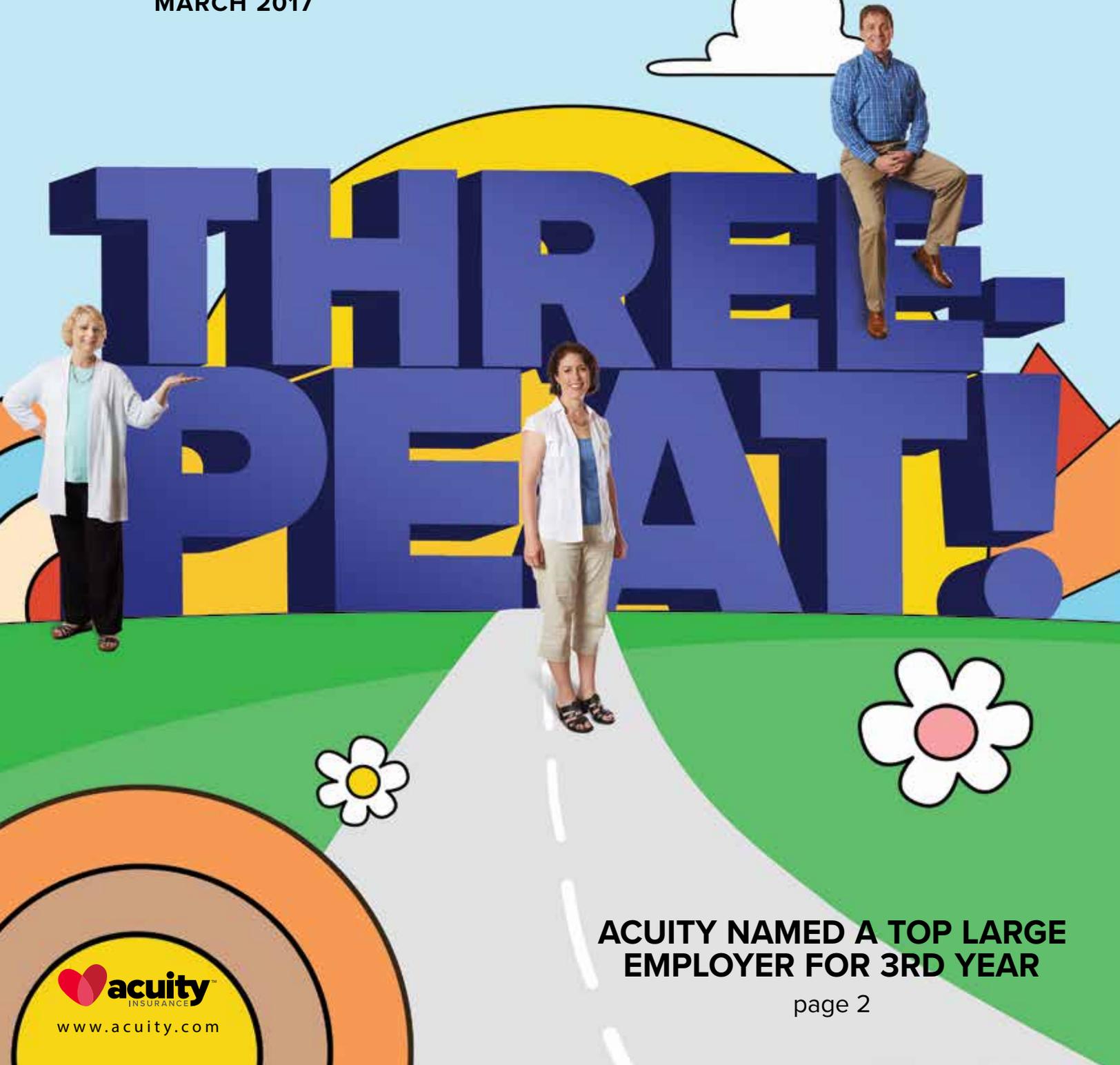


Timely News and  
Information from Acuity

# infofocus

MARCH 2017



**ACUITY NAMED A TOP LARGE  
EMPLOYER FOR 3RD YEAR**

page 2



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

# ACUITY EMPLOYEES CREATE Award-Winning Workplace

Each year, Great Place to Work® surveys employees at companies across the nation, looking for employers that stand out in credibility, job satisfaction, camaraderie, and other important areas of culture.

For the third straight year, Acuity has ranked among the top 10 large employers for the culture we have collectively created. Acuity ranks number 9 on the 2017 *FORTUNE* “100 Best Companies to Work For®” list.

## Shout Out

Two-thirds of our ranking is based on the results of Great Place to Work’s Trust Index Employee Survey®, which is sent to all our employees with an invitation to complete anonymously (see “Methodology,” page 3).

“The largest component of our recognition as a great place to work is what coworkers say about each other and the workplace,” says **Ben Salzmann**, President and CEO. “It’s not just based on what we accomplish, but what we are proud to shout from the mountaintops about the type of company that Acuity is.”

This is Acuity’s third year of eligibility for the list of top employers with more than 1,000 employees.

## It’s About You

Acuity’s core values are an important part of the reason we maintain one of the best workplaces across all industries. Acuity received other accolades as an employer over the past year as well (see page 3).

In addition to reflecting a high level of trust at Acuity, these recognitions reflect our outstanding level of employee benefits, career opportunities, and involvement of staff in strategy and decision-making. They also recognize Acuity’s strong charitable giving and our unique, fun, and celebratory corporate culture, both of which arise from the combined effort of over 1,200 employees.

“Everyone at Acuity plays an important role in building our great workplace,” says **Joan Ravanelli Miller**, General Counsel/Vice President - Human Resources. “We all share in our success and we are grateful to all our colleagues for making it happen.”

“It is an honor to be recognized as a best workplace across all industries, and that recognition is a gift we give ourselves,” Salzmann says. “We raise each other up and continue to hit these heights by working together.” ●





## Methodology

Two-thirds of a company's ranking on the Great Place to Work® list is based on employees' responses to the Trust Index Employee Survey®. This survey asks questions related to employees' attitudes about credibility, overall job satisfaction, and camaraderie. The other third is based on responses to the Culture Audit®, which includes detailed questions about pay and benefit programs and a series of open-ended questions about hiring

## Great Workplaces Are Strong Companies

Having a great workplace is good for staff, keeping morale high and turnover low. It's also great for everyone who depends on Acuity to be a source of financial strength. According to Great Place to Work®, best workplaces have a track record of outperforming their peers, and Acuity proves that fact. Over the past 17 years, our average combined ratio is nearly 8 points better than the industry, our sales growth is over 2 times higher, and our policyholders' surplus growth is over 8 points higher.

## Acuity's Core Values

Acuity's core values are at the foundation of our culture and are part of the reason we maintain one of the best workplaces across all industries.

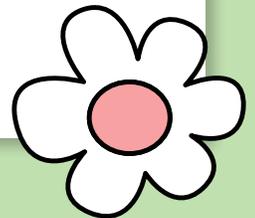
- Act with integrity
- Work as a team
- Respect and trust others
- Communicate openly
- Develop and empower people
- Drive excellence
- Innovate
- Have fun
- And above all, remember, "I am Acuity"

## More Workplace Accolades

In addition to being named a Great Place to Work in 2017, Acuity also earned a spot on several other lists over the past year, including:

- 100 Best Workplaces for Women
- 30 Best Workplaces in Financial Services and Insurance
- 20 Best Workplaces for Baby Boomers
- 50 Best Workplaces for Recent College Graduates
- 100 Best Workplaces for Millennials ●

*All employees recently received a core values puzzle to keep them even more visible throughout the company!*



*Pictured on cover (left to right): Roxanne Engel, Senior Commercial Processor; Lisa Marten, Systems Architect; Thomas Moore, Manager - Central Claims. Pictured on page 2: Laurie Konrad, Manager - Information Systems.*



# MAINE'S UNITED INSURANCE LIVES UP TO ITS NAME

Given the first word in the United Insurance name, it's not surprising that the agency focuses on building unifying ties to local communities. "Our offices all have strong connections to the communities where they are located. In some cases, they're the only agency in town," says **Chris Condon**, agency President and CEO.

Headquartered in Portland, Maine, the agency has 14 locations throughout the state and neighboring New Hampshire. United Insurance is involved in dozens of community organizations, contributing time and money to worthwhile causes.

"We are committed to finding ways to make our communities better," Condon says. "At the same time, supporting the community shows people that we are a company they can trust and do business with."

## A United History

The United Insurance name also reflects the agency's history and the fact that several historic companies, some dating back to the Civil War, have merged over time to form the agency as it exists today.

"Owners of those individual agencies realized that if they combined their businesses and became partners, they could provide better service and grow more readily than if they continued to try to do so separately," Condon says.

Condon started with the agency in 1993 and is part of the third consecutive generation of owners who have risen up through the agency ranks.

The agency writes just over \$100 million in premium, split between personal and commercial lines. It is one of the largest writers of logging and wood products in Maine and has a strong book of trucking business.

United Insurance employs about 140 people and has incredible longevity

among its staff, including people who have been with the agency for over 30 years. "That longevity demonstrates that we are a good place to work and that we can provide our customers with an experienced staff who can best handle their insurance needs," Condon says.

The agency emphasizes continued education as well. All producers are expected to attain the CIC designation, and all customer service representatives and account managers are expected to earn the ACSR designation. "I believe we invest more than most agencies in terms of training, and the investment is well worth it," Condon says.

United Insurance also has a strong technology focus. "We know that clients and prospects use technology as a part of the buying process," Condon says.

An early adopter of web technology, the agency is implementing a live chat feature on its site and is using geo-targeting to deliver customized online marketing messages based on a person's precise location. United Insurance also installed CSR24 from Applied Systems to provide customer self-service capabilities around policy information access and certificates of insurance. A recent phone system upgrade also allows the agency to provide 24/7 claims service regardless of whether its office locations are open.

## Maintaining Traditions

United Insurance also knows that technology cannot replace the personal service for which it is known and which is based on trust. "We are honest and will always do the right thing for clients. We over-communicate with our carriers so they know what they're getting into," Condon says.

The agency looks to continued expansion in the years ahead, which it will achieve through a combination of carefully targeted acquisitions and new business growth.

"We grew by about 4 percent last year, but we're not in it for the numbers," says Condon. "The numbers are a product of doing all the little things right for the client every day." ●



Chris Condon

# AUTOMATION AND CROSS-TRAINING ACCELERATE COMMERCIAL PROCESSING

Acuity has long believed in providing cross-training for Services staff as a way to balance workloads, ensure world-class service, increase productivity, and give staff greater exposure to opportunity in the workplace.

In 2014, we began a program to significantly accelerate our commercial processing cross-training and increase the number of staff members who are fully trained. Today, we have completed implementation of this program. New hires are typically trained in new business processing. Six months later, they are cross-trained on renewal processing, and six months after that, they learn policy change transactions. Within 18 months, all commercial processors are fully cross-trained on core policy transactions. Training on audits and other residual transactions follow as supported by experience levels and work volumes.

The impact of this targeted training is significant. It has paid dividends by providing all commercial processing staff a view of the “big picture” of a policy lifecycle and how changes and actions impact policies. We often like to say that processing a commercial policy is like a puzzle, where each piece is equally important to creating the whole.

Gaining an understanding of each “piece” of core transactions not only provides consistent customer service, but also helps processors understand the impact they have on that service. They know they make a difference to Acuity’s customers. It has also allowed employees to expand their confidence and knowledge of policies and coverages, increasing job satisfaction.

Along with cross-training, Acuity has recently implemented several technology initiatives that have created greater efficiency and accuracy in commercial processing. These include:

- **Automated Dun & Bradstreet (D&B) lookup on renewals.** Working with D&B, we built a dynamic process

that populates data to commercial policies, eliminating our need to pull reports and rekey data.

- **Automatic issuance of policy changes for Bis-Pak and excess liability.** Now, customers or agents can log in at [acuity.com](http://acuity.com) and enter their own changes, speeding the process.
- **Implementation of VINtelligence.** Acuity is now able to automatically obtain precise commercial vehicle descriptions, including make, model, and year, without any manual VIN verification on our part.
- **Automated change message codes.** When a processor makes a policy change, a message explaining the change is automatically produced on the customer’s policy declarations page, eliminating any chance that this important communication is overlooked or misstated.

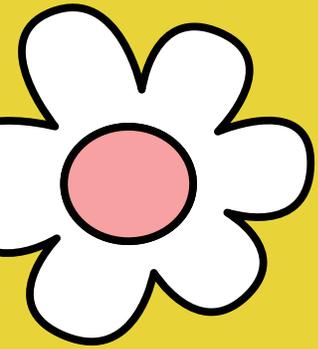
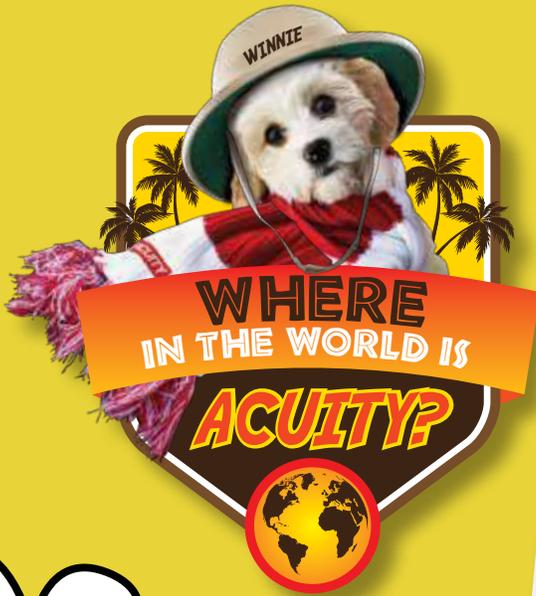
Cross-training and increased automation have had both a customer service benefit and a measurable impact on Acuity’s productivity and efficiency. For instance, in 2016 we improved our same-day/next-day turnaround time to over 70 percent, an 8-point jump over 2015. Additionally, we completely eliminated the need for overtime hours, which not only saves money, but also allows our processing team to spend more time with their families.

Acuity will continue to look for ways to leverage training and technology throughout Services to further enhance the world-class service and employee satisfaction for which we are known. ●



BY **DEBBIE VELDBOOM,**  
GENERAL MANAGER -  
SERVICES





**Melissa Feikert**, Account Executive at the Homer Yost Agency, poses on a beach in St. Maarten with her son, **Seth**, who is wearing an Acuity hat.



### Want to Be a Winner?

We are on track to receive 750 pictures this year! This high volume means that we can only publish a small fraction of the pictures we receive. To increase your chances of being selected—and winning \$100—consider these tips:

- 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!

Email your images to [infocus@acuity.com](mailto:infocus@acuity.com) with a brief description of Where in the World Acuity has been. This offer is open to all employees of Acuity and our independent agencies.

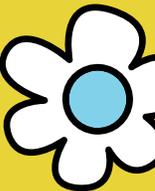


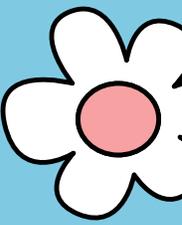
**Pat Hruby**, who retires this month from Acuity's Accounting department, visited New York's Central Park with her sisters last September. From left to right are Pat in her blue Acuity shirt, **Ann Sayeski**, Pat's twin sister **Peggy Steffens**, and **Sue Steffens**.

**George Patterson**, Partner at Robertson Ryan & Associates, brought his Acuity knit hat to Key West, Florida. He says he didn't really need it to stay warm and that it's always sunny and 80 degrees when he's doing business with Acuity.



While on a trip to India to tour the country and visit extended family, Director - Staff Loss Control **Angela Banerjee** (in her Acuity shirt), her husband, **Chip** (left), and sons, **Adam** and **Connor**, visited the Ranthambore National Park Tiger Reserve.





MARYVELDMAN

# "BLANKET LADY" MARY VELDMAN DELIGHTS FRIENDS AND COWORKERS WITH HER CREATIONS

Throughout Acuity, **Mary Veldman** is known as the "Blanket Lady." It's a title she is proud of and one she has earned by making numerous creative fleece blankets for colleagues and friends.

"The best feedback is a repeat customer, and I have a lot of repeat customers," Mary says. She also sells her creations at local craft shows, which has helped her gain a reputation in the community as well.

"One day I was in a grocery store in Sheboygan, and a woman was staring at me in the checkout lane," Mary explains. "Suddenly she said, 'I know you! You're the blanket lady!'"

Mary makes sewn and tied blankets as well as traditional patchwork quilts. She often gets requests for commemorative items that incorporate fabrics printed with favorite pictures.

Another commemorative creation involves taking a button-down shirt of a departed loved one, sewing it into a square, and stuffing it with a throw pillow. Mary recently created three such pillows for the family of her sister, **Judy**, who passed away in 2015.

## Sew Busy

In addition to blankets, handmade mittens have been a popular item with craft-fair customers in recent years. Mary makes mittens from old sweaters, ideally wool ones that are first felted by washing and drying on high heat. The sweaters are cut, sewn, and lined with fleece. Like Mary's other creations, mittens can also be commemorative items.

"Recently, the grandfather of a coworker passed away. I was able to make mittens for her out of one of his favorite sweaters," Mary says.

Mary makes up to 100 blankets and 100 mittens in a season. With the increasing popularity of mittens, it has gotten harder to find raw materials.

"The days of the two-dollar thrift-store sweater are gone. It's often difficult to even find a wool sweater that will work for mittens," she says.

## Relaxation and Reward

Mary and her husband, **Tim**, have been married 34 years and live in Plymouth. She joined Acuity 11 years ago as a Commercial Processor, following in the footsteps of her daughter, **Heather Ebert**, who had come on board a few months earlier.

"Sometimes I'll see someone in a sweater passing by at Acuity and think to myself, 'That would make a great pair of mittens,'" Mary says. "The wilder the pattern, the better."

Mary is always looking for new sewing projects and techniques, scouring Pinterest and Facebook and receiving many suggestions from friends.

"People know me and are always giving me ideas," she says. "They know how much I enjoy sewing. It's actually very relaxing, and seeing a creation come together is always very rewarding." •



Mary Veldman

# FOCUS ON inSTRUCTION

Congratulations to several staff members who earned insurance designations:

- Sabrina Bethke**, Commercial Underwriter, earned the Chartered Property Casualty Underwriter (CPCU) designation.
- Paul Hanley**, Regulatory Analyst, earned the Associate in Reinsurance (ARe) designation.
- Keri Herlong**, Commercial Field Underwriter, earned the Certified Risk Manager (CRM) designation.
- Ben Klaas**, Business Analyst, earned the Associate in Insurance Services (AIS) designation.

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

- Caryn Bondi**, Programmer – AINS 24
- Alex Bordewyk**, Programmer Analyst – AINS 24
- Brian Denor**, Commercial Underwriter – AU 60
- Mike Kemp**, Programmer – AINS 24
- Jordan Mather**, Programmer – AINS 24
- Paige Nelson**, Product Analyst – AU 67
- Kyle Ott**, Programmer Analyst – AINS 24
- Deidre Raulin**, Product Analyst – AINS 21 ●



Sabrina Bethke




## TRUSTPILOT




8.8/10

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

**Richard & Janet**  
1 review



### Professional and respectful service

First, they do what they are supposed to do—pay legitimate claims. Second, they treat me like a valued customer, not a nuisance . . . They run the company and treat customers the way I would.

# MONTH OF MARCH HIGHLIGHTS

# LADDER SAFETY

Ladders are a major cause of job-site accidents. In a typical year, 175,000 people are injured on ladders severely enough to require a trip to the hospital. On the job, nearly 20,000 are injured and over 100 die due to falls from a ladder or scaffolding.

March is National Ladder Safety Month, making this a good time to review a topic that is important to all businesses. Ladders must be inspected regularly for defects or damages and should always be inspected after any incident that could affect their safe use. If a broken or defective ladder is found, tag it “out of service” and have it repaired or destroyed and disposed of properly.

During an inspection, be sure a ladder has:

- Feet in good condition and properly secured with anti-slip pads.
- No missing nuts, bolts, or rivets.
- No splinters, splits, or damage to fiberglass legs.
- No dents, bends, or other damage to aluminum legs.
- Rungs undamaged and securely fastened to the sides.
- Spreaders (on a step ladder) in good shape.
- No corroded components or weather damage, including UV damage or sun fading.
- No oil, grease, paint, or other slipping hazards.

Proper use of ladders is important in ladder safety.

Here are some good safety guidelines:

- Employees should be properly trained how to use a ladder.
- Ensure the ladder is the right height for the job. Extension ladders should extend three feet past the roof or landing and be tied off.
- Be aware of the weight limitations of the ladder. Ladders should not be loaded beyond their maximum manufacturer-rated capacity.
- Always set ladders on a stable and level base.
- Make sure to use the proper pitch for the ladder.
- Do not place a ladder in front of an open door. Be sure doors near ladders are blocked off.
- Metal ladders should not be used around electrical equipment—use fiberglass ladders rated for electrical work.

- Always face a ladder when ascending and descending.
- Use three points of contact while on a ladder and make sure at least one hand grasps the ladder at all times.
- Do not stand on the top step of a ladder.
- While on a ladder, do not carry an object or load that could cause loss of balance.

Most of us know someone who had a near miss or was injured using a ladder. Agents can help play a part in reducing ladder accidents by sharing information with customers on ladder safety. ●



# MARKET FOCUS

## Trucking

How will President Trump's administration impact trucking? Here are the key takeaways from his first two months in office:

- **Freezing new regulations.** The only trucking regulation directly impacted is the FMCSA's Entry-Level Driver Training rule. The effective date is delayed to March 21, 2017, pending review by the new administration.
- **No more speed limiter rule?** Anti-regulation policies will likely mean the end of the U.S. DOT's push to require speed limiters on heavy-duty trucks.
- **Chao is aboard.** DOT Secretary Elaine Chao sailed through the Senate confirmation process via a 93-6 vote.
- **ELD mandate unchanged.** Most industry analysts say the compliance date for the ELD mandate will come as scheduled on December 18, 2017. The mandate became law in December 2015, but it gave carriers and drivers a two-year compliance window.
- **Two regulations out for every new one in.** The president's second major regulatory order requires federal agencies to propose two regulations to be revoked for every new regulation proposed or enacted.

## Mercantile

"Conscious capitalism" was a popular topic at the 2017 National Retail Federation BIG Show in January. More consumers are expecting businesses to have a purpose beyond making money, and businesses are leading the way in making a difference in their communities.

The core of conscious capitalism is that a company can simultaneously improve its business and take on a cause. Businesses choosing a charity, non-profit organization, or cause they care about can make measurable change in their communities and garner respect from customers. A complete social responsibility strategy involves a cause that is authentic to the business and demonstrates

both leadership buy-in and employee involvement.

Richard Branson illustrated this point at the BIG Show when he described a business owner drawing a circle around a store and taking care of the people in it, starting with employees and community members and then gradually expanding that circle. As more businesses expand their circles, circles overlap and more problems will be solved.

## Manufacturing

Acuity's presence at the 112th Midwest Food Product Association (MWFPA) expo and conference in Wisconsin Dells gave Acuity's Manufacturer Focus team members an opportunity to connect with a variety of manufacturers within the industry.

The event was well attended, with over 150 exhibitors and one thousand attendees in two days. Acuity team members interacted with current insureds, potential insureds, and industry leaders. We also reviewed new products and presented on how preventative and predictive maintenance can save manufacturers money.

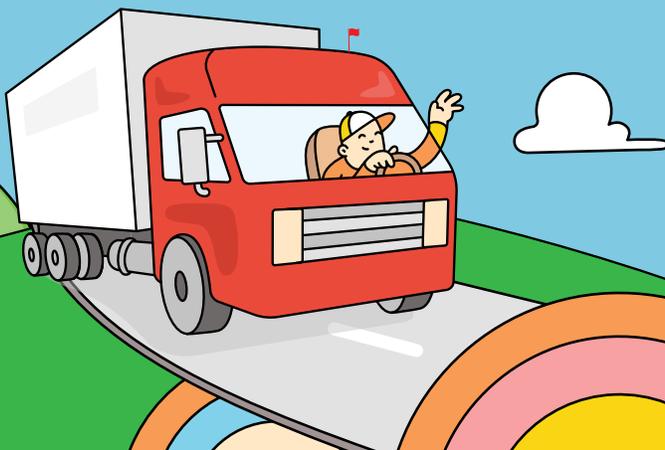
We had an agent stop by our booth to talk insurance, but we noticed that only two insurance agencies attended this event. Have you ever thought about joining a manufacturing association? It could be a great way to expand your knowledge, connect with current customers, and develop new sales leads.

## Construction

People often think they will never be the victim of a crime but, unfortunately, many find themselves having their property stolen. Theft often happens to contractors because they carry many expensive tools with them to different job sites.

While locking work vehicles and keeping tools out of sight is important, it does not deter all thefts. The FBI reports that in 2014, there were an estimated 8,277,829 property claims, including theft of property and total theft of vehicles.

Add unscheduled contractor's equipment to all your construction clients' policies to provide coverage for the theft of tools from a vehicle or job site. Unscheduled contractor's equipment provides coverage for tools and equipment up to \$2,500 per individual item, subject to the limit of insurance and deductible. Talk to your insureds and your underwriter to ensure customers have the proper coverage to replace tools and minimize downtime. ●



# YOUR EMPLOYEES SHOULD BE YOUR ADVOCATES ON SOCIAL MEDIA

Every business, including an insurance agency or company, needs to tell its story on social media. However, what a company says about itself is only part of the story. Consumers naturally put more trust in what employees, families, and friends say about a business.

However, sometimes people who work in the insurance industry are hesitant to share information on social media. This hesitation is understandable because insurance is a very conservative industry, but we want our employees to talk about Acuity. In fact, we are offering them a tool that makes it even easier to do so.

Acuity's social media strategy focuses on four key industry segments—mercantile, manufacturing, contracting, and trucking—as well as on agencies and the general public. To get our story out and share our brand with these constituencies, we have created sites targeted to each of them.

Acuity's strategy also includes reaching key audience segments with relevant topics. Today we have blog articles, videos, and Facebook pages targeted to our mercantile, manufacturing, contracting, and trucking industry segments—as well as agencies and the general public.

The next step will be an employee advocacy tool, which was piloted in February and is being rolled out this month. Powered by Dynamic Signal and available for

mobile and traditional devices, the tool will let employees share what Acuity is all about. This can include company events, new products or states we're going into, or industry news. Not only does this sharing increase our brand awareness and help generate leads, but it also lets people hear from the people who make us great: our staff. There's nothing more authentic than that.

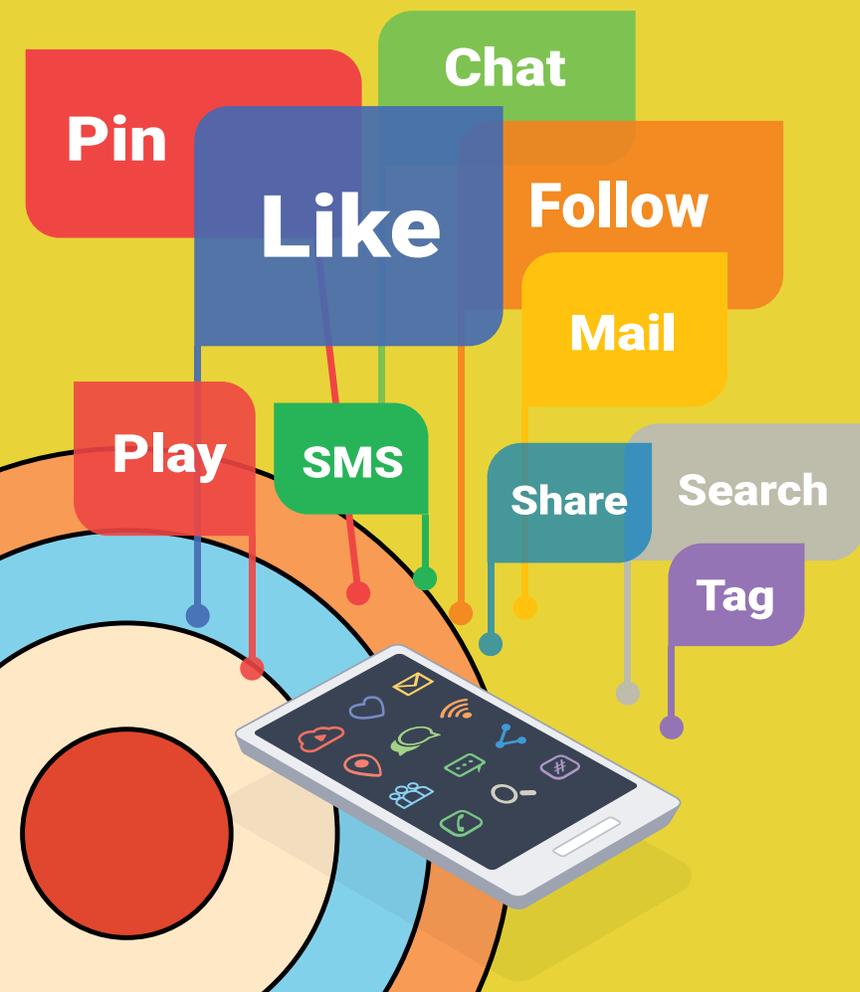
Here's how it works. Our new advocacy tool connects to an employee's social media profiles. We then input stories, tidbits, and information into the tool that we think may be of interest to our employees. If they think their social networks will also find it interesting, they can share it out to whatever platform they want: LinkedIn, Facebook, Twitter, and so on.

A cool part of the tool is that employees can also submit content to us. So if they see a really interesting article about some new insurtech, they can submit it to us through the app and we can push it out to everyone. This enables our people to really direct what content they want to see.

There's no need to be scared of social media. You are in the best position to share your story with the world, so let your employees advocate for your business. ●



**BY OLIVIA MYERS,  
BRANDING SPECIALIST**



## Searching for a Job?

### Headquarters

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

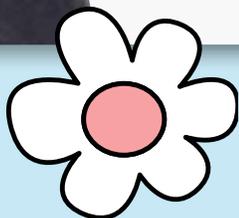
### Non-Headquarters

Commercial Field Underwriter  
 Dallas/Fort Worth, Texas  
 Commercial Field Underwriter  
 Denver, Colorado  
 Field Claims Representative  
 Kansas City, Missouri  
 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 February flagpole was hidden in the picture in the Market Focus column on page 13. The three winners of \$100 chosen from among those who found it are:



- |                        |                                |                   |
|------------------------|--------------------------------|-------------------|
| <b>Dee Dee Fischer</b> | Big Rivers Insurance           | Menomonie, WI     |
| <b>Kelly Jacobson</b>  | D A Brown Insurance Services   | Fort Atkinson, WI |
| <b>Amy Redelman</b>    | McPike Insurance Services, Inc | Indianapolis, IN  |

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



# ASK THE SPECIALIST

## ASK MIKE

### *What is the PMI and what does it mean to me?*

If you work in manufacturing, you have probably heard the abbreviation PMI a few times. PMI stands for Purchasing Managers' Index. The index represents the state of the manufacturing economy within the U.S., based on new orders, supplier deliveries, inventory levels, production output, and employment level.

Since 1948, the Institute for Supply Management (ISM) has been collecting monthly information from manufacturing companies, developing a PMI rating on a scale from 0 to 100. The ISM is a nonprofit group with over 40,000 members that provides supply chain, purchasing, and inventory management training and education.

The ISM releases its rating at the beginning of the month, before unemployment and GDP numbers. If the rating is above 50, it shows a growth of the manufacturing sector. Any number below 50 signals a contraction or slowdown for manufacturing. If all surveyed companies reported a decrease, the PMI could be zero, signaling a full contraction of the total manufacturing sector, which would be very bad not only for the manufacturing sector, but all industry segments.

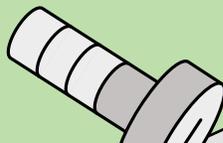
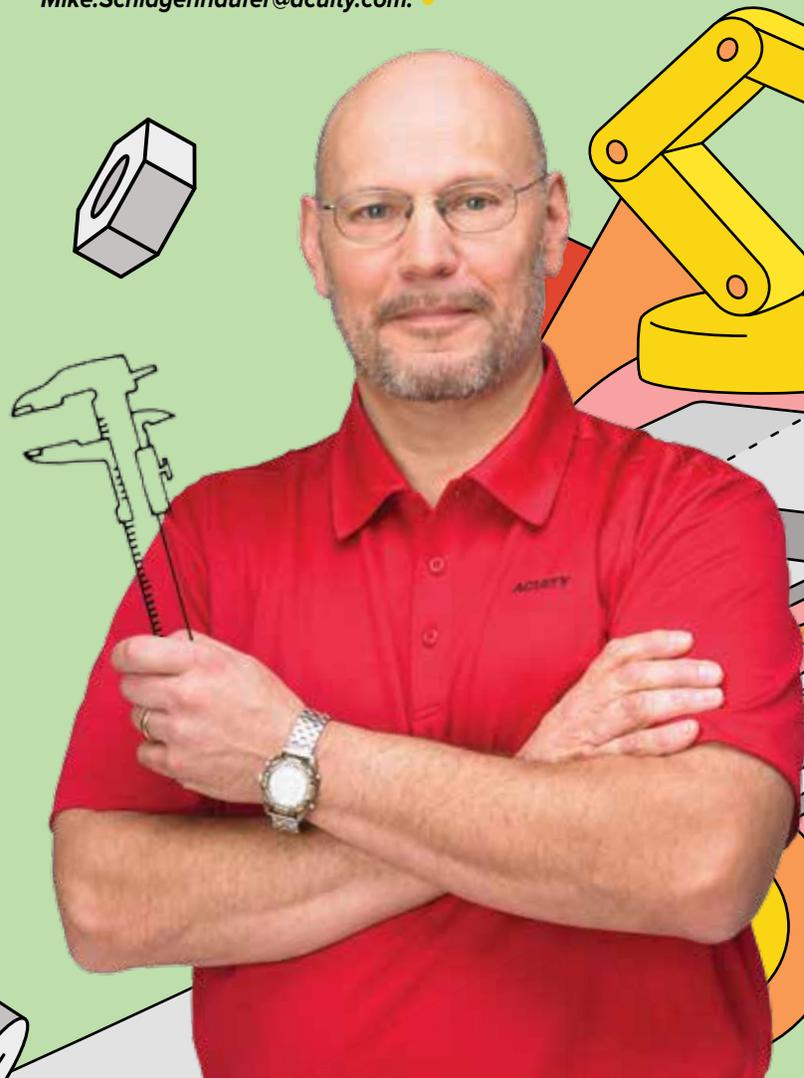
Many analysts and economic experts consider the PMI the best indicator for manufacturing productivity, and many central banks base their decision about interest rates on the PMI. The highest rating on record was 77.5 in 1950. In January of this year, the PMI reached 56, its highest point since November 2014.

Besides experts and analysts who use the PMI to forecast future expansion or contraction for manufacturing, companies use the PMI to forecast sales, inventory, and order needs. Consumer confidence is also impacted by the rating, because manufacturing has a huge impact on the economy, payroll, and personal income. A contracting PMI can make consumers more cautious on large purchases, such as automobiles. This reduced demand can further lower the PMI.

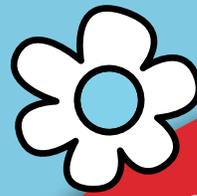
The answer to how you should use the PMI is not easy. If you see a few months of contraction or the number slipping below 50, you can with some certainty expect not only the manufacturing sector to slow down, but also other sectors, such as construction and retail. However, many times a temporary contraction of the PMI is just a signal that inventories are being depleted and not quickly refilled. There may be several reasons for this, such as manufacturers trying to reduce carrying costs and tax liabilities, seasonal impacts, or large manufacturers pausing operations to retool. You should base your manufacturing decisions, as well as personal purchasing decisions, on a balanced evaluation of several available economic indicators.

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

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# Industry Insider



## High-Tech Car Crime Concerns

Increasingly sophisticated vehicle technology has led to concern over new types of crime:

- **Remote hacking.** Connected cars that use wireless networks are vulnerable to a cyber security attack, navigation takeover, or ransom demands.
- **Scanner boxes.** Thieves are carrying scanner boxes that exploit the electronic system utilized by key fobs, allowing them to unlock and start the vehicle without the actual key.
- **Identity theft.** Connected cars carry more personal information than ever before. ●



**Q. What's new in commercial auto pricing?**

A. We recently added a commercial auto scorecard.

# Q&A CUIITY

**Q. What is the scorecard?**

A. Similar to our scorecard in personal lines, the commercial auto scorecard helps right-price accounts by using factors such as years in business and financial information to better understand the risk of loss for each account.

**Q. Will this increase commercial auto rates overall?**

A. No, not overall. Individual accounts may see changes in pricing to better reflect their risk, but the change is revenue neutral. ●

# IMPOSSIBLE INSURABLES

## HIGH-WIRE ACT

While on vacation in the Dominican Republic, one of our observant agents spotted this lineman on the job. We don't write insurance outside the U.S., but even if we did, this hazardous risk would certainly disqualify itself for coverage!

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. ●



# COMPASSION, CAN-DO ATTITUDE CHARACTERIZE DEB MAY'S CUSTOMER SERVICE

There's a reason why **Deb May** is Manager of the Personal Lines department at The Fedeli Group. "Deb consistently goes above and beyond her normal responsibilities to ensure that our clients receive the very best experience," says **Keith Hartzell**, Director of Client Services in the agency's P&C division. "Her knowledge, experience, and positive attitude make issues that can sometimes seem complex to a client become clear, and she always resolves those issues in an efficient and seamless manner."



Deb has been in the insurance industry since she graduated high school in 1981. She worked at Nationwide Insurance for 9 years before moving to the independent agency side of the business. She has been with Fedeli group, based in Independence, Ohio, for 12 years.

A licensed agent and CISR, Deb says that empathy is the most important component of customer service. "You need to have compassion for the problems people are going through and to be both proactive and consultative in helping solve those problems," she says. "I always try to treat people the way I'd like to be treated and do things the way I'd want someone to do them for me."

Deb adds that all the staff members at Fedeli are committed to its customers. "Everyone here brings a lot of knowledge and strength in relationship-building to our service," she says. "We work together very well as a team."

Congratulations to Deb May, an Outstanding Service Professional! ●



## WORD OF MOUTH

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Acuity's corporate headquarters hosts many community events each year. Over 16,000 people and counting have learned about the recent Acuity Chess Tournament through our Facebook page. To learn more, visit [facebook.com/acuityinsurancecompany](https://facebook.com/acuityinsurancecompany). ●

