuel dispensers will next be required to accept EMV chip cards, compounding the problem of fraud and chargebacks for retailers that sell fuel. For retailers with many stores and multiple pumps at each location, compliance expenses can be staggering. Although much of the focus in the retail sector has been on data breaches, including notification to card holders with an emphasis on data breach insurance coverage, merchants should take proactive measures to prevent breaches and fraud from happening in the first place.

Trucking

The American Transportation Research Institute (ATRI) recently unveiled its report of top industry issues, which shows that the looming implementation of the ELD mandate is the main concern of carriers and drivers.

The annual survey generated over 3,200 responses from motor carriers and commercial drivers and found that more than 65 percent of respondents were concerned about the impact of fully mandated ELD deployment on industry productivity. Dropping from its top ranking the past three years, hours-of-service concerns stayed near the top in second place due to ongoing uncertainty regarding a final HOS rule.

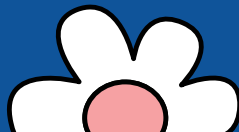
Ranking third in ATRI's report is the cumulative economic impacts of trucking regulations, which ATRI says reflects the industry's collective frustration with increasing and costly regulatory requirements. The lack of available truck parking moved up again this year to fourth overall, and the state of the nation's economy rounds out the top five industry concerns. The survey results are available from ATRI at www.atri-online.org.

Construction

Some job sites require contractors' employees to complete OSHA 10-Hour Training. Even if it is not required, this training provides great education for employees.

Acuity has authorized OSHA instructors who can provide this safety and compliance training at no cost. Our construction-specific seminar provides a customized educational experience by including required topics, such as fall prevention and electrocution, and elective topics, such as material handling and excavation. All reference materials are provided by Acuity, and the training can be held at an insured's location.

To obtain the OSHA 10-Hour Training for a single account, the customer needs to have \$100,000 in written workers' compensation premium and a minimum of 15 confirmed attendees. We will also deliver the training to multi-customer sessions with at least 15 attendees. If you are looking to coordinate OSHA training programs for your construction customers, contact your territory director. ●



FOCUS ON *in*STRUCTION



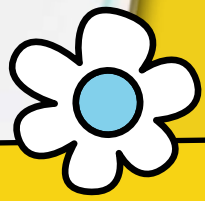
Aloha! Over two dozen Acuity staff members who recently earned the CPCU designation traveled to Hawaii in September for their conferment ceremony. Putting their toes in the white sands of Waikiki Beach—and wearing their Acuity mukluks—are (left to right) **Joel Katsma**, Branding Specialist; **Laura LeMahieu**, Manager - Commercial Underwriting; **Dan Babcock**, Senior Commercial Field Underwriter - Wisconsin; and **Kristin Becker**, Senior Commercial Field Underwriter - Utah.

Congratulations go out to several Acuity staff members who recently received insurance designations:

- Amber Green**, Field Claims Representative – Certified Claims Professional
- Pat Milligan**, Manager - Field Claims – Certified Claims Professional
- Reid Pederson**, Senior Field Claims Representative – Certified Claims Professional
- David Schmidt**, Manager - Field Claims – Certified Claims Professional
- Nathan Tesch**, Commercial Underwriter – Associate in Commercial Underwriting

Additionally, we congratulate the following employees who completed insurance coursework:

- Heather Berth**, Commercial Processor – AINS 21
- Kaila Koenig**, Commercial Underwriter – AU 60
- Lindsey LaBissoniere**, Commercial Underwriter – AU 62
- Kim Mohr**, Commercial Processor – AINS 21
- Montgomery Schmitt**, Programmer – AINS 24
- Brad Wagner**, Field Claims Representative – Level 2 - Claims College School of Transportation ●





Searching for a Job?

Sheboygan Corporate Headquarters

- Branding Specialist
- Business Analyst
- Business Segment Specialist - Mercantile
- Commercial Lines Underwriter
- Mailroom Clerk
- Marketing Product Development Analyst
- Mechanical Specialist
- Programmers
- Programmer Interns
- Human Resources Specialist
- Senior Human Resources Specialist
- Social Media Community Specialist
- Systems Engineer - Security and Network

Field

- Field Claims Representative
Colorado Springs, Colorado
- Dallas/Fort Worth Texas
- Minneapolis, Minnesota
- Commercial Field Underwriter
Dallas/Fort Worth Texas
- Loss Control Representative
Dallas/Fort Worth Texas
- Western North or South Dakota




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

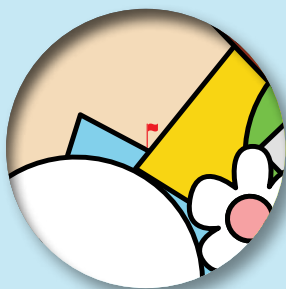
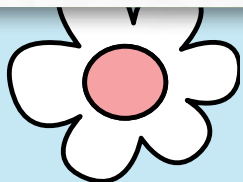
Acuity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, sex, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, ancestry, national or ethnic origin, marital status, and all other protected categories in accordance with applicable federal, state, and local laws.

Find the Flagpole

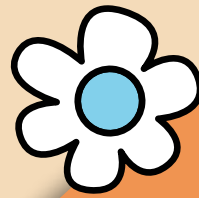
Our October flagpole was hidden in the illustration on page 14. The three winners of \$100 chosen from among those who found the icon are:

- | | | |
|----------------------|--------------------------|------------------|
| Danielle Moon | Wagner-Casper Agency Inc | Marinette, WI |
| Stacey Dart | Stoneman-Schopf Agency | Sturgeon Bay, WI |
| Kristin Adams | Murray Securus | Lancaster, PA |

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



Industry Insider



Driver Demographics Changing

According to the U.S. Department of Transportation's Federal Highway Administration:

- Drivers over the age of 85 represent the fastest growing segment of auto users.
- Drivers over 50 represent 44% of all drivers.
- There are fewer 16-year-olds who have their licenses. In fact, only 24% of eligible 16-year-olds have their licenses. ●



Q. Isn't Equipment Breakdown coverage just for manufacturers?

A. Equipment Breakdown coverage is available to protect a wide range of policyholders. Manufacturers, grocers, apartments, offices, merchants, and churches are among the businesses that benefit from this coverage.

Q&A **ACUITY**

Q. Why would non-manufacturers need this coverage?

A. Equipment Breakdown coverage protects businesses from losses arising out of the mechanical or electrical breakdown of telephones, computers, alarm systems, heating and air conditioning systems, refrigeration systems, and more.

Q. So Equipment Breakdown insures direct damage. How is business income coverage handled?

A. Any physical loss has the potential for a business income loss. The business income coverage selected by your client also applies to Equipment Breakdown losses. ●

BOWLED OVER

After new owners took over this bowling alley, they set out to change the name on the sign themselves. However, judging by the unsafe ladder setup, they should have considered hiring a professional.

This do-it-yourself job doesn't qualify for coverage with Acuity!

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. ●



FAST, PRECISE SERVICE SETS JESSICA SCHNECK APART

Among the staff at Safeguard Insurance, **Jessica Schneck** is known for her fast, efficient service. “I don’t know of too many people who can accomplish as much as she can in a given time period. She focuses on the task at hand and produces an incredible amount of work, yet is very precise,” says **Ryan Dye**, agency Principal and Commercial Lines

Manager. “She is also friendly and warm with people—customers love her.”

Jessica is an Account Manager with Safeguard. She has been with the Las Vegas, Nevada-based agency for over 5 years and has more than 10 years of experience in the insurance business.

She says that listening is the

key to outstanding service delivery.

“Customers want to be heard and know that you are listening,” she says, adding that she enjoys the variety of her daily work.

“No two days are the same,” she says. “I enjoy meeting and working with different people.”

Jessica says that all the staff at Safeguard share her commitment to customer service.

“We have a lot of different personalities, but everyone believes in putting the customer at the center. We work very well together,” she says.

Congratulations to Jessica Schneck, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

Not surprisingly, truckers had some strong opinions about a self-driving truck hauling a load down Interstate 25 in Colorado. A post on the news has generated thousands of reactions, comments, and shares and has been viewed over 50,000 times!

To join in the discussion on this and other trucking topics, visit facebook.com/acuitytrucking. ●

