

Timely News and
Information from Acuity

infofocus

OCTOBER 2016

A Force Today,
A Force Tomorrow

ACUITY'S AGENT RANKS GROW

page 2

ACUITY'S AGENCY STRATEGY PLANS FOR

Demographic Changes

Is your agency prepared for a seismic shift in the insurance workforce?

According to the Independent Insurance Agents & Brokers of America (IIABA), 40 percent of management personnel in the insurance industry are expected to exit over the next ten years. The Bureau of Labor Statistics (BLS) projects that as many as 50 percent of current insurance employees will no longer be in the industry in the next five to seven years.

Partly as a result of this turnover, the BLS's occupational outlook for insurance agents shows 9 percent growth in employment between now and 2024, faster than the average for all occupations. At the same time, the percentage of the population under 50 continues to drop, creating a smaller pool of new workers from which to draw.

"Combine all these factors and the result is that agencies are facing a talent crisis if they are unprepared," says **Wally Waldhart**, Vice President - Sales and Communications.

A Steady Force

Fortunately, Acuity and our agency partners have been planning for the changing demographics of the workforce and the challenges that change brings. Currently, over half of our agency force is 49 years old or younger, and that percentage is growing. The number of Acuity agents in their 20s has increased by 57 percent in just the last year to nearly 2,000 individuals.

"When we appoint agencies, we look for those that share not just our business philosophy, but also our vision for the future of the industry," says **Ben Salzmann**,

President and CEO. "We are partnering with agencies that are alive and vital, investing in the future, and creating opportunities for younger staff."

Bringing so many young agents on board requires a strong commitment to education on the part of both agencies and Acuity. We start with a unique, in-person onboarding process for new agencies and offer all agents the opportunity for continued education through Acuity U, in-agency seminars, and more.

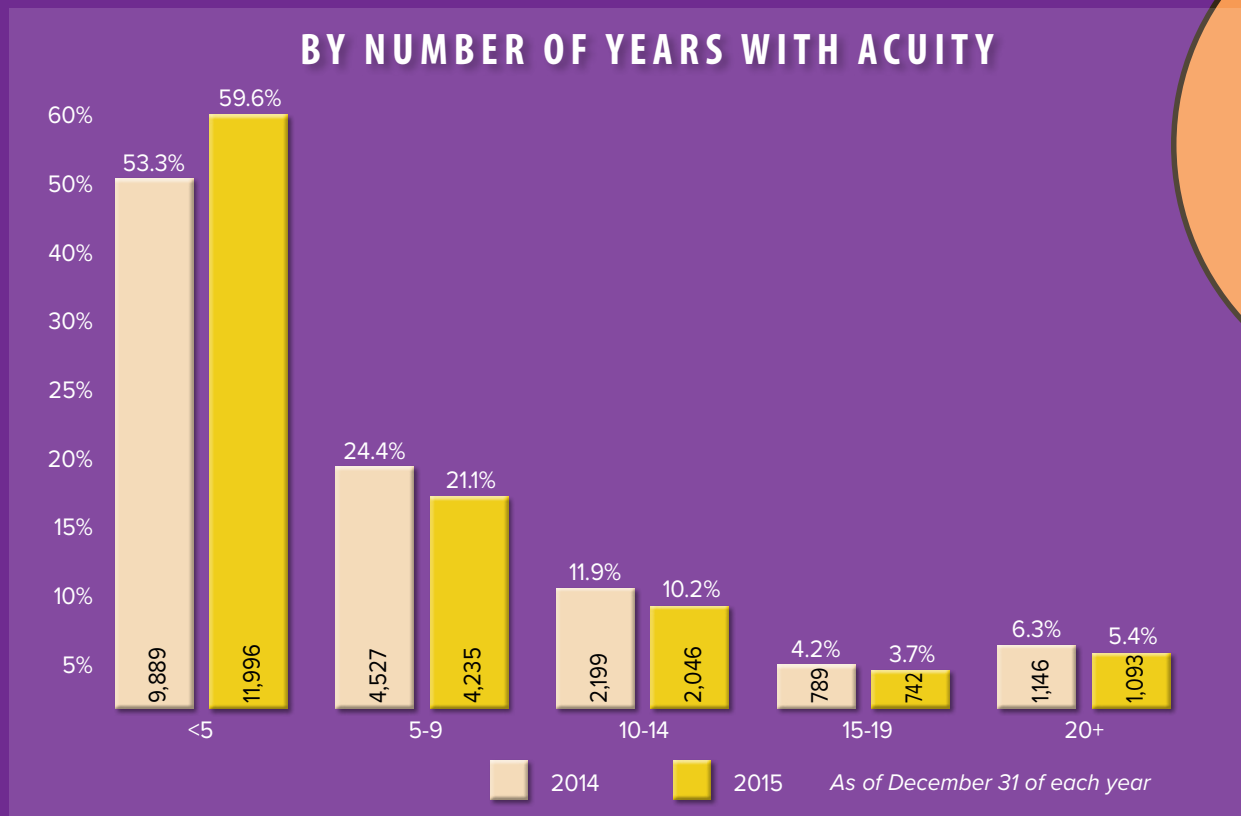
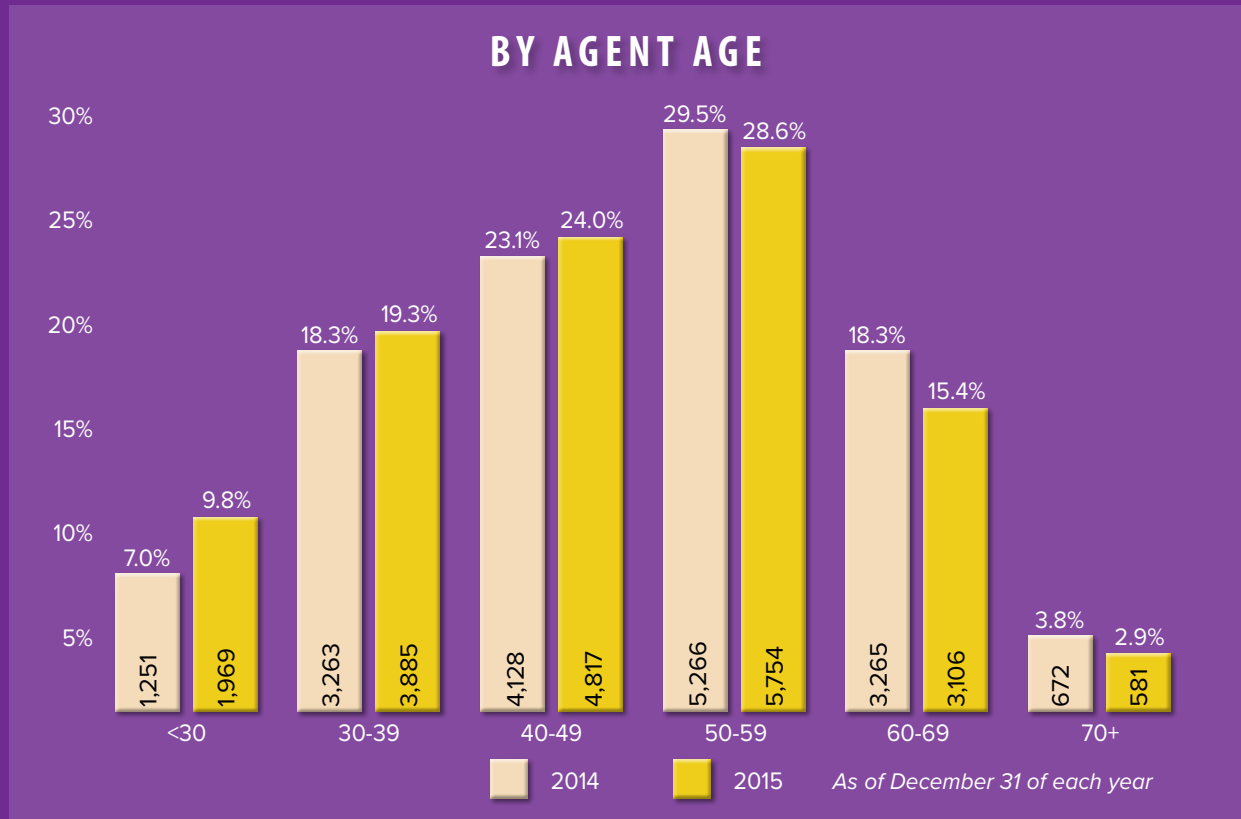
"Our agency strategy is very different from what other carriers are doing and requires a great deal of effort on our part," says Waldhart. "However, we have proven that our strategy for assimilating new agents is successful."

A Diverse Staff

Internally, Acuity maintains our own diverse workforce with a wide mix of backgrounds across generations of employees. With an eye toward the future, the share of our employee base aged 49 years or younger stands at 70 percent.

"Our business is expanding, and the needs and demographics of insurance consumers are changing," says Salzmann. "We are committed to maintaining a dynamic, growing force of both agents and employees to serve customers today and in the future." ●

DISTRIBUTION OF ACUITY AGENCY FORCE



SAFEGUARD INSURANCE MATCHES DIGITAL MARKETING WITH PERSONALIZED SERVICE TO SUCCEED

More and more, people are starting their search for insurance online. When individuals, families, and businesses search the web for insurance solutions in southern Nevada, Safeguard Insurance wants them to find their agency.

"We have invested in digital marketing, and the investment has paid dividends," says **Ryan Dye**, agency Principal and Commercial Lines Manager. Safeguard maintains ecommerce sites for personal and commercial lines and targets areas of specialization within each of those. Investments in search engine optimization (SEO) and search content marketing (SCM) help promote those sites to prospective customers.

In addition, the agency works diligently to keep content on its sites fresh and relevant through blogging, social media plug-ins, and more. "Having a site that is vibrant and alive is essential," Dye says. "You can't just create an 'ebrochure' and expect customers to choose you."

High-Touch Service

Safeguard Insurance also understands that it takes a personal touch to turn browsers into buyers.

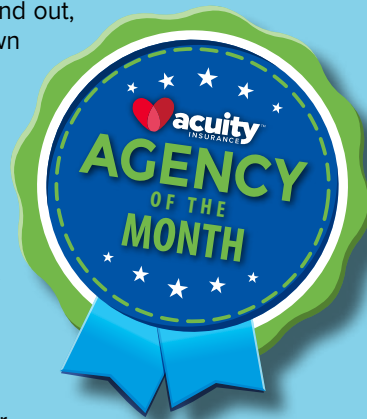
"We stress getting in touch with people as soon as possible after they make an online request," Dye says. For instance, completed webforms are immediately routed to producers, who are responsible for replying within 10 minutes.

"After that time, the quality of those leads diminishes rapidly," Dye says. "If people don't get a response fast, they will move on to someone else. Connecting personally with prospects also lets us show that we understand their needs and can provide the right insurance solutions."

Ryan, along with his brother, **Kristopher**, sister, **Jennifer**, and father, **Douglas**, founded Safeguard Insurance in 1998. The agency quickly outgrew its original storefront home, moving and expanding several times over the years. Today, Safeguard has a staff of 18, managing a book of business that consists of 40 percent commercial and 35 percent personal lines, with the remainder in life and health.

"We have an outstanding team," Dye says. "Our agents specialize in our key markets and know those products inside and out, and our service staff is really known for commitment to the customer."

The agency also provides a client portal that delivers robust self-service capabilities. "We thought that it would be primarily personal lines customers using the system, but it's been adopted tremendously by commercial lines clients," says Dye. "For instance, contractors frequently use the system to print certificates of insurance because they can get them at midnight, on weekends, or whenever they need them."



Focus on the Future

Not surprisingly given its investment in technology, Safeguard Insurance has an eye on both current and future technological trends that will shape the insurance industry. "We continue to look at how the next generation of insurance customers wants to do business to stay ahead of that demand," Dye says.

The agency also believes that, no matter how much technology plays a role in the insurance transaction, offering a personal touch to service will be essential in attracting and retaining business.

"We feel we've created a formula for success that will endure," Dye says. "We believe in offering our customers online solutions and partnering with companies that have great systems and technology while continuing to offer the personal service that will differentiate us from direct writers and online-only companies." ●

The staff at Safeguard Insurance



ACUITY EARNS ACCOLADES FROM INDEPENDENT INSURANCE AGENTS OF NEW MEXICO

Acuity is named 2016 Company of the Year by the Independent Insurance Agents of New Mexico (IIANM). The IIANM Company of the Year distinction is awarded annually based on input from member insurance agencies. Acuity earned this award for the third consecutive year based on our strong commitment to independent agents.

"We have many great insurance carriers doing business in New Mexico and received a lot of nominations, but Acuity was selected by more agents as the insurance company that helped them the most this past year," says **Consuelo Trujillo**, IIANM Chief Operating Officer. "Agents said that Acuity has outstanding service, pricing, and coverage and is easy to work with and responds quickly to their needs. Agents also appreciate Acuity's creative marketing promotions and friendly people."

"Acuity is committed to agents and believes in the value of the independent agency system," says **Ben Salzmänn**, President and CEO. "We continue to

invest in our partnership with independent agents and are honored to be recognized by the IIANM for providing products, services, and technology solutions that make it easy for agents to do business."

Marketing Representative of the Year

Julie Decker, Acuity's Sales Territory Director for New Mexico, is named Marketing Representative of the Year by the IIANM. This marks the first year that the IIANM has recognized Marketing Representatives of the Year. In selecting Julie as a recipient of the award, independent agents highlighted her commitment to outstanding service.

"Agents noted that Julie is informative, interacts well with them, responds quickly, and knows insurance products well," Trujillo says. "She also visits regularly and ensures that agents are satisfied with Acuity's service, working hard to resolve any issues that come up."

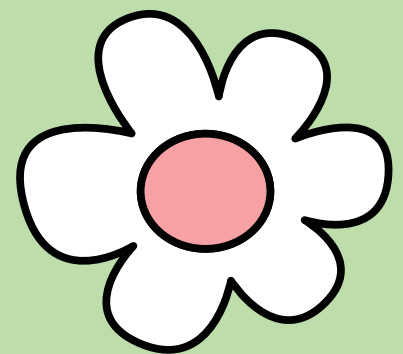
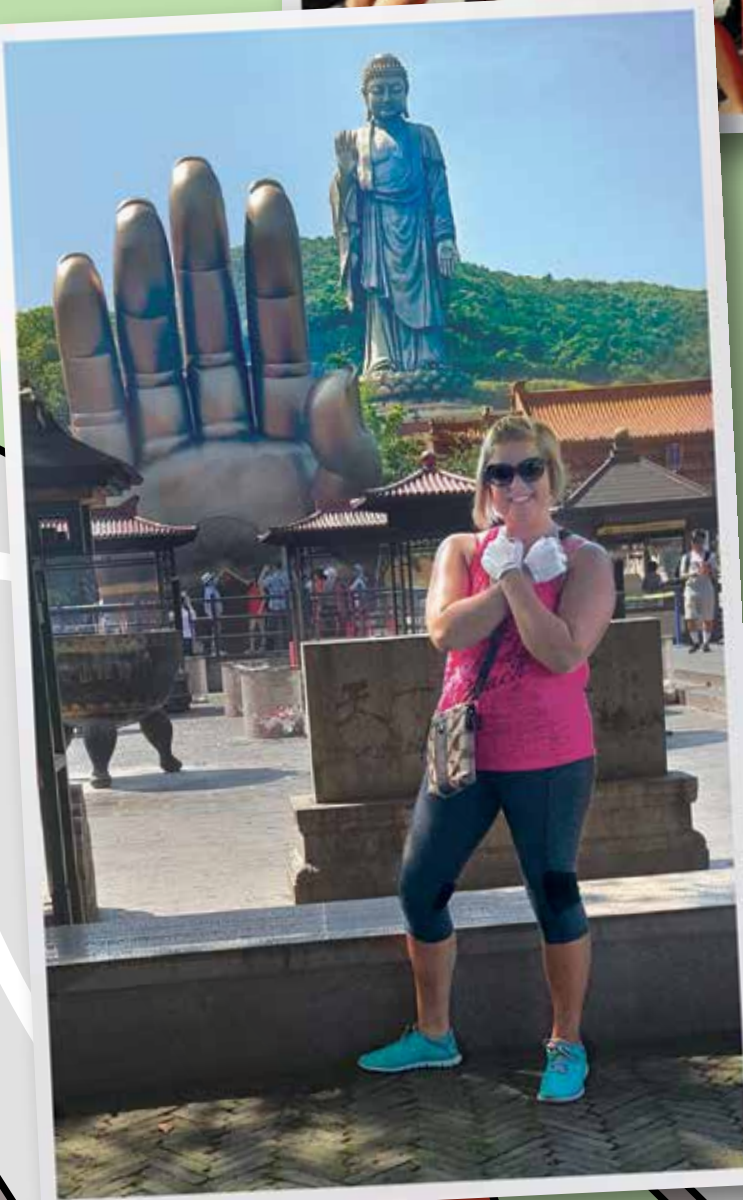
Julie is a New Mexico native with over 25 years of experience in the insurance industry. She began her career in commercial lines, then later worked as a sales consultant for a national insurance carrier. She joined Acuity in 2009. ●



Acuity's Julie Decker, Territory Director, and Travis Stuart, Commercial Field Underwriter, created the company's themed display booth for the September "SuperAgent" convention of the Independent Insurance Agents of New Mexico.



Submitted by **Kirk** and **Mari Kaul** of K&K Insurance in Hustisford, Wisconsin, this photo of an annual family outing to a Timber Rattlers baseball game at Fox Cities Stadium caught our attention for the sheer amount of Acuity gear on display!



Courtney Coffman of The Reilly Company in Leavenworth, Kansas, brought her Acuity "handewear" to Wuxi, China. The photo is taken in front of a full-scale replica of the hand of the Grand Buddha statue.



Becky Dixon, Commercial Lines Producer at Harpenau Insurance Agency in Troy, Indiana, celebrated her 25th wedding anniversary in Kauai in style with a pair of Acuity mukluks and gloves.



Young **Karis** enjoys some quality time in Myrtle Beach on an Acuity picnic blanket. She is the daughter of **Olivia Schmitt**, Manager at TRICOR Insurance in Dubuque, Iowa.



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. ●

ASK THE SPECIALIST

ASK CATHY

How can we change from hazardous chemicals to green chemicals?

Many businesses—retail, restaurants, and even manufacturing—are looking at going to “green” chemicals to reduce the exposure to hazardous chemicals by their employees and the environment. It’s important to remember that green or less hazardous chemicals can still be harmful to employees if not used as directed by the manufacturer.

If you are considering a change to green chemicals, there are several steps you can follow:

1. Take an inventory of the chemicals employees use or are exposed to. This would also be a good time to ensure that current Safety Data Sheets (SDS) are available for each hazardous chemical. Look everywhere for chemicals—it’s surprising where people store them. Check restrooms, breakrooms, closets, desks, toolboxes, or anywhere there is a door or drawer that can conceal a chemical container.
2. Include the following information in the inventory records:
 - a. Chemical manufacturer information, such as name, address, phone, and emergency contact number if different than other contact numbers.
 - b. Chemical name, including any common name—for example, sodium hypochlorite is known as bleach.
 - c. Location where chemical is stored. Any chemicals not properly stored should be moved to a proper storage area—for example, flammable liquids should be stored in a flammables cabinet.
 - d. How the chemical is used—for example, cleaning, part of the manufacturing process, etc.
3. Properly dispose of any chemicals that are not in use. Remember that chemicals cannot be poured down the drain or thrown in the trash or dumpsters for disposal. If unsure how to

dispose of the chemical, consult the SDS or contact your supplier or contact a waste disposal company that has a chemical disposal unit.

4. Talk to your chemical suppliers to identify which chemicals currently being used can be replaced with green or less hazardous chemicals. Look on the internet for alternate safer chemicals that perform the same function but reduce the exposures.
5. If you have a large quantity of chemicals you would like to convert to green, contact the distributor to see if they have an exchange program. If not, consider using up your existing chemical supply.

Switching out hazardous chemicals for green or less hazardous chemicals is a great way to reduce the exposures to employees, visitors, and customers at your place of business. Your Acuity Loss Control Representative can also help you identify hazardous chemicals in your workplace and assist with getting your inventory started.

Cathy Bacher is Loss Control Specialist at Acuity's headquarters. Contact her at cathy.bacher@acuity.com. ●

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THE POWER OF PREDICTIVE ANALYTICS

Predictive analytics has been a buzzword in the insurance industry for several years. However, not everyone understands exactly what the term means—and how important it actually is.

Predictive analytics has revolutionized the way Acuity prices business, helping agents write more good accounts than ever before. By applying our own analytic models to the massive amount of information available to Acuity, we are able to accurately predict losses and forecast experience across individual accounts and entire books of business. This information includes data from our own data warehouse and internal systems as well as a continually growing amount of information from third-party sources.

By accurately predicting outcomes, we can “right price” accounts with a high degree of precision, allowing us to be competitive on risks while maintaining our underwriting discipline. This is a way for agents and Acuity to effectively target the best accounts with lower rates and greater discounts while also charging adequate premium on accounts that are likely to generate higher losses. It has truly been a transformative process, and the impact is shown by our industry-leading growth and profitability.

Predictive analytics can be applied to many areas of insurance operations other than pricing. For instance, in the fall of 2015, we began a project to incorporate analytics in workers’ compensation claims and recently installed several models that are used in assessing

potential claim severity throughout its lifecycle.

As in underwriting, the volume of information in claims has grown exponentially and includes both structured data elements that are specifically defined and unstructured data, which includes items such as log notes and medical records. Using technology involving both text analytics and predictive analytics, Acuity can examine millions of pieces of data throughout the claim lifecycle to determine which claims need intervention and when. Again at the core of this analysis are custom-created models that reflect and complement our years of experience and service-focused claim philosophy.

Using analytics in claims allows us to uncover patterns and “connect the dots” within and across claims at a level of speed and accuracy that would simply be impossible to do by looking at information manually. It enables Acuity to accomplish important objectives such as assigning claims quickly to the right adjuster, involving a nurse case manager when needed, and other similar items aimed at helping the injured worker recover as quickly as possible.

Analytics has been truly transformative at Acuity, but we’re not done yet. We are exploring additional applications of the technology, including workers’ compensation underwriting and expanded claims fraud detection. We remain on the leading edge of how predictive analytics is used in the insurance industry and have both the technology and expertise needed to be successful doing so. ●



BY TINA POKRZYWINSKI,
GENERAL MANAGER -
INFORMATION SYSTEMS



FROM “SHOW MOM” TO SHOW EXHIBITOR

Lorie Scharenbroch can't remember the first time she rode a horse—literally. Shortly after she married her husband, **Jim**, the couple moved to a dairy farm in Manitowoc County, Wisconsin. Their neighbor owned horses and offered Lorie the opportunity to ride.

“I got on, the horse took off, and I fell off. I had amnesia for a full three days. It was pretty scary,” says Lorie, Document Composition Technician.

Lorie wouldn't get back in the saddle any time soon. However, she was delighted to become a “show mom” when her daughter, **Melissa**, took up riding at age 8.

“I love animals and being around them, but I was happy to be on the ground then,” Lorie says. She helped Melissa and her horse prepare and perform at 4-H club competitions, county fairs, and other shows.

“Before the show, quite a bit of time is spent getting the horse ready—bathing, grooming, and clipping,” Lorie says. “During the show, you have to change the horse's gear, saddle, and bridles, make sure the horse stays clean, and help the rider with any changes of clothes.”

Back in the Saddle

Over years of spending time around horses, Lorie's fear of riding waned. “I began to realize I wanted to try to get back in the saddle,” she says. “I guess you could say it was on my bucket list.”

At the urging of some friends, Lorie attended a horse-riding clinic. “I was matched with a calm and

peaceful horse. I realized I could do this,” Lorie says. With the help of Melissa—who was now grown—she bought a 14-year-old gelding named Phoenix.

“The first couple months were rough. I was very nervous,” Lorie admits. “But after a while and with Melissa's encouragement, I got through it. Phoenix became my best buddy.”

Lorie joined the show circuit and, like her daughter, found a good deal of success. In her last showing at the Manitowoc County Fair, Lorie entered 14 events in Western and English classes, which use different saddles, tack, and riding technique. She scored 10 first-place awards.

Melissa also joined her mother at Acuity and is a Commercial Lines Underwriting Manager. She keeps her horse, Vegas, at her parents' farm. Lorie and Jim also have another horse, Romeo, as well as a pony, Storm.

On the Trail

Today, Phoenix is too old for the show circuit, but he and Lorie ride as often as they can. Their favorite ride can be found on the horse trails near Mountain, Wisconsin. Phoenix is also a favorite of the Scharenbrochs' grandchildren.

“Phoenix enjoys being around people. He has a huge heart and is a wonderful animal who will give you his all no matter who rides him,” Lorie says. “He's helped me overcome my fear of riding, and I'll always be thankful for that.” ●



Lorie with Vegas (left)
and Phoenix (above)



ACUITY NAMED A TOP WORKPLACE FOR WOMEN

Acuity is one of the 2016 Best Workplaces for Women, according to global research and consulting firm Great Place to Work® and *Fortune*. This marks Acuity's second consecutive year on the list.

The 100 Best Workplaces for Women list highlights companies with generous benefits, flexible schedules, and an emphasis on balancing work and life. Rankings are determined by employee surveys and the representation of women within the overall workforce and in management and executive positions.

We have worked diligently to create a great workplace for everyone," says **Joan Ravanelli Miller**, General Counsel/Vice President - Human Resources. "Creating an environment that supports people in and outside of work isn't just an issue for women—it's an issue for all employees—which is why we are honored to be recognized for building a culture based on respect, fairness, and opportunity."

"Acuity is committed to being a top employer across many industries and for employees of all backgrounds.

Our continued recognition as a Best Workplace is something that everyone at Acuity can be proud of," says **Ben Salzmänn**, President and CEO.

Acuity's workplace offers unique benefits designed for women, such as a Mothers' Room, as well as facilities and features enjoyed by all employees, such as an on-site fitness center, bonding events for employees, and numerous programs that recognize, reward, and encourage staff. Acuity also ranks highly among staff for openness and communication.

"There is a strong correlation between being able to talk openly with company executives and feeling like a workplace is fair," explains **Michael C. Bush**, CEO of Great Place to Work®. "Traditionally, communication channels with leaders have been less available to women than to men. The Best Workplaces for Women do well at paving the way for those open dialogs, and as a result, women are more likely to feel they get fair consideration in their jobs and careers. Congratulations to these great companies—they are showing everyone how to create a Great Place to Work For ALL." ●

Acuity employees Nicole Kraemer, Senior Strategic Information Analyst; Rachel Voss, Commercial Processor; Patricia Nitsch, Manager - Central Claims; Katie Krechel, Commercial Underwriter; Diana Torres, Inside Claims Representative; and Angela Banerjee, Director - Staff Loss Control



ACUITY INSURED RAISES TRIBUTE TO VETERANS



With the help of members of the VFW and American Legion, American Eagle Concrete recently raised a 12- by 18-foot American flag on a 50-foot flagpole at the company's headquarters in Eagle River, Wisconsin, as a tribute to our nation's Veterans. Owner **Dave Stahl** reports that the project was inspired by Acuity's corporate headquarters flagpole, and his company even chose the same contractor.

"If they were good enough for Acuity, they were certainly good enough for me!" Stahl says. American Eagle Concrete is a customer of **ISU-The Machon Agency** in Three Lakes, Wisconsin. ●

SINK YOUR TEETH INTO "THE ACUITY"

Inspired by our Christmas gift to employees that included a bottle of pear brandy, Nevada Commercial Field Underwriter **Keri Herlong** created "The Acuity" and entered her creation into the Grilled Cheese Recipe Showdown. The strong flavors of Asiago and Gruyère are perfectly balanced by the crispy, grilled cinnamon raisin bread that will "insure" a special culinary experience! ●

Recipe

The Acuity (Makes 2 Sandwiches)

- 4 slices cinnamon raisin bread
- 4 tablespoons butter, divided
- 1/3 cup pear brandy
- 6 slices of Bosc pear (about 1/8 inch thick)
- Coriander
- 6 slices prosciutto
- 6 ounces shredded Asiago
- 6 ounces shredded Gruyère

Melt 2 tablespoons butter in a pan over medium heat. Add brandy, 2 dashes coriander, and sliced pears. Poach pears for about 10 minutes, turning occasionally, until liquid is nearly gone. Remove pears from pan and set aside. Spread remaining butter over one side of each slice of bread. Place 2 slices of bread, butter side down, in the pan used to poach the pears. On each slice, layer 3 ounces of Asiago, 3 slices of prosciutto, 3 slices of pear, then 3 ounces of Gruyère. Top with the remaining slices of bread, butter side out. Grill 4-5 minutes per side.



AGENTS GAIN INSIGHT INTO CONSTRUCTION CONTRACTS

Over 75 agency staff members recently attended Acuity's construction contracts seminar, titled "Managing Contractual Obligations & Insurance Requirements," held on September 6 in St. Charles, Missouri.

Our construction contracts seminar, conducted by the Acuity Contracts Team, is one of our most popular educational sessions and features insight from legal experts familiar with laws in different states that impact construction clients. It is a comprehensive, half-day, interactive seminar that concludes with a networking lunch. The seminar covers common contract requirements such as:

- Contractual risk transfer
- Anti-indemnification state statutes
- Indemnification/hold harmless - broad, intermediate, and limited
- Additional insured
- Primary and noncontributory
- Vertical vs. horizontal exhaustion of limits
- Certificate of insurance
- Notice of cancellation
- Waiver of subrogation
- Limits of insurance

"I really enjoyed the seminar and certainly learned some important things," says **Gary Gooper Jr.**, President of The Warren Group in St. Louis. "I am always appreciative of Acuity's desire to be a cut above the rest."

"Acuity's seminar was very useful," adds **Scott Wiese**, Agent at Missouri General Insurance Agency in St. Louis. "I especially liked the state-specific information and toolkit documents."

Acuity's seminars are part of our total educational initiative on construction contracts for agents that also includes online resources and on-demand brochures. To find out more or to set up a seminar in your area or at your agency, contact your territory director. ●



Acuity employees Al Edwards, General Manager - Central Claims, and Paul Emerick, Manager - Commercial Underwriting, present at a recent construction contracts seminar

ACUITY MARKS TRUCKER APPRECIATION WEEK

National Truck Driver Appreciation Week, September 11-17, is when America takes the time to honor all professional truck drivers for their hard work and commitment in tackling one of our economy's most demanding and important jobs. These 3.5 million men and women not only deliver our goods safely, securely, and on time—they also keep our highways safe.

To mark this year's appreciation week, on Monday, September 12, Acuity distributed gift cards to drivers of commercial motor vehicles who stopped at B&B Express near Fond du Lac, Wisconsin. National Truck Driver Appreciation Week recognizes both the importance of trucking and the sacrifices that truckers make," says **Cliff Johnson**, Trucking Specialist. "Acuity is honored to thank truckers for fulfilling the responsibility of handling, caring for, and delivering the freight that keeps our country's businesses and homes running and drives our economy forward." ●

Acuity's Cliff Johnson (left) presents a gift card.



DON'T RISK IT!

LET ACUITY HANDLE CUSTOMER PAYMENTS

Agents understandably want to help customers with the insurance process. When a policyholder asks for assistance in making a payment, it's tempting to simply take credit or debit card information or use information from a customer's checking or savings account to process a payment. However, doing so can put an agency at risk.

An agency—or any business—taking financial information from customers needs to comply with regulations around security, processing, and storage of information. Failure to comply can subject agencies to fees or regulatory fines or even make agencies liable for payments if they process them incorrectly.

The best way agents can provide payment services to customers is by using the secure payment options available from Acuity. We are fully compliant with all regulations around customer payments.

At **acuity.com**, our billing screens are customer-friendly and easy to navigate. Our billing system also features a helpful co-browse feature, which allows our billing staff to simultaneously view the same computer screen as agents and customers, and chat, which lets online customers create a dialogue with a billing expert to answer questions real-time. You can also refer customers to our billing department at 800.242.7666.

Agents should not log in to **acuity.com** on a customer's behalf to process a payment, because the same compliance risks apply. Customers should always log in directly using their user ID and password. If an insured doesn't have a user ID established,

he or she can simply click *Pay My Bill Now* and follow the instructions for setting up an account.

Although it may seem more convenient to handle payments on a customer's behalf, it's not worth the risk. The best service you can provide to your customers is to help them access the secure and convenient payment options Acuity has available online or via phone. We're here to help! ●



BY TRICIA BERGIN,
MANAGER - SERVICES



HINTS FROM THE HELP DESK

Are you locked out of the system due to password problems? We now have a Live Chat feature on our website to help. Monday through Friday during the chat hours of 7 a.m. to 5 p.m. (CST), you can chat with the Acuity Help Desk live to get password assistance.

You can also Live Chat with our Billing Department from some of the Billing screens. In the future, we will be adding chat to more areas of our website, including Rating and Policy screens. ●



ACUITY U^{update}

October features the debut of the newest Acuity U video, *American Fraud: A Look Inside the World of Ethics*. The one-credit CE course is an investigative documentary that will explore how fraud happens, ways to prevent it on both an agency and carrier level, how law enforcement investigates it, and the punishments for those who are found guilty of committing it. Guided by veteran reporter **Jessica Gomez**, *American Fraud* will give agents a firsthand look into the problem of fraud in the insurance industry. ●



Retired FBI Agent Neil Purtell describes what happens when an unethical choice turns criminal.



Outagamie County Circuit Court Judge Vincent Biskupic explains the legal consequences of insurance fraud.



Street interviews give insight into the public's perception of ethics and insurance fraud.



MARKET FOCUS



Mercantile

National Safety Council statistics show that slips and falls can be costly, incurring approximately \$70 billion in workers' compensation and medical costs annually. Your mercantile customers can reduce the expense of employee slip and fall claims and minimize the risk of customer falls by implementing spill cleanup procedures.

Share these tips with your customers:

- Keep floors clean and dry and use mats to reduce tracked-in rain and snow.
- Place spill cleanup kits in high-risk spill locations and be sure they are regularly restocked. Dedicated spill cleanup kits facilitate faster and easier response to spills than ordinary mopping.
- Train employees on slip and fall awareness.
- Periodically review the effectiveness of safety programs.

Visit Merchant Focus, facebook.com/acuitymercantile, for more information on important issues impacting merchants.

Manufacturing

Agents are often asked whether workers' compensation covers owners and family members. It's important to know the answer to this question to avoid E&O if an injury happens.

Each state has its own rules for LLCs, sole proprietors, and executive officers. In many states, owners and immediate family members (spouses, parents, and children) are automatically excluded under the policy. If they want coverage, they must elect to be covered under the policy.

It is always best for the agent to be certain who is covered and who is not. If you are unsure of the rules in your state, contact your underwriter at Acuity.

Trucking

Acuity offers our Motor Carrier Toolbox for agents and their trucking clients. Available at acuity.com under the Business menu, Motor Carrier Toolbox is filled with many

resources and valuable information that can be put to use within a trucking company's daily operations.

The toolbox provides human resources items such as driver applications, driver qualification file checklist forms, medical examination report forms, and more. It features driver tools such as daily logbook sheets and pre- or post-trip inspection report checklists. The toolbox also offers compliance documents, details on vehicle maintenance and repair programs, and safety information.

Use Acuity's free Motor Carrier Toolbox to help your trucking clients improve their safety and profitability and stay on top of the ever-changing regulatory issues affecting the industry.

Construction

Fire Prevention Week is observed in October of each year, making it the perfect time to talk with your insureds about fire safety. It is the responsibility of everyone on a job site to understand the necessary elements of fire safety. Each year, businesses suffer catastrophic losses due to fires that are preventable. Simple preventive measures, such as keeping combustibles to a minimum in work areas, ensuring flammable liquids are labeled and stored in approved safety cans, and minimizing ignition sources like damaged electrical equipment, hot objects, and open flames, can go a long way. In the event a fire does erupt, it is essential to not only have the proper fire extinguishers nearby, but also to ensure everybody understands how to effectively use them.

Acuity offers two safety talks, Fire Extinguisher Basics and Fire Prevention Basics, that provide you and your insureds with a starting point for better understanding how to prevent fires on the job. These are available to our agents in the Agency Resources section of our website and make a great handout for brief safety meetings. Remember, you can even co-brand these brochures to further advertise your expertise! ●

FOCUS ON *in*STRUCTION

Congratulations to several staff members who earned designations and degrees:

Michael Dodane, Senior Field Claims Representative – Senior Claim Law Associate
Paul Emerick, Manager - Commercial Underwriting – Master of Science in Project Management
Missy Steindl, Commercial Processor – Associate in General Insurance
Pam Wittkopp, Senior Commercial Underwriter – Associate in Insurance Services

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

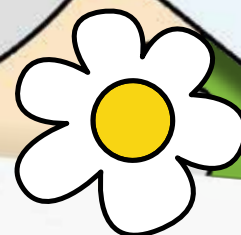
Crystal Goessl, Commercial Underwriter – CPCU 551
Adam Holcombe, Programmer – AINS 24
Kristen Kleckner, Programmer – AINS 24
Kari Kuen, Commercial Underwriter – AU 60
Jennifer Leonard, Commercial Processor – AINS 23
Corbin Mosher, Programmer – AINS 24
Josh Mueller, Programmer – AINS 24
Andrew Siegel, Regulatory Analyst – AINS 23
Justin Thimmig, Commercial Underwriter – AU 62 ●

NEW UNDERWRITING MANAGER NAMED



Deb Vruble is promoted to Manager - Personal Lines Underwriting at Acuity's headquarters. Deb began her career at Acuity in 1991 as a Personal Lines Underwriter. She left to join an agency as a personal lines agent in 1994 and returned to Acuity in 1997 as a Senior Personal Lines Underwriter.

A graduate of the University of Wisconsin-Oshkosh, Deb earned her bachelor of science degree with a major in education. She lives in Cedar Grove. ●



Searching for a Job?

Sheboygan Corporate Headquarters

*Business Segment Specialist – Mercantile
Commercial Underwriter (Experienced)
Manager – Premium Audit
Mailroom Clerk*

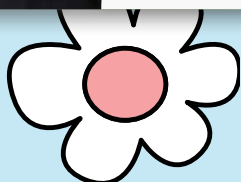
Virtual Office Openings

*Loss Control Representative
Northern Ohio
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

In September, our flagpole was mounted to the top of the truck cab on page 12. The three winners of \$100 chosen from among those who found the icon are:

Tia Hanson	Holden Insurance Agency, Inc	Superior, WI
Ruth Kelly	Brown & Brown of Wis Inc-La Crosse	Onalaska, WI
Cheryl Davis	Nuttall & Associates Ins Agency	Pleasant Grove, UT

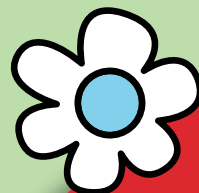
To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to contest@acuity.com by November 7, 2016. This contest is open to agency staff only. ●



Industry Insider

According to a recent survey by Trusted Choice® and the IIABA, many homeowners:

- Do not fully understand their homeowners policies.
 - Lack adequate insurance coverage.
 - Do not have an up-to-date home inventory stored away from their premises.
 - Do not have enough savings to support their households in the event of a disaster.
- Independent agents can help protect policyholders by carefully reviewing all aspects of their homeowners coverage and disaster preparedness. ●



Q. Does Acuity have a summary of your personal lines products?

A. Yes. Our "Acuity Highlights" are one-page summaries of guidelines and unique features offered by Acuity for different products.

Q&A **ACUITY**

Q. Which products are covered by Highlights?

A. We have three state-specific Highlights—personal packages and umbrella; auto and motorcycle; and home.

Q. How can I access Highlights?

A. Up-to-date copies are always available at **acuity.com**, under Agent Resources, by clicking *Brochures*, or in the online agent manuals under the applicable product line. ●

TREE-TRIMMING TROUBLE

We're not sure whether to be impressed with the ingenuity of this tree-trimming setup or frightened by the level of risk involved to the person climbing the ladder to do the trimming! Either way, it's not a risk that Acuity will be insuring.

*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. ●*



SEAN TAIRA SIMPLIFIES THE BUSINESS OF INSURANCE FOR CUSTOMERS

The ability to talk about insurance to customers in terms they easily understand is what sets **Sean Taira's** service apart.

"Sean can explain coverage extremely well to both personal and commercial customers," says **Priscilla Saucedo**, supervisor at Bubany Insurance Agency in Gallup, New Mexico. "He's smart, excellent at remembering different coverages, and is a great people person as well."

Sean has been an agent with Bubany Insurance for nine years and enjoys the opportunity to build relationships with customers

and help them solve risk management challenges.

"There are so many options available to customers in both personal and commercial lines. It's important to pay attention to the details to put the right solutions in place," says Sean.

The agency's staff members also function as a close-knit team that delivers outstanding customer service.

"We all work together very well, and if someone is gone, another person is here who knows exactly what to do," Sean explains.

Congratulations to Sean Taira, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

A reminder on the importance of watching for wildlife in the fall caught the attention of over 13,000 people—and hopefully helped avoid a few accidents as well. To learn more, visit facebook.com/acuityinsurancecompany. ●

