

Timely News and  
Information from Acuity

# infofocus

APRIL 2017

## WELCOME TO OUR (VIRTUAL) WORLD!



GET A 360-DEGREE  
LOOK AT ACUITY

page 2

 **acuity**  
INSURANCE

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

# WITH ACUITY'S VR ANNUAL REPORT, THE NEXT BIG THING IS ALREADY HERE

During the past Christmas holiday season, airwaves were filled with TV commercials advertising 360-degree, virtual reality (VR) headsets as the latest “must-have” device and the future of personal entertainment.

At Acuity, the future is already here, and agents don't need to spend any money to be part of it. Our 2016 Annual Report comes packaged with an Acuity 360° Vision VR headset, which agents can use to take a virtual tour of the Acuity Chocolate Factory, also known as Acuity's corporate headquarters. Visit [www.acuity.com/2016](http://www.acuity.com/2016) to watch the video.

Creating a 360-degree experience for our 2016 Annual Report project is an idea that was more than two years in the making.

“When we first envisioned this concept, the technology to bring our vision to reality simply wasn't ready,” says **Ben Salzmann**, President and CEO. “What we wanted to do was very, very new.”

## A Technical Achievement

Created in partnership with DuFour Advertising and Launch Photography, Film, and Video, Acuity's VR tour project pushed the envelope of technological capability. A key step for Launch was acquiring a state-of-the-art Nokia Ozo 360 VR camera—literally right off the assembly line.

“We were waiting on the camera to be manufactured. We got it two days before we were scheduled to start shooting,” recalls **Drew Neerdaels**, Launch co-owner and Creative Director.

“Even the tools to edit 360-degree video are very new,” adds **Ryan Bloomer**, Digital Video Editor at Launch. “We ended up creating resources for the film industry as we documented our own processes for getting things done.”

Filming video at the top of Acuity's iconic 400-foot flagpole also required a custom-built drone designed to

hoist the Ozo camera and a specially licensed drone pilot. “I admit it was a little nerve-racking seeing the camera take its first flight,” Neerdaels says.

## Challenges and Opportunities

Shooting a 360-degree video also meant rethinking the way filming is done.

“With typical 2D video, the director can stand behind the camera. With 360, the camera ‘sees’ everything around it, so no one on the production team can be in the frame to direct the process,” says **Drew Foerster**, Creative Director at DuFour, adding that producing a VR film also impacts the script-writing process.

“In a regular film, the director controls the experience. With 360-degree video, viewers have control over what they are looking at and have the ability to explore the virtual space, so the script needs to focus on guiding viewers rather than controlling them,” he says.

Acuity's tour features 360-degree audio as well. Sounds appear to come from the front, side, and even behind the viewer.

## A Unique Experience

With 360-degree video—and a fair number of “Easter eggs” hidden throughout the production—Acuity's VR tour offers new things to discover each time you watch it. It's safe to say that our 2016 project creates an experience for viewers that is unique among annual reports.

“Having the opportunity to work on this project was exciting,” Neerdaels says. “Acuity always has amazingly creative annual reports, but this year's effort raised the bar to a whole new level.” ●

*Pictured on cover: Carli Miller, Commercial Underwriter, uses an Acuity 360° VR headset to check out our innovative annual report.*



## COMPLETE PACKAGE

As if a 360-degree VR headset and video wasn't enough, our 2016 Annual Report project was delivered to agents and Acuity employees in a custom-created tin designed to look like our corporate headquarters, packaged with an accompanying booklet and an Acuity-labeled box of Frango mint chocolates.



## MEET KALLYN

**Kallyn Vandenack** is a Communications Specialist. On her first day at Acuity in 2012, she said it felt as if she had entered the Acuity Chocolate Factory. So when it came time to find someone to star in our “factory tour,” Kallyn was the natural choice. ●

*The Nokia Ozo 360 VR camera uses eight 2K-by-2K synchronized sensors, with 195-degree field of view per lens, to deliver seamless virtual reality.*

# GREAT PEOPLE, GREAT CULTURE, CLEAR DIRECTION

## GUIDE CONNOR & GALLAGHER ONESOURCE

As one of the largest independent insurance agencies in the Chicago area, Connor & Gallagher OneSource has built a reputation for providing quality insurance coverage and excellent customer service. But perhaps what the agency is best known for is the outstanding character of its staff.

"In any industry, talent is one of the greatest assets you could have as a business, and we have plenty of it here. From our receptionist to our producers to account managers to CSRs, our people are second to none," says **John Gardner**, agency Partner. Other Partners include **Luke Barnett** and agency founders **Tom Connor** and **Dan Gallagher**.

Connor & Gallagher OneSource is also known for its great work environment. In 2016, the agency earned the distinction of being ranked as one of the Best Places to Work in Insurance by *Business Insurance*. The agency was noted for its flexible work environment and the clear sense of direction it provides to staff.

"We believe that family comes first, so we provide a lot of flexibility—people aren't punching a time clock," Gardner says. "We also have a true open-door policy and strive to provide full transparency so that everyone has a good sense of where the company is going."

### Sales Focus

This year, Connor & Gallagher OneSource celebrates its 20th anniversary. Since writing its first customer in 1997, the agency has grown to become an Illinois powerhouse with over \$15 million in annual revenue and 75 employees.

"One of the things that has enabled our growth is we are a true sales organization," Gardner explains. "We set annual goals for our producers and staff and have the support systems in place to help them achieve those goals."

In 2015, Connor & Gallagher OneSource moved into a new building in Lisle that gives the agency room to grow. Its

headquarters features an open environment for staff and a 60-seat training facility where the agency hosts monthly events for clients.

"We've offered seminars on everything from the Affordable Care Act to 10-hour OSHA training to managing work comp claims. We believe in the value of providing education to our clients," Gardner says.

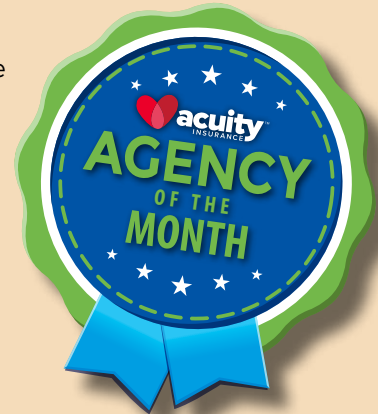
In addition to offering a full array of commercial P&C coverages, Connor & Gallagher OneSource provides payroll and human resources services, 401(k) and retirement plans, and employee benefits. That has allowed the agency to focus on growth in mid-sized accounts that need expanded business services but lack the internal resources to do so themselves.

Connor & Gallagher OneSource also encourages its producers to specialize. "While we are still a generalist agency, we have built successful niches in public entities, real estate, wood products, and other industries," Gardner explains.

### \$20M By 2020

The agency's growth objective is to reach \$20 million in revenue by 2020, and Gardner says Connor & Gallagher OneSource is well on its way to achieving that goal.

"We have great people, a great culture, and a clear direction of where we want to go," he says. "We've grown by being a relationship-focused agency, both with clients and carriers, and we are going to maintain that focus." ●



Agency Partners Dan Gallagher, Luke Barnett, Tom Connor, and John Gardner

# LARGE LOSSES ARE NO MATCH FOR ACUITY'S CLAIMS EXPERTISE

**A**lthough some of you enjoy warm weather nearly year-round, for much of our operating territory, spring is a welcome return of warmer temperatures, flowers, and baseball. Unfortunately, spring also marks the return of severe weather.

April officially kicks off tornado season and, even without twisters, there will be other storms with wind, lightning, and hail. But no matter what the weather brings, we are ready. Large losses are no match for Acuity's claims expertise, which combines service-focused claims staff, proactive catastrophe claims processes, and technology that enables us to handle claims better and faster.

## People

What truly separates Acuity's catastrophe claims response is our people. We believe in having "boots on the ground" and have placed staff strategically across our operating territory so we can respond to large claims quickly. That means while other companies are just starting to move their claims trailers across the country, we already have people in place assessing damage, arranging repair contractors, providing payments, and helping people rebuild shattered lives. Further, our four Property Specialists and I can lend additional expertise when a catastrophic claim hits.

Acuity's "people difference" in claims is also built on powerful partnerships with our agency force. When large losses do happen, customers quickly realize the difference between being serviced by a 1-800 number hundreds of miles away and having a local agent who works hand-in-hand with Acuity claims professionals. Our call center, home office staff, field claims reps, managers, specialists, and agents all work together to provide the best and fastest claims service.

## Processes

When natural disasters strike, many carriers wait for claims to come to them. However, time is a luxury customers don't have when their home or business is damaged or destroyed, making it essential that we work quickly to prevent further damage and coordinate resources before contracting demand skyrockets.

Acuity takes a proactive approach. Even before storms hit an area, we begin identifying areas that could be damaged. After a storm has passed, we use geocoding and overlay weather data to pinpoint customers that might be affected, then survey insureds and agencies to find losses. We use this not just in the case of tornadoes and other weather events, but also catastrophes such as the Gatlinburg wildfires of 2016. In addition, we triage incoming claims, using sophisticated analytics technology to identify and prioritize cases.



**BY MARTY JAEGER,  
MANAGER - PROPERTY  
& AUTO CLAIMS**

## Technology

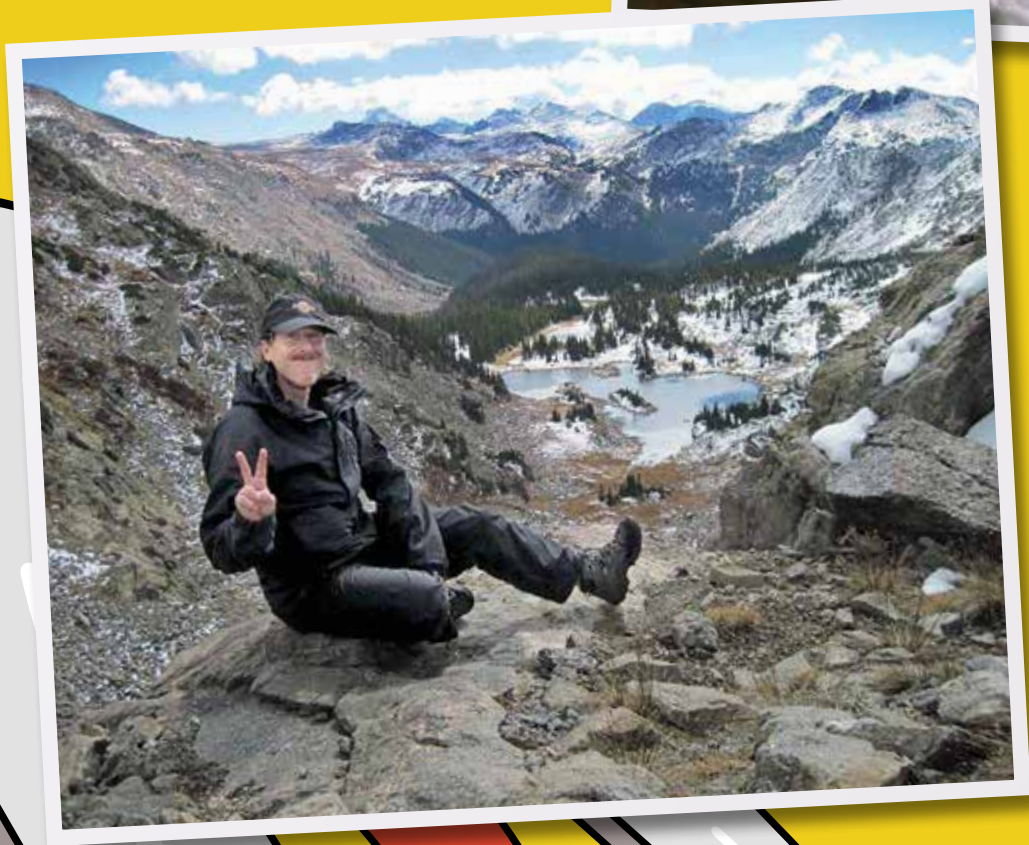
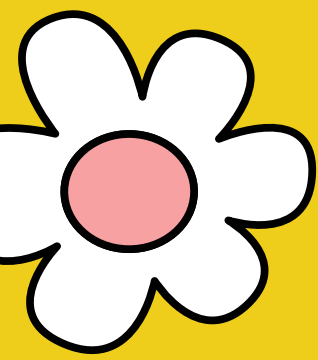
Over the years, technology has transformed claims processing by enabling adjusters to be true "road warriors." Acuity has long been on the leading edge of technology adoption, outfitting our staff with a complete suite of mobile technology and damage estimating tools.

We use a wide array of other technology in the claims process as well. For instance, we combine sophisticated satellite imagery with building valuation tools to assess roof claims faster and more safely than a manual survey. Acuity is also an early adopter of drone technology, which provides powerful capabilities to assess damaged locations where access by claims adjusters is not safe. We continue to build out our drone fleet and currently have three licensed pilots.

## Making a Difference

Regardless of the size of a claim, Acuity focuses on delivering a world-class customer experience because we know the most important service a customer receives is after a loss happens. Rebuilding shattered lives is part of our mission, and it pays dividends for agents too. Year after year, we find that retention levels are higher among insureds who have had a claim. Positive word-of-mouth about Acuity generates new customer growth as well. The bottom line is that providing great claims service isn't just the right thing to do—it's good business for everyone. ●





**Darcy Spaulding**, Account Manager at Chalmers Insurance Group, poses in her Acuity winter hat with her son, **William**, at the famous Ice Castles in Lincoln, New Hampshire.

Acuity Senior Commercial Underwriter **Clint Peterson** is sporting his Acuity Rocks hat while taking a break on a trek high above Haynach Lakes in Rocky Mountain National Park.



**Taryn Kobeski**, Customer Service Representative at International IRM, celebrated the new year with “Shelia” the camel in the Arabian Desert, Dubai, United Arab Emirates.



Acuity’s **Stacy Hoefert**, Actuarial Analyst, and **Ryan Blatz**, Programmer, don their Acuity hats on a visit to Neuschwanstein Castle in Schwangau, Germany. It was one of many stops they made on a road trip around Southern Germany and Austria.

**Want to Be a Winner?**

Email your pictures to [infocus@acuity.com](mailto:infocus@acuity.com) with a brief description of Where in the World Acuity has been and you could win \$100! All employees of Acuity and our independent agencies may enter. To increase your chances of being selected from the hundreds of pictures we receive, consider these tips for a winning shot:

- Prominently display your Acuity swag—and the more the better!
- Location, location, location! Photos taken in exotic, amazing, and breathtaking locations catch the reader’s eye.
- Send high-resolution images that have good lighting and focus.
- Send multiple pictures of your trip, even if they are taken at the same location.
- Keep in mind that all recognizable people will need to agree to a photo release if your picture is chosen.
- Have fun! ●

# NEW MANAGERS NAMED IN INFORMATION SYSTEMS

**Tom Braun** is promoted to General Manager – Information Systems at Acuity’s Corporate Headquarters.

Tom began his career at Acuity in May 1995 as a Senior Systems Analyst. In September 2006 he was promoted to Manager – Information Systems.

Tom graduated in 1992 from the University of Wisconsin-Platteville with a bachelor of science degree in electrical engineering and in 2007 from the University of Wisconsin-Oshkosh with a master of science degree in information systems. He lives in Manitowoc, Wisconsin.



**Jay Pingel** is promoted to Manager – Information Systems at Acuity’s Corporate Headquarters.

Jay joined Acuity in June 1989. He was promoted in 1993 to Systems Architect and in 1998 to Senior Systems Architect.

Jay graduated in 1989 from the University of Wisconsin-Platteville with a double major in math and computer science. He lives in Sheboygan.

**Matt Passini** is promoted to Manager – Information Systems at Acuity’s Corporate Headquarters.

Matt started at Acuity in January 2011 as a Programmer. He was promoted in January 2013 to Programmer Analyst and in January 2015 to Senior Programmer Analyst.

He graduated in December 2010 from the University of Wisconsin-Green Bay with a bachelor’s degree in computer science and in May 2014 from Marquette University with a master’s degree in computing. Matt lives in Plymouth, Wisconsin. ●





# NEW DISCOUNTS, COVERAGES, AND EXPANSIONS IN PERSONAL LINES

**A**cuity has rolled out some great new features for agents looking to write more personal lines business! Effective April 16, 2017, for new business and June 16, 2017, for renewals, Acuity is enhancing pricing, eligibility, and coverages in personal auto and homeowners. In addition to base rate and territory adjustments, highlights include:

## Auto

- Vehicle replacement benefit endorsement offers enhanced coverages in the event of a total loss:
  - **NEW!** ACV plus 25% can be added to vehicles more than two years old if covered for physical damage.
  - **EXPANDED!** Replacement cost coverage will still be available for vehicles up to two model years old, but will automatically switch to ACV plus 25% at renewal after the vehicle becomes five years old.
- **EXPANDED!** Rental car diminished value and loss of use are now covered under the auto enhancements endorsement with no premium adjustment.
- **NEW!** Collector cars will be covered at agreed value for total losses.
- **EXPANDED!** Full safety glass endorsement can be added on a per-vehicle basis.
- **NEW!** Drivers 55 and older now qualify for a discount by completing an AARP Smart Driver Course.

## Home

- Additional discounts:
  - **NEW!** Discounts for packaged homeowners when all drivers on the auto policy are incident-free.
  - **NEW!** Discounts for homes with protection systems, including smart homes with features that reduce the risk of fire, theft, or water.
  - **EXPANDED!** Discounts for newer homes.
- **EXPANDED!** Homes with netted trampolines now eligible with a surcharge. There's never been a better time to sell Acuity! ✨

*Products and features may not be available in all states.*



# NEWS OF ACUITY'S CULTURE TO REACH MILLIONS

A profile of Acuity's corporate culture and employee-focused workplace will reach an estimated 6 million readers.

The article, "Ben Salzmänn's Two Cents on Creating a Top Organization," was distributed with print copies of the March 15, 2017, *USA Today* and is available online at Mediaplanet's "Future of Business and Tech" site. It includes an interview with President and CEO **Ben Salzmänn** and highlights many of the features that

make Acuity a great place to work, including giving employees a voice, showing respect, giving back to the community, and providing a well-rounded workplace for a workforce that spans generations.

Already distributed in print throughout major media markets, Acuity's profile will be available at human resources conferences throughout the year and spread through other targeted distribution and social media. To read the feature online, visit [www.acuity.com/culture](http://www.acuity.com/culture). ●



*Left to right: Danni Williams, Manager - Premium Audit; Deb Vruble, Manager - Personal Lines Underwriting; Patty Adams, Commercial Underwriter; Chris Alexander, Manager - Commercial Underwriting; Sarah Dorzok, Communications Specialist; Heather Krauss, Commercial Underwriter; Ben Salzmänn, President and CEO; Joan Ravanelli Miller, General Counsel/Vice President - Human Resources; Lucas Schneider, Communications Specialist; Amanda Gebert, Benefits Specialist; Craig Snyder, Manager - Premium Audit; and Monica Rincon, Customer Relations Specialist*



Howard Rice, Commercial Underwriter, climbs his way to the top of Acuity's new 45-foot climbing wall.



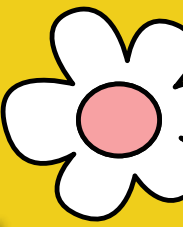
Business Analysts April Heder and Ryan Nolan collaborate on a project with Kate Jaehnke, Commercial Lines Staff Underwriter.



Acuity offers many ways for employees to recharge during the day, including Ping-Pong tables that are nearly always in use.



Companywide meetings are held in the new 2,000-person theater-in-the-round, where no seat is more than 66 feet from stage.



# ACUITY COLLEAGUES HELP CROSSROADS CHURCH REACH OUT TO A NEW COMMUNITY

Most days of the week, the halls and classrooms of Wilson Junior High School in Manitowoc, Wisconsin, are filled with students and teachers. But on Sundays, the school's auditorium becomes home to the Manitowoc location of Sheboygan-based Crossroads Community Church.

Expanding the church's reach has always been a core part of the mission of Crossroads and lead pastor **Jeff Jaeger**. After prayerful consideration and research, Crossroads leadership decided on expanding to Manitowoc. Manitowoc lead campus pastor **Nick Stanislawski** recruited a team from the Sheboygan location to assist with the launch, which included Acuity's **Ryan Augustine**, Programmer; his wife, **Megan**, Inside Claims Representative; and **Joel Katsma**, Branding Specialist; along with Joel's wife, **Mara**.

After meeting in early 2016 to explore the idea, the team quickly realized the logistical challenges of expansion. "Whereas in Sheboygan we have a lot of on-site storage, in Manitowoc we need to bring in all our own equipment," says Joel. That includes a large amount of audiovisual gear needed to support the church's high-energy, music-infused services.

"As someone taking in a service on Sunday, you don't think of all the setup that goes into it and making sure everything works," says Ryan. "It was a little bit of trial by fire."

After ironing out the details and running through a number of rehearsal services, Crossroads opened its spiritual doors to the Manitowoc community in October. In addition to helping build the foundation of the Manitowoc branch, Joel is in charge of the sound setup team, Ryan is a worship leader, and Megan plays keyboard.

"We spend a lot of time in preparation, but it is a great experience," says Megan.

*Joel, Mara, Megan, and Ryan*

## Leap of Faith

Although the team believed there was a need for a Manitowoc location, it took a leap of faith to begin the process and required a lot of community outreach to get the word out. Joel stresses that, although Crossroads describes its mission as "unapologetically outreach-focused," this doesn't mean it takes a hard-sell approach to building a congregation.

"Our emphasis was on getting our presence known by getting involved in what's going on in Manitowoc," he says. "We tried to bring the church to the community rather than the community to the church."

This included sponsoring a free day at the pool, having congregation members volunteer throughout the area, and other activities.

"We work to be visible in the community, and the response we get to that is very positive," Megan says. "People see and appreciate that the church is here to support them without being pushy to join."

## Faith in the Future

Crossroads believes its approach to outreach is the best way to connect with a younger generation of worshipers and build its congregation in Manitowoc, Sheboygan, and beyond.

"This is a church we want to build for the upcoming generation, where relationships and establishing a sense of community is very important," Ryan says. "We believe in the church that we are helping to build. It's a great experience to be part of."

Visit Crossroads' website at [crossroadssheboygan.org](http://crossroadssheboygan.org) and [crossroadsmanitowoc.org](http://crossroadsmanitowoc.org).



# FOCUS ON *in*STRUCTION

Congratulations to **Erika Savona**, Commercial Field Underwriter, who earned the Chartered Property Casualty Underwriter designation.  
Additionally, congratulations go out to many staff members who earned professional certifications and completed insurance coursework:

### Certifications

- Gwen Arps**, Senior Loss Control Representative – Master of Science in Safety Sciences
- Haley Lindstrom**, Human Resources Specialist – Professional in Human Resources (PHR)
- Ruth Raab**, Regulatory Analyst – Associate in General Insurance (AINS)

### Course Completions

- Jessica Barts**, Commercial Processor – AINS 21
- Deb Bates**, Manager - Commercial Underwriting – CPCU 551
- Bryce Dux**, Commercial Underwriter – CPCU 500
- Tomi Genske**, Commercial Processor – AINS 21
- Crystal Goessl**, Commercial Underwriter – CPCU 530
- Collin Hubertz**, Commercial Underwriter – AU 61 & 62
- Gen Mervyn**, Manager - Services – AIC 30 (Segment A)
- Nate Miller**, Field Claims Representative – AIC 43
- Cassie Ross**, Commercial Processor – AINS 21
- Jennifer Schill**, Staff Accountant - Reporting – AIAF 114
- Michael Scott**, Commercial Underwriter – AU 60
- Nathan Simons**, Commercial Underwriter – CPCU 540
- Joe Skalmoski**, Manager - Commercial Underwriting – CPCU 552
- Lyn York**, Commercial Processor – AINS 21



Erika Savona



Acuity partners with Trustpilot, an independent, Google-certified review platform that provides verified reviews from people who have service experience with us. See all our reviews at [trustpilot.com/review/acuity.com](https://trustpilot.com/review/acuity.com).

**Suzana**  
1 review

**Acuity has excellent service with everything from payments to audits to policy changes to claims!**

We had a hail claim last year and received a check for the repairs in less than a week from providing the estimate. Today I filed a claim and within an hour received a phone call from the adjuster, and he will be inspecting the damage to our vehicle this afternoon. Audits have always been straightforward and never overly time consuming. Thank you Acuity for making stressful situations less stressful!

# MARKET FOCUS

## Construction

Acuity hosted a booth at the Associated Builders and Contractors of Wisconsin's SuperCon 2017 in Wisconsin Dells. Our own John Lack, Construction Specialist (right), and Bob Wagner, Territory Director (left), were there to meet contractors from all over the state.

Many of the conversations with contractors included discussions on the growing need for skilled workers, the increase in technology both on and off the job site, and the special insurance coverages Acuity can provide to those in the construction industry. We enjoy learning directly from those in the industry how we can help them more. If you or your clients will be attending other conferences, let us know—we'd love to join you!



## Manufacturing

Manufacturers work hard to create great products while building a reputation. However, occasionally something goes wrong and products need to be recalled. Over 4,000 product recalls are issued each year by federal agencies such as the CPSC, FDA, FSIS, and NHTSA. Recalls are also on the rise, due in part to stronger consumer protection regulations.

Recalls affect manufacturers' bottom line, their supply chain, and their relationship with customers. Costs associated with product recalls include:

- Notification
- Shipping to collect the recalled product
- Product disposal
- Product replacement or repair
- Overtime pay and temporary employees
- Legal liability for these expenses

Acuity is expanding our coverage for manufacturers by offering ISO product withdrawal coverage, which provides both first-party and third-party coverage. Protect your manufacturing customers by adding product withdrawal coverage.

## Mercantile

At several recent retail association conferences Acuity has attended, active shooter situations were a topic of presentations and discussions. An active shooter is defined as an individual actively engaged in attempting to kill people in a confined and populated area. Almost half of all incidents happen in a business within the community of the active shooter.

An active shooter event is a terrifying situation that no retailer wants to encounter, but it is something all businesses should prepare for. Being prepared could save lives, especially since the majority of active shooter incidents end before police arrive on the scene.

For retail and restaurant owners who are concerned about an active shooter event occurring in their establishment, the U.S. Department of Homeland Security ([www.dhs.gov](http://www.dhs.gov)) provides many resources to help businesses prepare. For additional information, contact your Acuity loss control representative.

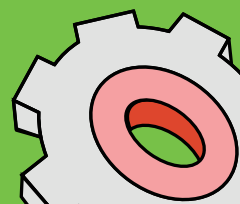
## Trucking

For basketball fans, last month was March Madness. For truckers in Wisconsin, March was a month to reward safe driving. This year, the Wisconsin Motor Carriers Association (WMCA) recognized over 1,200 drivers with its President's Safe Drivers Club Award.

Acuity continued our tradition of being a major sponsor of the three award presentations held across the state. Acuity is proud to work with organizations such as the WMCA in recognizing truckers who do their part to keep our roads safe every day. ●



*Six truckers won gas cards from Acuity at the 2017 WMCA President's Safe Drivers Club Award Presentation in Wisconsin Rapids.*



## INTRODUCING ACUITY'S NEW SERVICES INDUSTRY FOCUS TEAM

In focus groups Acuity conducted several years ago, one message that came through loud and clear was that agents and customers want to do business with people who understand their business. The more we are able to achieve this understanding, the better coverage and service we can provide and the more likely we are to write and retain good accounts.

This finding led to the creation of what Acuity calls "4M" market focus teams. (The term "4M" came from the original "4th Monday" meeting dates, and the name stuck.) Our newest addition is the Services 4M Team, which joins the existing trucking, mercantile, manufacturing, and construction teams.

Our services team is divided into five main areas of concentration:

- **Hotels and motels**
- **Automobile service**
- **Offices**, including:
  - Clinics
  - Finance or loan companies
  - Insurance agents
  - Engineers or architects
  - Real estate agents
  - Data processing operations
  - Consultants
- **Rental properties**, including:
  - Lessor's risk
  - Apartments
  - Condominiums
  - Dwellings
- **All other**, including laundromats and dry cleaners; beauty salons and barber shops; printers; carpet, rug, and upholstery installation, cleaning, and repair; building maintenance and janitorial operations; and much more!

Our Services 4M Team is comprised of people with diverse backgrounds, including loss control, management, staff, regulatory affairs, claims, underwriting, and product development. They bring many years of experience along with different viewpoints, delivering maximum benefit and impact.

Additionally, just as we have in other segments, our services team is an active part of many associations that focus on their respective industries. In recent months, team members have attended the Realtors Association Broker Summit in Wisconsin, the National Association of Realtors Broker Summit in San Diego, and the Automotive Service Association Seminar in Ohio. We will be attending many more events this year and have also been published in the *National Association of Hotel and Lodging Engineers Magazine*.

Finally, just as we do in our other segments, Acuity's Services 4M Team will be maintaining a blog and Facebook page, as well as expanding content on our website to share news and information. **Paige K. Nelson**, Product Analyst, will be the face of the blog.

Acuity is growing in the services sector, and we want to help our agents write even more business by showcasing our expertise. Our Services 4M Team is committed to bringing you relevant information that can help customers run their business most effectively and gain the protection they need through Acuity's special coverages for services companies. ●

*Paige K. Nelson*



# EMPLOYEE ACTIVITY COMMITTEE WORKS HARD TO MAKE PEOPLE SMILE

**A**cuity's Employee Activity Committee, or EAC, has an official mission, written down in a 29-word statement that I keep in my office. But for the eight people who serve on the committee with me, the mission of the EAC really boils down to just three words: "Make people smile."

At Acuity, we often say that our people create our culture and make our company a great place to work, and it's true. It's also evident in the work of the EAC, which was created in 2000. For the past 17 years, the committee has worked to find ways to make Acuity's workplace even better, even brighter, and even more fun through at least once special event each month. These events range from traditional favorites such as our Chocolate Fair, HolidayFest, and AcuityFest to new activities such as a Texas BBQ, the Acuity Prom, and a "Hooray Sheboygan!" celebration.

Being on the EAC is fun, but it's also hard work. This, in turn, makes my goal simple in concept, but complex in execution: make the EAC a creative outlet in the already busy lives of its members. All the committee members have "regular" jobs at Acuity, are active within the community, and balance family activities as well. Talk about work/life balance—this group is non-stop! Yet they still find time to meet to discuss ideas and work on event planning. Sometimes that means just our weekly meeting, and other times that means they're making time for multiple meetings a week. They find inspiration to make people smile, and they give everything they have to help make Acuity a great place to work.

Each fall, EAC members put together event proposals for the upcoming year and present their ideas to the team as a whole. At times, great ideas seem to jump off the paper and everybody immediately starts talking and making plans; other times, it takes a lot of discussion to select just the right event. There is a lot of love that goes into each event idea. You can see someone's personality through their proposals, and you can see their passion and share in their excitement—it's a great experience.

Although how long people serve on the EAC isn't set in stone, I always ask that new members set their minds to commit to at least two years. With that being said, there's no contract you sign when you join the EAC. We've had members stay on for multiple terms, and we understand when roles change at work or at home. As a group, we're sensitive to all situations. Committee members come from all areas of the company and have different backgrounds and strengths.

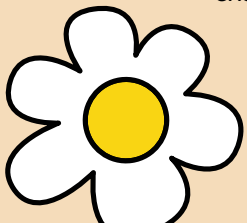
The EAC is both a reflection of and a contributor to Acuity's fun and amazing employee-focused culture. In fact, perhaps the best way to describe the EAC is with another three words: "We are Acuity." ●



**BY MONICA RINCON,  
CUSTOMER RELATIONS  
SPECIALIST**



*Acuity's Employee Activity Committee (left to right): Tim Muldoon, Business Analyst; Marissa Murphy, Business Analyst; April Heder, Business Analyst; Brittaney Prosser, Commercial Underwriter; Hannah Favret, Commercial Underwriter; Sarah Dorzok, Communications Specialist; Monica Rincon, Customer Relations Specialist; Kate Jaehnke, Commercial Lines Staff Underwriter; and Hannah Sanders, Programmer Analyst*







## Searching for a Job?

### Sheboygan Corporate Headquarters

- Business Segment Specialist - Mercantile
- Commercial Lines Underwriter (Entry)
- Customer Insight Analyst
- Customer Service Representative - Billing (Bilingual Preferred)
- Director - Managed Care
- Programmer
- Programmer Intern
- Senior Human Resources Specialist
- Technical Support Analyst - Intern

### Non-Headquarters

- Field Claims Representative  
Dallas/Fort Worth, Texas  
Davenport, Iowa
- Loss Control Representative  
Western North or South Dakota  
Western Tennessee



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 March flagpole was hidden in the truck illustration on page 11. The three winners of \$100 chosen from among those who found it are:



- |                       |                            |                  |
|-----------------------|----------------------------|------------------|
| <b>Jenny Pederson</b> | Ebner Insurance            | Wadena, MN       |
| <b>Susan Silvey</b>   | Mapes Insurance Agency Inc | Grand Rapids, MI |
| <b>JoAnn Dorr</b>     | First Gabrielson Agency    | Belmond, IA      |

To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to [contest@acuity.com](mailto:contest@acuity.com) by May 1, 2017. This contest is open to agency staff only. ●



# ASK THE SPECIALIST

## ASK JOHN

### ***Why are daily job site logs important?***

The importance of documenting daily activities on the job site cannot be overstated. Accurate information can make all the difference if you ever have to go back to find out what took place on the job site months or years earlier. Whether it's someone claiming an injury, a contractor being accused of improper work, or any other legal issue that may arise, having a log of job site activities can be a tremendous help.

Companies should take the time to properly train personnel on how to log daily activities. In today's construction industry, it should be part of any supervisor's qualifications alongside the basic mechanics of the job. The author of the daily logs could be considered the job-site historian.

It is important to fully document what has taken place as well as things that did not take place but should have according to the schedule. Maintaining the author's credibility should be at the forefront. Exaggerating, using foul language, or including unprofessional comments can discredit a log.

Although there are many items that should be on the daily job site report, here are a few items to get you started:

- Job site address and date
- Weather (if it affects the job)
- Employee names, tasks, and locations
- Subcontractor information, including companies, employees, work tasks, and locations
- Visitors names, reasons for visit, and times in and out
- Deliveries (verify any defects or damages)
- Inspections (comments from inspector)
- Changes, addendums, or extras
- Discrepancies in plans, specifications, or site conditions
- Schedule updates
- Testing and results
- Rental equipment shared usage, time delivered, and time picked up
- Author information and signature

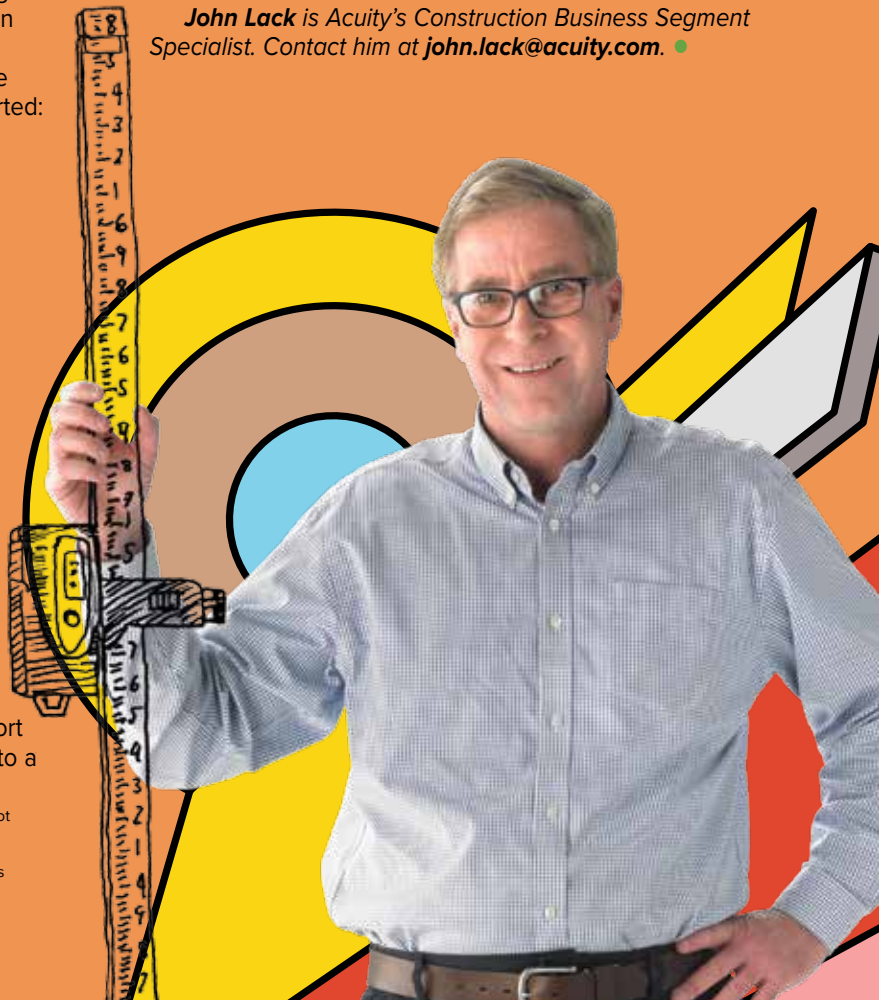
Making the daily log a company's standard field report used in conducting everyday business can develop it into a

powerful document. Store signed daily reports carefully to preserve the unchanged authenticity. If the author makes a mistake on his or her daily report, noting corrections on the next day's report is encouraged, rather than going back to change the original report.

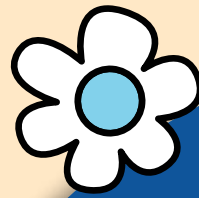
Technology is making paper reports a thing of the past. There are several job site daily log mobile app templates that can be customized to your company's needs. Documenting daily activities and being able to attach photos, videos, calculations, GPS locations, or reference data right from your tablet or smartphone are just some of the features that can help bring credibility and accuracy to the report. In addition, many apps allow you to send the report to others at the end of the day before leaving the site and highlight parts of your daily report to use as a reminder for items you need to follow up on or as notes for your next weekly construction meeting.

Completing job site logs does take time, but it is time well spent. If a contractor does have to defend against inaccurate claims and allegations, having complete and accurate job site logs will save investigative time and help lead to positive outcomes.

***John Lack is Acuity's Construction Business Segment Specialist. Contact him at [john.lack@acuity.com](mailto:john.lack@acuity.com).*** ●



# Industry Insider



## According to several recent studies, distractions continue to be a major problem impacting automobile safety:

- The AAA Foundation for Traffic Safety revealed that 88% of drivers aged 19-24 acknowledged engaging in risky driving behavior such as speeding, running red lights, or texting within the past 30 days.
- A National Safety Council study found that nearly three-fourths of drivers said they would use Facebook while they drove.
- According to the Insurance Institute for Highway Safety, driving while eating or drinking increases auto crash risk about 70%. ●



**Q. What replacement car coverage does Acuity offer?**

A. Acuity just introduced a new vehicle replacement benefit endorsement! This optional endorsement provides replacement cost coverage when purchased for vehicles up to two model years old and ACV plus 25% when purchased for vehicles three years and older.

## Q&A CUITY

**Q. How can the vehicle replacement benefit endorsement be purchased?**

A. The vehicle replacement benefit endorsement may be purchased for any auto with comprehensive coverage. Vehicles that previously had the replacement value coverage endorsement will automatically receive the new endorsement at renewal.

**Q. Why sell the vehicle replacement benefit endorsement?**

A. This new and improved endorsement is designed to provide better coverage throughout the life of a vehicle. It is unique in the industry in that vehicles with replacement cost coverage will automatically switch to ACV plus 25% when the vehicle becomes five years old. ●

## JOB (IN)SECURITY

**S**uspension devices must be well-anchored to withstand the weight of people and equipment and keep workers safe. We're not sure that the few sandbags anchoring this setup will do the trick, and we're not going to be insuring the account to find out!

Do you have an "Impossible Insurable" to share? Send your pictures to [infocus@acuity.com](mailto:infocus@acuity.com). Pictures must be original photos taken by an employee or agent, can not be of a prospect, insured, or claimant, and the subject of the photo must be in a public location. If we publish your photo, we'll send you \$100. ●



# STACEY VANNAH TAKES PRIDE IN SERVICE EXCELLENCE

Customer focus, attention to detail, and insurance knowledge are three characteristics that define **Stacey Vannah's** customer service.

"Stacey is extremely customer-focused," says **Michael Dufour**, President of the Augusta, Maine, office of Cross Insurance. "She is very determined to always

make sure our clients are getting the best service from us and the best of what carriers can offer. Stacey is also very knowledgeable about the insurance coverages and products and continually works to expand her expertise."

Stacey is Director of Commercial Lines for the agency's Augusta branch. She

joined the agency in 2013 and has 17 years of experience in the industry. In addition to providing service to the agency's commercial clients, Stacey supervises a team of seven commercial lines staff members, stressing that everyone in her department and at the agency share a passion for service excellence.

"We all work to show customers that we care and will get things done for them," she says. "We pride ourselves in customer service because we know that, first and foremost, that's what we're here for."

Congratulations to Stacey Vannah, an Outstanding Service Professional! ●



## WORD OF MOUTH

facebook

People enjoyed reading about Acuity's corporate culture not just in print media (see pages 10-11), but in social media as well. Our Facebook post has reached over 30,000 people and counting!

To see more, visit [www.facebook.com/AcuityInsuranceCompany](http://www.facebook.com/AcuityInsuranceCompany). ●

