

Timely News and
Information from Acuity

infofocus

MAY 2017

23,000
HOURS

MAKING A DIFFERENCE
THROUGH VOLUNTARISM

page 2



www.acuity.com

“FACES OF ACUITY” HIGHLIGHTS EMPLOYEE VOLUNTARISM

From September 2016 through April 2017—just seven months—Acuity employees contributed nearly 23,000 hours of volunteer service (22,982.5, to be exact). That equates to over 2 1/2 years’ worth of time spent making a difference in local communities. (See “Where We Served,” Page 3.)

Acuity began tracking volunteer hours as part of our Faces of Acuity program. The program consisted of three key parts:

- Videos created by each department (31 in total!) and shared with the entire company that highlighted what each department contributes to the company.
- Giant puzzle pieces created by each department to reflect how everyone comes together within Acuity.
- A goal of contributing at least 19,856 hours of volunteer service companywide.

“Faces of Acuity is one of the best employee-generated campaigns we’ve seen, and that says a lot,” says **Ben Salzmann**, President and CEO. “The departmental videos, the volunteer service, and the puzzle pieces coming together—Faces of Acuity hit it out of the park.”

Completing the Puzzle

“The idea for Faces of Acuity came from seeing how people work together,” says **Amanda Gebert**, Benefits

Specialist. “The puzzle represents how everyone comes together as a team and how so many of our employees are involved within the community.”

The program set a goal of 19,856 volunteer hours, which reflects the number of employees at Acuity times the number of years we have been named Acuity. We surpassed the goal over the program’s seven-month span, which also saw employees become engaged in the initiative’s progress.

“People enjoyed seeing the weekly videos that provided insight into what different departments do on a daily basis and how they tie in with one another to make Acuity successful,” Gebert says. “People have also been stopping to check out the different puzzle pieces on display. The creativity of different departments is amazing.”

Coming Together

The program culminated in assembling the puzzle pieces to create a phrase that was unveiled on April 20: Together We Rebuild Shattered Lives.

“The phrase was created to reflect our purpose—the reason all of us come to work every day at Acuity and the goal we want to achieve,” says **Joan Ravanelli Miller**, General Counsel/Vice President - Human Resources. “We realize we all have to work together to achieve that goal.”

Although the Faces of Acuity program is complete, its impact will continue.

“We hope that by bringing greater visibility to the incredible spirit of philanthropy that exists at Acuity, it will encourage people to become involved in ways that make a real difference in local communities,” Ravanelli Miller says. ●



Giant 3- by 3-foot puzzle pieces were created by each department.





The pieces form a huge puzzle that is displayed at our headquarters and reminds us of our purpose—Together We Rebuild Shattered Lives.

Where We Served

- Coaching youth sports
- 4-H
- Men Who Cook
- Feed My Starving Children
- Booster clubs
- Big Brothers/Big Sisters
- Church groups
- Salvation Army
- School mentoring
- Project Angel Hugs
- Donating blood
- Making blankets for childhood cancer patients
- Shoveling for the elderly
- Packing bags at local food pantries
- And much, much more . . .



"I love that Acuity is encouraging us to be more than what our career defines us as. We're able to be great stewards of the community, and the world overall, through the company's encouragement of our life OUTSIDE the 9 to 5".

—Laurie Dziekan
Senior Business Analyst



DRAXLER INSURANCE FOCUSES ON DOING RIGHT BY CUSTOMERS

The cornerstone of Draxler Insurance's success is a commitment to always do the right thing for the Arizona agency's customers.

"We have always worked for our clients and built a good reputation based on service," says **Nick Hastings**, Vice President of Operations at the Sedona-headquartered agency. "We have always tried to do the right thing over the long term, and that has fueled our growth through referrals, rather than needing to do a lot of advertising or direct mail."

Hastings says that everyone on the agency's staff shares a passion for service excellence. "Everyone here really tries to take care of customers like we would want to be taken care of," he says. "That includes being dependable and loyal, and being team players so that we can always provide seamless service to our customers."

Decades of History

Agency founder and President **Ron Draxler** began his insurance career in 1976 while living in Wisconsin. In 1985, he moved to Arizona and purchased an existing agency in Sedona. In 2008, Draxler opened a second office in Cottonwood, and he acquired another firm in 2013. Today, Draxler Insurance is the largest independent insurance agency in the Verde Valley.

The agency's mix of business is about 60 percent commercial lines, 40 percent personal lines. Although Draxler Insurance writes a broad mix of business, the economies of Sedona and Cottonwood have had a strong influence on that mix.

"Sedona is a tourism-driven economy, so we write a fair number of hotels, restaurants, galleries, retail shops, and

tour companies," Hastings says. "In Cottonwood, we write a number of businesses connected to the mining industry that is big in the southern part of the state."

Draxler Insurance is also known for its involvement in the community. Both Hastings and Draxler are past presidents of the Rotary Club of Sedona Red Rocks and were instrumental in creating the Red Rocks Oktoberfest community fundraiser.

"We believe in volunteering and giving back wherever we can," Hastings says.

Growth Goals

Draxler Insurance is always seeking acquisitions that make sense.

"We see opportunity in other agencies that perhaps don't have perpetuation plans in place, where we can help those agencies provide continued service to customers. We are also looking to grow organically, both in employees and revenue," Hastings says, adding that staying focused on the fundamentals of customer service will ultimately fuel the agency's continued growth.

"Building carrier relationships that benefit customers, returning emails, picking up the phone when people call—just taking care of people," says Hastings. "No matter what happens in the market, that will continue to be essential to our success." ●



Front row (left to right): Kelley Gahard, Gina Tortorello, Kathy Reay, Sari McQuality, Linda Smith, and Jim Twedt. Back row: Ron Draxler, Chan Smith, Barb Gee, Jessica Slawson, and Nick Hastings.

ACUITY MIXES IT UP IN COMMERCIAL LINES

Acuity is known as a commercial lines generalist, and rightly so—we write risks in hundreds of different classes of business. However, there are some types of risks that agents write with Acuity more than others. Here is a list of our top 10 in commercial lines:

1. Contracting (\$350M). This has long been Acuity's single largest class of business when all trades are added together. With Bis-Pak available for contractors up to \$2.5M in payroll, and a traditional package now available for general contractors (up to 100 percent subbed work) and roofing contractors, plus a vast array of additional insured endorsements to meet our insureds' contractual needs, we expect our contracting volume to keep growing.

2. Trucking (\$284M). Acuity loves truckers! Our second-largest class of business continues to grow due to greater radius of operations eligibility (600 miles), an appetite for workers' compensation, state expansions, and our Edge program for more difficult risks. In addition to "regular" trucking risks, we will accept refuse haulers, sand and gravel dealers, mail haulers, less-than-load, intermodal, and more.

3. Manufacturing (\$91M). Acuity's third-largest class now includes a Bis-Pak program for accounts up to \$1M in payroll, which will accept machine shops, metal goods, plastic and rubber goods, concrete products, woodworking shops, and more. Acuity's online rating platform will assign specific ISO property rates, determine the products liability loss cost, and provide an option for a generous property enhancement endorsement.

4. Mercantile (\$77M). Our fourth-largest class covers a wide variety of stores up to 50,000 square feet, including lessor's risk exposures for grocers, convenience stores, gas stations, hardware stores, bakeries, restaurants, and much more. It's also an easy class to rate online.

5. Habitational (\$56M). Condos, apartments, and commercial dwellings make up our fifth-largest class. Buildings 20 years or newer can be placed in Bis-Pak without the need for a specific underwriting approval and up to 30 years with approval. (We do require

100-amp electrical and will need to verify the structures are not converted.)

6. Service (\$46M). Acuity's sixth-largest class features a Bis-Pak Service program that will accept more than 50 separate classes of business with accounts up to \$6.5M in annual sales, \$1M in payroll, or a 50,000-square-foot building, depending on the class, and some lessor's risks. Other service accounts can be written in a commercial package.

7. Miscellaneous (\$45M). A wide variety of miscellaneous classes comprise our seventh-largest category, which covers warehouses, churches, consultants, real estate or insurance agents, clinics, and others. Some miscellaneous classes are Bis-Pak eligible.

8. Buildings - Lessor's Risk Only (\$23M). Acuity loves lessor's risk exposures for accounts within our appetite. If the tenant is eligible for Bis-Pak, the building owner will be as well.

9. Offices (\$10M). Acuity's Bis-Pak program will accept offices up to 100,000 square feet in total floor area. Buildings with a mixed occupancy of apartments and offices are no problem. This class is easy to rate online as well.

10. Motels (\$7M). Rounding out the top 10, this class features the Bis-Pak Motel program, which will accept operations in business for three years or more at their current location, or a newly constructed franchise, with up to 120 units and 4 stories. Bars are also acceptable in buildings 30 years or newer.

Acuity definitely mixes it up with a broad and diverse appetite. Our underwriters are constantly on a mission to write every piece of profitable business they can get their hands on! ●

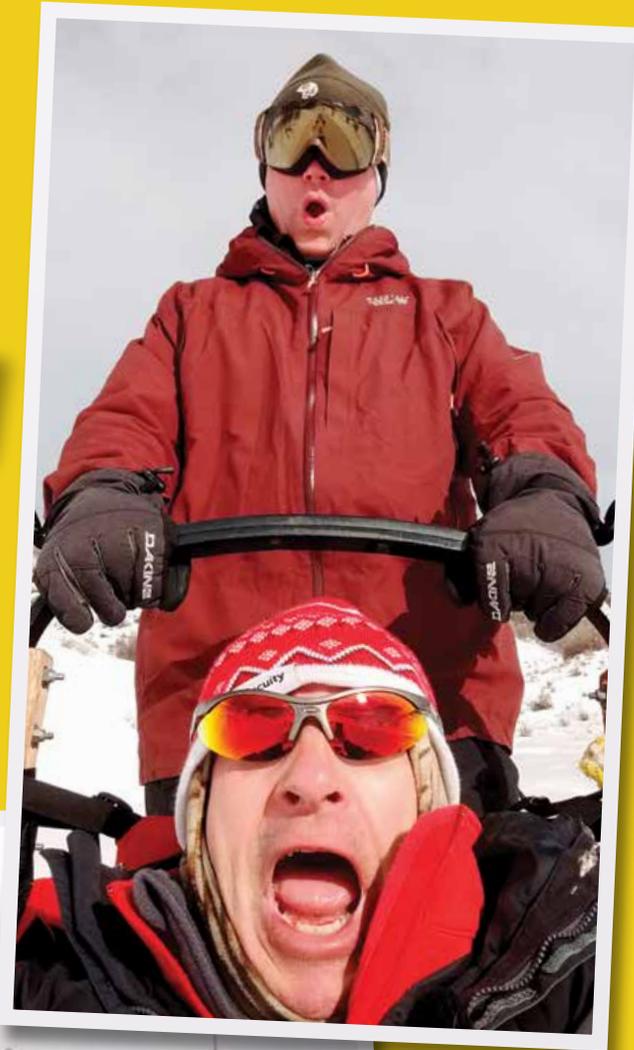
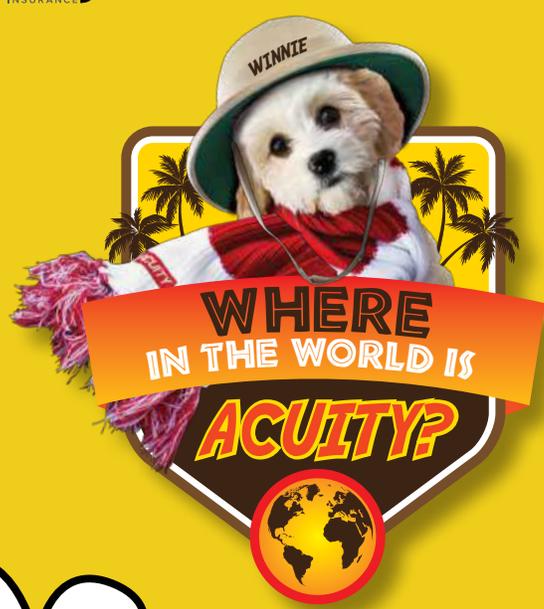


BY JOEL WADE,
GENERAL MANAGER -
COMMERCIAL UNDERWRITING



LEAGUE OF
**SUPER-
VISORS**

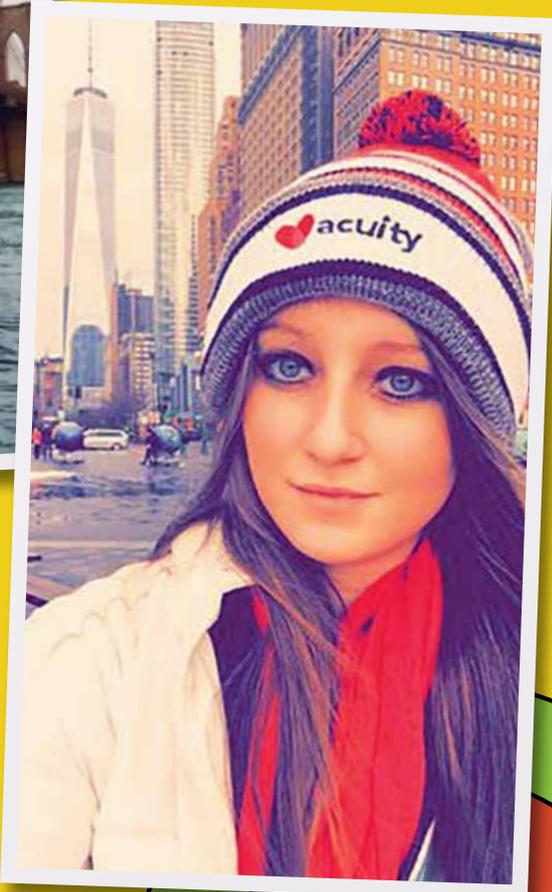




Tony Burkhart, President of Burkhart Insurance in Vincennes, Indiana, (seated) went dogsledding with his brother, **Bryan**.



Commercial Lines Underwriter **Lindsey Van Ess** took a trip to New York City.



Jessie Ackley, Technical Support Analyst, also visited New York. She is pictured in Battery Park with the new World Trade Center behind her.



LaVoy Winters, owner of Winters Financial Network in Cincinnati, celebrated the New Year at Walt Disney World with his wife, **Crystal**, son **Austin**, friend **Brandon**, and some copies of the *Infocus*.



Jeannie Dembowski, Claim Representative at Dawson Companies/Assured Partners in Richfield, Ohio (third from left), visited the USS Wisconsin in Norfolk, Virginia, with her son-in-law, **Cody Marx**, daughter, **Rebecca Marx**, and her sister, **Kathleen Wrabel**. Cody is in the United States Marine Corps and is stationed in Norfolk.



Systems Architect **Joe Hullin** poses in his "Keep Calm" shirt at Ladies View, a stop along the Ring of Kerry in Killarney National Park, Ireland. It seemed rather fitting wearing a shirt with a crown that resembles Queen Victoria's.

Want to Be a Winner?

Email your pictures to infocus@acuity.com with a brief description of Where in the World Acuity has been and you could win \$100! All employees of Acuity and our independent agencies may enter. To increase your chances of being selected from the hundreds of pictures we receive, 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! ●

ACUITY HEALTH CHALLENGE TO SUPPORT EXPANSION OF HEALTH CARE

The 2017 Acuity Health Challenge on July 15 will feature a 2-mile or 5K run/walk, with all funds raised from this year's event benefiting the Aurora Health Care Foundation in its efforts to expand access to quality health care in the Sheboygan County area.

"The Acuity Health Challenge is a natural extension of our commitment to wellness and community support," says **Wally Waldhart**, Vice President – Sales and Communications. "It is an opportunity for everyone to get out, get moving, and help advance the expansion of quality health care."

Aurora Health Care is planning a new medical center in Sheboygan County. The facility will include a hospital, ambulatory surgery center, and medical office building to meet the future health care needs of Sheboygan County and surrounding communities.

"This project will further improve access to health care services, and it will ensure that care is delivered in the most efficient and patient-centered manner," says **Sara M. Alger**, Director, Foundation

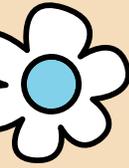
Development for Aurora Health Care Foundation's north and central regions. "In addition to this capital project, Aurora will continue to build and enhance programs and services for both patients and community members."

The Acuity Health Challenge begins at 8:00 a.m. at the University of Wisconsin-Sheboygan, which is located at 1 University Drive in Sheboygan. The event also features a health village and vendor expo, highlighting the best in health and wellness products and services.

The entry fee for the Acuity Health Challenge is only \$20 through June 30, \$30 through July 13, and \$35 through race day. For more information, visit facebook.com/AcuityHealthChallenge or email healthchallenge@acuity.com. ●

acuity HEALTH CHALLENGE

Benefiting Sheboygan County's New Medical Center



The Acuity Health Challenge is a popular annual summer event.

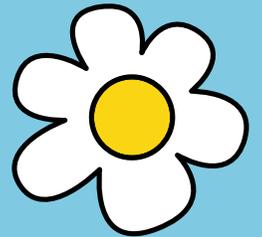


ACUITY WINS “WORKPLACES THAT CARE” VIDEO AWARD

For the fourth year in a row, Acuity is the winner of the national video competition from Great Place to Work®. Previously called the “We Love Our Workplace” contest, the 2017 competition was titled “Workplaces that Care.” As the 2017 winner, Acuity earned \$1,000 for the Conquer Cancer Foundation.

In the 2017 contest, companies from across the country submitted a one-minute video demonstrating they truly care for their employees and go above and beyond to transform company into family. The winner was chosen based on the results of online voting.

To view this video, along with all of Acuity’s other award-winning videos, visit www.acuity.com/acuityhasheart.



Acuity’s award-winning video featured several employees. Pictured (top to bottom, left to right): Craig Snyder, Manager - Premium Audit; Danni Williams, Manager - Premium Audit; Heather Krauss, Commercial Underwriter; Chris Alexander, Manager - Commercial Underwriting; Jordan Lindstrom, HR Specialist; Amanda Gebert, Benefits Specialist.

NEW COVERAGE FROM ACUITY COVERS RIDESHARE INSURANCE GAP

Ridesharing is increasingly popular. It occurs when people use their personal vehicle to transport people for a fee, often through a transportation network company (TNC) such as Uber or Lyft.

However, your personal lines customers can face a coverage gap if they drive in connection with a TNC. Personal auto insurance policies have exclusions for when a vehicle is used to carry persons or property for a charge or when used in connection with a TNC. Fortunately, Acuity now offers **Limited Transportation Network Driver Coverage** endorsement for personal auto policies.

How It Works

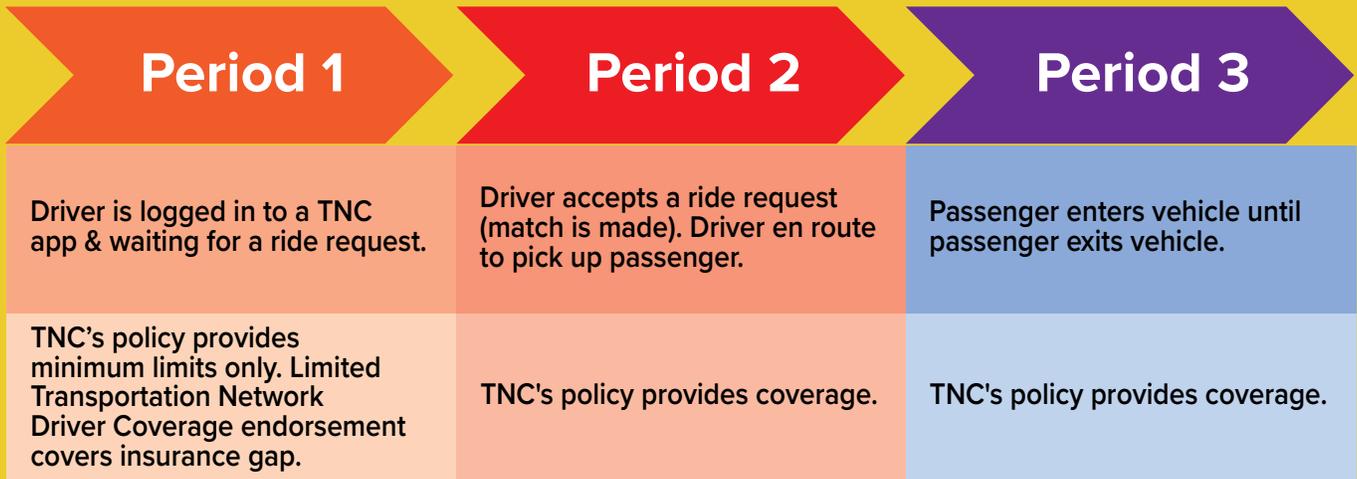
The TNC ridesharing process is defined by three phases (see graphic). The coverage gap occurs during the first phase, while a driver is logged in to a TNC app and waiting to receive a ridesharing assignment.

The TNC's policy should provide minimum liability limits during this phase, but those limits can be easily exhausted if an accident occurs.

Acuity's Limited Transportation Network Driver Coverage on a personal auto policy extends coverage to specified vehicles during this period. Unlike other carriers' rideshare offerings, there are no special limits or deductibles to keep track of. Plus, an Acuity excess liability (umbrella) policy will provide an extra layer of protection.

The Limited Transportation Network Driver Coverage endorsement applies during the time the driver is working with the app until a passenger is accepted. When a passenger request is accepted, the driver should have insurance coverage through their TNC.

Ridesharing is more than a passing trend—it is a growing part of our economy. Be sure your customers who drive for Uber, Lyft, or another TNC are covered. ●



This article is for illustration purposes only. Insurance coverage is defined by the specific policy and endorsements purchased by a policyholder.

ACUITY U *update*

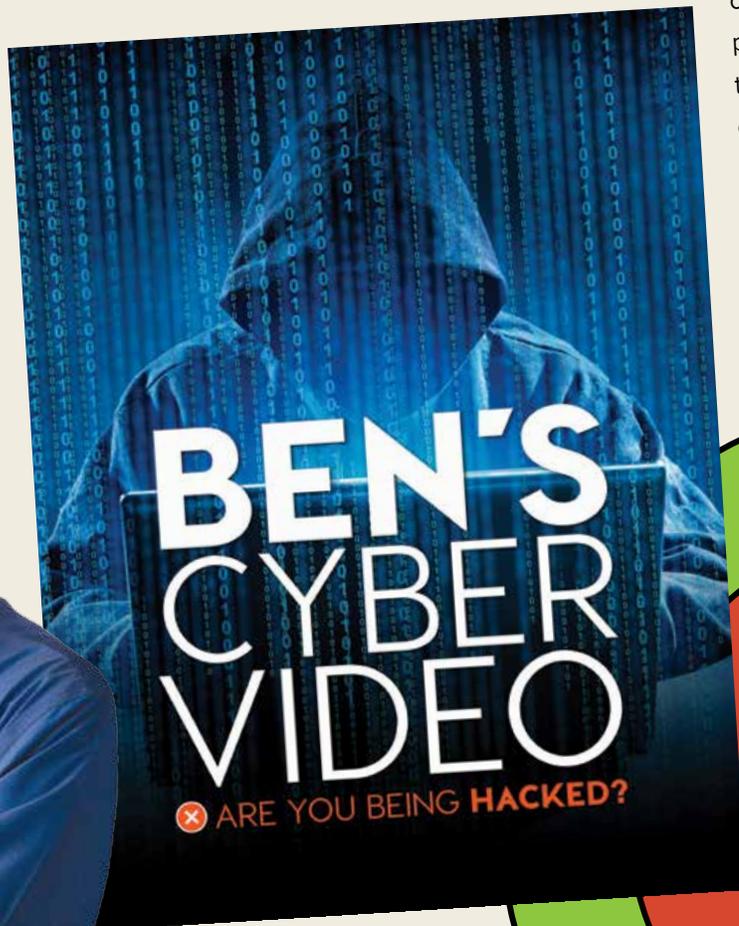
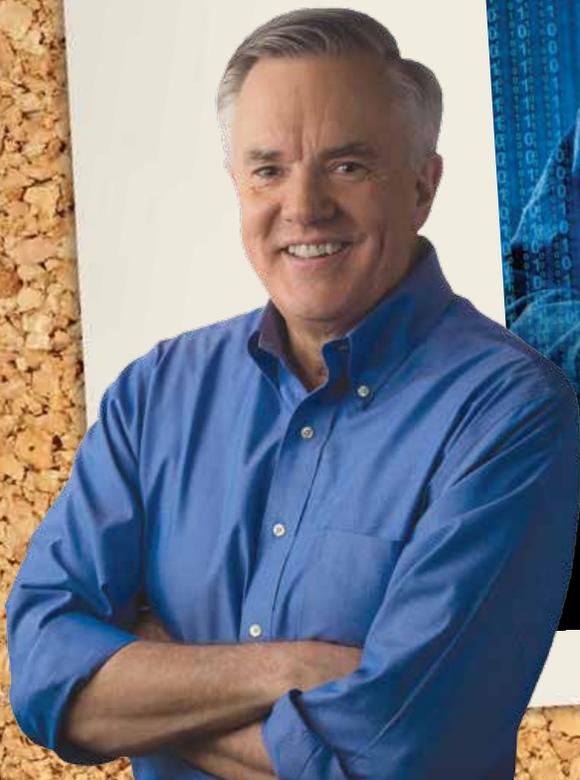
LATEST ACUITY U VIDEO FEATURES EXTRAORDINARY EFFORTS TO FIGHT CYBER CRIME

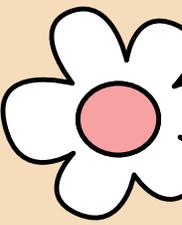
The latest video from Acuity U debuted earlier this month. Titled *Ben's Cyber Video*, the film features President and CEO **Ben Salzmann's** personal story of identity theft as well as two panel discussions.

The first panel includes Sales General Manager **Susan Jones** and Market Specialists **Cliff Johnson**, **Mike Schlagenhauer**, and **John Lack**, who discuss cyber attacks hitting the trucking, manufacturing, and construction industries. A second panel, interviewed by **Jessica Gomez**, features **Alex Hageli**, Director - Personal Lines at Property Casualty Insurers, **Ken Pruett**,

Senior Director - Business Development at CyberScout (formerly IDT911), **Corey Dunbar**, Assistant Vice President at Hartford Steam Boiler, and **Marcus Knuth**, Acuity's Vice President - Enterprise Technology.

Ben's Cyber Video explores the growth of cyber crime and the shocking statistics behind the types of attacks happening every day. It also provides agents valuable information regarding Acuity's extraordinary efforts to fight cyber crime, including ways you can defend yourself and your clients against attacks and valuable insurance coverages that can help protect your clients if they become victims of cyber crime. ●





ROBERT MARTIN

UNEXPECTED OPPORTUNITY PUTS ROBERT MARTIN ON PATH TO PERFORMANCE

Like any proud parent, **Robert Martin**, Senior Field Premium Auditor in Tennessee, is always happy to help his children in their endeavors. Just over 25 years ago, his daughter, **Lisa**, was a professional dancer with the Nashville Ballet. Robert helped build sets and create props for their productions, but never had an intention to step on stage until one day when Lisa gave him a call.

"They were short one cast member, so she had kindly volunteered me," Robert recalls. "Fortunately, it didn't involve any dancing or singing—I just had to walk across the stage and end up in the right spot!"

Through that experience, Robert discovered that he enjoyed being on stage and auditioned for the company's next production, playing a butler in their annual production of *The Nutcracker*. That experience also allowed him to be part of the touring company that took the production to different cities across the state.

A Break and Back

After five years, Robert decided to take a break from the stage. Fast forward over 20 years to 2013, and he found himself in a familiar setting: Lisa was serving on the Board of Directors of the Center for the Arts in Murfreesboro when she gave her dad a call.

"Lisa's daughter, Emma, was playing in *Bonnie and Clyde* and they were short a character, so Lisa graciously volunteered my services again," he says.

That gave Robert an opportunity to not only be on stage, but also spend time with his granddaughter. "It was exciting to be on stage with her," he says.

For the first time, Robert's role in *Bonnie and Clyde* also involved singing and dancing. "I worked long hours in my garage with Lisa learning to tap dance," he says.

Lights, Camera . . . Accounting?

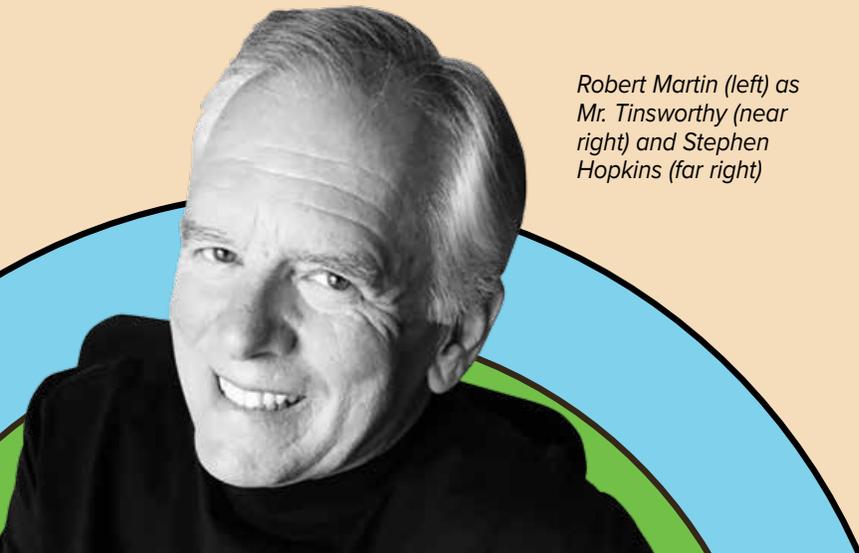
Robert joined Acuity 10 years ago, bringing 30 years of experience in both public and insurance accounting. He and his wife, **Barbara**, live in Murfreesboro and enjoy motorcycling.

"We've worn out five Harleys over the last 16 years," Robert says.

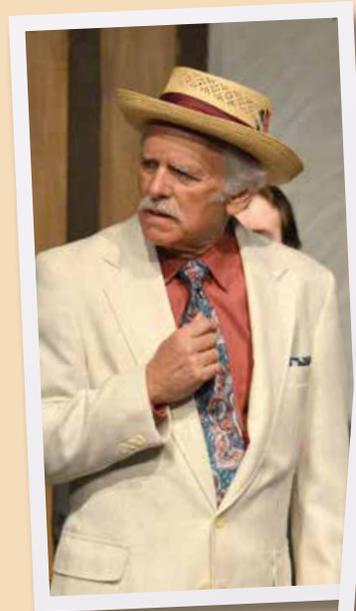
Since 2013, Robert has been involved with a half dozen of the Center's productions, including both musicals and dramatic plays. Some favorite roles include playing Mac the stage manager in *42nd Street*, Stephen Hopkins in the musical *1776*, and Mr. Tinsworthy in the musical *9 to 5*. He also puts his accounting skills to good use as a member of the Center's Board of Directors.

Although he has no plans to leave Acuity any time soon, Robert hopes to some day land a retirement gig that involves being on stage. "I don't expect Hollywood to be calling, but I'm toying with the idea of what might be available on a cruise line or theme park where I could perform part-time," he says, adding that the demands of preparation are well worth the rewards of performance.

"You put in all that hard work in rehearsals and practice—it is a lot of time," he says. "However, I'm having a ball up on stage with the team. Everybody's pulling for the same end result. When the lights come on, when you get the applause and ovations, it's just magical." ●



Robert Martin (left) as Mr. Tinsworthy (near right) and Stephen Hopkins (far right)



FOCUS ON INSTRUCTION

Congratulations to the following staff members who earned insurance designations:

- Rich Denicourt**, Claims Representative – Associate in General Insurance
- Tami Koriath**, Commercial Underwriter – Associate in Commercial Underwriting and Associate in Commercial Underwriting – Management
- Katie Phillips**, Manager - Workers' Compensation – Associate in Claims

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

- Leanna Basch**, Commercial Processor – AINS 21
- Alan Edwards**, General Manager - Central Claims – CPCU 552
- Joe Hansen**, Commercial Underwriter – CPCU 520
- Stacy Horneck**, Commercial Processor – AINS 21
- Theresa Kempf**, Commercial Processor – AINS 21
- Nick Kunstman**, Senior Commercial Underwriter – AU 61
- Lynn Maass**, Commercial Processor – AINS 21
- Casie Mersberger**, Commercial Underwriter – AU 60
- Gen Mervyn**, Manager - Services – AIC 30 (Segment B)
- Brian Murray**, Senior Claims Representative – CPCU 520
- Brooke Post**, Commercial Processor – AINS 21
- Chris Rahn**, Senior Programmer Analyst – AINS 24
- Michael Scott**, Commercial Underwriter – AU 61
- Andrew Siegel**, Regulatory Analyst – CPCU 520
- Nathan Simons**, Commercial Underwriter – CPCU 551
- Jessica Stange**, Commercial Processor – AINS 21
- Kyra Weier**, Commercial Processor – AINS 21 ●



MARKET FOCUS

Services

With increased technology in vehicles, repairs are becoming more complicated. For instance, a seemingly minor fender bender could involve replacing not just a bumper or quarter panel, but also costly rear- and side-detection radar.

Having the right factory scan tool is increasingly important when repairing these rolling computers. Factory scan tools help automotive repair shops identify the extent of damage to electronic equipment, allowing a shop to create a full repair plan, order all the needed parts before work starts, complete repairs more quickly, and reprogram the vehicle to clear error codes that were triggered by an accident.

Claims handling also benefits from the use of factory scan tools. By performing a scan of a vehicle after repairs are completed, these tools help ensure that all work is accounted for and all error codes are reset so the insurance company can make a proper reimbursement. Talk with your repair shop customers about how investing in the right factory scan tools can benefit their operations.

Manufacturing

The manufacturing environment can be an interesting and exciting place. Today's manufacturers are operating at a pace unlike anything seen in the past. This changing world is good for business, but also brings about concerns for employees and their safety. June is National Safety Month and a great time to talk to your manufacturing customers about safety.

Can you remember the first time safety touched your life? Actually, it was the day you were born. Of course, you didn't know what that meant at the time, but your parents did. Think of all the firsts in your life where someone watched over your safety—your first steps, riding a bike for the first time, playing sports at school, learning to drive a car, and so many others.

Safety is no accident. It should always be at the forefront and a way of life. Happy National Safety Month, everyone!

Trucking

It is a best practice for your trucking customers to review their Safety Measurement System (SMS) score for accuracy. It can be done easily and at no charge by following these steps:

- Navigate to <https://ai.fmcsa.dot.gov/sms/> or search online for "FMCSA SMS."

- Close the pop-up notice if it appears.
- In the box under "Check Motor Carrier Safety and Performance Data," enter your company name or DOT# (or the information of a company you want to check).
- If more than one match is returned, choose the appropriate name.
- Click the "Complete SMS Profile" icon on the left of the summary page.
- Scroll down to see the activity contributing to the SMS scores.
- Continue to scroll down to the next section, where you will find the specific dates, violations, and enforcement activity.

Being proactive will help your customers avoid unnecessary and costly delays in the future.

Mercantile

Acuity is proud to be a supporting member of the Wisconsin Restaurant Association. In March, **Deb Postuma** (left) of Acuity's Merchant Focus team ran into **Tom Gaumond** and **Carol Willick**, agents with G2 Insurance Services Inc., at the Midwest Foodservice Expo.

Connections, seminars to learn about building mercantile business, and the opportunity to touch base with independent business owners, agents, and association representatives are what the expo is about. Acuity attends events like this to support the industry and bring back information we can share with our independent agent partners. ●





Construction

With the construction season underway, many contractors will see an uptick in both business and payroll. Are your clients ready for the possibility of increases in premium at audit due to their payroll growth? Acuity is proud to offer a competitive advantage that is rare in our industry—AcuitySmartPay, a pay-as-you-go option for policies that include workers' compensation!

AcuitySmartPay helps avoid large payroll audits that can frustrate customers. How does this program benefit you?

- Removes customer frustration due to additional premium owed for an audit.
- Reduces the difficult conversations you may be having with your customers as to why they owe a larger amount than they had initially expected.
- Decreases the amount of premium sent to collections attorneys, allowing you to get paid based on the insured's full policy premium.
- Provides a competitive advantage for you to pass on to your customers by giving them a tool to help manage their cash flow and better budget for insurance expenses.

AcuitySmartPay is a smarter way for businesses with fluctuating payrolls to manage their workers' compensation insurance premiums. To qualify, an account

should have a total worker's compensation premium of at least \$10,000.

A 15 percent down payment, based on the total policy premium, is required for the first term. Other lines of business can be written on the same policy and billed monthly along with workers' compensation on a single statement. The workers' compensation premiums are calculated monthly based on the payrolls reported by the policyholder.

Policyholders simply go to our website, **acuity.com**, and enter their payroll information each month. Our system automatically handles adjusting the premium and withdraws the necessary payment from the policyholder's bank account via ACH.

The program gives Acuity the ability to see how much payroll has been reported for each class code. This provides an important additional benefit. Knowing how much payroll has been reported in the months just before renewal allows Acuity to have to have more insight and provide better estimates to our agents at renewal.

Contact your underwriter on behalf of policyholders who are interested in enrolling in AcuitySmartPay. For more information about the program, look for the AcuitySmartPay brochure under the Agency Resources section of our website. ●



SECURITY IS EVERYONE'S RESPONSIBILITY

Acuity takes information security seriously. One of the key components to our security program is our Security Awareness Committee. This security committee helps make sure our employees:

- Are knowledgeable on how to handle sensitive customer data.
- Can spot attacks and fraudulent communications.
- Know how to protect Acuity's systems and data, even as new technologies are developed.
- Are cognizant of their responsibility to protect physical assets and guard against unauthorized access to our building.

Created in 2006, the committee consists of 10 employees from IT, Building Operations, and Internal Audit. Its goal is to educate all Acuity employees on IT and physical security and their responsibility to ensure that the company's systems and data are kept secure, confidential, accurate, and available. The committee also provides education on security measures that employees can implement outside of work (public Wi-Fi risks, fire extinguisher training, CPR, first-aid, and so on).

The committee knows educating employees is necessary to protect Acuity from security threats, so they provide awareness and training through the company security policy, monthly articles in the *Insider* newsletter for employees, contests and games throughout the year, mock internal phishing attacks to measure company preparedness and knowledge, year-in-review presentations, annual questionnaires, and "Lunch N Learn" presentations.

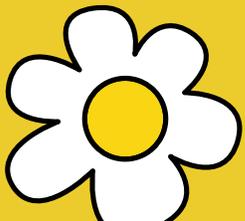
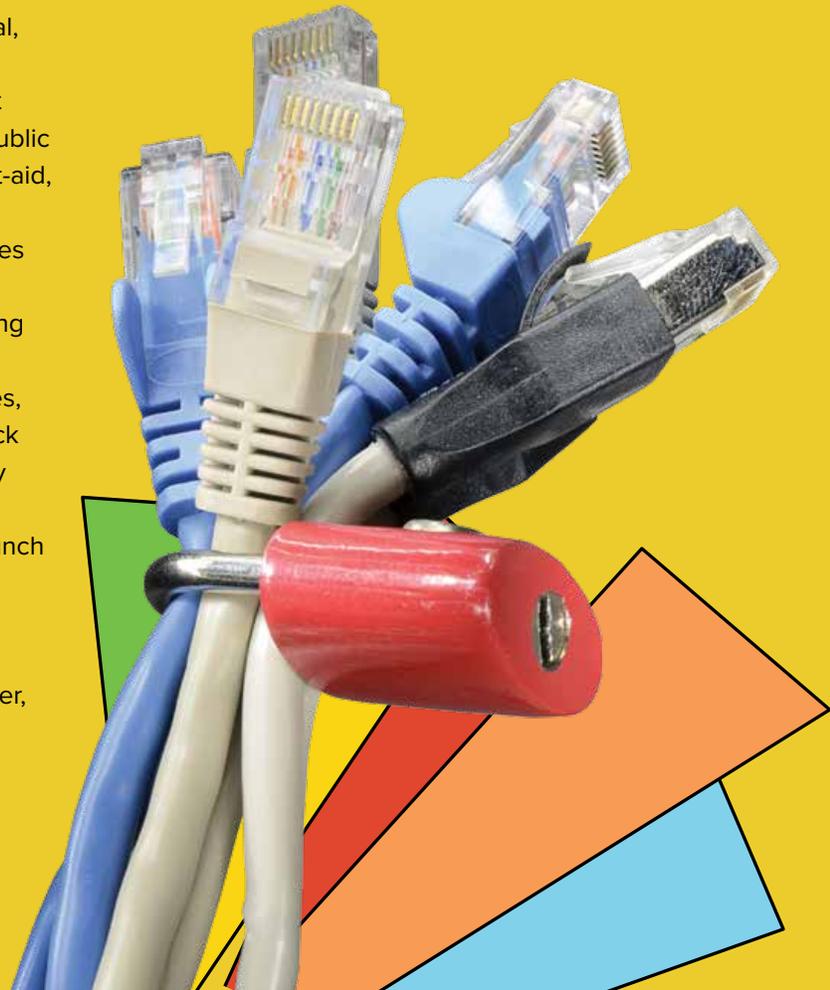
Employee questions and concerns are reviewed promptly so appropriate measures can be taken, whether it be knowledge transfer, additional training for employees, or policy

changes. Policies and focus are reviewed often to account for changes in technology, social trends, and demographics.

Our Security Awareness Committee benefits not just Acuity, but agents and customers as well. Agents can rest assured that our employees take security seriously and are provided the proper training and resources to make educated security decisions. ●



BY **SCOTT BUSSE**,
MANAGER - INFORMATION
SYSTEMS





Searching for a Job?

Headquarters

- Business Segment Specialist - Mercantile
- Commercial Processor
- Customer Insight Analyst
- Customer Service Representative - Claims
- Business Analyst
- Imaging Processor
- Policy Assembler
- Programmer
- Technical Support Analyst - Intern

Non-Headquarters

- Field Claims Representative (Resident)
 - Davenport, Iowa
 - Kansas City, Missouri
 - Salt Lake City, Utah
- Loss Control Representative (Resident)
 - Western North or South Dakota
 - Western Tennessee



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 April flagpole was hidden in the picture in the "Focus on Instruction" column on page 13. The three winners of \$100 chosen from among those who found it are:

- | | | |
|---------------------|-------------------------------|-----------------|
| Doris Ward | Community Insurance Group | Sidney, OH |
| Melissa Zorn | Savage-McVicker Insurance Inc | Maumee, OH |
| Susan Putman | The Reilly Company | Leavenworth, KS |

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



ASK THE SPECIALIST

ASK CLIFF

One of my trucking clients thinks their CSA data is wrong. What can they do about it?

Whether your client is a motor carrier or a truck driver, it is important that their Compliance Safety and Accountability (CSA) scores are accurate. If they believe there is inaccurate data being reported on CSA's Safety Management System (SMS), they have an opportunity to challenge the information.

Motor carriers and drivers may file a challenge to SMS data by using the Federal Motor Carrier Safety Administration's (FMCSA) DataQs online system at dataqs.fmcsa.dot.gov. They must first register using the online registration link and log in. Filers may request a review of federal- or state-issued citations or violations.

After a request is made, the system automatically forwards the Request for Data Review (RDR) to the appropriate office for resolution and then collects updates and responses for current requests. Additionally, the system allows people who file challenges to monitor the status of each filing.

This process allows information to be corrected or removed, potentially improving BASIC scores. Keep in mind that just because a challenge is filed, data will not automatically be changed. Here are five best practices that can help improve the chances of success when challenging CSA data.

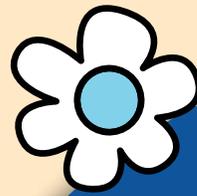
- **Be accurate.** Choose the correct RDR type and provide the accurate report number. Be sure your information is complete.
- **Be clear.** Specify what you want reviewed and, if possible, have someone proofread written comments for clarity before submitting.

- **Be detailed.** Provide supporting documentation, such as pictures, bills of lading, registration and license information, court documents, contracts, and other information, to help support your case as to why the information is incorrect. Arguing an opinion will not help—the best results are gained through supporting documentation.
- **Be polite.** Remember that requests are reviewed by people who are interested in doing the right thing. Being polite and factual will help move the process along.
- **Be honest.** It should go without saying, but file requests only in cases you reasonably believe a mistake was made by enforcement.

Cliff Johnson is Acuity's Trucking Business Segment Specialist. Contact him at trucking.news@acuity.com. ●



Industry Insider



A recent Insurance Information Institute (III) survey found:

- 44% of homeowners comparison shop for home insurance at renewal.
- 69% of drivers comparison shop for auto insurance at renewal.
- The most popular method for homeowner insurance comparison shopping is by speaking with an agent in person. ●



Q. You introduced Contractors' E & O Broad Form in early 2015. How is it doing?

A. Fantastic. We have nearly tripled our premium since then!

Q&A **ACUITY**

Q. Didn't you add classes to your eligibility list in addition to broadening coverage?

A. Yes—we added 8 classes to our existing list of 25 eligible classes. Be sure to check if you have contractors that qualify.

Q. How do I write the coverage?

A. Coverage may be quoted and bound using Acuity's Internet Rating. ●



IMPOSSIBLE INSURABLES ON DECK?

We're guessing the landlord demanded that the grill be moved off the second-story deck. Although we admire the ingenuity of the tenant in creating technical compliance with the demand, we won't be a market for either the owner's or renter's insurance coverage!

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. ●



CARLEY BENSON PUTS CUSTOMERS FIRST

Over more than six years of working at the Dixie Leavitt Agency, **Carley Benson** has built a reputation among customers for delivering outstanding service.

“Carley is very dedicated to providing great customer service to our clients,” says **Adam Christensen**, Managing Co-Owner. “She responds quickly and

efficiently to requests from our customers and carriers and goes out of her way to do her best. Carley possesses a cheerful, kind, and gracious demeanor, and is a true asset to the Leavitt Group.”

Carley is a Commercial Lines CSR working in the agency’s St. George, Utah, office. She says that prompt response is

what customers most appreciate about the agency’s approach to service.

“When clients call or email, it’s usually because they need something done right away.

We always make sure that we take care of customer requests as quickly as possible. We also work to build face-to-face relationships with customers, beyond simply email,” she says, adding that teamwork within the agency also contributes to outstanding service delivery.

“We all work together extremely well,” Carley says. “Everyone here is always willing to step in if someone isn’t available and deliver the customer service our clients have come to expect.”

Congratulations to Carley Benson, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

Choosing a mechanic doesn’t need to be stressful. Over 19,000 people have already discovered tips for selecting auto repair shops thanks to Acuity’s Facebook post.

To see what’s happening at Acuity, visit www.facebook.com/AcuityInsuranceCompany. ●

