

# ACUITY GOES TO CHEMO



#PINKFORCAMMI

# #ITSGONNABEOKAY

January 25, 2017. **Cammi Higley**, Personal Lines Account Manager for Dixie Leavitt agency in St. George, Utah, remembers January 25, 2017, with crystal clarity. That day is when her doctors diagnosed her with breast cancer, confirming the worst fears she had harbored since first discovering a lump just 10 days prior.

“Even though you think you can prepare yourself to hear a diagnosis of cancer, you really can’t,” she says.

## A Difficult Journey

Within a week, Cammi had begun an aggressive course of treatment for invasive ductal carcinoma. Every three weeks was another round of chemotherapy. Helping her through the difficult first stages was the love and support of her family—her husband, **Andy**, and their children, **Boston**, **Taft**, **Grace**, and **Hugh**. (See photo.)

“Andy and I didn’t keep anything from our children, and that was the best thing we could have done—to invite our kids into this journey,” Cammi says. “We’ve cried together, we’ve shared our fears together, and we laugh together. It’s brought us all closer.”

Her friends and colleagues at Dixie Leavitt also lent invaluable support. When Cammi completed her last round of chemo, they were at the hospital, holding a banner with the phrase that had become her mantra: “It’s gonna be okay.” (See photo.)

“I was totally surprised,” Cammi recalls. “Dixie Leavitt agency is really one for the books—everyone there treats me like I’m part of their own family.”

Also for her last round of chemo, Cammi brought her Acuity hat. Inspired by the pictures agents have sent of where in the world Acuity gear has gone, Cammi wanted to send a picture of her own journey. She sent the photo you see on the cover with the message, “Acuity goes to chemo!”

“We were completely overwhelmed by Cammi’s message,” says **Ben Salzmann**, President and CEO. “It was so powerful. And Acuity wants to be with you on your journey through life, even if it’s to chemo.”

## The Road Ahead

Cammi is back to work and continuing her treatment. She knows that it will take time to determine if it has been successful, and at least five years to be declared cancer free, but she has an incredibly positive outlook toward the future.

“Cancer can happen to you or for you. I was given an opportunity to learn from this—learn things I never knew, meet people I never would have, and find strength I never thought I would possess,” she says, adding that her experience has given her a renewed appreciation for what is important in life.



*Clockwise from lower left: Hugh, Boston, Cammi, Andy, Taft, and Grace.*

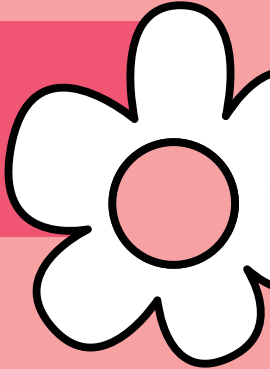




“You go through life and you’re so busy with the small stuff—picking up kids and paying bills and making dinner. And all of the sudden with cancer, you are reminded that you are mortal,” she says. “So you have to decide how to deal with that. You can be happy. You can choose to go on. And you can live in today and make today the most important day of your life.” ●

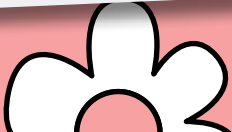
Visit Cammi’s GoFundMe page at <https://www.gofundme.com/fight-for-cammi>

When Acuity employees face their own health crises, we’re here to help. Our paid, unlimited sick leave for all employees means that people can focus on getting well rather than having worry about their paycheck.



Cammi’s coworkers wore pink before she started chemo. Front row: Haley Stucki, Marci Burbidge, Cammi Higley, and Jeff Hyde. Middle row: Sonya Case, Carley Benson, Charlene Alldredge, Tammy Barnett, Lindsey Wanlass, Rachel Talbot, Dana Benson, and Karen Hawks. Back row: Joe Ellis, Branson Gubler, Mitch Bringhurst, Dave Burbidge, Russ Fitzwater, and Preston Guthrie.

Left to right: Jeff Hyde, Dave Burbidge, Marci Burbidge, Charlene Alldredge, Cammi Higley, Rachel Talbot, Hannah Pasley, Haley Stucki, Lindsey Wanlass, Jaron Hunt, Karen Hawks, Tammy Barnett, and Branson Gubler.



# COMMUNITY CONNECTIONS FUEL GROWTH AT MONDAY AND ASSOCIATES

Being connected to the community is important in the insurance business. Making a connection with the Fox Valley community over the past 30-plus years has been a key factor in the success of Monday and Associates, headquartered in Appleton, Wisconsin.

“Our people are very involved in the local community. They have kids in everything from sports and band to scouts and clubs. Many of our people have lived in the area a long time and have extended family in the area,” says **Dale Monday**, agency Owner.

Monday himself is very involved in youth sports in Appleton. He has been a high school baseball coach for over 30 years and is currently an assistant coach with St. Mary Catholic High School. The team captured the 2016 WIAA Division 3 Championship and started the 2017 season with 23 straight wins, going on to achieve a 49-game winning streak.

“We’re not involved in the community to bring in business, but because it’s the right thing to do,” Monday says. “Baseball is not about me; it’s about helping the team and the kids.”

## Committed to Service

Monday started his insurance career in 1981 before founding his own agency in 1984. Over the years, what has propelled the success of the agency more than any other factor is an unwavering commitment to customer service.

“For our staff, it’s a personal commitment,” Monday says. “They come in early and stay late and let their clients know they can call them any day, any time. We not only have good business relationships with our customers, but also develop friendships with them—it’s not just an insurance transaction for us.”

Monday and Associates offers customers remarkable staff longevity as well. “We have some really good people who have

been here a long time—25, 30 years. I’ve been fortunate to have such great staff,” Monday says.

The agency’s mix of business runs 60 percent personal lines and 40 percent commercial. In personal lines, the agency handles everything from mobile homes and farms to condos and high-net-worth properties. In commercial lines, small business is Monday and Associates’ specialty, with an emphasis on contractors, service businesses, restaurants, and taverns.

The agency has also developed a strong business network through involvement in auto racing and sponsors several cars at Wisconsin International Raceway in Kaukauna.

“It’s been a good connection for us. Race cars aren’t cheap to own or maintain, so race car drivers actually tend to be people who have good jobs and own homes and property,” Monday explains, adding that the agency also has a strong book of Harley Davidson motorcycle owners and dealerships.

“I have always driven Harleys, and my late father was a Harley dealer for over 30 years,” he says. “And just like race car drivers, Harley owners tend to be a good, responsible customer demographic.”

## Relationship Focused

The agency’s goals include continuing to build a well-rounded, strong book of business. Staff members’ ongoing efforts to build community relationships will be the foundation of achieving that goal.

“This agency isn’t about me—it’s about all the quality people who make us who we are,” Monday says. “They are the ones who have given us our reputation in the community and our strength in business.” ●



Front row (left to right): Dale Monday and Cary Wilder. Back row: Connor Mattson, Kari Springstroh, Carrie Breit, and Nancy Weber.



# DOCUMENT TRANSFORMATION DRIVES GAINS IN EFFICIENCY, CUSTOMER SERVICE

**A**cuity has been on the leading edge of the paperless revolution in the insurance industry. In fact, 17 years ago we were the feature of an IBM case study detailing how a paperless process at the time had achieved a 100 percent return on investment in less than a year.

In the years since then, we have continued to transform the way we transact insurance business and the way we create, distribute, and receive documents. There are several ongoing projects that will be delivered throughout this year and into 2018 that will drive even greater efficiency into our operations.

**Personal Lines eDelivery.** Although we are required by state statutes to mail certain documents, Acuity is rolling out paperless, on-demand access to important policy documents such as bills and policy declarations. These will be accessible anytime from anywhere with an Internet connection. This will provide a better user experience through timely email notifications, while reducing our paper production wherever regulations allow.

**Global Forms.** Acuity's Global Forms initiative is designed to optimize customer engagement through the design and delivery of personalized communication. We can create and deliver communications in real time or batch. The system supports multiple delivery channels such as paper print, PDF, email, HTML, video, and more. Centralizing the creation of forms in one location ensures consistent branding and messaging.

**E-Signatures.** Real-time signature signing and processing is currently being used in our Lead Generation and Quoting (LGQ) system for personal lines.

Commercial will be coming soon. E-signatures streamline the workflow by eliminating wait times to receive signed forms from customers. We currently provide this option online and will soon allow e-signatures via email and in person.

**ACORD eDocs.** Coming soon, ACORD eDocs will provide a way to securely, seamlessly, and proactively deliver documents to the agency management system and without the need for the agency to log in to the Acuity web portal. Acuity will look to electronically deliver policy declaration print, audit pending and completion documents, and notification of policy cancellations. This will set the stage for other documents to be electronically delivered via this secure mechanism and save the agency valuable time.

**Document Processing.** Acuity will soon be making important changes to the way we process documents. This includes utilizing the latest optical character recognition (OCR) technology to make the text on an incoming document actionable ('lifting' the text on the page to make it readable) for Acuity's predictive analytic initiatives and computer systems. We will also soon be utilizing cognitive capabilities to help classify and understand the sentiment and context of the document and to provide more efficient distribution of information received via email, fax, or paper.

**Acuity Mobile App.** Storing virtual ID cards on an insured's mobile device via the Acuity App will put this information at customers' fingertips.

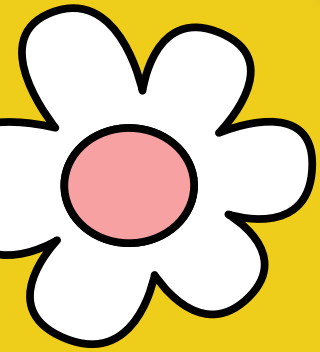
The insurance industry will likely always rely on documents to transact business. Acuity's investment in digital document processing will not only make the transaction smoother, but also save millions of pieces of paper and help protect our natural resources. ●



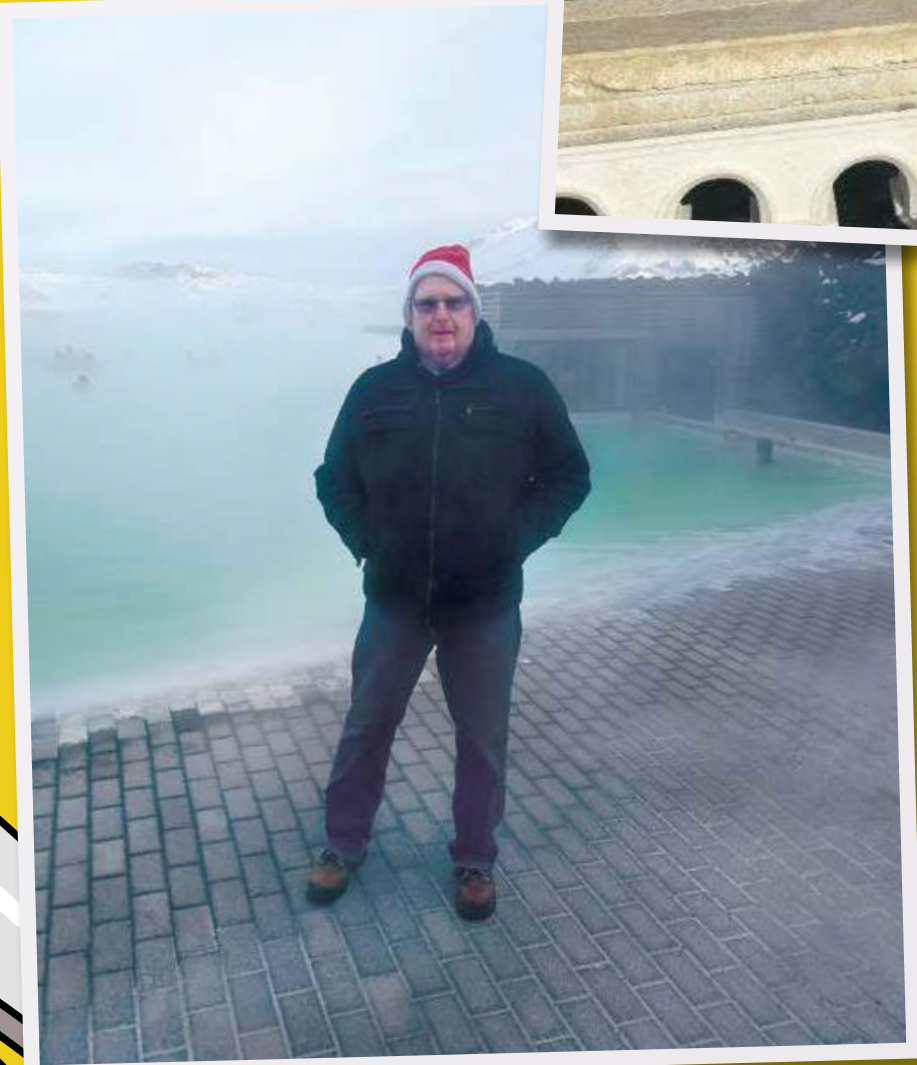
**BY TOM BRAUN,  
GENERAL MANAGER -  
INFORMATION SYSTEMS**







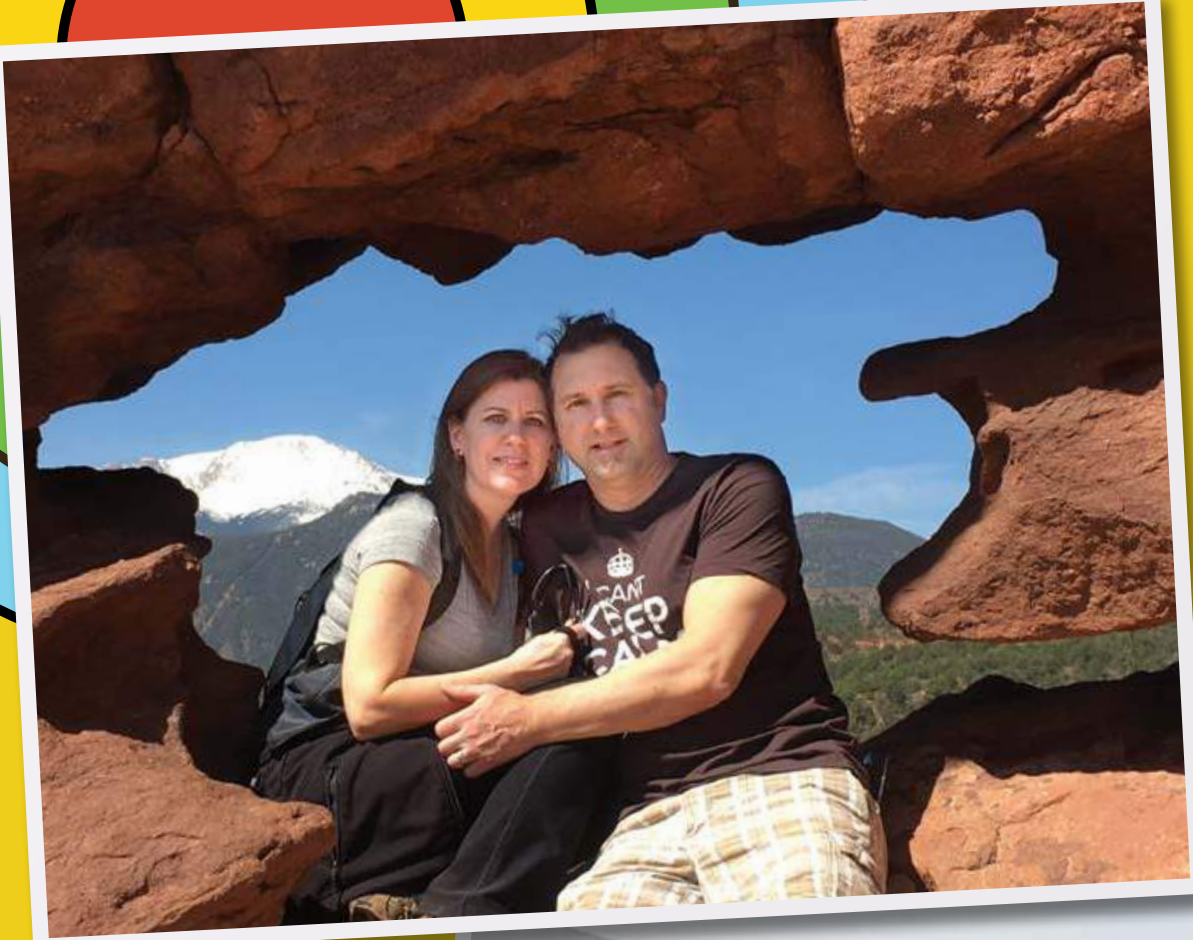
**Janet Cooper** of Six and Geving Insurance brought some quality reading material along on her visit to Venice, Italy.



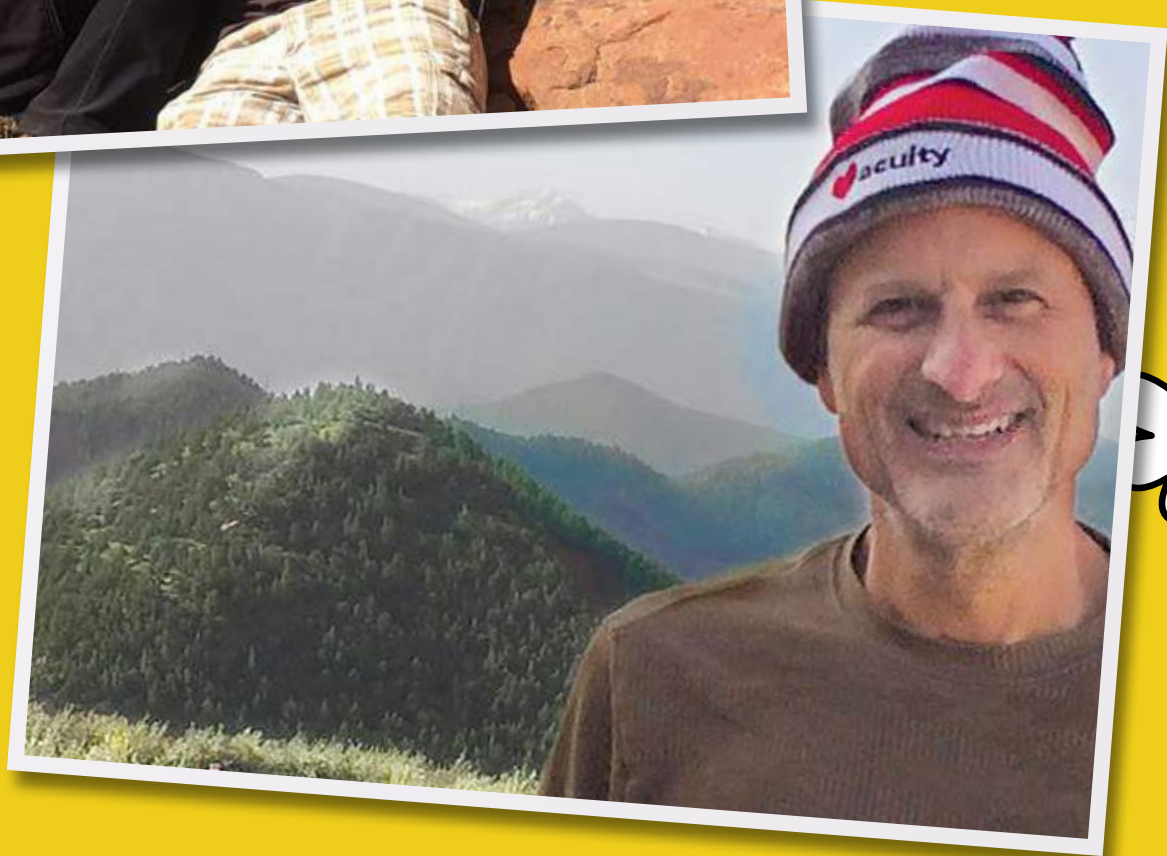
**Thomas Coleman**, Senior Account Executive at Consolidated Union in Logansport, Indiana, is wearing his Acuity hat at the Blue Lagoon, the most visited attraction in Grindavik, Iceland.







In his “Keep Calm” Acuity T-shirt, Senior Programmer Analyst **Tom Medrek** poses with his wife, **Jocelyn**, in the Siamese Twins rock formation in Garden of the Gods park in Colorado Springs, Colorado. Pikes Peak is in the background.



**Joe Kasle** of Robertson Ryan & Associates brought his Acuity hat along on a recent trip to Morocco, where he visited the High Atlas mountain range.

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.

To increase your chances of being selected, consider these tips for a winning shot:

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



# SEVEN SISTERS BECOME 14

**Y**ou're not seeing double: there are now 14 massive, hand-crafted glass sculptures hanging from the rafters of Acuity's corporate headquarters! We originally started with 7 sculptures in 2004 and, although the art installation's name is still the *Seven Sisters*, the number of individual pieces has doubled to reach across our newly expanded building.

The sculptures are the creation of renowned blown-glass artist **Robert Kuster**, owner of Belle Mead Hot Glass studio in New Jersey. The original installation included three 15-foot sculptures in vivid shades of red, yellow, and orange, along with four 10-foot sculptures in shades of blue, green, and purple. The recent addition brings the total to six red and eight blue.

The orbs weigh 5,000 and 3,500 pounds, respectively, and include more than 2,000 pieces of glass each. Each sculpture requires painstaking hand assembly of the individual glass pieces on a welded-steel substructure, designed by engineer **Olaf Pederson** from Princeton and consisting of 20 triangular panels.

As is the case with all his work, Kuster drew his inspiration for the *Seven Sisters* from the world around him. The ample natural light of Acuity's galleries transforms the installation into celestial orbs resembling stars and planets.

"I've always tried to incorporate the shapes and colors of nature into my work," he says. The individual "horns" of soda lime glass are made of quartz sand and colored by natural minerals. Thin as egg shells, the glass pieces can measure up to 6 inches in diameter and 40 inches in length.

Kuster's assistants on the recent installation were **Scott Staats** (who has been a part of the installation of all 14 sculptures), **Eric Hernandez**, **Kelly Moyers**, and **Tegan Motomal**, Kelly's daughter.

"The dedication of everyone working for me is what makes this possible. They do some amazing things," Kuster says.

Motomal plans to study art after taking a post-high school graduation gap year to work in Kuster's studio. She says her internship experience will provide an impressive portfolio to include with a college application.

"Where else would I have an opportunity to work with an established artist and on a project of this scale? It's an amazing opportunity and incredible that Acuity supports the arts to such a great extent throughout its headquarters," Motomal says.

According to President and CEO **Ben Salzmann**, Acuity's support for the arts reflects our culture and is a credit to our operational stability.

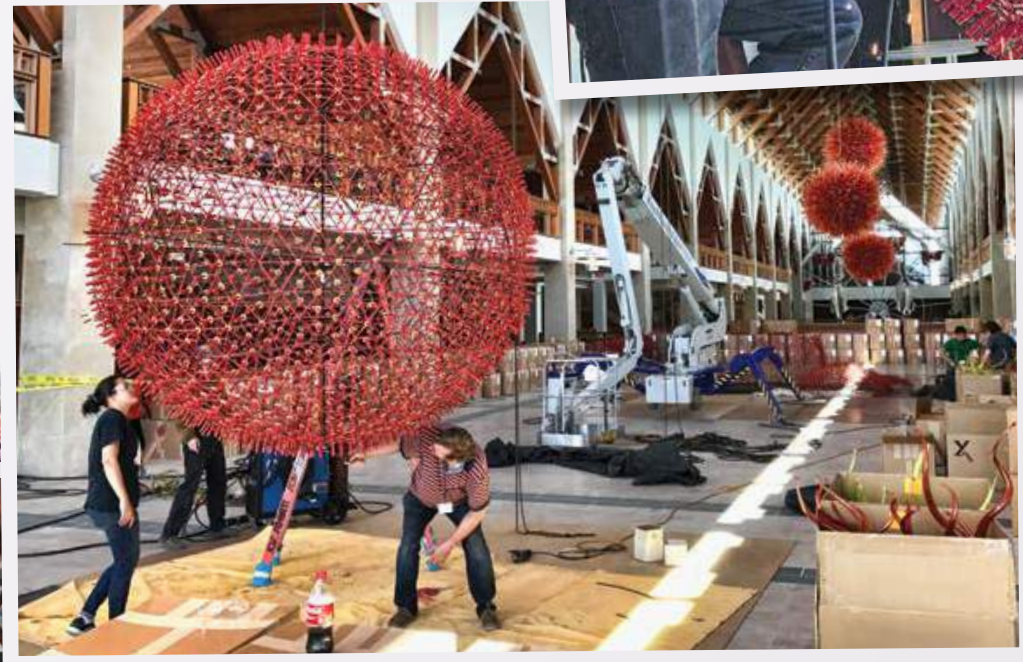
"You don't see installations like ours elsewhere because other companies lack the consistency in management and performance that allows us to construct a building of over one million square feet that has architectural and artistic cohesion and unity," he says. "That is a tribute to our employees for the sustained results they help us achieve, and for that we say 'Thank you!'" ●

## WANT TO SEE MORE?

Check out a time-lapse video of the installation at [acuity.com/sevensisters](https://www.acuity.com/sevensisters).









# CHAT AND CO-BROWSE COME TO COMMERCIAL AND PERSONAL INTERNET RATING

**H**ave you ever found yourself with a question while rating an application online? Good news: chat and co-browse are now available for Acuity's personal and commercial lines internet rating systems!

Acuity provides live chat capability to assist agents when they need it most. Chat creates an online dialogue with an expert to answer questions in real time. Co-browse allows Acuity staff to simultaneously view an agent's internet rating screen, helping guide them through common functions and resolve any issues.

The chat and co-browse system provides an efficient way to assist agents in the quoting process or answer basic quote or policy questions. More complex questions are best handled by contacting your personal or commercial lines underwriter. But don't worry about where to start—chat requests with navigational or technical questions will go to Acuity's Help Desk, and coverage or eligibility questions will go directly to personal or commercial underwriting.

Our chat and co-browse system is one more way Acuity is the easiest company for agents to do business with! ●

Nate // 9:28 a.m.

Hello. My name is Nate. How can I help you?

Joanne // 9:29 a.m.

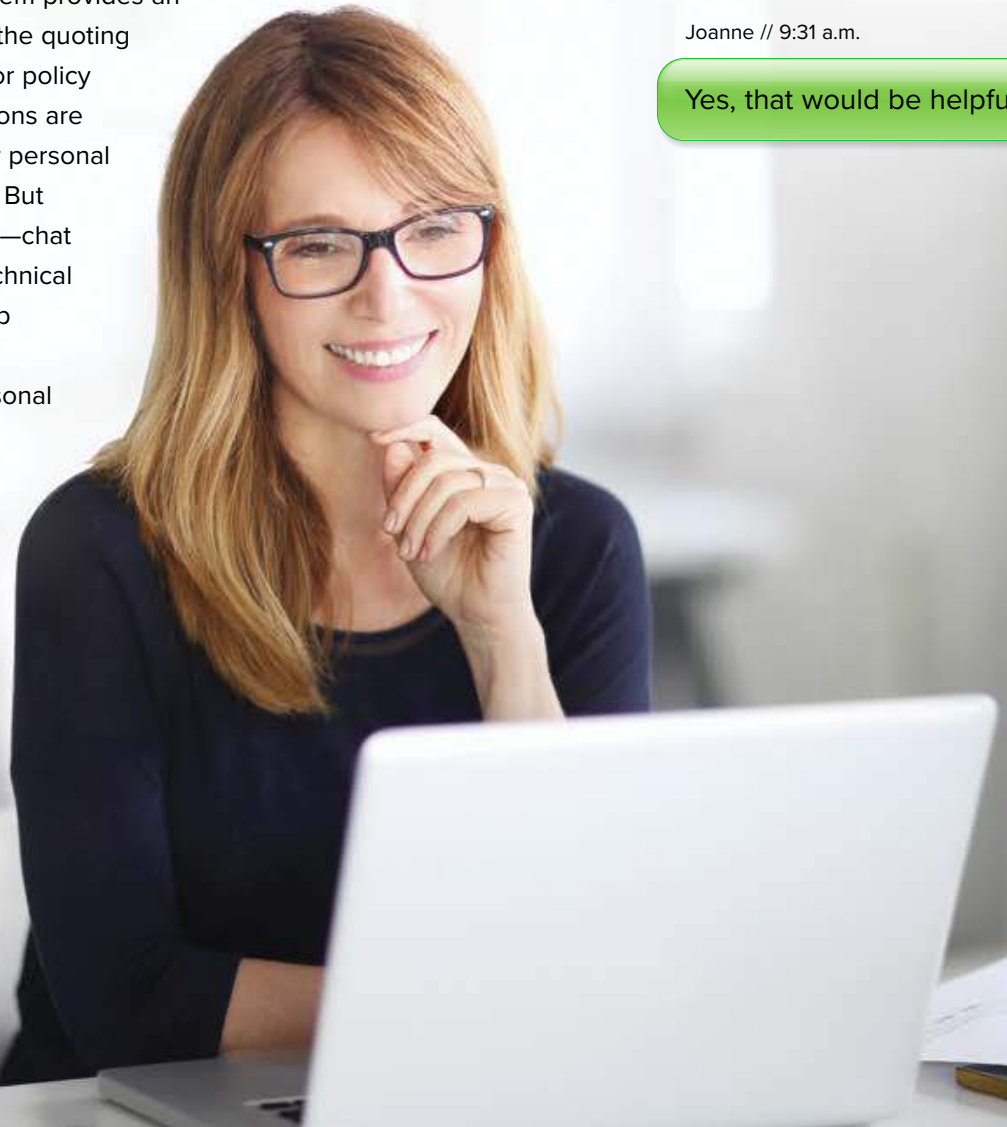
Hi, Nate. I am having trouble with an application. Is there anything you can do to help me out?

Nate // 9:30 a.m.

Do you think we could share screens so that I can better see what you're referring to?

Joanne // 9:31 a.m.

Yes, that would be helpful!



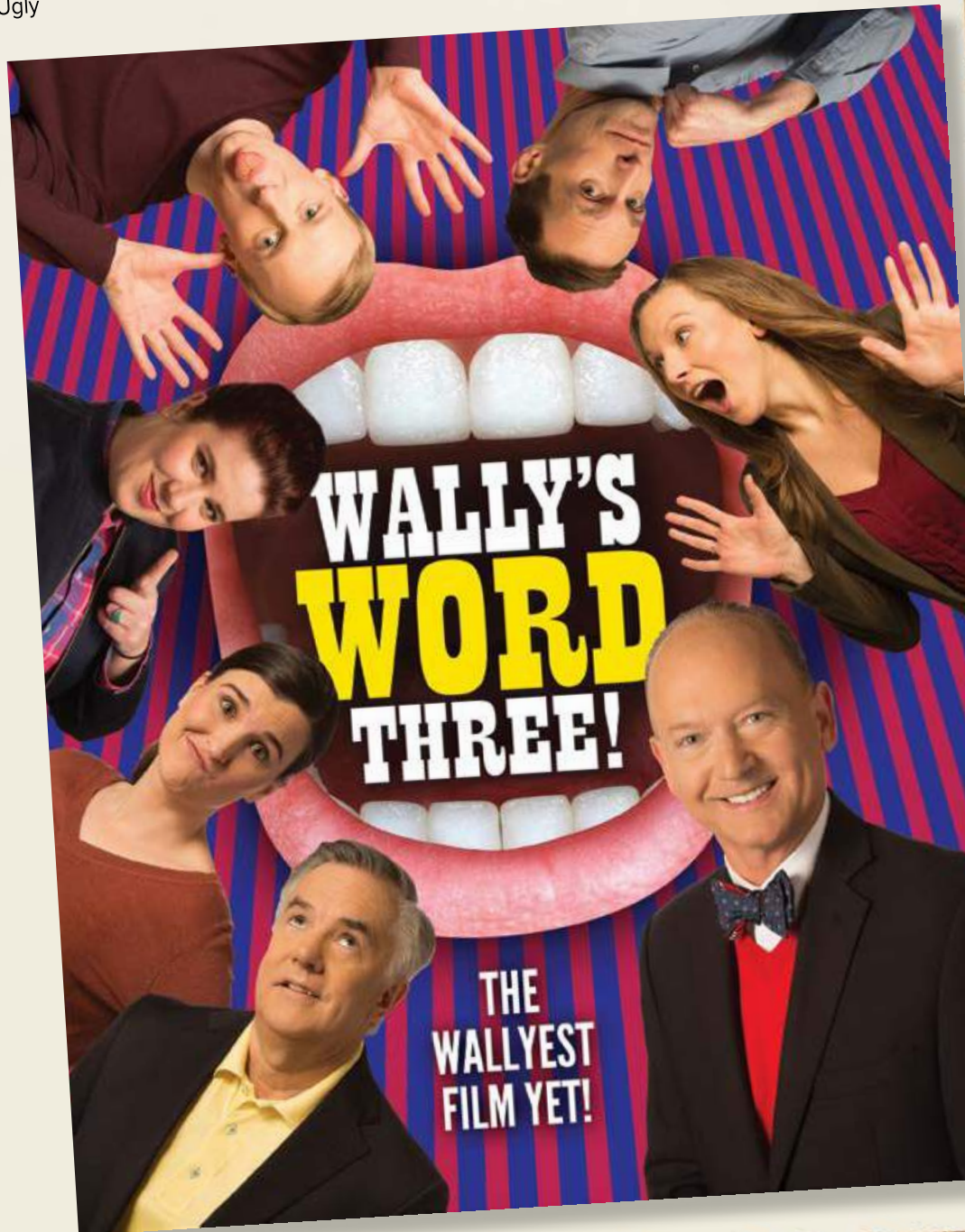


# ACUITY **U** *update*

It's time for another *Wally's Word!* This popular course, now in its third installment, brings you all the scoop, chatter, gossip, and nonsense you can possibly tolerate from the exciting universe of P&C insurance. Explore the latest developments in flying cars, taxi drones, and self-driving vehicles. Learn about trends in homes and autos that are poised to disrupt the insurance industry. Discover changes happening in personal lines that will impact your book of business. Just check out these amazing chapters:

- The Good, the Bad, and the Ugly
- Get a Grip!
- Look, Ma! (Still) No Hands!
- Are You for Real?
- Say What?
- Hack Attack
- I'm From the Government, and I'm Here to Help
- Loose Change
- The Truth Is "Out There"

As always, *Wally's Word 3* is delivered in an entertaining, rapid-fire format that packs as much information as possible into just 60 minutes. The course debuts this month. ●





# SAMANTHA QUITMAN GIVES GREYHOUNDS A GOOD RETIREMENT

**W**ith greyhounds' well-deserved reputation for speed—the dogs can run up to 45 miles per hour—you might assume that they are high-energy, high-maintenance pets. However, nothing could be further from the truth.

“Greyhounds have huge bursts of energy where they do figure-eights (“zoomies”) in the backyard for five minutes, then they are done. They are total couch potatoes and sleep about 18 hours a day,” says **Samantha Quitman**, Field Claims Representative in Colorado, who lives near Denver.

## Velcro Dogs

Samantha and her husband, **Richard**, adopted their first greyhound, **Tori**, in 2001 thanks to a friend who was a volunteer with Colorado Greyhound Adoption. Samantha joined the group too and has been involved ever since.

“Greyhounds are sometimes called ‘Velcro dogs’ because they tend to stick to one member of the family. I guess I’ve stuck with greyhound adoption as well,” Samantha says.

Colorado Greyhound Adoption finds homes for racing dogs once they are done with their career, which typically occurs around age five. “We bring in greyhounds from local kennels all

over the state and beyond and find homes for them,” says Samantha, who also does photography for the group.

Although they are great pets, greyhounds do come with challenges. Bred for hunting and racing, they have extremely low body fat and thin skin, so they are prone to cuts and bruises and very temperature sensitive.

“Above 75 degrees, you want to keep them inside. At 30 degrees or below, they need a coat. Greyhounds are very much inside dogs,” Samantha says.

Greyhounds also have some quirks that can be surprising to those unfamiliar with the breed. “Chattering” and “rooing” describe different sounds the dogs tend to make. “Roaching” refers to the amusing way greyhounds sleep—on their backs with legs in the air.

As Lead Adoption Counselor for Colorado Greyhound Adoption, Samantha mentors families before and after placement. “I help dogs become accustomed to home life and help families with the ins and outs of care and medical issues to be sure the dogs have a rewarding and healthy retired life,” she says.

## Stress Relievers

Today Samantha and Richard share their home with **MJ** and are hoping to adopt another.

“Greyhounds are great pets. They are actually really low maintenance. Their only requirements are a home, bed, coat, and toys, and they are happy,” Samantha says, adding that there is a waiting list for adopting dogs.

“Greyhounds are very lovable. If you have a stressful day they are right there. There is no way for you to be upset anymore,” she says. “They have different personalities, they make you laugh, and they make you cry when they leave you. I think I will have them the rest of my life.” ●



*Samantha and Richard with MJ.*



# FOCUS ON INSTRUCTION

Congratulations to the following staff members who earned insurance designations:

**Heather Kettles**, Commercial Underwriter – Associate in Commercial Underwriting (AU)

**Nathan Tesch**, Commercial Underwriter – Associate in Commercial Underwriting-Management (AU-M)

Additionally, congratulations go out to several employees who have completed insurance coursework:

**Justin Bingham**, Commercial Underwriter – CPCU 500

**Paige K Nelson**, Product Analyst – AINS 21

**Nathan Simons**, Commercial Underwriter – CPCU 552, AIS 25

**Lindsey Van Ess**, Commercial Underwriter – AU 62

**Kari Wachter**, Commercial Underwriter – AU 67

**Michael Scott**, Commercial Underwriter – AU 62

**Ryan Blatz**, Programmer – AINS 24 ●



WELL  
DONE!



# MARKET FOCUS

## Manufacturing

There's nothing better than enjoying summer vacation with your family. This year when planning your itinerary, include a search for local plant tours. These tours, in addition to being fun, give you a chance to learn the history of the city. The oldest plant tours often provide the story of how the city was developed, the people who settled there, the natural resources, the local transportation, and the values of the owners.

The highlight of the tour is the product, and the best way to appreciate a product is to see the skill it takes to build it. Technology may have replaced the original craftsmanship, but often you get to see how it's evolved and the pride the workers take in creating a quality product.

A quick tour search in one state shows plumbing, candy, cheese, power, motorcycles, beer, and coffee tours available. Whether near or far, manufacturing tours can enrich your life.

## Services

Now that home sharing has settled into its place as a travel option and worked itself into the lodging industry, hosts are thinking about short-term rentals. In some larger cities, landlords are forgoing the search for long-term renters to put entire properties on home-sharing websites and focus on the short-term market.

While it may be appealing to cash in on the success of home-sharing sites, it also limits the affordable housing options available to renters looking for something long term. Not everyone can purchase a home, but the rental market should remain a viable option for people looking to settle into a city on a permanent basis.

Pending litigation alleges that a popular home-sharing site has reduced affordable housing options by encouraging short-term rentals. The site, however, has policies in larger cities that enforce "one host, one home" to prevent investors from putting an entire apartment building on the site. There will always be some who circumvent the rules, but renters and travelers should be hopeful that plenty of options will be available for everyone.

## Trucking

Most people agree national infrastructure is in a poor state. According to the American Society of Civil Engineers (ASCE), our nation's roads earn a "D" grade. Additionally, one in nine bridges is considered structurally deficient. The trucking industry understands this better than most:

- 3.5 million drivers travel 279 billion miles annually in the United States.
- Approximately 70% of the nation's freight is transported by 32 million trucks.

Infrastructure deterioration is proving to be more than just an inconvenience as increased costs are being realized across the board:

- Growing road congestion due to infrastructure inadequacy was estimated to cost the trucking industry \$50 billion in wasted time and fuel last year.
- American businesses pay \$27 billion a year in additional freight transportation costs.

The American Trucking Associations (ATA) is the leading authority on trucking issues. For more information on what is being done to advance infrastructure improvements, visit [www.trucking.org/Trucking\\_Issues\\_Highway\\_Infrastructure.aspx](http://www.trucking.org/Trucking_Issues_Highway_Infrastructure.aspx).

## Construction

AJ Gajdosik, Senior Loss Control Representative, provided training in conjunction with the fourth annual National Safety Stand-Down to Prevent Falls in Construction in May (pictured below). The training was hosted by Saint Louis University, an OSHA Training Institute Education Center.

AJ covered the ABCDs of fall protection—anchor points, body harnesses, connecting devices, and descent (rescue). Each attendee had the opportunity to see and try the latest in fall protection equipment, as well as get their questions about fall protection answered.

Acuity values the opportunity to share our perspective and knowledge. We have accessible territory directors, underwriters, and loss control representatives who are interested in working with current and potential insureds to discuss safety, hazards, and Acuity products. ●







## Mercantile

Could your customers' businesses survive if they were shut down for a week? A month? What about a year? Do you know what coverages could help during that time of need?

Would they have coverage for their roof if a storm damaged it? What if lightning were to strike and take down their phone and computer systems and they were unable to operate the business until repairs were made?

Most business owners make certain their buildings are covered for actual physical damage—direct loss. But what if they had to close up shop while work was being done to repair the damage? Would they have coverage for that indirect loss?

Business interruption coverage is designed to replace the income that would otherwise have been earned by the business during the time when repairs to damaged property are being made. The amounts to be insured are projected profits and continuing expenses. Selecting appropriate business interruption coverage limits involves estimating the business's future revenues and expense. The figures used in this estimation process can be found in the insured's accounting records.

There are several types of business interruption coverage: business income coverage, rents coverage, earnings coverage, loss of income coverage, and gross profits coverage.

Business income and extra expense is the most frequently used coverage form. It reimburses the named insured for business income lost and extra expenses incurred that result from direct physical loss or damage to property by a covered cause of loss. Extra expense coverage reimburses the named insured for the additional costs incurred to continue operations. These expenses would not have occurred without a direct physical loss or damage to the insured premises. The purpose of the expenses paid is to minimize or avoid the suspension of business. It allows the insured to keep a portion and sometimes all operations running while property damage is repaired or replaced

Business income coverage begins after a 72-hour waiting period or deductible. Extra expense coverage begins immediately following damage/destruction.

For example: Mary's Book Store burns to the ground. Mary loses significant income from walk-in customers. She rents a space at another location so her regular customers

can continue to shop and read while a new store is being built. The extra expenses to rent the location plus the reduced income due to the loss are covered.

There are optional ways to cover business income and extra expense:

- Maximum Period of Indemnity
  - Settlement provision is limited to only 120 days.
  - The length of time cannot be changed.
- Monthly Limit of Indemnity
  - Settlement provision is an overall limit chosen along with a fraction, not limited to the number of months you can collect, but rather limited to the number of dollars insurance will pay each month.
  - The fraction is used to set a cap on how much can be paid out every 30 days.
  - To determine the monthly limit, simply multiply the fraction by the overall limit.
  - The fraction does not reduce the length of time coverage is provided, only the portion of the limit available.
- Coinsurance
  - Payment is made up to the limit as long as the coinsurance percentage is satisfied.
- Agreed Value
  - Applies the same as coinsurance but waives the coinsurance provision. A business income worksheet is required.
- Actual Loss Sustained
  - No limit. A business income worksheet is required.

When selecting an adequate limit of insurance for business income and extra expense coverage, review the following:

- What are the total operating expenses and net income (profit) for the last 12 months and the estimated next 12 months following the policy's inception?
- In a worst case scenario, how long would the customer be out of business following a loss?
- What amount of extra expenses would be needed to maintain operations or to reduce the period of shutdown?
- Consider availability of materials, labor, climate, weather conditions, etc.
- It may be necessary to get a CPA involved in the selection of the amount of insurance needed. ●



# PROTECT YOUR CONTRACTOR CLIENTS WITH E&O

The improving economy and increase in activity for both residential and commercial construction is good news for contractors. However, with an increase in construction comes the increased chance for faulty workmanship claims. Whether it's installing the wrong wallpaper or carpeting, using defective parts or materials, or having a faulty design, E&O claims create financial risks for contractors.

Acuity's Errors and Omissions (E&O) broad-form insurance for contractors helps manage the risk of loss. Our E&O product provides coverage by removing the requirement that property damage exist to cover claims arising out of faulty workmanship. Damages must arise out of a wrongful act, which includes a negligent act, error or omission of an insured, or the use of defective or deficient parts or materials.

Our E&O form offers competitive pricing and flexible limits from \$100,000 up to \$1,000,000. Broad class eligibility makes this coverage accessible and affordable for over 30 contracting classes as well!

Acuity works hard to be your go-to market for contracting accounts. In spring, we announced that we are accepting general contractors—including "paper" general contractors—as well as roofing contractors. That expansion adds to several other commercial lines changes in recent years that make it easy to write business with Acuity.

Stay tuned for even more ways Acuity is working to help you write contractors, and be sure to include broad form contractors' E&O in your next proposal! ●



BY JOHN ENGLISH,  
TERRITORY DIRECTOR -  
INDIANA





## Searching for a Job?

### Headquarters

Auto Damage Appraiser  
Director - Facilities Projects  
Director - Mechanicals  
Imaging Processor  
Mailroom Clerk  
Mechanical Specialist  
Personal Lines Processor

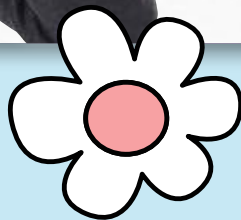
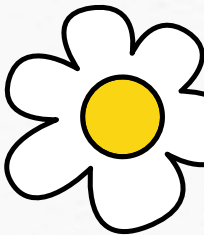
### Non-Headquarters

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 June flagpole was hidden above the semi truck pictured on page 8. The three winners of \$100 chosen from among those who found it are:

<b>Beth Langteau</b>	Marshfield Insurance Agency	Marshfield, WI
<b>Tim Olson</b>	Ansay & Associates	Madison, WI
<b>Sarah Stephens</b>	W E Walker-Lakenan LLC	Cape Girardeau, MO

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 August 1, 2017. This contest is open to agency staff only. ●





# ASK THE SPECIALIST

## ASK MIKE

### ***What are some of the biggest trends impacting the manufacturing world?***

That's a great question! There are three trends that have been making a lot of news lately.

First, manufacturers are looking for ways to improve efficiency to be more competitive in a global marketplace. To become more efficient, companies need to first measure where they are at. That's why more and more manufacturers are investing in tools to measure and analyze data around key performance indicators, or KPIs.

But there is a right way and a wrong way to do that. The right way is to thoroughly investigate KPI tools before making an investment. There are a lot of tools, but they may not all be right for a particular business.

Also, manufacturers should be sure to have the in-house skills needed to use the tool. Many tools are software driven, so be sure to have people who can work with new systems as well as manufacturing processes. If a tool isn't used, it doesn't do any good.

Second, there has been news around what is being called the enhanced manufacturing worker. This doesn't refer to someone with superhuman abilities. The enhanced worker is about using technology to assist people in performing physical tasks.

Exoskeletons, power-assist devices, and similar technologies are in development all over the world. An exoskeleton is basically an outer layer that can be put on a person to protect a joint or area. For instance, you could set a 35-degree limit on it that would restrict how far an employee could bend a particular joint.

Manufacturers can also use an exoskeleton to track and record the motion of an employee performing a task, and then use that data to write a program for a robot to perform the same task. Companies do not need to buy a full exoskeleton suite—many suites can be bought as parts, such as shoulder and elbow or knee and hip. This allows a company to ease into this technology.

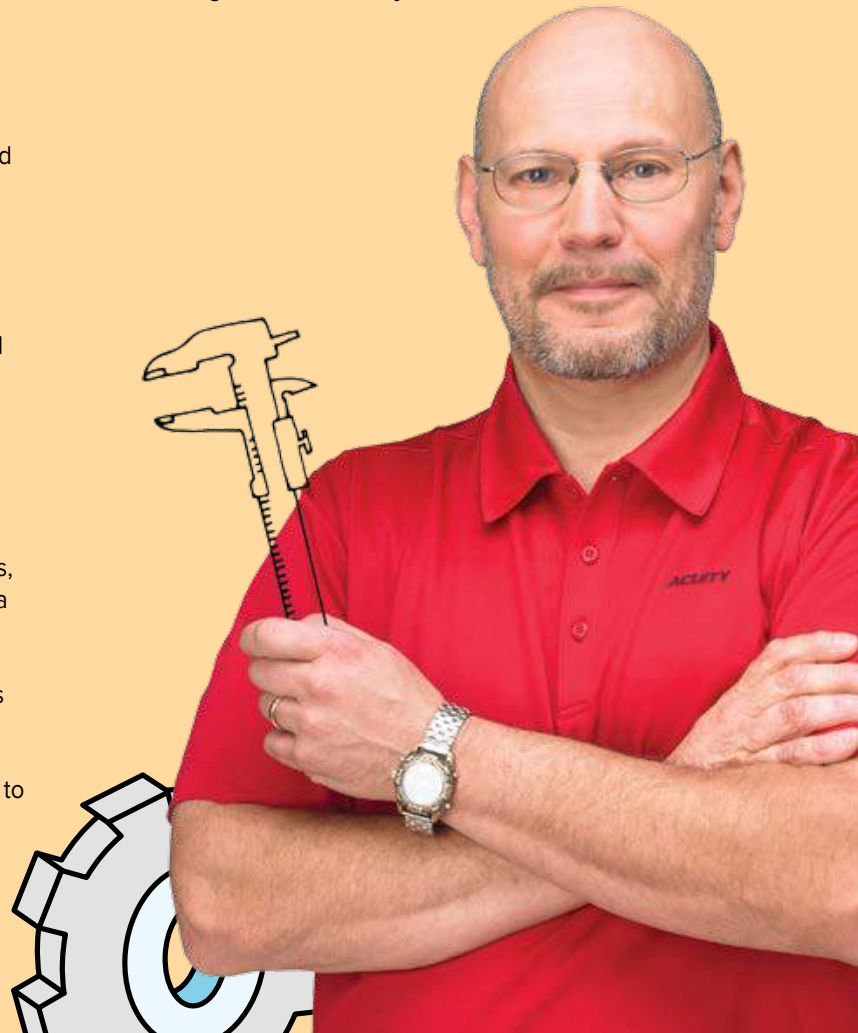
Last is artificial intelligence, or AI. Manufacturers are looking to AI to improve business. AI is basically machines mimicking human thinking. An example would be a robot picking parts off a conveyer, using a vision system. In the past, when a robot identified a nonconforming part, it had to

wait for a human to fix the problem. AI will allow the robot to make the right decision, remove the part, fix the problem, and communicate the issue with upstream and downstream machines, so the error can be prevented in the future.

AI is in its infancy in manufacturing, so before investing in the technology a manufacturer should fully understand its current capability and match it to their needs. There are also many software companies offering different AI capabilities for manufacturers—some have been around for a long time and some are new startups. Before investing, do plenty of research to make the best choice.

It's important that manufacturers stay on top of current trends in the industry. Agents who want to write more manufacturing business can create a competitive advantage by being informed when talking to prospects and clients.

***Michael Schlagenhauser is Acuity's Manufacturing Business Segment Specialist. Contact him at [Mike.Schlagenhauser@acuity.com](mailto:Mike.Schlagenhauser@acuity.com).*** ●





# Industry Insider



According to Verisk Insurance Solutions, lies and honest mistakes by customers and agents cost insurers about \$29 billion in 2016. The most common items consumers lie about, forget, or omit are:

- **Drivers.** Who is driving the car? 12%-15% of policies are missing drivers.
- **Mileage.** How many miles are being put on the vehicle?
- **Usage.** Is the vehicle being used for business or even being driven for Uber?
- **Violations/Accidents.** Keeping driving history secret is tempting, but companies have become much better at obtaining actual reports.
- **Garaging.** About 10% of customers list the incorrect garaging address. ●



**Q. What coverages have you created specifically for manufacturers?**

A. Acuity offers Manufacturers' E&O, Product Withdrawal, and Bis-Pak Acuity Enhancements - Manufacturers' Property.

## Q&A CUITY

**Q. What about eligibility?**

A. Manufacturers' E & O and Product Withdrawal eligibility tracks with products liability eligibility. The Manufacturers' Enhancement is available to all Bis-Pak Manufacturing insureds.

**Q. How can I add these coverages?**

A. Contact your underwriter. ●

## IMPOSSIBLES

# DUMP IT

**W**hen faced with the challenge of how to dump a heavy trash bin into a tall dumpster, this duo came up with a rather creative solution. Unfortunately, it was also an extremely unsafe workaround! We're glad no one took an unexpected dumpster-dive, but we won't be insuring this account!

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, 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. ●





# NORMA DODGE IS A KEY PART OF IIA'S SERVICE TEAM

Although **Norma Dodge** joined the staff at Industrial Insurance Agency 20 years ago, to Agency President **John Rodney**, it seems like only yesterday.

"It's amazing how fast the time has gone by," Rodney says. "Norma has always been one of the most dedicated and loyal employees we've had at Industrial, and we are very, very fortunate to have her on staff!"



Originally from Lakewood, Wisconsin, Norma began working in the insurance business in 1975. She later moved to Illinois and in 1997 joined the team at Industrial Insurance headquartered in the Chicago suburb of Inverness. She is a Commercial Marketing Manager.

"We are a great team here and work very well together. Everybody will step in to help when someone is out, and we all have the experience needed to be able to handle a wide range of commercial businesses," says Norma, adding that a quick response to client requests is the foundation of great service.

"Business owners are busy, and it's our job to make the insurance process easy for them," she says. "The number one component to good customer service is working with carriers to help clients get things done."

Congratulations to Norma Dodge, an Outstanding Service Professional! ●



## WORD OF MOUTH

facebook

The world's largest free-flying American flag is seen by thousands of motorists passing by Acuity's headquarters on Interstate 43 each day, and our Flag Day post was seen by thousands of people on Facebook. To learn more, visit [facebook.com/AcuityInsuranceCompany](http://facebook.com/AcuityInsuranceCompany). ●

