



INFOCUS
OCTOBER 2017

A SIGN OF STRENGTH



ACUITY'S UPGRADED HQ COMPLETE

COMPLETION OF HEADQUARTERS EXPANSION **POSITIONS ACUITY FOR CONTINUED GROWTH**

Acuity has completed the expansion of its corporate headquarters in Sheboygan. The project doubled the size of our headquarters, which now stands at over 1.2 million square feet. The building infrastructure can accommodate 4,000 employees, more than three times our current staffing level.

Acuity began the expansion in late 2013. The project was driven by strong growth in customer base that led to the hiring of hundreds of new employees over the past several years.

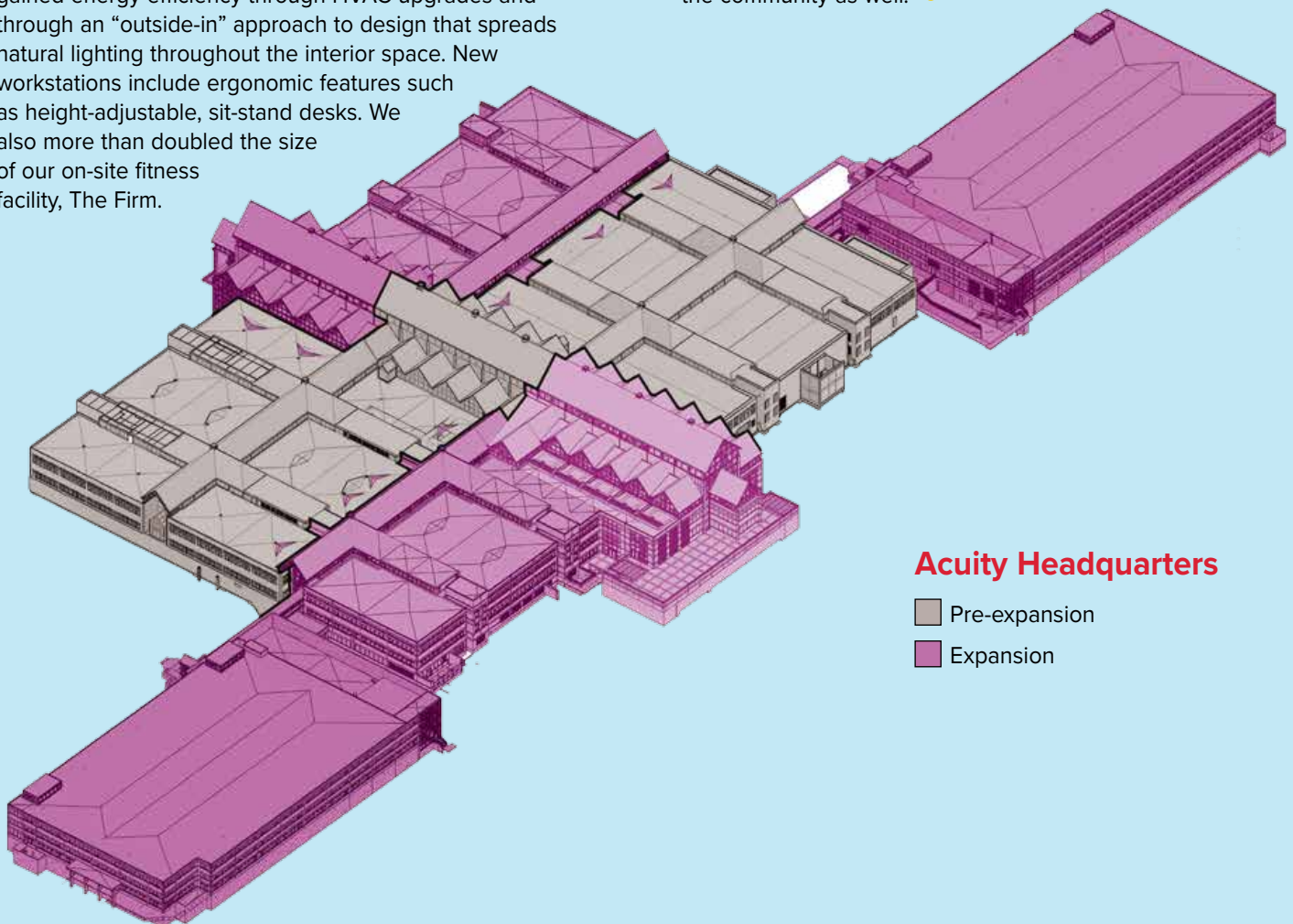
“Expanding our headquarters reflected not just a current need, but our faith in Acuity,” says **Ben Salzmann**, President and CEO. “We are constantly planning for the future, and our expansion is part of our preparation for handling growth in business we will achieve in the years ahead.”

Acuity added two new wings, new galleria space, two 640-car parking structures, expanded training facilities, and upgraded infrastructure, utilities, and security. We gained energy efficiency through HVAC upgrades and through an “outside-in” approach to design that spreads natural lighting throughout the interior space. New workstations include ergonomic features such as height-adjustable, sit-stand desks. We also more than doubled the size of our on-site fitness facility, The Firm.

“Our people are the heart of Acuity and the reason for our success,” says **Sheri Murphy**, Vice President - Services and Administration. “An overarching goal of this project was to create a business environment that was state-of-the-art and employee-focused.”

The project also expanded on features that make Acuity unique among employers. We now have a 2,000-person theater-in-the-round for companywide meetings where no seat is more than 66 feet from stage. A 65-foot Ferris wheel, dubbed the Acuity Charity Wheel, was permanently installed for special events and fundraising. The project also built on Acuity’s reputation for its stunning artwork by adding new pieces, including additional installations of the iconic *Seven Sisters* glass sculptures that can be clearly seen by tens of thousands of motorists who pass by each day on Interstate 43.

“We are one of the first businesses in Sheboygan that travelers see,” Murphy says. “We want visitors to get a positive and lasting impression not just of Acuity, but of the community as well.” ●



Acuity Headquarters

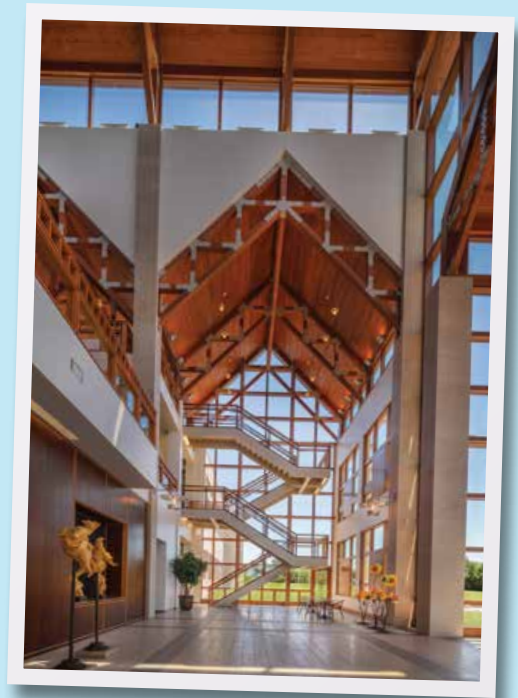
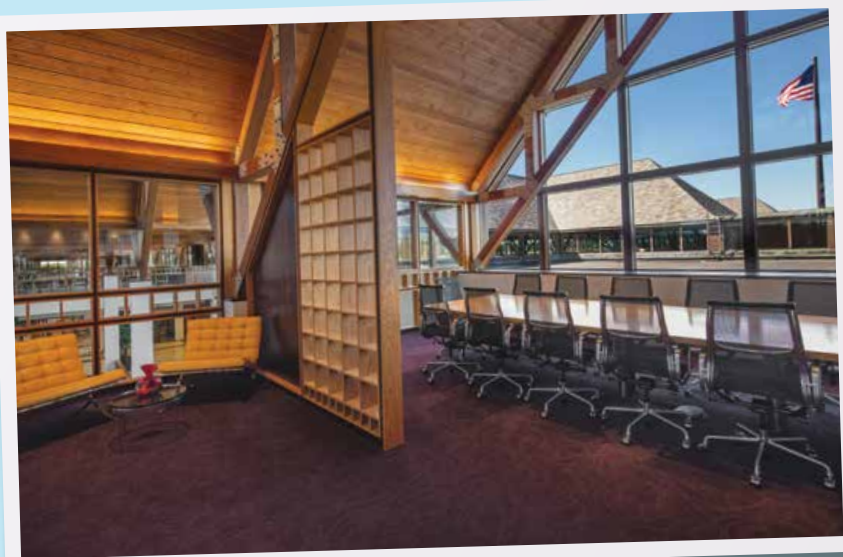
- Pre-expansion
- Expansion



Ben Salzmann speaks at a Town Hall meeting in the new theater-in-the-round.



Expansive and inviting spaces define Acuity's headquarters.







A cross-section of the eastern wing illustrates the design of the new theater-in-the-round.

OPEN HOUSE GIVES AGENTS A LOOK AT NEW HQ

On September 27, Acuity offered an open house to our independent agents to check out our new headquarters and get a first-hand look at what makes our corporate culture unique. ●



Michelle Pye (left) and Christine Sukkert (right) from Robertson Ryan and Associates take a spin on the Acuity Charity Wheel.



**Independent
Insurance Agents**



ACUITY'S HIGH-TECH SIGN **GREETES TRAVELERS, HONORS AGENTS**

Wrapping up our headquarters expansion project is a new 18- by 50-foot electronic sign, seen by thousands of travelers on Interstate 43 each day. A special message also greeted the hundreds of agents who attended our open house.

The display consists of over 1.8 million individual red, green, and blue LED lights in groupings of three. Any color can be created by lighting each LED in a group to varying levels of brightness. For example, lighting all three to their maximum brightness creates the color white. Messages are created and controlled through sophisticated software in our Communications Department. ●



TRUCKING SPECIALIZATION DRIVES SUCCESS AT KENTUCKY'S **HERITAGE INSURANCE SERVICE**

When **Steve Turner** turned 16 and got his driver's license, his father handed him a set of keys. Although that might seem like a common scenario, what is uncommon is that those keys were for a cargo van in the fleet of his father's trucking company.

"He told me to make a delivery to General Electric. I didn't know how to get there, let alone do a delivery, but I figured it out and eventually learned the ropes of working in a trucking company with 130 employees," Turner says.

Turner used that knowledge when he founded Heritage Insurance Service, Inc. in July 1974, helping the agency grow its book of trucking business and become a leading transportation-focused independent agency in Kentucky.

"Having firsthand experience in the trucking business gave me insight into what truckers were going through and what to look for in an insurance program," he says.

Getting Rolling

In the late 1990s, Turner's brother, **Keith**, joined the agency. In the early 2000s, his sons, **Matt** and **Blake**, and son-in-law, **Jonathan Cummins**, came on board as well. From a one-office location in Louisville, Heritage Insurance Service has grown to five locations in Kentucky and one in Utah, serving clients across the U.S.

Turner credits specialization in trucking with fueling the agency's growth and success. "All of our producers are experts in transportation insurance and have specialty certifications from various companies," he says. "Particularly in today's world where truckers are faced with more and more regulations, challenges caused by the shortage of drivers, and increased claim settlements and legal concerns, agents need to be specialized to put the right insurance program in place for clients."

In addition to serving established trucking clients, the agency has built a reputation for helping new motor carriers get rolling.

"A lot of people getting into the business have no idea what to do other than turn the keys and drive. They don't know the reporting they have to do, the changing

regulations they face, and all the things that are required of a trucker that aren't required of other businesses," Turner says.

Heritage Insurance Service is also known for the service strengths of its staff. "If you are going to be in trucking you have to really put a lot of 'mileage' in every day into the product. You can't dabble—you have to educate yourself about risks, coverages, and markets, and our staff are experts at doing that," says Turner.

"Trucking is also a very hands-on business," Turner adds. "Truckers face new problems every day around cargo, insurance certificates, and other issues, and our producers and CSRs are also in frequent contact with customers to provide insurance solutions to those problems."

That hands-on approach has led to strong customer retention and new business flow. "We do seek out business through prospecting, but a large amount of business comes through referrals because of our reputation in trucking," says Turner.

Driving Forward

Turner sees plenty of room for growth in the trucking business.

"Trucking moves nearly 80 percent of the goods we see in stores, so the industry will continue to grow with our economy. Additionally, we expect more and more requirements imposed on truckers, requiring even greater need for the consultative service we provide," he says.

"There's no real secret to success in this business," Turner adds. "You need to spend the time and put in the hours researching what customers need and how to meet those needs. If you're going to be in this niche of insurance, you have to be in it 100 percent, or you're not really in it." ●



Jonathan Cummins, Matt Turner, Steve Turner, and Blake Turner

ACUITY IS OPEN FOR COMMERCIAL AUTO BUSINESS

We have all heard the reports of the trials and tribulations that commercial auto is causing the insurance industry in 2017. The numbers for the industry are dismal. Commercial auto is running a combined ratio of over 110 so far this year, with the trucking segment running even hotter at a combined ratio of 120 or more. It does not take superhero powers of observation to see that these numbers are not sustainable for the industry.

As a result of the poor underwriting results many carriers are experiencing, commercial auto is the firmest line in the insurance market. However, as other carriers look for reasons to lessen their exposure to commercial auto, Acuity continues to look to grow because we consistently outperform the industry due to our underwriting integrity and discipline. In fact, commercial auto is now our largest line of business!

We also write a wide range of auto risks for agents. In addition to being a market for good accounts with incidental exposures that do not meet our normal underwriting guidelines, we offer Acuity Edge for business that is otherwise beyond the “edge” of regular acceptability. Edge uses the same coverage forms and endorsements that apply to all other commercial auto policies. In addition to expanded eligibility guidelines, the Edge product also includes additional classes of business.

It is hard to believe that 10 years have elapsed since we rolled out Acuity Edge in response to the need for a broader array of markets for your commercial auto accounts. Today, Edge premium is growing almost 17 percent, helping drive our overall year-to-date commercial auto premium up almost 11 percent!



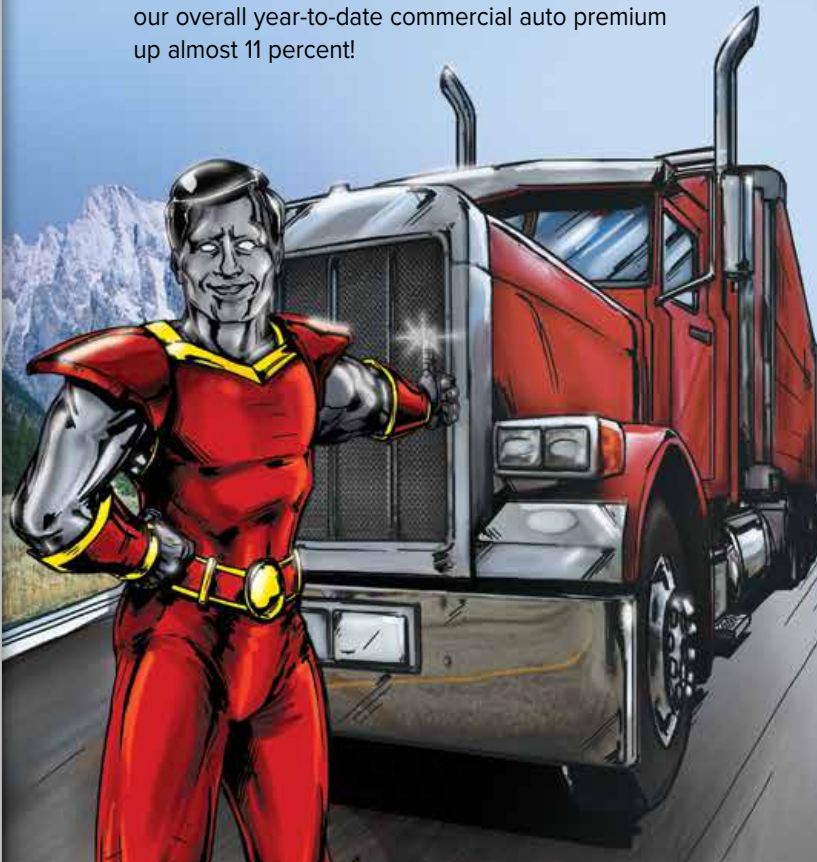
**BY NATE SMITH,
GENERAL MANAGER - COMMERCIAL UNDERWRITING**

Acuity has continuously looked for opportunities to help our Edge program be successful in these first 10 years. These opportunities include:

- Partnering with our agency force to build relationships that are able to endure various pricing cycles.
- Face-to-face meetings where we are able to get members of our claims, sales, loss control, and underwriting departments in front of our insureds, showcasing our expertise in the field.
- Utilizing our industry specialists to develop service plans, educational pieces, and resources for our customers.
- Using an array of social media communications (blogs, vlogs, Facebook) as well as traditional media such as our quarterly Trucker Focus magazine to provide relevant information to our insureds.

The Edge program has been an unqualified success at Acuity. Additionally, your commitment to Acuity and your confidence in us has not only allowed us to grow our book of Edge commercial auto business, but also to do it in a manner that mirrors our commercial auto book as a whole.

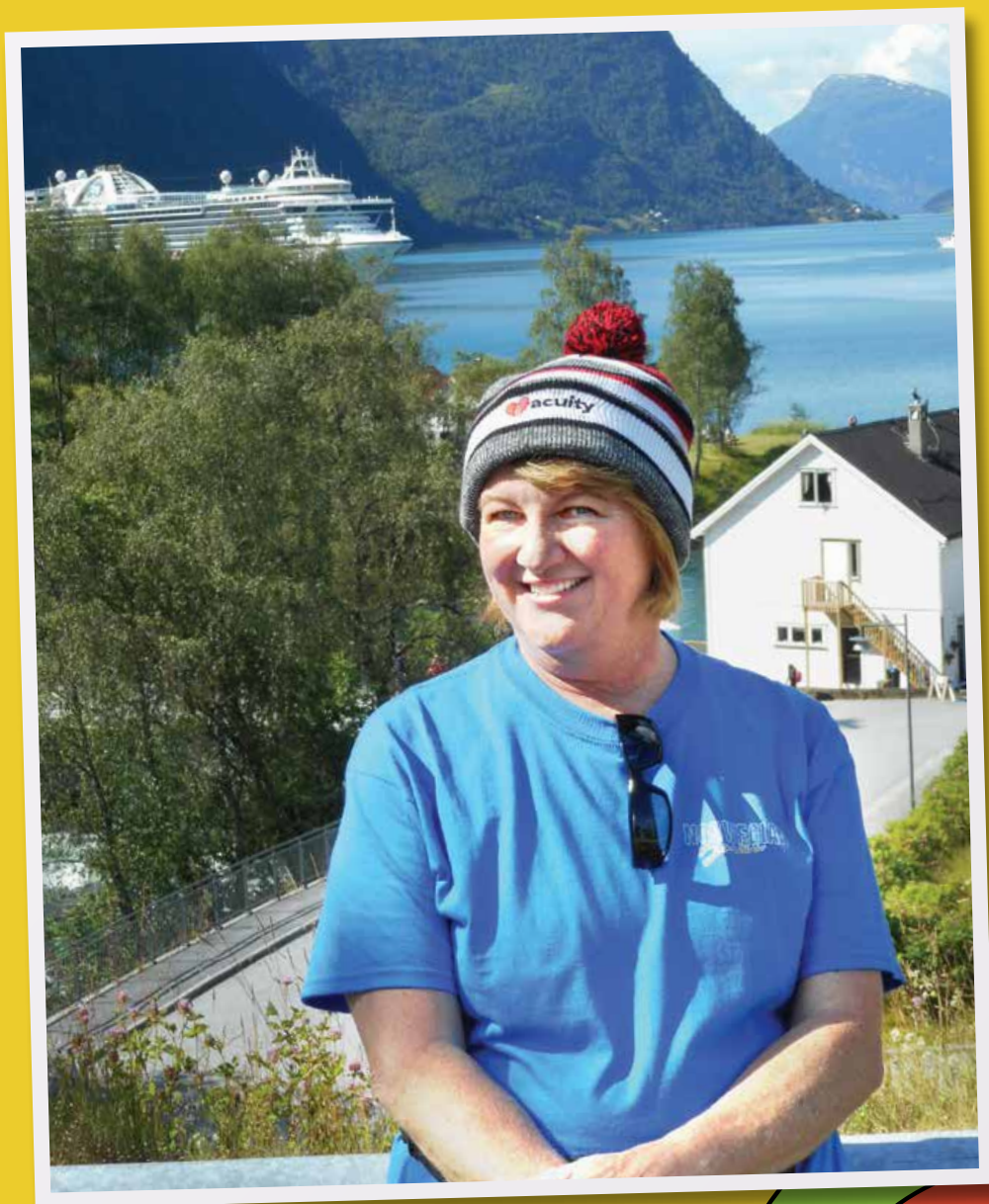
We look forward to continuing to be your market for commercial auto business, both standard and Edge. Acuity is open for commercial auto business! ●





Raymond Pitts, agent with lott Insurance Agency in Michigan, is observed by a wary nyala (a spiral-horned antelope native to southern Africa) at the Wild Wildebeest Lodge in Thabazimbi, South Africa.

Colleen Stanton from Leavitt Group Insurance Advisors in Salt Lake City and her husband, **Gary**, traveled to Spain, London, and Norway. Colleen thought she'd need her Acuity hat in Norway, but ended up with a beautiful, sunny day.





Erica Baum (left), General Manager at Arrow Insurance - Frisco, with daughter, **Hannah**, stayed warm with Acuity hats while visiting Strokkur Geyser in Iceland.

Senior Commercial Field Underwriter **Randy Ellis** poses with his Acuity cap in front of the iconic lighthouse at Peggy's Cove, Nova Scotia.



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

Retail

The possibility of a claim is always concerning to business owners. For retailers, theft losses continue to be common, and it's important to know which coverages retailers need and how to be prepared for a possible loss.



It is important to have replacement cost coverage for business personal property and to review crime limits annually to make sure they are adequate. Every retailer will have different policy needs depending on the specifics of their business operations. It is also important to educate policyholders on how to prepare for a theft loss. Documenting and taking pictures of contents are a great way to keep track of inventory and other assets. Ensuring the physical security of a business's building is a top priority, but how a business owner does this will depend on operations, location, and the amount of money available for security features, such as locks, gates, alarms, and cameras.

Reviewing the needs of and educating retail policyholders are just some of the ways Acuity and agents work together to make the customer experience better for our mutual customers.

Manufacturing

As fall draws near, many manufacturers and fabricators from the U.S. and worldwide are getting ready to attend FABTECH, North America's largest metal forming, fabricating, welding, and finishing show, in Chicago, November 6-9. Each year, the show draws over 50,000 attendees, with more than 1,700 companies showing what they have to offer to help manufacturers improve their businesses. At FABTECH, you can see the latest technology and software and attend a wide variety of educational sessions.

Acuity's presentation on November 9 focuses on preventative and predictive maintenance programs and how those programs can save manufacturers money by making their operations more effective.

Acuity's manufacturing specialist, **Mike Schlagenhauser**, will explain the difference between the two programs, how to start an effective program, and what tools and skills are needed for a successful implementation.

We hope to see you at this year's FABTECH! To learn more, visit fabtechexpo.com.

Services

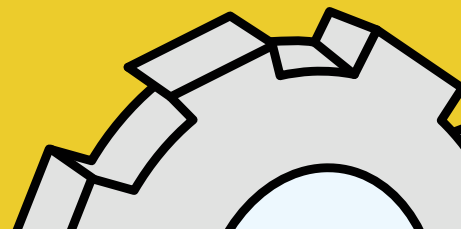
Family trips are one of the fastest growing segments of the tourism industry, and parents are willing to spend money on experiences that create memories. More hotels are partnering with companies that rent equipment to parents and grandparents traveling with children to help make their trip more enjoyable, including deluxe cribs, high-end strollers, and more. In the competitive hotel industry, this is a value-added amenity that can set one hotel apart from another.

This model has popped up in numerous states, especially in resort destinations and metro areas, and is rapidly catching on elsewhere. Equipment rental companies typically provide delivery and setup of equipment, often prior to arrival.

Agents should advise their hotel clients to be sure that rental companies or equipment owners have commercial general liability coverage for claims that may arise resulting in bodily injury or property damage. Request certificates of insurance and require that the hotel be named as an additional insured on any liability coverage.

Trucking

National Truck Driver Appreciation Week, September 10-16, 2017, is when America takes the time to honor all professional truck drivers for their hard work and commitment in tackling one of our economy's most demanding and important jobs. To commemorate the event, Acuity sponsored an essay contest aimed at celebrating drivers nationwide. See the full details on pages 14-15. ●



Construction

Opioid abuse has been recognized as an epidemic in the United States, and it is having a dramatic impact on our workforce. Prescription drug use can impair employees on the job and even cause death. Drug overdoses have surpassed car crashes as the leading cause of accidental death in the U.S. and, with opioids leading the way, this is alarming. Opioids killed more than 33,000 people in 2015.

The problem often begins at the time the drugs are prescribed. There are more opioids being prescribed than ever before, and other options, such as ibuprofen and acetaminophen, are not always considered. In some cases, the length of the prescription is longer than it needs to be. A dosage of three days is often enough, and more than seven days is rarely needed. Physicians need to consider the lowest effective dose and then reassess the prescription.

It is encouraging that most states currently have a prescription drug monitoring program and laws in place, including a database that keeps track of all controlled substances dispensed in that state. Physicians and pharmacists are required to review the database before dispensing a new controlled substance, preventing “doctor shopping” to obtain more than one prescription.

Studies vary, but an estimated 50 to 85 percent of workers injured on the job have been prescribed an opioid—a group of drugs that includes oxycodone and morphine—to relieve pain. These drugs are highly addictive and have numerous side effects, including nausea, dizziness, constipation, respiratory depression, and even brain damage. Unfortunately, opioids are some of the most abused drugs in the United States, and according to the Center for Disease Control, the amount of opioids prescribed per person was three times higher in 2015 than in 1999. In addition to the negative side effects, drug overdose deaths are at an all-time high. For employers on a day-to-day basis, opioid use can lead to increased accidents and incidents, excessive time off work, and reduced work performance.

What can employers do? They should begin by evaluating drug testing guidelines and policies. Expectations for employees, including prohibiting the use of illicit and prescription drugs and limiting job tasks and equipment while using some prescription drugs, must be clearly explained. In most cases it is not illegal to take medications at work that have been prescribed by a physician, and this creates a challenge.

Employers should monitor workers’ compensation claims to ensure the injured employee is getting the needed treatment. If opioids have been prescribed, what is the plan for getting the employee off opioids and/or back to work? Pay attention to employees when they return to work after an injury and monitor their behaviors. Educate management and employees about prescription drug abuse and what they should do if they suspect an employee has a problem. Make available counseling and employee assistance programs providing the needed resources for employees with substance abuse problems. An opioid addiction needs to be treated as a disease.

U.S. employers have been hit hard by the opioid epidemic, and they need to continue to be prepared to deal with this. Having proper drug testing in place and educating management on how to recognize employees with a drug problem are the first steps. For employees with an opioid addiction, offer the appropriate medical treatment and counseling resources to improve their health. ●



ACUITY ESSAY CONTEST FOR NATIONAL TRUCK DRIVER APPRECIATION WEEK SHOWS **TRUCKING'S POSITIVE IMPACT**

To commemorate National Truck Driver Appreciation Week, Acuity invited children 12 and under with family members in trucking to answer the question, "What is special about my family member's job as a truck driver?"

"The 3.5 million professional men and women in trucking have a tremendous impact on keeping our country running," says **Cliff Johnson**, Trucking Business Segment Specialist. "The stories we heard through our essay contest showed just what an impact truckers have on their families as well."

Contest winners are:

- First prize, \$500 Visa gift card: **Dalton Clahan**, Clay City, IN
- Second prize, \$250 Visa gift card: **Trevor Saine**, Fort Wayne, IN; and **Jack Kraemer**, Kiel, WI
- Third prize, \$100 Visa gift card: **Bailey Joe Shoemaker**, Brandenburg, KY; **Elyssa Patzer**, Cheyenne, WY; **Cady Saine**, Fort Wayne, IN; **Kyle Jarzemski**, DeSoto, WI; and **Jillion Jo McIntire**, Birmingham, IA
- Fourth prize, \$25 Visa gift card: **Weston See**, Montgomery City, MO; **Lillian Pfeifer**, Mazon, IL; and **Nicole Gage**, Medina, OH. ●



Dalton Clahan



Trevor Saine



Jack Kraemer



Bailey Joe Shoemaker



Cady Saine



Jillion Jo McIntire



Lillian Pfeifer



CHECK IT OUT ONLINE!

To see a video of the winning entries, visit www.acuity.com/contest.

Additionally, Facebook posts of our video contest winners and our National Truck Driver Appreciation Week sign have been viewed and shared thousands of times! See for yourself at facebook.com/AcuityInsuranceCompany or facebook.com/acuitytrucking.



Without Trucks America Stops



ACUITY EMPLOYEES HELP WITH HARVEY

On September 14, we marked the milestone of entering Texas, our 26th state, with a Texas-style barbeque at our headquarters. **Ashley Sauter**, Commercial Processor, suggested we also use the event as a way to raise much-needed funds for the American Red Cross in its disaster relief efforts

following Hurricane Harvey, which struck the state in August. Our staff responded with a strong outpouring of support.

You too can help make a difference by contributing at [redcross.org](https://www.redcross.org).





Ben Salzmann chats with (clockwise) Justin Nagode, Trisha Krautkramer, Olivia Myers, Michael Curry, and Josh Becherer.



Jennifer Schlein-Herbst tries her hand at roping.



Linda Plocar gets in the spirit of our Texas-themed BBQ event.

What started out as an idea at The David Agency Insurance, Inc. to have the office collect items for victims of Hurricane Harvey blossomed into several communities coming together to provide donations for storm victims. Agency staff worked in partnership with the Elmhurst, Illinois, Chamber of Commerce to spur involvement from the local community, which responded with a trailer load of supplies that were sent to United Way and Catholic Charities. ●



The Davis Agency staff



ERIN CONNELL

FIRST YEAR OF BEEKEEPING IS A SWEET SUCCESS FOR ERIN CONNELL

One of the first things **Erin Connell** noticed when she started beekeeping is just how unnoticeable thousands of honey bees actually are. She and her boyfriend, **Tyler Anderson**, located their hive boxes less than 20 feet from the deck of the house on his parents' suburban Denver home, and the bees haven't bothered the family—or their neighbors—once.

"I had a vision of a swarming hive, but the fact is bees just aren't around the yard a lot," Erin says. "They also travel miles each day to find flowers to collect pollen and nectar—they don't hang out buzzing around the yard."

Getting Started

Early this year, Erin and Tyler visited a local beekeeping store that was offering beginner classes on how to build hive boxes and maintain a healthy honey bee colony. They began with a "bee package"—a five-pound box of bees with a queen.

After placing the bees in the boxes and waiting a few days, they released the queen, and the colony was off and flying. They also invested in a smoker, brushes, and bee suits, but haven't been stung yet.

"Bees are actually very docile," Erin says.

The colony also requires access to fresh water to do its job. "It takes a gallon of water to make a very small amount of honey. We have a chicken feeder that circulates water with river rocks in it so the bees can land to drink and not drown," Erin explains.

The bees produced around 80 pounds of honey for the first harvest in summer. The

harvesting process involves removing the wax- and honey-filled frames from hive boxes and spinning the honey out using a centrifugal machine, borrowed from the local beekeeping store. Erin and Tyler are leaving the honey produced since then in the frames to help the bees survive their first winter.

"Honey is food for the bees in winter, so if you take it, you need to supplement it with

a sugar syrup mixture. Particularly in the first year, it's important to let them have natural honey," Erin says.

Healthy Harvest

Erin and Tyler check the hive a few times a week, but for the most part the colony maintains itself. There have been a few challenges along the way, including dealing with parasites.

"The Varroa mite has been the biggest problem for us to deal with, but we've been able to use natural treatments to keep it in check," she says.

Next year, Erin and Tyler hope to harvest more of the crop, but their primary objective is to play a role in the preservation of honey bees in the U.S., helping maintain an important part of the nation's ecosystem.

"Unfortunately a lot of bees have been dying off due to diseases and parasites that have come in to our country," Erin says. "Bees have a huge role in maintaining a healthy environment and pollinating the food supply for the entire country."



Erin is a Field Claims Representative for Colorado. She earned a bachelor's degree in risk management and insurance from the University of Colorado in Denver and joined Acuity in 2015 after working in claims for Auto Owners for several years. ●



TEAM TOPS IN TOYS FOR TOTS TOURNEY

Team Mear Bear won the 28th annual Toys for Tots softball tournament in Sheboygan, going 5-0 and outscoring their opponents 55-11. The tournament, held each August at Wildwood Athletic Complex in Sheboygan, benefits the United States Marine Corps Toys for Tots Foundation.

The team featured several Acuity headquarters employees, including team founder **Mary Veldman**, Commercial Processor (lower right), Commercial Processing Manager **Leanna Peterson** (upper left), Senior Business Analyst **Megan Renzelmann** (upper right), and Commercial Underwriter **KC Kuehl** (lower left). ●



Searching for a Job?

Headquarters

- Building Mechanical Specialist
- Business Analysts
- Commercial Lines Staff Underwriter
- Commercial Lines Underwriters
- Director - Facilities Projects
- Director - Mechanicals
- Commercial Processors
- Imaging Processor
- Inside Claims Representatives
- Mailroom Clerk
- Personal Lines Processor
- Product Analyst
- Programmer Interns
- Programmers

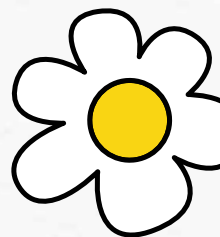
- Regulatory Analyst
- Services Intern
- Systems Engineer - Network
- Systems Engineer - Security
- Technical Support Analyst
- Technical Support Analyst Intern

Non-Headquarters

- Commercial Field Underwriter
- Western MN/Eastern ND
- Field Premium Auditor
- Western MN/Eastern ND
- Telephone Premium Auditors

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.



APPRENTICESHIPS PROVIDE A PATH TO CAREER READINESS

Historically, apprenticeships were a common path to employment but, over time, the number of apprenticeships being sought declined in favor of college studies. Today, with new incentives and initiatives from state programs and other sources, apprenticeships are again rising in popularity as a springboard to a career or as a foundation for advanced studies in a technical profession.

Lakeshore Technical College (LTC) in Cleveland, Wisconsin, has created an apprenticeship program where students in local high schools can explore career paths at LTC and get paid while working for local employers. In February, Acuity Manufacturing Specialist Mike Schlaugenhafer and I met with some of the talented, motivated individuals in the program. One of them, **Carlee**, was a senior at Plymouth High School. She had begun an apprenticeship at Bemis Manufacturing in Sheboygan Falls, spending three hours at the plant, four days a week, which earned her two credits at LTC. During summer, she worked full time and earned additional credits while getting paid.

When people asked Carlee what she did during her summer, she could tell them she ran tests to ensure product quality and conducted product research. She says her apprenticeship gave her real-world experience that is now helping in her studies of Biomedical Engineering at UW-Madison, where she is on the premed path.

During our visit to Bemis, we also met with **Riley**, who was in his senior year. Early in high school, he was introduced to an engineering class with CAD STEM, and he was hooked. At Bemis, he got hands-on experience welding, manufacturing parts, working with CAD systems, and reverse engineering. He's now attending UW-Platteville with mechanical engineering as his goal.

Our third visit was with **Kyle** at Omega Tools in Menomonee Falls, where he was working an apprenticeship through a state program. He is

in year two of a five-year program, enjoys his job, and says the days “fly by so fast.” He works with high-speed milling machines and robots and loves the problem solving associated with programming.

He especially loves not having college debt and tells anyone contemplating the apprenticeship route to go for it.

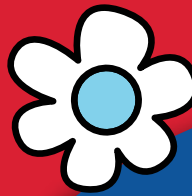
Each of these young adults has a bright future ahead, and we plan to follow up with them to see how they are progressing. What we can learn from all of them is that apprenticeships can play a valuable role in career readiness, whether the path to that career goes through a four-year or two-year college or directly from the program itself. I highly encourage manufacturers to support apprenticeship programs to help build a skilled workforce. ●



BY **STEPHANIE WALCHESKY**,
CLAIMS CONSULTANT



Industry Insider



- According to reports by Fitch Ratings and A.M. Best, P&C insurers wrote \$1.35 billion in direct written premium for cyber insurance in 2016, a 35% jump from 2015.
- More than 130 insurance organizations reported writing cyber premiums last year.
- Acuity's cyber suite is a powerful resource to protect against many types of cyber risk! To learn more, visit acuity.com/cyber.



Q. Is information available to help personal lines policyholders understand insurance?

A. Yes! Acuity will soon release Personal Lines Insurance 101 kits to guide policyholders through their insurance policy and provide helpful tips.

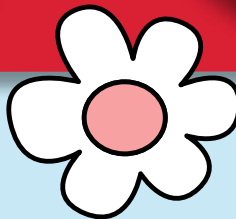
Q&A ACUITY

Q. What is included in the new Personal Lines Insurance 101 kits?

A. The kits provide a variety of educational material including a roadmap to understanding a policy declarations page, common terminology and coverage Q&A, as well as important information to follow in the event of a claim. Also included is a handy magnet for emergency contact information.

Q. When will the new kits be available?


A. Soon! The new Personal Lines Insurance 101 kits will be mailed with new business auto, homeowners (HO-3), and package (auto and HO-3) policies starting in October. The kits will also be available to view on our website under Resources & Tools/Forms and Guides/Other Forms.



Find the Flagpole

Our September flagpole was hidden on the school bus on page 10. The three winners of \$100 chosen from among those who found it are:

Donna Chapman	Kincaid Insurance Group	Rockport, IN
Sharon Stanley	Western Kentucky Insurance Agency	Mayfield, KY
Cindy Saltz	AssuredPartners of Northeastern PA	Wilkes Barre, 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 October 27, 2017. This contest is open to agency staff only.



ASK THE SPECIALIST

ASK CATHY

It really doesn't seem that personal protective equipment (PPE) has changed much. What have some of the changes been?

Over the years, there have been many changes to safety and the way employees are protected. New and improved products have made a huge impact on employee safety in the workplace and have drastically reduced injuries and the costs associated with them. Also, in recent years, there has finally been an influx of PPE specifically designed for women.

Years ago, there were a few basic styles of safety glasses. Remember the squared-off frames with the metal mesh side shields that everyone wore? Now there are safety glasses in a variety of frame styles, lens colors, and composites related to the hazards they are designed to protect workers from. Employees are wearing them not just for the protection factor but for their "cool" fashionable look.

Another example is protective gloves. There were few choices other than leather or cotton to protect workers from sharp objects, chemicals, medical exposures, and hot or cold objects, just to name a few. The glove manufacturers have developed good-looking, form-fitting, properly sized, functional gloves to protect workers from a wide variety of exposures.

Protective clothing has gone from standard leather aprons to arc flash protective suits, hazmat suits, and medical exposure suits. Today, an employee can be covered from head to toe with protective clothing—including undergarments!

And don't forget about safety shoes. We've gone from the basic leather work shoe or boot to a myriad of styles, materials, and composite toed shoes in addition to steel toed. We now have static dissipating, non-slip, puncture protective soles, among others. In addition to the protective factors that today's safety shoes and boots offer, they are stylish and comfortable to wear through the long hours of the work day.

Safety needs to be part of every business culture. Personal protective equipment, in many cases, ends up being the ultimate protection for employees against the hazards they face at work. Conduct a PPE hazard analysis to determine the proper protective equipment needed to protect workers. Acuity Loss Control Representatives can assist with this.

PPE needs to be important and worn by everyone to be effective. Giving employees choices of different PPE styles will encourage them to wear it, protect them, and they'll look good doing it!

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

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FOCUS ON INSTRUCTION

Congratulations to several staff members who recently earned insurance designations:

- Maggie Bowers**, Inside Claims Representative – Associate in General Insurance
- Collin Hubertz**, Commercial Underwriter – Associate in Insurance Services
- Michael Scott**, Commercial Underwriter – Associate in Commercial Underwriting
- Chelsea Shireman**, Commercial Processor – Associate in General Insurance
- Rachael Nagode**, Commercial Underwriter – Associate in Commercial Underwriting
- Nicole Wuestenhagen**, Staff Claims Consultant – Legal Principles Claims Specialist

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

- Erich Alt**, Programmer – AINS 24
- Toni Apatira**, Commercial Underwriter – CPCU 500
- Ryan Iseler**, Field Claims Representative – AINS 21
- Abby Lewandowski**, Commercial Underwriter – CPCU 551
- Nate Liddick**, Inside Claims Representative – AIC 41
- Kelly Marohl**, Commercial Processor – AINS 21 (Segment B)
- Sean Roherty**, Programmer – AINS 24 ●

IMPOSSIBLE INSURABLES

LEAN ON ME

It's never a good idea to lean a ladder against wires, even if they're not power lines. A bucket lift would be the right tool for the job here!

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. ●



LORI KING EXCELS AT SERVICE

At Pennsylvania's Reed, Wertz, and Roadman, **Lori King** is known for going above and beyond to get the job done.

"Lori is always on top of things—always on or ahead of schedule, keeping us on track. I couldn't do my job without her," says **Candy Thomas**,

Sales Manager. "Lori is also a friend to everyone in the office. She's a very caring individual who goes above and beyond to help others."

Lori is a Commercial Lines Remarketing Representative and joined the Bedford-based agency in

2011. In her work, building strong relationships between the agency and its carrier partners is essential.

"Trust and communication are important to building successful partnerships," she says, adding that all the staff at Reed, Wertz, and Roadman pull together to deliver the best service to clients.

"We definitely have great teamwork here," she says. "Everyone works together to achieve a common goal so that a win is a win for everybody. It's a great office to be a part of."

Congratulations to Lori King, an Outstanding Service Professional! ●



WORD OF MOUTH

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