

Timely News and
Information from Acuity

infocus

SEPTEMBER 2016

Bigger, Better and More Valuable

THE POWER OF INDEPENDENT
AGENTS GROWS

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ACUITY'S COMMITMENT TO A DYNAMIC Sales Force

Every few years, an industry “expert” predicts the demise of independent agents. And every time, the pundits are proven wrong.

“Independent agents have gotten bigger, more productive, more profitable, and more valuable,” says **Brian Benishek**, General Manager - Sales.

Consider the facts. According to the IIABA:

- Independent agents continue to control a majority of the entire P&C market.
- In 1995, independent agents made up 32 percent of the personal lines industry; by 2015, they claimed 35 percent.
- In that same 20-year span, independent agents' share of the commercial lines market increased from 72 to 80 percent.

Independent agents' growth in market share has come at the expense of captive-agent companies. Also, the size of independent agencies has grown remarkably: the 100th largest agency in 1995 was \$8.5 million in revenue, whereas in 2015 it was a whopping \$26.6 million.

Customer Contentment

“Part of the reason independent agents have grown market share is they deliver better customer service and create greater customer satisfaction,” says **Alan Meyer**, General Manager - Sales. JD Power reports that, although satisfaction is falling among the largest insurers, it is up for smaller insurers. That increase is due in large part to the value created by independent agents.

JD Power examined customer satisfaction across five factors in order of importance:

- Interaction
- Policy offerings
- Price
- Billing process
- Claims

Acuity is solely dedicated to independent agents! Our Sales General Managers are Susan Jones, John Kautzer, Al Meyer, and Brian Benishek.

Smaller insurers using independent agents received higher marks across all categories. “Agents deliver consumers local knowledge that remote call centers can't deliver, as well as freedom of choice to find the best insurance solution for them,” says **John Kautzer**, General Manager - Sales.

Acuity's Agent Commitment

Independent agents continue to be a key driver of Acuity's growth and profitability. Unlike many of our competitors that compete against their agents, Acuity is committed to working in partnership with our independent agencies and delivering them resources needed to be successful.

“Acuity believes independent agents add credible value to customers and are an important source of insurance knowledge,” says **Susan Jones**, General Manager - Sales. “We are dedicated to the independent agent as our only distribution channel in meeting our customers' needs.” ●



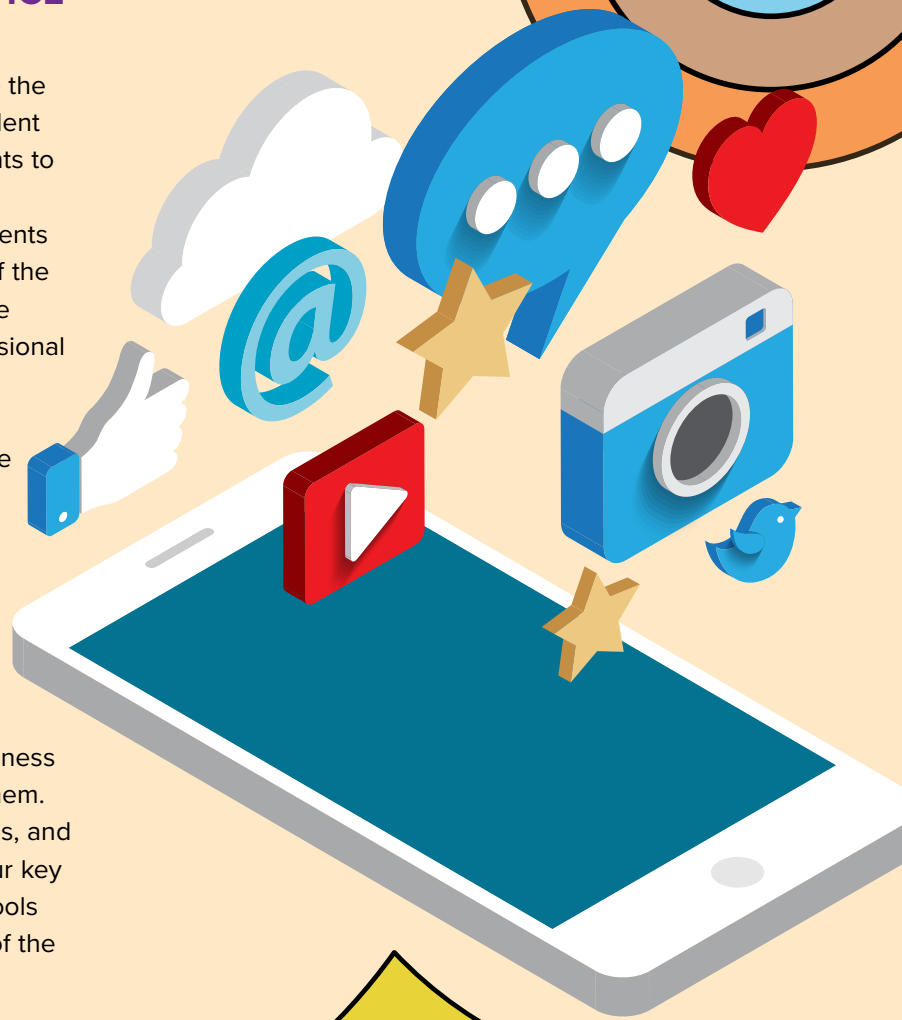
HIGH-TECH, HIGH-TOUCH SERVICE ESSENTIAL FOR AGENTS

Personal and commercial customers value the personalized service that local, independent agents deliver, but they also expect agents to make full use of today's technology.

"Customers want digitally engaged local agents as experts, who are backed by the efficiency of the Internet," said **Patricia A. Borowski**, Senior Vice President of the National Association of Professional Insurance Agents, in a *National Underwriter* interview.

"What that means is they want the insurance agency to use all of today's methods of communication—web, Twitter, and Facebook, as well as email, text message, phone, mail, in-person appointments—all need to be available to the customer. Will they use all of them? No, but they will decide how they want to communicate. They want choices."

Acuity uses the online channel to drive business to independent agents, not compete against them. Easy online quoting, agency-branded microsites, and Facebook pages and blog posts targeted to our key market segments are just some of the online tools and resources that keep agents at the center of the customer-agency-Acuity relationship. ●



CUSTOMERS CHOOSE INDEPENDENT AGENTS

In a world where consumers have more choices, both personal and business customers prefer the type of service that independent agents are uniquely positioned to provide.

According to a recent Accenture survey, 83 percent of consumers would opt for human interaction over digital channels to resolve service issues. The survey also reported that 77 percent prefer human interaction for advice, such as that provided by local, independent agents.

The same preference holds true for business customers. According to the National Association of Professional Insurance Agents, when asked if they would rather work with a carrier directly or with a local, independent insurance agency, up to 90 percent of business insurance buyers preferred an agent. In nationwide surveys and focus groups, the association also found that small business owners strongly prefer independent insurance agents as they make choices in today's online world. ●



TROXELL'S COMMITMENT TO THE COMMUNITY SPANS GENERATIONS

Over nearly 130 years in business, TROXELL Insurance has built strong connections to the communities the agency serves.

"We have staff members whose families have been in the local community for generations, and generations of the same family who have worked for our agency. We feel that we're truly a part of the community," says **John Eck, Jr.**, agency Senior Vice President and co-owner. Other agency owners include Partners **Mike Aiello, Todd Sowle, Dave White, Chris Leming,** and **Jennifer Call.**

Founded and headquartered in Springfield, Illinois, TROXELL has five locations throughout southern Illinois and an office in St. Louis, Missouri. "Quite honestly, even though Springfield has almost 120,000 people, it feels like a small town—even smaller when you know people like we do and they know us," Eck says.

The agency is a strong presence in the local community on both an individual and a corporate level. Recent events TROXELL supported include a Central Illinois Community Blood Center drive at the agency's headquarters, the United Way's Run United 5k, and a Major League Baseball Players Alumni Legends for Youth clinic at Springfield's Robin Roberts Stadium.

"People talked for weeks about how much their kids enjoyed the baseball clinic. They know that we're not just out trying to make a sale—we look for ways to give back," Eck says.

Specialized Service

TROXELL writes a broad mix of commercial and personal P&C insurance as well as employee benefit programs. Within that mix, the agency has carved out specializations in nine key areas: education, construction, financial services, municipalities, not-for-

profits, hospitality, healthcare, automotive, and specialty personal insurance.

"We've seen tremendous growth in business in those areas because of the knowledge our agents and support staff bring to serve clients and build relationships," Eck says.

"Everyone here is committed to delivering outstanding customer service and to pursuing the education, knowledge, and training to achieve that goal," he adds. "We want to be an informed consultant and partner to our clients, rather than an agency that delivers a policy that sits on a shelf."

TROXELL puts a strong emphasis on staff education, with over one-fourth of its employees holding insurance designations. The agency also has an active mentoring program to ensure that all new producers are most effective in the field and have a resource to turn to when questions arise.

Perpetuation Plans

It is difficult for agencies to retain ownership throughout generations as they become larger and larger. Yet despite growing to have over 100 employees, TROXELL has been independently, locally owned and operated since 1887 and intends to remain that way through its perpetuation plan. In addition, by targeting a combination of organic growth and carefully selected acquisitions, TROXELL hopes to double the size of its agency by the time the next generation takes charge.

"We believe our model of local, independent ownership is much better than being part of an agency that's headquartered somewhere else," says Eck. "It's good for us, our clients, and the community." ●



(Left to right) Dave White, Chris Leming, Todd Sowle, Mike Aiello, John Eck, Jr., and Jennifer Call



ACUITY HEALTH CHALLENGE RAISES OVER \$10K FOR PEDIATRIC EMERGENCY CARE

The 2016 Acuity Health Challenge raised over \$10,000 to benefit pediatric emergency care in Sheboygan County.

Now in its fifth year, the Acuity Health Challenge featured nearly 550 participants who completed either a 5K or 2-mile run/walk. Proceeds will support the creation of treatment and resuscitation rooms dedicated to pediatric patients. These rooms will have space for families, specialized equipment, and supplies to ensure young patients are able to access state-of-the-art care.

“The Acuity Health Challenge reflects our commitment to wellness and community outreach,” says **Ben Salzmann**, President and CEO. “We are proud to sponsor this event, which provides support to the vital care that children facing serious medical conditions need.”

“The Acuity Health Challenge is a family-friendly, low-cost event that brings the community together in support of important healthcare initiatives,” says **Wally Waldhart**, Vice President - Sales & Communications.

The Health Challenge also included the Acuity Health Village, which featured more than 30 vendors who volunteered their time to promote various aspects of health, wellness, and safety. Participants received a well-stocked goodie bag and a custom dry-wick T-shirt. ●



Runners of all ages helped support pediatric emergency care through the Acuity Health Challenge.



Participants pass the Sheboygan South High Drumline on the Acuity Health Challenge course.



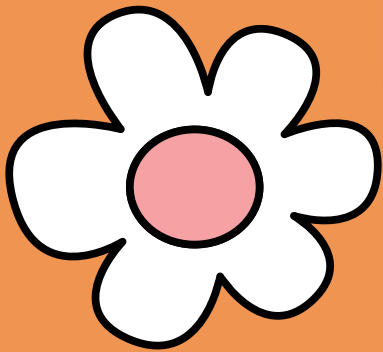
Vicky VanLear, Account Manager at Braman Insurance Services in Merrillville, Indiana, poses on the royal yacht Britannia in Edinburgh, Scotland, with her Acuity mukluks.



Faced with a calm day in Annecy, France, Commercial Lines Underwriter **Heather Krauss** decided to use her Acuity kite as a skirt instead!



Suzanne Zoromski, Account Manager with Ansay & Associates-Fox Valley, visited Maui, Hawaii, with her husband, **Pete**, for their 25th wedding anniversary. With calm winds inside the crater of the Haleakala Volcano, she couldn't fly her Acuity kite and posed with it instead.



Senior Programmer Analyst **Susan Kuehl** took her Acuity "Keep Calm" shirt along on a trip to visit the Great Wall of China.



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 CLIFF

What is the Safety Management Cycle and how does it apply to my trucking business?

FMCSA's Compliance, Safety, Accountability (CSA) model is well-known, but many motor carriers are not familiar with Safety Management Cycle (SMC) or the related Safety Improvement Practices (SIP).

SMC is a safety management model that appeared in the pilot project of CSA, but has not drawn much attention except by motor carriers looking to go beyond regulatory compliance and create a best-practices operating model. Using the SMC affords these carriers a way to do that.

SMC helps motor carriers identify weaknesses that contributed to a specific violation or loss during a roadside inspection, an internal audit of their records, or after a crash. From analyzing the root cause of the issue, a motor carrier can improve its business practices to lower CSA scores, identify areas of inefficiency within their operation, reduce the risk of a serious crash, and ultimately improve their bottom-line numbers.

The SMC at Work

A motor carrier's management or safety team can review a motor carrier's records and use the SMC to determine if the business has adequate safety management controls to prevent further losses. For example, suppose it is discovered that a company is consistently experiencing brake violations and failures. Using the SMC, the motor carrier can determine why the brake violations are repeatedly taking place and where their safety management controls have broken down or can be improved upon. One common way of determining the primary reason is to ask a series of "why" questions:

Q: Why are we experiencing a rash of brake violations?

A: Our maintenance supervisor used to be in charge, and he retired.

Q: Why didn't his duties get reassigned?

A: No one really knew all the tasks that he did, including auditing the pre-trip inspection reports.

Q: Why wasn't the recordkeeping error discovered?

A: No one was monitoring the pre-trip inspection reports.

Q: Why weren't the reports audited?

A: Our policy and procedures still had the former maintenance director assigned to that task.

Q: Why was his name still in the policy and procedures?

A: No one was assigned to review the current policies and procedures.

In this simple example, the carrier can identify several changes that need to occur to avoid future problems. Motor carriers can use the SMC and its SIPs as best-practice tools to improve their operations bottom line long before FMCSA ever has a reason to conduct an investigation.

To learn more on how to use the SMC and SIPs, visit https://csa.fmcsa.dot.gov/about/smc_overview.aspx.

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

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THE POWER OF PROACTIVE CUSTOMER CONTACT

Delivering an excellent customer experience is essential in today's competitive insurance marketplace. Acuity created our Customer Relationship Management (CRM) initiative to help enhance the outstanding customer service that independent agents deliver to our mutual customers. Our CRM program consists of several parts. The two most important to agents are proactive contact with new customers by our CRM unit and co-browse/chat functionality.

Proactive Customer Contact. Our customer relationship management specialists, who are part of our Billing department, are responsible for reaching out to new commercial insureds in Trucking, Contracting, Mercantile, and Manufacturing with premiums greater than \$30,000. Before we contact the insured, we send an email to their agency advising them of the process.

In our outreach, our specialists introduce insureds to Acuity's services and resources. We help customers log in to the Acuity website, learn what tools are available, and more. We always end the call by referring the insured to their agent for coverage questions.

Co-Browse/Chat. This system, available to all customers, provides another option besides phone and email when answering billing questions. Co-browse allows our billing staff to simultaneously view the same computer screen as agents and customers, and chat lets online users create a dialog with a billing expert to answer questions real-time.

Like our customer contact program, our chat feature is also proactive. If a customer "stalls" while trying to make a payment, a chat window will pop up asking if help is needed.

Agents are singing the praises of Acuity's CRM program:

"I find it to be very beneficial to have Acuity contact new larger commercial accounts to explain their online capabilities, as I market Acuity as being one of the more innovative insurance companies out there with regards to technology. We recently wrote a large transportation account, and the safety and HR director found Acuity's CRM program to be very informative. Acuity's online capabilities are user-friendly, which made that CRM call even easier."

—Jim Dudek, Relationship Manager, HNI Risk Services

"Both I and the business owner were pleased to see Acuity reach out and make a personal introduction soon after the sale. It was a welcome, friendly touch. In the busy world of trucking insurance, Acuity's willingness to take the time to show they care truly stands out among the competition."

—Paul Bondar, agent, Bondar Insurance Group

Acuity's CRM initiatives are designed to complement the service independent agents deliver, helping build even stronger connections between policyholders, agents, and Acuity.

Through the power of positive contact, we aim to enhance customer satisfaction, streamline customers' interactions with us, and further increase policyholder retention. ●



BY ANN SCHERMETZLER,
GENERAL MANAGER - SERVICES



FIFTH-GENERATION FARMER JUDY MEISELWITZ CARRIES ON FAMILY LEGACY

John Denver claimed that life on the farm is kind of laid back, but **Judy Meiselwitz** knows that life on a dairy farm can be anything but relaxing at times. She grew up on a dairy farm near Cleveland, Wisconsin, that was built by her grandfather in 1918.

“When it’s the hottest part of the year, you’re in the mow loading hay. When it gets cold, equipment breaks down. When it’s wet, you get stuck in the fields. When cows get out in the middle of the night, you have to get up to chase them back in. It’s a lot of hard work!” says Judy, Communications Assistant at Acuity’s headquarters.

Despite all the hard work, Judy has many pleasant memories of growing up on the farm. “We spent our time outside, riding our bikes and being active. We grew fruits and vegetables and raised chickens and ducks and pigs. We saw our family a lot because they were farmers too, and we lived with my grandparents, which doesn’t happen that much anymore,” she says.

Judy married **Steve Meiselwitz** in 1976. In 1982, the couple moved to the farm to help run it in partnership with other family members. They also own a nearby farm founded by Judy’s great-great-grandfather in 1856, qualifying it as a Wisconsin Century Farm for being owned by the same family for 100 years or more.

Family Ties

Judy and Steve managed a herd of about 60 cows until the mid 1990s, when they decided to turn to cash cropping. “We enjoy it,” says Judy. “Springtime

and fall are busy during the weeks where we have to get crops in and harvest them, but we have the summers off, which doesn’t happen with a dairy farm.”

During planting and harvest times, you’ll find Judy in the cab of a tractor or hauling loads to the co-op with the grain truck. “Growing up, we learned how to drive tractors as soon as we could reach the pedals,” she says.

The couple has three daughters, **Sara, Lisa, and Katie**. Although Katie is an agronomist, it’s unclear whether the next generation will carry on the family farm.

“We’d like to keep it in the family if we can. Our grandsons, Landon and Carter, love visiting the farm, getting rides in the tractors, and being outside, but they’re only three and five years old,” Judy says. She and Steve are also expecting a third grandchild next February.

Lasting Legacy

Over the years, Judy has seen many changes in the dairy industry. “We went from carrying buckets of milk to the milk house to having a transfer pipeline. Equipment has gotten bigger and farms have as well,” she says.

One of the biggest changes is the growing difficulty small dairy farms have making ends meet. “When milk prices drop, the cost of everything else still goes up. You can’t go on strike or negotiate for more money. It gets harder and harder for smaller farms to make it through the lean times and compete against the larger operations,” she says.

But for Judy, the biggest reward of farming comes not from money, but from the memories, experiences, and unbreakable bonds that life on a family farm creates.

“On a farm, you have to work together as a family no matter how you feel. Cows still have to be milked. Crops have to be brought in,” she says. “Farming taught me that you can accomplish a lot when everyone is pulling together.” ●

Judy and Steve with grandsons Landon (left) and Carter.



NATIONAL FIRE PREVENTION WEEK

OCTOBER 9 - 15, 2016

What better time to revisit fire prevention programs, procedures, and employee training on fire hazards than during National Fire Prevention Week!

Though you don't think about it every day, fires in the workplace can be devastating to the business and employees. Management should ask these questions:

1. Is there a written Emergency Response Plan in place? Have drills been conducted to confirm employees know where to meet and how to report in?
2. Do employees know how to activate the alarm system or otherwise warn employees of a fire?
3. Are emergency exits unlocked and clear at all times so there is easy egress?
4. Are fire extinguishers inspected monthly and their tags initialed? Are they serviced annually by a third party vendor?
5. If present, has the fire sprinkler system been tested annually by a third-party vendor with records and tags updated?
6. Are smoke and fire detectors tested and maintained?
7. Does trash or debris accumulate anywhere and contribute to combustible loading?
8. Have employees been trained in housekeeping procedures to prevent fires?
9. Are electrical cords and other potential ignition sources inspected and maintained?
10. Are bins of oily rags emptied every night and flammable liquids stored in listed flammable liquids cabinets or rooms?
11. If operations generate dust, is dust properly cleaned up at the end of the day?
12. Is there collaboration with the local fire department for education, tours of the business, and observing fire drills?

These are basic steps to protect employees and businesses from fires. National Fire Prevention Week should be used to remind employees of the importance of fire prevention, both at work and at home. Plan your own fire drill now! ●

ACUITY RISES ON LIST OF LARGE P&C INSURERS



Acuity is the 57th-largest insurer in the nation, according to Conning's latest Market Share Rankings report. Acuity's current ranking is a four-point jump from the previous year and reflects our continued rise in the industry.

"Acuity is proud of our sustained growth and momentum," says **Ben Salzmann**, President and CEO. "Our continually increasing market share shows that we are a strong force for independent agencies and a source of protection for a growing number of individuals, families, and businesses."

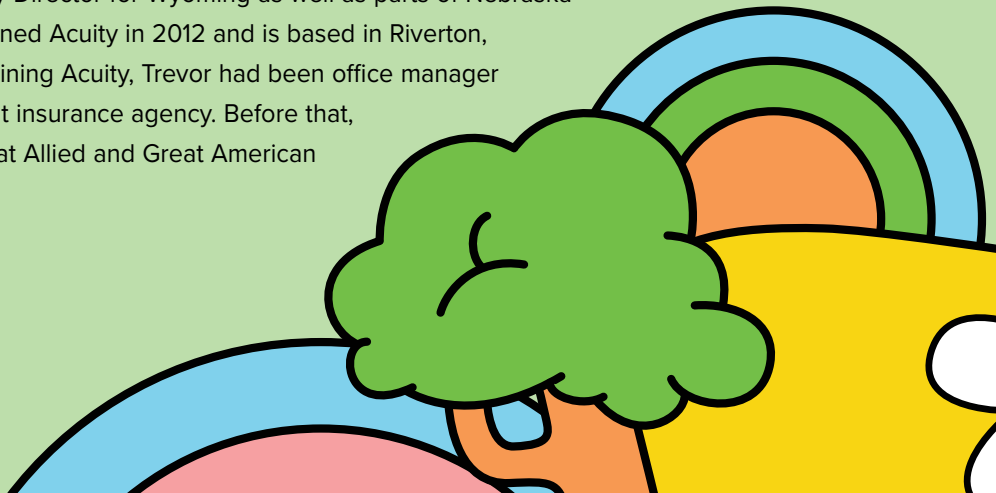
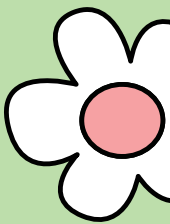
In 2015, Acuity again achieved significant growth across all lines of business, writing over \$200 million in new business for the fourth straight year. Over the past 16 years, Acuity has grown 250 percent faster than the insurance industry, adding nearly \$500 million to top-line revenue in the past 48 months alone. ●

ACUITY'S TREVOR VOTRUBA NAMED AWIA COMPANY PERSON OF THE YEAR



Trevor Votruba is named Company Person of the Year by the Association of Wyoming Insurance Agents (AWIA). The AWIA's Company Person of the Year award recognizes an insurance professional who has made a difference for agents and wholeheartedly supports the Independent Agency System.

Trevor is Territory Director for Wyoming as well as parts of Nebraska and Montana. He joined Acuity in 2012 and is based in Riverton, Wyoming. Prior to joining Acuity, Trevor had been office manager of an independent insurance agency. Before that, he had served at Allied and Great American Insurance. ●



ACUITY *U* *update*

Agents love the video courses available through Acuity U for the valuable continuing education credits. Industry associations love our videos for the informative, entertaining way that content is delivered.

Since their introduction, our videos have earned an impressive number of awards from the Hermes Creative Awards competition, the International Competition for Marketing and Communication Professionals (MarCom), and the AVA Digital Awards program.

Award highlights include:

Ethics - Divergent Dilemmas

- Hermes Platinum Award
- AVA Digital Platinum Award

Construction Contracts Investigated Part 2

- Hermes Gold Award
- AVA Digital Gold Award

Ed's Insurance Odyssey

- Hermes Gold Award
- AVA Digital Platinum Award
- MarCom Platinum Award

Wally's Word

- Hermes Gold Award
- MarCom Gold Award

Ben's Industry Update

- MarCom Gold Award

Work Comp The Next Frontier

- AVA Digital Gold Award

The Acuity Insurance Carol

- AVA Digital Gold Award
- Hermes Gold Award

Inside a Commercial Underwriter's Head

- Hermes Platinum Award

Anatomy of a Super Claim

- AVA Digital Platinum Award ●



INCREASE COMMERCIAL CUSTOMER SATISFACTION WITH ACCURATE ITV

Commercial building values continue to climb. As the economy improves, increased demand is driving up construction costs. Advancements in technology, such as chiller boiler systems, electrochromic glass (smart glass), and solar panels, push up prices as well.

It's important that accurate, current building construction costs are used to establish insurance limits, because after a loss occurs is not the time for policyholders to find out they didn't purchase enough insurance on their property. However, it can be a struggle to convince customers to carry adequate insurance to value (ITV). Some policyholders simply don't believe their property has a replacement value of what it actually does, or they don't understand the penalties that can come into play if they are underinsured.

For instance, consider an office building with a replacement value of \$250,000. Your insured, however, insists on a \$100,000 limit of insurance. With an 80% coinsurance clause on the policy and a \$250 deductible, what payment would the insured receive in the event of a \$40,000 loss? Here's the answer:

- $\$250,000 \times .80$ coinsurance = \$200,000 minimum amount of insurance required ("should")
- \$100,000 stated limit on policy ("did")
- Did/Should: $\$100,000 / \$200,000 = 50\%$
- Amount of loss ($\$40,000$) $\times .50 = \$20,000$
- $\$20,000$ minus the deductible of $\$250 =$ **\$19,750**

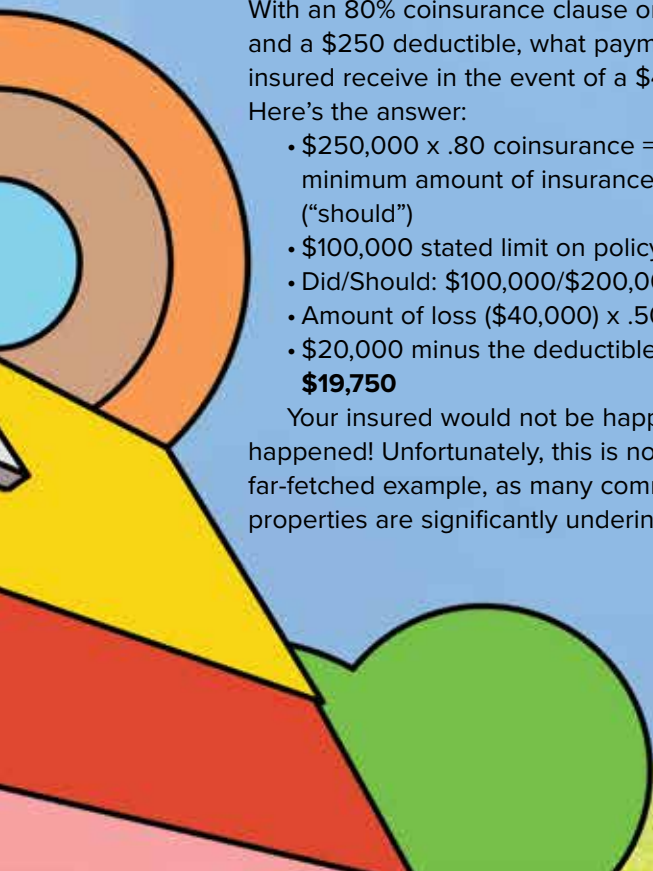
Your insured would not be happy if this happened! Unfortunately, this is not a far-fetched example, as many commercial properties are significantly underinsured.

Fortunately, Acuity offers several options to ensure your commercial clients don't experience this situation. You can calculate building values using the Commercial Building Estimator, based on CoreLogic (Marshall & Swift) software. Acuity underwriters can help you review and assess insured values as well. We offer inflation guard protection to help limits keep up with increasing costs. And, we have guaranteed replacement cost options in both commercial and personal lines.

Using these resources and establishing and maintaining accurate ITV is the best way to ensure your customers are well-protected when loss happens and satisfied with the service you provide. ●



**BY AL MEYER,
GENERAL MANAGER - SALES**



HINTS FROM THE HELP DESK

Here are a few facts and helpful tips about Acuity's rating system for applications, quotes, and changes:

- Unless otherwise deleted, applications stay in the agency quote log for 13 months, quotes for 90 days, and changes stay for 30 days.
- If you are having trouble finding a quote log entry, enter only part of the name and select "Contains." You may get more results, but will have a greater chance of finding a match.
- If you are retrieving a change and receive an error message that the policy has been accessed at Acuity, there was likely policyholder or system-generated activity between the day you started the change and the time you are trying to retrieve it. Use the "print" option, if it is available, to print the change request or quote, so you can see what changes were made, then simply delete the change and start again.
- If you are starting a change and receive an error message that there is already a change in the system, it is because our system only allows one change per policy in the quote log at a time. Search for the earlier change and, if it is in "submitted" status, it can be deleted. If not submitted, continue working on the earlier change. ●



SARA LARSON NAMED STAFF CLAIMS GENERAL MANAGER



Sara Larson is promoted to General Manager - Staff Claims. In her new role, Sara will be leading the Staff Claims team in advancing best practices, training, auditing, resources, and strategic projects for the Claims department.

Sara joined Acuity in 1988 as a Claims Representative. She was promoted in 1990 to District Claims Manager and joined Central Claims as a manager in 1998. In September 2000, Sara was promoted to General Manager - Central Claims, where she supervised three claims teams as well as the auto physical damage unit. In addition to these responsibilities, she has added insight and expertise as an active member of numerous project teams.

A graduate from UW-LaCrosse, Sara holds a bachelor of science degree in business administration. She resides in Sheboygan with her husband, **Chris**, and three children, **Lauren, Davis**, and **Curtis**. ●

MARKET FOCUS



Trucking

In July, Acuity claims representatives got behind the wheel at Fox Valley Technical College (FVTC) in Appleton, Wisconsin, taking part in the school's truck driving program and furthering Acuity's strategic initiative for trucking.

FVTC offers one of the most advanced driving centers in the nation. Students in FVTC's program learn how to drive a tractor-trailer in a number of different road conditions, how to effectively handle skids and other hazards, and much more.

By having staff participate in the program, Acuity's goal is to better serve trucking customers. The course gives claims staff hands-on experience that has a positive impact on the claims service we provide. To learn more, visit www.acuity.com/truck-training.

Mercantile

A successful mercantile business depends on not only the quality of its products, but also the equipment that helps deliver those products to customers. The restaurant industry relies heavily on refrigeration systems, cooking equipment, hot water heaters and boilers, to name a few. A loss to this equipment could result in extreme financial burden. Grocers, convenience stores, and hardware stores are also exposed to similar risks, including loss to air conditioning systems, computerized cash registers, and more.

The functionality of equipment is a necessity in keeping businesses operational, and a breakdown can be extremely detrimental to a small business owner. However, most commercial property policies exclude coverage for losses caused by internal damage to steam boilers and water heating equipment, mechanical breakdown of other equipment, and electrical power fluctuations, including any spoilage of perishables that may result from those losses.

Equipment breakdown coverage provides a mercantile business the assurance that such losses are covered and any related extra expenses or business interruption losses are covered as well. Check out Acuity's industry-specific Equipment Breakdown brochures today and work with your customers to make sure they are covered!

Manufacturing

Do you have a manufacturing account with a tougher products exposure? Acuity can help!

Acuity is a market for products liability coverage; however, not all products liability exposures fit within our appetite. If Acuity is unable to provide products liability on a specific account, we will consider coverage for other lines. If the products liability coverage is best handled in the specialty market, you can still take advantage of Acuity's high commissions, flexible billing plans, superior services, and more using Acuity's package and Bis-Pak Manufacturing programs.

Remember, all accounts are individually underwritten, so please contact your Acuity underwriter for specific information on your opportunity.

Construction

Acuity is involved in over a dozen national and regional construction associations. Being a part of associations allows Acuity to share our expertise of the construction industry, safety, and risk management to small businesses and increase our knowledge.

If there are construction associations in your area that would value our help or offer great learning opportunities, we'd love to hear about them! ●



Recently, Acuity participated in the Construction Financial Management Association's (CFMA's) annual conference. Pictured is John English, Sales Territory Director.

FOCUS ON *in*STRUCTION

Congratulations to the following Acuity employees who recently completed insurance coursework:

- Allison Paul**, Inside Claims Representative – AINS 21
- Anthony Simanovski**, Commercial Underwriter – AU 60
- Nathan Liddick**, Inside Claims Representative – AIC 30 ●

SEVEN REASONS TO “LIKE” ACUITY ON FACEBOOK

Acuity has over 300,000 Facebook fans across seven different pages, each of which is customized to deliver relevant content on different industries and topics directly to your news feed. Now, it's even easier to connect with Acuity through Facebook! Each page has been revamped to reflect its area of focus as well as Acuity's updated logo and look.

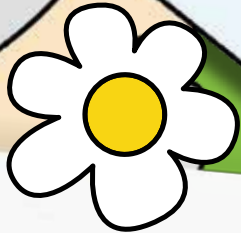
“Branding each page clearly with the name ‘Acuity’ will bring up our pages more quickly and consistently when people search for us on Facebook,” says **Trisha Krautkramer**, Director - Branding.

Acuity's Facebook pages are now:

- Acuity Insurance, www.facebook.com/AcuityInsuranceCompany
- Merchant Focus - Acuity Insurance, www.facebook.com/acuitymercantile
- Manufacturer Focus - Acuity Insurance, www.facebook.com/acuitymanufacturing
- Trucker Focus - Acuity Insurance, www.facebook.com/acuitytrucking
- Contractor Focus - Acuity Insurance, www.facebook.com/acuityconstruction
- Agent Focus - Acuity Insurance, www.facebook.com/acuityagents/
- Acuity Health Challenge, www.facebook.com/AcuityHealthChallenge

If you're already a fan of any of our Facebook pages, there's nothing you need to do—you're still a fan now that the names have changed. And if you're not a fan, what are you waiting for? Visit us on Facebook and “like” us today! ●





Searching for a Job?



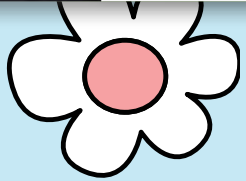
Sheboygan Corporate Headquarters
Business Segment Specialist – Mercantile
Commercial Underwriter (Experienced)
Manager – Premium Audit
Mailroom Clerk

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

The little dog laughed as the cow—and Acuity’s flagpole—jumped over the moon of Acuity’s Storybook Year on page 12 of the August *inFocus*.

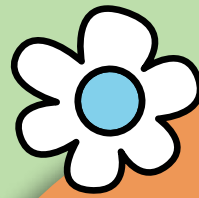


- | | | |
|-----------------------|------------------------------|----------------|
| Angela Dowling | Diamond Bros Insurance LLC | Paris, IL |
| Mark Bova | Dempsey & Siders Agency, Inc | Cincinnati, OH |
| Sandi Standley | HUB Int’l Mtn States Limited | Twin Falls, ID |

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



Industry Insider



Weather Woes

- Hailstorms have increased in frequency and severity over the last 20 years, as reported in *Risk & Insurance*.
- According to the National Oceanic and Atmospheric Administration, hail causes about \$1 billion in damage to crops and property in the U.S. each year. In 2015, 5,411 hailstorms were recorded, with the worst occurring in Texas, which accounted for 783 of them. ●



Q. What are the most popular endorsements in commercial lines?

A. Our Enhancements Endorsements!

Q&A CUITY

Q. Why are they so popular?

A. They are a tremendous value. They give customers the coverages they need at a discounted price.

Q. How can I get a quote, and which lines have enhancements?

A. You can contact your underwriter to request a quote or to add enhancements to Bis-Pak, Property, Liability and Auto. There is even a special enhancement for truckers. ●

WHAT A HAUL!



An ATV in the truck bed, a boat on the trailer, and two ATVs in the boat? We don't even want to know how these vehicles were loaded!

This driver is certainly ready for some fun, but we wouldn't want to insure the personal auto exposure!

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. ●

CORINNE IHM GOES THE EXTRA MILE FOR CLIENTS

Commercial clients of TRICOR Insurance know that **Corinne Ihm** will do what it takes to get the job done.

“Corinne is dependable, loyal and hard working—always willing to go the extra mile for a client or a co-worker. She takes the time to get to her know her clients and has built special relationships with many of them,” says **Vicki Paris**, Vice

President and Commercial Service Manager at the Lancaster, Wisconsin-headquartered agency. “Her knowledge of the industry and her commitment to education and to TRICOR make her invaluable.”

As Commercial Account Executive, Corinne sees a

wide variety of business cross her desk. “You never know what’s going to happen from day to day. With a phone call or email, your day can change, but that keeps things interesting,” she says.

Corinne joined the agency in 2002 and holds the CIC and CISR designation. She says that responding to clients quickly is the key to great service and that all the staff at Tricor work together to care for the agency’s customers.

“My colleagues are a great group of people to work with,” she says. “Everyone is always willing to help work through any questions or issues that arise.”

Congratulations to Corinne Ihm, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

Drivers passing our headquarters on Interstate 43 in September see our sign wrapped in banner celebrating Truck Driver Appreciation Week. Tens of thousands of drivers pass by Acuity’s headquarters every day, and a post on our sign on Facebook has earned more than 7,000 reactions (likes) and counting!

To join in the discussion, visit facebook.com/acuitytrucking. ●

