



INFOCUS
DECEMBER 2017

OUR FOCUS IS YOU

MEET ACUITY'S CUSTOMER FOCUS TEAMS

CUSTOMER FOCUS TEAMS DELIVER **MARKET SEGMENT EXPERTISE TO AGENTS**

Independent agents know that to succeed in the insurance business, there's no substitute for expertise.

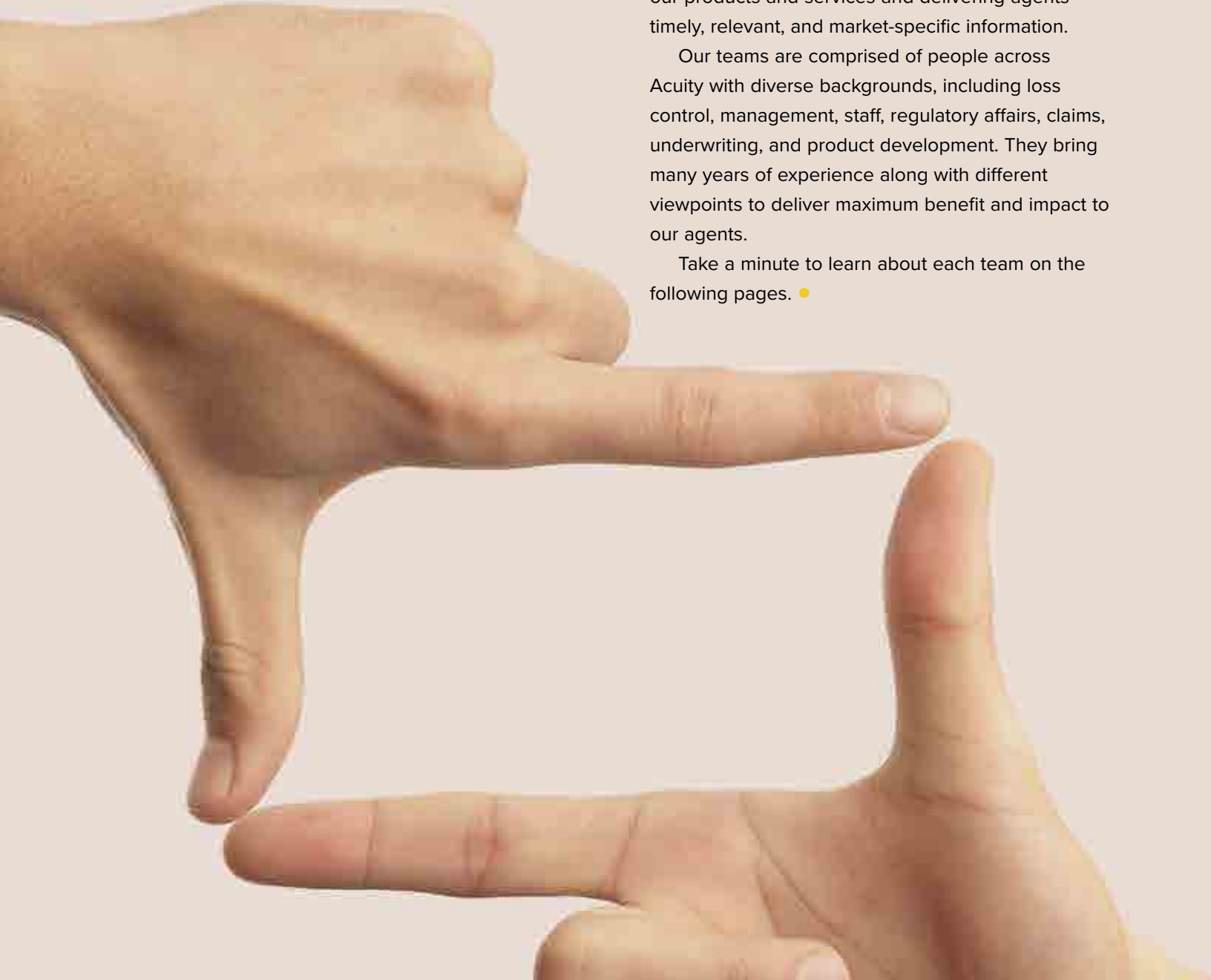
"In focus group after focus group, on survey after survey, the one thing we hear most from agents and customers is they want to do business with

people who understand their business, not just insurance," says **Ben Salzmann**, President and CEO.

That finding led to the creation of Customer Focus Teams at Acuity. Currently, we have teams for trucking, retail, manufacturing, construction, services, and personal lines. Each team is charged with helping agents write more business with Acuity by enhancing our products and services and delivering agents timely, relevant, and market-specific information.

Our teams are comprised of people across Acuity 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 to deliver maximum benefit and impact to our agents.

Take a minute to learn about each team on the following pages. ●



MEET OUR TEAMS

Services

Created in 2017, the Services Team focuses on auto repair businesses, offices, rental properties, hotels/motels, and other service businesses. Recent activities of the team include hosting Acuity's first-ever booth at the Wisconsin Hotel and Lodging Association Convention and attending events such as the Professional Beauty Association's Conference in Las Vegas and the Wisconsin Real Estate Convention in Milwaukee.



Team members pictured are (left to right): **Deidre Raulin**, Product Analyst; **Josh Becherer**, Branding Specialist; **Peter Worth**, Senior Inside Claims Representative; **Kallyn Vandenack**, Communications Specialist; **Debra Beyer**, Commercial Lines Staff Underwriter; **Marci Post**, Senior Commercial Underwriter; **Alison Manegold** (seated), Regulatory Analyst; **Annie Dekker**, Workers' Compensation Claims Representative; **Nicole Wuestenhagen**, Claims Consultant; **Jamie Loiacono**, Vice President - Claims; **Jeremy Mittag**, Claims Consultant; and **Paige K. Nelson**, Product Analyst. Not pictured: **Mindy O'Brien**, Territory Director; and **Scott Leistner**, Senior Loss Control Representative.



Personal Lines (General Public)

While the Personal Lines Team is responsible for a diverse target audience, educating consumers is its number one objective. Recent activities of the team include creating Personal Insurance 101 kits for new business policyholders. These kits guide policyholders through various aspects of their policy and provide helpful tips. Team members also share advice and updates to consumers at all stages of life through the Acuity Focus blog at acuity.com and the Acuity Facebook page, facebook.com/acuityinsurancecompany.

Team members pictured are (left to right): **Addie Buechler**, Product Analyst; **Ruth Raab**, Regulatory Analyst; **Shane Paltzer**, Vice President - Personal Lines and Marketing; **Axel Rathke**, Senior Inside Claims Representative; **Dave Cole**, Senior Personal Lines Underwriter; **Bill Weiss**, Personal Lines Staff Underwriter; **Olivia Myers**, Branding Specialist; **Monika Boswein**, Claims Consultant; and **Lucas Schneider**, Communications Specialist. Not pictured: **Brooke Van Asten**, Territory Director; and **Sarah Prinsen**, Senior Product Analyst.

Manufacturing

The Manufacturing Team focuses on metal, wood, and plastic products, food manufacturing, and ready mixed concrete, while also keeping all manufacturing in mind. The team continues growing its knowledge through association events, plant tours, and training through local technical colleges. You can keep tabs on the industry through Manufacturing Specialist **Mike Schlagenhauser's** blog at acuity.com and his video interviews on our Facebook page, [facebook.com/acuitymanufacturing](https://www.facebook.com/acuitymanufacturing).



Team members pictured are (left to right): **Mike Schlagenhauser**, Manufacturing Specialist; **Katie Schamberger**, Product Analyst; **Andrew Siegel**, Regulatory Analyst; **Amy Pascoe**, Senior Inside Claims Representative; **Whitney Christopherson**, Workers' Compensation Claims Representative; **Mark Kemnitz**, Manager - Commercial Underwriting; **Joe Timmerman**, Commercial Lines Staff Underwriter; **Cathy Bacher**, Loss Control Specialist; and **Gwen Arps**, Senior Loss Control Representative. Not pictured: **Stephanie Walchesky**, Claims Consultant; **Pat Tures**, Vice President - Actuarial and Strategic Information; and **Trisha Krautkramer**, General Manager - Branding.



Construction

The Construction Team shares its knowledge by offering OSHA 10-hour training courses for agents and insureds, presenting at associations, and much more. Active in over a dozen national and regional associations, the Construction Team and Construction Specialist **John Lack** are busy with industry events and conferences. Check out the Construction blog at acuity.com and the Contractor Focus Facebook page, [facebook.com/acuityconstruction](https://www.facebook.com/acuityconstruction).

Back row: **Ed Warren**, Vice President - Commercial Lines; **Lucas Schneider**, Communications Specialist; **Andy Hughes**, Senior Loss Control Representative; **John Lack**, Construction Specialist; **Kyle Birchbauer**, Senior Inside Claims Representative; and **Brittney Passini**, Product Analyst. Front row: **Paul Hanley**, Regulatory Analyst; **Amy Hughes**, Manager - Commercial Underwriting; **Angie Prinsen**, Claims Consultant; **Crystal Kultgen**, Commercial Lines Staff Underwriter; and **Liz Protzmann**, Workers' Compensation Claims Representative. Not pictured: **John English**, Territory Director; **Justin Nagode**, Branding Specialist, and **Angela Banerjee**, Director - Loss Control.

Trucking

Active in a dozen national and state associations, the Trucking Team and Trucking Specialist **Cliff Johnson** utilize a variety of methods to share our knowledge of the trucking industry. From sponsoring association events to the quarterly *Trucker Focus*, the team lets agents and customers know Acuity is a powerful force in trucking. Coupled with Cliff's visits to insureds and his frequent training sessions for both agents and insureds, the Trucking Team is consistently looking to help agents and customers meet the challenges presented in the trucking industry. Check out the Trucking blog at acuity.com and the Trucking Facebook page, facebook.com/acuitytrucking.



Team members pictured are (left to right): **Wally Waldhart**, Vice President - Sales and Communications; **Michael Curry**, Social Media Community Specialist; **Kristy Mittag**, Senior Inside Claims Representative; **Cliff Johnson**, Trucking Specialist; **Sandy Herwig**, Claims Consultant; **Alex Lanser**, Commercial Lines Staff Underwriter; **Hilari Renzelman**, Senior Workers' Compensation Claims Representative; **John Gebert**, Manager - Commercial Underwriting; **Shannon Van Roo**, Regulatory Analyst; **Sarah Horne**, Communications Specialist; **Steve Maliborski**, Senior Product Analyst; and **Laura Ramos**, Manager - Commercial Staff Underwriting. Not pictured: **Chad Krueger**, Senior Loss Control Representative; and **Steve Harris**, Territory Director.



Retail

Focusing on general retail, grocery stores, restaurants, wholesale, and distribution, Acuity's Retail Team supports and attends events of state associations. The team stays connected to national association events for industry knowledge and insight as well. The team is updating Acuity's Retailer Kits and planning future resources. Recently joining the team and making a significant impact with his experience and business savvy is Retail Specialist **Aaron Stamm**. Read our retail blogs at acuity.com and the Retail Focus Facebook page, facebook.com/acuitymercantile. ●

Team members pictured are (left to right): **Aaron Stamm**, Retail Specialist; **Troy Eisenrich**, Senior Loss Control Representative; **Deb Postuma**, Senior Workers' Compensation Claims Representative; **Beth Ledvina**, Regulatory Analyst; **Mike Duescher**, Senior Commercial Underwriter; **Sarah Borkenhagen**, Product Analyst; **Kelly Taber**, Commercial Lines Staff Underwriter; **Sarah Horne**, Communications Specialist; **Jake Horst**, Claims Consultant; **Kelly Golembiewski**, Senior Inside Claims Representative; and **Melissa Winter**, Vice President - Business Consulting. Not pictured: **Sonja DeVore**, Territory Director; and **Sarah Steen**, Branding Specialist.

NEBRASKA AGENCY PLANS FOR ENCORE PERFORMANCE IN ITS NEXT 100-PLUS YEARS

In a fast-moving and constantly changing world, the Ellerbrock-Norris Agency succeeds by slowing things down—doing a deep dive into risks customers face, then finding the best way to manage those risks.

“In a competitive insurance climate, we all have to do more, better, and faster. But we must not lose sight of the need to take the time to look at every aspect of customers’ lives and businesses and help them manage risk to avoid disaster,” says **Brian Bassett**, agency President.

The agency calls its risk management process ENCORE (Ellerbrock-Norris Comprehensive Ongoing Risk Evaluation). ENCORE is designed to exceed clients’ expectations through a holistic risk management platform that offers the highest level of integrity and service available in the industry.

“ENCORE focuses on much more than insurance,” Bassett says. “It looks at all risks a business or homeowner faces, determines what is insurable, and helps us and the client devise strategies to manage what isn’t.”

111-Year History

Ellerbrock-Norris has roots in Nebraska that go back to 1906. Bassett joined the firm in 1989 and

assumed the role of President in 1996. The agency has its home office in Hastings, with satellite offices in Omaha, Lincoln, and Kearney.

The agency offers commercial, personal, farm, life, health, supplementary employee benefits, and financial planning programs. Recently, the agency started a small business unit, ENCORE Select, in its Hastings office. Appointed by Acuity in 2014, Ellerbrock-Norris got off to an extremely fast start and quickly exceeded the \$1 million premium mark with Acuity.

“We represent 40 companies, but Acuity is unique,” Bassett says. “Acuity takes an entrepreneurial approach to business and focuses on both agents and customers in a way that fits perfectly into our culture.”

Bassett also credits the agency’s success to its experienced and dedicated staff of more than 40 insurance professionals.

“A key focus of our agency is continually strengthening the business acumen of our staff,” Bassett says. “Almost every one of our employees carries some designation and is pursuing continued education. The more we know about the business, the better we can serve our clients.”

Growth Goals

Ellerbrock-Norris targets steady, continual growth and plans to open additional branch offices in the future.

“We want to grow organically and maintain the culture we’ve been cultivating for the past 111 years,” Bassett says, explaining that this culture is squarely focused on customers and their needs.

“Managing risk is much more than selling a product. It’s about looking at every aspect of risk and building relationships with clients so that they see us as a value-driven partner,” he says. “It’s more important than ever in today’s ‘instant gratification’ world to take the time to be an integral part of personal lines customers’ life events and commercial customers’ business strategies.” ●



Brian Bassett

THE 12 STRENGTHS OF ACUITY

Over the next 12 issues, this column will highlight unique strengths of Acuity that benefit you—Acuity’s agents—as well as our employees and customers.

#1

DEEP RELATIONSHIP WITH OUR AGENTS.

Acuity’s deep relationship with our agents means you give us the first look at the best business, and it helps us achieve our mutually beneficial goal of not competing solely on price. ●

ACUITY’S DIGITAL
Transformation Playbook



David L. Rogers, Faculty Director of Columbia Business School’s executive education programs in digital business strategy and digital marketing, author of *The Digital Transformation Playbook*, and global business consultant, analyzed Acuity’s business to determine what distinguishes us in the marketplace. That analysis yielded 12 unique strengths in the *Acuity Digital Transformation Playbook*.

THE ACUITY LEAGUE OF SUPERVISORS

Acuity has over 1,200 super staff members who join together to protect what matters to customers and agents. That team is led by managers, directors, supervisors, and others who are committed to excellence, professionalism, and service.

Over the past two years, we've featured many of those SUPERvisors individually and shared their insight about how Acuity is focused on you and your customers. As this column comes to a close, we present to you the entire Acuity League of SUPERvisors. ●



TINA POKRZYWINSKI
GENERAL MANAGER - INFORMATION SYSTEMS



JIM GLAVAN
GENERAL MANAGER - INFORMATION SYSTEMS



TOM GAST
MANAGER - PERSONAL LINES UNDERWRITING



MICHAEL FALK
MANAGER - INFORMATION SECURITY



BRIAN PEACOCK
GENERAL MANAGER - WORKERS' COMPENSATION CLAIMS



TOM BEHREND
GENERAL MANAGER - FIELD CLAIMS



NEIL ARGALL
GENERAL MANAGER - COMMERCIAL UNDERWRITING



ANN SCHERMETZLER
GENERAL MANAGER - SERVICES



DEBBIE VELDBOOM
GENERAL MANAGER - SERVICES



DAVE SELL
DIRECTOR - STAFF PERSONAL LINES UNDERWRITING

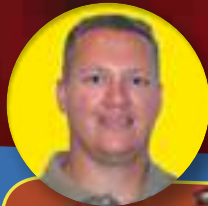


CARRIE GOVEK & LISA KLAPPERICH
SERVICES MANAGERS



DAVID HYNEK

GENERAL MANAGER - STAFF COMMERCIAL UNDERWRITING



KURT LODL

GENERAL MANAGER - MAINTENANCE



DEB VRUBLEY

MANAGER - PERSONAL LINES UNDERWRITING



SARA LARSON

GENERAL MANAGER - STAFF CLAIMS



STEPHANIE SCHREIBER

GENERAL MANAGER - COMMERCIAL UNDERWRITING



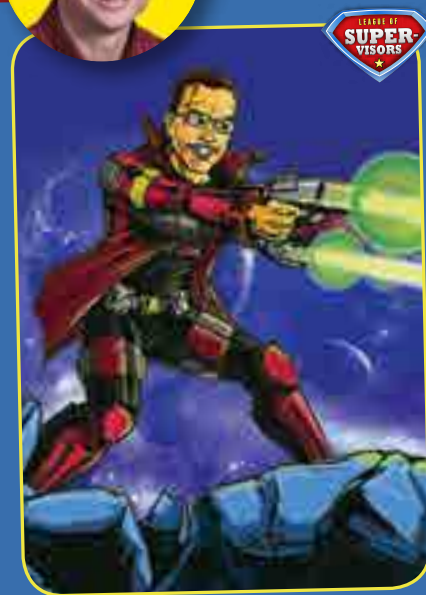
JOHN CURTIS

GENERAL MANAGER - FIELD CLAIMS



NATE SMITH

GENERAL MANAGER - COMMERCIAL UNDERWRITING



JOEL WADE

GENERAL MANAGER - COMMERCIAL UNDERWRITING



TOM BRAUN

GENERAL MANAGER - INFORMATION SYSTEMS



MARTY JAEGER

MANAGER - PROPERTY & AUTO CLAIMS



DAVE MACCO (RETIRED)

GENERAL MANAGER - INFORMATION SYSTEMS



BRAD GLOCK

DIRECTOR - PERSONAL LINES CONVERSIONS



Acuity's gear has traveled around the globe to exotic and iconic locations, and each month we feature some great pictures of Where in the World Acuity has been.

Readers have also sent many pictures of family moments and milestones where they have taken Acuity gear along. This month, we are pleased to share just a few of the pictures we've received that show Where in Life Acuity Is. ●



Giving a thumbs-up to her Acuity hat is **Lily Thiel**, daughter of **Emily** and **Michael Thiel** and granddaughter of **Ben** and **Ann Salzmann**.



Mark Todorovich, Senior Vice President at Daniel and Henry Co. in St. Louis, Missouri, wore his Acuity socks while taking his granddaughter, **Carolina Messick**, to her first day of school at PS11 in Brooklyn, New York.



Bridget Diedrich and her bridesmaid **Allison Paul**, both Inside Claims Representatives at our headquarters, pose at Bridget's wedding at the Green Bay Botanical Gardens. Bridget's Acuity socks were her "something blue."



When expectant mother **Kristen Chaudoir** was packing her hospital bag, she decided to throw in her Acuity socks.

"I came across the socks in my dresser, and they looked bright and cheery and quirky. I thought they'd be a fun thing to have to help distract us during the labor process and maybe serve as a conversation starter with the nurses and hospital staff," says Kristen, who is a Personal Insurance Account Representative at Robertson Ryan & Associates in Kewaunee, Wisconsin.

Kristen and her husband, **David**, welcomed a healthy baby girl, **Everly Elizabeth**, in September. Everly has a big brother, **Paxton**, and a "dog brother"—a Boston Terrier named Wrigley.

"Everly will be a future Acuity insured driver, as we are also Acuity customers!" Kristen says.



ACUITY HOSTS INTERNATIONAL VISITOR LEADERSHIP PROGRAM DELEGATION

On October 27, Acuity hosted four international guests from the U.S. Department of State's International Visitor Leadership Program (IVLP). **Mr. Sameera Kumar Anthapur Gopalakrishna, Dr. Hem Himanshu Dholakia, Dr. Suresh Jain, and Mr. Sumit Sharma**, all from India, along with their U.S. State Department liaison, toured Acuity's headquarters facilities to learn about how the company addressed air quality regulations and other sustainability issues in its recently completed expansion project.

"We are delighted and honored to share our design and construction successes with guests from the IVLP program," says **Sheri Murphy**, Vice President, Services and Administration. "Acuity's expansion project focused on building a world-class facility for our current staff. We worked to create a business environment that was both state-of-the-art and employee-focused."

In 2017, Acuity completed the expansion of our corporate headquarters in Sheboygan. The project created two additional wings of office space and doubled the amount of total building space, which now stands at over 1.2 million square feet. Acuity added new galleria space, two 640-car parking structures, expanded training facilities, and upgraded infrastructure, utilities, and security. We also gained energy efficiency through HVAC upgrades and through an "outside-in" approach to design that spreads natural lighting throughout the interior space.

"These professional exchanges simply wouldn't be possible without the support of individuals and organizations such as Acuity," says **Debra Lampe-Revolski**, International Program Coordinator with the International Institute of Wisconsin, which oversees the local programming details for the IVLP groups awarded

to the State of Wisconsin. "The exchanges provide opportunities for current and emerging foreign leaders to experience our country and culture firsthand, as opposed to perceptions formed through films and media. In addition, the meetings reflect the group's professional interests, support our U.S. foreign policy goals, and help guests forge lasting relationships with their American counterparts."

The International Visitor Leadership Program is the U.S. Department of State's premier professional exchange program. Annually through this professional exchange program, approximately 5,000 scholars, business professionals, and government leaders (emerging and established) learn more about U.S. Foreign Policy initiatives through face-to-face meetings and tours with our national and local resources. This group visited Washington, D.C., Philadelphia, and Cincinnati before Sheboygan and headed to Los Angeles afterward. ●



Sheri Murphy discusses infrastructure elements of Acuity's recently completed expansion project with guests from the International Visitor Leadership Program.



International Visitor Leadership Program guests toured Acuity's Sheboygan headquarters campus to learn about how the company addressed air quality in its recently completed expansion project. From left to right are Dr. Hem Himanshu Dholakia, Research Associate, Council on Energy, Environment & Water, Dr. Suresh Jain, Professor, Department of Natural Resources, TERI University, Sheri Murphy, Vice President - Services and Administration, Mr. Sumit Sharma, Fellow, The Energy and Resources Institute, Sameera Kumar Anthapur Gopalakrishna, Transport/Vehicular Pollution Researcher, Clean Air Initiative for Asian Cities, and Kurt Lodi, General Manager - Maintenance.

A STATEMENT OF **GRATITUDE**

At 70 by 140 feet and flying atop a 400-foot pole, the American Flag at Acuity's Headquarters is the World's Tallest Symbol of Freedom. The flag is seen each day by tens of thousands of motorists, members of the community, and visitors to Acuity both in person and online, many of whom take the time to write letters, send emails, or call.

"The response we've received from the public from the first day the flag went up is incredible," says **Ben Salzmann**, President and CEO. "The outpouring of support from the community is both gratifying and very humbling."

Turn the page and open the fold to read just a few of hundreds of comments we've received.



Acuity's 400-Foot Flagpole

World's Tallest Symbol of Freedom

My family recently moved to Sheboygan Falls from Milwaukee, and over the multiple drives past the building, my daughter remarked about the huge flag and how she loved watching it wave. That flag has become a statement for our lives. When we travel back to Milwaukee to see family or attend events, they can be long days. Seeing the flag on our drive home tells us that we're nearly there, setting in relief. The majestic wave of that giant flag spurs our hearts with patriotism, and we are proud. Most recently, over Memorial Day weekend, we were stunned to silence, watching it wave in the setting sun. I am proud to be an American, and I'm proud to live so close to a company that reveres the individuals who fight for our freedom, going so far as to construct the largest flagpole in the country. This Symbol of Freedom, and humility to those responsible for it, brings us joy every time we see it. As the wife of an Afghanistan Veteran who is still a current servicemember, THANK YOU.

Katie Wheelan, Sheboygan Falls, Wisconsin

I have just finished watching the video about your flagpole. As a United States Marine Corps Veteran, I had to take a moment and tell you all thank you, with tears still rolling down my face from both the beauty of Old Glory as she waves in the breeze and heartfelt gratitude for what you all have done. I cannot tell you what it means to me as I am sure it does to many others. I say thank you for my fellow brothers who paid the ultimate price for freedom, both whom I called friend and thousands whom I never met. Speechless is how I am left and deeply grateful.

Karl M. Koch, Sergeant, USMC, Retired, Omaha, Nebraska

So grateful to drive by your headquarters and see our country's great symbol of freedom waving in the wind. What a great reminder of the privilege that is ours to be Americans—to live in a country where freedom, faith, and family are among our greatest treasures. We're thanking the Lord for your commitment to all of these. God bless America and God bless you!

Patti Niemiec, Elmwood Park, Illinois

I read about the fantastic 400-foot flagpole your company has erected on your headquarters site and enjoyed the pictures. I am a retired Army officer who served 30 years of commissioned service. My father fought in WWII and retired after 21 years as an Army Master Sergeant. I served in Desert Storm, my spouse was in the Pentagon when the airliner crashed into the fourth corridor over the Pentagon Helipad, and my second son spent five years in the U.S. Marines, then 3.5 years with Blackwater Security, and 1.5 years as a contractor with the CIA guarding diplomats and VIPs in Iraq. It takes a lot to affect me emotionally, but looking at what your company did, and the pride and patriotism demonstrated by your ownership, management, and employees, brought me to tears. I am so proud of all of you. Thank you for your generosity and love of country. I will add your headquarters to my bucket list of places to see.

Ernest V. Collier, Lieutenant Colonel, USA, Retired, Atlanta, Georgia

What an absolute tribute to the United States of America to erect the World's Tallest Symbol of Freedom. I am a retired Navy Commander and I cannot tell you how much that means to me.

Eugene Krier, Commander, USN, Retired, Oklahoma City, Oklahoma

My two sisters and two brothers and I and our spouses made the trip to Sheboygan especially to see your beautiful flag on Saturday. We had three veterans who served in Vietnam in our group. One of my brothers has recently been diagnosed with incurable cancer, and this was one of the places he has been wanting to see ever since he read the story about it in his Legion magazine in 2014. It was a very moving day for all of us to share the experience of seeing your huge flag flying high in the gentle breeze, and a memory that we'll cherish forever. I didn't realize our ancestor John Voss had a brick in your Veterans' Memorial. That will be even more special now.

Mrs. Candy Lavington, Gibbon, Nebraska

Thank you for erecting this great flagpole as a tribute to America and all Veterans. It had me in tears. Thanks again.

Mike Masi, Sergeant, USA, Retired, Johnston, Rhode Island

Just saw your website about our wonderful American flag that you installed. How proud I am that an American company proudly displays such patriotism! I am the daughter of a POW, wife of a Vietnam Veteran, and proud mother of a son who is stationed at Fort Bragg and is deployed for a year to Korea, which is why your support means so much.

Kellie Ann Augustson, Dent, Minnesota

As a U.S. Army Veteran and past state captain for the Patriot Guard Riders of Arizona, your company makes me very proud to have served our country. The flagpole is amazing, and I hope one day I will be able to visit in person. So, thank you Acuity for building such a beautiful monument for us all. May God bless you and God bless America.

Jeff Schops, Specialist, USA, Retired, Phoenix, Arizona

We were traveling home to Mississippi after vacationing in Wisconsin and passed the remarkable Symbol of Freedom you have erected. We were awestruck by the sheer size. As a 10-year Veteran of the USAF, I was moved as we read the story behind the flag and just wanted to tell you how I appreciate what your company did. Thank you.

Laura Thomas, Staff Sergeant, USAF, Retired, Sandy Hook, Mississippi

Just viewed Acuity's flagpole installation and was more than moved. Thank you, first of all. My husband is a Vietnam Veteran and when I told him about this, he said we need to go there and see it and I agree. During our darkest hours, the American Flag has always been a symbol that is etched into our hearts forever.

Eileen and Dave Bearor, Corporal, USMC, Retired, Bridport, Vermont

I'm not sure I've ever seen something so heartwarming, inspirational, timely, and pure American as your flagpole. Thank you for giving hope.

Tom Krochmal, Silverthorne, Colorado

We just learned about your wonderfully big flagpole honoring our freedom. My husband is a Korean War Veteran and is proud to have served his country so America can remain free. My brother is a Vietnam Veteran from San Diego and I shared the info about your big flag. On a recent trip back home from the Midwest, he made a point to visit the flag. He was thrilled. We hope one day to see it in person. Thank you for your patriotism and honoring those who have served to preserve this freedom.

Ruth and James Dykens, Holland, Michigan

FLAG FACTS

- 70- by 140-foot flag is the world's largest free-flying American flag.
- Each star is nearly 3 feet across and each stripe is over 5 feet high.
- The 9,800-square-foot flag, which weighs 340 pounds, is more than four times the size of the average U.S. home.
- Tallest flagpole in North America—nearly 100 feet taller than the Statue of Liberty.
- 400-foot flagpole weighs approximately 420,000 pounds.
- 11-foot diameter at base tapers to 5 1/2-foot diameter at top.
- Three pendulum-style tuned mass dampers reduce movement and vibration.
- Designed to withstand a low temperature of -42°F and wind speeds of 120 mph.



Workers unfurl the American Flag as it is hoisted to the top of the pole for the first time.



A construction worker stands in the center of the foundation for the 400-foot flagpole. The foundation measures 110 feet in diameter and 10.5 feet deep.



BROOKE MIANO NAMED CSR OF THE YEAR



Congratulations to **Brooke Miano** of Brown and Brown of Illinois (dba Weible & Cahill), who was named the 2017 CSR of the Year for the state of Illinois. The award is presented annually by the National Alliance for Insurance Education and Research. This marks the second time in Brooke's career that she has been honored with this award, having previously received it in 2004. ●

Brooke Miano and Rick Sutton, President of IIA of IL 2016-2017



Acuity partners with Trustpilot, an independent, Google-certified review platform that provides verified reviews from people who do have a service experience with us. See all our reviews at trustpilot.com/review/acuity.com. ●

John B.
1 review



November 1, 2017

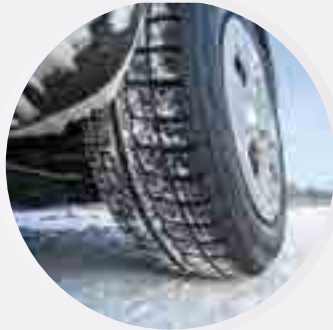
Best claims processing I have ever heard of!

Our cars have been involved in several accidents, none of which were our fault. The Acuity claims processing was outstanding! Acuity made certain that we were taken care of and then went after the other driver to recoup the cost. I cannot say enough about how good your performance was!

MARKET FOCUS

Manufacturing

Severe winter cold and storms pose a potential threat to business and should be anticipated within a manufacturer's comprehensive risk management strategy. Common winter hazards include winter driving and vehicle safety, icy walkways, gutter blockages, and power outages.



Employers should inspect vehicles to ensure they are well maintained and equipped appropriately to handle winter conditions. Walkways should be cleared of snow, and salt and sand should be used when warranted. Properties should be inspected and maintained to protect against blockages of gutters. Needs for temporary power/backup generators should be reviewed along with plans for business resumption. After a winter storm, it is always a good idea to re-inspect premises to ensure no damage occurred that needs to be repaired.

Help your manufacturing clients prepare for winter. Share these tips and more from our online safety resources with your manufacturing clients.

Construction

Acuity takes time to visit independent agency partners to discuss, educate, and learn about contractors and construction contracts. Recently, **John Lack**, Construction Specialist (back right) and **Paul Emerick**, Manager - Commercial Underwriting (back left), met with TrueNorth's Construction Specialty Group in Cedar Rapids, Iowa.

During the meeting, John shared knowledge and experience regarding a commercial construction project by highlighting common pain points and specific terminology. Paul also weighed in on contract language, offered tips on how to appropriately respond to contractual insurance requests, and shared Acuity Construction Contract



brochures and resources available via the Acuity website.

Acuity and independent agency partners like TrueNorth see great value in knowledge, communication, and mitigating exposure between upstream and downstream parties as it relates to construction contracts.

Services

Agents can help their salon clients by making prevention of theft by employees part of their risk management plan. Salons face the risk not only of employee theft of products and cash, but also fraudulent returns and loyalty program fraud. Employees also have access to private customer data that is attractive to identity thieves.

Be sure your clients watch for signs of theft such as lower stock levels than sales records indicate or sales figures dropping on certain days when certain employees are working. Be wary of employees always asking for opening or closing shifts or who are reluctant to take time off, as these can be signs they are trying to cover theft. Watch for employees leaving stock near exits or stashed in areas that do not normally house merchandise.

Unfortunately, recovering from employee theft is difficult. Employers are unable to recover by deducting from an employee's wages without a court order. Stress the importance of prevention with all your salon and other services clients.

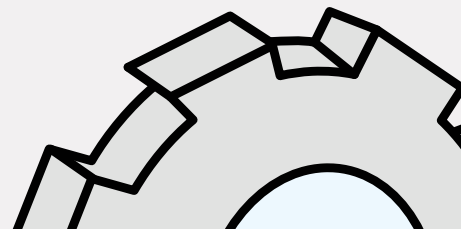
Trucking

Automated freight truck platooning is projected to provide numerous benefits to the trucking industry, including:

- Increased fuel efficiency
- Optimized freight transport efficiency
- Improved driver and public safety
- Reduced traffic congestion by improving traffic flow

Testing of this technology has been taking place by several companies and in several countries, including the U.S. However, despite ongoing investment related to platooning, legislators and public reception remain large obstacles standing in the way of true acceptance for this technology.

Acuity continues to follow this and other developments in the trucking industry. Look for future articles in our *Trucker Focus* newsletter and on our Facebook page, facebook.com/acuitytrucking.



Retail

Risk of cyberattack and cybersecurity for retail are topics that have been in the news frequently this year. CNBC startled retailers with its July headline, “14 million U.S. businesses are at risk of a hacker threat.” The article detailed a survey of small business owners that revealed only 2 percent believe the threat of a cyberattack as the most critical issue they face.

This belief is staggering because about half of all cyberattacks target small businesses, according to a recent article in Inc. The article further addressed why small businesses are at great risk of cyberattacks, including extensive customer data stored and weaker security that makes them easier targets.

Retailers need to focus on ways to prevent attacks. Acuity Retail Customer Focus Team members attended the National Retail Federation’s BIG Show in January in which Ethan Steiger, Vice President for information security for Domino’s Pizza, shared that small retailers need to take a risk-based approach to cybersecurity. For small business owners, part of this approach

is conducting an inventory to determine what information they have that needs to be protected. Also, owners should plan for what needs to be done if a data breach occurs.

Additionally, Steiger recommended that small business owners purchase cyber insurance to manage risk, pay for loss associated with an attack, and keep the business running if an attack occurs. Acuity’s Cyber Suite can protect your retail clients against many cyber risks, including:

- An unauthorized person gaining access to computer systems
- Malware attacks
- Loss of devices, such as laptops, cell phones, or USB flash drives
- Misplacement or theft of paper documents and files
- Identity theft suffered by key employees
- And more

Coverage in Acuity’s program can be selected based on the type of data retailers have, as shown in the chart below. To learn more, visit acuity.com/cyber.

If You Have:	Personal Data of Employees or Customers	Your Own Business Data	Business Data of Others	Employee or Owner Personal Data
EXAMPLES	Financial Account Info	Your Financial Info	Financial Info	Financial Account Info
	Passwords	Your Trade Secrets	Trade Secrets	Passwords
	Credit Card Numbers	Your Employee Records	Other Private Business Data	Credit Card Numbers
	Private Health Info	Other Business Data		Private Health Info
	Other Private Personal Info			Other Private Personal Info
Then You Need:	Data Breach Coverage	Cyber Liability Coverage (First Party)	Cyber Liability Coverage (Third Party)	Identity Recovery Coverage

This article is an illustration of coverage only. Coverage is determined by the language of the actual policy issued.

WORD OF MOUTH

facebook

Acuity's gargoyles were also featured in a Sheboygan Press article. Find a link to the article and read more at [facebook.com/acuityinsurancecompany](https://www.facebook.com/acuityinsurancecompany).



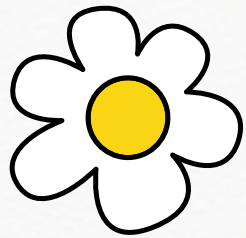
Searching for a Job?

Headquarters

- Commercial Lines Underwriters
- Commercial Processors
- Director – Facilities Projects
- Director – Mechanicals
- Internal Auditor
- Mechanical Specialist
- Personal Lines Underwriter
- Policy Assembler
- Programmer
- Receptionist/Switchboard Operator
- Systems Engineer - Security
- Telephone Premium Auditors

Non-Headquarters

- Commercial Field Underwriter
Indianapolis, Indiana
- Commercial Lines Underwriter
Milwaukee Office
- Field Premium Auditor
Minnesota/North Dakota
- Loss Control Representative
Western North Dakota/South Dakota



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

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



GARGOYLES STAND GUARD AT ACUITY

During medieval times, gargoyles were installed to protect buildings by diverting rain water. Architects made these gargoyles look grotesque in the hope that a fearsome appearance would also ward off evil and protect the building's occupants.

We recently installed four stone gargoyles on our building—two that face Interstate 43, and two that can be seen from Taylor Drive. They are a daily, visible reminder of

the protection we provide to our policyholders and the service we provide to an agency force that shares our commitment to service excellence.

At Acuity, we take our mission—to protect and enhance the well-being of our customers—seriously. Our employees strive to put our customers first, and our insurance coverage not only protects our customers' buildings and possessions, but their businesses and livelihoods as well. ●



TERRI WILLIAMS

TERRI WILLIAMS' FAMILY CIRCLE BONDS ON THE DIRT OVAL

For nearly as long as **Terri Williams** can remember, dirt track racing has provided the opportunity to spend a Saturday evening with family and friends. "When I was a little girl, we'd go up to the Plymouth track that was just a few miles from my parents' house. Eventually my dad, **Leslie Schueffner**, decided to buy a car. That got us kids more and more involved in racing, which was very exciting," says Terri, Senior Business Analyst.

That first car was also the birth of Schueffner Racing. Today the team runs a car owned by Terri's dad and her brother, **Cale Schueffner**. Over time, new generations of family have joined the pit crew as well, including her son **Ian** and nephews **Eli** and **Isaiah**.

"When Ian was little, he was always tearing around the shop with his pedal car driving everybody nuts and getting in the way. When he was a little older, he was driving everybody nuts always asking what was going on. Then he got to the age where he was very helpful and really part of things, and now he and my dad are a great team," Terri says.

When Ian and his brother, **Joel**, were younger, they were also the hit of school show-and-tell. "My dad would load up the car and take it to school, and everyone would come out to have pictures taken in it—including the teachers," Terri says.

Need for Speed

Dirt track racing is the most common form of auto racing in the United States, with tracks scattered in hundreds of communities across the nation. Schueffner Racing runs "dirt late model" cars, which are custom-built vehicles typically constructed with tube frame chassis and aluminum bodies that give them the sleek, aerodynamic appearance of a stock race car. Once the team gets a vehicle shell, the challenge is building out a car that will run as fast as possible within the sport's rules—and the team's budget.

"You have to decide about every part to use—engine, shocks and suspension, transmission, tires," Terri says. "We are constantly evaluating how our car performs and rethinking how things work."

Terri has been part of virtually every

aspect of the team's operations, but has always been particularly fond of crunching the numbers associated with the team's performance to help it improve. She has also been involved with race management. Terri went from scoring races for the Wisconsin Dirt Late Model Association (WDLMA) to running the entire series with the help of a few others for several years before transitioning it to what is now the Dirt Kings Late Model Tour.



Building Bonds

Schueffner Racing has competed at over a dozen locations across Wisconsin and Minnesota, earning some track championships along the way. However, what's more important to the team than the races it has won are the bonds it has built.

"For us, racing is about family and being together," Terri says. "My dad will tell you the best part is that on Saturday nights he's with his son, one of his daughters, and three of his grandchildren. Most of the rest of the family is in the stands with my mom, **Karen**, cheering them on. And if you go into the pits, our story is repeated over and over and over with dozens of race car teams."

Terri's love of the sport clearly shines through, and she's happy to share her passion with anyone. "I'll happily take anyone to the races who wants to go," she says. "Call me and I'll find a way." ●



(left to right) Schueffner Racing's Kevin Sixel, Nick Binsfield, Leslie Schueffner, Cale Schueffner, Eli Schueffner (arms folded), Isaiah Schueffner (background).



NEW ARTWORK TAKES FLIGHT AT ACUITY

At our corporate headquarters this past summer, over 7,600 individual, hand-folded paper airplanes came together in an installation under the creative hands of artist **kathryn e. martin**. The piece, titled *Taking Flight*, is one of the most striking art installations at Acuity.

“The goal of all the art displayed at Acuity is to send a message of inspiration, commitment, and hope to our staff, visitors, and the community,” says **Ben Salzmnn**, President and CEO. “We want to celebrate the best life everybody can live. We show that in our benefits, our culture, and having a beautiful work environment that we enjoy and that we are honored our 300 field employees can experience when they come to headquarters.”

The piece, previously titled P.O.P. (Plane on Plane), has been shown as a temporary exhibit at the Wright Museum of Art at Beloit College, the Madison Museum of Contemporary Art, and most recently at Northern Arizona University Art Museum. For the permanent installation at Acuity, *Taking Flight* was

specifically arranged based on the movement and pattern of a flock of starlings in motion.

For kathryn, creating *Taking Flight* was a particularly rewarding creative outlet. “I’m a working mom of two kids, **Maeve** and **Ferris**, so paper-folding became a nighttime activity—a quiet time for me to center myself and enjoy the luxury of only one repetitive task, over and over and over again,” she says.

Having exhibited extensively in solo and group shows throughout the United States, kathryn is the recipient of three public art commissions in the state of Wisconsin. Additionally, she is a lecturer at the University of Wisconsin-Milwaukee, serving as the Coordinator of 3D Design and Recruitment for the Peck School of the Arts.

To see a time lapse of the installation, visit acuity.com/takingflight. For more information on kathryn and her work, please visit kathrynemartin.com and follow her on Instagram at [@kathryne.martin](https://www.instagram.com/kathryne.martin). ●



Sheri Murphy, kathryn e. martin, and Ben Salzmnn.



GET HELP FROM ACUITY WITH CONSTRUCTION CONTRACTS

Handling additional insured requests is a frequent task for agencies writing commercial lines business. Although requests can impact any line of insurance, most often additional insureds are requested on a general liability policy.

Construction accounts tend to present the most frequent and challenging additional insured situations, and unraveling the legal complexities of construction contracts can be very confusing and time-consuming. It is essential to take the time to read and evaluate the indemnification language of a construction contract in order to counsel insureds on the nature of the additional insured request and the extent of liability they are being asked to assume. Agents then need to identify additional insured coverage forms that best match the scope of the contractual agreement.

Agents need to evaluate:

- Specific additional insured endorsements required in the contract (e.g., CG 20 10)
- Specific versions/dates of endorsements required
- Primary and noncontributory conditions
- Premises operations or completed operations requirements
- Waivers of subrogation

Underwriting will also require agents to provide information in order to apply an additional insured endorsement. This can include:

- Project location
- Type of work
- Length of project
- New work or remodeling/renovation

Additionally, legal environments differ across Acuity's 26-state operating territory based on legislation, regulations, and legal precedents. As a result, there are multiple additional insured endorsements available, as well as different edition dates available for both general liability and Bis-Pak (2001, 2004, and 2013).

Acuity provides resources that help agents in all our states with contract-related matters. We offer numerous online brochures to help agents understand the common terms and agreements in contracts, differences in indemnity laws by state, and how these situations are handled by different Acuity coverage forms or endorsements. Brochures are available in the agents' section of Acuity's website.

Additionally, Acuity offers Construction Contracts Connection. This free legal service assists agents and contractors with reviewing specific contractual requirements and determining whether insurance gaps exist that need to be filled through additional coverage or contract negotiation. It's available in all our states and typically provides a response within one business day.

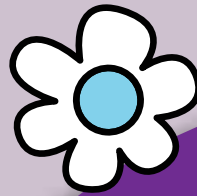
For additional information on Construction Contracts Connection, simply contact your commercial lines underwriter. ●



**BY ANNE CULLEN,
TERRITORY DIRECTOR - TEXAS**



Industry Insider



A new report from the Insurance Research Council indicates that, after a seven-year decline in uninsured motorists, rates of uninsured drivers are climbing:

- Nationwide, about one in eight drivers (13%) is uninsured.
- The rate does vary by state, from a low of 4.5% in Maine to a high of 26.7% in Florida.
- States in which Acuity writes that have high uninsured rates include New Mexico (20.8%), Michigan (20.3%), and Tennessee (20%).

Different states treat uninsured motorist coverage differently. If the coverage is available in your state and not mandatory, be sure to recommend it to your clients! ●



Q. What is unique about Acuity's Vehicle Replacement Benefit Endorsement?

A. Unlike other industry offerings, our coverage is not restricted to new vehicles. All cars with physical damage coverage qualify, either for New Car Replacement or for Actual Cash Value Plus 25% coverage, in the event of a total loss.

Q&A ACUITY

Q. But how often does a claim involve a total loss?

A. Industry data shows nearly 20 percent of all collisions result in a total loss. For vehicles more than 10 years old, more than 30 percent of collisions are totals.

Q. How do I know whether to quote new car replacement or ACV+25%?

A. Acuity's internet rating system will guide you. Vehicles two model years old or newer are eligible for New Car Replacement. Vehicles more than two model years old are eligible for ACV+25%. ●

Find the Flagpole

Our November flagpole was cleverly hidden on page 10 among our award-winning creative projects. The three winners of \$100 chosen from among those who found it are:

Siri Doely	Alliance Insurance Advisors	Oakdale, MN
Cheryl Kovacich	Coldbrook Insurance Group LLC	Grand Rapids, MI
Ellen Varney	The Fedeli Group	Independence, OH

To enter this month's contest, find the 🚩 hidden elsewhere in this issue, then send an email with its location to contest@acuity.com by December 25, 2017. This contest is open to agency staff only. ●



ASK THE SPECIALIST

ASK MIKE

Will continued automation and technological development make 'lean' manufacturing obsolete?

In the past five years, technology has grown by leaps and bounds within the manufacturing sector, at a pace not seen since the 1960s. We've gone from robots that had to be caged and safeguarded to "cobots" that work hand-in-hand with humans. At the same time, we are requiring a more skilled workforce to manage and operate new, high-tech tools. We also see employers providing high-tech exoskeletons to their work force to make them not only more productive but also safer.

On the quality front, today manufacturers can remotely access the manufacturing floor using Bluetooth and Wi-Fi to collect and analyze data, predict how a process might change, and adjust or stop machines before a bad product is made. Machine learning and artificial intelligence are also making their way out onto the shop floor, improving efficiency and quality and increasing the profitability of businesses.

Automation and new technology have helped lower labor, production, and operating costs. They have also helped offset some of the skills gap and personnel shortage that manufacturing has been dealing with. However, automation on its own will not advance or develop itself.

Automation and high-tech is not waste free, it is just another tool to perform work in a different way. To truly reap the benefits of technology, it needs to be implemented in a lean way as well. All these developments will not make lean manufacturing obsolete. Lean will not be replaced by technology because the goal of eliminating waste in manufacturing requires constant effort.

There are eight common types of waste in manufacturing:

- Defect—bad product
- Overproduction—making more than the customer needs
- Waiting—difference in process cycle times
- Non-utilized talent—not involving all employees in continuous improvement
- Transportation—items stored where they are not needed
- Inventory excess—having too much stock on hand
- Motion wasted—inefficient work cell layout
- Excess processing—rework or doing more than the customer is willing to pay for

Addressing these areas of waste is a never-ending journey. It is about driving continuous improvement and having everyone involved to operate with the minimum amount of equipment, material, parts, space, human resources, and energy needed to give the customer what the customer is willing to pay for.

For companies to stay ahead of the competition, they need to create a lean culture within, where everyone from the loading dock to the sales department is encouraged to continuously think, identify, and remove waste from the process. This can only be done by the human drive to be better and more efficient tomorrow than we are today.

In fact, lean is a driver of new technology development. Lean and technology go together, helping manufacturers reduce waste and increase profitability.



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

This article is provided for informational purposes only, is general in nature, and is not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought. The information presented in this article is based on the most current information available at the time of publication.

FOCUS ON INSTRUCTION

Congratulations to **Crystal Goessl**, Commercial Underwriter, who earned the Chartered Property Casualty Underwriter (CPCU) designation.

Additionally, congratulations go out to **Courtney Lapacz**, Licensed Relationship Manager, and **Kari Wachter**, Commercial Underwriter, who earned the Associate in General Insurance (AINS) designation, and to **Kelly Golembiewski**, Senior Inside Claims Representative, who earned the Certified Claims Professional (CCP) designation.

Several staff members also recently completed insurance coursework:

- Alex Dover**, Programmer – AINS 24
- Tomi Genske**, Commercial Processor – AINS 23
- Dan Heyen**, Field Claims Representative – Level 2 Claims College School of Transportation
- John Kalupa**, Programmer – AINS 24
- Bryan Kelly**, Programmer – AINS 24
- Kayla Knauer**, Commercial Underwriter – AU 60
- Abby Lewandowski**, Commercial Underwriter – CPCU 553
- Trey Mitchell**, Programmer – AINS 24
- Andrew Siegel**, Regulatory Analyst – CPCU 555
- Nathan Simons**, Commercial Underwriter – AIAF 114
- Patrick Yang**, Programmer – AINS 24
- Cindy Zamora**, Inside Claims Representative – AINS 23
- Zach Ziemann**, Programmer – AINS 24 ●



Crystal Goessl

CAN YOU POINT OUT THE PROBLEM?

Besides the obvious misuse-of-forklift hazard in this photo, a secondary concern is the risk posed by the sharp spikes on the top of the poles being used for flag placement. Falling off the forks onto one of those would be a pointed problem indeed . . . ouch!

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, cannot be of a prospect, insured, or claimant, and the subject of the photo must be in a public location. If we publish your photo, we'll send you \$100. ●



CUSTOMERS COME FIRST FOR FIRST GABRIELSON'S JOANN DORR

Customers of Iowa's First Gabrielson Insurance Agency love working with **JoAnn (Jo) Dorr**, and for good reason.

"Jo has definitely earned customers' trust by going above and beyond their expectations of service. She is one of the most detail-oriented, conscientious persons I have ever worked with. She takes her job very seriously and is a true professional, handling several of our larger commercial accounts and personal lines accounts

expertly," says **Steve Soma**, agency Vice President.

"Additionally, Jo has a wealth of knowledge, from property-casualty insurance to bonds. She has also developed outstanding rapport with our company underwriters and marketing representatives, and has earned their respect and trust as well," Steve adds.

Jo works in the Belmont, Iowa, office as a Customer Service Representative and Agent. She started her career

almost 60 years ago at an agency that was later acquired by First Gabrielson.

"I like everything about the insurance business," she says. "It changes all the time, so every day is different no matter how long you've been in insurance."

A Belmont native, Jo has been very involved in the community. She has held leadership positions in her church, is a past leader in scouting, and is an active member of Beta Sigma Phi for nearly 60 years.

"The benefit of living in a small town is that I have really gotten to know my customers and to know what they need or want. My goal first and foremost is to do the best job that I can for our customers, as they should always come first," says Jo. "And if and when I do decide to retire, what I will miss most are my customers and our great office staff."

Congratulations to JoAnn Dorr, an Outstanding Service Professional! ●



OUTSTANDING