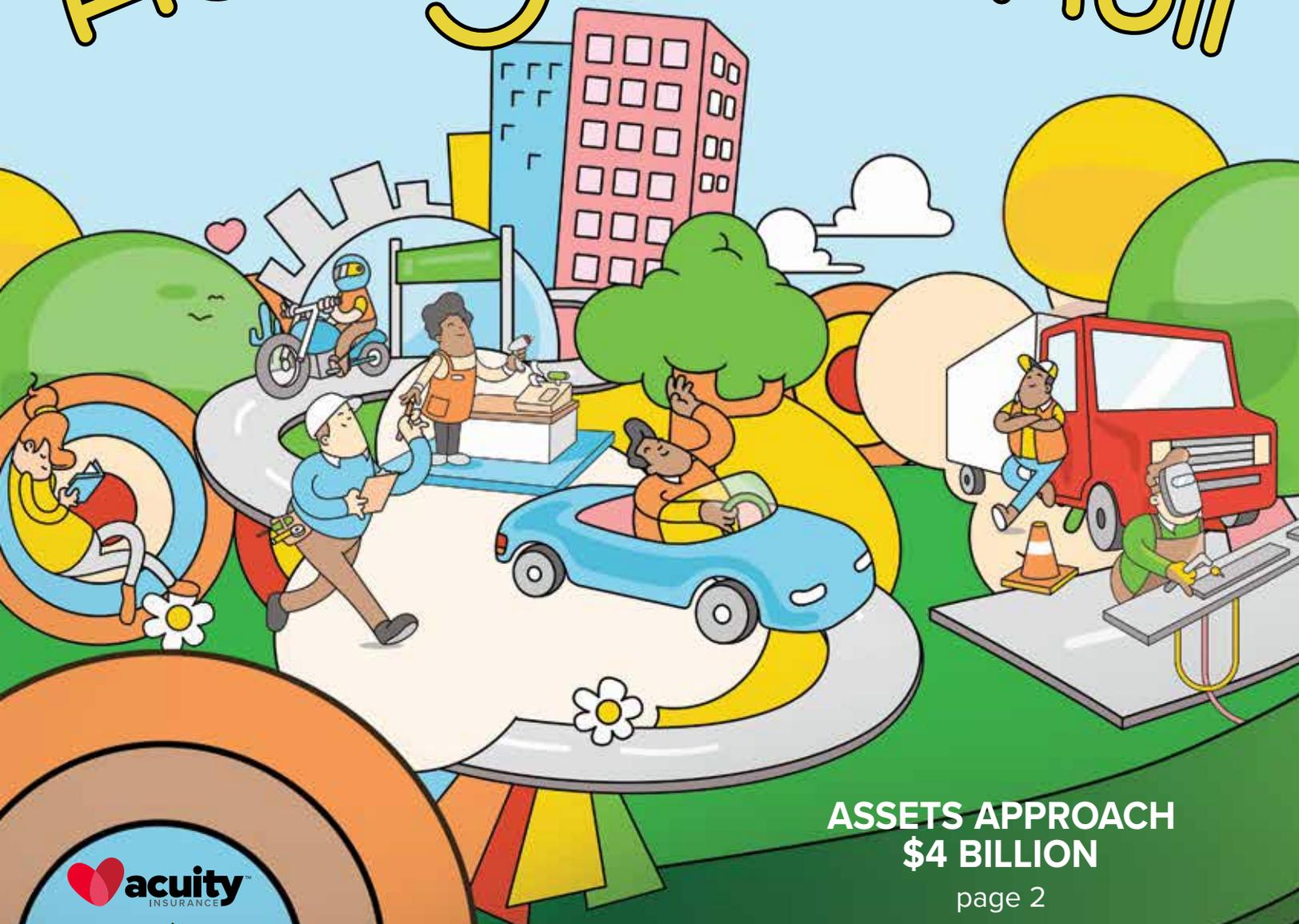


Timely News and  
Information from Acuity

# infocus

JANUARY 2017

## Acuity on a Roll



**ASSETS APPROACH  
\$4 BILLION**

page 2



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

# ACUITY ASSETS POISED TO Surpass \$4 Billion

It took Acuity over 75 years to first reach \$1 billion in assets. In contrast, we added \$1 billion in assets in just over three years, and our pace of growth continues to quicken (see graph).

As we surpass the \$4 billion milestone, our assets double what they were in 2009.

“The words that first come to mind are simply ‘Thank you,’” says **Ben Salzmann**, President and CEO. “Thank you to all our employees and independent agents. The only way we could have achieved this goal was through a combination of everyone’s dedicated efforts.”

## Critical Capital

Acuity’s asset growth is remarkable in and of itself, but is even more noteworthy when measured against the performance of other mutual companies. In a recent study of P&C mutuals, analyst firm Conning observes that because mutual companies can’t raise capital by selling stock as publicly traded companies can, those that struggle to preserve and grow capital by the success of their own operations are constrained in their ability to grow.

“We didn’t just ‘preserve’ capital over the last several years—we doubled it,”

Salzmann says.

The amount of assets Acuity now manages is also

an important indicator of our ability to meet obligations to policyholders.

“It all works together,” explains **Wendy Schuler**, Vice President - Finance. “Strength in assets assures policyholders and agents that Acuity is based on a solid, secure capital foundation. That gives them added trust in Acuity to place their business with us, which generates additional revenue.”

Acuity’s growth is also a validation of our business strategy, which has produced strong gains over the past 17 years and counting in written premium, policy count, net income, and policyholders’ surplus. It also reflects our conservative investment strategy that generates consistent results across a long-term investment horizon.

“We take calculated risks on the insurance side—that’s our business. We don’t take them on the investment side,” says **Pat Tures**, Vice President - Actuarial and Strategic Information. “We have a sound investment strategy that continues to add to our assets.”





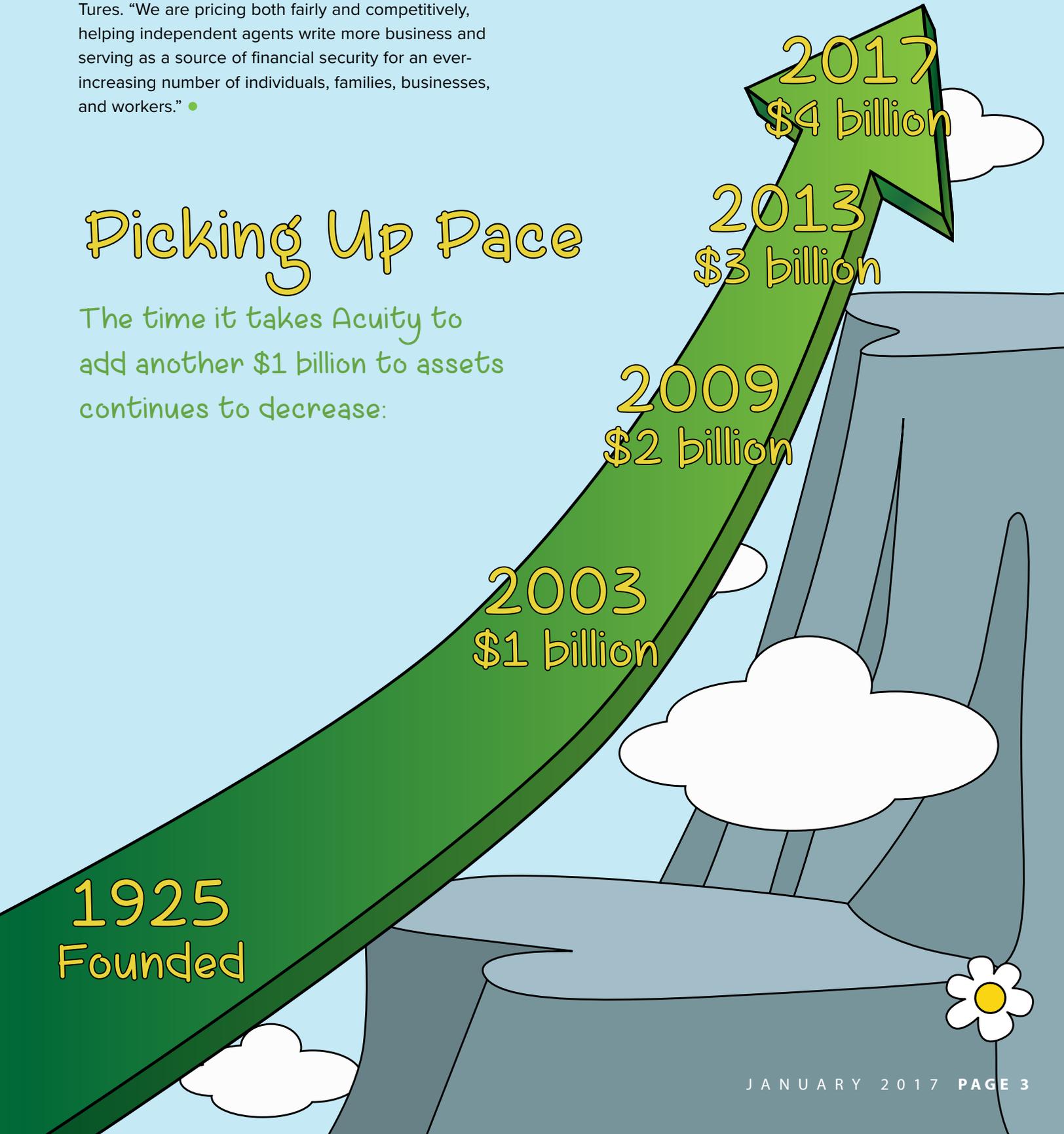
## Position of Power

Acuity's increase in assets continues unabated into 2017, positioning us for future business growth.

"Assets and our capital strength are essential to support expansion, and our all-time record level of assets shows that we are doing things right," says Tures. "We are pricing both fairly and competitively, helping independent agents write more business and serving as a source of financial security for an ever-increasing number of individuals, families, businesses, and workers." •

## Picking Up Pace

The time it takes Acuity to add another \$1 billion to assets continues to decrease:



# WYOMING AGENCY IS THE RIGHT CHOICE FOR CUSTOMERS

**B**urns Insurance Agency believes so strongly that it is “The Right Choice” for customers that it trademarked the phrase.

“We know that customers are getting multiple quotes on their business, so we work to show them that we are the best option for them,” says **Mark Anderson**, President of the Burns, Wyoming-headquartered firm.

The agency’s customer-focused process starts with a full assessment of prospects’ needs. “We created detailed checklists for all lines of coverage that we use in every new business and renewal discussion with a customer so that they know what coverages they have and what coverages are available,” Anderson says.

“We don’t cut corners—we want customers to be as well protected as possible so there are no unpleasant surprises when they have to file a claim,” he adds. The process also helps the agency get to know its customers better, which is important to its focus on relationship building.

“Relationships are important to any business, but particularly so to insurance,” says Anderson. “We greet everybody with a smile and warm handshake and let them know we care about them.”

## Growing a Business

Burns Insurance Agency was established in 1971. Anderson stated working at the agency in 1973 while he was the Vice President of Farmers State Bank. In 1982, he resigned from the bank and bought the agency.

The agency has always had a strong agricultural focus—Anderson was born on a wheat farm outside of Burns that he still operates today—and is the largest writer of agricultural

accounts in the state. Additionally, the agency writes a broad mix of business that includes commercial lines, personal lines, and life insurance.

The agency’s focus on relationships and comprehensive coverage has fueled its expansion into 15 offices throughout Wyoming and Montana. Burns Insurance has also succeeded by stressing the value independent agents bring to the insurance process.

“One of our sayings is, ‘Buy the policy, get the agent.’ That’s important because we compete with a lot of direct writers,” Anderson says. “We make it a point to build that personal relationship. On all commercial and farm/ranch business, we reach out to customers to deliver both new and renewal policies in person, rather than just mailing them out.”

Burns Insurance is also known for its community support, including involvement in local chambers of commerce, active membership in community organizations, and strong support for schools, ranging from junior high schools to the University of Wyoming.

“We feel community involvement is of paramount importance,” Anderson says.

## Future

This agency is focused on growth and expansion. “Our goal is to be one of the largest agencies in the Rocky Mountain area,” Anderson says. His son, **Brett Anderson**, is company Vice President and part of the upcoming generation of staff being positioned to take the reins of the agency in the years ahead and guide it toward achieving that goal.

“We strongly feel we’re a blessed agency. The Lord has blessed us with good growth and good sales people,” Anderson says. “We try to live by the Golden Rule and have faith that at the end of the day, that will help us continue to succeed.” ●

*Mark (left) and Brett Anderson.*



# SMARTER RATING FOR SMARTER HOMES

Homes are getting smarter. New construction is increasingly including an array of electronic devices that can be controlled remotely by phone or computer, such as lighting, heating, and security systems. Homeowners are retrofitting smart devices to existing homes as well.

Smart devices are part of the Internet of Things (IoT), the term commonly given to the growing network of embedded sensors and electronics that use Internet connectivity to send and receive data. Important to insurance, devices such as water leak detectors, security cameras, and other sensors have tremendous potential to prevent loss and minimize damage if loss does occur by alerting homeowners quickly to any situation and enabling them to take action even when they are not at home.

Acuity is an industry leader in providing many discounts in personal lines for the use of smart auto technology, such as automated braking, lane deviation sensing, and other accident avoidance systems. Similarly, we will be on the leading edge in homeowners pricing by providing smart home discounts.

Currently, we offer discounts to homeowners who have installed burglar alarms and fire alarms or sprinklers. In April, Acuity will be introducing home protection system discounts to attract homeowners who use Internet-enabled devices to reduce the frequency of fire, theft, or water damage claims.

Discounts will be available for many web-enabled devices, including:

- Nest (security camera)
- LeakSmart (water leak detection)
- Iris (home management system for controlling temperature, locks, lights, and more)
- Smart Lock (door lock with remote access)
- Canary (security system)
- Ring (security system)

- SkyBell (video doorbell)
  - Door/window sensors
- With Acuity's

sophisticated pricing approach, we can apply discounts at a granular level. For example, we can discount the water peril premium if a home is equipped with a LeakSmart water valve. LeakSmart syncs with the Iris home management app to send the homeowner notice if it detects irregular water flow. The app allows the consumer to shut down the water flow remotely.

Smart homes have the potential to reshape the home insurance marketplace through reduction in losses. Acuity is on the leading edge of change by rolling out discounts that reward homeowners for investing in smart devices. ●



**BY DAVID SELL,**  
DIRECTOR - STAFF PERSONAL  
LINES UNDERWRITING





Amanda Wolfe of Swarts, Manning & Associates in Las Vegas brought along a copy of the *Infocus* on her recent trip to Tennessee's Cherokee National Forest.



Nevada Territory Director **Christy Williams** and her son, **Elijah**, enjoyed some time at Pompano Beach, Florida with their Acuity "Keep Calm" shirts.



Agent **Greg Geer** of Western Assurance had his Acuity mukluks to keep his feet warm after biking a climb of more than 8,000 feet through Stelvio Pass in Italy.



Commercial Processor **Gena Kampman-Gebler** (left), her husband, Commercial Lines Underwriter **Kyle Gebler** (center), and their children **Kennedy, Wilson, and Carter** had a Seussical time at the Jacksonport, Wisconsin, Thanksgiving Parade and Benefit with some Acuity hats.

Montgomery Insurance Agency's **Monica Rose Ernyey** and her daughter **Emmaleigh** hiked the Stairway to Heaven while on a Girl Scout trip to Camp Mitre Peak in Alpine, Texas. Emmaleigh is wearing Acuity "Handerwear" and her mother is wearing Acuity mukluks!



**Mary Schamberger**, Policy Assembler, was decked out in Acuity gear for her visit to Denali National Park and Preserve in Alaska.

Would you like to win \$100? Email a picture of you or your family with Acuity logo gear featuring an interesting location to [infocus@acuity.com](mailto:infocus@acuity.com) and include a brief description of Where in the World Acuity has been. If we use your picture, we'll send you \$100! This offer is open to all employees of Acuity and our independent agencies. ●

## LIFELONG MECHANIC FINDS HAPPINESS UNDER THE HOOD

For as long as he can remember, **Troy Eisenrich** has been wrenching on equipment. “I don’t know where I got my ability from, but I was modifying my tricycle and putting different wheels on when I was four years old,” says Troy, Senior Loss Control Representative. “As a teenager, I always had multiple cars in the driveway I was working on—it drove my mom nuts.”

Troy joined the Marines at age 17 and worked as a mechanic on C-130 transport planes. “I’ve been around the world several times at 300 miles per hour, visited nearly every country you could think of, and loved every minute of it,” he says.

After eight years in the Marines, Troy enrolled at Illinois State, where he earned a degree in occupational safety and health while working as a diesel mechanic at a Peterbilt truck dealership. “There was a waiting line of guys that wanted me to work on their trucks,” Troy recalls.

### Modern Classics

Troy’s interest in all things mechanical has continued unabated since his tricycle days. The vehicle he remembers most fondly is a true muscle-car classic he bought while in the Marines: a 1970 AMC AMX. He parted with the car in 2001 to focus on what he calls automotive engineering feats or engineering mistakes. That interest led to the purchase of a 1985 Pontiac Fiero GT, which falls into both categories.

“It’s a mid-engine car, so it’s an engineering feat, but because of its overall mechanical design, it drives like an economy car,” he says. “It looks cool, but it is like driving a Chevette in reverse.”

Troy also owns a 1979 Dodge Lil’ Red Express truck, a sought-after vehicle that made use of a regulatory loophole to become the fastest production car built in America that year. “Vehicles over a certain weight didn’t need emissions controls that sapped engine power, so the truck has a fire-breathing V8. It’s fast!” Troy says.

Rounding out his collection is a 1968 Ford fire truck outfitted with a John Bean pumper. “There is some irony in the fact that I own a Fiero, which had a reputation for having engine fires, and a fire truck,” Troy observes.

The fire truck came into Troy’s collection thanks to his late father-in-law, **Ray “Bubba” Aumann**. “He loved interesting vehicles as much as I do, and one day he said that it would be great to have a fire truck,” Troy recalls. The truck is used for parades, family outings, and occasional head-turning summer evening trips to the local drive-in.

### Family Ties

Troy lives in Sun Prairie, Wisconsin, with his wife, **Michelle**, and their three children, daughters **Hailey** and **Hudson Eleanor** and son **Hayden**. Troy says that his children share his appreciation for classic vehicles.

“Hayden likes the engineering aspect of the cars. Hailey enjoyed driving the Fiero to and from school—it was the oldest car in the lot but still looked cool,” he says. “And Hudson Eleanor—well, she is named after two awesome automobiles!”

“Driving is the point of owning old cars,” Troy adds. “I do baby them, but the fun is in using them and keeping them rolling for as long as possible.” ●



(Left) Troy and Hayden  
 (Middle) Troy and family with their fire truck  
 (Right) Troy at Daytona with his prized AMX

# MARKET FOCUS

## Trucking

The U.S. Department of Transportation's (DOT) Federal Motor Carrier Safety Administration (FMCSA) recently announced a final rule that establishes a national drug and alcohol clearinghouse for commercial truck and bus drivers. The clearinghouse database will serve as a central repository containing records of violations of FMCSA's drug and alcohol testing program by commercial driver's license (CDL) holders.

Motor carrier employers will be required to query the system for information concerning current or prospective employees who have unresolved violations of the federal drug and alcohol testing regulations that prohibit them from operating a commercial motor vehicle (CMV). It also requires employers and medical review officers to report drug and alcohol testing program violations.

The final rule also requires motor carriers, medical review officers, third-party administrators, and substance abuse professionals to report information about drivers who test positive for drugs or alcohol, refuse drug and alcohol testing, and undergo the return-to-duty drug and alcohol rehabilitation process. Motor carriers will be required to annually search the clearinghouse for current employees, and during the pre-employment process for prospective employees, to determine whether a driver violated drug or alcohol testing requirements with a different employer that would prohibit them from operating a CMV.

## Mercantile

It seems that Black Friday is losing its position as the day that kicks off the holiday shopping season. Retailers are starting holiday promotions earlier—some as early as October—and continually running them until Christmas. Sales at brick-and-mortar stores on Black Friday were down 10.4 percent, while traffic was down 3 percent.

But the real shift is the huge increase in online purchases. Most major retailers have expanded their Black Friday offerings to include Internet purchases as well. Previous records were smashed this year as online spending on Black Friday increased by a whopping 22 percent over 2015, with a total of \$3.34 billion in sales. Adding to this online success is the large increase in mobile shopping—36 percent of those online sales came from a mobile device.

The tradition of charging into stores during the early morning hours may be going away, and

“clicking” through sales from home appears to be the new way to celebrate the start of the holiday shopping season.

## Manufacturing

Manufacturers can use a wide variety of materials and processes. Each material, whether it is wood, metal, plastic, or ceramic, requires different methods to shape, bind, and finish a product. How does an underwriter become familiar with the diverse operations in the manufacturing industry?

Each Acuity underwriting training class takes a tour of a major manufacturer to experience and learn about metal works, electroplating, ceramic pottery, and other operations firsthand. Underwriters are able to observe the various hazards and safeguards of manufacturers across several lines of coverage, including quality control programs, manual and automated material handling procedures, effective use of personal protective equipment, ergonomics to reduce repetitive motion injuries, and various fire protection devices.

Following the tour, underwriters discuss the exposures and safeguards observed with Loss Control to ensure they understand manufacturing exposures. All of this helps ensure we meet the needs of your manufacturing clients.

## Construction

The labor crunch in construction is projected to worsen. According to the Bureau of Labor and Statistics, construction is one of the fastest-growing industries, creating a demand for more workers. At the same time, the workforce is aging. In 1994, the median age of U.S. employees was 37.7 years old; by 2024, it will increase to 42.4.

Attracting and retaining talent is critical to avoid a labor shortage. How does a construction company take care of its older employees and attract the next generation of workers?

For older workers, a company should seek to reduce injury exposures in addition to offering wellness programs to reduce healthcare costs. Offering apprenticeships, encouraging entrepreneurship, and providing flexibility can encourage more young people to join the construction field. Contractors should also support trade association efforts to promote the image of construction as a stable and respectable trade to help attract workers of all ages. ●

# ASK THE SPECIALIST

## ASK CLIFF

**As an agent writing trucking accounts, what do I need to know about the electronic logging mandate?**

The Federal Motor Carrier Safety Administration (FMCSA) rule requiring nearly all U.S. truck operators to use electronic logging devices (ELDs) has been upheld in court, meaning the regulation will take effect December 18, 2017. You should be prepared to answer questions from your clients, some of which may include the following:

**Will this make us more efficient?** Automating the logging process should create some efficiencies, and it should also minimize or eliminate “form and manner” violations. However, drivers are still required to maintain supporting documentation that they submit to their employers or keep on file.

**How will this impact privacy?** Devices are designed to track hours of service (HOS) automatically and be integrally synchronized with a truck’s engine to capture information. Most also pass data to a safety or fleet manager in real time. The rule, however, does make it illegal for motor carriers to use the devices to harass drivers and puts in place fines if carriers do so.

**Will I have to change my routes?** It depends. The ELD mandate was put in place in large part to help ensure drivers are not operating beyond HOS limits. If a carrier was skirting HOS rules, they will need to adjust or drivers will be forced to shut down.

**What device should I choose?** There are several factors motor carriers should evaluate in their decision. Budget is a key consideration for some motor carriers in choosing a basic device. Other devices include the ability to interface detailed vehicle data with dispatch and maintenance and provide expanded safety capabilities such as front and rear cameras, lane deviation warnings, and more. Carriers may also want to assess the longevity and stability of an ELD manufacturer to ensure the company is around to support the product.

**How will this affect my insurance?** The goal of the mandate is to achieve safer roadways and fewer accidents,

both of which help lower insurance premiums. Having a record of vehicle operations when accidents do occur is also helpful in resolving claims.

**When should I start?** Now. A motor carrier needs to act soon, if they have not already done so, in researching and choosing their ELD system. It takes time to select a system, obtain and install the product, and train drivers and dispatch on its use. There is no advantage to waiting; in fact, late adopters may be at a competitive disadvantage over other carriers.

**What about the “Year 2000 exemption?”** You should caution clients against using the mandate’s exemption that waives ELD requirements for trucks older than year 2000. Older equipment is more prone to breakdowns and is less efficient on fuel, and trying to avoid the mandate with older equipment is a short-term solution at best. If an accident does happen, a carrier using the exception to avoid outfitting trucks with ELDs could open itself up to additional avenues for litigation.

As we move closer to the December deadline, agents should take time to be as informed as possible about the mandate to best serve their trucking clients. Acuity can also help agents be informed, so feel free to contact me with any questions you may have. A full version of the final rule is available at [fmcsa.dot.gov](http://fmcsa.dot.gov).

*Cliff Johnson is Acuity’s Trucking Business Segment Specialist. Contact him at [trucking.news@acuity.com](mailto:trucking.news@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.



# LOSS CONTROL PARTNERSHIP PREVENTS BAKERY CATASTROPHE

Oakhouse Bakery, based in Madison, Wisconsin, has seen many positive impacts of its safety programs over the years. “Our losses and injuries have gone way down. From the supervisor to the floor level, we are focused today on being proactive rather than reactive,” says **Cole Meyer**, the company’s Safety Program Coordinator.

When incidents do happen, the company’s effective safety program helps minimize loss. Recently, maintenance employee Joaquin Dominguez entered a “shut down” cooler on site and found an overhead fluorescent light fixture engulfed in flames. He immediately responded by finding the nearest fire extinguisher and putting out the fire. Because of his swift response, there was no product or property loss.

Oakhouse Bakery’s safety program includes training maintenance staff on fire extinguisher use, training all employees annually on fire safety and prevention, having the safety committee focus on finding root causes of incidents, and prioritizing follow-up actions to prevent similar incidents. The partnership created between the company, Acuity, and agency Hausmann-Johnson Insurance Inc. has played a vital role in the program.

“To see Oakhouse have this type of success validates the importance of this partnership and is a prime example of why we will continue to introduce other clients and prospects to Acuity,” says **Jim Ahearn**, agency Principal and Vice President of Sales.

Meyer adds that Senior Loss Control Representative **Troy Eisenrich** has been a key part of the safety committee since Acuity began insuring the bakery.

“Troy is an active member of our safety committee and his impact has been tremendous,” Meyer says. “His involvement makes everyone feel valued, and the committee’s level of interest and enthusiasm in participating has gone up as a result. It’s clear that Acuity takes a personalized approach to loss control and safety—it’s not just a canned program they offer.”



*Fast action led to minimal damage*



*Joaquin Dominguez and Acuity’s Troy Eisenrich*

*Oakhouse Bakery’s safety team: (front row) Joaquin Dominguez, Cole Meyer, and Kevin Weaver; (back row) Pete Mueller, Luke Ehlen, Luis Quinchucua, Pablo Esparza, Oscar Rosas, Kathleen Weisensel, and Ken Ehlen*





# EXPERTS AND VISIONARIES SHARE INSIGHTS FOR ACUITY'S STRATEGIC PLANNING

A few years ago, an article in *Carrier Management* asked the question, "Is strategic planning effective at insurance companies?" The answer—based on interviews of board members at other insurers and industry observers—was, "Not really."

Across most of the insurance industry today, the answer to that question remains the same, which comes as no surprise to President and CEO **Ben Salzmann**.

"At most companies, strategic planning is something they do because they feel they have to," Salzmann says. "They do it once a year, don't follow through on anything, and then look back a year later to start the process all over."

Not so at Acuity. Strategic planning is a continuous, iterative process that involves people from all areas of the company. Every quarterly meeting of our Board of Directors includes strategic planning, where project leaders present to the board on the status and impact of ongoing initiatives.

"Strategic planning at Acuity is essential to helping set our direction and shape our brand," says **Melissa Winter**, Vice President - Business Consulting. "It affirms we are headed on the right course and allows us to make continual, incremental changes when they are needed."

For over 15 years, outside experts have also been an essential part of our planning process. This year, we are

bringing in 16 speakers—an all-time high—to present on industry issues and trends in local, national, and global economies and demographics.

"We embrace viewpoints from outside Acuity as part of our strategic planning process," Salzmann says. "These are people who are visionaries, industry leaders, and experts on trends that are going to shape the insurance landscape."

## Experts include:

**Brian Sullivan** is the owner of Risk Information, Inc., an organization founded in 1993 and dedicated to providing strategic information to the property/casualty insurance industry.

**Patrick Sullivan** serves as associate editor for Risk Information's two newsletters and contributes to the firm's state insurance market examination and reporting.

**Sean Kevelighan** is President and CEO of the Insurance Information Institute and has a diverse background in public affairs, communications, and media, including being senior advisor and spokesperson for the U.S. Treasury Department under President George W. Bush's administration.

**Dax Craig** is President and CEO of Valen Analytics, an advanced data and analytics provider for the property/casualty insurance industry.



Brian Sullivan



Patrick Sullivan



Sean Kevelighan



Dax Craig



Dr. Anand S. Rao



Reid French



Mari Smith



Jeff Rieder

**Dr. Anand S. Rao** is a Principal in PwC's U.S. Advisory practice and has over 25 years of industry experience. He is the Innovation and Market Awareness Lead for PwC's Analytics group and co-lead for the firm-wide *Future of Insurance 2020* initiative.

**Reid French** is Chief Executive Officer of Applied Systems, an organization providing software solutions and services for the insurance industry since 1983, responsible for the company's overall business strategy and operational execution.

**Mari Smith** is one of the world's leading social media thought leaders with expertise in Facebook marketing. Often referred to as the "Queen of Facebook," she has been a Forbes' Top Social Media Power Influencer.

**Jeff Rieder** is Partner and head of Ward Group and has significant experience in the insurance industry with expertise in the P&C and life segments.

**Andrea Eichhorn** is a Global Industry Executive within the IBM Cognitive Solutions team, responsible for defining cognitive strategies and solutions across focus areas in insurance.

**David L. Rogers**, a faculty member at Columbia Business School, is an author of four books and a globally-recognized leader on digital business strategy, known for his pioneering model of customer networks and his work on digital transformation.

**Dr. Joseph Michelli**, Chief Experience Officer of The Michelli Experience, is an international speaker, author, and organizational consultant.

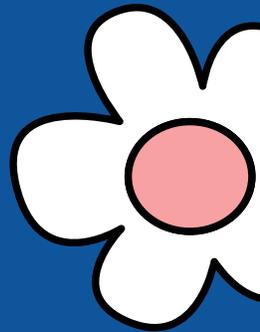
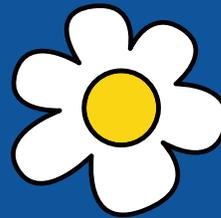
**Ekaterina Walter** is a Global Evangelist for Sprinklr, a company providing social media marketing, social advertising, content management, collaboration, advocacy, and social media monitoring for large enterprises.

**Carl Hammersburg**, Senior Solutions Architect at SAS®, joined the company in 2012 as a Government Fraud Specialist in the Global Fraud and Financial Crimes Practice. Prior to that, he spent 20 years in workers' compensation anti-fraud activities for Washington State.

**Andrew Rose** is President, Chairman, and CEO of Compare.com, a consumer website focusing on the transparent and accurate comparison of insurance products from nearly a hundred insurance brands across the United States.

**Kevin Kruse** is an entrepreneur, leadership speaker, and author of six books focused on leadership and employee engagement. Founder of several technology companies, he is a leadership columnist for *Forbes*.

**Sean Barry** is Vice President, Digital for Laughlin Constable (LC), one of the top 25 independent advertising agencies in the United States. ●



Andrea Eichhorn



David L. Rogers



Dr. Joseph Michelli



Ekaterina Walter



Carl Hammersburg



Andrew Rose



Kevin Kruse



Sean Barry

# GET YOUR ACUITY ON!

**K**nit hat, stocking cap, tuque, tassel cap, toboggan, beanie, bobble hat—no matter what you call it, Acuity's special delivery is a big hit with independent agency staff this winter! We are simply overwhelmed by the number of pictures we've received of agency employees making a fashion statement—thank you!



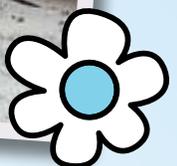
Karen Cartier of A J Lupas Insurance Agency, Wilkes Barre, PA.



Left to right: Martha Watt, Mitchell Berman, Spencer Renfro, Tiffany Grimando. Assured NL Insurance Agency, Bowling Green, KY.



Left to right: Cathy Tarpley, Caitlyn Kingston, Bryan Graham, Jordan McDaniel, Courtney Mitchell, Clint Paskewitz, Amy Perry, Emily Koleno. Associated Insurance Services, Boise, ID.





Left to right: Salomon Apodaca and Andrew A. Aragon. Charles Garland & Harris Agency, Alamogordo, NM.



Left to right: Terri Pichey, Sue Drees, Toni Huebner, Tammy Schneider, Kristy Guthaus. Chas H Bilz Agency, Covington, KY.



Left to right: Rose Rager, Lynn Douglas, Gracia Miles, Colleen Stanley, Michelle Zarasua, Kelly DiPonio, Nichole Small. Daly Merritt, Wyandotte, MI.



Front row (left to right): April Krause and Lisa Krause. Back row: Barb Nader, Patti Marshall, Lori Kuch, Terry Johnson, Sally Aubrey, Sarah Browne, Debby Sajka. Dawson Insurance, Rocky River, OH.



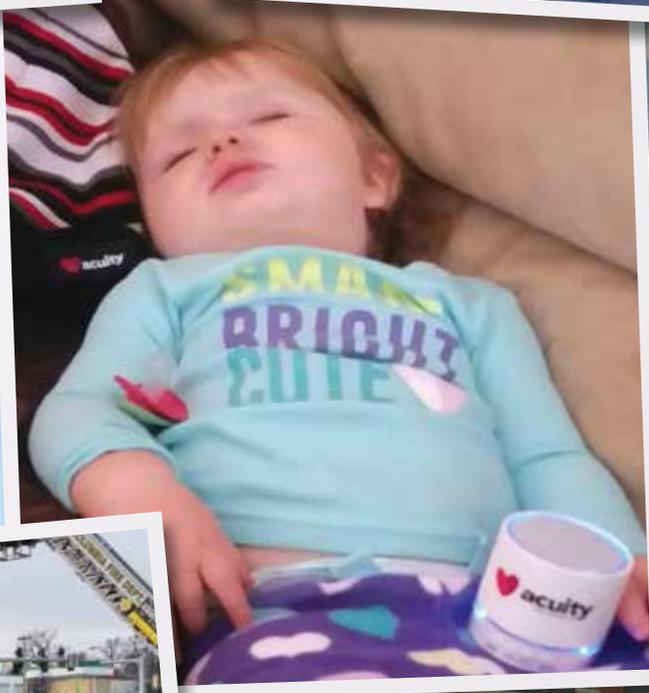
Front row (left to right): Jenna Alderks, Amber Cummins, Billy Mullarkey, Renee Blassingham, Judy Meinders, Valerie Deboer, Jo Sherman. Back row: Ted Odendahl, Crystal Miller, Lisa Coppernoll, Bethany Kleiner, Lyle Bruning, Kaye Clark, Misty Keisel, Julie Heeren, Stephen Lafferty, Tina Hepler. Dimond Bros Insurance, Freeport, IL.



Brian Toftey of First Gabrielson Agency, Clear Lake, IA.



Front row (left to right): Jody Verwolf, Julie Nygren, Nicole Christensen, Julie Bennett, Patty Moore, Shauna Diehl, Kelly Stedman, Tiffany Waldron, Debbie Duneman, Gina Shroyer-Weaver. Back row: Dan Cramer, Greg Neil, Rich Deming, Mark Collins, Aaron Odegard, Jamie Kirk, Alex Gepner, Heather Dahl, Heather Enigl, Vicki Juhl, Sue Howard. First West, Bozeman, MT.



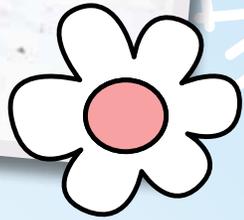
Emery Kruger, daughter of Merissa Krueger of G & L Insurance Group, Rochester, MN.



Left to right: Nicole Chalifoux and Cyndi Chick. Harrison Agency, Columbia, MO.



Amy Kling of HNI Risk Services, New Berlin, WI.





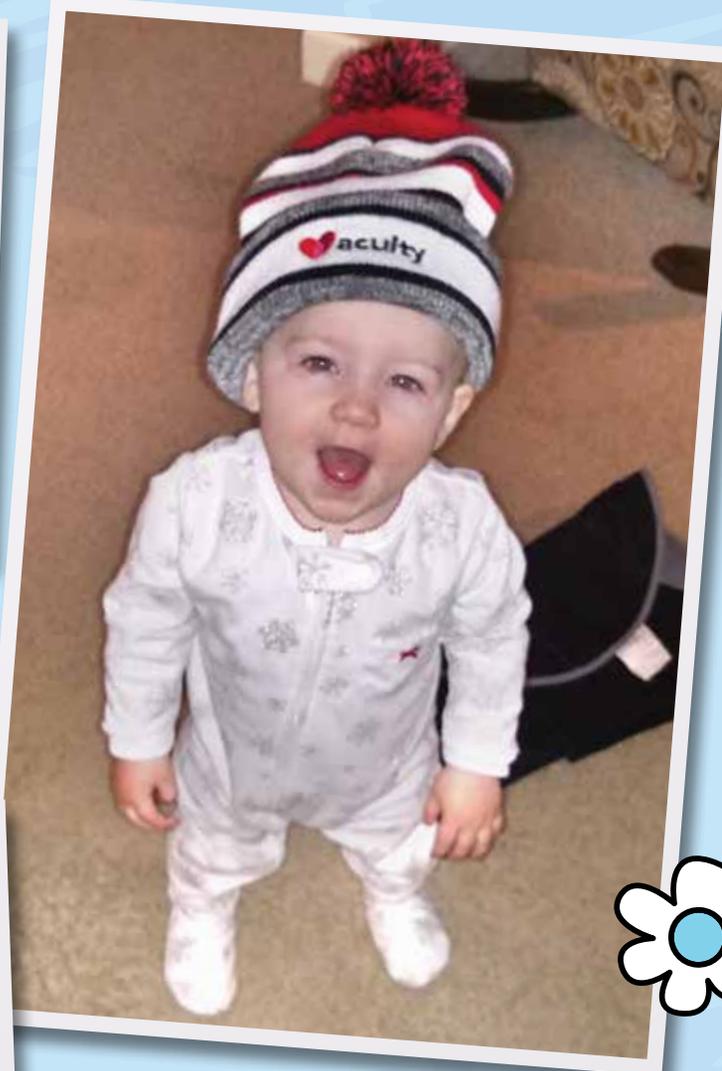
Front row (left to right): Heide Schmidt and Dawn Callaway. Back row: Liz Dokkestul, Gail Scherer, Laura Gabriel. Holden Insurance Agency, Hayward, WI.



Front row (left to right): Janet Tegethoff, Santa a.k.a. Keith VanZee, Laura VandenBerge. Back row: Darrin Erickson. HUB International Mountain States, Platte, SD.



Left to right: Jenny Osburn, Dawn Brandt, Mariae Greenlee, Jennifer Adams. Insurance Associates of Iowa City, Iowa City, IA.



Vivian Zitek, daughter of Nick Zitek of Insurance Producers Network, Shakopee, MN.



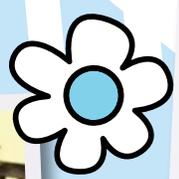
Left to right: Christie Lyssy, Jim Lyssy, Melissa Lucero, Joseph Salas, Kenny Reed, Amanda Kenyon, Steve Gallegos, Stella Gallegos. Insurance Services of New Mexico, Fort Sumner, NM.



Left to right: Rhonda Bahr, Monika Neumann, Anita Johnson, Kari Belanger, Karen Raymond. Insure Forward, Bemidji, MN.



Christi Lane of Jas D Collier & Co, Memphis, TN.



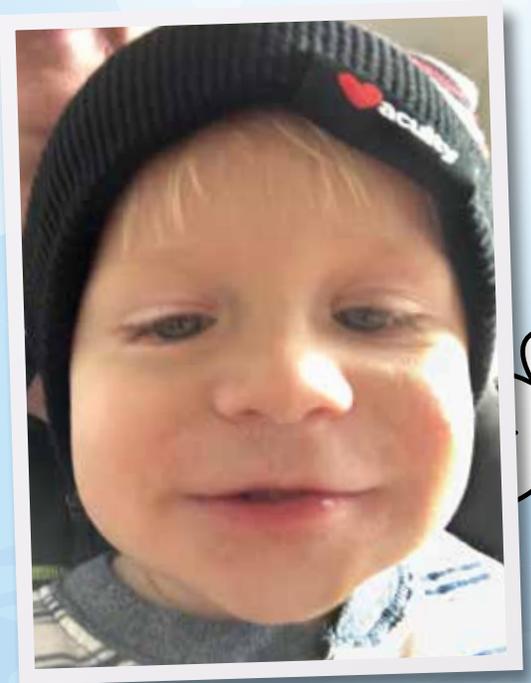
Brandee Anderson of Integrated Insurance Solutions, Salt Lake City, UT.



Kristy Rosiak, Betty Ann Silvanage, Alicia Stavitzski, Heather Bailey, Kelly Dolphin, Cheryl Fazio, Adria Gaughan, Patricia Romano, Joy Chesney. Joseph J Joyce Associates, Pittston, PA.



Left to right: Marybeth Hammond, Heather Dutton, Morgan Guillette, Christie Slocum, Shelby Murphy, Marsha Spear, Ryan Wilson. Kinney Pike Insurance, White River Junction, VT.



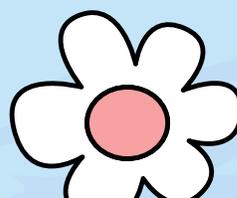
Brock Trepanier, son of Hope Trepanier of Kraus-Anderson Insurance, Burnsville, MN

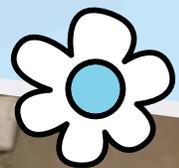


Maya Vaja, daughter of Amy Street of Mayflower Insurance, Greenwood, IN.



Front row (left to right): Carol Gau, Jessica Kickhaver, Laura Brehm, Kari Lehmann, Beth Brown. Back row: Kelly Egan, Toni Lester, Bruce Morton, Janet Dillender Pam Hineman, Lara Wall & Diane Heicher (Hidden). Marsh & McLennan Agency, New Berlin, WI.





Front row (left to right): Mandy Gordon, Donna Kirkwood, Debbie Basham, Pam Woods. Back row: Tammy Hayes, Gena Bradley, Cassi Krueger. McGehee Insurance Agency, Brandenburg, KY.



Left to right: Amy Redelman, Joan Burton, Michelle Morin, Meredith Young. McPike Insurance Services, Indianapolis, IN.

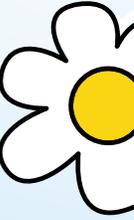


Jamie Harrelson of Mike Keith Insurance, Clinton, MO.

Left to right: Tina McIntyre, Richard Eakins, Martha Ricci, Betty Holland, Stephanie Miller. Moody Insurance Agency, Denver, CO.



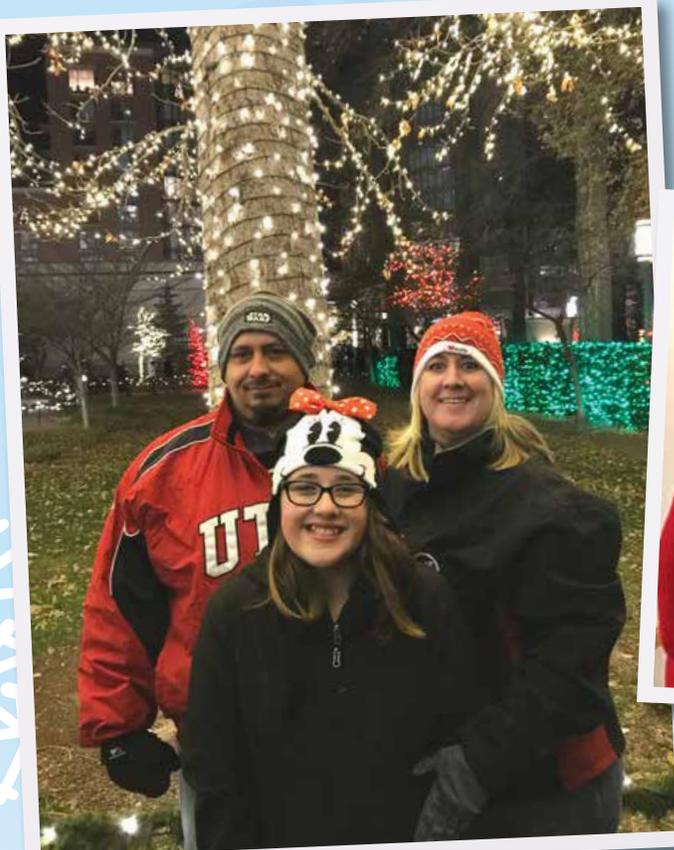
Katherine Lindsey, granddaughter of Teresa Stephenson of Naught-Naught Insurance Agency, Columbia, MO.



To the left of the tree, front row (left to right): Kelly Mansfield, Jessica Kooienga, Jeff Moseler. Back row: Eric Hawkins, Jeff Moss, Becky Brown. To the right of the tree, front row: Mari Goebel, Deena Scianimanico. Second row: Pam Siazik, Elizabeth Warsen. Third row: Laura Laninga, Laura Brazel, Jim Brazel, Val Starrett. Back row: Kari Pasma, Beth Zimmerman, Andy Dressler, Cherri Mattson. Navigator Truck Ins Agency, Jenison, MI.



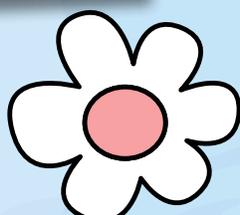
Left to right: Katie Thornberry, Josh Paulson, Ashley Kohlmeier. Paulson Insurance, Evansville, IN.



Left to right: Aaron Trujillo, Emma Trujillo, and Valarie Trujillo. PDR Insurance Agency LLC, Draper, UT.



Front row (left to right): Mariann Ricketts, Sue Hudson, Emily Tevebaugh, Cheryl Edon, Claudia Edman. Back row: Derek Rogers, DeWayne Hudson, Bill Bolander. Pence Brooks and Shepherd Ins, Greenfield, IN.





Left to right: Gina Marszalkowski, Jeanne Grisetti, Carrie Mackenzie, Amy Slye, Jessie Bamberger, Emily Meyer, Laura Popies. Philleo Agency Insurance, Brookfield, WI.



Front row (left to right): Sarah Kealy, Lee Ann Kern, Martina Earney, Michele Kromraj, Michelle Pye, Christine Sukkert. Middle row: Melisa Trocchio, Sharon Zimmer, Romona Williams, Cindy Nacker, Toni Quinlan, Debbie Pronschinske. Back row: Jill Prondzinski, Ruth Wryca, Donna Cornelius, Sarah Willmering, Kathy Fredich, Lisa Piontek, Hugh Morgan, Eric Schulte, Ryan Morgan. Robertson Ryan & Associates, Milwaukee, WI.



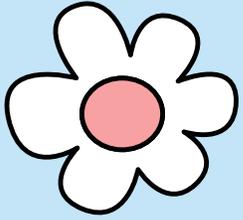
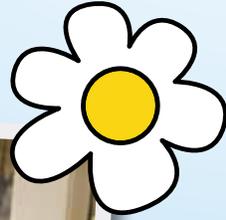
Mike Salisbury of Reno Agency, Wayland, MI.



Front row (left to right): Tina Howard, Lindsey Hamilton, Becky Peraza, Kate Horvath, Lindsay Hale, Kathryn Rytman. Back row: Kathy Hansen, Erin Konkol, Kurt Rupnow, Dave Funke. R C Insurance Services, Hartland, WI.



Front row (left to right): Charlie Rowland, Rachel Sullivan, Scotty Webb. Back row: Pamela Young, Rhonda Roberson, Laura Pettit, Patty Snyder, David Clark, Dan Fulghum. RSS Insurance, Chattanooga, TN.



Front row (left to right): Amber Espinosa, Kelly Streichert, Chrissy Heller, Melissa Zorn. Middle row: Diana Shumaker, Amy Connelly, Kathy Santry. Back row: Sandy Martin, Jeremy Feedback, Jake McVicker Scott McVicker. Savage-McVicker Insurance, Maumee, OH.



Averie Croff and Bill Croff of Snyder Insurance, Bloomington, IL.

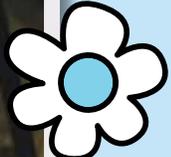


Left to right: Jayne Bahneman, Jennifer Finstad, Victoria Reimer. SF Insurance Group, New Richmond, WI.



Whitney Kirby, daughter of Shawna Kirby of Swallows Ins Agency, Cookeville, TN.

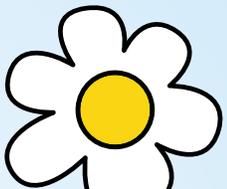
Left to right: Channing Swallows, Matt Swallows, and Xavier Swallows. Swallows Ins Agency, Cookeville, TN.



Left to right: Kristen Hughes, Erin Allsop, Beverly Dibben, Kerry Majhanovich, Betty Golden, Alexis Kelly, Cassie Boyce, Trey Wilkinson. Tegeler & Associates, Pinedale, WY.

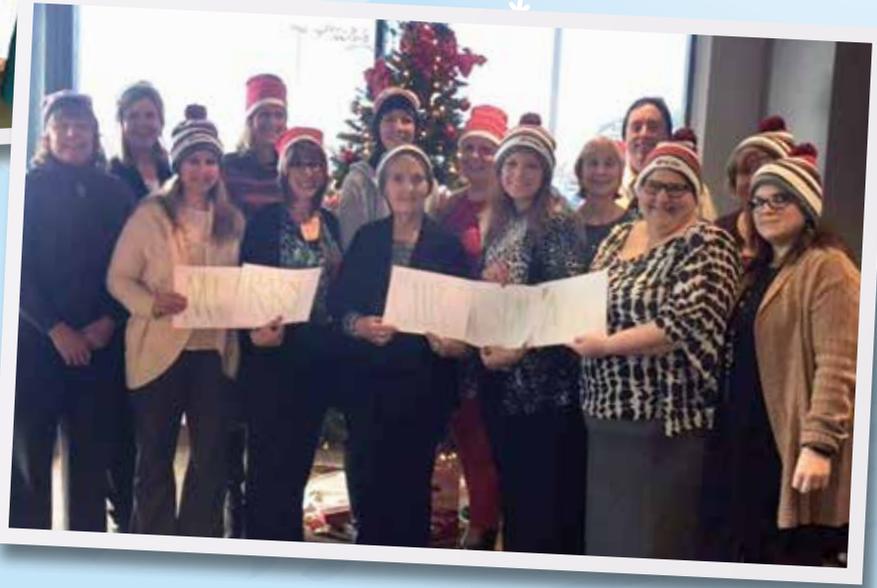


Tom Mollenhauer of TGM Insurance Agency, Saint Charles, IL.

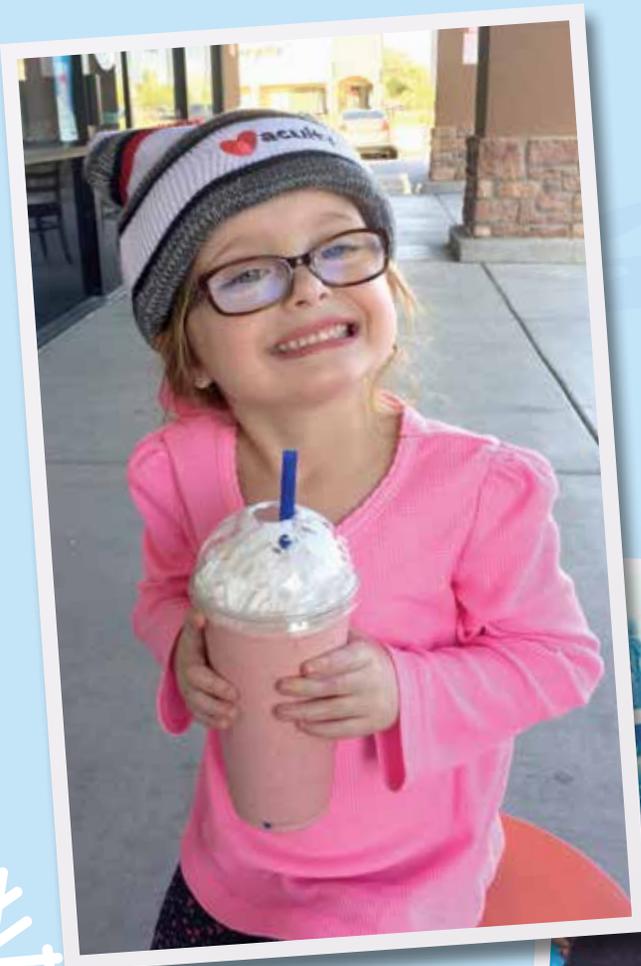




Left to right: Missy McGlone, Stacey Williams, Nayeli Gomez, Fiona McPeak, Ashley Foster, Erin McGarry. The Buckner Company, Salt Lake City, UT.



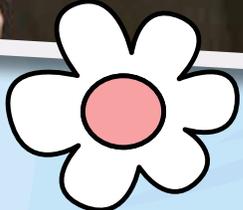
Front row (left to right): Marge Williams, Karla Rossi, Ann Anderson, Lynn Lupa, Jenny Martinez, Sandi Kolasa, Jillian Veronie. Back row: Anne Yeates, Mary Pat Stefan, Treacy Walsh, Patti Gorney, Donna Weyer, Rob English, Mary Carol Hennessy. The Horton Group, Orland Park, IL.



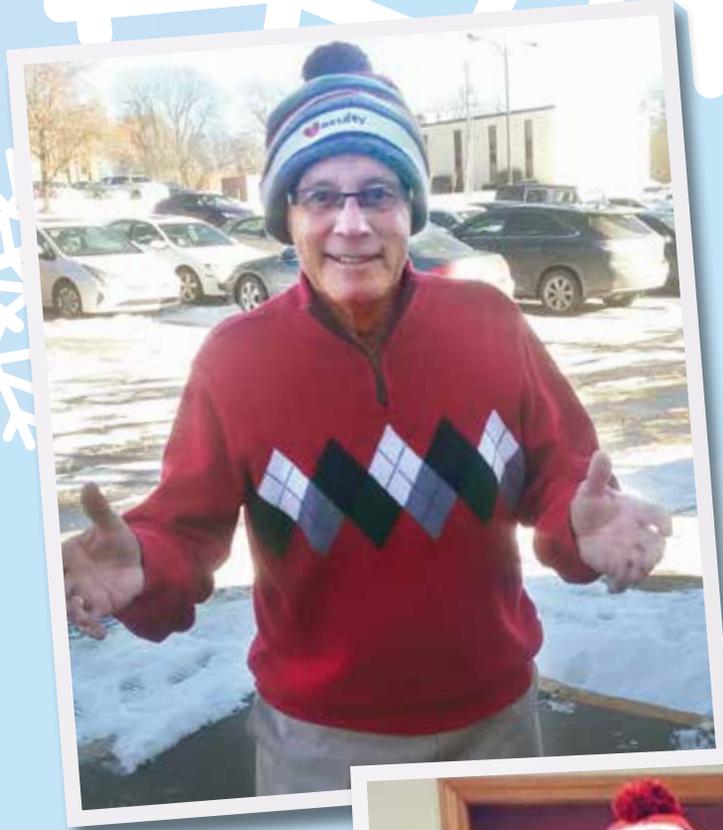
Aubrey Miller, granddaughter of Paul Houston of The Houston-Taylor Group, Phoenix, AZ.



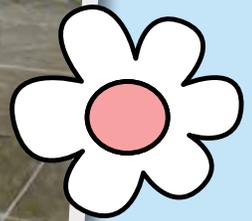
Left to right: Jenna Werner, Dina Tahaney, Danielle Schmeck, Judy Schaeffer. The Loomis Company, Wyomissing, PA.



Front row (left to right): Julie Gentry, Glen Stover, Wendy Keene, Robert Dillow. Back row: Matt Dillow, Diana Dillon, Greg Hofmann, Andy Dillow, Gail Norvell. Torian Hofmann & Dillow Ins, Evansville, IN.



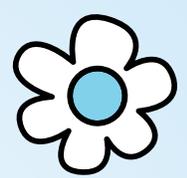
Bob Kerr of Tozier-Parkway-Housh-Jones Ins, Overland Park, KS.



Eric Straehl of Town & Country Insurance Services, Blanchardville, WI.

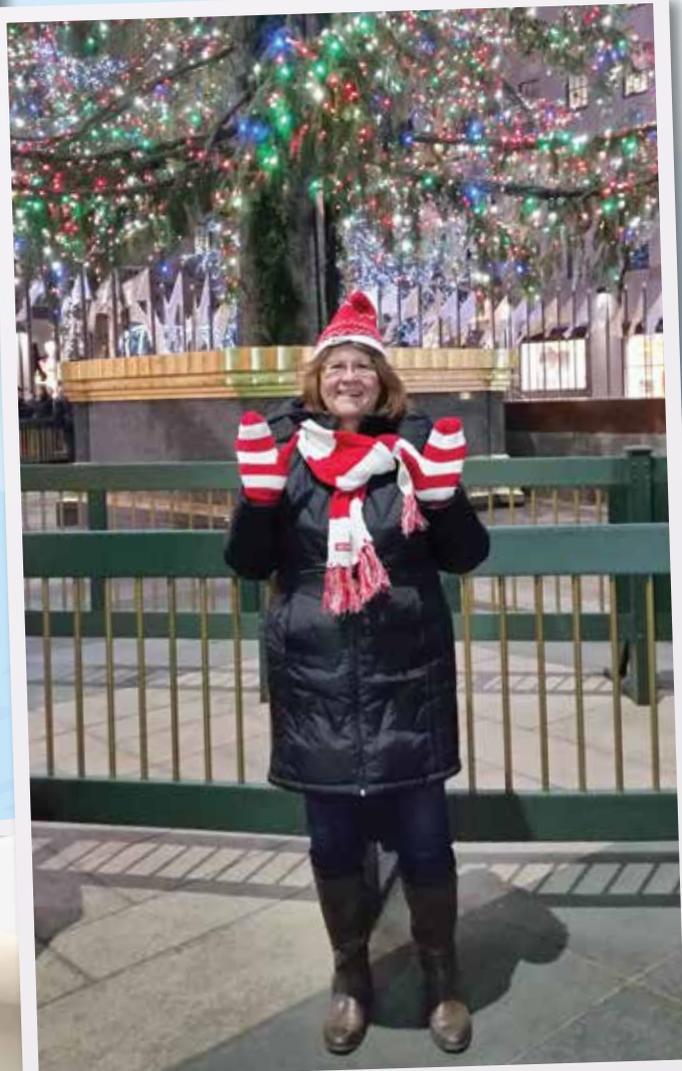


Left to right: Cliff Miller, Judy Quarters, Dave Conn. Tri-County Agency, Tawas City, MI.





Hannah Cummings, granddaughter of Marilyn Gardner of United Insurance H O Perry Agency, Fort Fairfield, ME.



Pam Kowal of Tricor, Onalaska, WI.



Left to right: Chantel Green, Tara Ford, Alisha Kennedy, Brandie Cummins, LeAnne Graham, Sarah Stephens, Tonya Winchester. W E Walker-Lakenan, Cape Girardeau, MO.



Front: Megan Jaros. Back row (left to right): BreeAnna Roberts, Eden Clifford, Rob Grant, Jake Sasse. Western Dakota Insurors, Rapid City, SD.



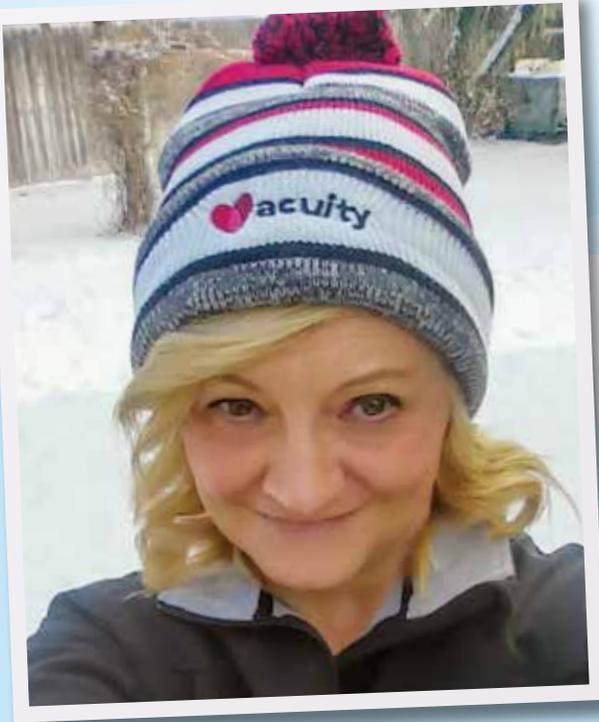
Left to right: Don Simpkins, Janey Lock, Jonathan Simpkins, Arthur Byrn, Drina Russell. Western Kentucky Insurance Agency, Mayfield, KY.



Left to right: Breanna Dedeker (daughter of Susan Dedeker) and Gerson Gerold (nephew of Susan Dedeker). AJG Risk Management Services, Bloomington, MN.



Left to right: Meranda Slone, Laura Eakin, Tina McDaniel, Chad Martin, Jason Williamson, Kaid Musgrave, Pam Omlor. Williamson Insurance Service, Newark, OH.



Lisa Bye of Burns Insurance Agency -  
Guernsey, Guernsey, WY.



Left to right: Sari Brown, Sarah  
Pry, Amber Ghent, Dawn  
Weaver. Brown Insurance  
Group, Crossville, TN.



Jill Havrilla of C Edward Lovins  
Ins Agency, Milford, OH.



Left to right: Melissa Blenker, Colin Blenker,  
Justin Blenker. Community Insurance &  
Associates, Stevens Point, WI.



Front row (left to right): Dianne Groff, Jenna Aumiller, Heidi Picketts, Amanda Wright, Emily Hartzler, Heidi Altiery. Back row: Susan Gilbert, Kristi Morrison, Diane Crossgrove, Gracie Kratzer, Wendy Birse, Alyssa Rinker, Elizabeth Swope. H C Kerstetter Co, Lewistown, PA.



Front: Dalton Mennenga. Back row (left to right): Dani Mennenga and Taylor Hill. First Gabrielson Agency, Clear Lake, IA.



Erin Jacobsen, daughter of Christine Henry of INSPRO, La Vista, NE.



Left to right: Brendan Hurley, Nicholas Radogna, Rodney Demaree. IBG/SRA Insurance Agency, Sedalia, MO.



Left to right: Lucy Kolb, Molly Jones Kolb (dog), Michael Kolb. Mid-State Financial Services, Mequon, WI.



Front row (left to right): Roman Butterfield, Kingston Butterfield, Wiloh Butterfield. Back row: Dustin Butterfield, Heather Butterfield. Martin Insurance Group, Pendleton, IN.



Amy Kingery of Six & Geving Insurance, Colorado Springs, CO.

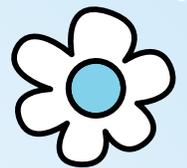


Left to right: Danielle Fett, Diane Smith, Kathy Struecker, Jean Kuper, Janice Morey. PMC Advantage Ins Services, Algona, IA.



Justin Trepes of Spectrum Insurance Group, Green Bay, WI.

Brooklyn Nass, daughter of Kimberly Nass of Spectrum Insurance Group, Eau Claire, WI.





Kathy Veley of ISU - The Machon Agency, Park Ridge, IL.



Front row (left to right): Max Smith, Chelsea Moss, Janaya Brown, Rob Lala, Teri Rstom.  
Back row: Stu Haker, Katie Vogel, Christine Summers, Aaron Collins, Linsey Eiben. TrueNorth Companies LLC, Cedar Rapids, IA.



Cameron Derosier, son of Tracy Morin of United Insurance Thibodeau Agency, Fort Kent, ME.



Left to right: Brittni Hein and Jeriod Dahm. Ansay & Associates, Port Washington, WI.



Left to right: Shannon Thurmond Cox and Tim Thurmond. Thurmond Insurance & Investments, Murray, KY.



Front row (left to right): Cyndi Gurule, Lori Harris, Darlene Salazar, Cheryl Atkeisson, Merlinda Chavez, Stephanie Newbill, Cindy Earnest. Back row: Matt Saiz, Regina Hiner, Greg Geer, Audry Eagle. Western Assurance Corp, Albuquerque, NM.





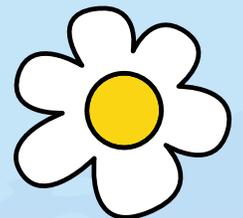
Left to right: Curbris James, Melodee Jones, Tammy Tolle, Cheryl Weddle, Julie Lynch, Brandi Banning, Sam Abney. Southwest Risk Management, Mesa, AZ.



Left to right: Gabby Murchie and Ezra Murchi, children of Deanna Murchie of United Insurance H O Perry Agency, Fort Fairfield, ME.



Left to right: Heather Miller, Adyn Miller, Gavyn Miller. Western Dakota Insurors, Rapid City, SD.



# ACUITY EMPLOYEES DISTRIBUTE \$500,000 IN CHARITABLE CONTRIBUTIONS

At our December Town Hall meeting, employees at our headquarters and in the field determined the distribution of a special year-end contribution of a half-million dollars among six different organizations. Those organizations included the Conquer Cancer Foundation, Feeding America, Safe Harbor of Sheboygan County, The Salvation Army, Sharon S. Richardson Community Hospice, and Mental Health America.

Based on employees' direction, the Conquer Cancer Foundation received the largest allocation of nearly \$115,000. The Conquer Cancer Foundation (CCF) was founded by the foremost cancer doctors of the American Society of Clinical Oncology and works to seek dramatic advances in the prevention, treatment, and cure of all types of cancer.

"Our mission is conquering cancer by funding breakthrough research and sharing cutting-edge knowledge. The moment we live for is being able to help children and adults in the communities

where we all live and work," says **Gina Grantham**, Grants Administrator. "The work that we do every day is not possible without the support of donors like Acuity."

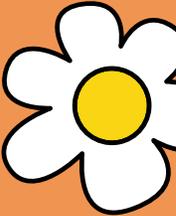
The other five groups each received donations ranging from nearly \$60,000 to over \$99,000. The special \$500,000 contribution adds to our ongoing support to the community throughout the year.

Guided by the Acuity Charitable Foundation, Acuity contributed nearly \$2 million in 2016 to worthy organizations. According to benchmarking organization Ward Group, we donate 300 percent of what other corporations our size give to charity.

"We have a strong commitment to supporting charitable organizations and helping the communities where we work, live, and do business," says **Ben Salzmann**, President and CEO. "We also know that organizations face a particular budget crunch at the end of each year, which is why we have made a special year-end donation for the past several years." ●



# ACUITY EXPANDS SOCIAL MEDIA STRATEGY



**M**ore and more, consumers are utilizing social media throughout the insurance lifecycle. They research companies and products, learn about others' experiences, and share in online communities. That's why Acuity's social media strategy is important not just to us, but to independent agents as well.

"There is a lot of education we can provide through social media to help consumers be more knowledgeable about insurance and Acuity," says **Trisha Krautkramer**, Director - Branding. "Social media helps drive consumers to Acuity and our agents and speak the same language when they come to us."

Recently, Acuity hired **Michael Curry** as Social Media Community Specialist on our Branding Team. Michael was a Social Media Community Manager for Kimberly-Clark and a Social Media Specialist

for Ariens Company before he joined Acuity. His experience gives him a deep understanding of how to drive consumer conversations online.

"Providing relevant, current, and engaging content is essential to building a vibrant community in social media," he says. "A company's presence in social media cannot be just about advertising."

Curry will help shape Acuity's strategy around our current social channels and identify additional social channels to support. He will also ensure that Acuity continues to deliver consistent brand messaging across all social platforms.

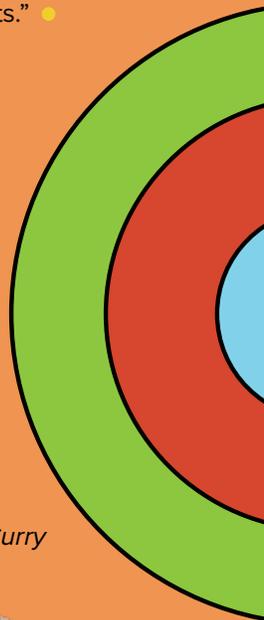
"Every touchpoint and every interaction you have with someone leaves a brand impression," Krautkramer says. "Our focus is on tying those social media interactions together and building relationships between consumers, Acuity, and our agents." ●



*Trisha Krautkramer*



*Michael Curry*



# ACUITY TO EXPAND ELIGIBILITY FOR GENERAL CONTRACTORS, ROOFERS, AND MANUFACTURERS

Because Acuity wants to be independent agents' go-to market for commercial lines, we are expanding our appetite to make it even easier to write business. Key expansions in the upcoming months will include eligibility for general contractors, roofing contractors, and many new classes of manufacturers.

"We recognize the importance to agents of having a broad appetite for business in commercial lines and writing as many types of good risks as we can. Therefore, Acuity continues to refine our commercial lines program and products to reflect changing markets and to help agents capitalize on additional opportunity," says **Ed Warren**, Vice President - Commercial Lines. "At the same time, because Acuity focuses on having a consistent underwriting appetite, agents know that when we make a change, we will stick with it."

"We have made several expansions in commercial lines in recent years, including increasing our trucking radius and introducing new coverages and options such as manufacturers' BOP, E&O, cyber liability, and pay-as-you-go premium payment. These upcoming expansions in eligibility reflect our continued, measured approach to making changes in commercial lines that benefit agents," adds **David Hynek**, General Manager - Staff Commercial Underwriting.

## General Contractors

Key points for general contractors:

- Eligible accounts will include those that subcontract up to and including 100% of the work performed ("paper generals").
- Accounts will be eligible for both general liability and excess coverages.
- Unlike some insurers, Acuity will not require the attachment of Exclusion-Damage to Work Performed

by Subcontractors on Your Behalf (CG-2294)—we will be a true market for eligible general contractors.

- A new supplemental application and loss control survey will be required.
- Coverage will be available in commercial packages (not Bis-Pak).

## Roofing Contractors

Key points for roofing contractors:

- Eligible accounts will include those that specialize in roofing of commercial structures. Residential work must be incidental.
- Accounts will be eligible for general liability and excess coverages.
- A new optional coverage, Limited Pollution Liability Extension (CG-2415), will be available with limits up to \$1,000,000.
- A new supplemental application and loss control survey will be required.
- Coverage will be available in commercial packages (not Bis-Pak).

## Manufacturers

More than 50 new classes will be eligible for property and/or workers' compensation. In many instances, the expansion will enable the agent to place the entire account with Acuity (property, general liability, workers' compensation, and auto). Coverage will be available in commercial packages (not Bis-Pak).

These commercial lines changes are expected to roll out starting in late February. For additional details, contact your commercial lines underwriter or territory director. ●



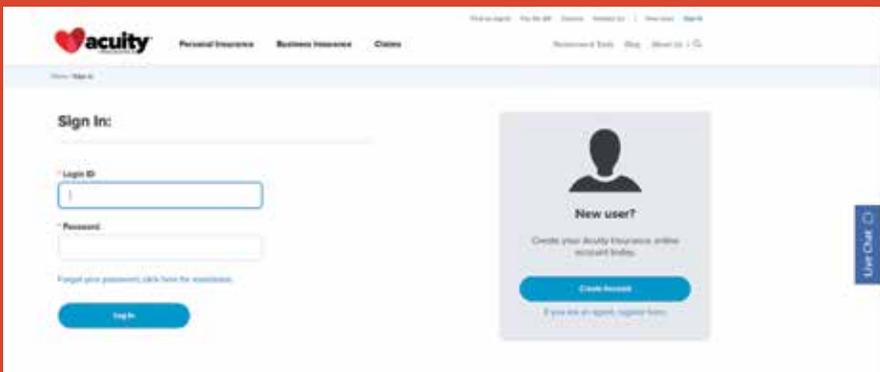
# FOCUS ON *in*STRUCTION

Congratulations to **Nicole Wuestenhagen**, Inside Claims Representative, who earned the Associate in Claims-Management (AIC-M) designation. Additionally, congratulations go out to several staff members who completed insurance coursework:

- Dan Aldea**, Programmer – AINS 24
- Mackenzie Daines**, Commercial Underwriter – AU 60
- Paul Hanley**, Regulatory Analyst – ERM 57
- Tyler Heilberger**, Regulatory Analyst – CPCU 500
- Courtney Lapacz**, Commercial Processor – AINS 21
- Renea Mertens**, Claims Representative – AINS 21
- Amy Pascoe**, Senior Inside Claims Representative – CPCU 520
- Andrew Pipp**, Commercial Underwriter – CPCU 552
- Karrie Richter**, Commercial Processor – AINS 23
- Jeffrey Rupp**, Systems Engineer – AINS 24
- Erika Savona**, Commercial Field Underwriter – CPCU 530
- Cody Schober**, Programmer – AINS 24
- Justin Small**, Programmer – AINS 24
- James Tarka**, Programmer – AINS 24 ●

## HINTS FROM THE HELP DESK

**H**ave you noticed we have a Live Chat feature on our website? Monday through Friday during the hours of 7 a.m. to 5 p.m., (CST), you can chat with us live to get password assistance. Next time you get locked out, give it a try! In the future, we will be adding Live Chat to more areas of our website, including our Rating and Policy screens. ●



# UNDERSTANDING STATED VALUE IN COMMERCIAL AUTO

**S**tated value on commercial auto policies can be a point of confusion for insureds. Commercial customers may incorrectly think the term means “agreed value,” which is not the case. When stated value is on a policy, the most that will be paid is the lesser of either the actual cash value (ACV) of the vehicle, the cost to repair or replace, or the stated value.

Therefore, stated value should only be used to establish a limit of claim payment for a vehicle that is most likely less than the vehicle’s actual cash value. This can be used as a premium savings tool for the insured, but only if the insured is fully aware and understanding of the potential claims implications of the coverage.

When stated value is requested, there are several items to consider:

- Does the limit selected make sense given the age, mileage, and usage of the vehicle?
- If the value selected is lower than the ACV of the vehicle, does the customer understand the impact of stated value in the event of a total loss?

- If the stated value is higher than the ACV, does the customer understand the stated amount will not be paid? Rather than

utilizing stated value in this situation, consider rating based on ACV. If there is additional equipment attached to the vehicle that increases its value, note the additional equipment and estimated cost to assist in the event of a loss.

- Is the stated value less than the deductible? Surprisingly, customers can request this, and it will result in no claim payment in the event of a loss.

When quoting or renewing a commercial auto account, review vehicle values and compare premiums between ACV and stated value options. ACV pricing is based off the original cost new of a vehicle, and Acuity utilizes a vendor to determine this value based on the vehicle identification number (VIN). You will find that stated value will not always result in a lower physical damage premium. ●



**BY CRYSTAL KULTGEN,  
COMMERCIAL LINES STAFF  
UNDERWRITER**



# ACUITY U *update*

Agents love the convenience, creativity, and content of our Acuity U video productions. But don't just take our word for it—read what some recent course completers had to say:

“I've been watching the Acuity U CE videos and have seen a few at home (testing at work the next day with a proctor, of course). My husband, whose background includes being an ISO auditor, trainer, and writer of technical publications, was very impressed with the content and delivery. At one point during “Insurance Tonight with Ed Warren,” he actually burst out laughing and commented on the fact that this was a fun way to learn, and I agree! I have definitely broadened my knowledge of commercial insurance and reinforced what I thought I knew. Kudos to the Acuity U team; I look forward to more CE videos in the future.”

—Kathy Salo, Account Manager, McClone



“Please pass on my sincere thanks to the people involved with the continuing education offerings from Acuity. I had set up a CIC institute in November to complete my hourly requirements and only found out a few weeks ago that I needed to get five hours completed by October 31. Your online classes enabled me to handle this in a very timely manner. Thanks for providing such a valuable product to your agents.”

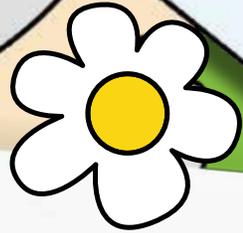
—Chuck Putnam, Vice President, Dawson Transportation Services ●

## COMMERCIAL LINES TRAINING SEMINAR FOR NEW ACUITY AGENTS

Mark your calendars: Acuity's popular commercial lines new agent training seminar is scheduled for May 18-19. Designed for agents new to Acuity, but not new to insurance, the seminar lets agents experience Acuity's world-class training in our unique home-office atmosphere.

This seminar is custom-designed to help agents grow their commercial book quickly and profitably by providing fast-start training on all the advantages Acuity offers in commercial lines. It features overviews of commercial lines underwriting, loss control, premium audit, claims, sales, and more. Agents also get the chance to participate in our renowned Even Thursday happy hour at headquarters.

Acuity provides two nights' accommodation at a local hotel for agents attending. Contact your territory director with any questions or to sign up! ●



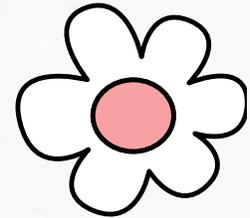
## Searching for a Job?

### Sheboygan Corporate Headquarters

- Business Segment Specialist - Mercantile*
- Commercial Lines Underwriter (entry-level)*
- Customer Insight Analyst*
- Customer Service Representative - Billing (bilingual preferred)*
- Director - Managed Care*
- Document Composition Technician*
- Personal Lines Processor*
- Programmer*
- Programmer Intern*
- Senior Human Resources Specialist*
- Systems Engineer - Security*

### Field

- Commercial Field Underwriter  
Dallas/Fort Worth, TX*
- Loss Control Representative  
Western North or South Dakota*



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

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

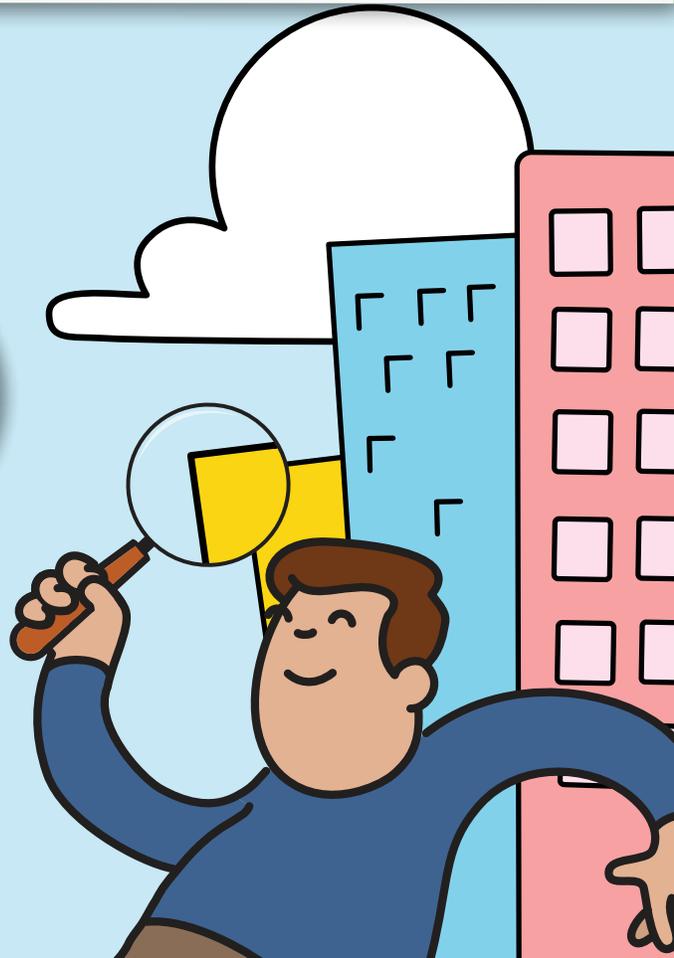
## Find the Flagpole

Our December flagpole was hidden in the upper right-hand side of the top picture on page 7. The three winners of \$100 chosen from among those who found the icon are:

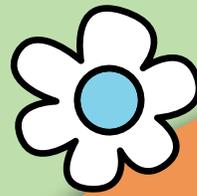


- |                       |                   |                 |
|-----------------------|-------------------|-----------------|
| <b>Dawn Parker</b>    | Horst Insurance   | Chadds Ford, PA |
| <b>Kimberly Wirth</b> | INSPRO, Inc       | La Vista, NE    |
| <b>Kay Keck</b>       | Bayland Insurance | Green Bay, WI   |

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 February 7, 2017. This contest is open to agency staff only. ●



# Industry Insider



## A recent Zillow Group report on consumer housing trends found that:

- Half of all homebuyers are under age 36, and 47% are first-time buyers.
- Despite reports about young adults' urban lifestyles, Millennials share their parents' aspirations for a single-family home, often in the suburbs.
- 83% of buyers are shopping for a single-family house.
- 87% use an online resource at some point in their search for a home to buy. ●



**Q. I keep reading about large settlements for cyber claims. Is this something that affects small business also?**

A. Yes. According to the NetDiligence 2016 Cyber Claims Study, the average breach cost was \$665,000, while the median breach cost was \$60,000.

## Q&A **ACUITY**

**Q. What should we do for our clients?**

A. Use the risk assessment tools from eRiskHub,<sup>®</sup> which can be found in the Resources section of the Agency Center on the Acuity website, to determine the exposure.

**Q. What coverages does Acuity offer to protect these exposures?**

A. The Acuity Cyber Suite includes Cyber Liability, Data Breach, and Identity Theft. ●

## FROM ROOF TO ROOF

**T**here seems to be no end to the creativity of some people in trying to use a ladder that is too short to reach their desired destination. We hope that whoever owns the ladder also owns the vehicle it is resting on!

*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. ●*

# CHARMIE ROBISON BUILDS CUSTOMER RELATIONSHIPS THROUGH RESPONSIVENESS

**D**edication to superior service shines through in every interaction **Charmie Robison** has with customers and carriers.

“Charmie is very dedicated, has her priorities in line, and takes pride in her work,” says **TJ Brennan**, who oversees the Kansas City, Missouri office of CEK Insurance. “Her service starts with a kind word and a smile. She works in conjunction with the production staff to determine the most beneficial coverage package for our clients so we are able to offer the broadest coverage at a fair rate. She is also able to resolve issues while working with producers and company personnel in placement of a high quality business.”

Charmie has been with CEK Insurance since 2013 and is Account Manager, responsible for commercial lines service and new business marketing coordination. She has over 35 years of experience in the insurance business and says that quick response is what customers appreciate most.

“Being responsive is essential, whether it’s issuing a certificate or resolving a complex problem,” Charmie says. “Strong organizational skills help me to successfully juggle multiple

producers on multiple accounts, all while keeping semi-sane as I navigate the intricacies of insurance programs and policies in order to bring harmony to my realm of the business world.”

When it comes to working with carriers, Charmie says that honesty and integrity are a must. “When underwriters ask me something, they’ll get the truth. That builds strong relationships and, after my more than 35 years in this industry, that’s something I have a lot of pride in,” she says, adding that she enjoys the variety of work in commercial lines.

“I get to work with a wide variety of different accounts as well as a wide variety in personalities, which I enjoy because I’m a people person,” says Charmie, who holds the Construction Risk Insurance Specialist (CRIS) designation. “I have a passion and a dedication to the education of production associates to help them become more proficient in their roles.”

Congratulations to Charmie Robison, an Outstanding Service Professional! ●



## WORD OF MOUTH

facebook

**N**ews of Acuity’s special year-end charitable contribution of \$500,000 (see page 36) has reached over 15,000 people on Facebook and counting, helping pay the effort forward. To learn more, visit [facebook.com/acuityinsurancecompany](https://facebook.com/acuityinsurancecompany). ●

