



COMMUNICATION IS **KEY**

ONLINE RESOURCES FOR AGENTS

ONLINE RESOURCES FOR AGENTS HELP MAKE **CUSTOMER CONNECTIONS**

Acuity loves our agents, and it shows! “Communication is important in any partnership,” says **Ben Salzmann**, President and CEO. “We’re showing our commitment to independent agents by providing more and more online information and content they can use in communicating with customers and that customers can use to learn about Acuity.”

Because personal and commercial lines customers are spending more time online researching companies before they decide to do business, Acuity’s online and social media strategy focuses on providing useful information customers want.

“Our market research clearly shows people want to do business with insurers that are knowledgeable about their needs,” says **Trisha Krautkramer**, General Manager - Branding. “Our content is not focused on selling insurance—it’s focused on delivering information that is specific, relevant, and targeted to key customer segments.”

“Whether it’s a video, an article on the Acuity blog, or a post on one of our Facebook pages, all of our content is designed to be easy for agents to find and share with customers,” says **Michael Curry**, Social Media Community Specialist.

Acuity continually monitors how many people are clicking, sharing, and commenting on content. We also continue to evaluate additional channels, looking for ways to deliver even more relevant information.

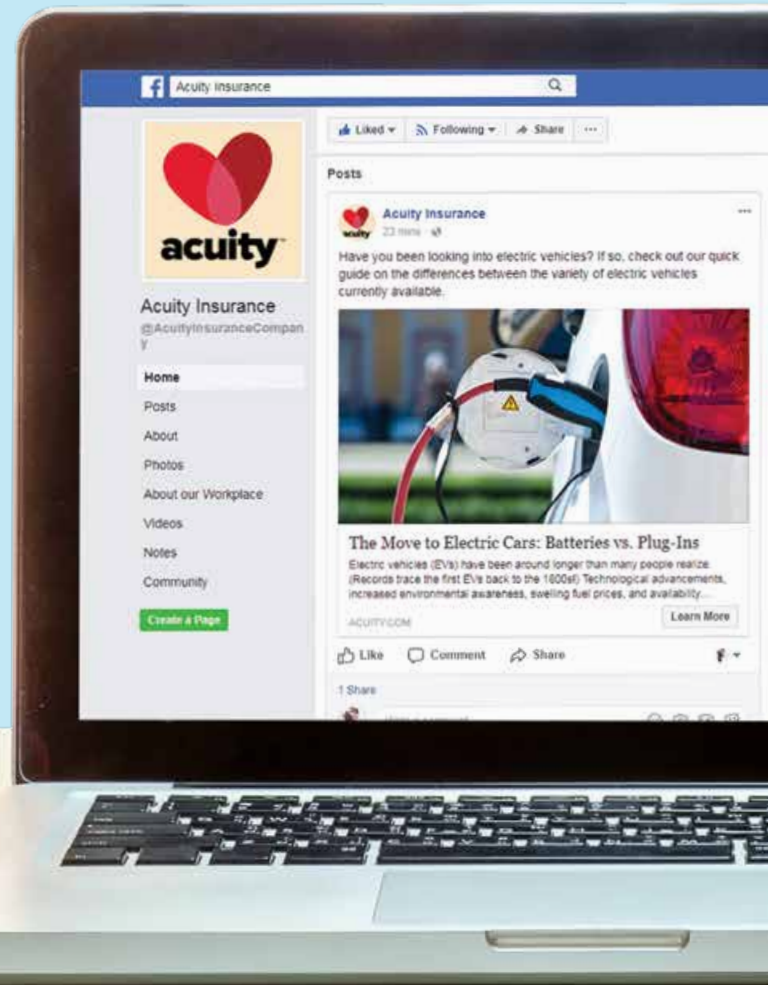
“Both agents and customers are making greater use of our online and social content than ever before, but there is still an opportunity to increase the awareness of all the resources we have available,” says **Josh Becherer**, Branding Specialist. “Information agents can use to build stronger customer relationships is literally right there at their fingertips.”

Check out the following pages to learn more about some of the online resources Acuity provides! ●

FACEBOOK

Unique pages focused on contractors, truckers, retailers, manufacturers, agents, and Acuity.

- facebook.com/AcuityInsuranceCompany
- facebook.com/acuitymercantile
- facebook.com/acuitymanufacturing
- facebook.com/acuitytrucking
- facebook.com/acuityconstruction
- facebook.com/acuityagents



TWITTER

- twitter.com/acuityinsurance
- [@acuityinsurance](https://twitter.com/acuityinsurance)



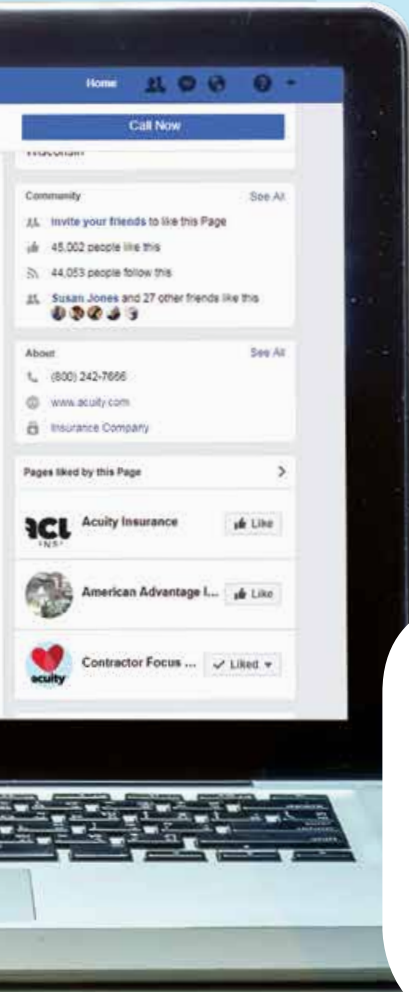
LINKEDIN

linkedin.com/company/acuity-insurance

BLOG

acuity.com/acuity-focus

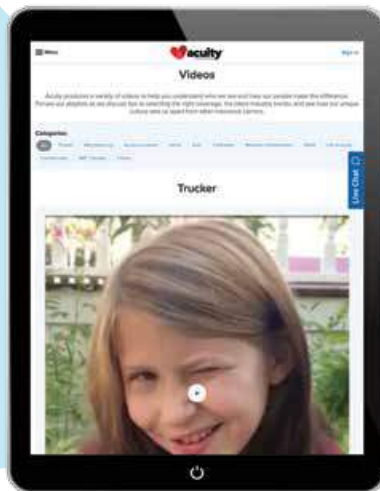
Browse all blog posts or filter by category to view posts related to specific industry segments. Looking for a particular topic? Use the search feature to quickly find posts, or click the tags on any post to view all content related to that topic.



VIDEOS

acuity.com/videos

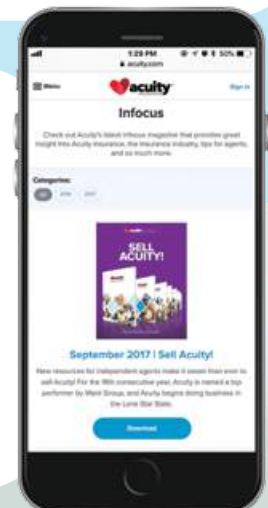
Browse videos by category or use the search feature to find what you're looking for.



INFOCUS ONLINE

acuity.com/infocus

You've asked, and we listened! The *Infocus* is currently available in PDF format on our website. Coming soon, individual *Infocus* articles will be published under the Agent section of the Acuity blog, making it easier to share articles with customers. ●



AFTER CATASTROPHE, BFS INSURANCE EMERGES UNIFIED AND STRONG

When BFS Insurance opened its new headquarters location in July 2017, it wasn't just a regular ribbon cutting: it was the celebration of a years-long effort to recover from the disastrous Cumberland River Flood of 2010.

"We had two office locations in Clarksville, and one was along Riverside Drive. We lost everything at that location—computers, files, furniture," says **David Fish**, Managing Partner. David and partners **Darren Baxter** and **Scott Samuels** own the Tennessee agency.

Fortunately, the agency was able to relocate everyone from Riverside Drive to its second location on Madison Street. Bringing the two offices together had a positive impact on the agency, although quarters were very cramped. With the recent grand opening of their new 6,000-square-foot office, BFS Insurance now has room to grow in a new location just a few blocks down Madison Street.

"Because BFS Insurance had been created by the merger of two different agencies, we had different workflows, different technology, and different cultures," David says. "The flood was a curse but, in retrospect, a blessing because it forced us to work through all those issues and come out stronger."

Coming Together

The agency's history is also a story of seizing opportunity. When David first met one of the men who would ultimately be his partner in business, insurance was the furthest thing from his mind.

"I was actually cleaning carpets in Darren's agency. He saw I was a hard worker and asked if I wanted to get into insurance," David recalls.

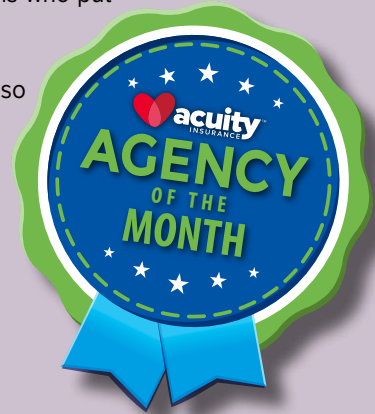
David took Darren up on the offer and eventually became part owner. In 2009, they acquired a local independent agency that Scott worked for and formed BFS Insurance

Group. Despite a few growing pains, the merger has been a tremendous success.

BFS Insurance is a generalist agency, writing both commercial and personal lines. Across all areas of business, it has achieved strong, sustained growth and is known for its service-focused team of professionals who put customers first.

"Our people care about our customers," David says. "They are also knowledgeable and experienced—able to take an account from start to finish and get it done right."

The agency is also known for its strong support of the community, with all three partners born and raised in the Clarksville area. "We all attended public schools in Clarksville, from grade school through college, and our kids go to school here today. This is our home," David says.



Looking to Grow

With BFS Insurance's partners and producers in the prime of their careers and a strong support staff, the agency is looking to grow, including through acquiring other agencies.

"We are always exploring new opportunities and looking for agencies that would be a good fit for our corporate culture," David says.

"We've seen a lot of growth already in our business," David says, "but we know we're capable of achieving much more." ●

Left to right: Jennifer Webb, David Fish, Terri Childress, Darren Baxter, MeShell Flynn, Paula Deem, Alex Martin, Denise Adcock, Scott Samuels, and Amber Hamaker.



The agency's former location on Riverside Drive was destroyed by flooding in 2010.

DATA SECURITY IS A **PRIORITY AT ACUITY**

Many data breaches have occurred over the past several years, and this year is no different. The Equifax data breach made headlines, affecting up to 143 million people and compromising names, Social Security numbers, birth dates, addresses, and drivers' license numbers. Unfortunately, this breach was just one of many that happened in 2017.

Companies are under increasing pressure to apply resources to prevent a breach from happening and respond quickly if one occurs. In addition, states are implementing more laws and regulations that dictate data security terms to companies. There are also regulations related to PCI (payment card industry) and HIPAA (Health Insurance Portability and Accountability Act of 1996) that can impact a company's data security practices and controls.

Acuity takes information security very seriously and is committed to doing everything possible to protect the data entrusted to us. Over thirteen years ago, security became the sole focus of Acuity's information security manager, the role I currently hold.

Today, we have a seven-person team focused exclusively on security-related items. We have three areas of focus within our security team: prevention, detection, and compliance. In addition, we recently hired a compliance analyst for the team. We also have a detailed incident response plan, with a core group of individuals charged with quickly handling any potential incidents that might arise.



BY MIKE FALK,
MANAGER - INFORMATION SECURITY

It takes everyone on the team countless hours to stay on top of the latest vulnerabilities or attack vectors. We regularly send our security engineers to training put on by companies that are leaders in security education, such as SANS, who offers some of the most intense classes that many people will ever go through.

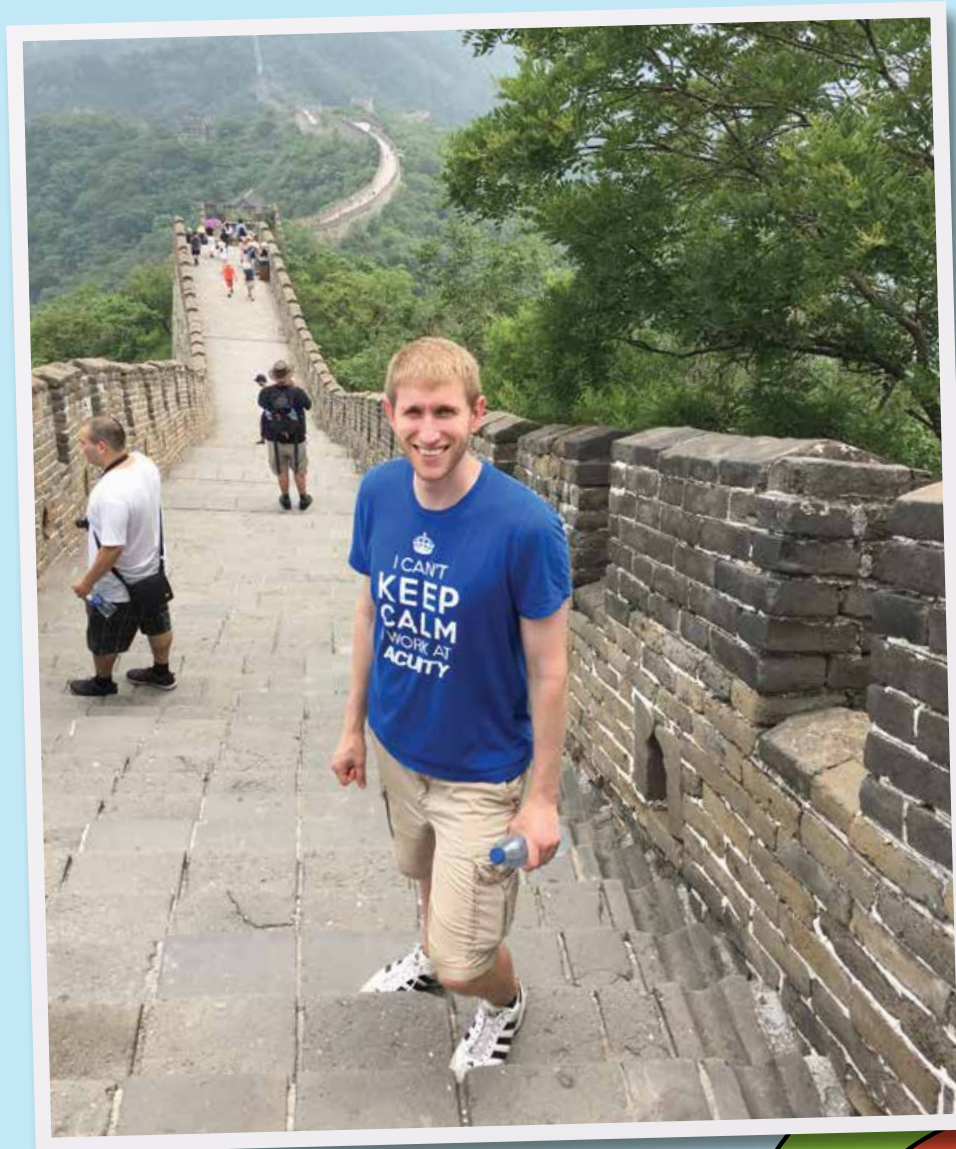
Data security is a priority at Acuity from the top down. Within our Board of Directors, we created a new committee dedicated to information security. Our management team ensures staff is trained on security policies and practices. We work hard to make security controls as painless as possible for users, but encryption, secure email and workflows, and other necessary processes often create overhead for everyone involved. Unfortunately, this is a price everybody must pay since hackers and cybercriminals will take advantage of any weaknesses that exist in a system.

The most challenging thing about information security is that a hacker only needs to be successful once—we need to be right 100% of the time. Something as simple as forgetting to patch one computer can lead to a compromise of millions of records, as has been seen in recent breaches. That's why security is never a "set and forget" item. We continue to monitor threats, evaluate our practices, and harden our systems and networks in the never-ending fight against computer crime. ●





Agents **Adam** and **Katie Griggs** of the JA Knapp Agency climbed Mt. Fuji and brought their Acuity beanies to keep warm during the drastic climate changes at the top.



Commercial Underwriter **Kevin Pickhard** wore his "Keep Calm" shirt at the Great Wall of China.



Kathy Weidner of R&R Insurance Services, Inc., kept warm with her Acuity hat on a visit to Mendenhall Glacier with her husband, **Lynn**.

Also visiting Alaska's Mendenhall Glacier was Acuity's **Diane Ratajczak**, Imaging Processor.



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! ●



MARKET FOCUS

Construction

As the temperatures begin to drop, concern changes from staying cool to staying warm. Working in the winter brings new challenges. The National Institute for Occupational Safety and Health explains that extreme cold varies across different parts of the country. Extreme cold is when temperatures drop below normal and dangerous situations can arise. It is also important to monitor the wind speed in cool conditions.

One of the most important ways to prevent cold stress is by dressing properly. Wearing at least three layers of loose fitting clothing is ideal, as layering provides good insulation. Wearing a hat, hood, or helmet liner is crucial to avoid heat escaping from the head. Anyone working outdoors should have insulated and waterproof gloves and boots as well. Staying hydrated is also important, even when the temperatures drop.

Winter will be here soon. Plan ahead and prepare for cold temperatures so everyone working outdoors can be safe!

Manufacturing

Manufacturers often state employee retention as one of their biggest concerns. One way to combat this issue is to increase employee engagement. An engaged employee is less likely to look for a new job and is more focused and dedicated to completing their work; therefore, employee turnover is reduced and productivity is improved.

Boost employee engagement by expanding one-on-one communication between each employee and his or her manager. Ensure employees understand their importance to the company. Ask for their input on the decisions that affect their job, so employees feel their voice matters. Provide opportunities for professional growth, such as cross training or educational advancement. Assure their confidence in the company's future so they feel their jobs are secure.

Taking the time to implement employee engagement practices will increase employee morale, help businesses keep their employees, and forge a more effective and committed workforce.



Trucking

Recently celebrating its first anniversary, the Acuity Motor Carrier Toolbox is a great resource for specialized industry knowledge. Available at acuity.com/mctb, the Motor Carrier Toolbox is filled with valuable information critical to earning the trust of current and potential trucking clients.

Every trucking company needs to be aware of their safety performance and the ever-changing regulatory issues affecting the industry. The toolbox provides that information and much more, including:

- Driver applications
- Driver qualification file checklist forms
- Medical examination report forms
- Pre- and post-trip inspection report checklists
- FMCSA compliance documents
- Commercial motor vehicle maintenance and repair programs

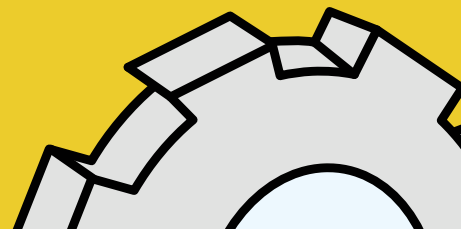
The free Acuity Motor Carrier Toolbox is your number one resource to help your trucking clients navigate their difficult day-to-day world.

Retail

According to a Marshall & Swift/Boeckh study, 40 percent of small businesses are uninsured, and 75 percent of insured businesses are underinsured. Additionally, Insureon conducted a survey of small businesses to identify their top concerns and claims during all of 2016. They found that one-third of small businesses experienced an event that could have led to an insurance claim. The most common incidents are:

- Client complaint or contract dispute, 22.2%
- Employee injury, 10.6%
- Burglary or theft, 8.8%
- Fire, storm damage, or cracked pipes, 6.6%
- Customer injury, 2.4%
- Product that caused injury or damage, 2.3%

Acuity can provide coverage for all of these situations. We've worked hard to create coverages to fit the needs of small businesses. With your help, we can move businesses out of the uninsured and underinsured categories and help ensure their assets and employees are protected. ●



Services

Even with expert installation and regular maintenance, equipment does break down. Without the right insurance coverage, this can amount to costly repairs and lost productivity. That's why every business needs equipment breakdown coverage.

Let's take a look at common equipment risks and the types of losses that can result from breakdown.

Electrical systems. Breakdown of these systems poses a risk to building owners and tenants alike. Electrical panels and cables within a building are interconnected, so a short circuit in one part can spread and destroy a large part of the system, presenting a huge loss potential.

Air conditioning and refrigeration equipment. Although there are numerous components in these systems that are susceptible to breakdown, compressors are particularly prone to failure and can cost \$10,000 or more to repair or replace. Replacement refrigerant can cost thousands as well. Breakdown can lead to business interruption and spoilage loss. In addition to grocery and other retail stores with perishable stock, hotels and nursing homes also have high refrigeration and spoilage exposure.

Boilers and pressure vessels. A breakdown can impact a business's ability to operate since these units are used for heat, hot water, cooking, sterilization, and production. Low water conditions are a frequent cause for breakdown, which can result in cracking, collapse, bulging, or even explosion of a vessel. Pump or control failure, scale buildup, and safety mechanism malfunction are also common causes for breakdown of this equipment. Loss may include extra expense of rental replacement units to continue operations.

Computers and communications equipment. Computers, servers, systems, telecommunications, and other electronics are at the heart of today's businesses. This technology depends on surge-sensitive circuitry. Businesses and their income come to a halt when systems go down. Power surges, service interruption, and electrical fluctuations are often the culprit, and common

surge protection is often inadequate to prevent damage.

Mechanical systems. Virtually every type of business has mechanical equipment exposures. Buildings are full of this type of equipment (elevators, escalators, compressors, backup generators, pumps, motors, conveyers, and more). Systems can suffer breakdown from causes such as oil contamination, misalignment, metal fatigue, and operator error.

Renewal/alternative energy generation. This technology can take many forms, such as solar, wind, geothermal, bio-fuel, and more. Generation systems contain a wide range of electrical and mechanical equipment that can fail. As the demand for specialized equipment grows, so does the time needed to repair and replace it.

Production equipment. Specialized equipment such as automotive service hoists, automobile technician systems, and food process equipment are at the heart of their respective industries. Modern systems employ electronics and software that is prone to damage from power surge that damages the electronics or interrupts the information flow between machines. Such equipment may require skilled specialists to repair.

Equipment breakdown coverage isn't just for boilers and machinery any more. It is a vital coverage to manage the risks associated with today's sophisticated equipment. Agents should recommend equipment breakdown coverage to all their commercial clients. ●



This article is an illustration of coverage only. Coverage is determined by the language of the actual policy issued.

ACUITY PROJECTS WIN MULTIPLE AWARDS FOR CREATIVE EXCELLENCE

Several of Acuity's recent marketing and educational projects have earned MarCom awards for creativity from the Association of Marketing and Communication Professionals. MarCom is one of the oldest, largest, and most prestigious creative competitions in the world, with thousands of print and digital projects submitted from organizations in dozens of countries.

"We always try to make our communications fun and interesting, and the MarCom awards Acuity received recognize our efforts," says **Ben Salzmann**, President and CEO.

Acuity earned three Platinum awards. Winning projects were Acuity's 2015 annual report, *The Year That Soared*, featuring a kite-shaped booklet that was packaged with a custom-printed sport kite, as well as two continuing education videos, *Wally's Word Three!* and *Loss Control on Display*.

Acuity's 2016 Annual Report, which included an innovative 360-degree video, earned a Gold award.

Two additional continuing education videos, *The Long Road to Walk Again (Billy Moyle's Story)* and *American Fraud*, earned Honorable Mention.

"All of Acuity's communications are designed to strengthen relationships with independent agents and customers and build Acuity's brand," says **Trisha Krautkramer**, General Manager - Branding. "We are honored to be recognized for continually producing creative, effective projects."

Acuity's annual reports are available for viewing at acuity.com/2016. Acuity's continuing education videos, which are available at no cost to all Acuity agents, are available at acuityu.com. ●



ACUITY'S SUPPORT HELPS IMPROVE EMERGENCY RESPONSE AND CARE

Acuity contributed \$125,000 to Aurora Health Care's *When Minutes Matter* campaign to help improve patient survival rates during cardiac incidents and other emergencies. Through the success of this campaign, Aurora and the Sheboygan County Sheriff's Office were able to deploy a new Emergency Medical Dispatch (EMD) service across Sheboygan County.

The new system, which provides care instructions to 911 callers involved with cardiac arrest scenarios as well as other serious and potentially life-threatening situations, had an immediate impact. Within just minutes of its launch, a 911 call arrived regarding an industrial accident within the county that resulted in an arm amputation.

"The dispatcher was able to give pre-arrival instructions to stop the bleeding and care for the amputated limb," says **Lt. Kristy De Blaey, M.S.**, Sheboygan County Sheriff's Office Communications Manager. "On the heels of that, we received 911 calls for an injury crash, a gunshot, and a pregnancy, all within the first two hours. The EMD system has already proven its value to the community."

Acuity's contribution adds to our continued support for community healthcare. Past donations have helped fund the creation of an intensive and intermediate care unit, a neonatal intensive care unit, a medical and dental provider for the underserved, a hospice facility, and more. Acuity supports many health and wellness causes, including the American Cancer Society and Conquer Cancer Foundation, and the annual Acuity Health Challenge run/walk has raised tens of thousands of dollars to expand access to quality care.

"Acuity is a longstanding supporter of facilities, programs, and initiatives that provide needed healthcare services in the community. We are proud to help Aurora Health Care in its efforts to enhance the capabilities of emergency responders and provide an even greater level of lifesaving services to the community," says **Ben Salzmann**, President and CEO. "It all comes down to improving the well-being of everyone in our community."

The new EMD system is important because survival rates more than triple if CPR techniques are provided by bystanders and if an automated external defibrillator (AED) device is used to treat victims before emergency personnel arrive.

"We know that when an individual suffers cardiac arrest, each second is critical to their survival," says **Steven Zils, MD**, out-of-hospital medical director and emergency medicine physician with Aurora Health Care. "The unfortunate reality is that many 911 dispatch centers across the country don't provide pre-arrival instructions, and as we began to investigate this here in Sheboygan County, it became a clear opportunity to work with our dispatch center and community partners to save more lives."

"The new system is a great example of a community partnership program focused on saving lives," says Sheboygan County Sheriff **Todd Priebe**. "Our dispatchers are the first part of any life-saving call for help. They are now trained to help callers by offering instructions in cardiac arrest events. We're thrilled to see it be available in Sheboygan County." ●



Lt. Kristy De Blaey, M.S., Sheboygan County Sheriff's Office Communications Manager, Steven Zils, MD, emergency medicine physician with Aurora Health Care, and Ben Salzmann, Acuity President and CEO, in the Sheboygan County 911 Communications Center.

TRISHA KRAUTKRAMER PROMOTED TO **BRANDING GENERAL MANAGER**

Trisha Krautkramer is promoted to General Manager - Branding. In that role, she will be responsible for developing and managing

Acuity's marketing initiatives and activities, including campaigns across different media, advocacy, events, corporate responsibility programs, and sponsorships.

Trisha joined Acuity in 2015 as

Director - Branding, bringing extensive marketing experience with numerous firms in a variety of roles. Immediately prior to Acuity, Trisha was Vice President - Analytics for Laughlin Constable. She has been a panelist at numerous marketing conferences and has instructed Advanced Google Analytics at UW-Milwaukee School of Continuing Education.

A graduate of Marquette University, Trisha earned her bachelor's degree in marketing and international business. She also obtained Google Analytics and Google Analytics Mobile App certifications. ●



JOHN KRECHEL EARNS **PROMOTION IN HR**

John Krechel is promoted to Director - Benefits, where he will be responsible for overseeing, planning, administering, and managing Acuity's employee benefit programs.

John started at Acuity in May 2005, working in Business Systems. He joined the Human Resources Department in 2010 as a Human Resources Specialist. John was promoted to Senior Human Resources Specialist in 2014. In 2015, he accepted the position of Benefits Specialist and was promoted to Senior Benefits Specialist in 2016.

A graduate of St. Norbert College, John earned a bachelor's degree in Business Administration.

He earned his MBA from UW-Milwaukee and also holds the Professional in Human Resources designation. He lives in Belgium, Wisconsin, with his wife, **Katie**, and their two children. ●



ACUITY RECOGNIZED AS EMPLOYER OF THE YEAR IN INSURANCE

Acuity is the winner of a Gold Stevie® Award for Great Employers, earning the distinction of Employer of the Year - Insurance. The Stevie Awards for Great Employers recognize the world's best employers and the human resources professionals, teams, achievements, and HR-related products and suppliers who help to create and drive great places to work.

"We are honored to be recognized as Employer of the Year among insurers," says **Ben Salzmann**, President and CEO. "Everyone at Acuity can take pride in the workplace we have built together."

"We are all committed to being a great employer not just within the insurance industry, but across all sectors and for employees of all ages and backgrounds," says **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources. "Earning a Gold Stevie Award is a validation of our efforts."

Additionally, Acuity earned a Silver Stevie Award for Achievement in Workplace Design for companies of

more than 100 employees. The award recognized the impact of our recent headquarters expansion project.

"In the expansion, we set out to create a business environment that was both state-of-the-art and employee-focused," says **Sheri Murphy**, Vice President - Services and Administration. "It is an honor to be recognized for achievement in workplace design."

Nicknamed the Stevies for the Greek word meaning "crowned," the awards were presented to winners at the Marriott Marquis Hotel in New York on Friday, September 22. More than 500 nominations from organizations around the world were submitted this year for consideration. More than 50 professionals worldwide participated in the judging process to select this year's Stevie Award winners.

"The judges were impressed with the quality of entries we received in the second annual Stevie Award for Great Employers. The dedication these Stevie-winning organizations have to providing great workplaces for employees was evident," says **Michael Gallagher**, President and founder of the Stevie Awards.

In choosing Acuity as Employer of the Year -

Insurance, judges noted our "amazing set of employee engagement initiatives and benefits" and a fun work environment that encourages open communication. In recognizing Acuity for Achievement in Workplace Design, judges highlighted our "fun and informal spaces for employees to connect" as well as overall project design that was authentic to company culture and values. ●



Pictured: Amy Lemerond, Manager - Field Claims

COLLEGE2ACUITY: THE BACON TOUR

NOW EVEN
Sweeter!



Tim Muldoon, Kaise Aschliman, John Krechel, Becca Flipse, Haley Lindstrom, and Jordan Lindstrom

In September, our College2Acuity tour visited 17 campuses throughout Wisconsin, introducing students to Acuity and frying up pounds of bacon! This year, the tour was even sweeter thanks to the addition of a chocolate giveaway as well.

“College2Acuity is more than just a recruiting effort—it’s a way to promote Acuity to students, faculty, and staff,” says **Kaise Aschliman**, Human Resources Specialist. “People learned that working at Acuity is not about selling insurance,

and that we offer rewarding career opportunities in a fun, employee-focused culture.”

In addition to grilling outdoors, Acuity’s human resources team visited classrooms to introduce students to career opportunities in insurance.

2017 College2Acuity tour highlights include:

- Nearly 100 pounds of bacon
- 1,000 pieces of chocolate
- Over 2,300 students reached
- More than 100 resumes received ●



ACUITY U *update*

ACUITY U TACKLES ETHICS

The next video from Acuity U, *Ethics: Lessons Learned*, tackles the tough topics of ethics and the decision-making challenges agents face each day. *Ethics* brings viewers up to date with the story of Kate Black, who was the subject of *Ethics: Divergent Dilemmas*. Exploring the consequences of Kate's actions, how they could have been avoided, and the lessons agents can learn serves as a springboard for engaging discussions that dive deep into the world of ethics.



In *Ethics*, agents learn about best practices in creating and maintaining ethics policies and procedures, how to deter and detect unethical behavior, and the role of insurance carriers in industry ethics. This timely video is a valuable resource for agencies and allows agents to earn credits needed to fulfill licensing requirements for ethics training.

Ethics: Lessons Learned will launch in December at acuityu.com.



Acuity partners with Trustpilot, an independent, Google-certified review platform that provides verified reviews from people who have service experience with us.

Bruce F.
1 review



September 11, 2017

Fast and easy claim service.

Filed an auto claim in the morning; they had a check sent out that same day. They called the body shop for me and made all the arrangements.

ACUITY EARNS AGENCY TECHNOLOGY AWARD FROM IVANS

Acuity received the 2017 IVANS Leadership Award. Presented at IVANS Connect, the award honors Acuity for excellence in increasing connectivity and automating data exchange across the independent insurance agency channel.

“Acuity’s real-time interface capabilities allow agents to connect to our policy, rating, claims, and billing systems directly from their desktops without needing to rekey any information,” says **Marcus Knuth**, Vice President - Enterprise Technology. “Those capabilities also enhance Acuity’s ease-of-business capabilities, allowing us to receive more quotes and write more new business.”

We continue our industry leadership in carrier/agency automation and in helping agents implement cost-saving download and real-time transactions. In the coming months, we will expand our connectivity capabilities by implementing support for ACORD



eDocs and messages download, enabling agents to download attachments directly into their agency management system.

We have also integrated our real-time quoting capabilities with IVANS Real-Time Rating, which will be leveraged in the Applied Systems platform to provide personal auto and home quotes. This implementation delivers time savings for our agents, allowing them to obtain an accurate quotation in a matter of seconds.

“Industry statistics continue to highlight the importance of ease of doing business that agencies evaluate when choosing insurer partners,” says **Thad Bauer**, Vice President and General Manager, IVANS Insurance Solutions, a division of Applied Systems.

“Investment in connectivity between insurers, MGAs, and agencies is the cornerstone of enabling ease of doing business for stakeholders across the insurance lifecycle to focus time on servicing customers.” ●

ERIKA SAVONA NAMED MAINE IAIP UNDERWRITER OF THE YEAR



Commercial Field Underwriter **Erika Savona** is named Professional Underwriter of the Year by the Maine Council of International Association of Insurance Professionals (IAIP).

The Professional Underwriter of the Year award recognizes an underwriter

who has demonstrated superior knowledge of the underwriting field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in IAIP activities.

“Erika immediately became an active participant of the IAIP after joining and cochaired our local association education committee,” says **Adele Nichols**, President of Insurance Professionals of Greater Portland, Maine, and Senior Account Manager at Clark Insurance of Portland. “It is obvious that she appreciates education and is committed to making our industry strong.” ●

ACUITY EARNS TOP CARRIER, MARKETING REP ACCOLADES FROM NEW MEXICO AGENTS

Acuity is named 2017 Company of the Year by the Independent Insurance Agents of New Mexico (IIANM). The IIANM Company of the Year Award is awarded annually based on input from member insurance agencies. Acuity earned this award for an incredible fourth consecutive year based on the company's strong commitment to independent insurance agents.

Additionally, **Julie Decker**, Territory Director for New Mexico, is named IIANM Company Representative of the Year for the second straight year. In selecting Julie as a recipient of the award, independent agents highlighted her commitment to outstanding service.

"Each year we survey our membership and ask them which of their companies and marketing reps have excelled for them in the past year. We have a lot of great insurance carriers doing business in New Mexico, but on this year's survey Acuity and Julie were mentioned by more agents as the carrier and marketing rep that helped them the most," says **Consuelo Trujillo**, IIANM Chief Operating Officer.

"It is a tremendous honor to receive this award as I am among many fine representatives in the industry. I am so blessed and thankful to get to spend time with such wonderful friends at each of my agencies," Decker says. ●



Travis Stuart, Commercial Field Underwriter, created Acuity's Zoltar display booth for the IIANM's "Under the 'Big I' Top" circus-themed convention. He is pictured (center) with Julie Decker (left) and Melissa Grandon, Manager - Field Claims (right). Also attending from Acuity were Senior Claims Representatives Stan Martinkus and Brian Murray (not pictured).



Acuity's Julie Decker (center) receives the Company Representative of the Year Award from IIANM 2017 Chair, Dick Minick, and newly elected 2018 Chair, Heather Fortner.

LYNN CORNWELL

LYNN CORNWELL DRAWN TO THE **WORLD OF ART**

For over fifty years, The Lakefront Festival of Art has been bringing art to life on Milwaukee's lakefront and raising funds for the Milwaukee Art Museum. The three-day event has evolved from a small gathering of artists in 1963 to one of the top twenty art festivals in the country.

"I truly believe in the mission of the Lakefront Festival of Art," says **Lynn Cornwell**, Senior Commercial Underwriter. "I love to be involved in an event that raises funds that are used to acquire artwork for the museum and to deliver new world-class exhibitions to our city."

The festival now has close to 30,000 annual attendees and hosts over 170 jury-selected artists from across the nation. The event showcases a wide range of artwork for purchase including paintings, photography, ceramics, sculpture, jewelry and more. Additionally, the festival features entertainment and fun activities for the entire family.

Getting Involved

Lynn has a lifetime interest in art and has been a museum member for many years.

"I decided to volunteer for a museum event 15 years ago, and that first year was approached to be a committee member for the festival. The next year I was asked to chair that committee, and I have been involved with the event ever since." She currently chairs the VIP First Look committee, which is responsible for hosting an opening day champagne and food event that is exclusive to museum members.

Recently, Lynn celebrated her nine-year wedding anniversary with **Brad Glock**, Director - Personal Lines Conversions. Brad became interested in volunteering for the festival, and for the past several years has been a member of the Sculpture Garden committee. The garden features over 60 individual sculptures representing 21 of the festival artists.

"My goal as a volunteer is to help enrich the visitor and artist experience at the festival while supporting the museum," Brad says. "Having established a good working relationship with the Sculpture Garden artists has also been a very rewarding experience for me."

This year, Lynn was honored with the Volunteer Service Award from Friends of Art (FOA), which is the primary volunteer support organization of the Milwaukee Art Museum. Over 1,300 individuals volunteer annually to help organize and operate FOA's fundraising events, including the Lakefront Festival of Art.

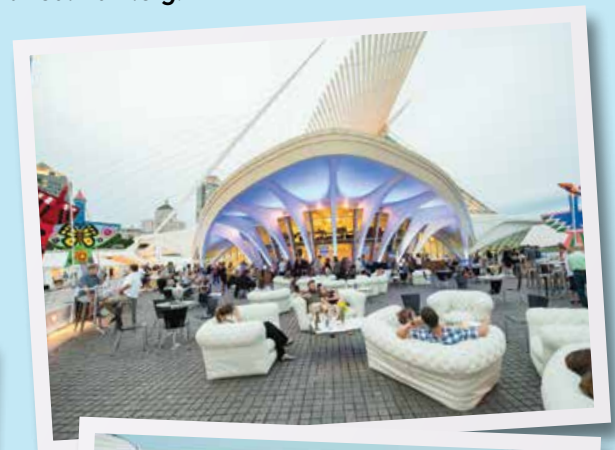
"Receiving the award is a tremendous honor," Lynn says. "I have always been passionate about volunteering and art, and I'm thankful that I've found a way to combine those interests while helping to support art in the community. It is such a pleasure every year to see all of the volunteers' efforts come together to create such a wonderful event that so many people love. Along the way I have made lifelong friends that I would have never met if I had not become involved."

To learn more about the Lakefront Festival of Art, visit foa.mam.org.



Photography Courtesy of
Jon Mattrisch Photography.

Lynn Cornwell



Photography Courtesy of Front Room Photography.

ACUITY NAMED A TOP COMPANY FOR CLAIMS SERVICE

The CRASH Network surveyed over 1,200 collision repair shops, asking them to grade insurance companies' claims service based on claims handling policies, attitude, and payment practices that support quality repairs and customer service. Repair shops awarded each company a grade from A to F.

In Wisconsin, Acuity is the highest ranked insurer and the only company to receive an A grade. Nationwide, Acuity is among the top 3 highest ranked carriers, and one of only 3 carriers to receive an A or A-.

"We are honored to be recognized for providing quality service in claims," says **Ben Salzmann**, President and CEO. "Nothing is more

important than the service we provide our customers and agents."

Large national carriers fared poorly in the survey, with only two well-known and widely-advertised brands ranking among the top 50. The highest grade earned by any national carrier was a B-.

"Being rated a top company in the CRASH Network survey is particularly rewarding because the rating comes from people who know firsthand how different insurers handle claims," says **Jamie Loiacono**, Vice President - Claims. "Collision repair professionals at body shops know how Acuity takes care of our customers." ●



Searching for a Job?

Headquarters

- Building Mechanical Specialist
- Business Analysts
- Commercial Lines Underwriters
- Commercial Processors
- Commercial Staff Underwriter
- Customer Service Representative (Bilingual Preferred)
- Director - Facilities Projects
- Director - Mechanicals
- Imaging Processor
- Internal Auditor
- Mailroom Clerk
- Personal Lines Processor
- Product Analyst
- Programmers

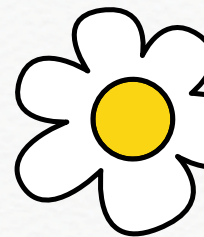
- Programmer - Interns
- Regulatory Analyst
- Systems Engineer - Security
- Systems Engineer - Network
- Strategic Information Analyst
- Technical Support Analyst
- Technical Support Analyst - Intern
- Telephone Premium Auditors

Non-Headquarters

- Commercial Field Underwriter
- Western Minnesota/Eastern North Dakota
- Field Premium Auditor
- Western Minnesota/Eastern North Dakota
- Loss Control Representative
- Eastern North Dakota/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.



UNDERSTANDING MOTOR CARRIER FILINGS

Motor carrier filings can be mysterious and confusing for unfamiliar agents and customers. Motor carriers are subject to federal regulation that few other types of business are required to follow.

The Motor Carrier Regulatory Reform and Modernization Act, more commonly known as the Motor Carrier Act of 1980, was passed by Congress that year to “deregulate” the trucking industry. The law was intended to remove 45 years of government red tape that had been forced on the trucking industry. This deregulation freed up the trucking market to provide more flexible pricing and service arrangements and to be more responsive to customers.

However, Congress wanted the federal government to continue playing a role in protecting the public from bodily injury, property damage, and environmental damage caused by truckers and to set up a system to monitor that protection. Therefore, the act mandated minimum dollar amounts for which a motor carrier would be responsible to the public, based on the weight of the vehicle and the commodity transported. For instance, a for-hire carrier in interstate commerce with a gross vehicle weight rating of 10,001 or more pounds is financially responsible to the public for \$750,000. For-hire and private carriers of oil, hazardous waste, and other hazardous materials and substances are financially responsible for higher amounts, up to \$5,000,000.

The act did not mandate that insurance be purchased for the public protection, but that is the most viable solution for many motor carriers and others subject to the law. Compliance with the law is monitored by the federal government through the use of filings.

Filings can be confusing. Simply put, there are two components:

- BMC 91, which is the certificate of insurance (filing) provided by the insurance company to regulators.
- An endorsement on the commercial auto policy, which serves as confirmation to the insured that the insurance company has made the BMC 91 filing.

For carriers writing truckers on ISO’s Motor Carrier Policy (CA 0020), the endorsement that applies is the MCS 90. However, Acuity writes all commercial accounts, including truckers, on the more familiar ISO Commercial Automobile Policy (CA 0001). That policy

is endorsed with form CA 7100.

It is important to recognize this distinction, because your customer may believe there is no filing when they can’t find form MCS 90 on their policy. However, if the policy contains CA 7100, rest assured that the BMC 91 filing has been made!



**BY POLLY OXLEY,
TERRITORY DIRECTOR**

Environmental Restoration and Commercial Auto

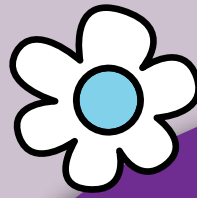
An unendorsed Commercial Automobile Policy (CA 0001) covers environmental restoration only if the pollution is caused by a spill from the vehicle’s own gas tank as a result of a vehicle accident. The policy does not cover any other pollution loss. However, the BMC 91 filing commits the insurance company to pay environmental restoration costs for the motor carrier.

So, what happens in the event of an environmental loss that is not covered? The insurance company pays the claim and then subrogates against its own insured to recoup the loss amount. You can help your trucking customers avoid this situation by selling pollution coverage. Acuity will write this coverage on many types of commodities, and there are specialty markets for this coverage as well.

Insuring motor carriers can be challenging. Understanding motor carrier filings is critical to success in the market. ●



Industry Insider



A study on cyber crime by The Hartford Steam Boiler Inspection and Insurance Company found that in the past year:

- Over half (53%) of U.S. businesses experienced a cyber attack.
- Almost three fourths (72%) of attacked businesses spent \$5,000 or more to investigate the attack, restore or replace software and hardware, and deal with other consequences.
- Over one third (38%) of attacked businesses spent \$50,000 or more.
- The most common types of attacks were malware and viruses, while the most common consequences were data loss and business interruption. ●



Q. How is disruption in the commercial auto market impacting Acuity?

A. It is clearly a tough market, but Acuity wrote more new premium for truckers than any other business.

Q&A **ACUITY**

Q. Why do you think that is?

A. It is because of our stable underwriting approach, precision pricing, and trucking expertise.


Q. So, you are still writing new trucking accounts?

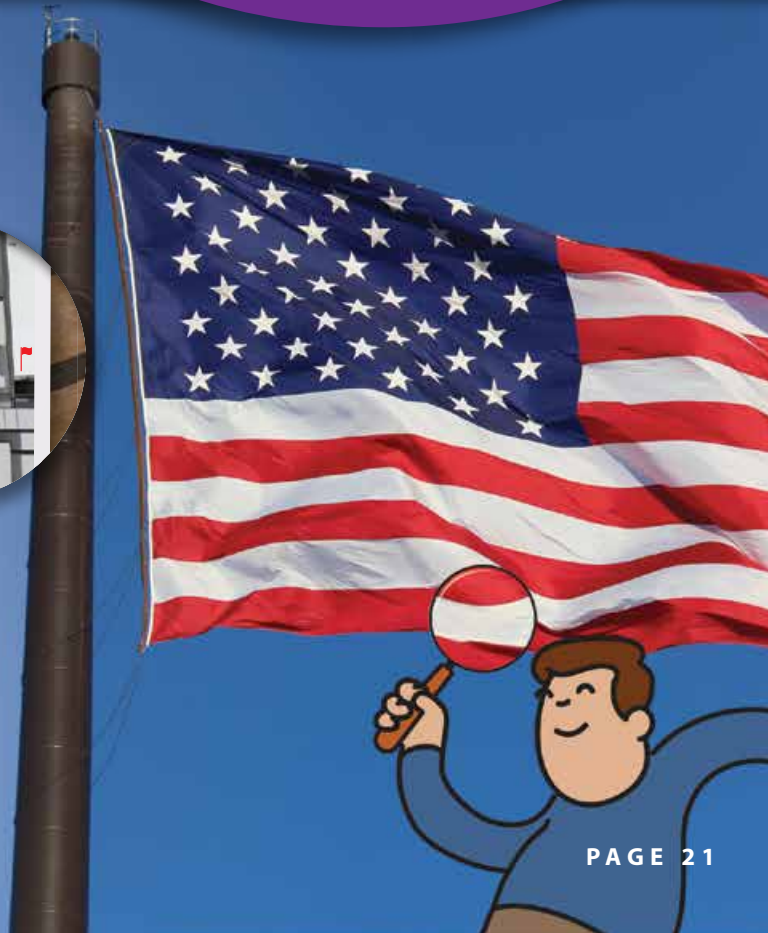
A. We want to write every piece of profitable business we can get our hands on, including truckers. ●

Find the Flagpole

Our October flagpole was hidden in the building illustration on page 4. The three winners of \$100 chosen from among those who found it are:

Sharon Anderson	Corporate 4 Insurance Agency Inc	Edina, MN
Kimberly Hoffman	Hadden Insurance Agency	Ogema, WI
Pamela Bergenstock	Sholley Agency Inc	Lewisburg, PA

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 November 27, 2017. This contest is open to agency staff only. ●



ASK THE SPECIALIST

ASK AARON

What causes “shrink” in retail environments, and how can a business address it?

Traditionally in retail environments, the loss of merchandise, or shrink, occurs from three primary sources: internal (employee) theft, external (customer) theft, and paperwork/process errors. There are several actions that can be taken to address and resolve each of these sources.

• **Internal theft**

- Hire honest, trustworthy people. Consider completing background checks on all new hires. Discuss integrity-related topics during the employment interview process.
- Create an environment of open communication between employee and employer. Often, the first person to recognize that an employee is taking merchandise is a coworker. To support open communication, offer a way for employees to share information with leadership anonymously.
- Set up and maintain an organized stockroom/backroom. This way, items missing, out of place, or hidden can be easily noticed and addressed.
- Install a camera system to monitor all entrances/exits, cash registers, and high-value items. Having these cameras creates a deterrence effect.

• **External theft**

- Greet every customer who enters the business. This sends a strong message that the employee observed the customer specifically and they did not enter the business unnoticed.
- Have adequate staffing, and train all employees to offer personalized customer service to everyone. Customers wanting to shoplift do not want to be noticed and require privacy to be able to conceal merchandise. Offering personalized customer service reduces the opportunity for them to do something inappropriate.
- Educate employees on the proper actions they should take when observing a customer acting suspiciously. These situations

will occur and employees need to be prepared to address them appropriately.

- Display high-theft items in eyesight of cash registers or other employee work areas. This will allow employees to monitor these items and acknowledge any customer who enters the area.
- **Paperwork/process errors**
 - Educate employees on the negative consequences of inaccurately completing inventory-related processes.
 - Put a system of double checks in place for any process involving receiving or shipping merchandise. These processes directly impact book inventory and are critical to maintaining accuracy.
 - Have a good inventory management system, and periodically verify the accuracy of the system. Inaccurate information left uncorrected can lead to empty shelves and lost sales.
 - Require procedural training documents to be signed by employees. This will be helpful for accountability purposes in the event repeat errors occur.

A business cannot become complacent with addressing shrink. The retail environment continues to change, and a plan that works well today may quickly become ineffective. To ensure continued success, a business should periodically evaluate the effectiveness of their shrink reduction actions and adjust accordingly.

*Aaron Stamm
is Acuity's Retail
Specialist. Reach him at
aaron.stamm@acuity.com.* ●



This article is provided for informational purposes only, is general in nature, and is not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought. The information presented in this article is based on the most current information available at the time of publication.

FOCUS ON INSTRUCTION

Congratulations to **Nathan Simons**, Commercial Underwriter, who recently earned both the Associate in Reinsurance (ARe) and Chartered Property Casualty Underwriter (CPCU) designations. Additionally, congratulations go out to many staff members who earned insurance designations or completed coursework:

Designations

- Nate Liddick**, Inside Claims Representative – Associate in Claims (AIC)
- Lindsey Van Ess**, Commercial Underwriter – Associate in Commercial Underwriting - Management (AU-M)
- Brad Wagner**, Field Claims Representative – Certified Compliance Professional (CCP)

Courses

- Chris Balzer**, Programmer – AINS 24
- Sadie Dana**, Customer Service Representative - Billing – AINS 21
- Courtney Eberhardt**, Commercial Processor – AINS 23
- Tyler Heilberger**, Regulatory Analyst – CPCU 520
- Kelly Marohl**, Commercial Processor – AINS 21 (Segment C)
- Jacob Miller**, Programmer – AINS 24
- Brian Murray**, Senior Field Claims Representative – CPCU 530
- Rachel Pratt**, Business Analyst – AINS 21
- Nathan Tesch**, Commercial Underwriter – CPCU 553 ●

Nathan Simons



HAPPY FALL

Even though summer is officially over, there's still plenty of time to get outside and do some grilling. However, grills shouldn't be operated on balconies, and these balconies are also missing a very important safety feature! We hope this property owner remedies the deficiencies so the occupants don't have an unfortunate *fall* season.

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, cannot be of a prospect, insured, or claimant, and the subject of the photo must be in a public location. If we publish your photo, we'll send you \$100. ●



GO-GETTER STEPHANIE GRULING GOES ABOVE AND BEYOND TO DELIVER GREAT SERVICE

At Compass Insurance Services, **Stephanie Gruling** is the “go-to” resource for the agency’s staff and customers.

“No matter the task at hand, Stephanie will make sure your request is taken care of. I don’t know a person within our organization who doesn’t depend upon her,” says **John Guerndt**, President of the Kronenwetter, Wisconsin-headquartered agency.

Stephanie joined Compass Insurance Services in 2006 in a clerical role. Agency management quickly identified her customer service capabilities, and she was named Commercial Account Service Representative before being promoted to Commercial Lines Manager in 2013.

Stephanie says that taking the time to get to know customers on a personal level is at the foundation of great service.

“Being friendly, prompt, and just letting customers know that you care goes a long way,” she says.

In her current role, Stephanie manages all aspects of the day-to-day operations within the Commercial Lines department for the agency’s three locations in western Wisconsin. The Commercial Lines department has grown by over 1,400 percent since Stephanie joined the team, which is no accident.

“Stephanie had the drive and willingness to take on this demanding role. As the department grew, she continued to excel and go above and beyond in her duties,” John says. That includes not only working a full-time schedule at the agency, but completing her bachelor’s degree in human resources and management from Upper Iowa University at the same time. She also holds the Accredited Advisor in Insurance (AAI) designation.

“Stephanie values our customers, and customers simply love her,” John adds. “They not only depend upon her expertise, they trust her and become her friends. She is the glue that keeps the account together.”

Congratulations to Stephanie Gruling, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

Acuity loves independent agents! To share a video on your own Facebook page of why consumers should choose you to do business with (and to check out all our other sharable videos), visit facebook.com/AcuityInsuranceCompany/videos. ●

