



INFOCUS



NO WAITING

FOR ACUITY'S CLAIMS SERVICE

JUNE 2017

ANSWERING THE CALL: ACUITY'S WORLD-CLASS CLAIMS SERVICE STARTS HERE

If you walk into the Services Claims Call Center, you're bound to hear a phone ring—but you won't hear it ring for long. Our call center reps answer an incredible 98 percent of calls within three rings, and call hold times average less than 20 seconds.

Those numbers are impressive in their own right, but are even more so when measured against the number of calls handled by our 13 reps: over 72,000 calls per year. Combined with fax and email reports, our Services Claims Call Center processed over 78,000 claims in 2016 alone.

"Acuity's philosophy behind our claims service is the same no matter how many calls we receive or what type of claim is reported," says **Genieve Mervyn**, Manager - Services. "We have people who care and customer-focused processes that help people rebuild and recover after a loss."

Caring for Callers

Answering the phone quickly in the call center is important, but our service doesn't stop there. Reps make sure a connection is made to the right person who can take a claim quickly to completion.

"We call it a 'warm' transfer," says **Ann Schermetzler**, General Manager - Services. "Our call center reps don't just pass a caller. They ensure people get to where they need to go and that all the information they've collected is available to the next person in the process so that customers have a 'one call' experience whenever possible."

Fast-Track Processing

Acuity also empowers our call center reps to process many "fast track" towing and labor, windshield, and minor medical claims from start to finish.

"We get frequent feedback from claimants who are amazed that they called to report a claim and within two days have a check in their mailbox," says **Sheri Murphy**, Vice President - Services and Administration. "That's also another facet of our 'one call' differentiation compared to other companies."

Pictured on cover: Front row (left to right): Cindy Carriveau, Kristin Schlafke, Brooke Retherford, Genieve Mervyn, and Katie Clevenger. Back row (left to right): Gina Brunette, Linda Antonicci, Deb Chvarak, Susan LeMahieu, Nick Mand, Lisa Mueller, and Eileen Kren. Not pictured: Kate Erdmann and Kyra Pitsch.

Care in a Crisis

Of course, not every claim is minor. Acuity understands that callers can be facing a significant crisis when reporting a loss.

"We recognize the urgency in high-severity claims," Mervyn says. "Particularly in those cases, we not only ensure that a local claims rep is able to make contact within minutes, but we continue to follow up to be sure contact is made and things are on track."

Making a Difference

A stop in our call center is often a highlight for agents touring Acuity.

"Agents are amazed that they will hear the call center answer the phone and start a new claim, and by the time the agent visits the claim department a claims rep is already on the phone with that same caller putting things in motion," Schermetzler says. "That's impressive."

Our service approach helps achieve positive claims outcomes that benefit the relationships established between customers, agents, and Acuity.

"Call center reps play such a critical role in getting the overall claims process off on the right foot," says **Jamie Loiacono**, Vice President - Claims. "When we say Acuity delivers world-class claims service, this is where it all starts." ●



Susan LeMahieu processes a claim.

WHAT OUR AGENTS SAY

Recently, I had to report two very serious claims to Acuity for one customer. The call center representative I spoke with understood the urgency of the situation and was able to get the claims assigned in an expeditious fashion. Because the claims adjusters were then able to contact the insured so promptly, the insured's concerns were addressed, alleviating the stress of the situation. Excellent job all the way around!



—**Stephanie Smith**, Claim Specialist,
Mel Foster Co. Insurance



With Acuity's claims call center, things go as smooth as can be. Claim details are gathered by the call center rep, and I immediately have right in front of me a concise claim summary I can give to the client or claimant. Within a matter of minutes they have so much more than just a claim number—they have the adjuster's full name with contact info along with their supervisor's contact information too. In fact, a couple of years ago one of our clients struck a vehicle in a parking lot. That vehicle owner—not our customer—came into our office late Friday afternoon, quite upset. I took the information, and as he pulled out of our parking lot I called on the claim. I immediately got claim details from Acuity and texted him the information before he even got home. The best part: after the repairs were made I got a call from the claimant remarking that given how well he and his damage were handled, he wanted to have Acuity as his company too!

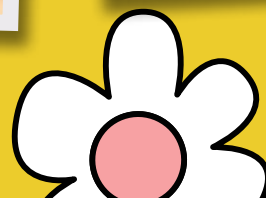
—**Gary Geiger**, Owner,
Insurance Outfitters, Inc.



Brooke Retherford (left) and Genieve Mervyn.



Services Claims Call Center.



HMK CARVES OUT SUCCESSFUL NICHE IN PENNSYLVANIA

Being in business for over 100 years is a sure sign that you're doing things right. Since 1914, Pennsylvania's HMK Insurance has been doing right by clients in the Keystone State, establishing a reputation for outstanding customer service, product expertise, and financial strength.

"The number of years we've been in business speaks to the fact that we're a solid, stable company," says **Tara Silfies**, COO.

HMK has also established a reputation for specialization. Although the agency writes a broad mix of business, it has carved out successful niches of program business in areas such as construction, manufacturing, technology, and retail. The agency has also created programs for specialty businesses, such as the Mid-Atlantic Craft Beverage Insurance division it established to serve customers in Pennsylvania and surrounding states.

"There is no 'silver bullet' to being successful in program business," Silfies says. "It comes back to the basics of networking effectively and having great people selling and servicing business."

Storied History

HMK Insurance traces its roots to 1914, when **Arthur Hampson** opened the A.B. Hampson Agency in Bethlehem, writing fire, casualty, and life insurance. **Gorden Mowrer** came on board in the 1950s, and the agency was renamed the Hampson Mowrer Agency. **William Kreitz** joined the staff in the 1970s and, after he was named President in 1994, the agency changed its moniker to HMK Insurance.

The agency also credits being part of The Insurance Alliance of Central Pennsylvania—which HMK helped found—to its continued success. The mission of The Alliance is to bring clients within the region the absolute best insurance products and services available. Recently, HMK was also a founding member of Alera Group along with 23 other agents from across the country. The ability to collaborate and share their combined resources will further enhance HMK's ability to compete with larger firms.

"The Alliance has been a huge key to our growth in recent years," Silfies says. "Through size, diversity, and broad expertise, it provides resources and markets on a regional level that are normally found only with national brokers."

Throughout its history, HMK has also been known for its active involvement in the community. To celebrate its 100th anniversary in 2014, the agency teamed with Habitat for Humanity to sponsor a "Blitz Build," leaving a lasting impact on the Bethlehem community.

Experienced and dedicated employees are also part of the agency's competitive differentiation. "Our staff members go above and beyond to be responsive to customers," Silfies says. HMK is also a big proponent of continued education: most agency CSRs hold the CISR designation and there are several CPCUs and CICs among the staff.



Promising Future

Today, HMK Insurance employs over 45 staff members and provides protection and benefits for more than 5,800 clients in the Lehigh Valley and beyond. In addition to Silfies and Kreitz, the agency's managing board also consists of **David Dyson**, Vice President, **George Mowrer**, CFO, **Tim Kurtz**, Vice President, **Tom Hartzell**, and **Chris Birkhead**.

Although the agency has emphasized organic growth during its history, it has pursued some acquisition opportunity, most recently acquiring the Reinhard Agency in 2012. "That has been a win-win for both agencies," Silfies says, adding that HMK will continue to focus on proven strategies to fuel the agency's continued growth.

"Business keeps changing but, for over 100 years, our culture and commitment to customers have stayed the same," Silfies says. "We're going to keep on doing what we're doing." ●



The owners of HMK Insurance are (left to right): George Mowrer, Bill Kreitz, David Dyson, Tim Kurtz, Chris Birkhead, Tara Silfies, and Tom Hartzell.

FOR ACUITY'S UNDERWRITERS, DELIVERING GREAT SERVICE IS PERSONAL

The role of the personal lines underwriter has changed dramatically over the years, particularly as technology has advanced. However, there are key facets to Acuity's personal lines underwriting approach that will never change and that create the Acuity difference when it comes to the service we provide.

Training. Acuity's training for new personal lines underwriters includes two months in the classroom and two months on the job with an experienced mentor. But training doesn't stop there—throughout the year we hold workshops and roundtables for all our underwriters to keep up to date on what's happening across the industry and our operating territory.

These workshops not only benefit our underwriters, but also generate ideas that create business opportunity for agents. For instance, discussions about the risks posed by trampolines and how to manage that risk led to a recent expansion to our underwriting guidelines for accounts with that exposure.

Experience. The experience of our personal lines underwriting team is remarkable and allows agents to work with a stable, dedicated team of professionals. Across our department of 14 underwriters, we are able to offer agents over 227 years of underwriting experience! Acuity's underwriting management is seasoned as well. I've been at Acuity for 24 years and Tom Gast, my fellow personal lines underwriting manager, has 31 years at Acuity and another 10 in the industry.

Personal Professional Development. Across Acuity, employees are encouraged to continue their education, and personal lines is no different. We provide financial support to staff members taking work-related courses, such as the CPCU program.

Teamwork. Although each of our underwriters is assigned a specific territory, every underwriter is available to cover during absences and to help manage fluctuations in workloads. Not only does this promote teamwork, but it gives everyone exposure to all 22 states in which we write personal lines.

Partnerships. Acuity works to build partnerships with agents based on personal relationships. Our underwriters are encouraged to travel up to four weeks each year to meet with agency staff. We often hear from agents that underwriters from other companies never come to visit! In addition, agents know they will get a quick response when they call Acuity's personal lines department.

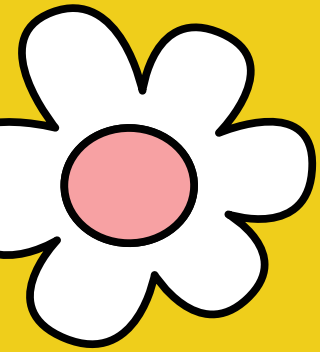
Technology. It may seem counterintuitive to mention technology when talking about personal service, but technology continues to make a difference. Phone queuing, rules-based processing, live chat, and other underwriting-assist technology increase efficiency and free underwriters from having to deal with routine tasks, allowing them to focus on helping agents solve personal lines challenges.

Perhaps what makes the biggest difference in Acuity's personal underwriting service is the type of people we have. Our personal lines underwriters are a great group of people who love what they do and continue to raise the bar. For everyone in our department, delivering great service truly is personal. ●

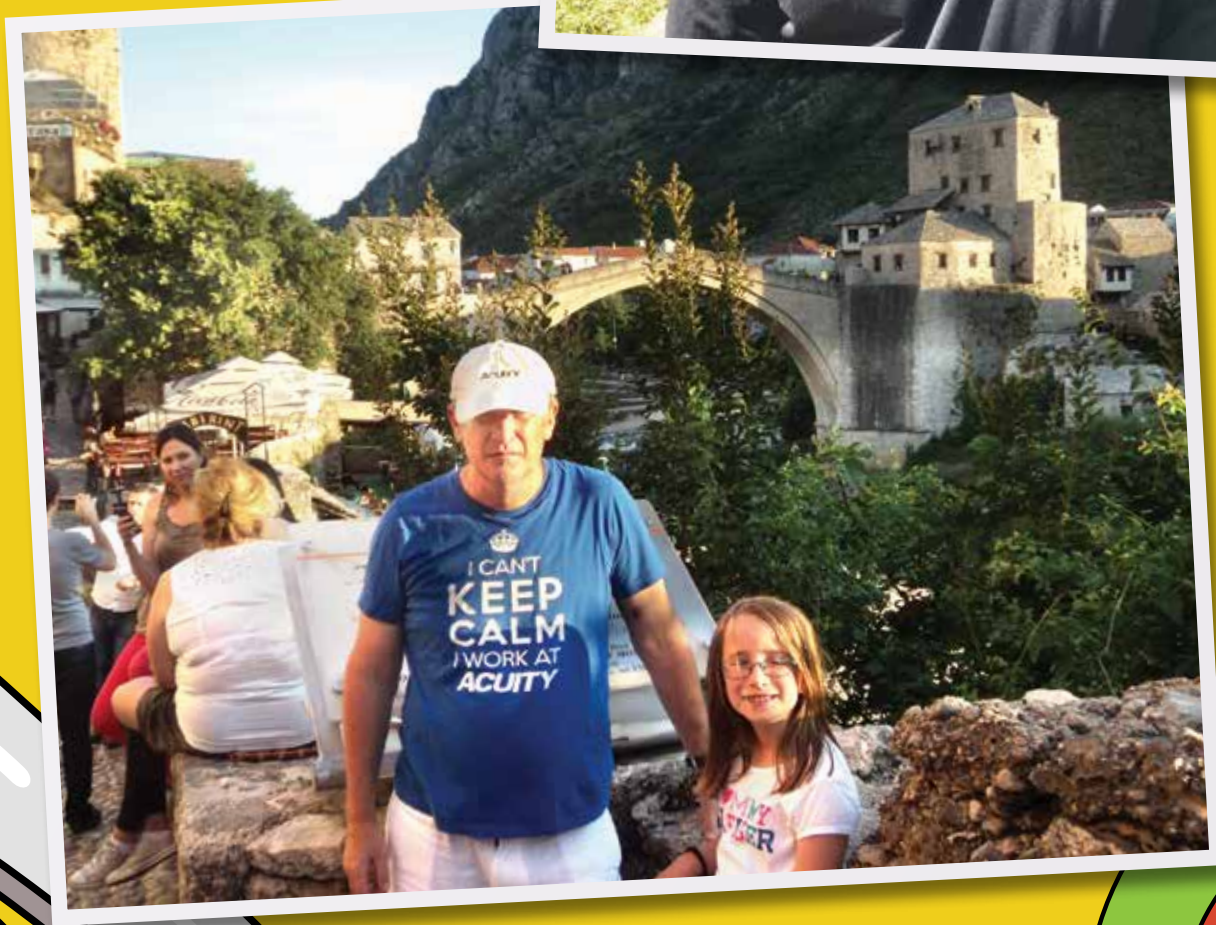


BY DEB VRUBLEY,
MANAGER - PERSONAL LINES
UNDERWRITING

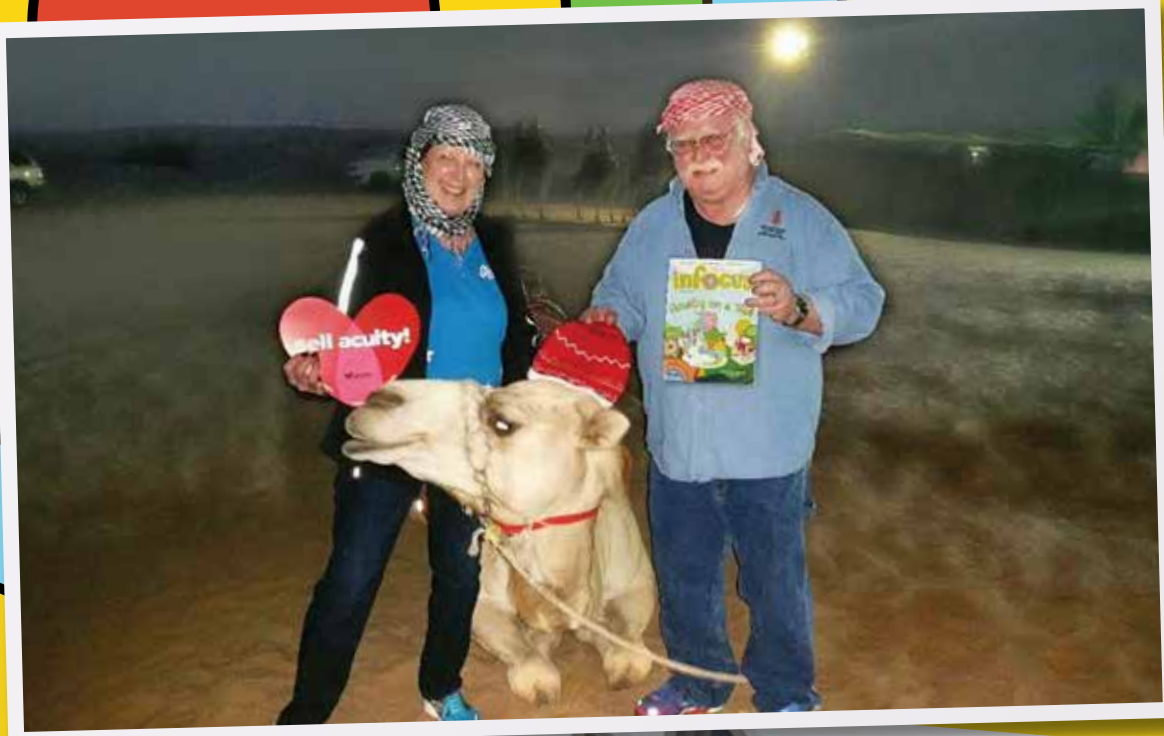




Tom Schwab from HUB International didn't need his Acuity knit hat to stay warm while visiting Hawaii, but brought it along while visiting waterfalls on the Big Island.



Damir Hadrovic, Regulatory Analyst, and his daughter, **Sarah**, visited the historic town of Mostar in southern Bosnia and Herzegovina.



Lori Piatt, Personal Lines Senior Sales Executive at Molyneux Insurance, and her husband, **Rick**, vacationed in Dubai. While on a desert safari, they met a friendly camel that loved Acuity!



Sharon Janek, Customer Service Agent at Schwarz Insurance, decided to hand-deliver an Acuity valentine to her daughter in Sydney, Australia!

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

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! ●

COMMERCIAL AUTO NOW ACUITY'S LARGEST LINE

Commercial auto is now Acuity's largest line of business. Growth in Acuity's commercial auto book has come from many different classes of business and in both standard lines and the Edge program. Edge is designed for commercial auto accounts where the class of business, types of vehicles, or experience of drivers might not otherwise be acceptable, including truckers operating up to a 600-mile radius. Additionally, Acuity has been outperforming the industry, which is running a combined ratio in excess of 110 on the line.

"Agents continue to send Acuity good business, and we continue to maintain underwriting discipline

that enables us to select accounts carefully and price them fairly," says **Ed Warren**, Vice President - Commercial Lines. ●



NEW SERVICES MANAGER NAMED

Erin Townsend is promoted to Manager - Services. In her new role, she will help support our many customer-focused billing initiatives, including customer relationship management calls, the Customer Relationship team, the billing bot project, and daily billing/collection responsibilities.

Erin earned a bachelor's degree in business administration from Lakeland College. She joined Acuity in 2015 as a Commercial Underwriter. Prior to that, Erin spent nine years at the Kohler Company in various customer service roles, ultimately earning the role of Supervisor of National Accounts.

Erin lives in Oostburg with her husband, **Jason**, and two sons, **Chase** and **Jack**. ●



FACTS ABOUT ACUITY'S SUSTAINABILITY



80%

savings in electricity by moving to LED lighting in recent remodel and expansion project.



108

tons of paper and cardboard recycled per year.

Over 8 acres of green space saved by building parking ramps instead of a parking lot.



11 acres of parking lot



2.75 acres of parking garages

NEW PERSONAL AND COMMERCIAL LINES PROCESSING EMAIL ADDRESSES

To make it even easier to send emails to Personal Lines and Commercial Lines Processing, Acuity has created alternative shorter addresses. You can use either address to send emails. ●



Personal Lines Processing

personal.endorsements@acuity.com

or

New!

plservice@acuity.com

Commercial Lines Processing

commercial.endorsements@acuity.com

or

New!

clservice@acuity.com

ACUITY U *update*

FACE TO FACE EARNS TOP CREATIVE AWARD

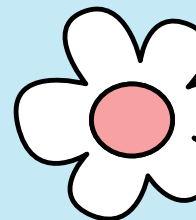
The Association of Marketing and Communication Professionals (AMCP) presented Acuity with a Platinum Hermes Creative Award, the highest award given by the international association, for the Acuity U educational video *Face to Face*. In addition, we earned Gold awards for *Wally's Word Too* and *Loss Control on Display*, and Honorable Mentions for *Insurance Tonight With Ed Warren* and *American Fraud*.

Face to Face highlights Acuity's unique and innovative program that builds relationships between commercial insureds and key Acuity personnel, using custom-created puppets to tell the story of the program. Acuity also earned a Platinum award for our 2015 Annual Report.

Hermes Creative Awards is an international competition for creative professionals involved in the concept, writing, and design of traditional materials and programs, and emerging technologies. Entries

come from corporate marketing and communication departments, advertising agencies, public relations firms, graphic design shops, production companies, web and digital creators, and freelancers. The competition has grown to become one of the largest of its kind in the world. ●





TUCKER WALBRUN PICKS UP THE “LOCKSPORT” HOBBY

Tucker Walbrun has a curious mind and has always been interested in learning about how things work. When he stumbled across an article on lock picking, he didn't know much about the hobby—or even that it was called “locksport” by picking enthusiasts—but he was intrigued enough to give it a try.

“I just happened to be reading about how tumbler locks worked. I kept researching and found tons of diagrams, cross sections, and instructions for how to pick those kinds of locks. I thought it would be fun to give it a try,” says Tucker, Programmer at Acuity,

Tools of the Trade

Step one in lock picking is acquiring a tool kit. Surprisingly to those uninitiated in locksport, picking tool kits and tutorials are readily available, although several states do restrict their purchase to licensed locksmiths. (Wisconsin does not.)

After he defeated the training lock sent with the kit, Tucker began working on locks around his home.

He typically works on tumbler locks that use a traditional serrated key.

“Tumbler locks are the majority of locks in use,” Tucker says. “There's a whole variety of other

types of locks—combination locks, safe spinners, electronic locks—that require a completely different skill set.”

Because lock picking has a bit of a reputation as a nefarious craft, locksport enthusiasts uphold a very rigorous standard of ethics, which are all based on only picking locks that you own or you've been given express permission to pick by the rightful owner. Picking a tumbler lock takes a steady hand, a discerning eye and ear, and plenty of patience.

“It's very fine movement and attention to detail,” Tucker says. “You have to apply tension while you are pressing up on each of the little cylinders—essentially pretending you are inserting a key.”

Tucker compares the sport to tackling metal “tavern puzzles” that have perplexed people for centuries. “I just enjoy a challenge,” he says. “Some locks I can work through in a few minutes, but I've worked for an hour on others and couldn't do it.”

He admits that the reactions of friends and colleagues to his hobby can be mixed. “It ranges from, ‘You have too much free time,’ to ‘Can you teach me how to do that?’” Tucker says.

Practical Picking

Tucker earned a bachelor's degree in mathematics from UW-Oshkosh and joined Acuity in 2016. He lives in Oostburg, where his home is often host to foster kittens.

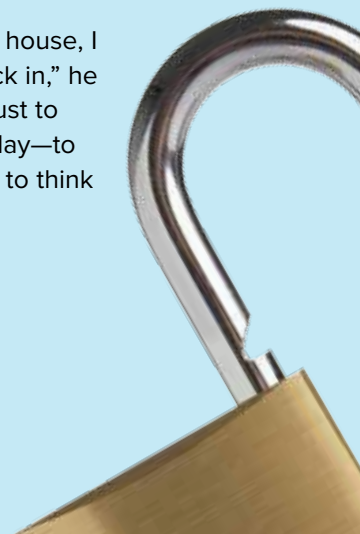
“Shelters cannot adopt out kittens until they are 10 weeks old, so there's a demand for people to foster litters that are abandoned, particularly in spring and early summer,” he says.

Tucker adds that in addition to being a great challenge, locksport has a potentially practical purpose as well.

“If I do get locked out of my house, I probably have a way to get back in,” he says. “But mainly I work locks just to relax and unwind after a busy day—to focus on the challenge and not to think about anything else.” ●



Tucker Walbrun



FOCUS ON INSTRUCTION

Congratulations to **Collin Hubertz**, Commercial Underwriter, who earned the Associate in Commercial Underwriting (AU) designation.

Additionally, congratulations go out to several colleagues who recently completed insurance coursework:

Addie Buechler, Product Analyst – AINS 22

Devon Garcia, Programmer – AINS 24

Crystal Goessl, Commercial Underwriter – CPCU 552

Jenna Miller, Commercial Underwriter – AU 60

Erin Winkel, Inside Claims Representative – AIC 30 (Segment A) ●



MARKET FOCUS

Services

Many people look forward to visiting their favorite hair salon. In addition to haircuts and coloring, clients often enjoy being pampered and talking with their stylist. Some people talk about the weather or latest politics, and others talk about more personal topics like friends and family.

Illinois is the first state to pass a law that requires salon workers to take a mandatory, one-hour course on domestic violence so workers can recognize the signs of abuse and what they can do to help. Other states are beginning to look at this and potentially follow Illinois in creating their own new requirements for salon workers.

The training does not make salon workers therapists and does not require them to submit reports to authorities. It gives them the tools and resources to act as a neutral party for their clients and help where they can.

Trucking

Ellen Voie is the founder and President/CEO of the Women in Trucking Association. Celebrating its 10th anniversary and with over 4,000 members worldwide, Women in Trucking is a non-profit organization with the mission of encouraging the employment of women in the trucking industry, promoting their accomplishments, and minimizing obstacles they face.

Acuity's Trucking Specialist, **Cliff Johnson**, recently sat down with Ellen for a one-on-one conversation. Topics included the reasons Ellen started the association, the largest challenges facing women considering a trucking career, and what Women in Trucking is doing to help welcome women to the industry.

To watch the full interview, visit www.acuity.com/ellen-voie-interview.



Construction

The National Safety Council recognizes June as National Safety Month, making it a great time to encourage insureds to develop and implement effective safety programs. A strong safety culture helps keep employees physically safe and productive, and also reduces the amount of time agents spend assisting with claims.

The National Safety Council provides downloadable resources highlighting different safety topics that would make great tailgate meeting themes. For more information on National Safety Month, please visit www.nsc.org/act/events/Pages/national-safety-month.aspx.

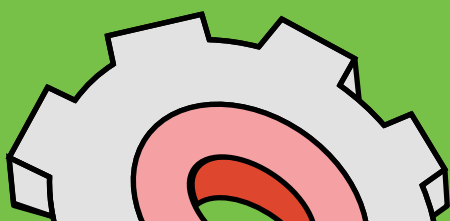
In addition, Acuity has a wide range of safety talks available to our agents in the Agency Resources section at acuity.com. Remember, you can even co-brand these brochures to further advertise your expertise! Insureds can also find safety brochures in the Resources and Tools section of our website.

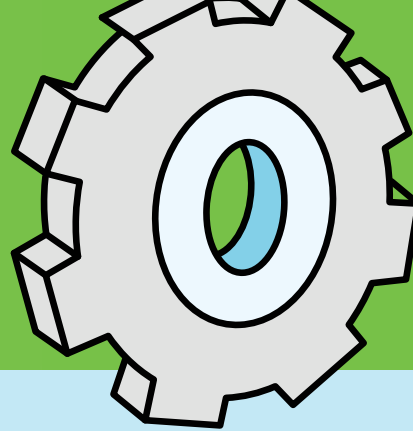
Mercantile

Dining outdoors can be a fun and memorable experience. Here are some tips to share with your restaurant clients to help them make the most of their outdoor seating areas:

- Treat furniture as an extension of your brand—it's not just about aesthetics—it's also about safety. Take a few minutes to ensure seating equipment is ready for use. The start of the season is a good time to repair or replace any questionable items.
- Customer safety is paramount. Pedestrian and vehicle barriers must be sturdy, with signs clearly indicating exits and surrounding hazards.
- Table and chair placement should allow for adequate access by all. Employees must have a means for safe food delivery, table clearing, and other services. Customers should have access to restrooms and exits without interfering with seated customers.
- Some furniture may be anchored to prevent theft. Be mindful not to create tripping hazards in your theft prevention practices.
- Train staff on closing procedures for outside seating areas, including inclement weather policies.
- Keep in mind that outdoor seating should not interfere with pedestrian or vehicle traffic. Check local ordinances for additional requirements.

Use these tips to create a safe and inviting environment that customers will want to return to again and again! ●





Manufacturing

EMERGENCY PREPAREDNESS IS ESSENTIAL

Whether it's a family crisis or a business shutdown, any emergency requires quick action.

Acting and reacting are different. When an emergency occurs, reacting without purpose can lead to confusion and further complications, while acting with clear and planned intentions can mitigate damage and make the process more manageable. How do you act with intention? You plan for it.

Consider a fire emergency. According to the National Fire Protection Association (NFPA), 1,345,500 fires were reported in 2015, which resulted in over \$14.3 billion in property damage.

Most manufacturers are familiar with fire prevention techniques such as hot work permits, equipment heat sensors, proper commodity storage, and bonding and grounding. If a fire does occur, companies often rely on control through fire suppression systems, fire doors, and employees trained in the use of properly inspected portable fire extinguishers. Injuries may be controlled through utilization of predetermined primary and secondary exit routes, employee notification systems, exit drills, and verification of head counts after a building evacuation.

Of course, fire isn't the only concern. What about other

types of emergencies, such as product recalls, equipment breakdown, and cyber threats?

The following steps can help manufacturers develop a full business continuity plan:

- Put together a team of employees with a representative from each department.
- Create a list of safety and emergency concerns.
- Prioritize the list by likelihood of occurrence and the potential impact.
- Start planning.

Companies should plan for their own level of risk. For instance, if a company can only go two weeks without a specific raw material, plan for ways to extend that time through bulk purchases, less processing waste, finding a second supplier, or increasing back stock of core products. If a company has a piece of equipment that is critical to their manufacturing process, but it would take six weeks or more to replace, focus on preventative/predictive maintenance, invest in backup equipment components, and look for a temporary outsourcer that could handle the process.

Emergencies are always disruptive, but they can be more manageable if plans are in place to act with intention through prevention, control, and recovery. ●

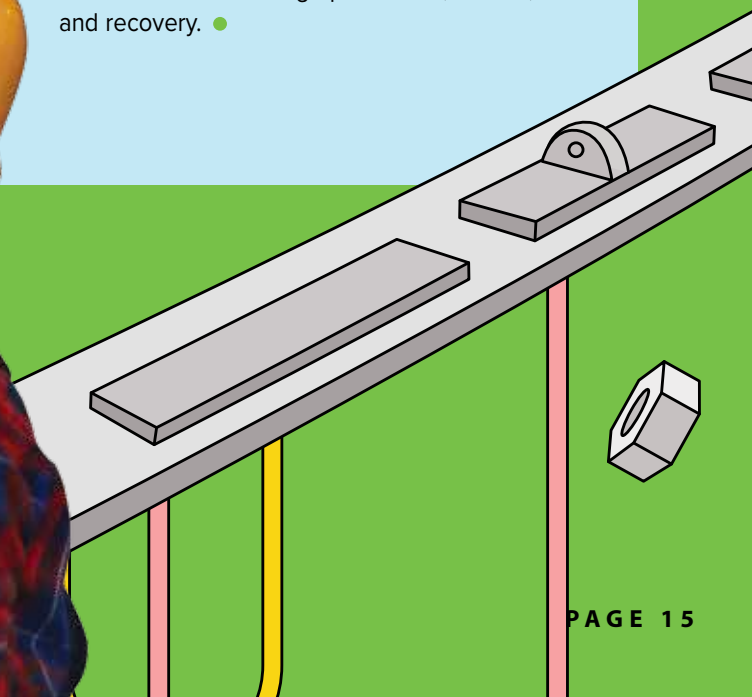
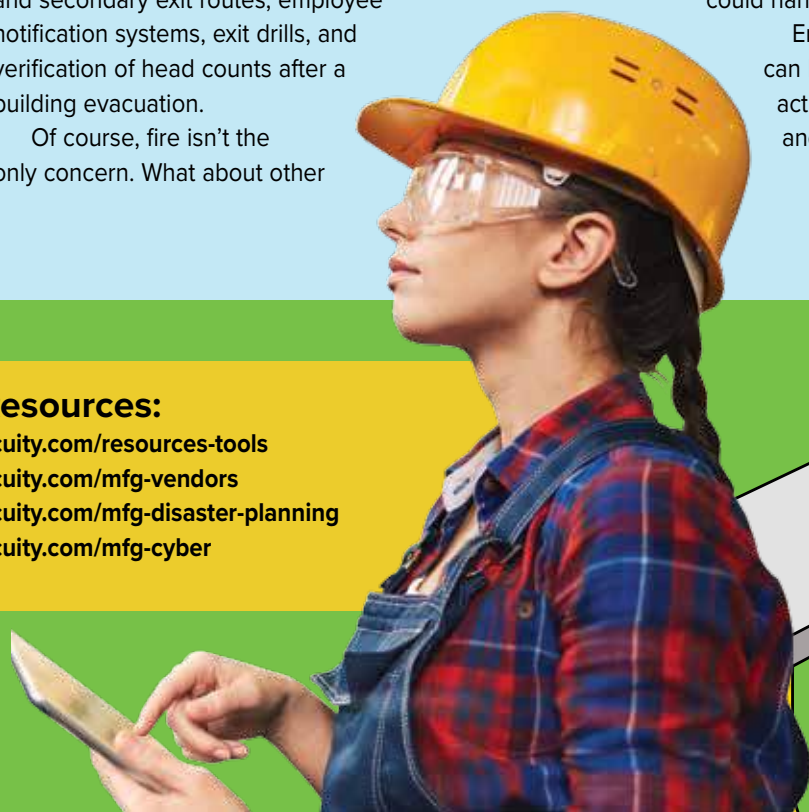
Resources:

acuity.com/resources-tools

acuity.com/mfg-vendors

acuity.com/mfg-disaster-planning

acuity.com/mfg-cyber



BUSINESS INCOME ON AUTO AND CONTRACTOR'S EQUIPMENT? YES!

Business income and extra expense are most commonly thought of as property-related coverages. However, having these “time element” coverages on commercial auto and contractor’s equipment is equally important, particularly for accounts that heavily rely on their vehicles and equipment to make money.

When a vehicle or piece of equipment is put out of service because of an accident, the insured loses the use of that vehicle to produce income and may incur extra expense in procuring a temporary replacement while repairs are made. The exposure is most significant with vehicles that are hard to repair or replace. Think of how long it could take to replace a specialized truck or contractor’s vehicle that has customized equipment attached. Without the right insurance, the loss of income suffered can threaten the insured’s business.

Acuity has offered business income and extra expense as endorsements to commercial auto and contractor’s equipment for many years—well before ISO created its own forms for auto or other companies were willing to offer it.

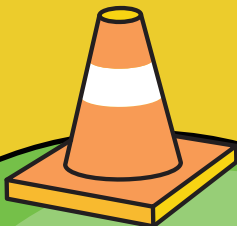
In addition to the business income and extra expense endorsements that are available, Acuity provides another way to address this exposure for commercial vehicles at a very reasonable cost. Our commercial auto enhancements endorsement provides money for renting a substitute vehicle, pays \$250 per day income loss for seven days without documentation, and provides coverage for actual business

income loss sustained with documentation, with a total limit of \$10,000 available for all three coverages combined. This valuable endorsement costs only \$10 per non-trucking vehicle (\$50 minimum) with affordable rates available for trucking units as well.

Selling business income and extra expense coverage on commercial autos and equipment provides more complete protection for your customers and also creates a point of competitive differentiation when competing against other agencies. So talk to your customers who rely on their vehicles and equipment, and encourage them to say yes to these important coverages. ●



**BY SCOTT DEBAUCH,
TERRITORY DIRECTOR,
SOUTHEAST WISCONSIN**



This article is for illustrative and informational purposes only. For full coverage details, refer to the endorsements listed.

Searching for a Job?

Headquarters

Business Segment Specialist - Mercantile
Director - Facilities Projects
Director - Mechanicals
Imaging Processor
Mailroom Clerk
Mechanical Specialist
Personal Lines Processor

Non-Headquarters

Field Claims Representative
Salt Lake City, Utah
Loss Control Representative
Western Tennessee
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 May flagpole was hidden next to the contractor's glove on page 15. The three winners of \$100 chosen from among those who found it are:

Wendy Gerken	Don Rick Inc	Baraboo, WI
Nick Keith	Peoples Insurance Agency	Waverly, IA
Jayne Preuss	Robertson Ryan & Associates	Mequon, 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 by July 7, 2017. This contest is open to agency staff only. ●



ASK THE SPECIALIST

ASK CATHY

With Acuity's new appetite for writing GL for roofing contractors, could you tell me more about the hazards those contractors face?

June is National Safety Month, so it's a great time to answer this question. First, because of the unique hazards faced by roofing contractors, a loss control survey with a job-site visit is required on all new business general liability (GL) policies. Our loss control reps look for steps taken to reduce hazards that can cause bodily injury and property damage, such as:

- **Site security**, including steps to:
 - Prevent unauthorized entry and access to the site.
 - Reduce the potential for theft of tools and supplies from the site,
- **Fire prevention**, including:
 - Fire extinguishers present and employees trained on their use.
 - CERTA (Certified Roofing Torch Applicator) training for employees if incidental torch application is done.
 - Precautions when using welding and cutting torches on the roof.
 - Smoking prohibited at the job site.
- **Safeguards for hot tar kettles and fuel sources**, including:
 - Combustible materials stored a minimum of 20 feet from the kettles.
 - Kettles placed on a non-combustible surface.
 - Operators always within 25 feet from the kettle and trained in proper use and emergency response.
 - The LP fuel source kept at least 10 feet away from the kettle.
 - Two 20-pound fire extinguishers kept within 25 feet of the kettle.

Another hazard roofers face is heightened risk of damage or injury during inclement weather. Debris, building materials, and tools can fly off a roof in high winds and strike a nearby person or property. Water damage can occur if a roof is not properly tarped. Acuity loss control reps will check plans for securing roofs in high winds or storms. They will also check scaffolding to ensure it has proper toe boards and platform coverage to help prevent objects from falling.

The distance from the work surface to overhead power lines is another observation loss control will make. Power lines are not only an injury hazard, but lines can also become damaged if equipment comes in contact, creating a potential liability exposure. Minimum safe separation distance is at least 10 feet, but may be more depending on line voltage.

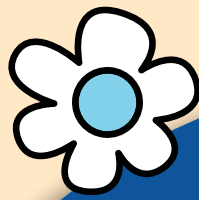
Loss control can also assist with identifying other safety and liability hazards that relate to local, state, and federal regulations, including National Fire Protection Association (NFPA) standards and codes and the International Building Code (IBC).

Roofing contractors work in an environment where changes can occur unexpectedly and quickly, so safety must come first. Supervisors should review safety policies and procedures with employees at the time of hire, through daily or weekly job-site safety talks, and during times such as National Safety Month.

Cathy Bacher is Loss Control Specialist at Acuity. Contact her at cathy.bacher@acuity.com. ●



Industry Insider



Looking for a car for your teen driver?

According to cars.com and based on research from the Insurance Institute for Highway Safety (IIHS), the 10 best choices include:

- Nissan Altima (2013 or newer)
- Volkswagen Jetta (2015 or newer) or Passat (2013 or newer)
- Kia Optima (2011 or newer)
- Ford Flex (2010 or newer)
- Mitsubishi Outlander Sport (2011 or newer)
- Chrysler 200 (2011 or newer)
- Dodge Avenger (2011-2014)
- Volvo S80 (2007 or newer) or XC90 (2005 or newer)

To learn more, visit www.iihs.org/iihs/ratings/vehicles-for-teens. ●



Q. What identity theft coverage does Acuity offer in personal lines?

A. Acuity offers an identity fraud endorsement that provides reimbursement up to \$25,000 for expenses incurred to resolve identity fraud, such as attorney fees and time off of work. No deductible applies.

Q&A **ACUITY**

Q. Does Acuity provide assistance to policyholders whose identity may have been compromised?

A. Absolutely! When a homeowners policy is endorsed with Identity Fraud Expense Coverage, policyholders have access to Life Stages Identity Management Services by CyberScout™ (previously known as IDT911®). A fraud specialist will help restore one's identity for things like lost wallets or purses, identity breaches, and social media hacking.

Q. Is there a charge for the resolution services?

A. No! Services provided by CyberScout™ are included in the endorsement cost. Policyholders can call Acuity claims reporting at 800.242.7666 and ask to be connected with a fraud specialist who will provide confidential personalized attention until the issue is resolved.

Visit acuity.com for information about identity theft prevention, detection, and resolution including a brochure and links to CyberScout™. ●



UP IN THE AIR

Never underestimate the ability of people to improvise in order to get a job done. Unfortunately, improvisation in removing a roof-mounted air conditioning unit created an undue hazard for the workers positioned below!

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

COMMERCIAL KNOWLEDGE HELPS RYAN JONES DELIVER CONFIDENT CUSTOMER SERVICE

Commercial lines customers of The Starr Group can be confident in the answers **Ryan Jones** provides to questions and in the solutions he presents to issues that arise.

“Ryan has a deep skill set as well as an incredible ability to pick up on new subject matter. He is also very thorough on following through and giving customers more than they expected in an answer,” says **Maureen Arndt**, the agency’s Vice President-Operations.



“Ryan is also very positive, customer-focused, and conscientious,” she says. “He is a team player, very responsive to the customers of his coworkers, and willing to assist those customers as if they were his own when his coworkers are out of the office.”

A Commercial Account Manager, Ryan has been with the Greenfield, Wisconsin-

based agency since 2009. He enjoys the variety that his job brings as well as the opportunity to solve problems faced by the agency’s commercial clients.

“To be good at this job you have to enjoy being able to turn someone’s day around by answering their questions and solving their problems,” he says, adding that all the agency’s staff are committed to service excellence, which is part of The Starr Group’s core values.

“Excellence, integrity, passion, respect, acknowledgement, communication, and health and wellness are our core values, and we’re all on the same page when it comes to implementing those in our daily work,” Ryan says. “Being unified as a team around those values really helps us provide excellent customer service.”

Congratulations to Ryan Jones, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

Coverage of the “Acuity Prom” not only netted 160 dresses for Operation Cinderella of the Fox Valley, but also spread news of the organization for at-risk high school girls to over 17,000 people and counting! To learn more, visit facebook.com/AcuityInsuranceCompany. ●

